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* PLEASE NOTE: ORU MARKETPLACE, ORU SCORE, ORU VISA, ORU PROTOCOL, ORU APP and other ORU services is "not" an MLM, Network Marketing Opportunity, Affiliate Marketing program. We are a Membership based Community by Subscription. We are like other Membership Subscriptions programs that you can subscribe to. (i.e) Netflix, Amazon Prime, AARP, AAA - " To understand ORU in full concept & details see FAQ #23 in our Download or at our website: [HTTPS://ORUMARKETPLACE.COM/FAQ.PHP](https://ORUMARKETPLACE.COM/FAQ.PHP) - Thank you for your time & consideration. UCN BG ADVOCATES OF ORU.



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WE ARE ORU ADVOCATES. - Is ORU an MLM company? Absolutely it is not. Read - FAQ # 23.

THIS IS A SYNOPSIS OF THE TOPICS ADDRESSED IN ALL OF OUR FAQ'S- IT IS MEANT TO GET YOU TO YOUR PRIMARY CONCERNS QUICKLY SO YOU CAN DO NECESSARY DUE DILIGENCE BEFORE BECOMING A MEMBER OR ADVOCATE OF ORU. VISIT THE WEBSITE TO GET FURTHER QUESTIONS ANSWERED <https://www.orumarketplace.com/faq.php>

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ORU FAQ'S DETAILED – ALL YOUR questions are answered here for **BUSINESS OWNERS WHO ARE MARKETING THEIR COMPANY'S, GOODS AND SERVICES and desire to reduce or eliminate Merchant Processing fees, Chargeback reduction, and increase the ability to pay for goods and services without high cost of transferring funds for major purchases.**

CONSUMERS who want to participate in the **MARKETPLACE** to reduce **LIVING EXPENSES with REWARDS and REFERRAL REWARDS.** (Referral rewards \$ 10 per registered referral as a **PREMIUM MEMBER** – 1x Fee of \$25 dollars with 6 dollar per month membership – includes your **ORU Visa TM Debit Card.** See our video.)

ENTRENEURS with MARKETING EXPERIENCE who want to **CREATE PART-TIME or FULL TIME REVENUE AS ORU ADVOCATES.** (Team Mansell has a full turn key marketing program in addition to the CRM / Promotional Platform that is built into your **ORU Back Office**)

The TEAM MANSELL Marketing Group is private Group and can only be used if you have registered with a Team Mansell Member (25 video training modals and us of all Video / Print Collateral) This includes Training Portal and closed Facebook Group.

FAQ'S FROM ORU COMPANY. <https://www.orumarketplace.com/faq.php>

(CONTINUE TO GET ALL QUESTIONS ANSWERED / THESE ARE COPIED FROM THE WEBSITE URL ABOVE)

1. Concept and Vision

ORU Market is an Enterprise Software and Information Technology network that offers one-stop global social sharing, travel, healthcare, communication, financial, trade and marketing software tools to its members. The network was founded to offer its members and subscribers a wide range of tools to succeed in commerce and life. **Membership is extended for a small monthly fee of \$5.95.** (1 X Premium Membership registration is \$25 U.S. and includes your **ORU Visa® Prepaid Card** - A Debit Card arrives in 10-14 days upon registration – Also is include a full back office for managing your Marketing, CRM, Funds, and other tools within the ORU APP.)

Through its unique structure, offering its software and systems as a service, ORU seeks to strengthen local communities and build strong social relationships that encourage people to participate in commerce, education, and helping others to succeed in a rapidly evolving smart IT centric environment.

ORUPAY, is a sophisticated global SmartPhone platform software technology, designed and created by ORU to enable members to make instantaneous payments to other members from their MYFUNDS feature through the web and through SmartPhone devices, without paying any fees or commissions.

The **ORUCARD**, also known as the **ORU Visa® Prepaid Card**, software platform is a benefit available to Members which offers a host of financial tools. Register, participate, share and get paid. List your products, services or stores and businesses in the **ORU Market Place**. Create and receive rewards and incentives using **ORU (ORU Quantum)**.
Market and advertise your products and services to local and global members.

Receive participation rewards each Saturday and use ORUPAY to reward others or to receive rewards instantly. Be part of the only network that pays back to ORU members through incentive based participation rewards, in an effort to build sustainable communities and establish strong social relationships.

Use the Membership Protocol Advocacy Program to get rewarded for sharing ORU with others. This is NOT an affiliate or networking program. It is simply a reward gift for sharing ORU. No member is required to do this and Protocol is simply a way to say "thank you" for telling others.

Pursue your passions and dreams and receive rewards for doing it. Increase your happiness and decrease your stress.

CHANGE THE WORLD, STARTING WITH YOURS™

We are Advocates for a Better Life - Pay It Forward

2.) **ORU Member Diligence**

In the dictionary, diligence is described as a “steady, earnest and energetic effort”

Due diligence is described as the “attention and care legally expected or required of a person” and the “care that a reasonable person exercises to avoid harm to other persons or their property and research and analysis of an organization or business in preparation for a transaction”

It is very important for a **prospective member to do the research and analysis on what ORU is and what it represents before they make a decision to become a member.** While the initial registration and membership activation fee of \$30.94 and the monthly membership fee of \$5.95 are certainly considered affordable vis-a-vis the benefits and services

offered under the membership, ***it is incumbent upon the prospective member to understand the value proposition and that the benefits and services offered are well acknowledged and understood.***

ORU has a 24/7 global support desk that is happy to answer any questions about membership, features, benefits and all aspects of ORU Membership. Prospective members should use this resource.

In today's digital world of "fake news" and "misinformation" one might encounter messages, representations and / or promises about any number of companies, organizations, services and products. It is hard to know anymore what is real and what is not.

Do not be convinced or persuaded by email messages, promotional messages or bulk marketing messages that ORU Membership is right for you. Do your homework and inform yourself thoroughly. **Talk to other ORU members and ask them about their experiences. Join one of the many weekly conference calls put on by ORU where many questions are answered and new features and benefits are introduced.**

Most importantly, do not subscribe to ORU if you are not completely ready to do so.

We want our global members to be satisfied and feel that all the ORU benefits and services are living up to their respective expectations.

A happy ORU member is an informed ORU member.

3. What is an ORUtopian?

ORUtopian is the endearing term that has come to identify the members of the ORU Market. Are you an ORUtopian yet?

4. How do I use the ORU Market?

Using the **ORU Market is simple**. Register for your ORU Market membership on the ORU Market website or the ORU Market iPhone / Android App and immediately you have a universe of possibilities, benefits and tools at your fingertips. <http://bit.ly/orumarketplace> (Replace this URL to left with yours) **ORU Membership** is charged at a one-time activation registration fee of \$30.94 (which includes first month's membership and the **ORU Visa Black Card**) and thereafter a small monthly membership fee of \$5.95. ***Once you have registered you will be issued your very own ORU Share Code. You can list products, services, stores and businesses in the ORU Market.*** You can buy, sell trade or swap with all other ORU members in the world. You have secure messaging options and live chat to communicate with your fellow Orutopians. ***Use ORU's Health RX benefits, travel discounts and many more features to enhance your life.***

ORUCARD is the ORU Visa® Prepaid Card which is included in ORU Membership.

5. Can I earn money?

There are a variety of ways to generate income for yourself in the ORU Market. We will cover them here. As additional methods become available we will list them in this FAQ.

Method 1: List your product in the ORU Market and sell that product to another Member. Members can get paid with MYFUNDS or ORUs (ORU Quantum)

Method 2: List your service in the ORU Market and provide that service to another Member. Members can get paid with MYFUNDS or ORUs (ORU Quantum)

Method 3: List your business or store in the ORU Market. Members who visit can take advantage of the products you sell and discount. Member customers can pay with MYFUNDS or ORUs (ORU Quantum)

Method 4: Advertise your products, services and businesses / stores to other members and receive advertising participation rewards each Saturday.

Method 5: Become an ORU Member and earn additional incentive participation rewards each week. Get all the benefits of the ORUPAY global payment technology platform and get the ORUCARD as a benefit to withdraw funds.

Method 6: Share ORU with others and get rewarded the ORU Protocol reward bonus. (this is not required and simply an optional reward members can participate in at no additional charge)

6. ORU Premium Membership – Join here - <http://bit.ly/orumarketplace>

ORU Premium Membership is an ORU SaaS (Software as a Service) subscription membership. As a Premium Member you get benefits such as the *ORUPAY global software payment platform, ORUTRAVEL, ORU HealthRX, ORU Marketplace, ORU Chat and the ORUCARD which is the ORU Visa® Prepaid Card and its own software portal.*



Members can also participate at no additional charge in one of the most generous give back programs ever introduced by a network. **Think of it as a way we say: "thank you for your participation" and an acknowledgement you deserve for supporting and using the ORU services.**

These programs are called: ***ORU Score and ORU Protocol***

7. What is SaaS?

Software as a service (SaaS) is a software licensing and delivery model in which software is licensed on a subscription basis and is centrally hosted. It is sometimes referred to as "on-demand" software. SaaS is typically accessed by users using a web browser or mobile device. SaaS has become a common delivery model for many business applications, including office and messaging software, payroll processing software, DBMS software, management software, CAD software, development software, gamification, virtualization, account, collaboration, customer relationship management (CRM), management information systems (MIS), enterprise resource planning (ERP), invoicing, human resource management (HRM), talent acquisition, content management (CM) and others.

ORU Market is an Enterprise Software and Information Technology network that offers its software capabilities by subscription to its members on a non-exclusive license basis.

Components of the ORU Network, as individual SaaS components include but are not limited to:

ORU Chat: Messaging Software, Conferencing Software, Social Software

ORU Pay: Payment Software

ORU Mail: Communications and Mail Software

ORU Organization: (CRM), (HRM)

ORU Advertising and Promotion: Content Management

ORU Sentinel: Security and Cyber Protection Software

ORU Travel: Reservation and Booking engine for all your travel needs

ORU Quantum: An community currency that unlocks rewards and discounts.

8. What is an ORU Store?

The ORU Store Network represents and includes all ORU Members who have committed to accept or extend ORUs at their place of business and stores in the form of store discounts, payments or store rewards. They will accept ORUs for their services and products as represented on their own store page or offer a discount on their goods and services, measured in ORUs. Once you have selected to be on the ORU Store network, you can create your own free unique store page which will represent to visitors what product or service you are willing to accept ORUs for, and when you are willing to accept ORUs for your products and services, as well as indicate what discount(s) you are willing to provide in ORUs. When ORU Members travel the world and want to inquire which business or service provider accepts ORUs and ORUPay, they simply click on "stores" in the menu and input the category and place. All businesses and service providers who accept ORUPay or provide discounts by accepting ORUs will appear in the listing window. Simply click on the listing and if you choose to visit the store, you already know what is for sale in ORUs, what discounts are offered and when. ***As an ORU Premium Member you can then use ORUPAY, ORUCARD or any other method of payment offered by the store to pay instantly for any product or service offered by the store or get a discount offered by the store.***

9. Offensive Content

ORU Market takes abusive and offensive content very seriously. We have built safety mechanisms into the network that try to keep all the members safe from potentially harmful and offensive content. We have also created a pro-active function called: REPORT OFFENSIVE so that our members can participate in keeping our network safe. As an ORU Member, if you ever see any postings or listings that violate our Sentinel content policies, all you have to do is click on the "View Profile" link in the offending listing. At the bottom of the profile you see a link named: REPORT OFFENSIVE. When you click on it, you will have an instant form where you can report the offensive content, a description of the offensive content, the link to the offensive content and upload a screen shot of the content. Then click "REPORT" and it will immediately be sent to our compliance team. Action is usually taken within minutes.

We thank all of our members for staying vigilant and for their support in keeping the ORU Market safe and happy for everyone.

10. Official ORU Benefits

OFFICIAL ORU PUBLISHED BENEFITS

All of the ORU Membership benefits are available inside an ORU Member account. If you do not see the benefits listed in the account section, they do not exist.

If you read material on the internet or receive information through email campaigns, marketing campaigns that do NOT originate from ORU, please make sure you check if these materials are accurate. You can ask these questions 24/7 from the ORU help desk at support@orumarket.com

Also refer to the FAQ about Membership Diligence.

With members in over 100 countries around the world and in over 58 languages it is very hard to monitor all information that is transmitted across the internet. It is even more difficult to correct or enforce faulty representations and they tend to "live forever" on the internet.

We are fortunate that our members keep a keen eye on information that is not accurate or entirely accurate and often they help to keep the network clear of false information.

However, it is important that you make sure the benefits you might read about on the internet or in an email that is not originating from ORU are accurate and true. Remember, if it is not in your account menu, it doesn't exist.

11. Where can I use ORU QUANTUM?

ORUs can be used wherever ORUs are accepted within our private membership environment and only by our Members. ORUs are a limited license to a digital widget that embeds information useful to members in relation to discounts, rewards, events, attractions and other benefits offered to and by ORU Members.

12. What is a complementary currency?

A complementary currency is used to supplement a national currency. It is an agreement to use a medium of exchange that is not usually legal tender. The purpose is to protect and stimulate a particular economy. A complementary currency aims to protect and strengthen a community and strengthen a territory. ORUs are not a complementary currency but instead a license to a highly sophisticated widget which can be purchased and used only by ORU Members. An ORU unlocks benefits, discounts and rewards within our private membership network.

13. What is a community currency?

A community currency is a type of complementary currency that has the explicit aim to support and build more equal, connected and sustainable societies. The ORU Quantum is a type of community currency and a highly sophisticated widget, the license to which can be purchased and used by only ORU Members. An ORU Quantum Widget unlocks benefits, discounts and rewards within our private membership network.

14. Does ORU require an investment?

The ORU Network is a subscription based benefit. Members register and pay a once time registration and activation fee after which they pay a small monthly membership fee.

(Activation and Registration Fee is \$30.94 and Monthly Membership Fee is \$5.95) <http://bit.ly/orumarketplace>
(Replace the URL above and to right with your Referral URL or code)

Members can cancel their membership at any time and for any reason. If for any reason a new member is not satisfied with the benefits provided, ORU will provide a full and guaranteed refund of the registration fees within 30 days of registration.

Membership in ORU does not require an investment of any kind nor are any purchases required beyond the monthly membership fee.

15. Is ORU Market a Barter Exchange?

No, ORU Market is not a barter exchange. The ORU Market acts as a clearing facilitator for the informal exchange of products and services on a noncommercial basis. It does not charge barter fees, commissions or facilitation fees.

16. Is ORU Market a broker?

ORU Market is not a broker. A broker is an individual or party that arranges transactions between a buyer and a seller for a commission when the deal is executed. A broker who also acts as a seller or as a buyer becomes a principal party to the deal. While the ORU Market technologically facilitates the exchanges in the marketplace, it does not charge any fees for this. As a facilitator, the ORU Market engages in the activity of facilitation where we help a group of people understand their common objectives and assist them in how to achieve these objectives. In doing so, the ORU Market remains neutral and does not take a particular position in the discussion. The ORU Market does not receive, nor charge a fee or commission to act as a facilitator.

17. What is Quantum Computing?

Quantum computing makes use of quantum mechanical phenomena, such as superposition and entanglement to perform operations on data. Quantum computers are different from digital computers based on transistors. Whereas digital computers require data to be encoded into binary digits (bits), each of which is always in one of two definite states (0 or 1), quantum computation uses quantum bits (qubits), which can be in superpositions of states (0 and 1 at the same time)

An example to show the difference between quantum computing and digital "classic" computing would be the test of the maze.

Imagine you are in the center of a very large maze and you are asked to find your way out in the fastest possible way. You would start to move as quickly as possible, encountering dead-ends and wrong turns along the way until you finally exit the maze. Now imagine that we could make you faster and faster and faster still. You still would be just one person trying very rapidly to exit the maze. Think of this in context with digital computing.

Now imagine that instead of you being just one person, we could make you into millions of people. And we would tell the millions of you to go and find the way out of the maze. Each one of you would go in a different direction at the same time at incredible speed. Certainly one of you would find the exit to the maze in a matter of milliseconds. That is quantum computing.

In the last 2 years, quantum computing construction and on-going research has progressed tremendously. The scalability of quantum computers is being addressed by new technology partners entering the industry and old established giants who are spending significant money in research and development. There is a promising future for semi-conductor based quantum computing, even though super-conductor based systems seem to be coming along nicely. In any case, the future of quantum computing looks very bright indeed.

18. How do you pronounce ORU?

ORU is pronounced as follows: "Oh Ru"

19. ORU Advertising Communication Platform

The ORU Market has designed a sophisticated marketing, communication and advertising software platform that is an available benefit to all ORU Members. Members can use this platform within ORU to create advertising and marketing messages about their products, services, businesses or stores. They can select their audience based on advanced demographic filters. Members can subscribe to the categories of their choice and the advertising they want to receive. They can also select to not receive advertising from fellow members. Each advertising campaign started by an ORU Member requires the payment of a small advertising campaign fee. Participation in the ORU Advertising platform is neither required or mandatory. It's just another benefit within the ORU Market.

20. Register, Participate, Share, Get Paid

(We are not MLM, Network Marketing Company or Affiliate Program See FAQ #23 for detailed explanation.)

As a Member, you can start posting your products, services, businesses and stores right away, by using all the software tools made available to the ORU Market. Once you have published your listing, you can use the powerful ORU Marketing and Advertising functions to share directly with a local or global ORU Member audience you specifically target and select. Simply click on ORU Advertising in your account section and create your own custom promotion, communication or advertisement campaign. For a minimal fee you can then broadcast your advertisement and look forward to great responses. Remember that there is no requirement to advertise or market your products, services or businesses. It's an additional tool to broaden your reach beyond your initial listings. (Replace our Domain with yours)

<http://bit.ly/orumarketplace>

21. Participation Advocacy Marketing

"Advocate" - a person who publicly supports or recommends a particular cause"

ORU - Advocates for a better life

Participation Advocacy Marketing is a brand new form of marketing that emphasizes getting existing members or customers to talk about and participate in an organization and its products or services. More than 80% of shoppers

research online before buying, and having people publicly advocating the product or service, gives great credibility to an organization.

In a 2015 report by Nielsen, a global information and research organization, it was found that 83% of consumers placed the most trust in the recommendations of friends and family. Furthermore, 66% trusted the opinions of consumers and people they found online.

Advocacy works because people are more likely to trust their peers than direct advertising. When someone asks a friend about their experiences with a particular product, service or company, the feedback is significantly more impactful than any marketing campaign could hope to attain.

Advocacy marketing is also one of the most affordable methods of acquiring new members and customers because it leverages previous investments in the services or products provided. Happy members and customers tend to talk about products and services without being prompted to do so, which leads to many new happy members and customers.

Even in our name: ORU, the significance of our mission is defined. The word ORU means “weaving” and “to be humble”, “to do something” Our logo, the 21st letter of the Greek alphabet “Phi” means all things in perfect harmony and unity and of course the acronym of ORU: One Race United, all people participating and getting rewarded in a network doing the things they already do on a daily basis.

Through our software products and services, we strive to provide our members and customers with the tools to improve their lives. As a global organization we advocate the strengthening and building of strong social relationships and communities. To encourage people from all walks of life to participate in commerce, education and most importantly, to help others succeed as well.

The ORU Participation Advocacy Rewards program, named Protocol, was specifically designed to give back to our members, a big "thank you" for participating in the ORU Network. The ORU Participation Advocacy program is a supplement to the ORU participation income philosophy that, by giving more, you receive much more in return.

ORU Participation Advocacy as a program is one of most impactful things our organization has ever done to accomplish the building of long lasting meaningful relationships with our most dedicated members and fans and to empower the organic word of mouth both online and offline.

The Protocol sharing and rewards initiative is voluntary and no member should ever feel compelled to share ORU with someone else if they do not have the desire to do so. Each member can simply enjoy all the benefits of ORU for the low monthly subscription price of \$5.95. However, for those people who have a heart for sharing, Protocol is a great method to receive additional rewards.

22. ORU Protocol

“Protocol” - a procedure for carrying out a set of rules governing the exchange or transmission of data and information.

While our organization is technically defined as an Enterprise Software and Services network, we are so much more than that. We have worked for years to redefine the status quo in traditional transactional behavior. We have created sophisticated but easy-to-use tools and benefits such as ***ORUPay, ORUMail, ORU Social, ORU QUANTUM, ORUChat, ORU Health RX, ORU Savings, ORUScore, ORU Advertising / Promotion, ORU Travel and ORUCard*** to help people ***succeed in everyday life with more efficiency and less stress.***

In creating this “software as a service” model, we realized through years of research and experience that the majority of the people we envision using our network would find the normal established cost of these types of products prohibitive. In order to create excitement for our members we had to come up with an affordable subscription plan that would be accessible to most people. And we did it. For a mere \$5.95 a month we established the Premium Membership and the ORU Advocacy Protocol Rewards Program, side by side with our ORU participation (ORUScore) income program.

Not only did we create a way to make our Premium Membership affordable to all people but, in addition, we found a way to fulfill our lifelong mission to give back to the very people who make our network, and thereby our mission, a success. To give back and to give back generously. This is so that we can provide additional resources to our members; to enhance their livelihoods and their communities.

This generosity is on clear display in the ORU Advocacy Rewards Program called: Protocol.

Protocol is another benefit within the ORU Network and is entirely voluntary. This means that no member should ever feel compelled to have to share ORU with other people. Most ORU members simply enjoy the myriad benefits within the network for their own enjoyment and consumption. However, for those members who have a heart for sharing good news and benefits with others, the following is of interest.

Protocol consists of layers, just like our organization has layers of sophistication, layers of commitment, layers of services or products and layers of technology, so does Protocol have layers of sharing rewards.

There are 10 layers incorporated within the Protocol benefit. To us, the number 10 has a profound significance. The Greek philosopher and mathematician, Pythagoras considered the number 10, the symbol of the universe and it expressed the whole of human knowledge. The sum of 5 + 5, the number 10 represents the two opposite current directions of the conscience: involution and evolution.

Roman architect and statesman, Marcus Vipsanius Agrippa called the number 10, the number of all numbers and the universal number; the complete number marking the full course of life. The attribution to a sense of totality, the achievement, the return to the unit after the development of the cycle of the first nine numbers.

To finish the architecture of Protocol we decided to add an additional dimension to the layers. We decided to make them infinitely wide.

It seems like with ORU, we are all about numbers and in the case of Protocol, and we are all about making the numbers work for our members.

Through Protocol, ORU gives back a sharing reward, a way of saying “thank you, we acknowledge that you have limited time and are fortunate you are spending some of that time participating in our network” How many networks, social or otherwise, are you familiar with in 2019 that generously give back to the very people who made them successful and wealthy? We are not familiar with many, if any.

The power of Protocol is derived from advocacy, plain and simple. Sharing something that makes you happy and gives you fulfillment is a powerful statement. Advocating this feeling of social sharing to others, gives Protocol unlimited possibilities.

Protocol is another powerful benefit offered by ORU as part of the ORU Premium Membership, which includes but is not limited to the ORU Visa Prepaid Card.

23. Is ORU an MLM company? Absolutely it is not.

ORU is neither: it is not a Multi Level Marketing, Networking, Direct Sales nor Affiliate organization.

ORU is a subscription based benefit network. Similar to Netflix, Amazon Prime, Dollar Shave Club, Blue Apron, Harry's, Home Chef, AOPA, AARP, AAA and a host of other subscription based companies, ORU provides a host of benefits and tools for a small monthly subscription fee of \$5.95.

Membership in ORU can be cancelled at any time and for any reason and the membership registration fee of \$30.94 is fully refundable if the member is not fully satisfied with the benefits provided.

While ORU has a rewards program called Protocol and an appreciation participation reward called ORUScore, these are merely additional benefits within the membership and no member is required to utilize or should feel compelled to use these benefits unless they want to.

No member within the ORU Network is required or obligated to share ORU with anybody else. The value proposition of ORU is represented by the benefits and tools provided as part of the monthly membership. And if a member is not satisfied with the benefits they have subscribed to for \$5.95 a month, they can cancel their membership at any time.

While the ORU Protocol reward benefit structure might resemble some structures prevalent in the MLM, Networking and Affiliate industry, this resemblance is entirely optical in perception and has no relation or connection with those models whatsoever. ORU Protocol should never be mistaken with the multiple "levels" that are part of the MLM and Networking industry.

ORU Protocol is a voluntary benefit which is part of standard ORU Membership. It is a benefit that simply rewards ORU Members for sharing ORU with others should they chooses to do so. There is neither compulsion nor requirement for any ORU Member to share ORU with others and not sharing ORU with others has no effect on their membership in any way.

While new members may have registered as a consequence of having ORU shared with them by another existing member, the new member is under no obligation or requirement to share ORU with anybody else. They can simply enjoy the benefits and features of the network for their own enjoyment and consumption for as long as they are satisfied with the membership.

24. What does ORU mean?

ORU is an acronym. It stands for One Race United

ORU is also the Japanese word for "weaving", which is appropriate considering that in the ORU Market we weave people together to build stronger relationships and communities. In addition ORU means to be humble; to be; to exist and to do something.

ORU is the Tamil word for "The One" - The Tamil language is one of the oldest written languages in the world, dating back over 2,000 years.

ORU is the Estonian word for "Unity"

The ORU symbol is the twenty-first letter of the Greek alphabet: Phi signifying the Golden Ratio; all things in perfect harmony, synchronicity and unity.

25. Who we are

Identifying yourself with being an ORUtopian or ORU Advocate means that you uphold a certain set of principal and moral values.

You pursue happiness and all that is good in life. You protect and uphold the sanctity of life and commit to not harming others. You do not judge others for who they are and what they are. You acknowledge that judgement is reserved for a higher spiritual power.

You commit to helping others live a better and dignified life while you pursue the same for yourself.

You believe that all people are created equal and that the circumstances, environment and geography of birth are strong determining factors of an individual's quality of life and the challenges they face.

You condemn the promotion of hate and the exploitation of any and all people. You reject any activity that will hurt or destroy adults, children, animals and our planet.

You believe in free will and the freedom of choice and because of this, you believe in the inherent goodness of all people and choose to help others wherever and whenever possible.

You understand that the only thing necessary for evil to be triumphant is for good people to do nothing.

You believe in freedom and democracy by the people and that no person, public organization or entity shall exercise dominion over you for the purposes of control, extortion, slavery or exploitation.

You subscribe to the values of joy, love, family, prosperity and dignity.

You understand that the ORU MARKET was specifically created to offer its members the tools to succeed and prosper in areas of transactions, trade, communications, social activity and marketing and that by giving back the majority of what it takes in, the ORU MARKET encourages all members to live a better life and to grow and stimulate the communities in which they live, play and work.

For most of the 7.4 billion people on our planet, life is a constant struggle, dominated by stress, overwhelmed by poverty and lacking the resources to live a dignified life. Over half of the world's wealth is in the hands of 1% of the richest people. As members we can make a positive contribution to the lives of millions of people, pay our success forward and give meaning to the short period of precious time we have been given on this earth. Be an Orutopian, be an Advocate for a better life and help us to be One Race United.

For those of you who are interested in global income inequality, the Gini coefficient is a highly technical method to measure this. It's very scientific but worth understanding. [Click here to take a look.](#)

26. Change the World, Starting With Yours

The core vision of ORU is: [Change the World, Starting With Yours™](#).

We came up with this motivator because we recognized that while many people want to see the world as a better and happier place, in order to enthusiastically do so, they need to first be in a great place themselves. You cannot help change the world if your own world isn't changed first.

27. What is ADVT?

ADVT is short for: Advance Distribution Virtualized Transaction. It is a method and process designed by ORU to create a reference element by which members can purchase escrow capability in their MYFUNDS account for the purpose of applying those funds to the acquisition of products and services in the ORU Marketplace, purchasing advertising for products, services and businesses, applying funds to pay for their monthly Member subscription fee and acquiring ORUs. The out of network fee charged for ADVT purchases is 3.9% and a \$0.30 per transaction fee. These are not fees charged by ORU but rather by out of network processing and banking providers.

28. ORU Membership Refund Policy

ORU prides itself on providing excellent benefits to its members for a low monthly subscription fee of \$5.95. We do understand that from time to time, newly registered members may not be entirely satisfied with the benefits provided and want to subsequently cancel their membership. The following policy applies:

ORU will provide an unconditional refund of membership registration fees (\$30.94) within 15 days of initial registration.

This will enable new members to take full advantage of the entire ORU network for 14 days while making up their minds whether they like and want to continue their membership.

After this period, members can cancel their membership at any time and for any reason but no refunds are extended because members have full and complete access to all ORU Membership benefits and features during their active membership.

(Continued on next page)

29. Are there any tutorials about ORU?

Yes, the tutorials about ORU and ORU functionality are located in the HELP section of a member's ORU account. Here is a quick link to the section: [HELP TUTORIALS](#)

In addition there are various help and support sites such as

www.orunetwork.com

www.orupartners.com

Which are independently administered by members of ORU to provide additional guidance and additional help.

COUNTRIES THAT ORU IS NOW OPERATING IN IS ON THE LAST PAGE (Next page)

30. What countries is ORU in? (APPROVED AND NON – APPROVED INCLUDED).

As of February 4, 2019 ORU is present and has members in the following two hundred and two (202) countries:

AMERICAS

Anguilla - Antigua and Barbuda - Argentina - Aruba - Bahamas - Barbados - Belize - Bermuda - Bolivia - Brazil - British Virgin Islands - Canada - Cayman Islands - Chile - Colombia - Costa Rica - Dominica - Dominican Republic - Ecuador - El Salvador - Falkland Islands - French Guiana - Greenland - Grenada - Guadeloupe - Guatemala - Guyana - Honduras - Jamaica - Martinique - Mexico - Montserrat - Netherlands Antilles (Curacao, St. Maarten, Bonaire, Saba, St. Eustatius) - Nicaragua - Panama - Paraguay - Peru - Saint Kitts and Nevis - Saint Lucia - Saint Pierre and Miquelon - Saint Vincent and the Grenadines - Suriname - Trinidad and Tobago - Turks and Caicos - United States - Uruguay - Venezuela

ASIA PACIFIC

Armenia - Australia - Bahrain - Bhutan - Brunei - Cambodia - China - Cook Islands - Fiji - French Polynesia - Hong Kong - India - Indonesia - Israel - Japan - Jordan - Kazakhstan - Kiribati - Kuwait - Kyrgyzstan - Laos - Malaysia - Maldives - Marshall Islands - Federated States of Micronesia - Mongolia - Nauru - Nepal - New Caledonia - New Zealand - Niue - Norfolk Island - Oman - Palau - Papua New Guinea - Philippines - Pitcairn Islands - Qatar - Samoa - Saudi Arabia - Singapore - Solomon Islands - South Korea - Sri Lanka - Taiwan - Tajikistan - Thailand - Tonga - Turkmenistan - Tuvalu - United Arab Emirates - Vanuatu - Vietnam - Wallis and Futuna - Yemen

EUROPE

Albania - Andorra - Austria - Azerbaijan Republic - Belarus - Belgium - Bosnia and Herzegovina - Bulgaria - Croatia - Cyprus - Czech Republic - Denmark - Estonia - Faroe Islands - Finland - France - Georgia - Germany - Gibraltar - Greece - Hungary - Iceland - Ireland - Italy - Latvia - Liechtenstein - Lithuania - Luxembourg - Macedonia - Malta - Moldova - Monaco - Montenegro - Netherlands - Norway - Poland - Portugal - Romania - Russia - San Marino - Serbia - Slovakia - Slovenia - Spain - Svalbard and Jan Mayen - Sweden - Switzerland - Ukraine - United Kingdom - Vatican City

PROHIBITED COUNTRIES

Governing bodies often have regulations and financial sanctions in place that prohibit transactions with certain high-risk countries. ORU does not currently provide membership in the following countries:

Belarus - Burma (Myanmar) - Cote d'Ivoire - Democratic Republic of the Congo - Iran - Iraq - Liberia - Persons Undermining the Sovereignty of Lebanon of Its Democratic Processes and Institutions - North Korea - Sierra Leone - Sudan - Syria - Western Balkans – Zimbabwe

31. What countries is the ORU Visa Card in?

As of February 4, 2019 the ORU Black Visa Card is present in the following ninety-one (91) countries around the world:

Argentina - Aruba - Australia - Austria - Bahamas - Barbados - Belgium - Belize - Bermuda - Bolivia - Brazil - Bulgaria - Canada - Chile - Colombia - Costa Rica - Croatia - Curacao - Cyprus - Czech Republic - Denmark - Dominican Republic - Ecuador - El Salvador - Estonia - Finland - France - Germany - Ghana - Gibraltar - Greece - Grenada - Guatemala - Honduras - Hong Kong - Hungary - Iceland - India - Indonesia - Ireland - Isle of Man - Israel - Italy - Jamaica - Japan - Kazakhstan - Kenya - Latvia - Lithuania - Luxembourg - Malaysia - Malta - Mexico - Namibia - Nepal - Netherlands - New Zealand - Nicaragua - Nigeria - Norway - Pakistan - Panama - Papua New Guinea - Paraguay - Peru - Philippines - Poland -

Portugal - Puerto Rico - Romania - Singapore - Slovakia - Slovenia - Solomon Islands - South Africa - South Korea - Spain - Sri Lanka - Sweden - Switzerland - Thailand - Trinidad and Tobago - U.S. Virgin Islands - United Arab Emirates - United Kingdom - United States of America - Uruguay - Venezuela - Vietnam - Zambia.

YOU CAN REGISTER AS A PREMIUM MEMBER & ENJOY ALL BENEFITS AT <http://bit.ly/orumarketplace>

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THIS IS A SYNOPSIS OF ALL OF OUR FAQ'S FROM ABOVE – VISIT THE WEBSITE TO GET FURTHER QUESTIONS ANSWERED

<https://www.orumarketplace.com/faq.php>

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