ultramoc.com

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This whitepaper is a working document that is subject to review and changes

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The views and opinions expressed in this whitepaper are those of Ultramoc.com and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body) in any jurisdiction. This whitepaper has not been reviewed by any regulatory authority.

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All references to 'dollars', USD or '$' are references to the United States Dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics with price references do not translate into actual pricing information.

Risk statements

Purchasing UMC tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing UMC tokens, you should carefully assess and take into account the risks, including those listed in any other documentation.

A purchaser should not purchase UMC tokens for speculative or investment purposes. Purchasers should only purchase UMC tokens if they fully understand the nature of the UMC tokens and accept the risks inherent to the UMC tokens.

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token.

Digital assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

Professional advice

You should consult a lawyer, accountant, tax professional and/or any other professional advisors as necessary prior to determining whether to purchase UMC tokens.

Caution Regarding Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of Ultramoc.com as well as certain assumptions made by and information available to Ultramoc.com. Forward-lookingstatements, by their nature, are subject to significant risks and uncertainties.

Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

Executive Summary

Mission & Vision

Ultramoc.com was founded on the belief that everyone has control over their money, data and identity. We believe that decentralization holds the key to empowering people around the world to better safeguard their rights, and that we are helping the world move in this direction by accelerating the transition to adopting cryptocurrency.

Mission:

Accelerate the World's Transition to Cryptocurrency

We believe that by accelerating the transition to adopting cryptocurrency, we can help people globally to:
- Control their money - ability to access their funds anytime and anywhere;
- Safeguard their data - cryptography-secured blockchain makes data-tempering highly unlikely;
- Protect their identity - no central entity can compromise your identity.

Vision:

Cryptocurrency in Every Wallet™.

In our journey to achieve this vision, we are:
- Redefining how money is being moved, spent and invested, and
- Democratizing blockchain technology by designing beautiful, simple and useful financial services that have a lasting, positive impact on people's lives.

Future of the Internet : Web3

Ultramoc.com is committed to building the future of the internet : Web3. Powered by cryptocurrency, Web3 will be more fair and equitable, owned by the builders, creators and users. We build day by day, block by block, to give everyone control over their money, data and identity. The journey to build Web3 will be long and hard, but we will all look back at this moment and know "it was all worth it".

Problem Statement and Our Strategy

Key Challenges in Driving UMOC Adoption

We see the following key challenges in driving UMOC adoption:

	User Experience	Poorly designed user experience does not delight or satisfy mainstream users
	Value Proposition	Weak value propositions do not incentivize people to use crypto for purposes other than speculative trading
	Complexity	Difficult to understand and invest for new-to-crypto users
	Security	Damaged user confidence from crypto-related fraud and theft

Our Strategy

To tackle the challenges above, we are offering products along four verticals:

1. Payment
2. Trading
3. Financial Services
4. Metaverse

Our strategy is to leverage payment solutions as the primary tool for driving adoption and user acquisition, while building trading and financial services solutions as the major sources of revenue. Our NFT platform is a value added service that enables users to access the metaverse experiences. This strategy creates and self-sustains a virtuous cycle: payment channels bring users onto the platform, whereas trading and financial services generate revenue that can be reinvested into payment and used to build the ecosystem to offer full-suite crypto services.

Our product solutions aUMCs four verticals are building up a sustainable ecosystem that serves our mission: Accelerate the World's Transition to Cryptocurrency.
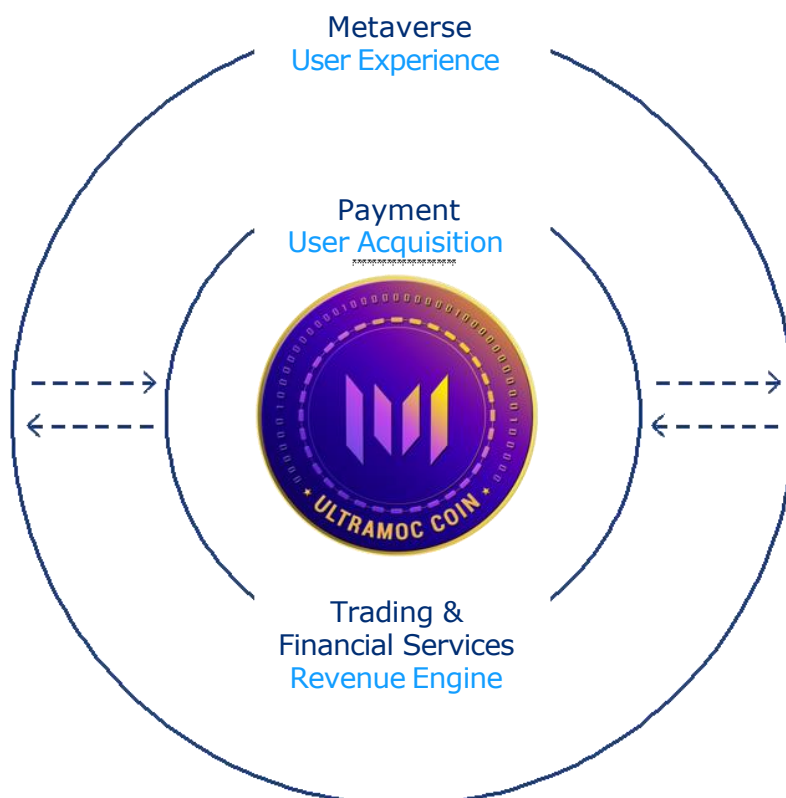
Commitment to Security & Compliance

Building trust is the cornerstone of our commitment to our customers - we believe that security and compliance are the foundations of achieving mainstream cryptocurrency adoption.

DPTM (Data Protection Trust Mark) is an enterprise-wide certification demonstrating the highest level of sound data protection practices.

SOC (Service Organization Control) 2 certification is a common standard in the traditional financial industry, which affirms the information security practices, policies, procedures, and operations meet the SOC 2 standards for security, availability, confidentiality and privacy (the audit was conducted by Deloitte, a globally recognized audit and consulting firm).

ISO/IEC 27701:2019 Certification is the "Gold Standard" for privacy risk management (the audit was conducted by SGS, a leading inspection verification and certification company recognized globally).

ISO/IEC 27001:2013 Certification is the "Gold Standard" for information security management (the audit was led by SGS, a global leader in Testing, Inspection and Certification).

ISO 22301:2019 Certification is the internationally recognized standard for Business Continuity Management (BCM).

PCI:DSS (Payment Card Industry: Data Security Standard) outlines a set of strict requirements set by the payment card industry and is designed to ensure that organizations which process, store or transmit credit card data maintain a highly secure environment, and uphold the highest data security and privacy standards. Level 1 is the highest level of certification.

We have completed a detailed security assessment, which included external penetration testing, threat modeling through to risk control reviews. In addition to our own extensive analysis, we have also engaged the Kudelski Blockchain Security Center to conduct a thorough external security test and full threat modeling exercise to ensure the completeness of their security controls.

We have also been rated "Adaptive (Tier 4)" – the highest level possible for the National Institute of Standards and Technology (NIST) Cybersecurity Framework and the latest NIST Privacy Framework, developed by the US Department of Commerce. The NIST Cybersecurity Framework, originally released in 2014, provides a framework of security guidance for how private sector organizations can develop, assess and improve their ability to identify, protect, detect, respond and recover from cyber attacks.

All of users' cryptocurrencies are held offline in cold storage. Ultramoc.com has secured a total of USD 750M in cold storage insurance against physical damage or destruction, and third-party theft.

For more information on our security & compliance standards, please visit our website.

Ultramoc.com Solutions Overview

Below is an overview of the products we offer along three verticals:

1. **Payment** - Ultramoc.com Pay, Visa Card
2. **Trading** - Ultramoc.com App, Ultramoc.com Exchange
3. **Financial Services** - Decentralized Finance Products, Crypto Earn, Crypto Credit
4. **Metaverse** - Ultramoc.net NFT
5. **Blockchain Infrastructure** - Ultramoc.org Chain, UMCnos

Ultramoc.org Chain, our native blockchain solution, is the key tech that powers the payment pillar and will later support our trading and financial services products. In particular, the Ultramoc.org Chain blockchain protocol is the backbone behind Ultramoc.com Pay, our mobile payment solution.

UMCnos (UMC) - the native token of Ultramoc.org Chain - will power all of our products and offer rich token utility aUMCss different use cases (see section onToken Utility below).

Overall Milestones

2022

May
Founded Ultramoc.com

2022

August
UMC Block-Chain launch

2022

September
Integration of game on our Block-Chain which will be transact through UMC.

2023

January
Betting platform will be deployed on Block-Chain

Utility platform will Deployed on Block-Chain

Minimum Top-most 5 exchange UMC will be listed.

2024

October
NFT platform will be Deployed.
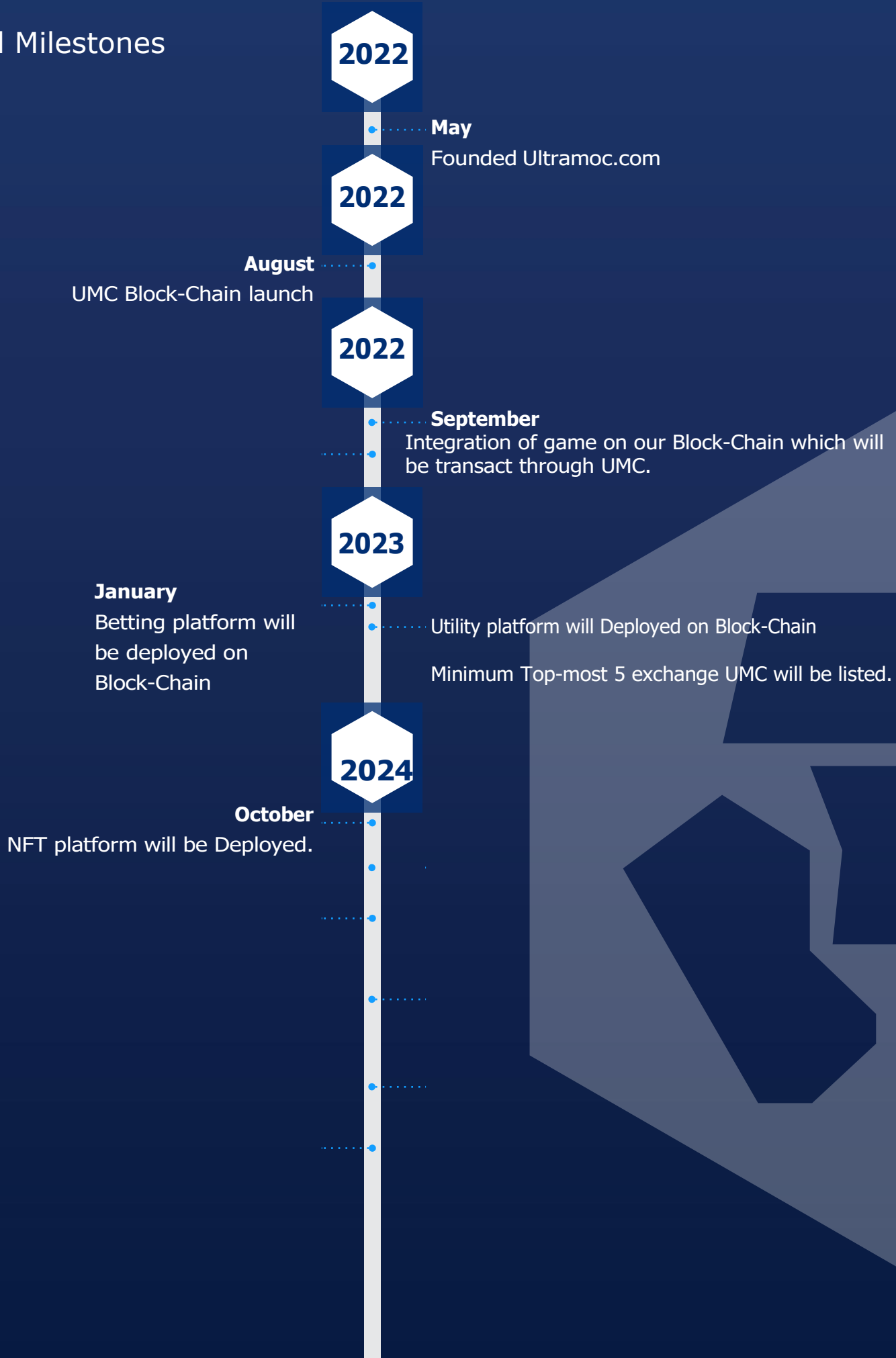
2025

October
Achieved the **10-million-user** milestone

2026

October
Digital Bank on Block-Chain

We are excited and ready to continue building & improving solutions for our users. Below is our product roadmap:

Ultramoc.com Ecosystem Roadmap

Trading

Exchange Beta Goes Live

Project Fundraising Platform Goes Live

Exchange Margin Trading & Lending Launch

Exchange Derivatives Go Live

OTC Trading Launch

Payments

Visa Cards Ship APAC

Visa Cards Ship EU

Visa Cards Ship in Canada

Chain Mainnet Goes Live

Visa Cards Ship in LATAM

Pay Integrates Directly with Large Merchants

Pay Further Integrates with Global Merchant Platforms

Finance

DeFi Wallet Goes Live

DeFi Swap Goes Live

Card Spending Power Goes Live

Metaverse

NFT Platform Goes Live

GameFi Goes Live

Blockchain Infrastructure

Ultramoc.org Mainnet Launches

UMCnos (EVM Chain)Mainnet Launches

Ultramoc.com Solutions - Payment

ULTRAMOC PAY
(powered by Ultramoc.org)

Value Proposition

Ultramoc.com Pay is a mobile payment service that lets you pay in and/or receive cryptocurrency anywhere, anytime for free. This product is powered by Crypto.org Chain, our native blockchain solution (see section below for details).

Ultramoc.com Pay delivers the following value propositions:
- A. Low fees. Merchants pay minimal fees for settlements in crypto or fiat, saving up to 80% on fees versus typical payment processors;
- B. Low volatility & low risk offered by letting merchants accept cryptocurrency and get paid in their preferred crypto or fiat currency;
- C. Easy to set up, view and manage payments in a matter of minutes;
- D. For developers. By developers. We've made it easy to start accepting cryptocurrencies with just a few lines of code.

Ultramoc.com Pay comes with a suite of offerings, which are introduced in detailsin the following pages:
1. Pay Checkout
2. Pay Gift Cards
3. Pay Airtime Top-Up
4. Pay Your Friends

User Experience

Pay Checkout lets customers check out and pay in crypto and / or merchants to receive crypto as an additional payment option. It delivers the following benefits for merchants and customers:

	Merchants	Customers
Cost	Reduced Transaction Costs compared with other payment methods	Ability to spend any cryptos online for free
Traffic	Additional revenues New set of high-value customers Customer incentives to drive transactions	Strong incentives for purchase Cashback rewards
Experience	Easy integration withdocumentation guide Merchant dashboard to track/reconcile transactions	Smooth 2-tap mobile payment with Ultramoc.com App
Settlement /Compliance	Instant transaction settlement in crypto Highly compliant way to receive crypto	Instant payment confirmation and debit Secure and compliant platform to pay with crypto

Pay Checkout is easy and intuitive to use for merchants and customers:

1. The customer pays in crypto by choosing "Ultramoc.com Pay" on thecheckout page at the merchant's.
2. The customer is presented with a QR code and scans to pay - either with Ultramoc.com App or with a supported decentralized wallet.
3. The customer's account is debited.
   The merchant receives payment instantly in fiat currency or cryptocurrency of their choice in their business account with Ultramoc.com.

On one hand, the customer experience is designed to be effortless, and each payment can be completed with a few taps on their mobile phone. On the other hand, merchants can implement Ultramoc.com Pay with a few linesof code from our SDK and have flexibility in accepting both fiat and cryptocurrencies.

Our team is working to expand the list of merchants that integrate with Ultramoc.com Pay, with our selected partners below:

Pay Gift Cards

With Pay Gift Cards, Ultramoc.com App users can shop at worldwide prominent brands with crypto and get cashback in UMC with each purchase.

We offer gift cards from brands in different categories including airlines, hotels, games, fashion, food and beverage, general retail, telecommunication, gas and diesel, entertainment, taxi services, and grocery. Users can find renowned brands such as iTunes, Google Play, Amazon, Starbucks, Nike etc.[1] with more brands around the world being added to the catalogue continuously.
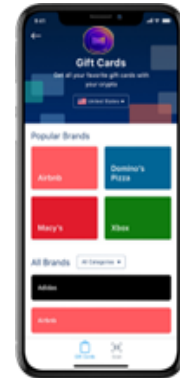
Pay Airtime Top-Up

Pay Airtime is a feature that enables Ultramoc.com App users to pay for mobile airtime top-up via Ultramoc.com Pay in cryptocurrencies such as BTC, ETH, LTC and UMC.

With a few clicks in the Ultramoc.com App, users can top up airtime for mobile numbers offered by over 400 prepaid mobile network operators, including T-Mobile, Vodafone, Airtel, Orange, Verizon & others, in over 100 countries. Users also have options to top up their mobile phone or for the others, anytime and anywhere.

Pay Your Friends

Pay Your Friends allows users to pay back their friends in crypto and earn rewards by doing so. Users can pay their friends in any cryptocurrency for free. Alternatively, if a user pays friends back in UMC tokens, the sender will be rewarded with up to 10% cashback on this transaction.[2]

What we want to achieve with Pay Your Friends is to give our users a reason to bring all their friends into cryptocurrency. The user experience is instantaneous & free - the more users get a chance to experience it, the closer we get to global adoption.

[1] The availability of gift card brands varies by jurisdiction. Ultramoc.com does not have any direct partnershipwith the brands/merchants offered.
[2] Cashback limits apply

Visa Card

Value Proposition

Customers typically face the following pain points when trying to buy & spend with cryptocurrencies:

1. Lack of places to transact with UMC;
2. Having to endure long lead times (3-4 days) for processing;
3. Being charged significant FX fees (up to 5% of purchase amount) by financial institutions when spending abroad with regular fiat debit or credit cards.

The Visa Card addresses these pain points by allowing cardholders to:

A. Transact without annual fees at 80+ millions VISA merchant locations worldwide;
B. Enjoy instant top-up and payment completion without waiting time;
C. Spend overseas at interbank exchange rates without markups;
D. Benefit from amazing perks associated with the card.

User Experience

The Visa Card offers benefits that challenge the world's best credit cards. Users can apply for different tiers of VISA cards that offer different perks, including UMC cashback, access to Ultramoc.com Private and so on. For more detailed information about Card benefits and limits, please refer to Ultramoc.com Visa Card

The Visa Card could be managed via the Ultramoc.com App (see section below for details). In the app, users could complete card application, view card details, track card spending records, receive eligible card rewards etc.

Ultramoc.com Solutions - Trading

Ultramoc.com App

Value Proposition

Ultramoc.com App delivers the following value propositions:

A. One-stop shop to buy, sell, store, send & track cryptocurrency in a secure and convenient way with a few taps on their mobile phones;

B.

C. The only place to buy crypto at true cost - Ultramoc.com's proprietary Vortex Trading Engine pools liquidity from major exchanges globally and routes orders to them to ensure the Best Execution Price. Coupled with our increasing coverage of fiat top-up channels and convenient app interface, this makes Ultramoc.com App the best place to buy crypto.

User Experience

Buy & Sell Crypto

Users can buy crypto with their fiat wallets and/ or with a credit or debit card. The Ultramoc.com App supports 20+ fiat and 200+ cryptocurrencies.

Send Crypto

Users can send crypto to Ultramoc.com App users instantly without fees, or withdraw crypto to external wallet addresses with minimal fixed fees.

Track Crypto

Users can monitor 200+ coins at their fingertips in the coin tracking tab. Metrics available include prices, volume, market cap, % change and more that are refreshed frequently and up-to-date. The app also presents charts in dual currencies (USD, BTC) and different time frames (8H, 1D, 1W, 3M, 6M).

Manage the Visa Card

The Ultramoc.com App enables users to apply for and manage their Visa Card and enable spending of their cryptocurrency in the online and offline world at more than 80 million VISA merchants worldwide. Supported app functions include:

- Convert cryptocurrency into fiat ready for spending (including USD, EUR, GBP, SGD, HKD, JPY, AUD)
- Enable card withdrawal, freeze/ unfreeze card
- Upgrade card tier etc.

Ultramoc.com Exchange

Value Proposition

Ultramoc.com Exchange lets users trade crypto at ease with the following valuepropositions:

A. Deep liquidity at attractive fees, with discounts available for users who stake UMC;
B. Comprehensive product offerings including spot trading, margin

User Experience

Spot Trading

Ultramoc.com's proprietary Vortex Liquidity Engine ensures that customers have access to deep liquidity pools and best execution prices on the Ultramoc.com Exchange. Retail & corporate users can trade on the exchange via the desktop interface or via the exchange API.

Ultramoc.com Exchange supports trading pairs for cryptocurrencies with leading market capitalization and volume such as BTC, ETH, LTC, USDC and more, as well as UMC token - the native currency of Ultramoc.org Chain (see section below for more details on the UMC token).

The fees on the exchange are based on trading volume and UMC staking. The higher the volume and / or the higher the amount of UMC staked, the lower the trading fees. In addition, users enjoy trading fee discounts if they pay the fees in UMC. Please refer to this webpage for our detailed fees & limits schedule.

Margin Trading

Margin trading on the Ultramoc.com Exchange allows you to borrow cryptocurrencies on Ultramoc.com Exchange to trade on the spot market. Eligible users can use the margin loan as leverage to open a position that is larger than the balance of your account.

Derivatives Trading

The first derivatives product offered on Ultramoc.com Exchange is perpetuals. Perpetuals enable traders to buy or sell the value of their 'assets', whereby the underlying asset itself is never traded—allowing them to better manage risk. Perpetuals do not expire or have a settlement date, and users can hold their positions for as long as needed.

OTC Portal

Ultramoc.com Exchange OTC Portal allows institutional VIP and retail VIP clients to get instant and custom quotes on block trades for over 10 trading pairs. Large-volume traders can buy or sell trading pairs at a pre-approved price. Besides lower transaction fees, traders can also avoid slippage at the time of purchase.

Ultramoc.com Lending

Ultramoc.com Lending allows you to borrow against your cryptocurrencies without selling them. You can deposit them as collateral and take out crypto loans to fulfill your financial needs, use for Margin Trading on the Ultramoc.comExchange, or hedge on other exchange platforms.

If you are an institutional user and require more flexible loan terms, you can apply for Lending Pro on Ultramoc.com Lending. Once your application has beenapproved, you can enjoy a higher borrowing limit and apply for loans with customised terms when they are available.

Syndicate

The Syndicate is a discounted token offering platform on Ultramoc.com Exchange,powered by the UMC token.

The Syndicate helps projects raise awareness and drive user education. The listing project can provide an allocation of their own token for distribution on the Ultramoc.com Exchange users with up to a 50% discount. All proceeds fromthe sale are passed back to the projects. UMC holders receives priority tokenallocation for these events.

Staking Benefits

Ultramoc.com Exchange users can enjoy benefits provided by one types of stakingservices:

1. UMC stake-and-earn:
   Users can stake UMC for Returns 50% Monthly for 12 Month on staking coin.

Other Features & Promotions

Ultramoc.com Exchange will continuously expand its product offerings for retail& institutional users.

Ultramoc.com Tax

Value Proposition

With its intuitive interface and country-specific tax calculation formulas, Ultramoc.com Tax makes it easy to file complicated crypto taxes:

A. Full integration with popular exchanges & wallets and easy-to-use interface that gets the job done in no time;

B. Entirely free services. No matter how many transactions you have in the past years, we'll handle the calculation for you at no cost, making us the first free crypto tax product on the market;

C. Simple and intuitive interface, aiming to create the best user experience when dealing with tax matters. All results are transparent for review prior to getting your final results generated.

User Experience

Users can import crypto transaction records from supported exchanges and wallets by uploading a CSV file, or using API synchronisation with major platforms like the Ultramoc.com App.

In a matter of minutes, Ultramoc.com Tax is able to provide users with an estimation of taxable gains/losses on relevant crypto transactions, which can then be downloaded for tax filing.

Current supported jurisdictions include the UK, Australia, the US, Canada and Germany, with more jurisdictions to be added.

Ultramoc.com Solutions - Financial Services

Decentralized Financial Services

Ultramoc.com DeFi Wallet

Value Proposition

To take one more step towards letting users better safeguard their money, data and identity, we have launched the Ultramoc.com DeFi Wallet, which is a non-custodial wallet app that allows users to gain full ownership of their private keys.

Ultramoc.com DeFi Wallet offers the following value propositions:

A. Decentralized product giving users full control of crypto assets, private keys (and crypto) are placed in the hands of users;s
B. Easy management of top tokens and NFTs , allowing import of existing wallets;
C. Secure wallet protected by private keys encryption in the user's device, combined with passcode, biometrics, and 2-factor authentication;
D. Flexible transactions setup, with customizable confirmation speed and network fees;
E. Convenient connection to the Ultramoc.com App to easily access thediverse crypto financial services offered by Ultramoc.com.

Note: Ultramoc.com DeFi Wallet (non-custodial) and Ultramoc.com App (custodial - see section above) are two mobile applications that target different use cases.

	Ultramoc.com Wallet (Non-custodial Wallet)	Ultramoc.com App (Custodial Wallet)
Advantages	You have 100% control over your crypto and your private keys	If crypto transfers are made within Ultramoc.com ecosystem, you will not becharged any fees
	We do not require you to prove your identity so risk of data branch is lower	No major effect if you lose your private keys or recovery phrase, easy to regrain access again via our support team
Disadvantages	You need to pay transaction fee as the transactions are on-chain and you have to wait for the transaction to be confirmed	You need to prove your identity and perform KYC (know your customer, ID verification)
	If you lose your recovery phrase, you will not be able to access your wallet and crypto	Your wallet is not fully decentralized as Ultramoc.com is the wallet custodian

User Experience

Ultramoc.com DeFi Wallet is designed for all level of crypto users - beginners will feel at ease as they are gently guided towards making their first transaction, while experienced users will notice significant improvements to common features found on other crypto wallets (in particular, backup recovery phraseand sending/receiving crypto).

The wallet supports 100+ coins, including BTC, ETH, UMC, ATOM, DOT, LTC, with more tokens to be progressively added. Users can purchase their favorite coins with Credit Card by connecting the Wallet to their Ultramoc.com App account, viaCrypto Purchase feature, which is an easy and convenient way to purchase allcoins directly in DeFi Wallet. Users can also view their NFTs held in their wallets, not only the image, but also their description, attributes, drop and creator information.

Within the DeFi Wallet, users have access to UMCnos Bridge, the safest, fastestand most secure way to transfer assets to and from UMCnos. Users can also

easily access the dApps within UMCnos, Ethereum and Binance Smart Chainecosystem by a simple click. Popular dApps include Tectonic, VVS Finance and so on.

DeFi Swap is fully integrated with the DeFi Wallet, allowing users to exchange tokens directly in the DeFi Wallet app. It's designed to be the best place to swap and farm DeFi coins at the best available rate, leveraging proven and audited protocols. Users can easily swap and trade selected tokens on UMCnos,Ethereum, Ultramoc.org and Cosmos.

Users can also access DeFi Earn in the DeFi wallet, which allows users to generate yield on 20+ selected tokens in multiple different dApps that are integrated with DeFi Wallet.

To get started, users could download the Ultramoc.com DeFi Wallet mobile app and follow these simple steps:

1. Select a wallet creation method:
   a. Create a new wallet
   b. Import an existing wallet (for users who already have an existing wallet created on other applications, they can easily import such wallets with a 12/18/24-word recovery phrase)
   c. Connect to Ultramoc.com App (for existing Ultramoc.com App users)
2. Accept our Legal Terms & Conditions and Privacy Notice
3. Set up a passcode and enable biometrics authentication and 2FA
4. Back up the recovery phase
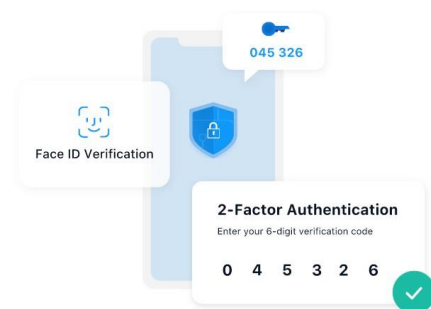
ULTRAMOC Earn (part of the Ultramoc.com App)

Value Proposition

ULTRAMOC Earn is a product that lets users who want to capitalize on their holdings while retaining ownership. ULTRAMOC Earn gives users the freedom to grow their crypto assets and earn up to double-digit interest rates annually on different cryptocurrencies.

User Experience

ULTRAMOC Earn is offered within the Ultramoc.com App.

Users can deposit cryptocurrencies and earn interest. Selected supported deposit tokens are shown in the picture below and more assets will be added regularly.[8]

~~Selected Tokens in ULTRAMOC Earn~~

There are three holding term options for users to choose at the time of deposit:
- Flexible holding term
- 1-month fixed term
- 3-month fixed term

Once the deposit is confirmed, interest will start to accrue immediately. Please check the Ultramoc.com App for the latest rates. Users with UMC staked will receive preferential interest rates.

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[8] Token availability varies by jurisdiction

Crypto Credit (part of the Ultramoc.com App)

Value Proposition

Crypto Credit gives users spending power by enabling them to monetize their crypto assets without the need to sell it:

A. Get the credit limit you want, not what you're given.
B. Instant credit deposited in your crypto wallet and is ready to spend.
C. Pay whenever you want with no statement deadlines.
D. No credit check required.

User Experience

Crypto Credit is offered within the Ultramoc.com App.

Users can deposit cryptocurrencies as collateral to borrow a crypto loan. Supported collateral currencies include 30+ coins, including BTC, ETH, UMC,LTC and more.

After depositing the required collateral, the user will receive the loan instantly in their crypto wallet in the Ultramoc.com App. Supported loan currencies include USDT, TUSD, USDC, USDP.

Users with UMC staked will receive preferential loan interest rates. Please checkthe Ultramoc.com App for the latest rate information.

Ultramoc.com Solutions - Metaverse

Ultramoc.com NFT

Value Proposition

Ultramoc.com NFT is a platform dedicated to delivering unique content frompopular artists, musicians, athletes, and sports:

A. Curated roster of mainstream and digital artists.
B. Open platform, that all users can become a creator and mint their own artworks into NFTs on the platform. They can also list their collectibles in the Marketplace;
C. User-friendly experience, allowing users to buy NFTs using their credit or debit card;
D. Integration with Ultramoc.com Pay, offering users the ability to pay withover 40 cryptocurrencies including Bitcoin, Ethereum, and Dogecoin.
E. Multi-chain Support, including Ultramoc.org and Ethereum

User Experience

Users have the option to 1-click buy using their credit or debit card or with cryptocurrency via Ultramoc.com Pay.

Collectors or fans will be able to acquire and trade (resell) NFTs through the platform.

Ultramoc.com Solutions - Blockchain Infrastructure

Ultramoc.com Chain

Value Proposition

Ultramoc.com Chain is the next-generation public blockchain that enables transactions worldwide between people and businesses. It is also the technology that powers Ultramoc.com Pay, our mobile payment solution (see section above), and will be used to revolutionize the world of payments, DeFi and NFT.

Ultramoc.org Chain has the following key value propositions:

1. Secure: Fault-tolerant design making the Chain resilient and safe;
2. Instant & Low-Cost: Chain delivers Instant transaction confirmation coupled with minimal fees;
3. Permissionless: Chain is an open-sourced project that welcomes any party to join the network and/ or contribute to the code development.

Roles & Incentives

Different parties will be able to join & use Ultramoc.com Chain with different incentives:

Participant	Roles in the network	Incentives
Customers	To make payments in cryptocurrency	• **discounts**: pay with crypto and receive generous cashback funded by the network • **access (time)**: instant access to cryptocurrency • **access (distribution)**: ability to spend cryptocurrency directly from their customer crypto-exchange account / wallet at millions of merchants, both online or offline, without moving to fiat
Merchants	To receive payments in cryptocurrency	• **reduced costs**: zero processing fees; • **business growth**: acquire high quality customers with substantial spending power; • **marketing**: offer customers network-funded discounts and demonstrate abilityto move with a new trend
Settlement Agents	To settle between different currencies	• **revenue**: earn fees for activities performed
Validators (Council Nodes)	To validate and commit blocks (containing transaction info) to the chain	• **revenue**: earn fees for activities performed

Technology

Please refer to below the documents for more information & useful tools about Ultramoc.com:

- Ultramoc.com Chain Website : https://Ultramoc.com/
- Ultramoc.com Chain Documentation : https://Ultramoc.com/docs/
- Ultramoc.com Chain Explorer : https://Ultramoc.com/explorer/
- Ultramoc.com Chain Github : https://github.com/ultramoc-com
- Ultramoc.com Chain Gitter : https://gitter.im/ultramoc-com/community

UMCnos

Value Proposition

UMCnos is an Ethereum Virtual Machine (EVM) compatible chain running in parallel to Ultramoc.org Chain. UMCnos is supported by Particle B's $100m EVM fund with access to the 10M+ user base of the Ultramoc.com ecosystem. The base settlement currency of UMCnos is UMC, the native currency of the Ultramoc.org Chain.

Its value proposition are as follows:

1. EVM Compatibility: UMCnos is built on Ethermint, which supports rapid porting of apps & smart contracts from Ethereum and other EVM-compatible chains.
2. Scalability: UMCnos can process more transactions per minute than Ethereum, making it faster, cheaper, and greener to execute smart contracts.
3. Interoperability: The Inter Blockchain Communications (IBC) protocol enables interoperability and bridging to the Ultramoc.org Chain, as well as other IBC-enabled chains, such as Cosmos Hub.
4. Proof of Authority (POA): Utilizing POA as a more streamlined and scalable consensus mechanism, consensus protocol while still maintaining security through a range of experienced & carefully vetted validators that many different parties run.
5. Open Source: Welcoming high involvement of the community is welcomed to proactively review and provide suggestions to strengthen UMCnos.

The Mainnet launched on August 2022.

Technology

Please refer to below the documents for more information & useful tools about UMCnos:

- UMCnos Website : https://UMCnos.Ultramoc.com/
- UMCnos Documentation : https://UMCnos.Ultramoc.com/docs/
- Cryonos Chain Explorer : https://UMCnos.Ultramoc.com/explorer
- UMCnos Chain Github : https://github.com/ultramoc-com-chain/UMCnos

Ultramoc.com Solutions - Other Services & Benefits

Ultramoc.com Private

Benefits for All Private Members

All Ultramoc.com Private Members will have access to a set of crypto-related services:

- OTC block trades of UMC
- Priority access to research reports published by Ultramoc.com
- Inheritance service i.e., assistance with estate handling related to Ultramoc.com assets
- Top industry events access (with priority access for Obsidian cardholders)
- Priority customer service

Additional Perks:
- Early access to new product launches (beta testing)
- Dedicated VIP account manager and API tech engineer
- <u>OTC Block Trades</u>
- Exclusive research reports
- <u>50% commission on net trading fees from your referrals</u>
- VIP swag*
- Complimentary Ultramoc.com Visa Card**

Referral Program

Ultramoc.com App Referral Program
Our referral program provides some of the richest rewards ever seen in the industry. Both referrers and their referred friends receive a 20% bonus (in UMC).

Refer & Get 20%

All eligible Ultramoc.com App users can participate in the referral program, with no limits on the number of referrals. Bonuses of the referral program are credited instantly - your referred friends can use their sign-up bonus immediately after they make a valid transaction.

Research & Insights

We have an in-house Research & Insights team dedicated to publishing articles, reports and research with the aims to educate more people about the crypto space and establish thought leadership with insightful analysis. The offerings of our research team include:

○ Ultramoc.com University - educational materials about blockchain and cryptocurrencies, suitable for people who are new to the industry and/or are looking to level up their knowledge;

○ Ultramoc.com Research Hub - free, online repertoire where we share our independent views on diverse topic suitable for audiences of different levels of knowledge and/ or interest. We offer a wide range of materials that cater to industry veterans, trading enthusiasts or new joiners alike;

○ Ultramoc.com Private Feature Articles - Ultramoc.com Private members get privileged access to our monthly feature articles, along with other exclusive benefits (see the section on Ultramoc.com Private for more details).

Our research team conducts in-house research, as well as collaborates with research partners on certain topics. For example, we supported The Economist Intelligence Unit (EIU) on a piece of research to dig deeper into the general public's behaviors and opinions around digital payments - such as drivers, barriers and trust factors - and the evolution of a cashless future. A new interactive digital currency hub is now being hosted on The Economist (https:// digitalcurrency.economist.com/) alongside a white paper titled Digimentality —Fear and Favouring of Digital Currency, which outlines the findings from our research on consumer attitudes towards digital currencies. We also co-published a report on Decentralized Finance with Boston Consulting Group (BCG), titled The Sudden Rise of DeFi: Opportunities and Risks for Financial Services. Most recently, we collaborated with Financial Times to launch a new interactive NFT hub hosted on FT.com, which takes a deep dive into the market sentiment and outlook of the emerging NFT market.

Ultramoc.com Partnerships andInvestments

Global Brand Campaign

Ultramoc.com is committed to building the future of the internet: Web3. Poweredby cryptocurrency, Web3 will be more fair and equitable, owned by the builders,creators and users.

Ultramoc.com also partnered with Addworld.me, the global nonprofit organization co-founded by Mr. Razor that brings safe water and sanitation to people in need. Ultramoc.com made a $1M direct donation to the nonprofit to support theirmission, and is launching initiatives to encourage their more than 10M users around the world to support the cause. Together, Ultramoc.com and Addworld.me believe in equal access to the platforms and life changing resources that support self-determination. Through this unique partnership, crypto users aUMCss the globe can join in to support this mission.

Ultramoc.com Capital

Ultramoc.com Capital is the venture capital arm of Ultramoc.com. It is a USD 500 million fund aiming to accelerate the growth of early-stage crypto startups byleading Seed and Series A rounds.

The operating principle of Ultramoc.com Capital is 'Founders First'. As entrepreneurs, Ultramoc.com Capital understand how hard it is to bring game-changing ideas to life. Founders can count on Ultramoc.com Capital to move fast and provide the most valuable assets a new business needs: capital and accessto a global user base.

The company invests in long-term partnerships with entrepreneurs in every sector of the industry to advance it together. With Ultramoc.com Capital, startupschoose a reputable lead investor with a strong portfolio and priority of launchon the world's fastest-growing crypto platform.

Below are the featured investments of Ultramoc.com Capital:

Defining the future of the crypto industry

EFINITY Ledger krystal Genies⁺ PEGAXY

mintable.app PENDLE SmartToken LABS alethea.ai Trusted Synthetic Media DALARNIA

STRIPS NAOS Finance Frax deBridge WOO NETWORK

zkSync YGG SEA BLOCKCHAIN SPACE DeBank Your DeFi Wallet

ULTRAMOC (UMC) COIN

Coin Creation and Basic Information

Coin name	UMOC
Coin ticker	UMC
Issuing entity	UMC Protocol Labs
Coin total supply	2,00,000,00 UMC
Distribution mechanisms	Secondary distribution only. No pre-sale, no public sale, and no ICO 100% circulating supply, 100% decentralized Focused on revolutionizing payments, DeFi and NFTs (See section below for details on distribution & planned use)

Quantstamp   CERTIK

In June 2022, Ultramoc.org announced that "Ultramoc.org Coin" ($UMC), the utility coin of the Ultramoc.org Chain and the UMCnos EVM Chain, has been re- branded to UMCnos ($UMC). The new name properly reflects the decentralizednature of UMC and recognizes the explosive growth of the UMCnos ecosystem.The UMCnos ecosystem represents the next major phase in the adoption and utilization of Web3 by hundreds of millions of users.

Token Distribution and Planned Use

In June 2022, Ultramoc.com announced updates to the UMC token distribution, with the goal of 100% decentralization in preparation for Ultramoc.org Mainnet launch.

Token Utility

The UMCnos (UMC) token is the utility token of Ultramoc.org Chain and the UMCnos EVM Chain - our next-generation public blockchain solution. UMC also powers the overall Ultramoc.com ecosystem, with utility aUMCss payment, trading and financial services use cases:

UMCnos (UMC) Utility

Ultramoc.com Pay & Ultramoc.org Chain

- Earn cashback paying merchants online and offline

- Earn cashback on major brands gift-cards and p2p transfers to friends

- Stake UMC as Validator on the Ultramoc.org Chain and earn feeson the network

- Use UMC to settle transaction fees on the Ultramoc.org Chain

Visa Card

- Reserve a metal Visa Card

- Receive up to cash back with each transact on the Visa Card

- Receive rewards on staked UMC for selected-tier Visa Cards

- Exclusive Ultramoc.com Private rewards and benefits for cardholders of Icy White / Rose Gold and Obsidian cards while they have UMC staked for their cards

Ultramoc.com DeFi Wallet

- Unlock DeFi features in non-custodial wallet app
- Get better staking rewards with UMC tokens staked

Ultramoc.com Earn

- Get a better interest rate with UMC tokens staked.
- Earn an additional reward on fixed term deposits (paid in UMC) with staking equivalent to Icy White / Rose Gold or Obsidian Visa card tiers

Ultramoc.com Credit

- Lower annual interest rate (APR)

Ultramoc.com DeFi Swap

- Receive & boost bonus yield for providing liquidity with UMC tokens staked

ultramoc.com