Abstract

In our strongly digitalized world with unprecedented increase in cryptocurrency use the issue of linking digital with 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 daily basis.

Decentralised cryptocurrencies such as Bitcoin (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 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 UQUD System. UQC token sale is aimed to further develop UQUD System and provide its customers with a further enhanced user experience represented by such as 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. The first 18 days of trading, UQC will be offered at a smaller 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
2. What is UQUID?

UQUID is 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.

2.1. The Beginning

Since late May 2016, UQUID.com has rapidly gained popularity and overgrew its rivals to take leading place in the personal payment cryptocurrency market. We are proud to share feedback from Bitreview that has rated UQUID with a 4 star rating “Top Debit Card”.

This 4 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 3 main facts:
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]

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

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

Table 1 UQUID Partnerships

2.2. Global Mission & Corporate Values
The UQUID system has already proven a cunning entry on the coin marker by just laying a foundation of what is next to come. By completing successfully 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 further developing its platform to utilise new features that will benefit its users. The philosophic approach that UQUID adheres to is “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. 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 UQUID Coin Fund Raising Campaign.
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.

Hristo Margov
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 of experience working with blockchain technology and cryptocurrencies.

Anna Kyosova
Business Operations Advisor
Anna is experienced entrepreneur in 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 stop making creative content.
UQUID is proud to present its core strength – its multinational team.

With great passion and strive 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 it as its main priority.

Through providing constant support and taking onboard client feedback helps our company grow from strength to strength, capturing the latest market trends and using the gained experience and expertise to deploy further products.
3. UQUID Coin - UQC

The introduction of UQC fund raising campaign governed by the UQUID System decreases the direct risks associated with the currency’s 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.

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

Customers conducting crypto payments, by 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 to customers to take advantage and 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.
4. UQUID Eco System

Adhering to its philosophy “All-In-One Solutions”, UQUID team will deliver the next generation of UQUID Platform: 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 Altcoins 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 Altcoins for e-commerce purchases.

Delivering those 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 below.

![Figure 7: UQUID Eco System Stages](image)

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.
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 is 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.

Secure, pragmatic as well 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 onboarding other coins and by 2018 to support over 200 altcoins. The criteria for new joining coins is 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 shown below reflects the shortest time possible based on all tokens sold.
4.2.1 Multi-Currency E-Wallet

Being the first in the world to issue an Altcoins Debit Card, UQUID is now introducing multi e-wallet, giving the customer convenience of storing bitcoins, altcoins 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 and 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.

![Multi Key Technology Diagram](image)

**Figure 12: Multi Key Technology**

UQUID customers can be assured that their bitcoin or altcoins will be stored securely on their UQUID e-wallets. The capabilities of the UQUID mobile app will not only plan to provide e-wallet for storing not only 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
Currently in order to make a crypto payment the user will have to follow 3 simple steps:

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

Real Time Spend is a unique first-of-its kind system that enables further simplifying 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 only 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
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 into the crypto station.

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.

Using UQUID versatile payment methods new customers will be able to load money or simply transfer their coins to the crypto station. Through 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.

<table>
<thead>
<tr>
<th>Verified Account</th>
<th>Transfer Bank</th>
<th>Cash/Card</th>
<th>Fee</th>
<th>Duration</th>
<th>Safety</th>
<th>Deposit Asset</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td>Yes</td>
<td>Limited</td>
<td>N/A</td>
<td>Limited Service</td>
<td>High</td>
<td>3 day min</td>
</tr>
<tr>
<td>UQUID</td>
<td>Yes</td>
<td>N/A</td>
<td>Instant</td>
<td>0.5%</td>
<td>Instant</td>
<td>Multi Sign Wallet</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Un-verified Account</th>
<th>Transfer Bank</th>
<th>Cash/Card</th>
<th>Fee</th>
<th>Duration</th>
<th>Security</th>
<th>Deposit Asset</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td>Limited Service</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Hot Wallet</td>
</tr>
<tr>
<td>UQUID</td>
<td>Multi Card Support</td>
<td>No need</td>
<td>Instant</td>
<td>0.5%</td>
<td>Instant</td>
<td>Multi Sign Wallet</td>
</tr>
</tbody>
</table>

Table 2: UQUID Service Comparison

Conventional trading platforms provide its 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 this issue by providing its customer with multi key e-wallets, as described in the section above.

Block chain 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.

4.4. Stage 4: Investing

In conjunction with UQUID Trading Platform (UQTC) launch, a Social Fund Management Campaign will start. Following the block-chain idea of decentralisation and asset transfer freedom UQUID System have planned to release a Social Coin Management Fund (SCMF) feature.
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 an Investment rating and 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 have to pay a minor percentage from their newly acquired portfolio returns.

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.

Rating system introduced will be reviewing the investors trading history focusing on successfully executed transactions, the age of the account and amount of positive feedbacks comment was this sale profitable.
### Table 3: Rating Criteria

<table>
<thead>
<tr>
<th>Portfolio Count</th>
<th>1 Star</th>
<th>2 Stars</th>
<th>3 Stars</th>
<th>4 Stars</th>
<th>5Stars</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 10</td>
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<td></td>
<td></td>
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<tr>
<td>10 – 50</td>
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<td>50 – 100</td>
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<td>100 – 300</td>
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<td>500 - over</td>
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<td>Account Age</td>
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<tr>
<td>Min 2 weeks</td>
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<tr>
<td>1 month</td>
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<td>2 months</td>
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<tr>
<td>3 months</td>
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<tr>
<td>5 months</td>
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<tr>
<td>Feedback</td>
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<td>10</td>
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<td>50</td>
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<td>100</td>
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<tr>
<td>500</td>
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</table>

The rating criteria as such, will encourage the main idea of the Social coin Fund management, where only members with over 4 start 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 advise of when is the best to sell or buy coins. This will also act as investment protection protocol. Once the prices drops sharply or below a certain point the system will alarm 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 ICOs 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

The lack of regulatory authority on coins 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.
Nevertheless, our traditional e-commerce is on the edge of a huge revolution. Conventional Finance system will slowly be substituted with the evolved, more pragmatic and more cost efficient way of shopping.

![UQUID Coin Shopping System](image)

**Figure 22: Future Block chain Shopping**

As part of the UQUID Global mission, building a bridge between the two financial systems will be 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. UQSS 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 UQUD have planned to develop and release this great feature to its customers by November 2020.

![Project Plan - Stage 5](image)

**Figure 23: Project Plan – Stage 5**

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.
4.6. Stage 6: Cashout

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, UQS will forwards 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.
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 investing 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.

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

Table 4: ICO Token Sale
6. TOKEN DISTRIBUTION

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%
Maintain 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 incentive 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.

Figure 26: Daily Business Contribution
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 main marketing strategy. Maintaining this approach and keep delivering great products focused on “The Customer First” is what UQUID recognises as a successful marketing campaign.

6.6. Token Ecosystem contribution

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
<th>Dedicated UQC Tokens</th>
<th>Note</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Project Launch</td>
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<tr>
<td>2</td>
<td>Multi Coin E-wallet</td>
<td>3,200,000</td>
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<tr>
<td></td>
<td>E-money license (FCA)</td>
<td>1,600,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Real Time Spending</td>
<td>3,200,000</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Exchange Platform</td>
<td>8,000,000</td>
<td>Based on raised ICO capital, Tokens will be relocated</td>
</tr>
<tr>
<td>4</td>
<td>Social Coin Management Fund</td>
<td>4,000,000</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>UQUID Coin Shopping System</td>
<td>12,000,000</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Worldwide Coin Remittance</td>
<td>8,000,000</td>
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</tr>
<tr>
<td>Total</td>
<td></td>
<td>100,000,000</td>
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</tr>
</tbody>
</table>

Table 5: Token Distribution per Stage

6.7. Token Sale & Offers

Tokens will be available to purchase online at [WWW.UQUIDCOIN.COM](http://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 10PM 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 with 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.

• **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](http://WWW.UQUIDCOIN.COM)

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

By choosing to participate, the user warrant 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, 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:

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 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 user’s 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.

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 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.

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
UQC Roadmap

**INDIRECT SPENDING**

UQUID debit card connects with blockchain (90 coins accepted - become world's first company issue Altcoins debit card and mobile recharge with altcoins).

**SAVING**

UQUID coin wallet supports multiple altcoin wallets which directly connect with our debit card.

**EXCHANGE**

Easy to use and navigate, UQUID Exchange platform connects people with the coins they love most.

**INVESTING**

Social coin management fund helps altcoins find the best way to make profit.

**DIRECT SPENDING**

The Coin shopping system will allow users to connect directly with e-commercial websites (amazon, ebay...), with CSS, built up by UQUID and partners.

**CASHOUT**

UQUID bank will fully support direct sending from blockchain to cash or banks worldwide.
8. UQUID ON MEDIA
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 or 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
10. References

11. Appendix 1 – Supported Coins

| Bitcoins       | Namcoind | NAMECOIN | Nxt   | Peercoin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
|----------------|----------|-----------|-------|----------|----------|---------|-------------|------------|-------|-------------|---------|----------|----------|--------------|-------|---------|---------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| Ethereum       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Litecoin       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Ripple         | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Ethereum Classic | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Monero         | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Dash           | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Augur          | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| MaidSafeCoin   | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Zcash          | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| BitCrystals    | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| BlackCoin      | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| BitShares      | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| CLAMS          | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| DigiByte       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Digix          | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Dogecoin       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Emercoin       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Factom         | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| LBRY           | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Lisk           | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Monacoin       | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |
| Omni           | Namecoin | Novacoin | Nxt   | Peercin | Reddcoin | Siacoin | Storjcoin X | StartCOIN | Steem | SingularDTV | Voxelus | VeriCoin | Vertcoin | Counterparty | Golem | ICONOMI | PotCoin | Melon | Tether | Waves | Gnosis | Gnosis | GameCredits | Gnosis | Gnosis |

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12. Appendix 2 – UQUID Project Plan

**UQUID Milestones**

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**UQUID Milestones**

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