



**UHUB**  
**white paper**

**Jan 2017**

**Uhub decentralized e-commerce ecosystem**

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## I. STATEMENT

This document is not a securities offer or a collective investment program, nor a registration with or an approval by monetary authorities. Contributors are advised to read this document and perform research with great caution. It discloses the details of the blockchain project for all accepted exchanges between the ETHHUB pair, apart from these, none of any other form of exchange is acceptable.

This brochure is developed in cooperation with our Monetary and Financial Advisors and has been censored by our legal consultants.

## II. VISION

Technology is increasingly growing and diversifying, followed by appearance of various types of business, in which sales via technology has gradually become popular. Accordingly, many of the most prominent commercial developers such as amazon, ebay, Alibaba, lazada, etc., have achieved breakthrough e-commerce development.

Shorten the entire distance between buyers and sellers through e-commerce websites, mobile applications, blockchain transparency, and Ethereum's smart contracts that are the advantages of e-commerce in a completely new way. Enhance the efficiency of the job that increases the income for the seller and reduces the cost to the buyer.

**E-commerce** is typically considered in the aspects of electronic business (e-business). It also includes the exchange of data that facilitates the financing and payment aspects of business transactions.

E-commerce has been established since 1979 and been developing vigorously up to now. Its development is getting stronger and stronger thanks to the increasing growth of internet, mobile phone and online shopping demands that become higher and more convenient.

Convenient transactions along with fast payment solutions emerged specifically to help make the future payment in e-commerce is Paypal (fintech) Alipay, in addition to the payment methods, there are also other forms of payment such as visa, master, etc.

Sales of large e-commerce companies such as amazon, ebay, Alibaba, lazada and millions of other e-commerce websites thrives on reaching billions of dollars in

sales each day, wherein the payment system withdraws a huge number of transaction fees.

E-commerce solution based on blockchain technology is completely new at the present time, it is based on the available platform of e-commerce system to apply the payment method, smart contract, and deposit on the Uhub that will minimize system operating costs, transaction costs for each transaction, transaction speed and especially the safety of buyers and sellers. Unlike other conventional e-commerce websites such as amazon, Alibaba and ebay, they have to go through the middlemen's currency, but now the cost of currency exchange will no longer remain, the cost of every transaction is minimized to nearly zero that will help the buyer buy the cheapest price and the seller get the maximum profit from the fees they pay in each transaction.

### **III. BUSINESS MODEL AND OPPORTUNITY**

UHub is an ecosystem that includes: Hub Wallet, Hub Conner, Hub E-Commerce.

Users in the ecosystem can exchange goods and services through the Hub Wallet transaction portal. On Hub Wallet, users can switch, buy and sell Hub Coin directly to anyone around the world, this money-changer feature eliminates the burden of fees and charges on exchange transactions without going through exchanges. The exchange rate will be based on the value at the centralized exchanges.

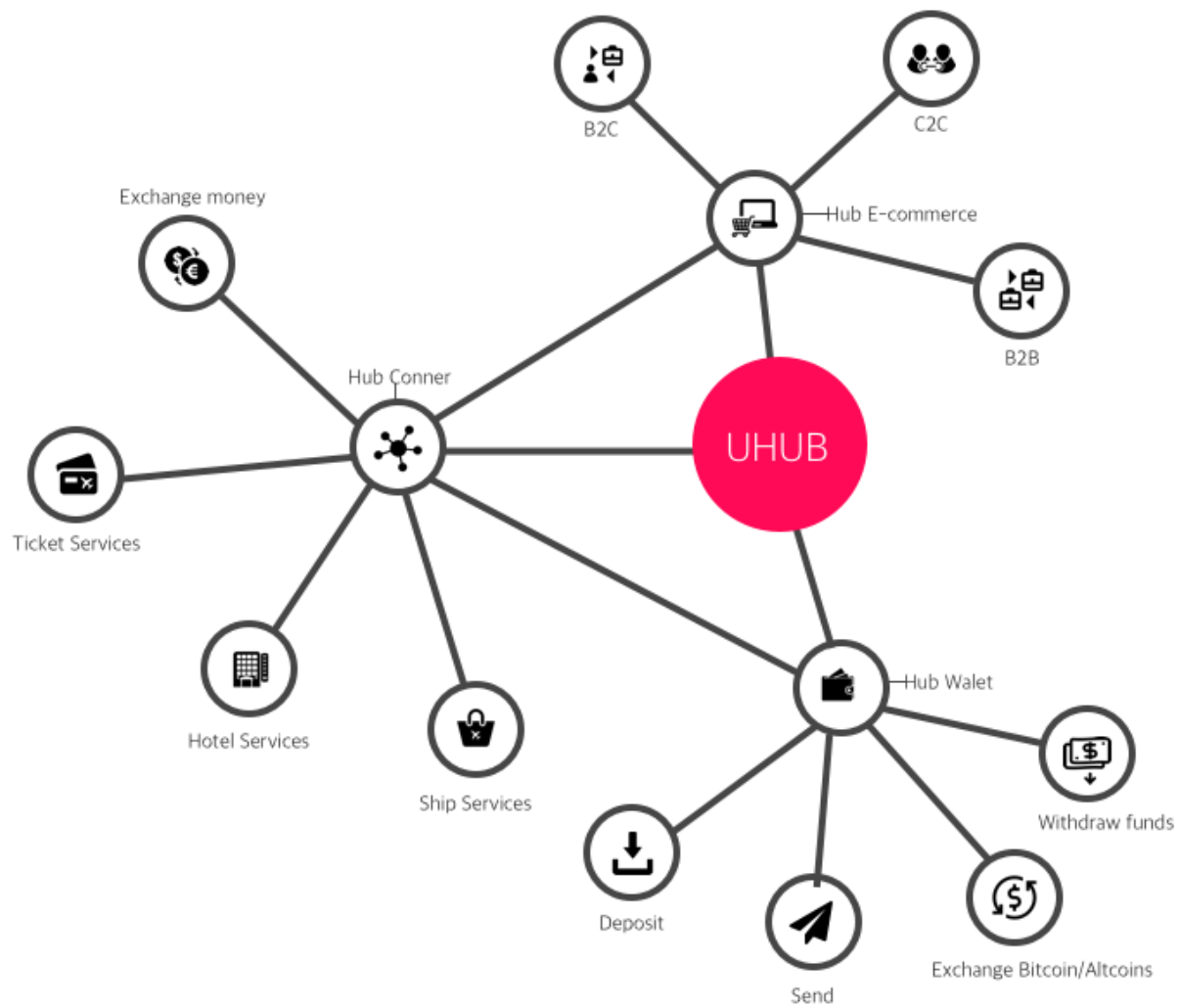
Via the Wallet Hub, users could be a seller or shopper, with payment options that allow users to track their spending habits; users won't need to carry both bundles in their wallets and count them every time they make a payment.

With businesses, they can find a large number of potential customers in the HUB ecosystem, then they are able target and bring their services to the vast majority of HUB communities.

Users may contribute to the development of the HUB ecosystem by participating in surveys and evaluations of individuals and businesses operating on the ecosystem. Users and businesses show their seriousness and responsibility on the platform that will make the ecosystem fairer and more honest.

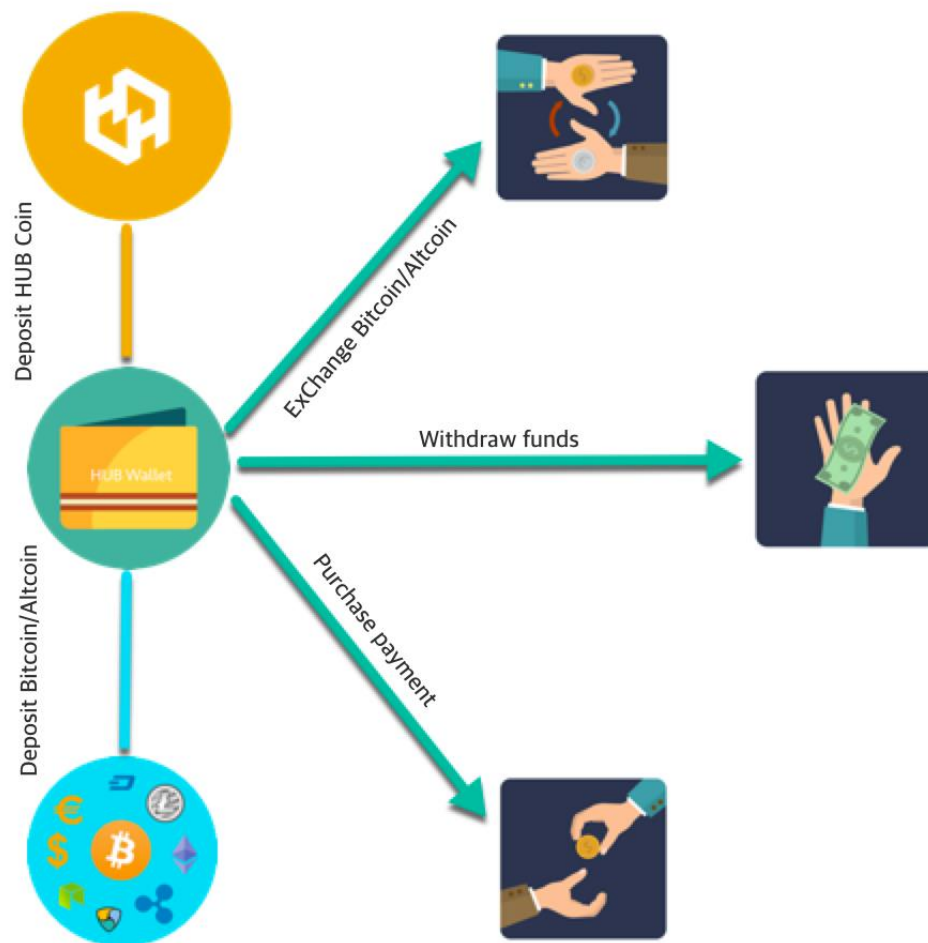
Businesses can connect with one another in UHUB to develop diplomacy, and connect partners with the same supply and demand together to create the premise for inexpensive quality products, and continue to resell on UHUB system

## IV. UHUB ECOSYSTEM



*Uhub Ecosystem*

## A. HUB WALLET



*Uhub wallet system*

### 1. Deposit

Users can deposit types of cryptocurrency into the wallet or the domestic currency of the user country. Create other altcoin wallet address in the Hub wallet so that it can receive and hold. With the wallet address of the money depositor, everyone can track its transaction history if such person shares his wallet address. With a UHUB system merchant, when he shares his wallet address that leads to increased transparency in the deal.

### 2. Send

Send money to friends, partners, and payment services, etc., This function will help the user manage the transaction, manage the recipient's address, track the payee's transaction and track the transferor's money to

the address of the receiver transparently via the etherscan system of ethereum.

### 3. Withdraw funds

Withdraw money to the bank, to other online money holder accounts. Easily withdraw money to your account or withdraw the local currency of the countries where users want to convert.

### 4. Exchange Bitcoin/Altcoins

Exchange pairs of cryptocurrency together in the Hub wallet that allows users to buy, sell, trade, and manage cryptocurrency currencies, including the Hub Coin. Hub Wallet will be available globally and can be used on platforms such as: Web, Desktop and Mobile, wallet designed with friendly interface, simple and easy to use, in addition to sending and receiving functions, Hub Wallet is also where users can trade P2P, Bitcoin/Altcoins exchange and are able to make withdrawals to the Bank.



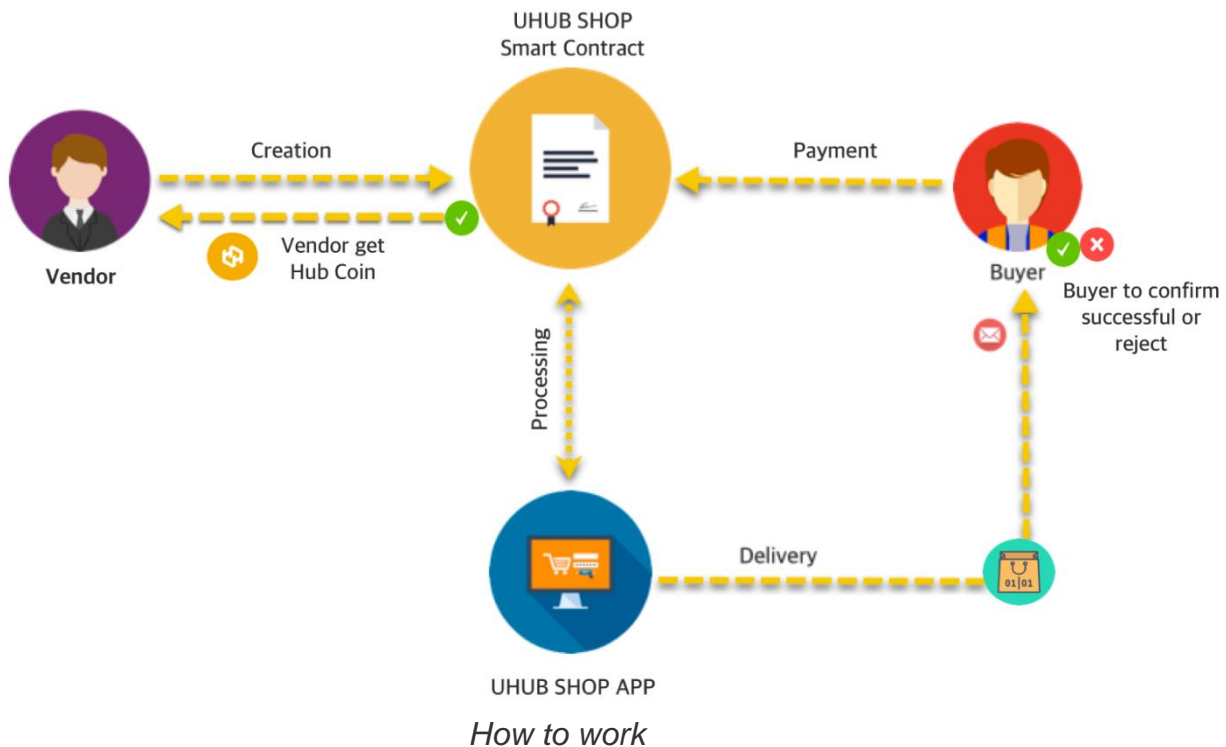
*Uhub Wallet Application*

## B. HUB E-COMMERCE

If a vendor performs delivery, they choose a delivery method by themselves and deliver paid product to the delivery address entered during the payment.



In case of automated delivery, payments are tracked with the help of UHUB Shop application running on vendors end. The application keeps record and performs delivery of the product in accordance with a set algorithm and combined with smart contract. The process delivery can be presented in the following diagram:



### 1. B2C - Business to customer

Including UHUB business transactions between businesses and customers, wherein customers of this type are individuals purchasing. This form applies to any business or organization selling their products or services to UHUB customers for personal use.

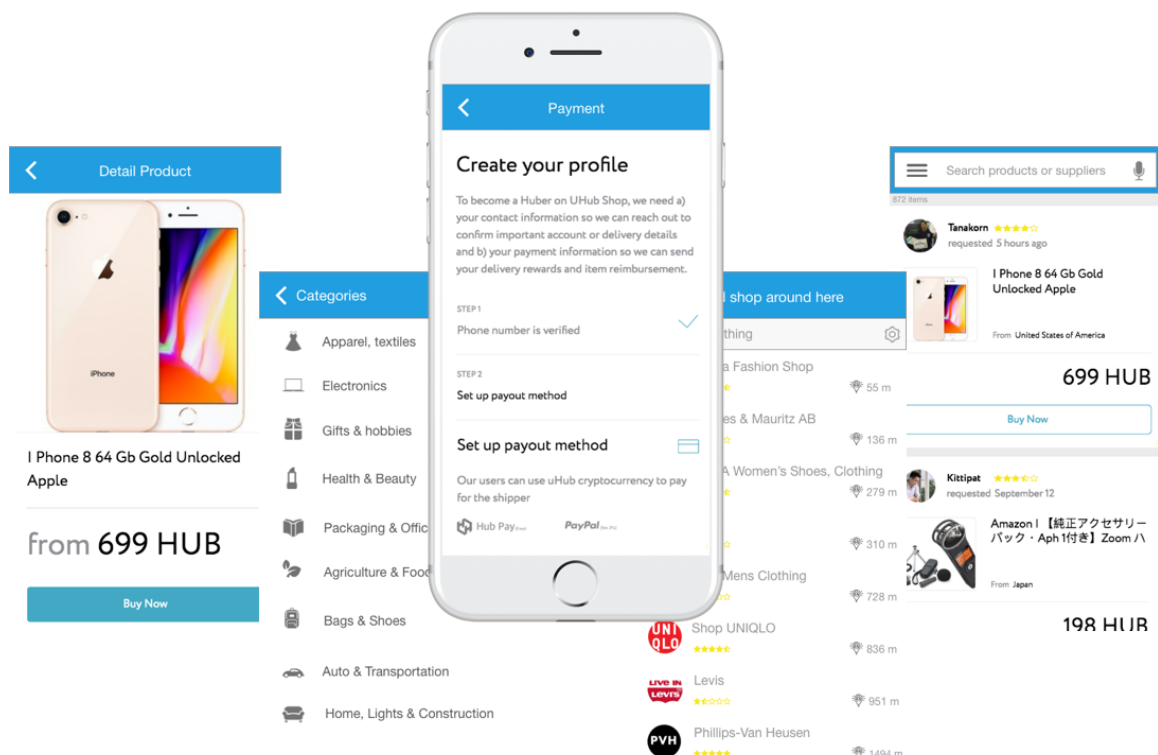
Businesses on UHUB will be created a separate contract and a separate administration page in the UHUB system that enable them to post their products and services on UHUB, thereby they can be found by customers in the system of suitable goods and services at reasonable prices

### 2. C2C – Consumer to Consumer

It is a form of e-commerce among consumers. This type of e-commerce is categorized by the growth of electronic market and online auctions, especially with vertical industries where companies/businesses may bid for what they want from different vendors. This is the greatest potential for developing new markets.

This type of e-commerce comes in three forms:

- ✓ Auctions on one portal, such as eBay, allow online auctioning for items sold on the web.
- ✓ A double end system such as Napster (a protocol for sharing data between users using the IRC chat forum) and forms of file and money exchange.
- ✓ Classified advertising at a portal such as Excite Classifieds and eWanted (a exchange network market where buyers and sellers can negotiate with specificity that “buyers orient and want ads”).



*Uhub Store*

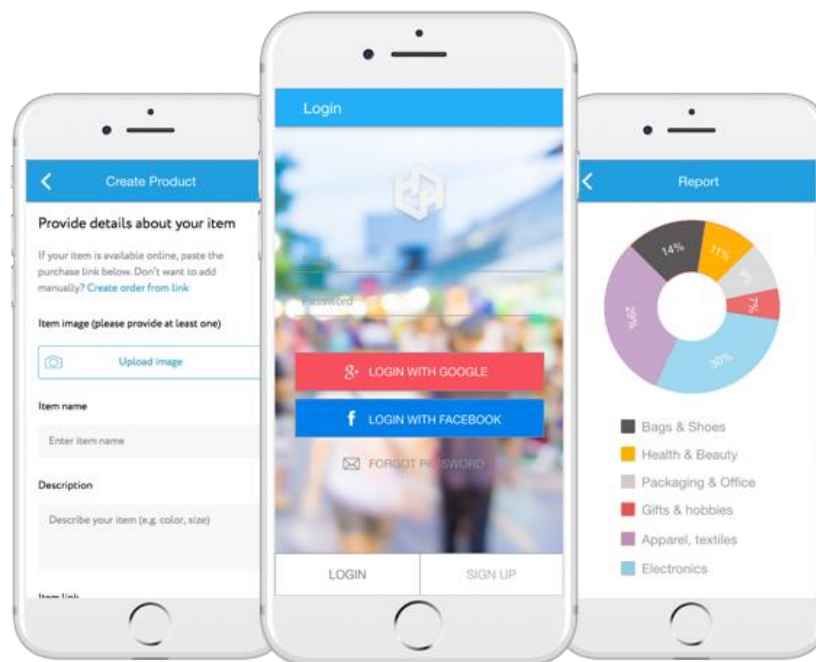
### 3. B2B - Business to Business

E-commerce business model where transactions occur directly between enterprises. Transactions of companies with each other are usually initiated from electronic communication, including communication through the UHUB trading platform.

UHUB will have its own groups of companies, organizations dealing in appropriate items so that they can exchange cooperation with one

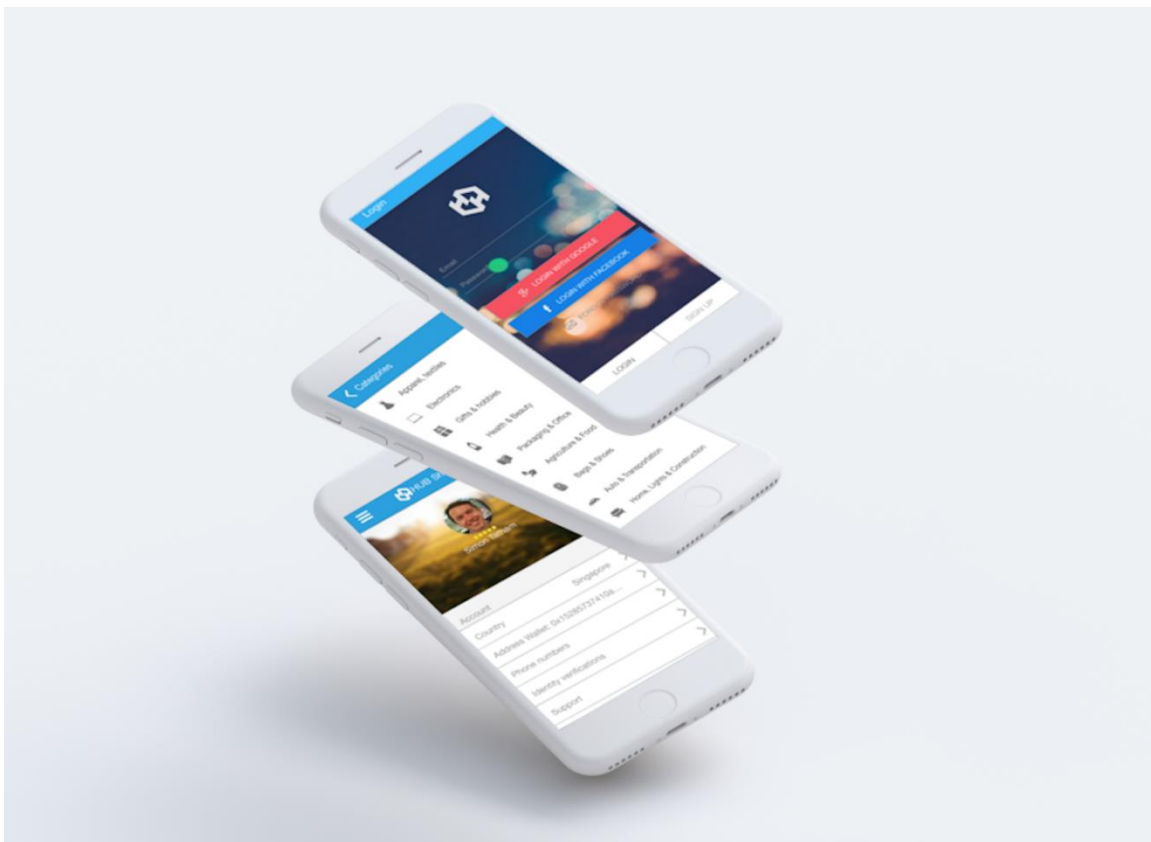
another through UHUB. We will automatically group companies and industries suitably to make enterprises able to find each other in effortless manner in the system, helping the business of enterprises to get convenient and the highest efficiency.

If you desire to do business and want to start an online store, it's not a small challenge. You should build yourself a brand business, you take the time, and money to create your own website. However, Hub E-Commerce's construction solution solves the above problem, so anyone can create a store interface with a built-in, easy-to-use interface. Moreover, you can use the Hub E-Commerce's store management and reporting tools for free, with a combination of smart payment contract and user-to-business evaluation, we believe that your store will quickly grow a large number of shoppers.



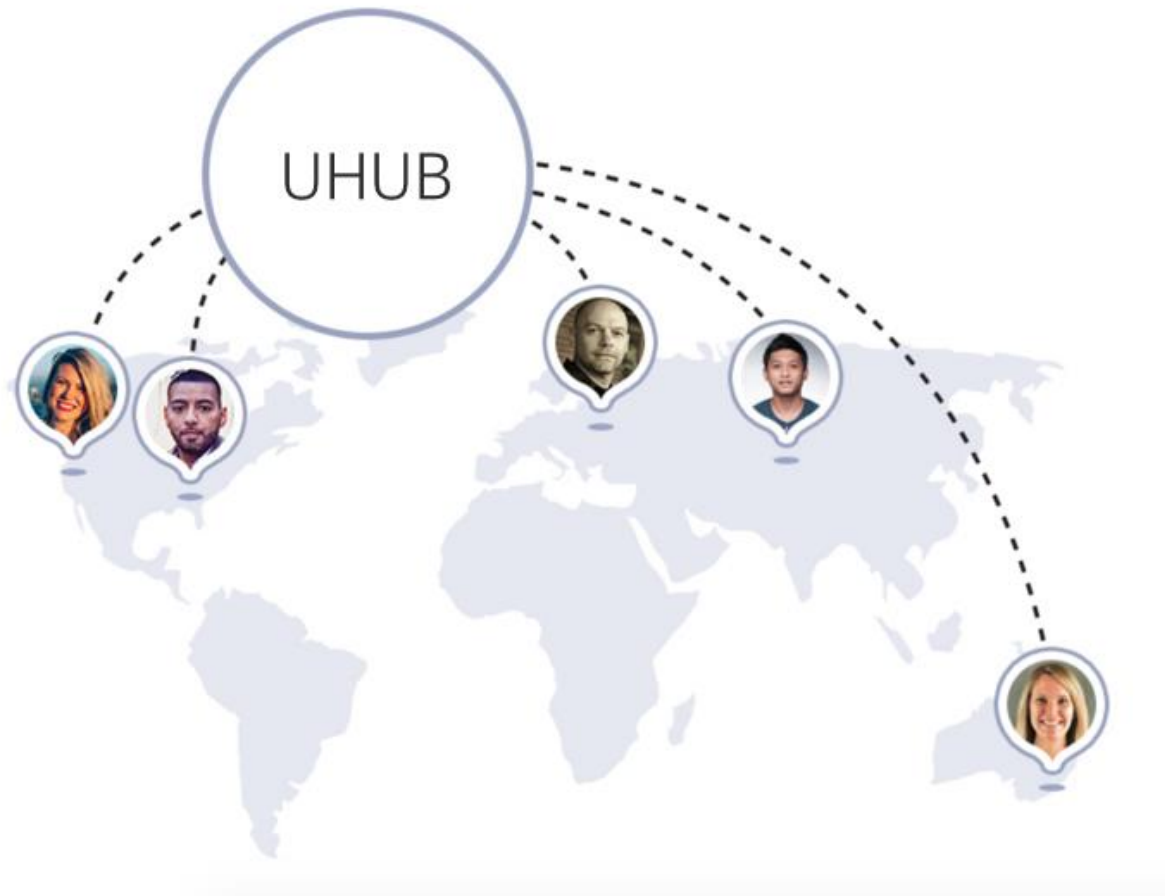
*Administrator login for business*

For those who want to shop **Hub E-Commerce** is a place to which a variety of rich and affordable products are concentrated, with blockchain technology we will use the form of assessment between users and businesses to create a sound environment, hereby buyers get easy to find a booth with the highest credibility. We use the smart contract through Hub Wallet payment you will feel the quick and fast speed of payment, and the most important is the transaction fee will be extremely low, almost zero.



*User login and Hub shop application*

## A. HUB CONNER



*Hub connector*

### 1. Exchange money

**Exchange cryptocurrency** allows customers to trade digital coin for other assets, such as conventional currency, or various digital currencies. They can be market manufacturers, often taking (bid/demand) charge as commissions for their services or simply charging as a suitable platform.

In the Uhub system, the user can manipulate the smartphone to find the buyer or seller, the location of buyer, and seller, then confirm the cryptocurrency or conventional currency exchange agreement. Directly on Hub Conner with cryptocurrency or direct transactions with conventional currency (skip of withdrawals via ATM, Bank)

### 2. Ticket services

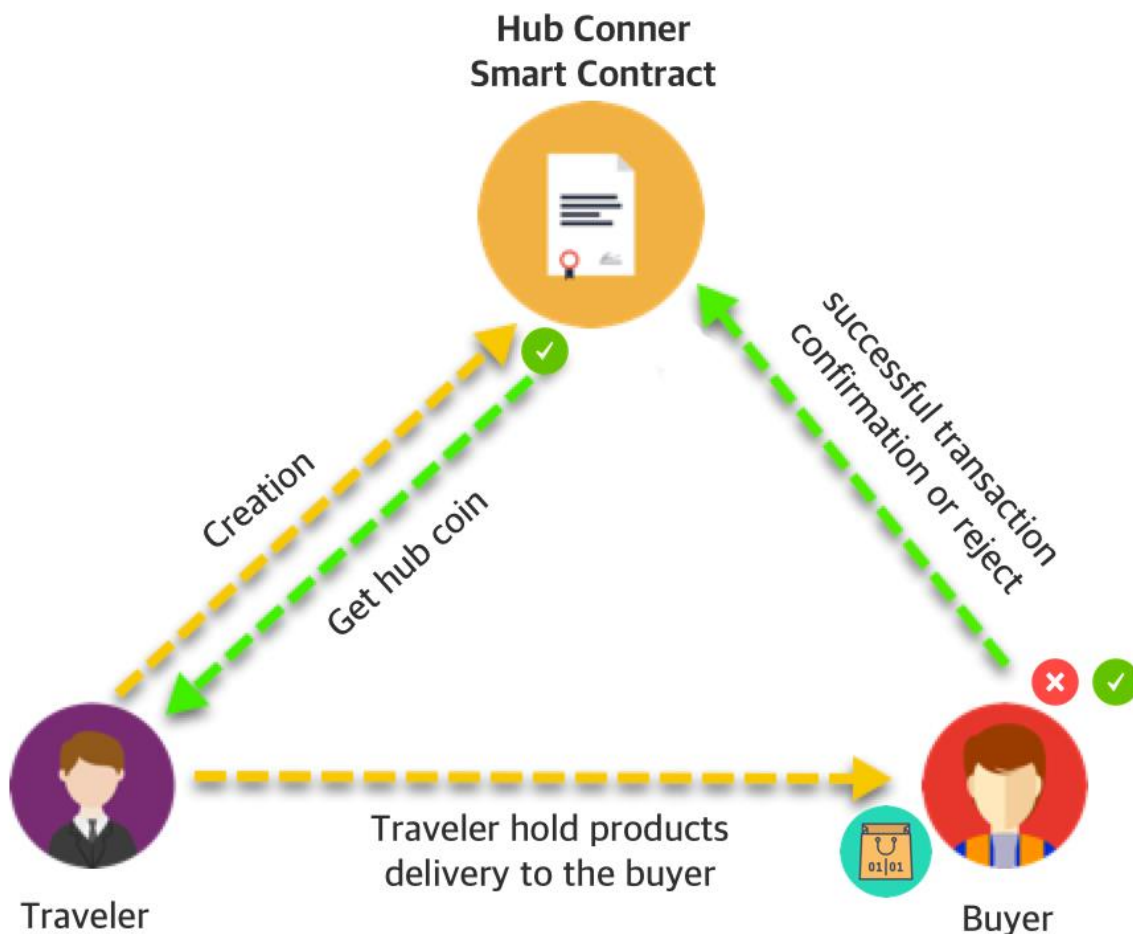
With the application of peer blockchain solution will help make applicable in the e-tickets safely and popularly, businesses and individuals able to make quick exchanges that can buy service tickets such as airfare, train tickets, meals, performances, etc.,

### 3. Hotel services

Along with the development of the community we will develop directly or indirectly systems of restaurant and hotel, systematic users can directly book the hotel on our system. Make money from hotel reservations, ticketing and money exchange service when traveling,

- ✓ Directly we will have the sellers who are in direct contact to the hotel to accept the Hub
- ✓ Indirectly we will use the API system on the sites selling hotel services such as agoada, etc., The system will automatically convert your forms of payment through the system to be able to use the Hub.

### 4. Drop shipping service

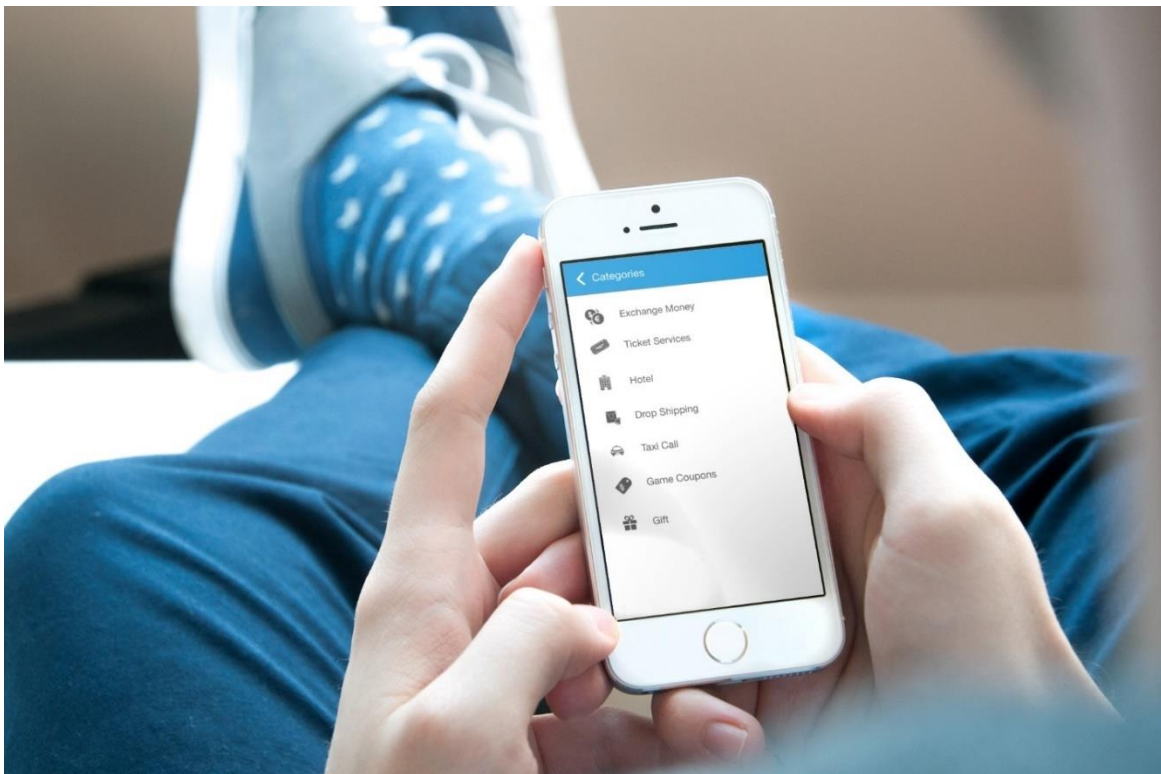


*Make money even when traveling*

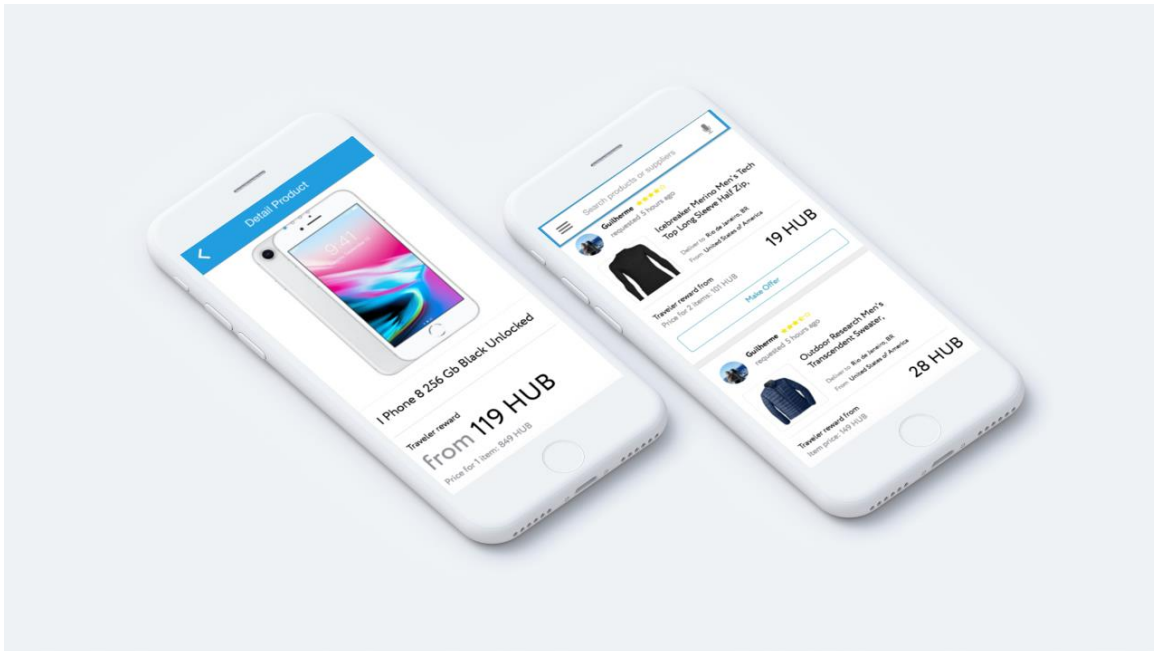
On your travel, or your need to buy an item in another country or another region without shipping to your address, this will be the solution for you to buy the item or you can also act as a shipper in this service



(buy for someone's charge or in contrast) when you involve in the Hub Conner system, you not only buy goods but also earn money while performing a mission designated from someone. In addition, you can make friends with other people all over the home country and around the world. With above services, everyone not only can save costs such as: Shipping costs, faster delivery time, and goods chosen by other and purchased with greater care.

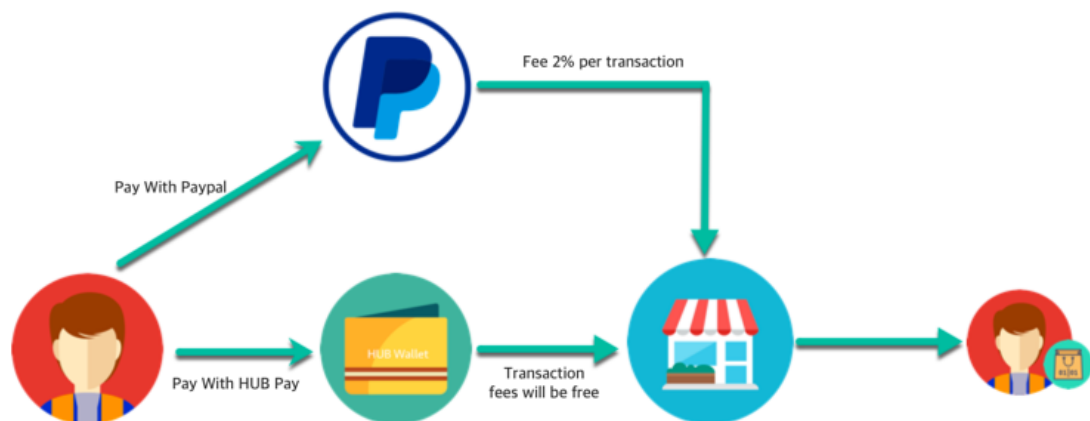


*Categories service*



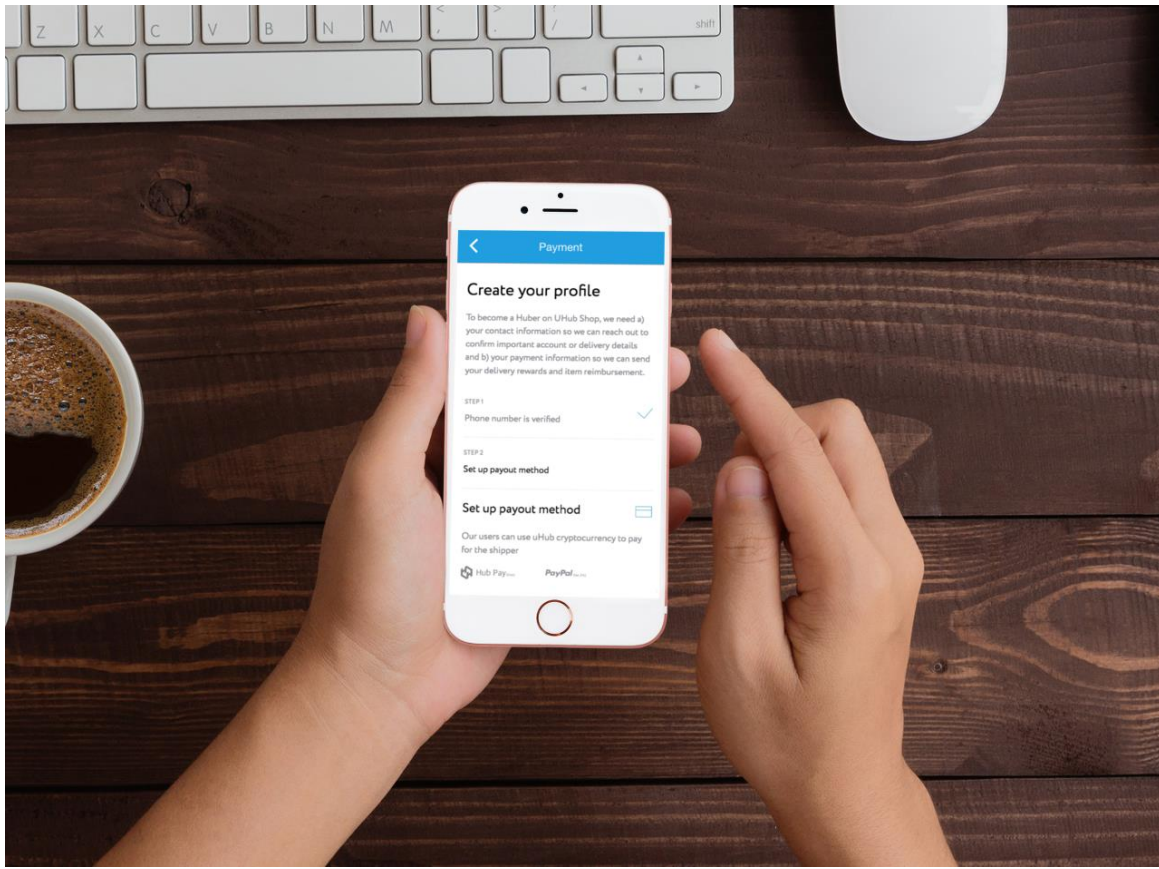
### *Product on Hub*

The transactions are based on the Smart Contract from the Hub Conner system so service buyers and service providers are protected interests when participating. We will support two payment gateways as Hub Pay and Paypal. With Hub Pay, transaction fees will be free, while Paypal will charge 2% per transaction.



### *Transaction costs between Hub and paypal*





*Choose payment method*

## V. ROADMAP

### A. Q1 2017

- Idealize and establish project performance team
- Formulate theoretical project and plot a project development business model
- Analyze strengths of the blockchain e-commerce project with the current e-commerce application companies such as amazon, ebay, alibaba

### B. Q2 2017

- Create contracts and campaigns for pre-sales crowdsale on rinkeby testnet and ropsten, kovan testnet
- Create UHUB smart agreement on Ethereum system
- Implement campaigns to promote the Uhub E-Commerce community connection

### C. Q3 2017

- Design website interface, Build ICO website

- Write a white paper
- Translate into other languages

**D. Q4 2017**

- Make pre-sales and crowdsale UHUB and carry Crowdsale ICO
- Submit project document to put HUB on the major exchanges such as poloniex, bittrex, hitbtc, coinexchange, etc., Expected price on the floor 2000HUB = 1 ETH

**E. Q1 2018**

- Build **Hub Wallet** on IOS, Android, Windows
- Publish on Apple store, Google play, Windows store

**F. Q2 2018**

- Build **back-end, front-end** system of APIs of the system
- Android, IOS, Windows store system, etc., **Hub E-Commerce**
- Convert Hub numbers to sold items on the Store system
- Announce the UHUB e-commerce website, and UHUB system trading application
- Develop link systems in different countries

**G. Q3 2018**

- Build the **Hub Conner** System
- Test the Coco Framework (Windows Azure) to increased transaction processing speed more than 150 times and decreased transaction costs to \$ 0.0007 per transaction.
- Upgrade the HUB system (if test successful)

**H. Q4 2018**

- Implement the affiliate marketing system in the system of buying and selling goods. - Linking with online shop system such as: Amazon, Ebay, Alibaba.
- Get community developed in countries worldwide

## VI. Crowdsale details

### A. Overview

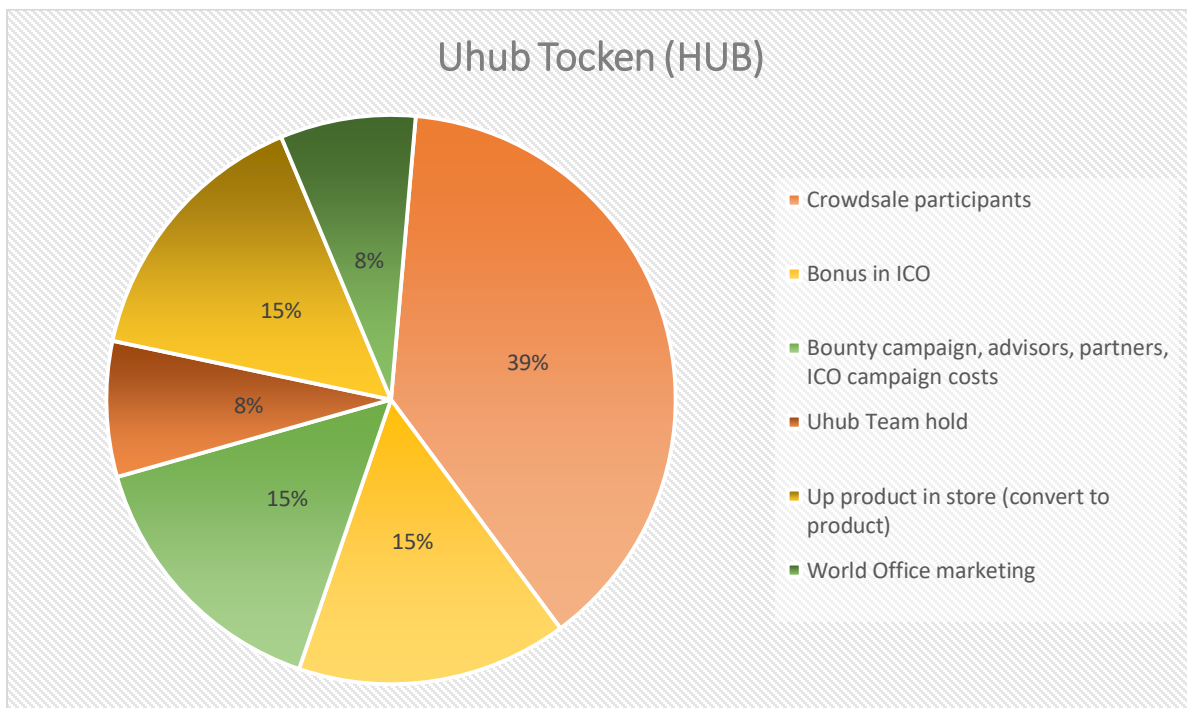
<b>Pre-ICO</b>	November 01 - 2017
<b>ICO Crowdsale</b>	November 10-2017
<b>Initial Course</b>	1ETH= 4000 HUB
<b>Minimum purchase</b>	0.01 ETH
<b>BlockChain base on</b>	Ethereum

### B. Details

The Uhub crowdsale and the corresponding token creation process will be issued by Uhub Blockchain E-Commerce Service, smart contracts running on Ethereum. Participants willing to support the development of the Uhub Project can do so by ending Ether currency to the designated address. By doing so, they are purchasing UHUB Tokens (HUB) at the rate of 4000HUB per 1 ETH which are sent instantly to their Wallet.

- ✓ The accepted currency during the ICO is Ether (Only ETH)
- ✓ The creation will be capped ("Soft Cap") upon receipt of ETH (fixed on 18000 ETH). This amount is subject to change before the Token Creation event
- ✓ The Token Creation period will last 50 days, if Soft Cap is not reached sooner
- ✓ If the Soft Cap is reached before the end of 50 days, additional contributions will be accepted for 120 hours in case some contributors missed the very short window for HUB creation.
- ✓ If the Crowdsale campaign does not reach its minimal capital goal 18000 ETH all funds will be returned automatically to the HUB holders by the Ethereum smart contract
- ✓ Token Creation has a hard cap: upon achieving this cap, token creation will stop and no further contributions will be accepted. The hard cap amount is 99000 ETH
- ✓ Tokens that are not sold during the Crowdsale will be burned automatically by the smart contract
  - Issuer: Uhub Blockchain E-Commerce Service
  - Jurisdiction of Issuance: Singapore
  - HUB created per ether: 4.000 HUB

- Minimal goal (Soft Cap): 18.000(ETH)
- Hard Cap: 167.057 (ETH)
- Additional: 72h if soft cap is reached
- Maximum number of tokens generated: 1.156.789.000 HUB
- Date of pre-sales start November 01 2017 (on the 10 days)
- Pre-Sales off 30% (1ETH = 5200HUB) max 100.000.000 HUB
- Partner sale off 30% (1ETH = 5200HUB) open smart contract Max 200.000.000 HUB (kept by developer wallet)
- Crowdsale November 10/2017 to November 20/2017 off 15% (1ETH = 4600HUB) Max 200.000.000 HUB
- After 10 to 20 days off 5% (1ETH = 4200) Max 100.000.000 HUB
- To the end 0% (1ETH=4000) Max 280.000.000 HUB



- Date of crowdsale start: November 10, 2017
- Date of crowdsale end: December 31, 2017
- Additional time if soft cap is reached: 72h

Read Smart contract in Ethereum Scan

<https://etherscan.io/address/0x19aea60e2fd6ac54ecf2576292c8fc7046429c37#readContract>

Contract Source

<https://etherscan.io/address/0x19aea60e2fd6ac54ecf2576292c8fc7046429c37#code>

**Uhub decentralized e-commerce ecosystem**

## VII. HUB Creation Ratios

1st price batch until the soft cap is reached: 1 ETH = 5.200 HUB.

2nd price batch after the soft cap is reached: 1 ETH = 4.000 HUB.

The contribution amount limits for each price batch will be announced.

## VIII. HUB Tokens

### A. Hub base on Ethereum

The UHUB token will be an Ethereum-based token of value. The token is a digital asset, bearing value by itself based on its underlying assets, properties and/or associated rights.

36Ethereum-based tokens rely on a well-established Ethereum infrastructure, benefiting from several advantages:

- ✓ Security and predictability (as opposed to, for example, having to run an independent blockchain network).
- ✓ Use of robust and well-supported clients (Ethereum-based tokens can be managed with official Ethereum clients).
- ✓ High liquidity (interchangeable with other Ethereum-based tokens or Ether),

easier listing on exchanges with infrastructure already in place.

Our Ethereum-based token contract complies with the ERC20 standard. More detailed info about the ERC20 standard can be obtained from:

<https://github.com/ethereum/EIPs/issues/20>

### B. Hub base on Coco Framework

We will test the coco framework to increased token transfer speed up to 2000 transactions per second and decreased cost per transaction to \$ 0.0007, which is 150 times faster than Ethereum's current rate.

When testing successfully and applying the upgrade to the system, each Hub owner will be given the same number of Hub on Coco

For full information on the coco framework of Microsoft you can refer to the link below

<https://github.com/Azure/coco-framework>

<https://github.com/Azure/coco-framework/tree/master/docs>

<https://www.youtube.com/watch?v=8s6JMmGJ-dY>

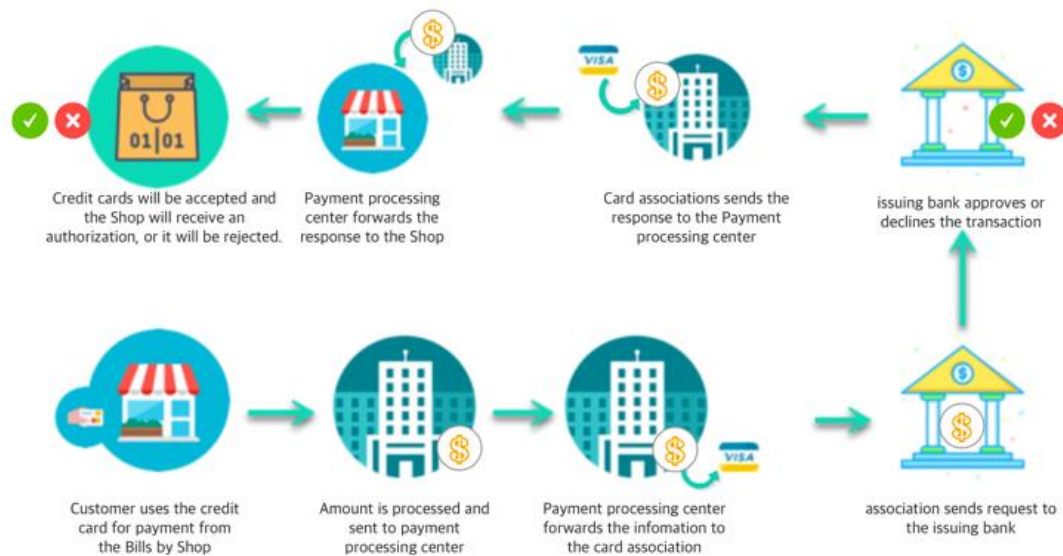
## IX. BENEFIT OF E-COMMERCE BLOCKCHAIN SOLUTION

### A. Strength of Uhub

There are currently a lot of e-commerce solutions, and more optimal and more cost-effective new alternatives are made available every day, however we bring a more powerful, breakthrough solution that uses blockchain technology. It is a highly transparent and reliable feature

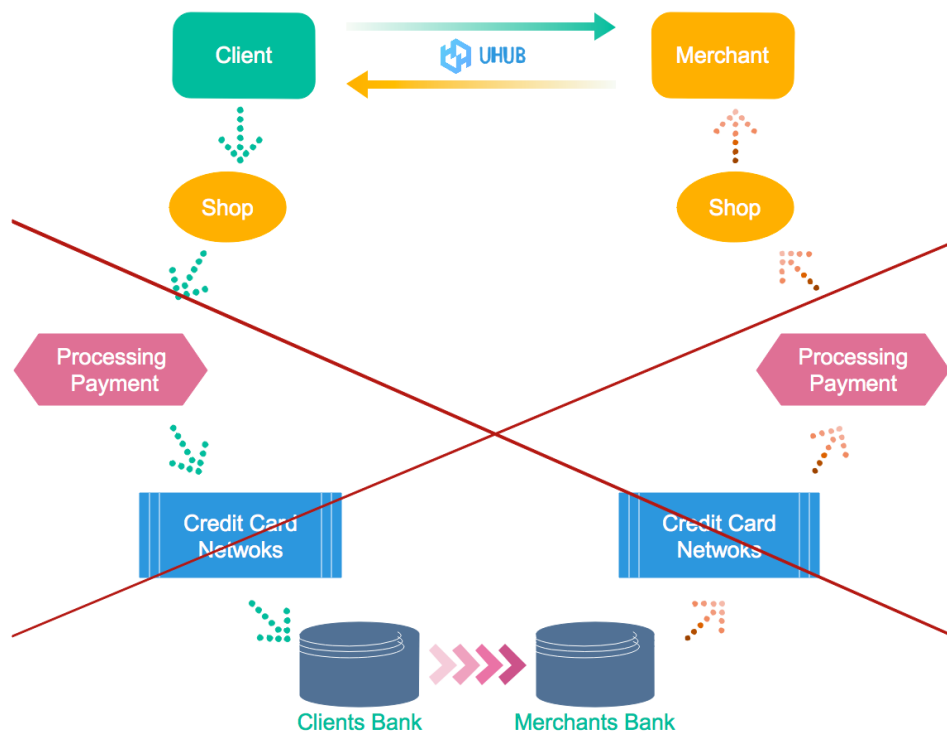
Platform	Shopify	Ebay	Amazon	Aliexpress	Uhub
Create a simple store	Yes	Yes	Yes	No	Yes
Affected by currency exchange rates	Yes	Yes	Yes	Yes	No
e-Wallet and Cryptocurrency	No	No	No	No	Yes
Transparent transactions	No	No	No	No	Yes
Wide distribution services	No	No	No	No	Yes
Transaction fees	Up to 3.9%	Up to 10%	15%	5%	~1%

Payments have never been so fast. Traditional payment systems require up to more steps to settle just one transaction, which carries high fees.



### *Traditional payment processing with card*

With the presence of blockchain technology, this is now unnecessarily complex. UHUB replaces it with just one step, and one fee.



### *Simple with HUB*

**Uhub decentralized e-commerce ecosystem**



**B. Maximum cost savings**

For regular online transactions, the buyer is required to go through a number of steps to make payable to the seller from the credit card, money of which must be transferred to the payment processor, then to the payment service provider such as visa/master, continuously to the bank card issuing bank, and the approving bank, after that the visa/master gives feedback to the bank, the service provider gives feedback to seller on credit card accepted or rejected. As such, we have to go through 8 steps to be able to make a normal transaction, and cost to perform these steps is about 4%. With a blockchain technology transaction, the buyer can immediately transfer to the seller, can track the amount of money moving to the seller's wallet address and view all transactions of the seller on his wallet address. The cost of their transactions paid to the miners in Ethereum's system is very cheap.

**C. Bring value of employment for many people**

Like Uber, Grab, or other e-commerce sales systems such as amazon, ebay, the gap between service sellers and service buyers has been narrowed remarkably. It is easy for sellers to provide their services to many people around and for buyers to find the service they need. Buyers and sellers who do not need to know much about the technology can also create an online store to sell their products and services. The opportunity for them to make money online is easy and convenient, they can work and make money anytime and anywhere with their mobile device.

**D. Help for business of favorable development**

Business shops, and enterprises that previously only interacted with their customers and partners directly, then Uhub will help them reach a much larger volume of customers and partners. Buyers and partners will automatically find them that help the business develop more vigorously, saving maximum costs of marketing and conventional facility for activities such as opening an representative office showroom, etc.,

**E. Absolute security of payment**

The user's traditional payment of credit information is very easy to be collected and exploited by hackers to seize the assets of buyers and sellers, now with blockchain technology all payment information is absolutely confidential. Money in possession of buyers will be impossibly lost even if they are exposed payment information, the hacker finds no way to take away their money.

**F. HUB holders with more growth opportunities**

With regard to token HUB holders, this is a great opportunity for them. Hub is developing for the purpose of e-commerce, exchange, travel, etc., Hub user community will expand and the number of exchanges, using



the Hub will increase. Our development team is those who are extensively experienced in the field of marketing development, mobile application development will help Uhub grow, that is followed by a increased value of growth. Given the available development strategies, we will also always work actively to improve the value of the company, and increase the value of use to develop the community more strongly than what reported by us.

## **X. LEGALITY**

### **A. Topics and campaigns prohibited**

Because of legal issues and the complexity of the deployment process, this platform currently does not accept “real” money (USD or EUR). However, we should try to look for options, and study the possibility of integrating with existing services to ensure receiving “real” money. This feature will definitely be deployed in the future. Many users, who are not familiar with cryptocurrency nor aware of where they can buy and how to own them, will have the opportunity to participate as seconders. As such, Hub becomes a cryptocurrency center for all those who have never dealt with them.

### **B. Token HUB not to be securities**

The user acknowledges, understands and agrees that HUB is not a securities and is not registered with any governmental entity as a guarantee, and will not be considered as such.

Exercise the right to receive profits, income, or payments or other payments arising from the acquisition, holding, management or liquidation of the acquisition or expiration of rights, interests, ownership or benefits in HUB or any other HUB property, in whole or in part.

### **C. No guarantee of income or profit**

There is no guarantee that the HUB tags will grow up in value. There is no guarantee that the price of the HUB will not be reduced, including significance, due to some unforeseen events, or events that are uncontrollable to the developer, or resulted from force majeure. Our only guarantee is that the development roadmap of the system will follow the process and that there may be breakthroughs beyond what have been stated in this statement.

### **D. Risk related to Ethereum**

Tokens HUB will be released on Ethereum blockers. Therefore, any failure or error of the Ethereum protocol may lead to the commercial network of HUB tags not working as expected. In other words, all security issues or costs incurred in Hub’s transaction are entirely same as Ethereum. But as in the development

roadmap we also offer a backup solution for this issue that is an upgrade base coco framework, so buyers can be completely assured with UHUB blockchain system.

#### **E. Uncertain in regulations**

Blockchain technology is subject to the supervision and control of various management authorities in the world. HUB tags may belong to one or more requests or actions from them, including but not limited to restrictions on the use or possession of tokens hub, which may delay or limit functionality or acquire the tokens HUB in the future.

#### **F. Buying a token HUB not to be an investment**

Buying HUB is not a formal investment or legally binding in any way. In the unforeseen circumstances, the objectives stated in this document may be subject to change. While we intend to achieve all of the objectives described in this document, all persons and parties involved in the purchase of HUB tokens bear the risk themselves.

#### **G. Quantum computers**

Technological innovations, such as the development of quantum computers, can endanger tokens, including tokens hub or entire cryptocurrency all over the world.

#### **H. Risk of lost capital**

The proceeds of the fundraising activities are not insured. If lost or unvalued, no private insurance representative or agent to whom the buyer can access.

#### **I. Refund**

If the campaign is not ended successfully or canceled because it does not reach the minimum ETH, the money is returned to the wallet of the users who have transferred money to the purse of the campaign. The money returned to their ETH wallet when performing the transaction that will be fully automated based on the smart contract of Ethereum.

#### **J. Integration**

This agreement constitutes the entire agreement between the parties relating to the subject matter of this Contract. All previous agreements, discussions, presentations, warranties and conditions are incorporated herein. No warranties, representations, conditions, or agreements, either express or implied,

between the parties, excluding those set out in this Agreement. This agreement can only be changed or amended in writing by the proper signing parties.

## **XI. DEVELOPMENT TEAM**

Wishing to bring the best to the community, with many years experience in the field of information technology. We will bring to the community the safest, best and on-time service products.



**YEU NGUYEN**  
**CEO, CO-FOUNDER**

With 5 years of experience CEO - FOUNDER jetsoft game studio. Manage application and game development, for google play, apple store and windows store. Working with major ad providers such as google adword, facebook ads, Vungle, Vserv etc.



**ANH NGUYEN**  
**COO, CO-FOUNDER**

6 years of experience with C #, Java, php Developer for Windows, windows phone Android and IOS. There are many products that win prizes from microsoft and nokia



**HIEN PHAM**  
**CTO-FOUNDER**

**CEO-FOUNDER Nava Group Cross-Platform Mobile applications development (Android / iOS / Windows Phone).**  
Provide solutions to meet all the needs of customers, help your Business increase its productivity and competitive advantage. Has implemented more than 200 projects for clients.



**PETE MARDELL**  
**CEO TriForce Tokens**  
**TriForce Tokens LTD**  
**Harlington Upper**

Experienced Head of Development with a demonstrated history of working in the staffing and recruiting industry. Skilled in both LAMP and MEAN stack, Database Modeling, Computer Literacy and AGILE/LEAN methodologies and more recently Unity3D. Strong engineering professional graduated from Harlington Upper.



**LORIS ROSSI**

Full Stack & Blockchain Developer | AI Enthusiast Snapup Università Politecnica delle Marche Rimini Area Working on smart contract for the Snapcoin, Snapup's cryptocurrency, and on collecting payments information of various cryptocurrencies (Bitcoin, Ethereum, etc.) for the ICO campaign



**NAM TE**

Startup Advisor, Connector at Viettel Telecom

Viettel Telecom

Hanoi University of Science and Technology

Experienced Advisor with a demonstrated history of working in the telecommunications industry. Skilled in Negotiation, Monetization, Mobile Content, E-commerce, and Casual Games. Strong professional with a Bachelor of Engineering - BE focused in Electrical, Electronics and Communications Engineering from Hanoi University of Science and Technology.





THUY TRUONG  
ADVISOR



VIET NGUYEN  
POLICY AND WHITE PAPER ADVISOR

YOU ARE HERE