UQUID COIN

WHITEPAPER



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Abstract

In our strongly digitalized world with unprecedented increase in cryptocurrency use, the issue of linking digital with the physical world strikes. UQUID coin supported by UQUID Eco System provides a hassle free physical realisation of your digital wealth and risk free investment environment to trade or exchange your digital currency. Focusing on cardless crypto payments UQUID Coin Shopping System will revolutionise the blockchain e-commerce.

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1. Introduction

Investors looking to broaden their scope should not omit an evolving investment asset such as digital currency. The growth rate of cryptocurrency price has led to total market capitalisation valued at 148 billion dollars at present and it keeps growing on a daily basis.

Decentralised cryptocurrencies such as Bitcoin (the first of its kind) are not regulated by corporate or government structure and have no backing of other firms, banks or corporate entities that hold assets measured in digital currency. Yet the current trend of initial token sale is the most favoured practice to release a new coin on the trade market, being backed up by project or new technology.

UQUID Coin (UQC) is a public fund gathering governed by the UQUID System. UQC token sale is aimed to further develop UQUID System and provide its customers with an enhanced user experience, represented by an instant liquidity UQUID Eco System for Bitcoin and Altcoins.

Some specifics of the UQC ICO dictate the need for tokens to be stored in ERC20 compatible e-wallets. Token subscription will be offered to Venture Capital funds and investors with a sizable discount (premium and discount are antonyms in finance and could potentially cause a confusion) pre public offering stage. For the first 18 days of trading, UQC will be offered at less than the subscription discount. Tokens will be announced for purchase on WWW.UQUIDCOIN.COM.

Unfortunately the current offering will not be available to buyers within the territory of the United States of America.

1.1. Public Coin Offering

Start and end times of the ICO are set in GMT (London time)

Early Bird (First 6 days): (20% off): 208 UQC = 1ETH. Start 10AM GMT 02/10/2017 – Finish 10PM GMT 07/10/2017
Advance (next 6 days): (10% off): 185 UQC = 1 ETH. Start 10PM GMT 07/10/2017 – Finish 10PM GMT 13/10/2017
Standard (Last 6 days): (5% off): 175 UQC= 1 ETH Start 10PM GMT 13/10/2017 – Finish 10PM GMT 19/10/2017
22 days following: (No offer): 166 UQC = 1ETH Start 10PM GMT 19/10/2017 – Finish 10PM GMT 10/11/2017

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2. What is UQUID?

UQUID is an all-in-one solution for cryptocurrency holders, who wish to use their coins within a traditional consumer environment. The services UQUID offer includes Debit Card Solutions, Mobile Money Solutions, Gambling Solutions, E-wallet and Payment Processor.

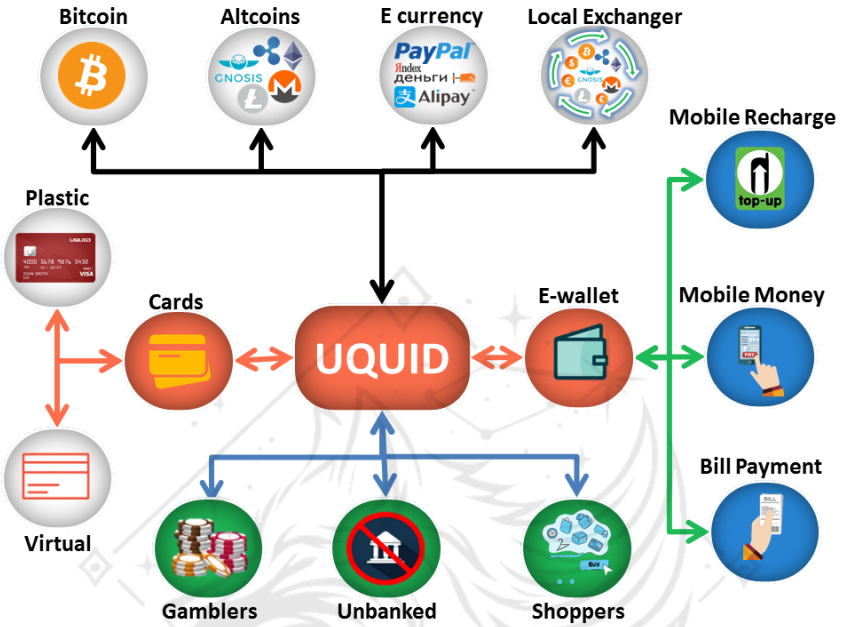


Figure 1: UQUID Mind Map

2.1. The Beginning

Since late May 2016, UQUID.com has rapidly gained popularity and outgrew its rivals to take a leading place in the personal payment cryptocurrency market. We are proud to share feedback from Bitreview that has rated UQUID with a four star rating "Top Debit Card".



Figure 2: Bitreview

This four star rating is not only representing UQUID's leading position but also sets a benchmark of what has been achieved to gain the title "Top Debit Card". Those achievements can be expressed by three main facts:

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Figure 3: Total Transactions



[Processed Transactions since May 2016 till Present]

Figure 4: UQUID Total Market Capital Support (Appendix 1)



[Total Market Capital app. 146 Billion USD, 93% Supported by UQUID]

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Figure 5: World Wide Support



[174 Countries World-wide Supported]

UQUID's sound connection with coin founders and communities have allowed for more than 90 coins to join the system.

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To follow its plan for continuous growth and securing a sustainable business development, UQUID has partnered with other key players on the currency market.

BitGo	Leading bitcoin wallet provider. Processing 2% of global bitcoin transitions monthly
Paysafe	Worldwide leading online prepaid payment method. No bank accounts or credit cards are required
bitpay	Global bitcoin payment service provider. In 2014, BitPay started processing $1 million USD daily.
SHAPE SHIFT	Offers global trading for a variety of digital assets without registration
Alipay	Third-party online payment platform. It was launched in China in 2004 by Alibaba Group
Changelly	Instant cryptocurrency exchange with clear interface
CoinMarketCap	CryptoCurrency market cap rankings, charts and more…

Table 1 UQUID Partnerships

2.2. Global Mission & Corporate Values

The UQUID system has already proven a cunning entry on the coin marker by laying a foundation of what is next to come. By successfully completing its initial strategic milestones, UQUID has only provided a favour to its customers, of how effortless it could be to connect altcoins with our current financial system.

Having set a core focus of “putting the customer first”, UQUID continues building on and developing its platform to utilise new features that will benefit its users. The philosophic approach that UQUID adheres to is an “All-In-One Solution”, universal, practical and easy to use. The platform has evolved and will continue changing, to continuously improve the customer experience.

The UQC ICO will enable UQUID System to accelerate the building of an Eco System that will deploy features covering all major market and user needs and building a stable bridge between the two economic environments and supporting instant coin liquidity. Development of this platform and most importantly getting this service ready for customer use, require a strong capital backing through the UQUID Coin Fund Raising Campaign.

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UQUID Core Team



Tran Hung
CEO
Tran has 6 years experience in blockchain trading. His passion is to help blockchain reach the world of shopping. Making it easier for everyone to use cryptocurrency.



HristoMargov
CBO
Hristo is experienced in project management. He is a Lead Engineer contractor at Jaguar Land Rover, with strong business acumen. He has joined to develop the UQUID Ecosystem.



Dang Hung
CTO
Dang has 9 years of experience in software development for medium and large financial institutions as well as 5 years experience working with blockchain technology and cryptocurrencies.



AnnaKyosova
Business Operations Advisor
Anna is an experienced entrepreneur, launching start-ups recently credited by LSE in the field of Open Innovations.



Amy Randle
Marketing Manager
Amy is a marketing expert. Before joining Uquid she started her independent business as a marketing and freelancer designer.



Alberto Daniel Hill
Business Development
Alberto is a computer engineer, with 15+ years of working experience directly linked to Information Security. He also has the Cybersecurity Fundamentals Certificate (CSX) from ISACA.



Norbert Radoki
PR Advisor
Norbert is the CEO at Bitcoinist.com, one of the fastest growing cryptocurrency news sources. His goal and passion is to make cryptocurrencies as popular as possible.



Anh Nguyen
Developer
Anh has 6 years working in software development. Before joining Uquid he started his independent business as a blockchain freelancer developer.



Michael Folling
Designer
Michael is senior designer who loves making creative assets. He has 10 years working as designer and never stops making creative content.

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UQUID is proud to present its core strength: its multinational team.

With great passion and drive for success, every member of UQUID's back stage micro society has spent a tremendous amount of effort to make UQUID System happen. Dedicated and determined to maintain the leading role on the market, the UQUID team recognises the importance of the customer experience and sets this as its main priority.

Through providing constant support and taking onboard client feedback our company has grown from strength to strength, capturing the latest market trends and using our experience and expertise to deploy further products.

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3. UQUID Coin - UQC

The introduction of UQC fund raising campaign governed by the UQUID System, decreases the direct risks associated with the currency liquidity, assuring stable return to its investors.

Following its global vision, UQUID will utilize the fund in the most efficient manner to keep offering universal, hassle-free solutions to its customers, strengthening the link between the two economic environments.

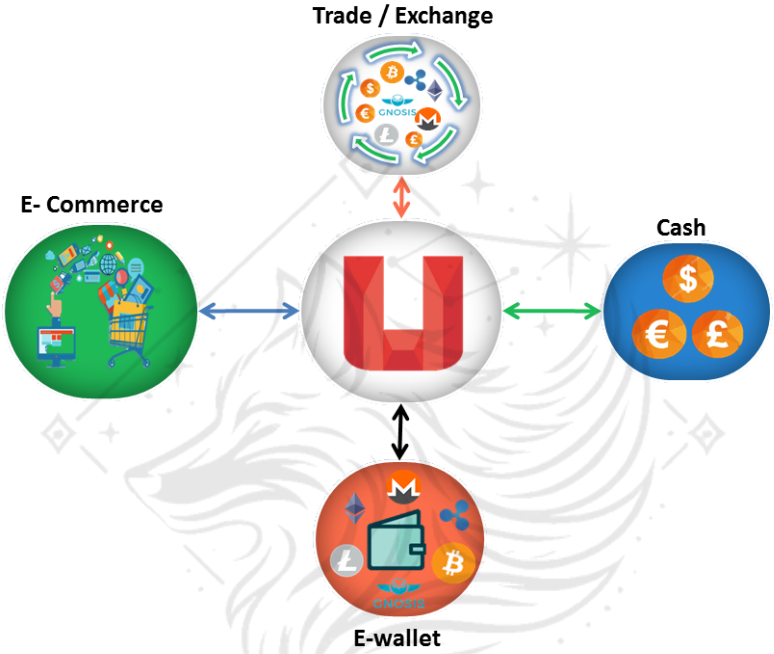


Figure 6: UQUID COIN

Maintaining its focus of “The customer first”, UQUID’s strategy has planned to issue another great service on the market.

Customers, who conduct crypto payments using UQC, will benefit from preferential transfer fees that will only apply for this coin.

UQUID Coin fund raising campaign is one of the key success factors that will enable UQUID Eco System to unleash its full potential and to enable customers to gain maximum benefit from using the Eco System. Through the public ICO, all users will be given the opportunity to join and become a part of our success story whilst benefiting along the way.

More details about the UQID Coin offering are provided further on in this whitepaper.

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4. UQUID Eco System

Adhering to its philosophy “All-In-One Solutions”, UQUID team will deliver the next generation of UQUID Platform: an Eco System offering revolutionary features. Customers using this platform will be able to instantly convert their digital wealth. They will be able to store their coins, trade and /or exchange Bitcoin or altcoin directly on the crypto station. Eventually, at their convenience, it would be possible to cash cryptocurrency at any ATM World Wide via the UQUID Visa Card. Also, the UQUID Shopping System will allow for direct Bitcoin or altcoin for e-commerce purchases.

To deliver these great commitments to its customers, a step by step action plan has been combined with highlights of the major milestones and key activities. This can be sum up in 6 major stages, which are reviewed in greater detail in the following sections bellow

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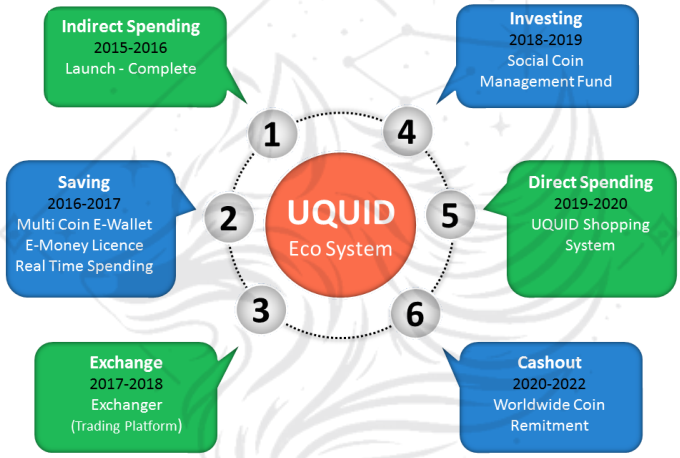


Figure 7: UQUID Eco System Stages

4.1. Stage 1– Indirect Spending

This stage defines the initial steps of the project up to taking the UQUID System live and releasing first of its kind altcoin Indirect Spending System, supporting a Visa Debit Card. Up to now, UQUID debit card can be used with 90 different coins.

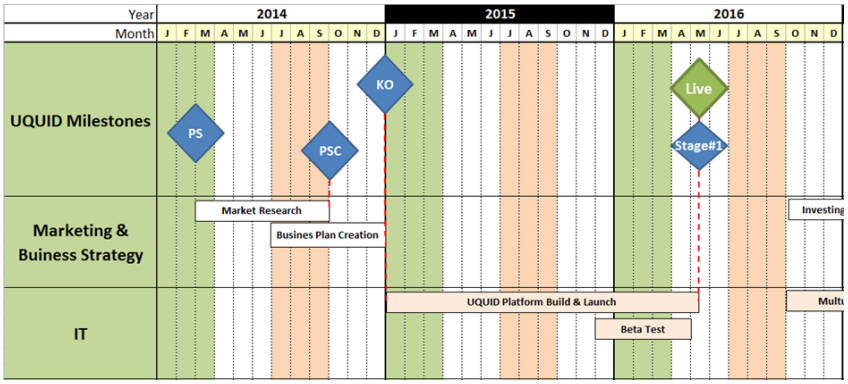


Figure 8: Project Plan – Stage 1

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In its pioneer endeavour, UQUID has worked hard to research the market needs and introduce many unique features. Taking more than a year to develop and test the main system platform, UQUID has incorporated the highest level of virtual protection, to provide its customers with a safe online environment. The technology used in the platform can rival the capacity of large international corporations.

Multi-layer security Protocols are used to protect customers' accounts and offer a proprietary hashing method, secured password and pin to ensure security. The 2FA Feature provides even further protection, making the UQUID system rigid and unyielding to cyber attacks.

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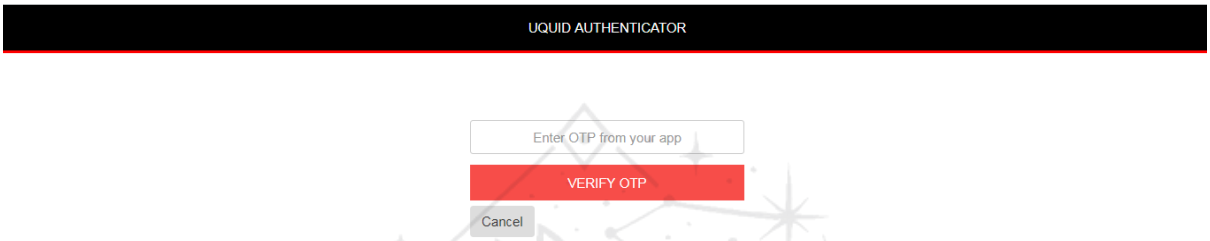


Figure 9: QUID LoginIn - Pin Screen View

Secure, pragmatic and cost efficient UQUID altcoin deposit fee of 0% attracts many new coins, creating a long list of new coins eager to become part of the UQUID universe. The UQUID system aims at further on boarding other coins and by 2018 to support over 200 altcoins. The criteria for new joining coins are to already have an existing lifespan of over 6 months, whilst exceptions will be made for highly liquid assets.

4.2. Stage 2: Saving

Execution of this part of the project has already begun. The time line below reflects the shortest time possible based on all tokens sold.

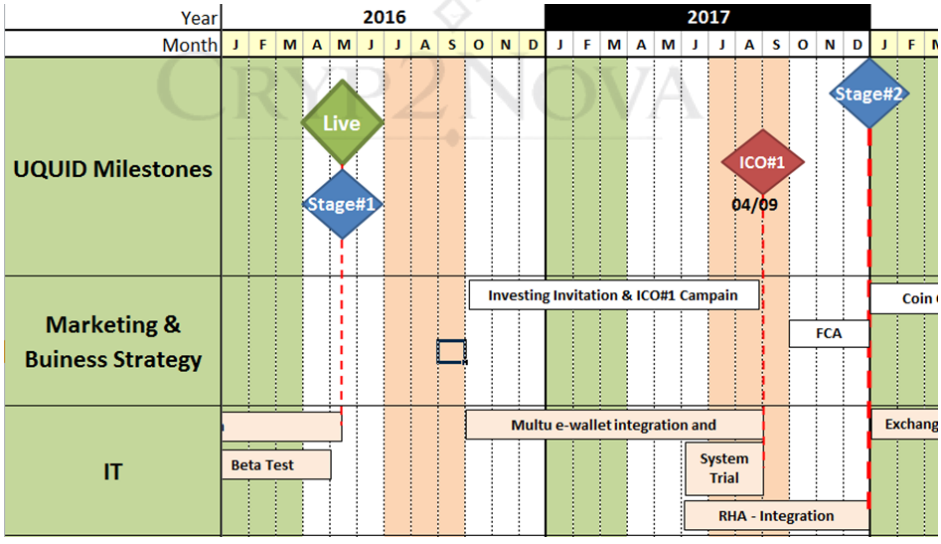


Figure 10: Project Plan - Stage 2

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4.2.1. Multi-Currency E-Wallet

Being the first in the world to issue an altcoin Debit Card, UQUID is also introducing the multi e-wallet, giving customer's convenience of storing Bitcoin's, altcoin or fiat currencies directly on the system.



Figure 11: Multi Currency e-wallet

Storing assets on virtual carriers, provides lack of confidence and security concerns, especially related to the storage on mobile devices. To avoid customer dissatisfaction and plausible uncertainty related to security threats, UQUID has adopted the latest multi-signature technology that provides an advanced privacy-protection, with a two-factor authentication system and an anti-phishing protection.

The multi signature e-wallet technology consists of three keys: one held by the security provider, one held by the user, and one held on behalf of the user by a third-party Key Recovery Service (KRS). Every transaction is authorised by two signatures: the user and the Service Provider where the Service Provider will not co-sign a double spend. This leaves only the user and the KRS to double spend. The Service Provider has set up a prevention campaign of double spent that liaise with any KRS used, to give a notice period prior to any signatures it makes.

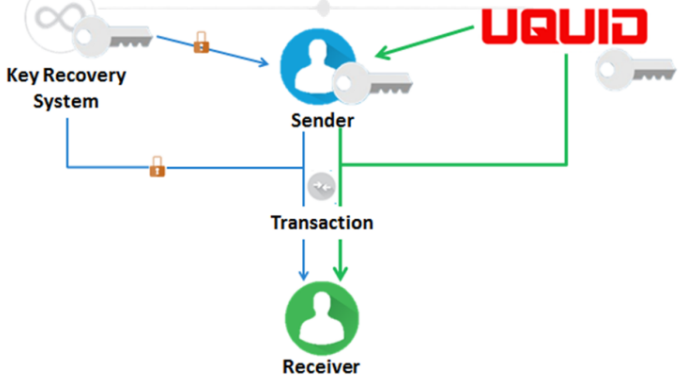


Figure 12: Multi Key Technology

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UQUID customers can be assured that their Bitcoin or altcoin will be stored securely on their UQUID e-wallets. The capabilities of the UQUID mobile app will not only provide e-wallet storing for 200 coins, but also a range of fiat currency.

4.2.2. UK E-Money Licence

To further diversify the freedom of payment methods available to our customers, UQUID will require an FCA (Financial Conduct Authority) authorisation. UQUID's global strategy has planned to start the FCA accreditation process immediately after the ICO completion.

4.2.3. Real Time Spent

Having implemented the multi-currency e-wallet, customers will now be able to deposit and store their currencies for free on the UQUID e-wallet. When shifting assets from the wallet to the card, two main fees will apply:

- 0.1% fee of the transferred amount when using UQUID Coin
- 0.5 % of transferred amount when any other currencies, fiat or crypto used

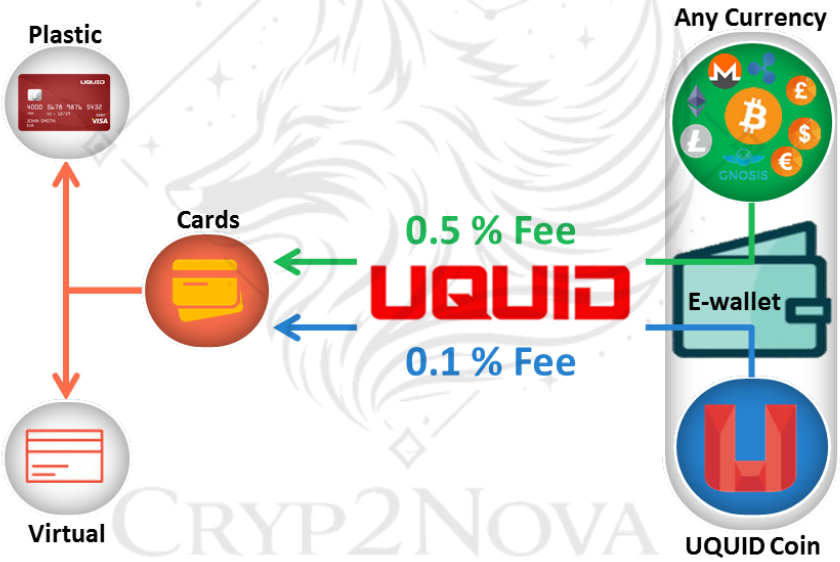


Figure 13: Coin Transfer Fees

Currently in order to make a crypto payment, the user will have to follow 3 simple steps:

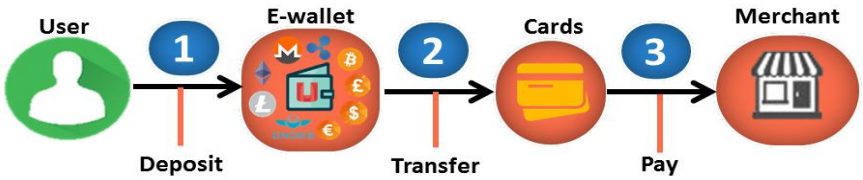


Figure 14: Current Payment Process Diagram

1) **Deposit** currency and /or coins to the UQUID multi sign e-wallet
2) **Transfer** money manually to the card (Fees applied as per Figure 13)
3) **Pay** or Purchase by UQUID Plastic or Virtual Card

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Real Time Spend is a unique, first of its kind system that enables further simplifying of the steps described above. This system will allow the user to access their wealth on the go, bringing great untapped value to these assets and eliminating the need of preloading the UQUID Card.

With the implementation of this system, users would only need to follow a simplified process of two steps:

1) **Deposit** currency and or coins to the UQUID multi sign e-wallet
2) **Pay** or Purchase by UQUID Plastic or Virtual Card

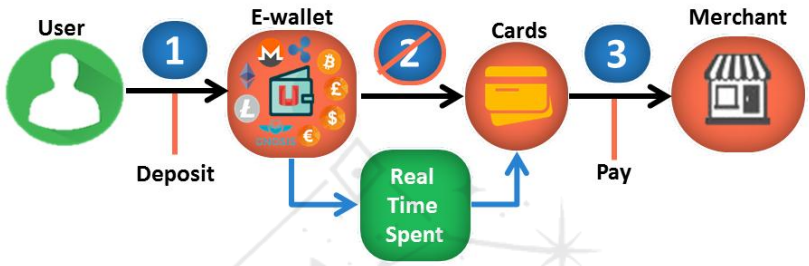


Figure 15: Real Time Spent Diagram

Transfers between wallet and card will occur automatically, only on payment demand and will be governed by the Real Time Spent System (RTSS). During the operation of RTSS, the multi signature e-wallet protocol will be triggered instantaneously, as part of the security protocol and protection.

4.3. Stage 3: Exchange

The ability of the UQUID e-wallet to store together coins and fiat currencies has driven the need to incorporate another unique feature in to the crypto station.

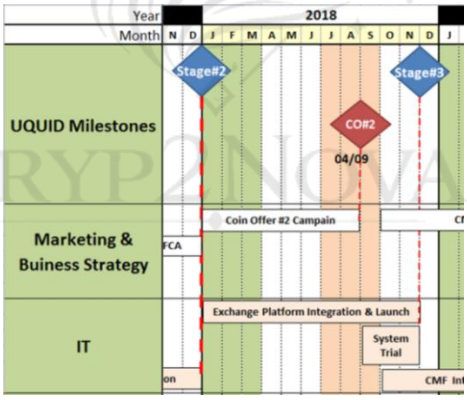


Figure 16: Stage 3 Time Plan

Focusing on “the customer first”, UQUID system with an integrated trading platform, will provide its customers with the opportunity to benefit from instant assets liquidity previously stored in the UQUID e-wallet, as well as instant cash out.

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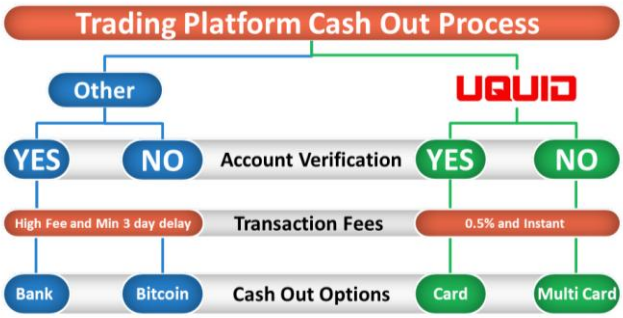


Figure 17 Cash out Process Comparison

Using UQUID versatile payment methods, new customers will be able to load money or simply transfer their coins to the crypto station. Through a simple and intuitive interface, users will be able to trade and/or exchange their digital or fiat currencies. The platform will be supporting all various currencies that UQUID e-wallet can store.

Verified Account		Transfer		Fee	Duration	Safety	Deposit Asset
		Bank	Cash/Card				
Other	Yes	Limited	Limited Service	High	3 day min	Hot Wallet	Limited
UQUID	Yes	N/A	Instant	0.5%	Instant	Multi Sign Wallet	Various
Un-verified Account		**Transfer**		**Fee**	**Duration**	**Security**	**Deposit Asset**
		Bank	**Cash/Card**				
Other	Limited Service	N/A	N/A	N/A	N/A	Hot Wallet	Limited
UQUID	Multi Card Support	No need	Instant	0.5%	Instant	Multi Sign Wallet	Various

Table 2: UQUID Service Comparison

Conventional trading platforms provide users with so called hot e-wallets to store their assets. This is a major security compromise, especially when holding big amounts. The user is exposed to a direct risk of losing all assets. UQUID has addressed these issues by providing its customer with multi key e-wallets, as described in the section above.

Blockchain trading platform, combined with capabilities to trade/exchange fiat currency, is an enterprise that requires a great deal of expertise and development. In order for us to provide clients with a trading platform that will be tailored to our clients' needs and gathered feedback, UQUID intends to build a tailored system from the ground up that will deliver the required Features. Furthermore, whilst creating this algorithmically complex system, the most important elements to consider will be security, reliability and user confidentiality. To do so, the most up-to-date security trends will be implemented to provide its users with a secure trading environment.

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4.4. Stage 4: Investing

In conjunction with UQUID Trading Platform (UQTC) launch, a Social Fund Management Campaign will start. Following the blockchain idea of decentralisation and asset transfer freedom, the UQUID System have planned to release a Social Coin Management Fund (SCMF) feature.

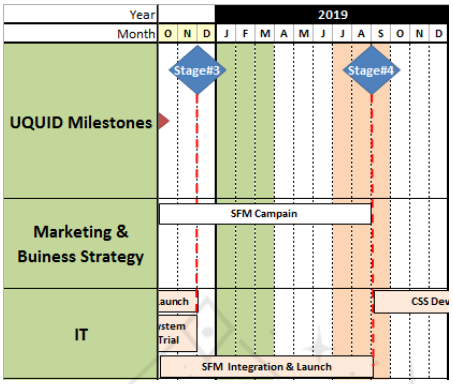


Figure 18: Stage 4 Time Plan

Once completely built and developed, these systems will be available as a part of the trading platform. It will be possible for non UQUID users to access the Social Coin Manager, but only for viewing purposes.

Once logged in to the SCMF system, users will be able to link their accounts to the UQTP and maintain this automatically.

In the SCMF, successful traders will be able to build a portfolio and view their rate of success. Depending on the overall profitability, the trader will be awarded with an Investment rating. Should their rating be sufficiently high, they will be given the option to share the content of their portfolio with less experienced traders. If both parties agree, the less experienced trader will pay a minor percentage from their newly acquired portfolio returns.

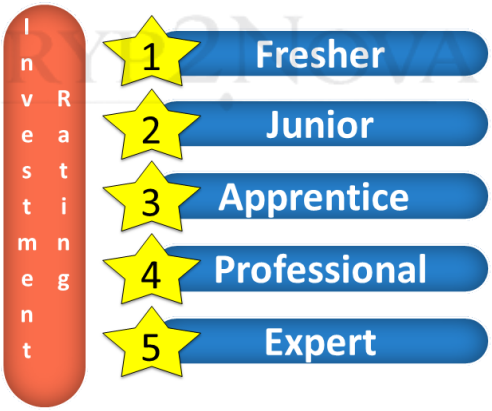


Figure 19: Investment Rating

Once the trader has engaged in tracking the portfolio of the experienced user, the less experienced investor will be able to provide feedback to the original portfolio creator, which will be visible to all other system users.

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The rating system introduced will review the investors trading history, focusing on successfully executed transactions, the age of the account and amount of positive feedbacks of sale profitability.

	1 Star	2 Stars	3 Stars	4 Stars	5Stars
Portfolio Count	1 – 10	10 – 50	50 – 100	100 – 300	500 - over
Account Age	Min 2 weeks	1month	2months	3 months	5 months
Feedback	0	10	50	100	500

Table 3: Rating Criteria

The rating criteria as such, will encourage the main idea of the SCMF, where only members with over four star rating will be able to share their portfolios.

In trading to secure great returns, constant market monitoring will be necessary. Recognising the need of being informed in real time, UQUID will provide its users with daily Bitcoin updates. Even a special statistic tool will be available to advice of when it is best to sell or buy coins. This will also act as investment protection protocol. Once the price drops sharply or below a certain point, the system will alert the user that it is time to sell now to avoid losses.

Another very important feature will be the ICO Display. All future and newly released ICO's, will be viewable on this display. In this way, UQUID SCMF will keep its users constantly updated with what is coming and what are the potential investment opportunities.

4.5. Stage 5: Direct Spending



Figure 20: Conventional Block Chain Shopping

The lack of regulatory authority on coin price control, still stands as a risk for merchants when accepting payments in virtual currency. Currently, online merchants have not even considered altcoins as an alternative payment option.

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Figure 21: Traditional Shopping

Nevertheless, our traditional e-commerce is on the edge of a huge revolution. The conventional finance system will slowly be substituted with the evolved, more pragmatic and more cost efficient way of shopping.



Figure 22: Future Block chain Shopping

As part of the UQUID Global mission, building a bridge between the two financial systems will be a vital part of the future development of the UQUID Coin Shopping System – UQCSS. This feature will be embedded into the main system and will feed assets to commit online payments directly from the e-wallet. UQCSS will allow its users to pay directly with their preferred coins when purchasing online from Amazon, eBay and other e-commerce organisations.

Based on successful completion of ICO #1 and CO#2 UQUID have planned to develop and release this great feature to its customers by November 2020.

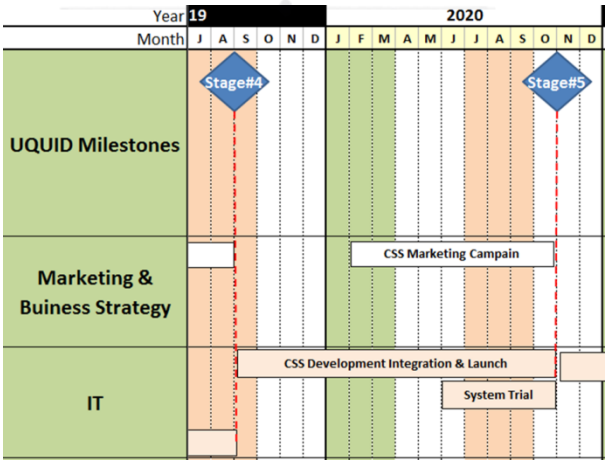


Figure 23: Project Plan – Stage 5

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This versatile e-commerce platform will be developed and tested before implemented into the UQUID system. This level of feature content will be developed by a team of experts living and breathing in this environment, ensuring an unrivalled level of customer experience whilst building the system. Highest security protocols will ensure that customers' e-wallets are safe and unauthorised transaction will never be released.

In brief, UQCSS will provide its customers with a direct link to our conventional economic environment, allowing them to commence hassle-free payments directly with crypto currencies.

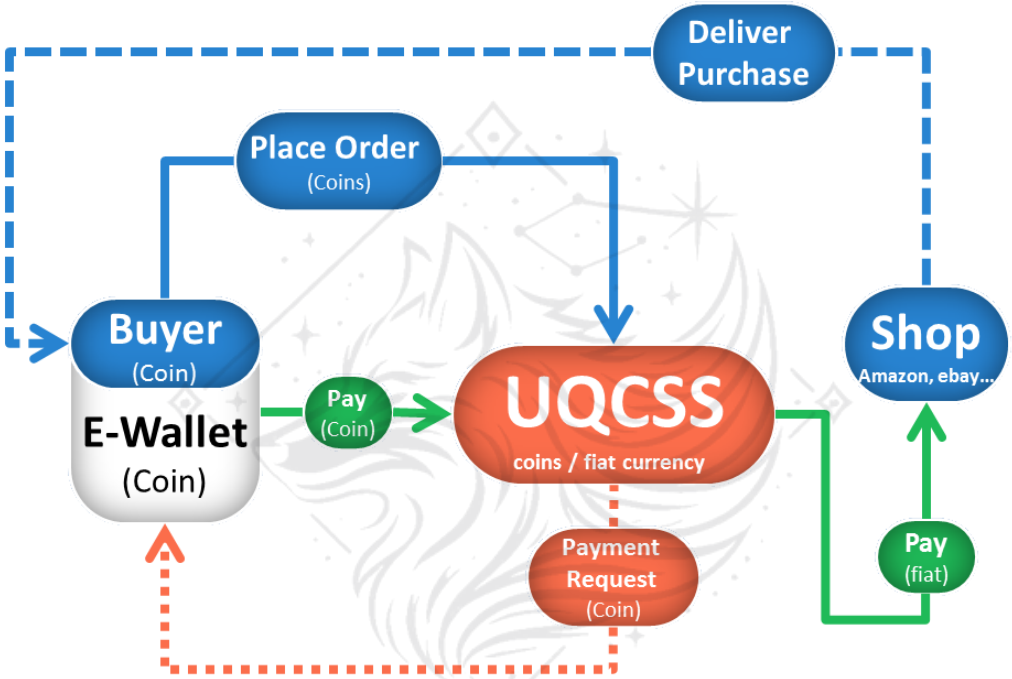


Figure 24: Future Coin Payments

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4.6. Stage 6: Cashout



Figure 25: Money Transfer

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This feature will allow any coin owners to transfer coins or cash to other users, accounts or end destinations. When UQS receives the payment request and the coins have been deposited to UQS, the UQS will forward the request to partner platforms. Once the request has been received, the partner system will transfer the money to the requested end destination.

Usually, such transfers will take time before all parties have reviewed the senders request and authorised it. This time lag will usually occur when altcoins or Bitcoins have been deposited. When senders use UQC the payment request will be processed instantly.

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5. UQUID Coin Fund Raising

UQC is a decentralised virtual currency based on the ERC20 - token; one of the Ethereum developed Technological Trends. The goal of this blockchain asset is to supplement the development of UQUID Ecosystem. In this virtual revolution, coin holders will have the benefit of instantly and effortlessly cash out their coins.

UQUID System provides value added services for digital assets that are linked to the traditional economy, but far more efficient and cheaper for the consumer. This type of crypto currency supported by a leading organisation lowers down the risk of coin price volatility and raises the token demand. Investors in UQUID Coin will benefit from instant liquidity at 0% risk trading environment.

Capital gathered will be used to supplement the development of the UQUID project (Appendix 2)

Why have we have chosen Ethereum blockchain?

1. Security and predictability (as opposed to, for example, having to run an independent blockchain network);
2. Use of robust and well- supported clients (Ethereum- based tokens can be managed with official Ethereum clients):
3. High liquidity (interchangeable with other Ethereum- based tokens or Ether);
4. Easier listing on exchanges with infrastructure already in place;
5. Ethereum smart contracts enable a very transparent and secure way of profit sharing among the token holders.
6. ERC20 defines a set of six functions that other smart contracts within the Ethereum ecosystem will understand and recognize.

5.1. Initial Coin Offer

Initial token offer is summarised in the table below.

Token Symbol	UQC
Token Background	ERC20 (Ethereumblockchain)
Total Token Created	40,000,000
Price Per Token	1 ETH = 166 UQC Tokens
Payment Method	Bitcoins, Altcoins (Appendix 1 for full list)
Token Holder Incentive	Save 0.4% when cashing out UQC with UQUID System
Start Date	02 October 2017 at 9 AM –GMT
End Date	10 November 2017 at 10 AM –GMT
Maximum Token supply within 24h	1,000,000

Table 4: ICO Token Sale

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6. TOKEN DISTRIBUTION

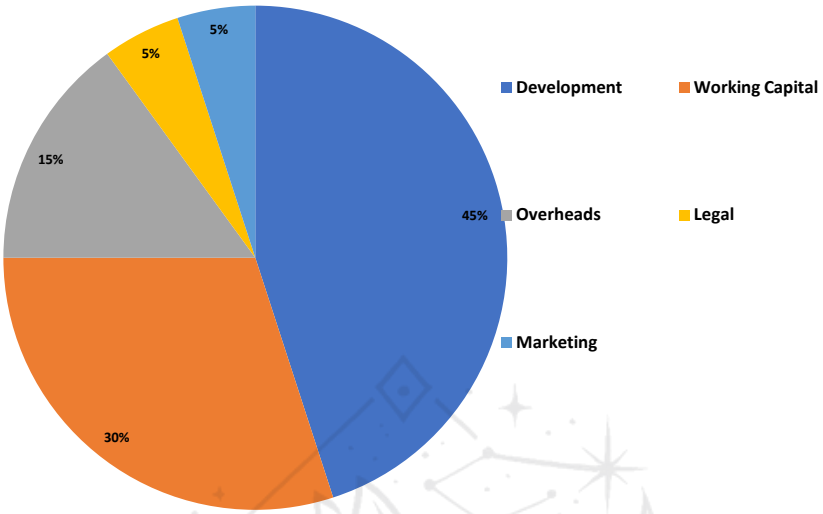


Figure 26: Daily Business Contribution

6.1. Development – 45%

UQUID is addressing the biggest share of tokens to develop a truly one of a kind, secure and intuitive to use Eco System. Achieving this as planned through the next 5 stages; UQUID will recruit 30 to 40 additional developers. Their daily activities will not only focus on developing the new Eco System but maintain the current card issuing platform.

6.2. Working Capital – 30%

Maintaining a sustainable business growth throughout the upcoming milestones, will require a working capital. Those strategic 30% tokens will reassure that UQUID customers throughout the 10 years development plan will always be able to instantly liquidise and cash out their digital wealth at their own convenience.

6.3. Overheads – 15%

Investing 15% of the total token sale will be dedicated to run and maintain the business as usual through the duration of the future project. This includes all admin cost borne by the coordination management and maintenance of all commercial process and operations of the project.

5 % of the Overheads will be dedicated to incentivise the management team and developers who contributed to UQUID from the very beginning. They will receive a small reward for their great efforts and endless support

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6.4. Legal – 5%

One of the most important steps from the UQUID Eco System Project is the FCA accreditation. This small 5% of tokens will assure the initiation of solicitor support, straight after the token sale. Two legal advisors will be hired to assist UQUID in obtaining the UK and global E-money licence

6.5. Marketing -5%

Aiming to achieve global publicity, 5% of the tokens will be spent on marketing and advertising. Customer feedback and referral or "word of mouth" will still stay as our main marketing strategy. Maintaining this approach and continuing to deliver great products focused on "The Customer First" is what UQUID recognises as a successful marketing campaign.

6.6. Token Ecosystem contribution

Stage	Description	Dedicated UQC Tokens	Note
1	Project Launch	N/A – **Completed**	Complete
2	Multi Coin E-wallet	3,200,000	Based on raised ICO capital, Tokens will be relocated
	E-money license (FCA)	1,600,000	
	Real Time Spending	3,200,000	
3	Exchange Platform	8,000,000	
4	Social Coin Management Fund	4,000,000	
5	UQUID Coin Shopping System	12,000,000	
6	Worldwide Coin Remittent	8,000,000	
Total		100,000,000	

Table 5: Token Distribution per Stage

6.7. Token Sale& Offers

Tokens will be available to purchase online at WWW.UQUIDCOIN.COM where the token sale offer will be posted. Payments will be accepted in all cryptocurrencies supported by UQUID (Appendix -1)

Time Start and Finish is GMT (London Time)

Early Bird:..... Start 10AM GMT 02/10/2017 – Finish 10 PM GMT 07/10/2017
Advance: ....Start 10PM GMT 07/10/2017 – Finish 10 PM GMT 13/10/2017
Standard: .....Start 10PM GMT 13/10/2017 – Finish 10PM GMT 19/10/2017
Further - no offer is valid:.....Start 10PM GMT 19/10/2017 – Finish 10PM GMT 10/11/2017

Early Bird	**20% OFF Token Price**	1 ETH =208 UQC Tokens
Advance	**10 % OFF Token Price**	1 ETH =185 UQC Tokens
Standard	**5 % OFF Token Price**	1 ETH =175 UQC Tokens
Further On	**No Offer**	1 ETH =166 UQC Tokens

Table 6: Initial Token Sale – Offers

- **Early bird:** Provides the opportunity of an early engagement to invest in UQC using a premium 20% discount. This offer will stand for 6 days where any investor interested in purchasing UQC tokens can purchase at this discounted price.

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- **Advance (First 6 Days):** Limited time office will be rewarding all Cryptocurrency enthusiasts with 10% discount when purchasing tokens within the following 6 days of the public offering.
- **Standard (Last 10 Days):** Anyone who did not had the chance to benefit from the generous 12 days offer will still be able to purchase UQC token on a preferential 5% discount. This discount will only apply for a period of 6 days after the Advance Sales period
- **Further On**
  After the standard ICO period, tokens will be available at face value

The remaining tokens will be offered during a second round of public offering. Completing Stage 2 of UQUID Project will be a necessity before starting the second token sale. Token offered at that sale will have a fixed but moderated price depending on the UQC market value at the time of the offering. Announcement will be made at least a month prior to the sale before the sale starts

6.8. Payment method

Investors will be able to obtain the ultimate benefit of UQUID Payment system gateway that supports 90 different cryptocurrencies. (Appendix 1)

6.8.1. Token Purchase

Token sale will be launched online at the start of the token sale on WWW.UQUIDCOIN.COM

Instructions, guidance and step by step tutorials on how to purchase tokens will be available on-line at www.uquidcoin.com

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7. ICO Terms and Conditions

UQUID Coin (UQC) Token sale is executed in accordance to the Terms and Conditions as described in this section.

By participating in the initial sale of UQUID Coin, the User expressively acknowledges and represents that he/she has carefully reviewed the Terms and fully understand the risks, costs, and benefits of purchasing UQUID Coins and agrees to be bound by the Terms. As set forth below, the User further represents and warrants that, to the extent permitted by law, he/she is authorized to purchase UQUID Coin in his/her relevant jurisdiction, is of a legal age to be bound by these Terms and will not hold UQUID, its parent and affiliates, and the officers, directors, agents, joint ventures, employees and suppliers of UQUID or our parent or affiliates, now or in the future and any other member of the UQUID Team (collectively the "UQUID") liable for any losses or any special, incidental, or consequential damages arising out of, or in any way connected to the initial sale of UQUID Coins.

7.1. Coin Offering Participation

Participation in ICO is open to anyone but US citizens, who are interested in purchasing UQUID Tokens.

UQUID Token purchases are non-refundable.

UQUID Coin ICO funds will be used to develop UQUID Eco System which will be governed as a separate entity in complete isolation from UQUID Debit Card.

UQUID System is not an investment advisor or does its services involve any kind of investment advice and/or application in digital currency and the investor does so at their own risk.

UQUID tokens will not available to purchase on the territory of the United States of America, the People's Republic of China, Republic of Singapore, and South Korean.

By choosing to participate, the user warrants that, to the extent permitted by law. They are authorized to purchase UQC Tokens in their relevant jurisdiction, is of legal age to be bound by these Terms, and that UQUID System will not be liable for any indirect, special, incidental, consequential, or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use of data), arising out of or in connection with any acceptance of our reliance on this whitepaper or any part thereof.

Residents of the United States of America, the People's Republic of China, Republic of Singapore, and South Korean are NOT eligible to purchase UQUID Tokens.

Payments will be solely accepted in cryptocurrency. Please see Appendix 1 for the full listing of accepted cryptocurrencies.

No fiat currency will be accepted in any forms as an intermediary instrument to facilitate UQUID Token purchase.

By participating in the ICO the user understands and agrees that there are certain risks associated with the Initial coin offering. The user agrees that UQUID System does not warrant and will not be held responsible or liable and will not provide a refund if one of the following risks occurs:

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Risk of mining attacks;

Risk of double spending;

Risk of private key loss;

Risk of theft;

Risk of software weakness;

Risk of incompatible wallet service;

UQUID System reserves the right to change, extend or shorten the initial coin offering period for any reason.

By participating in the UQUID Coin Offering the User warrants:

IS not a citizen or resident of a country, whose legislation conflicts with the present allocation of UQUID Coin Tokens and / or the UQUID Project in general.

that will not will not be purchasing UQUID Coin Tokens for a purpose of speculative investment

Represents and warrants that the User is not a resident of the United States of America

UQUID will monitor all potential transactions for fraudulent attempts to double spend cryptocurrency. Any detected double spent transaction attempt will result in NO UQUID tokens being delivered to the associated user.

7.2. Jurisdiction

The content of this document has not been reviewed and or approved by any government entity. There is no intention of such action to occur under the jurisdiction of any government authority.

Publishing and distributing this whitepaper does not entail that applicable laws and regulations have been complied with.

The campaign is initiated and takes place worldwide, apart from the USA, and is not tied to any specific jurisdiction. The participant is aware that the UQUID Coin ICO was defined as a crowdfunding campaign and by participating declares that it is permitted, under the laws of its jurisdiction.

It is solely the users responsibility to determine if the purchase, ownership, or use of UQUID Tokens, the potential value fluctuation if any, the allocation and or any other action or transaction related to UQUID System Project has any tax implications.

Under circumstances when user is liable for taxation due to purchasing, holding or using UQUID Coin Tokens, the user agrees not to hold any third party (including but not limited to developers, auditors, contractors or founders of UQUID) liable or responsible for any tax implication born by the creation, owning or using UQUID Coin Tokens.

In case of any tax obligations incurred from purchasing, owning or using UQUID Coin Tokens, the user is solely obliged to provide the necessary tax compensations to his / her regulatory authority.

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The user understands and accepts that the blockchain technology allows new forms of integration that is possible that certain jurisdictions will apply existing regulations on or introduce new regulations addressing blockchain technology based applications, which may be contrary to the current setup of the UQUID Project. This may, inter alia, result in substantial modification of the UQUID Project, including its termination and loss of UQUID Coin Tokens for the user.

7.3. UQUID Coin Token Essence

The user understands and accepts that UQUID Coin does not represent or constitute any ownership right; stake, share, security or equivalent rights nor any right to receive future revenues, shares or any other form of participation or governance right in or relating to the UQUID Project and/or UQUID Coin. Ownership of UQUID Coin carries no rights, expressed or implied. By receiving UQUID Coin no form of partnership, joint venture or any similar relationship between the Users and UQUID and/or other individuals or entities involved with the setting up of the UQUID Project is created.

Being defined as a Token of UQUID Coin, which has specific features and benefits, by its essence UQUID Coin Token is NOT, and in no case should be understood, considered or interpreted as:

- Titles of participation, voting or voting rights (or similar),
- Property that may be claimed against UQUID System or any other entity in any jurisdiction;
- Investment of capital or debt of any kind in any undertaking;
- Any securities with intrinsic value or market price;
- Any form of financial derivatives;
- Any commercial paper or negotiable instrument;
- Any form of investment agreement between the relevant holder and any other person;
- Any merchandise or asset that any person is required to redeem.

UQUID Coin Tokens do not represent and should not be treated as securities or any class of securities such as: debentures, stocks or shares issued by any person or entity (UQUID).

Risks related to intellectual property rights claims: Intellectual property rights claims may adversely affect the operation of the Uquid Ecosystem. Third parties may assert intellectual property claims relating to the holding and transfer of digital assets and their source code. Regardless of the merit of any intellectual property or other legal action, any threatened action that reduces confidence in the Uquid project's long-term viability or the ability of end-users to hold and transfer UQC may adversely affect the value of UQC. Additionally, a meritorious intellectual property claim could prevent Uquid and other end-users from accessing the Uquid Platform or holding or transferring their UQC.

UQUID Coin Tokens are ERC20 Etherium based technology compatible.

7.4. Gathered Funds Future Use

UQUID COIN Tokens, gathered funds is to be used wholly and exclusively for supplementing the development of UQUID Project as addressed in this whitepaper. Participating in this ICO means understanding and believing in the potential of this project. It is a powerful action that turns ideas

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into reality. Therefore, with the funds raised, we will foster the development of the projects proposed by UQUID System, driving the expansion of the organization.

7.5. Forward Looking Statements

This Whitepaper may include forward looking statements. Often, but not always, forward looking statements can be identified by the use of words such as “believes,” “expects,” “does not expect,” “is expected,” “targets,” “outlook,” “plans,”, “eta”, “scheduled,” “estimates,” “forecasts,” “intends,” “anticipates” or “does not anticipate” or variations of such words and phrases or statements that certain actions, events or results “may,” “could,” “would,” “might” or “will” be taken, occur or be achieved. Forward looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of UQUID System to be materially different from any future results, performance or achievements expressed or implied by the forward looking statements. Although UQUID System believes it has a reasonable basis for making these forward looking statements, you must not place undue reliance on such forward looking information. By its nature, forward looking information involves numerous assumptions, inherent risks and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward looking statements will not occur.

7.6. Final Considerations

Refund and cancellation policy states that UQUID System is not entitled to provide any refund for any reason and no compensation will be supplied in the form of a refund. It is deemed participant consent no right of withdrawal from the token sale for any reason.

It is imperative to clarify that all of the above terms and conditions do not fit in an investment request.

UQUID System deems its project public, by acknowledging it as positively achievable and is dedicating all its best efforts to ensure that the entire process occurs with absolute transparency and smoothness.

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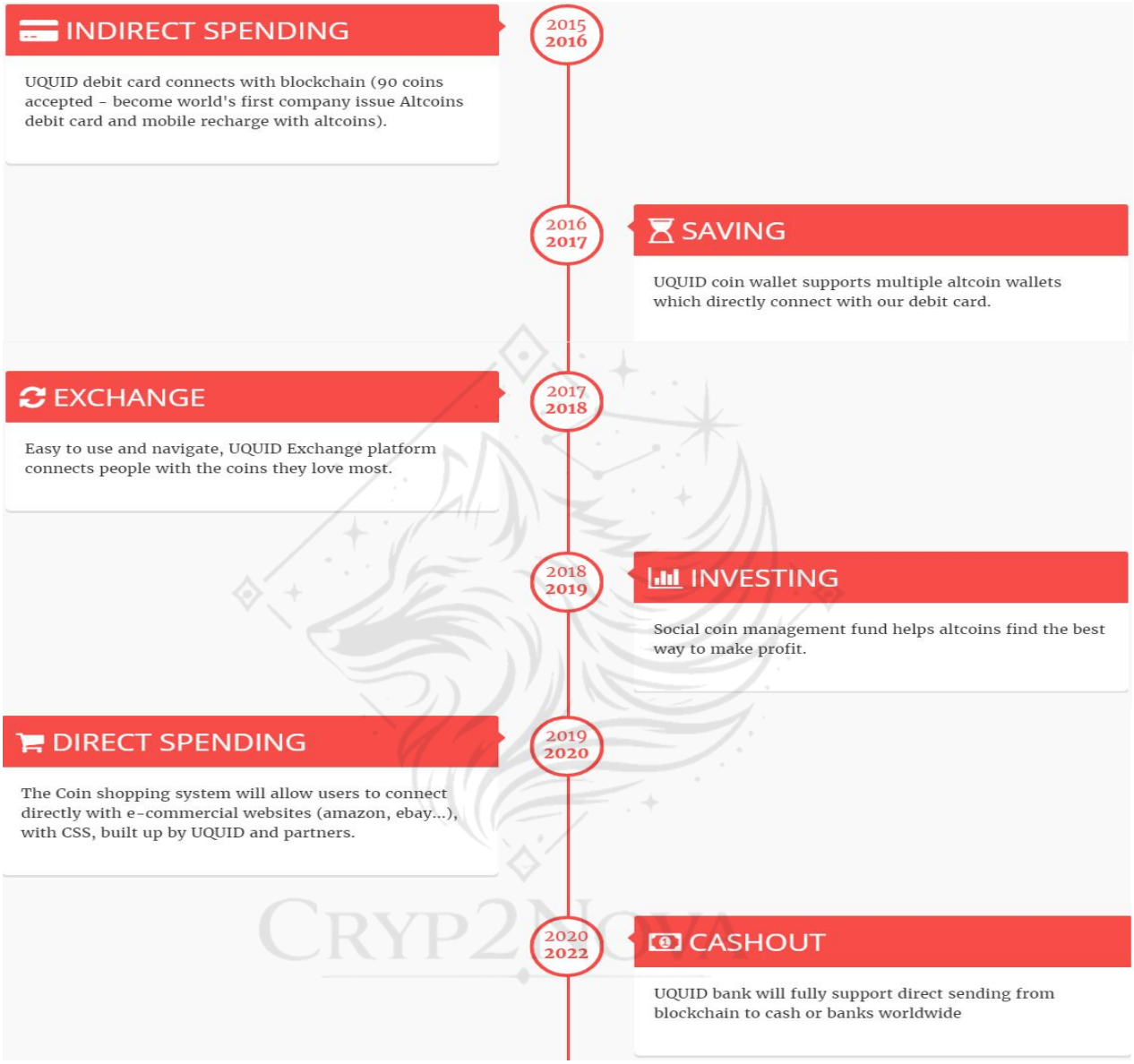
7.7. Public Coin Offering

Start and end times of the ICO are set in GMT (London time):
Early Bird (First 6 days): (20% off): 208 UQC = 1ETH. Start 10AM GMT 02/10/2017 – Finish 10 PM GMT 07/10/2017
Advance (next 6 days): (10% off): 185 UQC = 1 ETH. Start 10PM GMT 07/10/2017 – Finish 10PM GMT 13/10/2017
Standard (Last 6 days): (5% off): 175 UQC= 1 ETH Start 10PM GMT 13/10/2017 – Finish 10PM GMT 19/10/2017
22 days following: (No offer): 166 UQC = 1ETH Start 10PM GMT 19/10/2017 – Finish 10PM GMT 10/11/2017

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UQC Roadmap



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8. UQUID ON MEDIA



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9. Conclusion

Setting in brief, the content of this white paper and the aim of UQUID ICO, we have provided an overall project time plan until 2022.

Everyone within the blockchain will be able to get cash instantly, via the UQUID ecosystem

We are in line with our Project Plan of achieving our target at 2022 (Project Plan – Appendix 2)

We are in a position to shorten the time plan up to 2 years with the capital support from this ICO

UQUID project is a revolution, not only to token holders and investors but to us all who use the blockchain network

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10. References

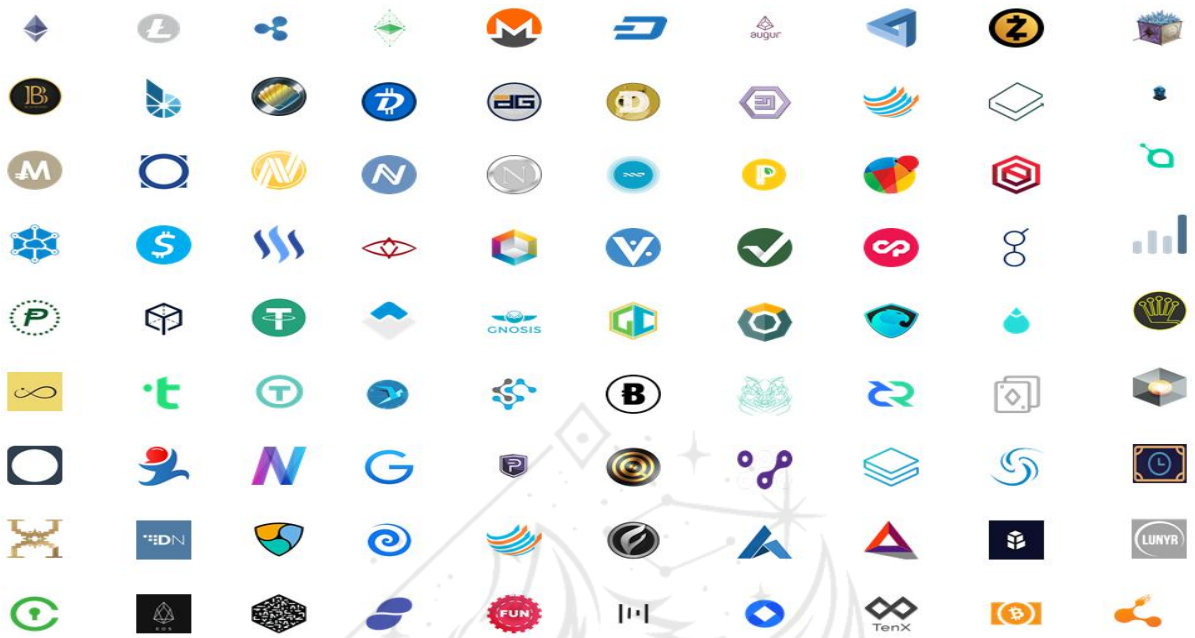
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11. Appendix 1 –Supported Coins



Bitcoins
Ethereum
Litecoin
Ripple
Ethereum Classic
Monero
Dash
Augur
MaidSafeCoin
Zcash
BitCrystals
BlackCoin
BitShares
CLAMS
DigiByte
Digix
Dogecoin
Emercoin
Factom
LBRY
Lisk
Monacoin
Omni

NuBits
Namecoin
Novacoin
Nxt
Peercoin
Reddcoin
Shadow
Siacoin
Storjcoin X
StartCOIN
Steem
SingularDTV
Voxelus
VeriCoin
Vertcoin
Counterparty
Golem
ICONOMI
PotCoin
Melon
Tether
Waves
Gnosis

Gnosis
GameCredits
Komodo
Aragon
Matchpool
iExec
Swarm City
TokenCard
WeTrust
Synereo
Bytecoin
Darcrus
Decred
Edgeless
Expanse
Byteball
Golos
NAV Coin
Gulden
PIVX
QuazarCoin
Radium
Stratis

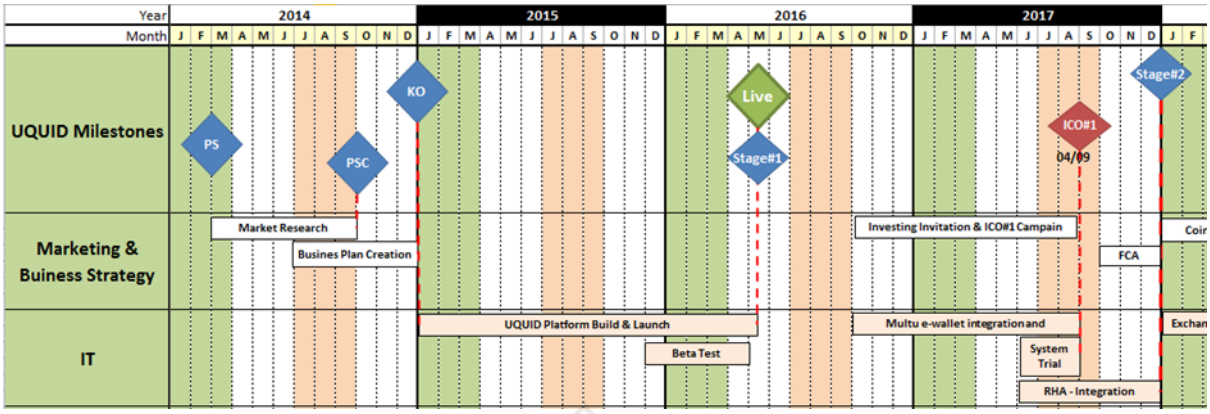
Syscoin
TIME
Xaurum
DigitalNote
NEM
BitcoinDark
Factom
Fantomcoin
Ardor
Basic Attention Token
Bancor
Lunyr
Civic's
EOS.IO
Numeraire
Status
FunFair
Transfer
OmiseGO
TenX
Wings
Bitcoin Cash
Bitconnect

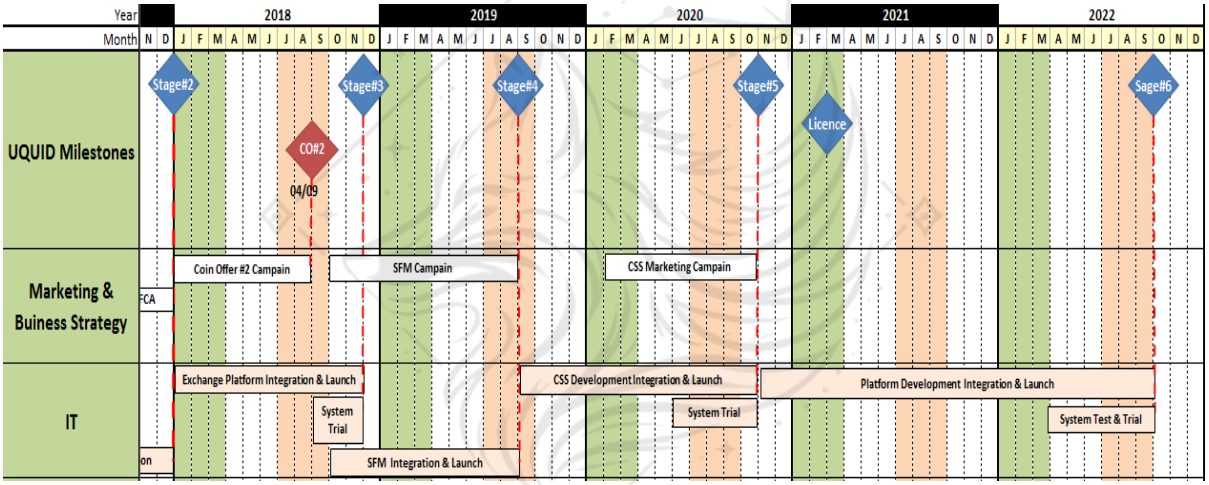
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12. Appendix 2 – UQUID Project Plan





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