



UNIVERSAL COIN INTERNATIONAL, INC
OMC Chambers, Wickhams Cay 1, Road Town,
Tortola, British Virgin Islands
Email: info@TheUcoin.com
Phone: 1 800 797 7167

DISCLAIMER OF LIABILITY

The purpose of this White Paper is to present UCOIN as a Company and its and UCOIN Token (“UCN”) to potential token holders. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing UCN Tokens. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. UCN Token is a digital currency. This product is not a security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. UCN Token is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited. UCN Token confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper. Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. White Paper can be modified to provide more detailed information. This English language White Paper is the primary official source of information about the UCN Token. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

INDEX

1. Executive Summary
2. History & Background
3. UCoin's Value Proposition
4. UCoin Trust
5. Technology
6. Distribution & Accessibility
7. Crypto Bank
8. Crypto Vault
9. Management and Governance
10. ICO

EXECUTIVE SUMMARY

There has been a need and a long-standing desire in the Internet era for two parties to transact directly without the need for a processing middleman or third-party agent. Bitcoin became the first Crypto-currency to fill this need and has grown to become a legitimate currency exchange option for many. Cryptocurrencies provide many advantages over traditional fiat currencies, such as: lower transaction fees, speed, double payment protection, no chargebacks for merchants, ease of use, and decreased risk of personal data being compromised. But perhaps the biggest advantage to these cryptocurrencies is that they are not controlled by a politically motivated central authority. In an era of major distrust of government, this is perhaps the most fundamental reason for the rise and wide acceptance of these currencies. Clearly, they are here to stay.

UCoin is an asset-backed cryptocurrency that will allow holders to benefit from a rapidly expanding cryptocurrency market, while allowing holders to preserve value over time. UCoin is poised to become the premier cryptocurrency for investment, saving, trading and daily payments.

- The technology is ready, and the Token is available.
- The UCoin name and logo brands are trademarks registered in the USA, EU, China and Singapore.
- UCoin has retained and is working under the advice of a major US law firm, to ensure a global compliant ICO, as well as to file the appropriate documentation with the Commodity Futures Trading Commission (“CFTC”) to have the CFTC make a clear determination of UCoin being a “currency”, which will open the US Accredited Investor market to UCoin’s sales.
- UCoin is built on the Ethereum platform and blockchain, which is the most reliable blockchain and is supported by the Ethereum Foundation, based in Zug, Switzerland. The Enterprise Ethereum Alliance (“EEA”) connects Fortune 500 enterprises, startups, academics and technology vendors with Ethereum subject matters experts, creating an ecosystem of expertise and innovation unrivalled in the blockchain universe today. UCoin is currently a candidate for membership in both the Foundation and the EEA.

The Company has engaged a NY Investment Firm to advise as to the issuance of a security holding UCoins to be able to distribute to the US institutional market. Additionally, the company will soon undertake a global roadshow for private placement among high net worth and institutional investors who have already shown keen interest in our pre- operational stage. The Company has reserved the right to use the funds raised from the ICO for operational, technical development, marketing, management and general purposes. Any funds not used for these purposes will be placed in a Trust managed by a recognized trustee (the “UCoinTrust”). Any additional rounds will be priced at the market value of UCoin.

UCoin's Trust will hold the unsold stock of coins as well as a diversified pool of assets giving UCoin a significant cushion of value. UCoin holders will be the ultimate beneficiaries of the Trust after the Company. The Trust's major guiding principles will be (1) to create and maintain public trust, and (2) to provide Stability to the value of UCoin.

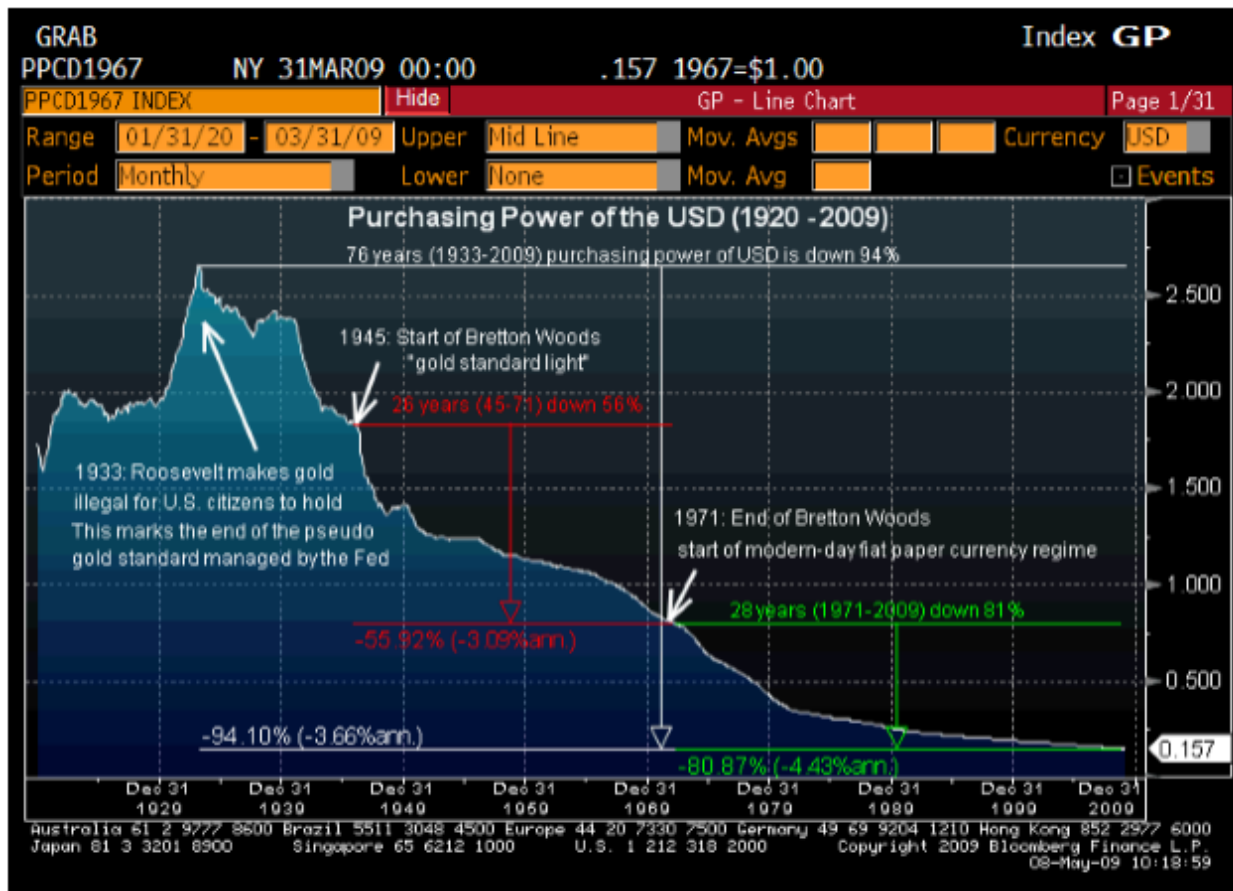
The UCoin Management Team is an experienced, globally minded set of entrepreneurs and professionals with the acumen to execute the proposed business plan. The guiding principle of this team will be to achieve wide acceptance globally for UCoin and to cause it to become the best performing currency on the market as measured by value preservation and performance on a risk-adjusted basis relative to other currencies (crypto or fiat).

History & Background

Since the beginning of civilization humans have sought mediums of exchange and store of value, which at various times in history have included olive oil, salt, (the origins of "salary"), cocoa beans and other commodities. However, by far, the history of man's quest for these "mediums" are intertwined with the concept of Money, an independent value from the traded goods that had some standard value. This began in the Central Asian societies in 7th Century AD with the extractions of metals, such as copper and silver. It evolved into paper first in China around 100 AC and into Europe around 1100 in Spain. Coins have a long history as well, with some of the best known being the silver coins of Marcus Aurelius, the "Denarius", in the second century AC, which by the end of his reign had only a 5% silver component. The "salariums" or bags of salt, given to the legionnaires of Rome, became smaller as time passed. The dilution of value by central authority is as long as the concept of Money itself.

Today, we have an incredible complex monetary system with sophisticated controls, yet, due to political and social forces, no government can manage its own currency in a way that preserves its value. The financial systems in some nations have overwhelmed the ability of its own governments to reign them and so many states have become subservient to this growing monetary leviathan. These financial systems now encompass the globe in a network of interconnectedness and with such power, that no single nation could confront them. Although the last 50 years have seen the emergence of a set of global agencies, such as the World Bank and the IMF, these have become increasingly irrelevant to these global behemoths except for the smallest countries.

The US Dollar, the world's leading reserve currency, has lost almost all of its value over the last 100 years:

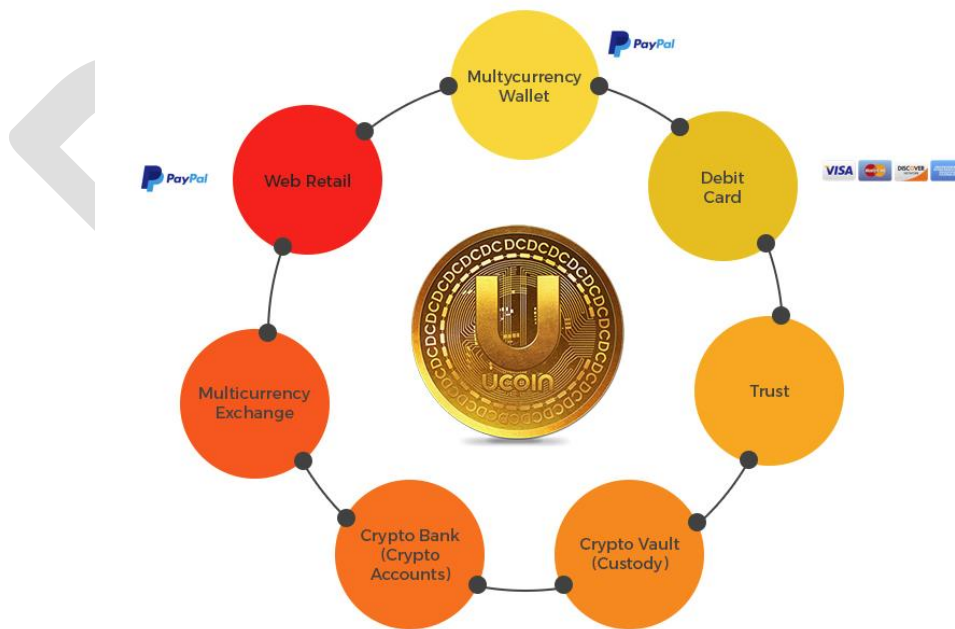


We may be at the cusp of a monetary system in demise, and at the genesis of a new monetary system invented in the bits of an electronic interconnected world where algebraic formulae will reign over the political capriciousness of central bankers. This genesis began with Bitcoin and has continued with new innovations such as Ethereum. Despite the tribulations of these early pioneers and the sometimes gloomy future ascribed to these nascent crypto initiatives, what is clear is that the technology that makes them possible, and the public sentiment for these systems of value and transacting, are here to stay. UCoin has been designed to contribute to this new world by providing a new generation of currency that will base its value, not just on the underlining technology and its network of faithful users, but on a pool of real value, in the form of real assets (including stocks, bonds, precious metals, real estate) that will support its fundamental value as well as an ecosystem of utility, such as a Wallet and Global Exchange, Crypto Bank and Crypto Vault, where UCoin will be the settlement currency.

UCoin's Value Proposition

Notwithstanding the positive forces described above, UCoin Management is very aware of the business realities of today's world, and has developed a pragmatic, focused, and executable approach to making UCoin the premier alternative to Bitcoin. This objective will be accomplished by UCoin's unique set of features:

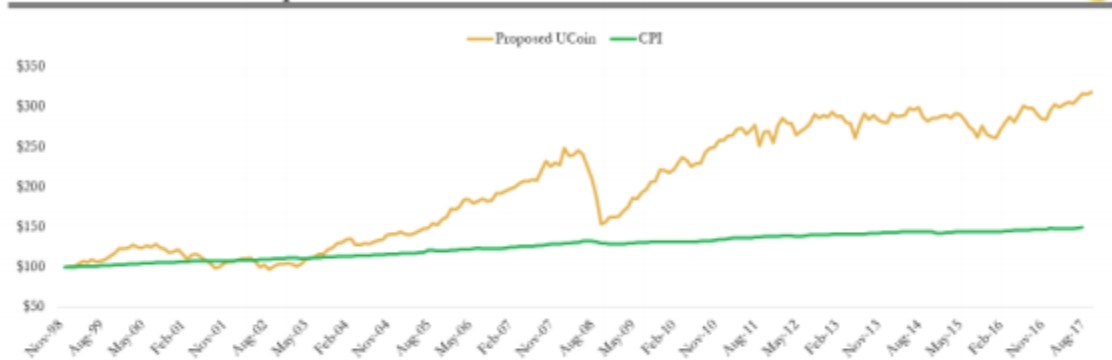
- Strong & Independent – Enables users to retain purchasing power and savings safely and effectively
- Investment & Savings – UCoin provides the best of both worlds, savings and the growth of digital currencies and by the support provided by UCoin's trust increasing asset value.
- Transactions – It's the best and most efficient way to conduct trade transactions
- Trading & Exchangeability – UCoin's is tradeable by 3rd party cryptocurrency wallet and brokers. UCoin will trade in all major crypto exchange markets.
- Payments – UCoin standard credit/debit card (MC, Visa, Amex) allows direct payments and personal transactions to real currencies. You can pay at any place which accepts regular credit/debit cards.
- Person to Person – UCoin Wallet allows payment and personal transactions between wallet's users. UCoin Wallet manages different cryptocurrencies, as well as from bank accounts and PayPal.



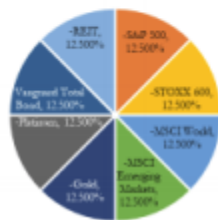
ASSET BACKED SOLIDITY

1. UCoin Trust – The Trust will essentially be a fund that will hold the entire stock of UCoin not made available for sale as well as up to 90% of the proceeds from the sale of UCoin Tokens excepting the funding of Management, Operations, Technology Development and Marketing and general purposes, which the Company estimates at up to \$100 million. UCoinTrust will be kept in the custody of highly respected Trustee with a pre-determined investment policy and asset class allocation. The Fund will also hold all the UCN tokens not released for sale, so that as the value of the coin rises, so will the value of the fund, which will increasingly be composed of a mix of global asset classes designed to preserve its value against inflation, and to any fiat currency. The beneficiaries of this trust will be Universal Coin International Inc, and UCoin Token Holders in that order.
2. Active UCOIN Oversight – The Board of Directors of the Trust has the ability and authority to repurchase UCoin from the open market in support of its value, consistent with its irrevocable mandate to support the value of the currency. It will be responsible for the Risk Governance (by an executive director) and Ensuring the Investment Guiding Principles established are being adhered to.

Historical Returns of Proposed UCoin Portfolio



Allocation



CONCLUSION

- Based on our study and to keep the portfolio as a passive investment vehicle, we decided to use an asset class mix that maximizes returns while keeping volatility relatively low.
- The chosen asset class breakdown as follows:
 - Global Equity Mix – 50%
 - Precious Metals – 29%
 - Fixed Income – 12.5%
 - Real Estate – 12.5%

CONFIDENTIAL

TECHNOLOGICAL INNOVATION

- a. **Ethereum Platform** – UCoin will be based on the Ethereum platform and blockchain, currently the most reliable blockchain in existence. This platform is supported by Ethereum Foundation, based in Zug, Switzerland. UCoin Token is currently registered in the Ethereum Naming Service. UCoin is also a member of the Enterprise Ethereum Alliance (“EEA”), which connects Fortune 500 enterprises, startups, academics and technology vendors with Ethereum subject matter experts in an ecosystem whose purpose is to advance the platform, its blockchain technology and developing applications and uses on the platform. UCoin has a deep pool of talented professionals with proven knowhow in blockchain technologies, smart contracts, wallets and exchanges and the technology to safely interact with them. The company technical team is currently developing its own wallet and exchange technology to be able to support our distribution strategy as detailed in the next paragraph. Further, the team is also in the process of researching and developing its next generation Blockchain to be able to increase the speed and breadth of applications to our users and doing it a lower cost.
- b. **UCoinSEC Protocol** TM Is the companies’ proprietary security and anti-hacking protocol developed by the same group of engineers that developed the secure communications network for the international space station with ground stations worldwide. With over 14 years in military secure communications experience, our team has developed a protocol, which includes 24/7 real time monitoring of our transactional network to protect the integrity of our transactions.

MARKETING & DISTRIBUTION

- c. **Branding** – UCoin Name and Logo are brand trademarks registered in the USA, EU, China and Singapore. The Company is registering the name and ticker “UCN” in current exchanges and listings and intends to (i) continue to expand its registrations and (ii) enforce its trademark to protect its brand and value.
- d. **Marketing** - The Company’s management has significant marketing expertise and will spend a sizable portion of its revenues on marketing, employing traditional PR, social and digital and media influencers
- e. **Distribution** – Our UCoin Token distribution strategy is currently based on a strategy based on (i) increasing the value of the Token and (ii) supporting its value over the long term.
 - i. **ICO** – Initial Coin Offering aims to raise additional capital to the one invested to date by the Company founders to continue to develop its platform and technology and

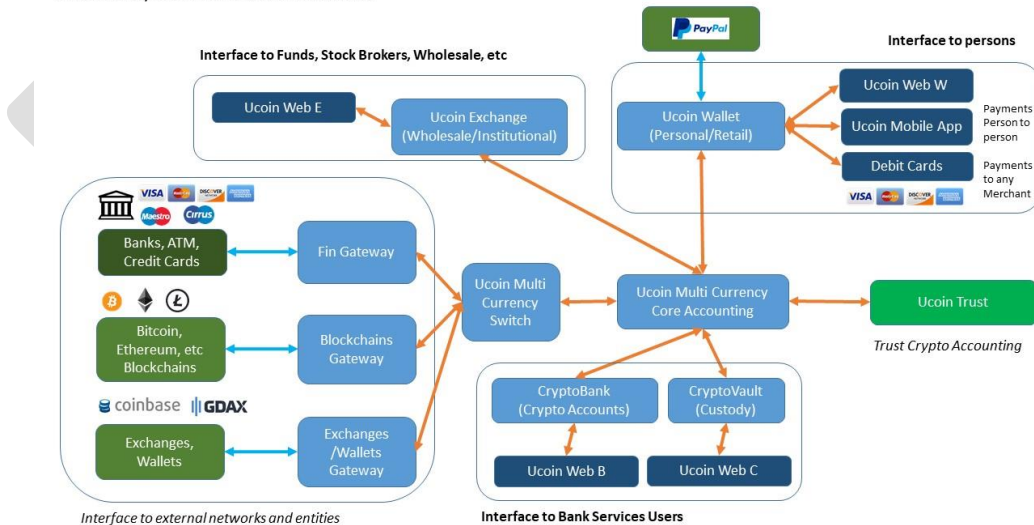
invest in the distribution network which will allow the UCoin Token to be fully tradeable globally and to interchange with major Crypto and Fiat currencies.

- ii. Private Placements – The Company will pursue the investment in Tokens of some strategic investors in its second phase to consolidate itself on the markets.
- iii. Wholesale and Institutional Investors – including Family Offices and HNW individuals.

f. Capillarity

- i. Proprietary Wallet Technology – UCoinWallet™ will allow company to interface with multiple payment systems and provide a global audience with a friendly user interface to be able to load, use, transfer, convert UCoin to other mostly used Crypto and Fiat currencies.
- ii. Existing Digital Wallets and Payment Systems – UCoin is currently working with and world-wide providers to include the UCOIN Token on their exchanges and payment systems.
- iii. Proprietary Multicurrency Exchanges - One the impossibilities today is to trade larger amounts of Cryptocurrencies in one transactions. As we develop our channels to institutional investors and established fiat exchanges, our technology will allow interfacing with these systems to permit large, public and private transactions to occur.
- iv. UCoin will create transactional accords with Marketplaces, eBay, Amazon, etc. as it develops its brand and breadth.

Ucoin Ecosystem Architecture Draft 1.01



CRYPTOBANK

The company intends, as part of its core strategy, to open a Crypto Bank, and is currently under negotiations with certain banks and jurisdictions in the Caribbean towards this purpose. As a Crypto Bank, it will be able to:

- Act as custodian of a shared, distributed computer-based ledger.
- Register end-user in the blockchain by creating public/private key pair and tying to user's identity. UCoin Bank will not have access or control of user's access keys.
- Serves as the processor of the distributed ledger, competing to process a transaction and charging a fee for its services.
- Provides Interest bearing accounts, and other current banking services to users.
- Issues Master Visa Debit/Cards to its users to use in any establishment in the VISA/MC network.
- In conjunction with the UCoin's exchange technology, will be able to convert crypto currencies to fiat currencies when transacting across different currencies, charging an exchange fee in return.

CRYPTOVAULT

The company will be offering Custodial Services to UCoin holders at first instance, followed by Bitcoin and other major Crypto currencies. UCoin is in the process of entering into an agreement with an established bank in Latin America that has obtained the approval of its banking regulator to become the first Crypto Vault in Latin America.

MANAGEMENT AND GOVERNANCE

UCoin Management

Paul Siska Goytre - Co-CEO / CFO

<https://www.linkedin.com/in/psiska/>

Eduardo Chapeta - Co-CEO / CTO

<https://www.linkedin.com/in/eduardo-chapeta-73428a/>

Omar Hraste - COO

<https://www.linkedin.com/in/omarhraste/>

Ignacio Munarriz - CIO

<https://www.linkedin.com/in/jose-ignacio-munarriz-96881827/>

Ricardo Espeche - CDO

<https://www.linkedin.com/in/ricardo-mart%C3%ADn-espeche-a75b119/>

Members of the Board of Directors

Alberto Dahik - Director

<https://www.linkedin.com/in/alberto-dahik-8177baa5/>

Augusto de la Torre - Director

<https://www.linkedin.com/in/augusto-de-la-torre-7a3b669/>

Charles Seminario - Director

<https://www.linkedin.com/in/charlie-seminario-65926671/>

Julio Márquez - Director

<https://www.linkedin.com/in/julio-marquez-4b622214/>

ICO

Over the past 12 months, the team at UCoin has been preparing, researching and developing the different components and strategies behind our Cryptocurrency Launch. We continue to work on developing our operations and security platform to evolve as technology, legal and market changes occur in this light fast changing universe.

We are finally ready to offer our UCoin, currently in existence in the Ethereum blockchain, to the public in a global ICO, excluding residents of USA, Canada, and Singapore.

Further details of the ICO and the potential benefits of UCoin Token ownership are provided in this Whitepaper. The terms and provisions of UCoin Token Sale will be outlined in the Terms & Conditions provided at www.TheUcoin.com

Start Date	December 15, 2017, 00:00AM UTC
Duration of Token Sale	January 15, 2018, 00:00AM UTC
Token Abbreviation	UCN
Price of Ucoin Token	US\$ 1.00 in ETH Equivalent
Option for Early Termination	Yes, upon sale of Totality of Tokens on offer
Number of Tokens Available in ICO	15,000,000 (Fifteen Million)
Technical Limit to number of Tokens	5,000,000,000 (Five Thousand Million)
Adjustable Distribution	Unsold Tokens will be return to Ucoin's Trust
Secured Method of Token Purchase	Ehereum (ETH)
MinCap	None
Token Distribution	Within 72 hours of confirmed purchase
Token Activation Date	Upon termination of ICO