

**WHITE PAPER** 

Maret 8, 2019

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## **EXECUTIVE SUMMARY**

The creation of Blockchain Technology has been implemented in all businesses and lives, one of which promises to change the way payments are made globally yet to this day there continues to be a shortage of applications for real-world use. This white paper describes the most promising Unocall Platform Project, namely Mobile Wallet and Decentralization Application (DApp), DApp has a backend code that runs on a decentralized peer-to-peer (P2P) network based on Ethereum Blockchain Technology that is able to maintain operations against attacks, compared to applications where backend code is run on a centralized server.

The white paper also explains why the application of decentralization has the potential to be very successful, how various types of decentralized applications can be classified, and introduce terminology that aims to be accurate and beneficial to society. Finally, this white paper postulates that the implementation of decentralization will one day surpass the largest software companies in the world, such as leaving traditional Point Of Sale (POS) applications including NFC, HCE, TEE and MST for the assessment of utilities, user bases and networks because of the incentive structure superiority, flexibility, transparency, resilience, and distributed nature.

The Unocall Project Platform was developed with a team that was confident in the initial coin offering (ICO), The Cryptocurrency aimed at bringing cryptocurrency into the real-world, through education and innovative blockchain projects really needed to be considered and joined us.

# **INTRODUCTION**

The emergence of the Internet over the past 30 years has opened the eyes of the world that nothing can hinder the progress of science and technology.

Blockchain 1.0: Bitcoin Cryptocurrency (Faster: Transaction Per-Second 7 TPS).

Blockchain technology was discovered by Satoshi Nakamoto in 2008, Blockchain is the implementation of a globally distributed ledger that records transactions and is cryptographically guaranteed through a strong consensus mechanism.



The creator of Bitcoin described his discovery as "the Peer-to-Peer (P2P) Digital Money System". Cryptocurrency Bitcoin for payments sent directly to one party to another without going through a financial institution, no third party is needed to prevent some costs. The mechanism for building consensus using the Proof of Work (PoW) algorithm is generally called mining. noted that it cannot be changed anymore. Bitcoin is the first digital currency for the future that benefits the economy.



## Blockchain 2.0: Smart Contract (Faster: Transaction Per-Second 15-25 TPS).

The Blockchain Ecosystem can have more applications in the domain besides making peer-to-peer (P2P) and decentralized payment transactions. Blockchain 1.0 has been growing rapidly in the technology. Latest ideas Blockchain 2.0 Smart contracts are protocols that are intended to facilitate digitally, verify, or enforce negotiations or credible transaction performance without third parties. This transaction can be tracked and cannot be recovered.

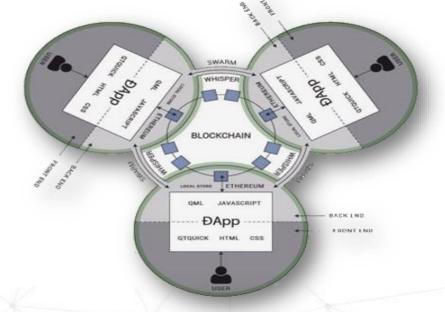


The concept of an intelligent contract is automatically determined to be very secure permanently and cannot be changed or hacked. Various cryptocurrency has implemented a type of smart contract. one of the most popular is Smart Contract Ethereum Blockchain, Ethereum Virtual Machines (EVMs) designed automatically, and become an evolution in finance.



## ■ Blockchain 3.0: DApp (Faster: Transaction Per-Second 10,000-100,000 TPS).

DApp or Decentralized Application, is an application whose back-end code runs on a peer-to-peer network that is decentralized and not centralized infrastructure. DApps sets out ways to reduce the impact of third parties on application functions. DApps connects providers and users without the help of intermediaries, contrary to regular centralized applications.



## Blockchain 4.0: Usable in Industri (Faster: Transaction Per-Second 1,000,000 TPS).

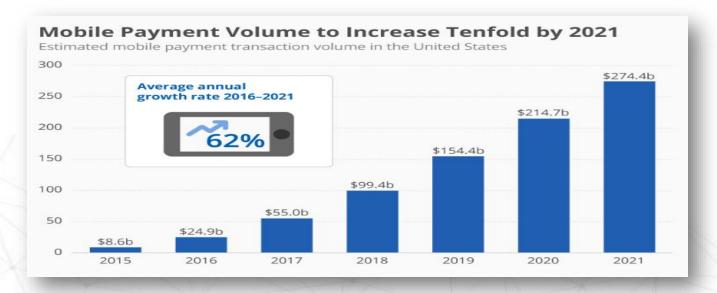
The arrival of Blockchain 4.0 will mark a salient milestone in the history of blockchain evolution. Blockchain 4.0 usable in industrywill be the business-friendly, high-performance public chain that can execute real-world use cases and applications.



## 1. e-Commerce Payment Growth Statistics

Adoption of mobile payment services has been slower than many had expected. According to estimates by Statista's analysts, 35 million Americans used their smartphone to pay at a physical store last year, a number that is expected to rise sharply in the future though.

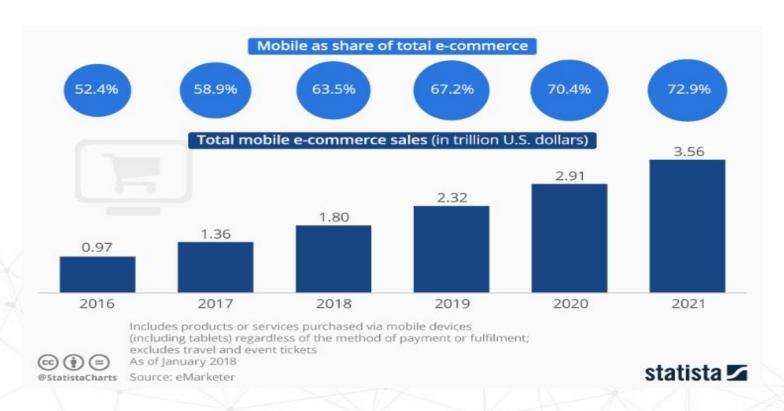
According to our Digital Market Outlook, the mobile payment transaction volume could rise from \$25 billion in 2016 to nearly \$275 billion by 2021 – that's an average annual growth rate of 62 percent!





## 2. Mobile E-commerce is up and Poised for Further Growth

Worldwide, e-commerce growth is primarily being driven by consumers using their mobile devices, phones and tablets, to acquire goods and services. According to eMarketer estimates, retail e-commerce sales reached \$2.3 trillion in 2017, a 23.2% increase over the previous year. The mobile share of this stood at 58.9%, or \$1.4 trillion. In 2021, mobile e-commerce could rake in some \$3.5 trillion and then make up almost three quarters (72.9%) of e-commerce sales.



# THE PROBLEMS

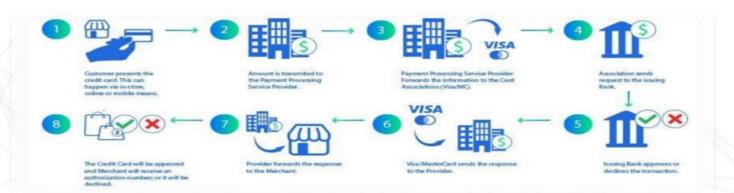
Despite the explosive growth, two major problems still exist:

## 1. Trust and reputation

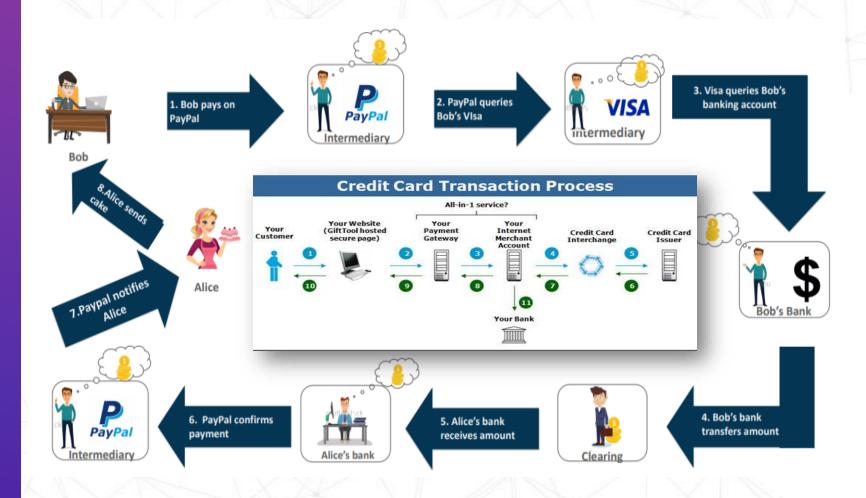
Building trust is difficult, and it is centrally governed by big marketplaces. There is an inability to transfer trust from one centralized service to another, and thus a need to establish relationship with each merchant separately. Moreover, a merchant's history is not recorded, so there is no ability to punish fraudulent buyers or merchants. Huge efforts and advertising budgets are needed to create trust if a merchant is not a part of a centralized marketplace.

## 2. Expensive and long payment process

Different fees to pay for payment gateway transaction fees range from 2% + 0.1 to 6% + 0.7. Chargeback fees of USD15. Moreover, existing payment gateways rarely offer a simple solution for a merchant to accept mobile payments on their website or point of sale terminals.



## Traditional Transaction





# **OUR SOLUTION**

Unocall created a universal decentralized trust and reputation solution that works perfectly along with mobile payment processing on Ethereum Blockchain that utilizes smart contract technology.

## 1. Universal / Transferable Trust and Reputation System

Every time a transaction is done, the blockchain will record the time of the transaction, both receiving and sending wallet addresses, warranty conditions, delivery times, and all other information that is usually needed to ensure trust. All sensitive information will be recorded as hashed and only available to authorized users in a beautifully designed peer-to-peer user interface. all recorded in accordance with the purchase details stored during the purchase.

Smart contracts will automatically change the level of trust for each party involved.



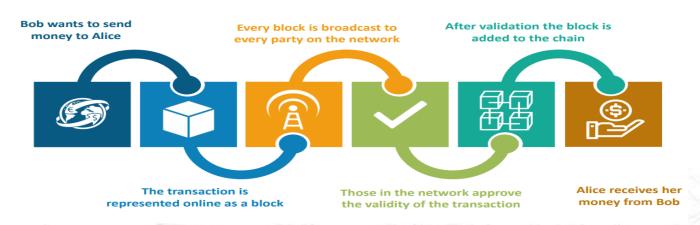


## 2. Mobile Payment Solution

**UNOpay Mobile Payment** running to Ethereum Blockchain network can make payments with only 1 step and 1 fee, which results in generally accepted payments of up to 5X cheaper and up to x1000 faster for traders. After simple integration with Unocall, Platform DApp will be able to use decentralized trust and reputation system, accept Ethereum-based CALL tokens to easily convert cryptocurrency to local fiat currencies.



## **Blockchain Transaction**





## The rise of digital and mobile wallet: Global usage statistics from 2018

In 2014, Apple launched their first mobile wallet app, followed by Samsung and Android a year later. By 2022, it's estimated that the transaction value of mobile payment apps will reach nearly \$14 trillion illustrating the fast-pace of the industry. Payment apps have been adopted quicker in China than anywhere else, but which countries are catching up in the market? Merchant Machine collated the facts and figures behind mobile wallet's to give a landscape of one of the fastest moving technology markets in the world. The research looks at usage across countries, ages and different mobile wallets. Some of the key findings are outlined below:

#### **Mobile-Savvy Nations**

A country is often defined by their attitude towards technology as it often advances them as a society. In the mobile wallet market, these are the places whose residence have adopted Apple, Android and many other payment apps the fastest.

- •China WeChat pay and Alipay are the two dominant payment platforms in a country with the highest GDP, making their market share all the more valuable. It's estimated that 47% of phone owners use mobile wallets
- •Norway Scandinavian nations are revered for their innovative societies, and their payment methods mirror this opinion. At 42% usage, mobile wallet usage is higher proportionally in Norway than in any other European nation.
- •**United Kingdom** The convenience of mobile wallets could well have contributed to the popularity in the UK with 24% of phone users using payment apps, placing them in 3rd place.
- •Japan Much like China, the advancement of the tech industry in Japan has often been mirrored by its inhabitants. This is no different when it comes to the adoption of mobile wallets, with an estimated  $\frac{1}{5}$  of smartphone owners using digital wallets.
- •Australia Our research has found phone users down under are opting for the convenience more than many other international counterparts. With 19% using mobile wallets, they rank 5th above of the likes of USA and Singapore.

#### **Across the Ages**

Different age demographics adopt technology at different paces, particularly when it comes to mobile wallets. We've researched the attitudes of different age groups and whether they have or want a payment app on their phone.

- •Young Guns The 18-34 bracket unsurprisingly takes top spot when it comes to both interest and usage of mobile wallets. Just under half of smartphone users in this demographic have a mobile wallet, with 32% stating that their interested by the idea of one.
- •Post Millennials Venturing up the age groups one might expect to see a drastic decrease in mobile wallet usage, but it's been found that 44% of 35-44 smartphone users have a mobile wallet, with just under a quarter uninterested by the app.
- •Older Generations It appears that generations are becoming more and more tech-savvy every day. Just under 30% of those surveyed between the ages of 55-64 claimed to have a mobile wallet, with a further 27% saying that they are attracted by the prospect of using one.



## **OUR VISION & MISSION**



Our Vision & Mission is to educate the public about Unocall as a means of payment in a decentralized ecosystem so that it is easily understood by the public when conducting transactions. On the other hand, most companies focus on centralizing credit cards supported by cryptocurrency. The use of cards is no longer needed in the future and has changed with the Blockchains-based "Mobile Wallet Payment" application. Unocall supports the development of the Smart Wallet Proof of Stake (SW-PoS), the main staking platform for us in developing DApp and UNOpay Mobile Wallet running on Tecnology Ethereum Blockchain 2.0 is openly secure.

The Smart Contract ERC20 that applies the standard protocol. As Ethereum token, which means that every investor can obtain additional tokens just by holding Unocall. Wallet Cellphone Payment Platform UNOpay is a means of peer to peer (P2P) transactions in any location safely, sending and receiving payments and users have full control over their account at any time.

Unocall takes proven global market value and combines it into several decentralized applications (DApp) that make this platform interesting on the Blockchain 3.0 generation and easy to use. The UNOpay Cellular Wallet uses Unocall Tokens to be integrated into other cryptocurrency exchanges quickly, securely from the wallet to the wallet. Unocall's vision and mission to bring Token / Cryptocurrency to the real world in the ecosystem, through education and innovative blockchain projects in the future.



## **PLATFORM PROJECT**

The Unocall main project is development of a smart contract system based on ERC20 UNOpay Mobile Wallet, Unocall tokens that are easily implemented as payments for all online transactions and more unique is integrating Proof of Stake (PoS) staking lifetime on your mobile device to enjoy Passive Income in Smart Wallet, your application is fully decentralized with full nodes that provide security to validate transactions on the Blockchain 2.0 network from the most important parts of Unocall Ecosystem and Network Cryptocurrency in the future.



**UNOpay Mobile Wallet & DApp** 



## **UNOCALL ECOSYSTEM**

The Smart Contract ERC20 protocol standard on Ethereum Blockchain, Unocall Token is designed as a secure, easy, fast and low cost peer-to-peer (P2P) payment token, very helpful for every user in all Unocall Ecosystem Networks.



## WORLD COMMUNITY

✓ Rank Recognation

UNOCALL Foundation

## DApp PLATFORM PROJECT

√ UNOpay Mobile Wallet

Cryptocurrency Exchange

Smart Wallet Proof Of Stake

Utility Bill Payment

Cryptocurrency Trading

Merchant Marketplace

AirDrop Distribution Free

Games Application



## **ICO (INITIAL COIN OFFERING)**

Unocall ICO will take place on the offering of several Batch Packages at launch. Funds collected from the sale of ICO coins will be used for the development of our platform ecosystem. Investors can choose a Batch Package to get unlimited money on additional active networks, some network bonuses for initial reference at the 30 day limit.

## **UNOCALL ICO BATCH PACKAGE**



#### Batch #1 Package

\$80=800 CALL +35% ICO Bonus Smart Wallet-PoS 51%

Start-Up Bonus 10% REF+PSV 10% Matching Bonus 10% Leadership Reward (Royalty PI 1%)

Price Unocall = 0.1USD



#### Batch #2 Package

\$180=1,800 CALL +50% ICO Bonus Smart Wallet-PoS 51%

Start-Up Bonus 10% REF+PSV 10% Matching Bonus 10% Leadership Reward (Royalty PI 1%)

Price Unocall = 0.1USD



#### Batch #3 Package

\$580=5,800 CALL +55% ICO Bonus Smart Wallet-PoS 51%

Start-Up Bonus 10% REF+PSV 10% Matching Bonus 10% Leadership Reward (Royalty PI 1%)

Price Unocall = 0.1USD



#### Batch #4 Package

\$1,580=15,800 CALL +60% ICO Bonus Smart Wallet-PoS 51%

Start-Up Bonus 10% REF+PSV 10% Matching Bonus 15% Leadership Reward (Royalty PI 1%)

Price Unocall = 0.1USD



#### Batch #5 Package

\$5,580=55,800 CALL +65% ICO Bonus Smart Wallet-PoS 51%

Start-Up Bonus 10% REF+PSV 10% Matching Bonus 20% Leadership Reward (Royalty PI 1%)

Price Unocall = 0.1USD

**Note:** Payment for the purchase of the Batch package UNOCALL uses Ethereum Cryptocurrency, according to the updated market price by exchanging USD to Ethereum ensuring an even fee within 2 hours of automatic transfers in the ICO Package; we cannot predict any market changes and prices will be updated at any time and make sure it is transferred to Unocall wallet address after we have confirmed via your email.

# **WOCALL SPECIFICATION**

Name : **UNOCALL** Symbol : CALL Decimal : 18

Max Supply: 99 Million CALL

Token Price: 0.1 USD

Token Allocation:
Support Round: 2%
Private Sale: 5%

Public Sale ICO: 63%

Founding Team Allocation: 15%

Operation Promotion: 5% Community Reward: 7%

Advisor Team: 3% Fund Allocation:

Smart Wallet Proof of Stake: 51%

Development: 30% Marketing: 10% Network: 9%

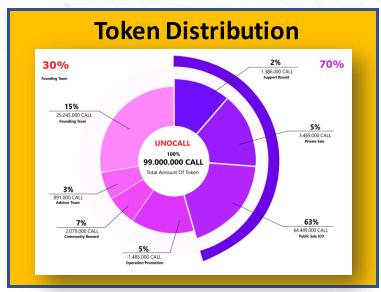
Target Sale ICO: 8 Million USD

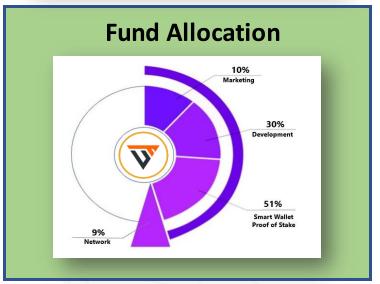
Technical Specification: Ethash ERC20

ICO Start Date: Q2 2019 ICO Finish Date: Q3 2019

**ERC20 Smart Contract Address:** 

0x092428E2Ce418B222d0C5e2F7861bbDFbc2dd5D1

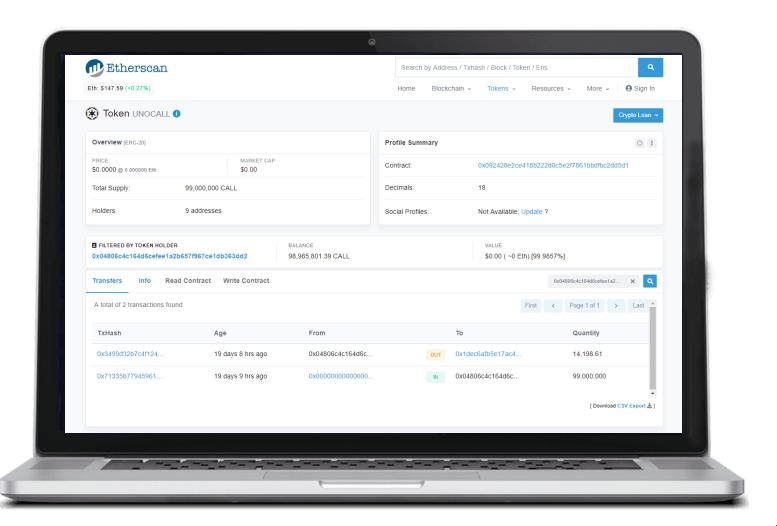








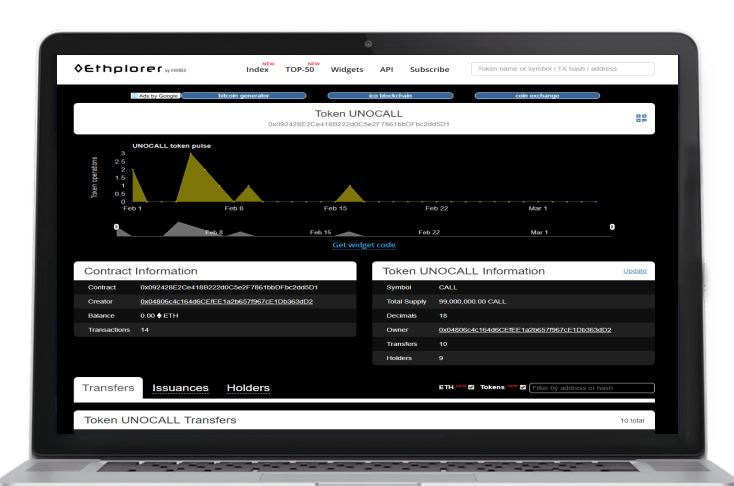
0x04806c4c164d6CEfEE1a2b657f967cE1Db363dD2







0x092428E2Ce418B222d0C5e2F7861bbDFbc2dd5D1







# NOCALL COIN ROADMAP





#### Aug 2018

UNOCALL Coin
idea development
Team Building
Start online research in
several developing
countries against the
impact of the Blockchain
Technology





#### 2019

Concept development research and survey for for Mobile Wallet Payment Marketplace Platform, online research in several developing countries:

Brunei Darussalam 🚤



Indonesia Singapore

Singapore Thailand

Philippine >

Taiwan

India \_\_\_\_ Hongkong 🕏



#### 2019

Team Building Final
Platform Architecture
Project Feasibility
Smart Contract ERC20
White Paper, Ecosystem
Start ICO Preparation
Financial Plans
Marketing Strategy
Online ICO Website
UNOCALL ICO Publish
Promotion CoinGecko,
Track ICO, News ICO





#### Des 2019

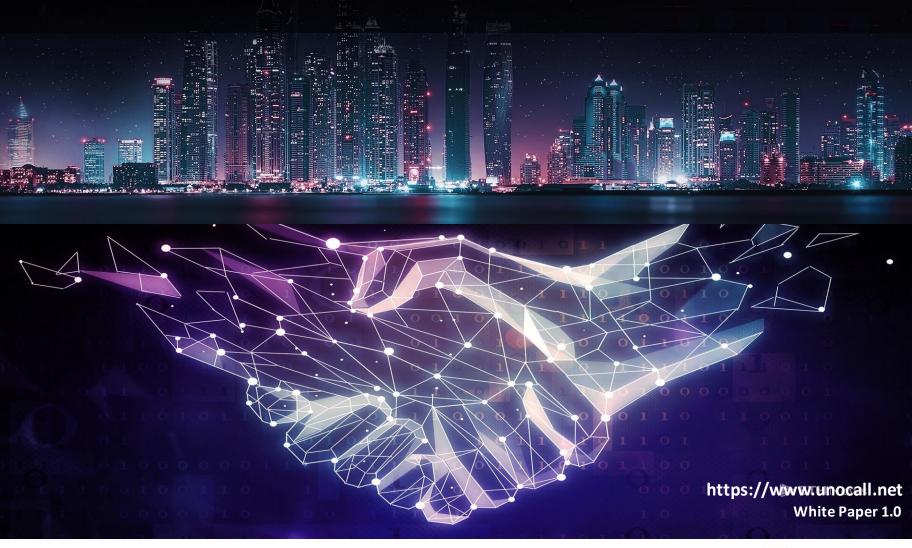
The end of ICO
Implementation of UNOpay
Mobile Wallet & DApp
UNOCALL Coin Listed:
CoinMarketCap, CoinGecko
Exchange Listed Platform:
HitBTC, Tidex, Coinbene,
Bitfinex, Luno, Crex24
EtherDelta, Indodax,
Coinbase Pro, Bithumb,
Cryptopia, Coinexchange

# **DISCLAIMER**

This white paper is to provide information about the Unocall Project Platform as an alternative bridge in terms of exchanging fiat money and transactions into digital money globally, safely and transparently to develop a Decentralized Application (DApp) and Mobile Wallet (UNOpay) to the Marketplace (C2C) in front future path on the Ethereum Blockchain, as a guideline for participating in ICO procedures.

This white paper does not offer to buy or sell securities and does not contain laws, taxes, investments or other proposals to do business in a decentralized network, all participants already know the above. and those involved in purchasing initial coin packages at affordable prices directly receive Unocall + coin ICO Bonus Coins, in recognition of their participation, even a passive wall of security from placing 51% Ethereum Cryptocurrency into the Smart Wallet Proof of Stake program (PoS) includes its assets and systemically active participants from network involvement for their reference to relatives, friends or other people to be invited to buy a Batch Package during the ICO period, we give prizes in recognition events.

Based on this information, all transactions are not restricted or not subject to securities law from any state jurisdiction. The estimates and conditions described in this document are purely forward-looking statements obtained in the sociological research process and the study of public information about trust in technological development and it is not possible to exclude risks and uncertainties that produce tangible results that differ significantly from estimates and state results in forward-looking statements. Leadership ranking in a decentralized network is a reward for working hard in building personal, group networks for leadership.



# THANK YOU

FOR YOUR INTERESTING IN UNOCALL
AND WE LOOK FORWARD
TO WORKING WITH YOU