Maya Preferred

Whitepaper

"We cannot solve our problems with the same thinking we used when we created them."

– Albert Einstein

WHITEPAPER V1.0

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Who is U. K. Financial Ltd.?

U.K Financial Ltd. is a Corporation formed in the United Kingdom, dedicating itself and its business plan to becoming a creator of and holdings company for all types of cryptocurrency Investments. It's managers experience in the financial Arena, particularly with mergers and acquisitions, as well as ventures into the retail space and knowledge of the burgeoning cryptocurrency world, combine to make it an up-and-coming player in the world of digital currency.

The company's holdings include state-of-the-art cryptocurrencies built on the ethereum blockchain. It's Investments are all types of marketable Securities and Assets in addition to cryptocurrencies. U. K. Financial Ltd. has created the Maya Coin for its business and mergers and acquisitions activities, and also the Maya Preferred Coin, which will function as a monetary instrument for worldwide transfers and payments. Bold coins expect to break new ground in the industry.

U.K Financial Ltd. has a sound structure for its holdings developed upon years of experience, and possesses a strong drive to become a major player in these markets by breaking through where others have tried and failed.

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Blockchain

The blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions but virtually everything of value. Financial and technology industries alike are combining in a grand way, giving rise to the birth of blockchain outside of its normal working conditions. Blockchain is a distributed digital ledger designed to power and back cryptocurrencies.

Understanding Blockchain

Before we can even fathom what to do, we need to be familiar with its underlying technology—the blockchain put simply is a ledger of records organized in 'blocks' that are linked together by cryptographic validation. It is a digital storage of consensus truth. The key is to understand that this ledger is neither stored in a centralized location nor managed by any single entity, hence its distributed-ness. The block validation system results in new transactions being added irreversibly and old transactions preserved forever for all to see, hence its transparency and resilience. Open-source software that leverage on the blockchain technology are called DAPPs.

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“As revolutionary as it sounds, Blockchain truly is a mechanism to bring everyone to the highest degree of accountability. No more missed transactions, human or machine errors, or even an exchange that was not done with the consent of the parties involved. Above anything else, the most critical area where Blockchain helps is to guarantee the validity of a transaction by recording it not only on a main register but a connected distributed system of registers, all of which are connected through a secure validation mechanism.”

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Understanding Blockchain



Someone requests a transaction.



The requested transaction is broadcast to a P2P network consisting of computers, known as nodes.



Validation

The network of nodes validates the transaction and the user's status using known algorithms.

A verified transaction can involve **cryptocurrency**, contracts, records, or other information.

cryptocurrency



Once verified, the transaction is combined with other transactions to create a new block of data for the ledger.

The new block is then added to the existing blockchain, in a way that is permanent and unalterable.



The transaction is complete.



Has no intrinsic value in that is not redeemable for another commodity such as gold.



Has no physical form and exists only in the network.



Its supply is not determined by a central bank and the network is completely decentralized.

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How Does Blockchain Work?

In the world of cryptocurrencies, a “block” is the name given to a public transaction. Every time the related currency changes hands, whether through mining or a direct payout, it’s recorded in the ledger and made visible to all.

The ledger has a complete history of any and all transactions made, forming what is a chain of information. Therefore, a blockchain is essentially a huge list of transactions, one after the other.

Here’s where the security comes into play: even though you can open that digital ledger and look at any one of those transactions or blocks, all you can see is the item changing hands and how much it’s worth. With currency, for example, you can see that X amount of Bitcoin was transferred from one account to another.

A block or transaction cannot be altered by any parties, including those involved, outside of the initial reporting. It remains transparent, reliable, and accurate for the life of the chain.

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Furthermore, the identities of both parties remain anonymous. Even if your closest neighbor earned millions through a recent blockchain transaction, you'd have no idea unless they told you directly.

That anonymity can seem dangerous at times, especially regarding currencies that change hands for many reasons—some unscrupulous. However, it can also protect sources in several fields when the technology is used. Consider a lawyer sharing a sensitive case record on a person with another law official through secure digital means, with no record of who has what.

What is DAPP?

DAPP is an abbreviated form for decentralized application. A DAPP has its backend code running on a decentralized peer-to-peer network. Contrast this with an app where the backend code is running on centralized servers. These distributed, resilient, transparent and incentivized applications will prove themselves to the world by remapping the technological landscape.

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DAPP is an acronym for remembering the five qualities for effective goals of Dated, Achievable, Personal, Positive and Specific. Dated: Effective goals have specific deadlines. Short-term goals have deadlines of a few months. Short term goal is less than a year and long term is between a year and 10.

What Are DAPPs?
The New Decentralized Future



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The Birth of Decentralized Applications

As the concept is still in its infancy, there might not be one definition of what a DAPP is. However, there are noticeable common features of DAPPs:

Open Source

Ideally, it should be governed by autonomy and all changes must be decided by the consensus of its users. Its code base should be available for scrutiny.

Decentralized

All records of the application's operation must be stored on a public and decentralized blockchain to avoid pitfalls of centralization.

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Incentivized

Validators of the blockchain should be incentivized by rewarding them accordingly with cryptographic tokens.

Protocol

The application community must agree on a cryptographic algorithm to show proof of value. For example, Bitcoin uses Proof of Work (PoW) and Ethereum is currently using PoW with plans for a hybrid PoW/Proof of Stake (PoS)

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Benefits of decentralized network

While blockchains are uttered under the same breath with cryptocurrency, it can be a stand-alone framework itself. In fact, there are several advantages of blockchains, even if we ignore the association with cryptocurrency.

Immutability

Perhaps the biggest advantage of blockchains is their immutability which simply means, it is nearly impossible to hack the data on a blockchain. We say nearly to be politically correct as anything with an input can be hacked but practically, you can ignore the 'nearly'. The data once uploaded on the blockchain cannot be changed. Data can be added later but the original data cannot be edited. Even the uploader cannot delete the data once it is uploaded on the blockchain. You can even still check the first ever Bitcoin transaction made.

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Security

As blockchain data is impossible to hack for malicious purposes, the security of the data is increased infinitely. Every security can be breached, over time hackers get more sophisticated hardware and software to penetrate the security. Even the so-called military-grade security is breachable. We have witnessed too many high profile hacking attacks in last few years to validate this argument. However, as the blockchain data cannot be hacked, it is a great advantage of the protocol. The user just needs to retrieve the data from the chain to access it.

Transparency

Many of us protest against government's and secret organization's secrecy on important issues. The job for Mulder and Scully would have been easier had there been a blockchain since, on a blockchain, everything is visible to everyone. The data on the blockchain can be used or checked by every network user.

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Decentralized data storage

Blockchain spreads the data all over the network and no central server is maintained. This reduces the security risk, compared to the traditional approach. Like we said, even the strongest server can be hacked into but when the data is with thousands of network users, either the hacker needs to hack all of them (which is impossible because it needs to be done simultaneously) or he needs to possess a computing power to overcome the whole network .

Reliability

Blockchains are absolutely reliable because, unless the whole network is failing together, nobody can take down a blockchain. Technically speaking, even one single user can keep the blockchain alive. Considering there are thousands of users and there will be millions and later billions of users, it is a total impossibility that the complete network goes down. Thus, unless there is a global disaster, the data is safe, forever.

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Benefits of decentralized network

Benefits of Decentralized networks

With no central point of failure and secured using cryptography, applications are well protected against hacking attacks and fraudulent activities.



Advantages:

- Immutability
- Corruption & tamper
- Secure

ENTER ETHEREUM

The Ethereum makes the process of creating blockchain applications much easier and efficient than ever before. Instead of having to build an entirely original blockchain for each new application, Ethereum enables the development of potentially thousands of different applications all on one platform.

The Blockchain

Blockchain technology is like the internet in that it has a built-in robustness. By storing blocks of information that are identical across its network, the blockchain cannot:





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Ethereum ETH

Ethereum is an open-source, public, blockchain-based distributed computing platform and operating system featuring smart contract (scripting) functionality. Ether can be transferred between accounts and used to compensate participant mining nodes for computations performed. Ethereum is a distributed public blockchain network. Although there are some significant technical differences between the two, the most important distinction to note is that Bitcoin and Ethereum differ substantially in purpose and capability. Bitcoin offers one particular application of blockchain technology, a peer to peer electronic cash system that enables online Bitcoin payments. While the Bitcoin blockchain is used to track ownership of digital currency (bitcoins), the Ethereum blockchain focuses on running the programming code of any decentralized application.

In the Ethereum blockchain, instead of mining for bitcoin, miners work to earn Ether, a type of crypto token that fuels the network. Beyond a tradeable cryptocurrency, Ether is also used by application developers to pay for transaction fees and services on the Ethereum network.

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Ethereum allows people to safely interact trustlessly by entering into neutrally-enforceable agreements in a completely peer-to-peer fashion. Now, it must be remembered that Ethereum can only enforce within its own digital limits; Ethereum does not remove the need for an external authority for a resolution over disputes outside its realm---"the other party punched me in the face after putting in the Ethereum contract that he wouldn't" is non-sense. Rules exist elsewhere to cover this---but what Ethereum does do is allow us to push the boundary on what the digital realm can cover.

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Smart Contract

Smart contract is just a phrase used to describe computer code that can facilitate the exchange of money, content, property, shares, or anything of value. When running on the blockchain a smart contract becomes like a self-operating computer program that automatically executes when specific conditions are met.

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Because smart contracts run on the blockchain, they run exactly as programmed without any possibility of censorship, downtime, fraud or third party interference. Smart contracts help you exchange money, property, shares, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman.

The best way to describe smart contracts is to compare the technology to a vending machine. Ordinarily, you would go to a lawyer or a notary, pay them, and wait while you get the document. With smart contracts, you simply drop a bitcoin into the vending machine (i.e. ledger), and your escrow, driver's license, or whatever drops into your account. More so, smart contracts not only define the rules and penalties around an agreement in the same way that a traditional contract does, but also automatically enforce those obligations.

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1



An option contact between parties is written as code into the blockchain. The individuals involved are anonymous, but the contact is the public ledger.

2



A triggering event like an expiration date and strike price is hit and the contract executes itself according to the coded terms.

3



Regulators can use the blockchain to understand the activity in the market while maintaining the privacy of individual actors' positions

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Tokenization

Tokenization is the process of replacing sensitive data with unique identification symbols that retain all the essential information about the data without compromising its security. Tokenization, which seeks to minimize the amount of data a business needs to keep on hand, has become a popular way for small and mid-sized businesses to bolster the security of credit card and e-commerce transactions while minimizing the cost and complexity of compliance with industry standards and government regulations. Tokenization makes it more difficult for hackers to gain access to cardholder data, as compared with older systems in which credit card numbers were stored in databases and exchanged freely over networks. Tokenization technology can, in theory, be used with sensitive data of all kinds. Tokenizing real-world assets will allow buyers to access assets never before within their reach, and sellers to move assets that were previously difficult to unload. The secret lies in the possibility of fractionalization. Cryptocurrency and tokenization will play a much larger role in the day to day activities of the masses.

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Blockchain Will Grow

From here, the sky's the limit. Blockchain will continue to grow and disrupt many industries. We can expect to see just as many organizations and teams adopting the technology as we do methods and strategies for deploying it.

The real question is whether or not an alternative will show up that's just as viable and efficient. For now, the answer is no.

The future is fast

In our blockchain space, the very speed of change appears to be accelerating. Entrepreneurs and investors, eager to devise imaginative capital-raising techniques, are exploring mini IPOs and the intersection of equity crowd funding and token sales. Chambers and Partners released its first-ever list of blockchain and cryptocurrency lawyers globally. Legal white papers are quoted like bestsellers, and just about everyone has a view about the SAFT. It is an exciting time to be a crypto lawyer.

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In my view, 2018 is likely to bring with it types of technological and economic artistry that we cannot presently envision, and nearly all of those innovations will need to be understood and analyzed through a legal lens. The global blockchain and cryptocurrency community needs a strong, yet quickly adaptive, base of legal understanding on which to build and blossom. We need an informed regulatory climate that protects individuals, while encouraging technological innovation to flourish.

The future is fast, and our legal advice must be sound. In 2018, cooperative and creative thought leadership by blockchain lawyers (and non-lawyers) will be key.

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The Difference between an ERC 20 Token and an ERC 23 Token

ERC 20 Token	An ERC 23Token
• ERC 20 are standard set of rules a smart contract or token should satisfy. These set of rules will define how the token will function in the blockchain of ethereum. ERC 20 are most commonly used by all the altcoin developers for developing their new coin.	• ERC 23 are new set of rules or can be said as an upgrade to ERC 20 standards which was implemented in early 2017.

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What problems does Maya Preferred ERC223 token solve?

The blockchain technology and cryptocurrencies based on it are leading the revolution in economy and finance today, becoming forerunners of global changes in monetary circulation. However, there remains a huge number of problems creating a gap between the potential of blockchain technologies and their real application in the modern economy. The largest problem is at the moment there is no strong connection between the circulation of cryptocurrencies and the conventional financial infrastructure. SOLUTION: Maya Preferred, the World´s first ERC223 token created a bridge between the conventional finance and the blockchain-based economy, thus becoming a new center of the stable global cryptocurrency system. Advantages of the Maya Preferred ERC223 token:

1. Circulation of cryptocurrency, backed by gold.

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2. Maya Preferred Eco System will include but not limited to ATMs worldwide (target 10,000), cryptocurrency exchanges, security companies, bank accounts, payment systems, payment cards and OTC trading desk.

3. Stable ecosystem in which the market of FIAT currencies, financial products and other assets together with the new market of digital currencies are combined. The APIs for the technical integration of merchants and services are already prepared. Therefore, shops and online stores, as well as service providers, can be connected and accept payments from the Maya Preferred ERC223 network. Our Ecosystem helps convert Maya Preferred ERC223 into Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), Dash, XEM, Ox, ERC223 TOKENS or FIAT.

Maya Preferred will be safe and secure and also, one of the leading payment provider worldwide. Therefore, holders of Maya Preferred ERC223 enjoy protection against inflation and other governments and economies.

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Any cryptocurrency, as well as fiat money, is underlain by trust of those who use it. This trust is based on the ability to efficiently use the cryptocurrency and understanding that it is supported by efficient structures. High volatility of the existing cryptocurrencies and the loan debt burden in fiat money make the current financial system extremely unstable. Maya Preferred ERC223 has clear competitive advantages through its 100% gold coverage ratio compared to the existing central banks. In August 2018, the overall capitalization of cryptocurrencies exceeded $230 billion. In fact, a totally new look was taken at the role of cryptocurrencies within a year, and it became clear that the future belongs to payment instruments based on the blockchain technology. However, now we witness a desperate competition between the major cryptocurrecies for the right to become a payment instrument of the world economy.

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Advantages of ERC 23 tokens

ERC 23 is a new token standard that's posed to replace ERC 20. Developers find it easier to use, and investors are protected by improved security features.

ERC 20 is the most common type of tokens currently available on the market. It was first proposed in November 2015. Since then overall level of proficiency has increased in the ethereum community, and in March this year github user Dexaran proposed ERC 23 token standard. From the developer point of view it's easier to program around ERC 23 standard.

But what does it mean for the consumer?

Handle incoming transactions in smart contracts

ERC 23 provides a consistent way to handle incoming token transactions in smart contracts, empowering developers to create more innovative protocols

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Improved security

Because ERC 23 makes developers handle incoming transactions explicitly it protects consumers from sending tokens to a smart contract that doesn't support them. So far, this issue has resulted in more than $400,000 in various tokens to get irredeemably lost. With ERC 23 this problem is in the past.

Lower fees

ERC 20 prescribes a pull mechanism for retrieving the funds, especially when it comes to dealing with smart contracts. This means you have to pay the gas fee twice: first time to approve the transaction, and the second time to actually receive the funds. ERC 23 manages to handle transactions without going through this lovely puzzle, so you only have to pay the fee once.

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ERC 20 is actually a standard that tokens on the Ethereal network can meet, and tokens that check all the necessary boxes are deemed “ERC 20 Tokens”.

These tokens are blockchain assets that have value, and can be set and received, like Bitcoin, Litecoin,Ethereum, or any other cryptocurrency.

ERC223

1.-Eliminates the problem of lost tokens which happens during the transfer of ERC 20 tokens to a contract (when people mistakenly use the instructions for sending tokens to a wallet). ERC 23 allows users to send their tokens to either wallet or contract with the same function transfer, thereby eliminating the potential for confusion and lost tokens.

2.-Allows developers to handle incoming token transactions and reject non-supported tokens (not possible with ERC 20)

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3.-Energy savings. The transfer of ERC 23 tokens to a contract is a one step process rather than 2 step process (for ERC 20), and this means 2 times less gas and no extra blockchain bloating.

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What is Maya Preferred 223 (MAPR)?

Maya Preferred 223 (MAPR) is U. K. Financial Ltd.'s state-of-the-art ERC 23 token built on the Ethereum Classic blockchain, and is positioned to become the first cryptocurrency to be successfully used as a monetary instrument for individuals to transfer money worldwide. Not only will Maya Preferred change the way people transfer money worldwide, but it will also become the first cryptocurrency to be accepted by many leading retail stores. Because Maya Preferred is an ERC 23 token built on the ethereum Classic blockchain, it will be able to execute all of these money transfers and payments for a fraction of the fees charged by Visa, MasterCard, Discover, and Western Union.

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U. K. Financial Ltd. Has created only 250 million Maya Preferred coins, and with this structure believes a coin will achieve not just rapid traded liquidity, but also achieve its goal of becoming a well-known name brand such as Visa or MasterCard. Maya Preferred was built with consumer Security in mind. A consumer either paying Maya Preferred to a merchant for goods and services o transferring money to a friend or relative worldwide using just a smartphone or tablet will find the token to be more secure than carrying cash.

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Maya Preferred is not just backed by its built-in state-of-the-art technology, but will be backed by tangible assets, which will again make it the first of its kind. Both coins are intertwined and that Maya Coin owns 125 million Maya Preferred tokens and that if Maya Preferred trades at $1 it automatically makes Maya Coin worth $0.50

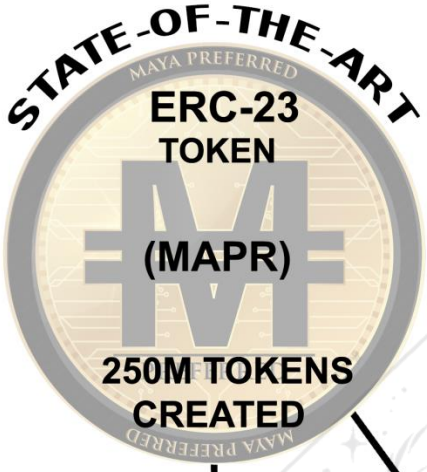
The token itself will also be a backing asset for U. K. Financial Ltd.'s Maya Coin, which is its ERC 20 business based token that is being planned for mergers and acquisitions. Maya coin will own 125 million while you preferred tokens, and the value of the two coins will be intrinsically tied together; as one goes up, the other will go too.

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MAYA PREFFERED / MAYA COIN





125M (MAYP) TRANSFER TO (MAYA) WALLET

TRADING VALUE: $1 (Example)

MAYA COIN'S PORTFOLIO: 125 M (MAYP) @ $1*

GIVES $125M IN ASSETS IMMEDIATELY

WHICH GIVES MAYA COIN (MAYA) A BOOK VALUE OF $0.50

For Every $1 Maya Preferred trades at, Maya Coin's book value increases by $0.50

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Maya Preferred Roadmap

With help from our teams, contributors and investors these are the milestones we are looking forward to achieving.

January 1st, 2019 Through April 30th, 2019

- Maya Preferred 223 token is to obtain a listing on a top rated cryptocurrency trading Exchange; This listing will allow the state-of-the-art ERC token, Maya Preferred, to become a liquid trading token.
- Add talented new management to allow Maya Preferred to execute its business plan and become a currency used to transfer money worldwide.
- Work with Maya Coin to create an advanced Maya wallet that will hold all of the U. K. Financial Ltd.'s ERC 20 and ERC 23 tokens.

May 1st, 2019 Through December 31st 2019

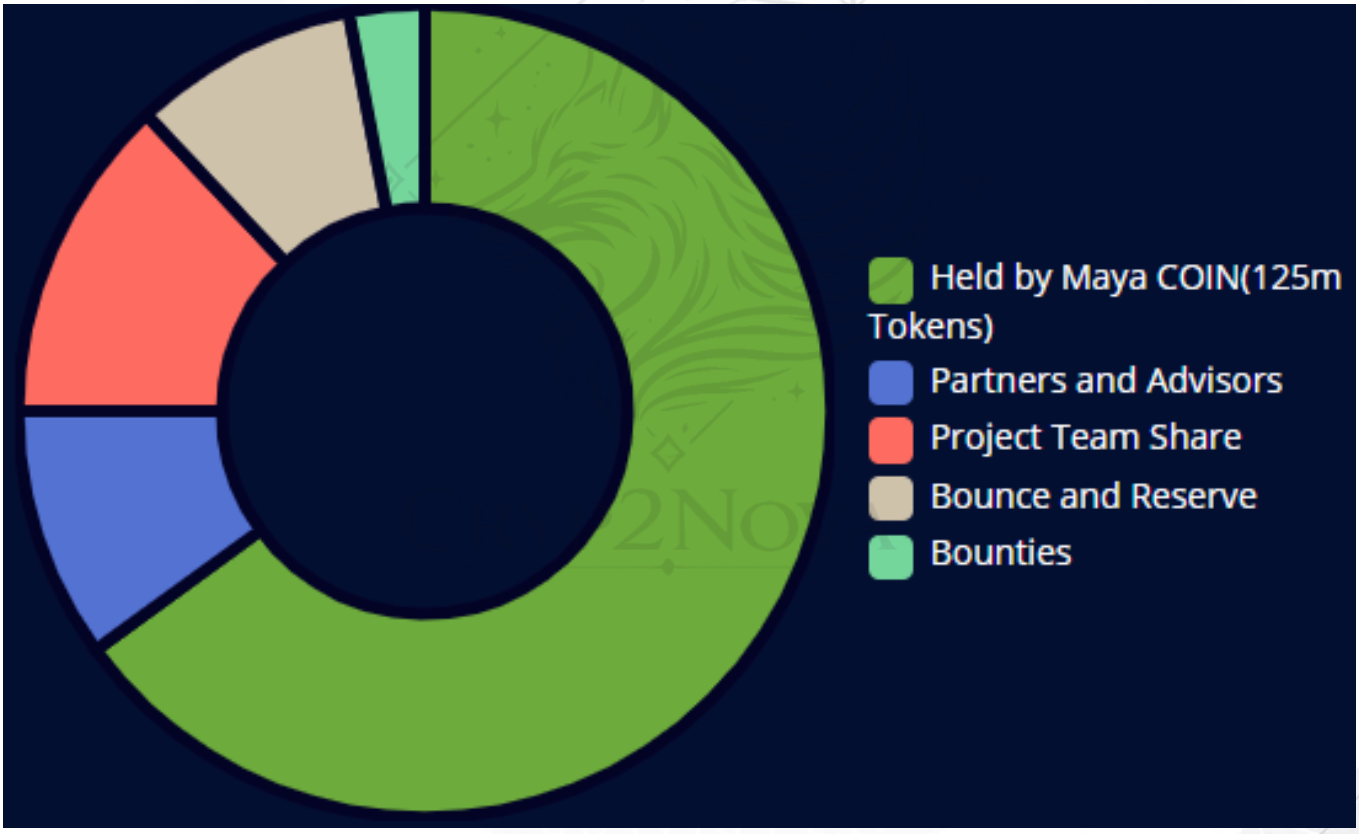
- Enhance the Maya wallet to be able to handle calculations at the touch of a button for consumers to easily pay at the retail stores.
- Use both the ERC 23 token, Maya Preferred, and the ERC 20 token, Maya coin, to create or acquire its own fully developed cryptocurrency exchange.
- Continue to execute Maya Preferred business plan.

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Maya Preferred Token Allocation

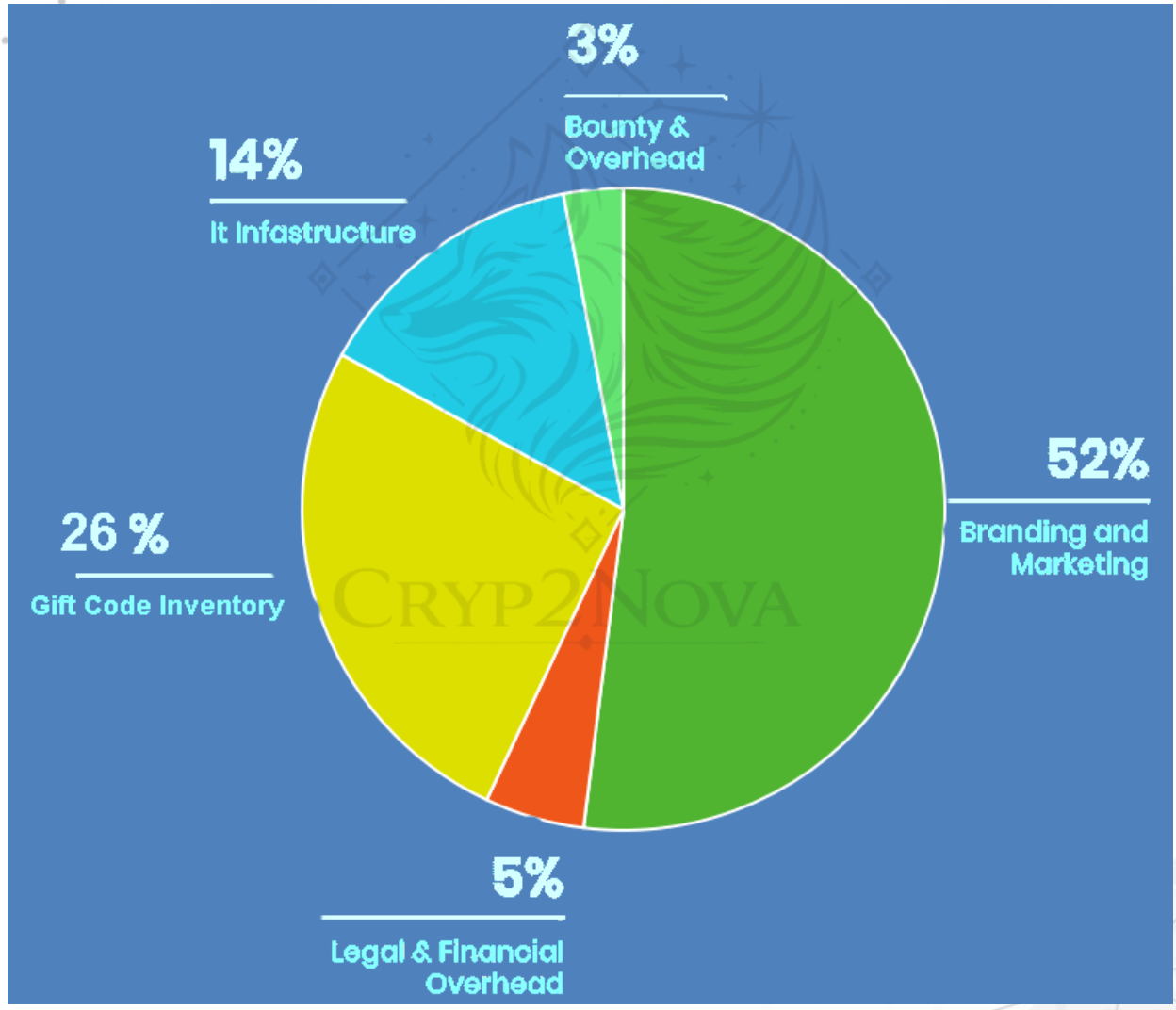


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Maya Preferred Token Allocation



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MAPR Business Plan

Maya Preferred (MAPR) is U. K. Financial Ltd.'s state-of-the-art ERC 23 token built on the highly efficient ethereum classic blockchain. It is designed to be the first of its kind in a number of respects, making it a groundbreaking product in the world of cryptocurrencies. U. K. Financial Ltd.'s plan three distinct business models for its new, advanced ERC 23 token.

Maya Preferred will first of all, as with other cryptocurrencies, be used for transferring the money worldwide at a fraction of the fees charged by Western Union and other money transferring products.

Second, Maya Preferred will serve as a backing asset for U.K. Financial Ltd.'s first created token, Maya Coin , an ERC 20 token planned for business operations such as mergers and acquisitions, and area of specialty for U.K Financial Ltd.. Maya Coin will own 125 million of the Maya Preferred tokens, and the value of the two coins will be intrinsically linked; as one goes up, the other will go up too.

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The third model and most exciting for the investing world Maya Preferred prospects and becoming the first cryptocurrency to be accepted by many leading retailers as a monetary instrument, thanks to U. K. Financial Ltd.'s strong connections within the retail space. Operating on the Ethereum classic blockchain, it will be able to execute payments for a fraction of the fees charged by Visa, Mastercard, American Express, and Discover, as well as payments made on the Bitcoin blockchain.

Breaking into the mainstream economy has been difficult for other cryptocurrencies, but U. K. Financial Ltd. is well positioned to disrupt the markets with its Advanced ERC 23 token, Maya Preferred.

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The 7 Gold and Silver Mines Backing Maya Preferred 223

1- Mina Del Oro

2- Mina CR Y Mina Amplicacion Del Oro

3- Guadalupe

4- La Guadalupe 2

5- Gramos De Oro

6- La Fortuna

7- Santiago Apostol

Click here to read about the gold and silver mines backing Maya Preferred 223Maya Preferred 223

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Maya Preferred Management

Mr. James Dahlke

Founder & CEO

James Dahlke, a licensed Certified Public Accountant, has filled the role of President and CEO of the Maya Coin venture. Mr. Dahlke will use his experiences in the public financial markets and keen business relationships to build a powerhouse management team for the Maya Coin Holders. You can expect to see a vast array of changes and additions to the management team as mergers, acquisitions and Maya's business plan are being executed.

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Maya Preferred Management

Rodrigo Arvide

Vice President

Rodrigo is an entrepreneur and investor with more than 12 years of successful experience on creating and managing companies in different countries. A bold approach to solve worlds challenges has helped him and their investors to constantly make profits in sustainable busineses over the years. He currently owns a private hedge fund and is fully committed to take Maya prefered 223 to the entire world.

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Keith Christiansen

Head of Blockchain Security

Mr. Christiansen is fully licensed to provide a variety of professional investigative services, process services, and surveillance for most legal reasons. Mr. Christiansen will use his 40 years of experience in multiple levels of security training to ensure all Blockchain transactions and ERC 20 tokens MAYA creates are fully protected with the most up-to-date anti-hacking programs. Mr. Christiansen will play a huge role in protecting MAYA's upcoming project of creating MAYA's own cryptocurrency exchange from any unwanted trojan horses or cybercriminals. Fully insured and bonded, Mr. Christiansen protects the interest of his clients and now all Maya Coin Holders to the best of his abilities.

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