

WHITEPAPER

FIRST CRYPTOCURRENCY
BINARY-OPTION PLATFORM BUILT
ON BLOCKCHAIN WITH P2P CRYPTO EXCHANGE

UI WISH

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Abstract

Since ancient times people have been placing bets with one another. It's human nature to measure the risk vs. reward factors in almost everything we do. With the cryptocurrency craze on the rise, analysts have been left scratching their head and taking notes and wondering how to capitalize on profits in the extremely volatile markets of cryptocurrency trading.

The internet changed the way people communicate. It has made the access to information available to anyone in an easy manner. In the same way, blockchain is changing the way people do business, transforming entire industries with a new transparent, decentralized, and secure business model.

Today, a new company emerges from the revolution as leaders of change, with a robust solution to disrupt the binary options industry and purge it from underhanded brokers who have stained the reputation of binary trading by manipulating the market for their gain.

This Whitepaper introduces a new binary trading platform by UI WISH, then lays out their plan to cleanse the industry of corruption by adopting the latest transparent innovations of blockchain technology and enhancing it with the power of Ethereum smart contracts to create the first cryptocurrency binary-option platform built on blockchain integration with a decentralized p2p crypto-fiat exchange.



Platform Summary

The trading platform is the first of its kind to feature a crypto-fiat exchange service and is built by and for binary brokers allowing traders to bet on the direction of cryptocurrency markets, then instantly exchange crypto to fiat currency. It enables players to place bets on future changes in the crypto market. There is no margin call; traders will only need to guess if the underlying asset moves above or below the current price at the time of expiry.

The platform offers an excellent user experience with a clean UI and easy to learn platform functions. The platform design was created from the beginning, to provide a top-notch binary trader experience as our number-one priority. The platform brings in a flavorful combination of features, bringing traders a robust selection of tools making your market movement prediction strategies.

Market Background

Binary Options trading have gained a lot of popularity since its introduction in 2008. When binary options trading started, there were about ten trading platforms. The number of traders using binary options in the UK rose by more than ten times from 2011-2016 driven by an increase in risk-averse investors. Since 2016, investing in binary options has become more attractive to investors and individuals who invest in shares, equities, currencies, commodities, and now cryptocurrencies.

In 2017, WISH UI connected with more than 4,000 investors who expressed interest in the liquidity of cryptocurrency. By the end of 2018, WISH UI expects the Binary Options(P2P) trading platform will grow to support over 5,000 traders worldwide.

What you need to know

To successfully day trade cryptocurrencies with binary options, you do not need to be an expert. You only need to focus on the speculation driving the cryptocurrency fluctuation, and not so much on the technical details. As while trading binary options; one does not need exceptional skills or a high-level education to gain profit using asset fluctuation. Binary options are perfectly suitable for newbies who want to try and experience trading and for seasoned professionals. Many professional traders are leaving traditional trading to start trading cryptocurrency because of its high volatility.

Fundamentals at the moment do not seem to be affecting the price movement of the stocks running on a blockchain. But, even though cryptocurrencies have a high probability of going up in price, you still should learn how to recognize patterns that will give you a good entry while managing your risk.

You also need to be able to read the chart and trend of the cryptocurrency you are trading. Your primary focus when trading cryptocurrency should be the chart. Cryptocurrencies are known to be extremely volatile at times; we recommend for you to do your research before entering into a bet or trade.

Generally, There are two different ways to use your cryptocurrencies for binary options trading.

1. You can deposit your cryptocurrency and trade them through a broker.
2. You can hold your cryptocurrency in a digital wallet and trade them on your own.

Introduction

Binary options trading incorporates millions of active traders per day and is rapidly expanding. One of the easiest ways to profit from binary options is by trading cryptocurrency. Several brokers offer cryptocurrency as one of their many assets, while others deal exclusively in cryptocurrency trading.

For most financial players, it is important to have comfort and convenience with exceptionally safe and reliable betting windows, which guarantees the bettors will benefit from trading. Every day, more investors are seeking to leave the general market and enter cryptocurrency trading by leveraging the potential of distributed ledgers and smart contract technology.

Binary option trading is a convenient way of investment as it does not require a trader to forecast actual quotes, he only needs to predict future price change direction or predict if a price goes up or down.

Powered by Ethereum smart contracts, WISH UI trading platform brings transparent operations, fair conduct, and real-time data results to the Binary Options trading and offers all players and brokers a higher margin of safety in binary option betting on the cryptocurrency market with simple yes or no proposition.

This whitepaper will define the problems the now exist in today's market and then follow up with an analysis of recent developments built for binary options trading that use Blockchain technology. This paper aims to introduce a new smart contract solution which offers valuable improvements and an innovative combination of features for traders, investors, and brokers in the binary options.

After observing the current choices in online binary option trading platforms, we have identified several security risks and general inconveniences:

1. Trust
2. Subject to Regulations
3. High-Level Entry
4. Consolidating Market
5. Slow Transactions
6. High-Level Entry

Problems in the General Market

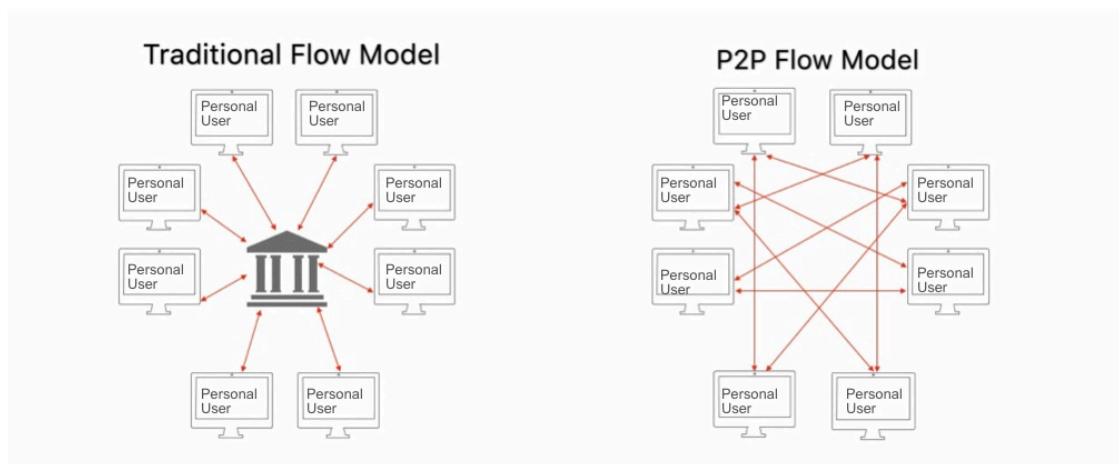
With the unprecedented development of Blockchain technology and the emergence of smart contracts, new business opportunities have emerged in financial sectors. Crypto has its benefits, but it's important to point out the problems of trading in markets based on centralized fiat currencies. Ultimately, it is the trader who suffers from the corrupted trading systems of fiat currencies.

It is highly probable that the currently split market will consolidate by the end of 2019. Brokers who prepare for the upcoming transition are making changes to adjust to the pressure of new expectations coming from traders, who are now demanding transparency and improved quality to binary option investment platforms.

When you're day trading any volatile financial instrument, you need to be able to enter and exit your positions in seconds and precisely at the prices you want. Most cryptocurrency exchanges have poor trade executions, making it hard to enter and exit positions swiftly. Often, it takes minutes to fill your orders, which can result in you losing money from inability to quickly manage trades, particularly for short-term trades.

Trust is a significant issue in traditional markets. In many cases, traders bet against brokers/platform in traditional platforms; this creates a direct conflict between the broker and trader. All too often, general market traders are robbed by underhanded broker scams and financial malpractices. In the worst case, traders often lose their investments when a broker company shuts down or disappears.

At any time, Brokers can just shut down and run off with their client's money. Also, regulations create a high barrier to entry, making it hard for new investors to start trading without suffering substantial losses. Furthermore, transaction times continue to slow every investor's ability to place trades, causing investors to miss out on critical trades opportunities. Moreover, there is little or no transparency in the general marketplace, making all investments very high risk when compared to the benefits of a transparent blockchain trading platform. These are all critical problems, especially in something as volatile as binary options trading. It is vitally essential for traders to find a better solution to repair and maintain the reputation of binary options trading, now more than ever.



Mission Statement

At the core of UI WISH, it is fundamentally essential to launch a new P2P binary options platform for trading cryptocurrencies; They aim to give traders a fair, transparent and profitable technology foundation with easy entry for anyone, including those who are new to binary option, cryptocurrency, or both. Furthermore, UI WISH is a dedicated supporter of both the binary trader and the crypto communities.

Not only do we hope to become the vanguard force which directly disrupts and ultimately drives the decline of the traditional binary options market, but also, we believe ourselves to be the forefront leaders and gatekeepers which bring the binary options trading community into the lucrative market of the crypto trading community. Based on a comprehensive business model, brokers who seek entry with our platform through our core principles, occupy the market position together with market leaders.

We further believe that today's market will consolidate in a matter of a year. Brokers who can see the upcoming transition have become accustomed to transparent quality requirements, and if they can't keep pace with the changes, they will soon be extinct, just like Nokia or Kodak.

How the platform works

UI WISH is the first decentralized binary options trading platform based on the ethereum blockchain with built-in functionality of a robust crypto exchange. Additionally, the service will generate and use its own standard ethereum ERC20 token. Ulcoin will be used as a tradeable currency and hold its value, starting at 0.256 USD per coin. UI WISH is a decentralized p2p trading platform, aiming to drive the downfall of the traditional binary options trading industry by completely removing the "trust factor" from financial dealings between dealer and trader. Ulcoin is used as a shareholder asset and also as a tradeable cryptocurrency used in the platform.

The inner workings of the marketplace are 100% transparent, and payments are guaranteed. UI WISH uses oracles to fetch asset price data, which then returns the data to a smart contract built into the Ethereum blockchain. The built-in wallet will fetch start time, price, conditions, and amount wagered, and pass it to smart contract. The platform software will then compare the data and trigger the smart contract to reward winning traders immediately. No secondary database or server-side program is needed, no possible opportunity for underhanded manipulation, cheating, or scams. Payments are instant, and payments are guaranteed.

Rewards

UI WISH will provide an unmatched binary options platform as there has never been before. The market offers provably fair guaranteed Payout with 100% transparent and auditable records. The efficiency the blockchain technology provides allows the service to save on costs. Therefore, offer the most competitive reward rates. Furthermore, the

team has placed a high priority on designing it's UI wish the best user experience, for both new and veteran traders.

Fees

The primary goal is to enable traders to obtain more daily trade and more profit. The team won't make money from traders loss, but instead, it will charge between 0.005-0.010 ETH per trade, from fees per trade (actual cost per trade will be published before public version release).

Trading

All cryptocurrency exchanges and trading contracts will be all handled on the Ethereum blockchain. Trader and Players funds are also stored on ethereum blockchain. Simply put, an oracle is a blockchain program that fetches data to and from smart contract applications(Dapp's) since smart contract protocols do not allow them to access third-party data. Oracles are integral parts of smart contract programming on the Ethereum blockchain because it is counterproductive and impracticable to arrive at a decentralized consensus on centralized third-party data.

Oracles

Asset data will continuously update, as the Oracle fetches information such as start time price, expiry price, and high/low price history (to provide traders with an accurate risk factor score). Smart contracts will store the data, then rewards the winning side with up to 95% of opposing party's wager.

Smart Contracts and Digital Wallet

Traders send ETH or Ulcoin from the built-in digital wallet, directly to the smart contract trade deal. If you guess the movement of an asset correctly, then the smart contract automatically issues your payment. Moreover, Dealers send ETH or Ulcoin to create a new trade deal contract or can bet to back an existing contract and make a profit if the players lose. The smart contract automatically pays out the reward. Furthermore, Affiliates can earn ETH or Ulcoin by referring new traders to the UI WISH Platform.

Platform Benefits

UI WISH is a highly effective, transparent platform for binary options and contract type betting, using smart contracts based on the Ethereum Blockchain. Each investor can make a two-way P2P trade, either as the dealer or the player, and the gains and losses can be profitable in either position. All your trades and funds are safe and secure. Unlike traditional platforms, it is impossible to hack the Ethereum Blockchain. No one can change the price data as smart contracts are used to fetch data and store it on the Blockchain. The aim is to create a fair and open platform that gives each participant's investment or speculative position profitability.

Exchange Features

Introducing the first official P2P cryptocurrency exchange that gives investors the opportunity to offer P2P cryptocurrency transactions. Blockchain smart contracts in combination with Binary Options P2P exchange. The platform P2P options exchange is only open to those who invest in the platform. Smart Contracts deliver your winnings directly to your ETH address automatically and immediately.

Immutable Results

A significant benefit to blockchain technology is that once a transaction is confirmed, it is permanently stored in the history of its ledger. It's an immutable, permanent record of operations, and cannot be manipulated or altered. The history of records contains every transaction about either assets or services become permanent records.

100% Transparent

With UI WISH betting becomes transparent and results irreversibly recorded to the blockchain. Traders can choose to be either the player or the dealer and win rewards which are 100% open and unchangeable. Therefore, traders do not need to know each other to trust each other.

Provably Fair

Funds to support the platform are gained through the cryptocurrency exchange, rather than either side of the trade deal. Thus, eliminating all possibility and motivation for a

platform operator to use manipulative or underhanded tactics to gain an unfair advantage over a binary option trade deal. Moreover, brokers who wish to join the platform occupy the same market space as any other trader.

Instant Transaction Times

With UI WISH, there are no issues with execution speed. By processing transactions with a payment solution thousands of transactions every few seconds, so you don't have to worry about taking a significant loss or not getting filled right before a big move.

Guaranteed Payouts

Smart Contracts guarantee that all payouts are paid promptly. Based on a simple yes/no proposition the contract will determine the winner by retrieving results from the official charts, and then will self-execute payment to the winner at the set expiration time. Therefore, in a situation where parties do not know each other, and the trust factor is low, the smart contract offers security from fraud, tampering, and conspiracy.

Initial Coin Offering (ICO)

Purpose of Token

To support further research, development, and community efforts UI WISH will hold an Initial Coin Offering(ICO), in which UI WISH tokens will be made available for purchase to investors in the UI WISH platform.

Schedule

The UI WISH tokens will be issued automatically by the smart contract with each exchange request. The Stages are broken up into these the following schedule:

PHASE 1 - May. 1st, 2018 - July. 31st, 2018

PHASE 2 - Aug. 1st, 2018 - Sept. 31st, 2018

PHASE 3 - Oct. 1st, 2018 - Dec. 31, 2018

PHASE 4 - Jan. 1st, 2019 - Feb. 28th, 2019

PHASE 5 - Mar. 1st 2019 - Apr. 30th, 2019

Token Distribution

In total, On May 1st, 2018, STAGE 1 of the ICO will begin, at which time a total of 25 million standard ERC20 Ethereum tokens. (TOKEN). Will ever be generated. Tokens will be broken up and distributed in 10% increments at each stage of the ICO. Therefore, at each of the 5 STAGES during the 12-month ICO phase, up to 2.5 million coins will be made available for purchase by investors of UI WISH platform.

ICO Minimum ETH Investment

During each stage of the ICO, a minimum investment will be set to purchase (TOKENS). For each stage, the minimum ETH required to investment will decrease on a shrinking scale.

1. Corresponding to PHASE 1 beginning the minimum investment of ETH required to purchase Ulcoin will be set at 20 ETH.
2. Corresponding with the transition from PHASE 1 ending and PHASE 2 beginning, the minimum ETH required to invest in Ulcoin will decrease to a set amount of 15 ETH.
3. Corresponding with the transition from PHASE 2 ending and PHASE 3 beginning, the minimum ETH required to invest in Ulcoin will decrease to a set amount of 10 ETH.
4. Corresponding with the transition from PHASE 3 ending and PHASE 4 beginning, the minimum ETH required to invest in Ulcoin will decrease to a set amount of 5 ETH.
5. Corresponding with the transition from PHASE 4 ending and PHASE 5 beginning, the minimum ETH required to invest in Ulcoin will decrease to a set amount of 2 ETH.

Discount

During each stage of the ICO, a promotional discount will be applied to purchase (TOKEN). For each stage, the percentage of the discount be on a shrinking scale.

1. Corresponding to phase 1 beginning a discount of 10% will be applied. Therefore, between May 1st, 2018 to July 31st, 2018 whitelisted investors will be given an opportunity to purchase (TOKEN) tokens at a price of 0.2301 USD per token.
2. Corresponding with the transition from PHASE 1 ending and PHASE 2 beginning, a discount of 8% will be applied. Therefore, between Aug 1st, 2018 to Sept. 30st, 2018 whitelisted investors will be given an opportunity to purchase (TOKEN) tokens at a price of 0.2355 USD per token.
3. Corresponding with the transition from PHASE 2 ending and PHASE 3 beginning, a discount of 6% will be applied. Therefore, between Oct. 1st, 2018 to

Dec. 31st, 2018 whitelisted investors will be given an opportunity to purchase (TOKEN) tokens at a price of 0.2406 USD per token.

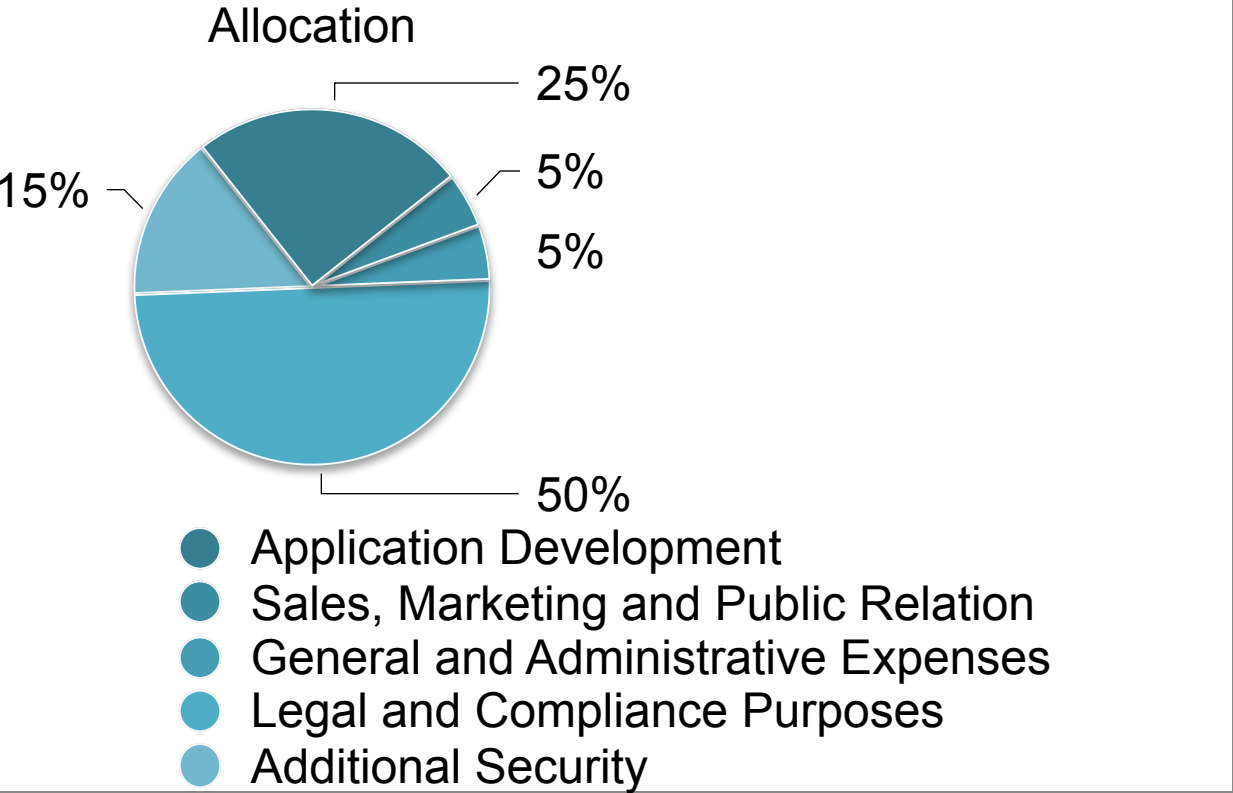
4. Corresponding with the transition from PHASE 3 ending and PHASE 4 beginning, a discount of 3% will be applied. Therefore, between Jan. 1st, 2018 to Feb. 28th, 2018 whitelisted investors will be given an opportunity to purchase (TOKEN) tokens at a price of 0.2483 USD per token.
5. There will be no discount applied during PHASE 5. At the end of the promotion, the development team will destroy all unsold tokens.

ICO Token Road Map

Standard Price	0.256 USD
Type	ERC 20
Hard cap	45543 ETH - maximum
Soft cap	12000 ETH - minimum
Smallest Unit	0.01ETH
Initial Token Generation	25 million tokens
Total Tokens Generation	50 million tokens
Stage	100%
Period	May 1 to July 31
discount	10%
Currency coupon	30%
Private placement	6%
Available Tokens	2.5 million
Minimum Investment	20 ETH
Stage	200%
Period	August 1 to September 30
Discount	8%
Currency Coupon	20%
Private Placement	8%

Available Tokens	2.5 million
Minimum Investment	15 ETH
Stage	300%
Period	October 1 to December 31
Discount	6%
Currency Coupon	15%
Private Placement	10%
Available Tokens	2.5 million
Minimum Investment	10 ETH
Stage	400%
Period	January 1 to February 28
Discount	3%
Currency Coupon	10%
Private Placement	12%
Available Tokens	2.5 million
Minimum Investment	5 ETH
Stage	500%
Period	March 1 to April 30
Discount	0%
Currency Coupon	5%
Private Placement	14%
Available Tokens	2.5 million
Minimum Investment	2 ETH

Token	Allocation
Application Development	50%
Sales, Marketing and Public Relation	25%
General and Administrative Expenses	5%
Legal and Compliance Purposes	5%
Additional Security	15%
Unsold Tokens	Destroyed



Conclusion

Trading in markets based on centralized fiat currencies is risky, inefficient, and filled with corruption. Luckily, there is now a better option. Blockchain technology has changed the way people do business, and now it's revolutionizing how people trade binary options. Today, a new company emerges from the revolution as leaders of change, with a cryptocurrency binary-option platform built on blockchain integration with a decentralized p2p crypto-fiat exchange. But how do you capitalize on profits in the extremely volatile markets of cryptocurrency trading?

By leveraging the potential of distributed ledgers and smart contract technology UI WISH brings innovation to the market that uses the blockchain and smart contracts in combination with the very first binary options P2P crypto exchange for instant exchange of crypto to fiat currency. Additionally, it brings valuable improvements and an innovative combination of features for traders, investors, and brokers to manage trades, particularly for short-term trades quickly.

The new trading platform is perfectly suitable for newbies and will repair, grow, and maintain the reputation of binary options trading, by ensuring trades and funds are safe and secure. No one can change the price data on a 100% transparent trading platform for binary options and contract type betting,

The platform is built to introduce the binary options trading community into the lucrative market of the crypto trading community; the aim is to disrupt and ultimately drive the decline of the traditional binary options market fair and open platform that gives each participant's investment or speculative position profitability.

MEET THE TEAM

PEOPLE BEHIND UI WISH

FOUNDER



DMITRY MACHIKHIN, INTERNATIONAL
LAWYER AND ENTREPRENEUR,
BLOCKCHAIN BUSINESS EXPERT,
MOSCOW, RUSSIA

Education: International law, translations (Peoples Friendship University of Russia); Graduate School (Institute of Legislation and Comparative Law under the Government of the Russian Federation); Management (Moscow business school)

Practice areas: project management, negotiations, corporate affairs, litigation, startups, blockchain, crypto, ICO.

Dmitry began his career as a lawyer and worked for some large international companies in the financial and banking sectors. After working for some time as a consultant in a leading law firm, Clifford Chance, located in Paris and Luxembourg, Dmitry became a Partner of a law firm in Moscow.

Since 2013, he has been a professional consultant for several startups around the world. In the same time, Dmitry has launched several his own projects of his own. Dmitry is in the crypto industry since 2014. He has advised over 30 blockchain projects and he is the author of numerous articles in different media. In 2017, he was appointed as CEO of Midex IT.



LUKE SZKUDLAREK,
GROWTH HACKING ICOS
FROM THE HEART OF
CRYPTO VALLEY,
ZURICH, SWITZERLAND

Luke has over 10 years international experience in the digital sector, leading a growth marketing and development agency in the heart of Crypto Valley in Zurich, Switzerland, specializing in Fintech & crypto finance, helping ICOs since 2016.

We help founders prototype, build & launch innovative products. We combine tech know-how with business and marketing to deliver projects together with globally distributed teams.

Globally connected, but locally we are plugged into the Swiss startup ecosystem, working closely with startups, investors, accelerators and incubators – providing our services, but also mentorship and workshops.



CHEE HOE NG (BRYAN)
BRYAN NG, MELBOURNE
AUSTRALIA

Over 15 years of commercial accounting, public accounting and taxation experience specializing in accounting and taxation advice and consulting to Corporations, High Net Wealth Individuals and SME businesses.

Ng is an entrepreneur, cryptocurrency investor and financial strategist with more than 15 years' experience in commercial and public accounting, IT and taxation services for corporations, high-net-wealth individuals and SMEs.

He is the founder and CEO of First Accountants, a CPA practice with locations across Melbourne, Australia. The firm specializes in business and corporate advisory services, the buying and selling of commercial enterprises, and educational and taxation services. He has overseen the growth of many start-ups.

A Licensed Tax Agent and member of CPA Australia, Ng began his career as an accountant at Smarts Home Finance in 2001 and has held numerous roles since, including founder and general manager of Australian Education Connections, senior consultant at SalmonGiles/Davidsons and finance and IT manager for ResolutionsRTK.



KIRILL KAZAKOV,
MARKETING STRATEGIST
& ICO CONSULTANT &
ADVISOR, MOSCOW

Kirill is a Practicing Marketing and Brand consultant with 12-years experience. A member of International Decentralized Association of Cryptocurrency and Blockchain (IDACB).

Kirill is also a teacher and producer of startups and education programs. He has led many marketing projects for companies such as Volvo, Coca-Cola, Hyundai, Samsung, and other international giants.



Сергей Дубчак,
crypto enthusiast,
Ukraine

A specialize in Business development, marketing, analytics of the co-branded market, business negotiations, recruiting, and business relations.

He will contribute to the team by visiting exhibitions, conferences, seminars, meetings with potential partners, and recruiting talented individuals to the team.

Education: Network marketing, International trade, Robotics, Crypto-currencies, and start-up development.



6. ZHE LI, NEW ICOS,
MALAYSIA

Zhe is an entrepreneur and developer. He is also been known for investing in some of the earliest cryptocurrency startups. He began investing in cryptocurrencies in 2013, some notable investments include Ripple, BitShares, and Ethereum.

He has more than 8 years proven track record of working in computer system security, telecommunication, online advertising, and financial technologies.

Disclaimer

General Clause

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This document contains observations which include, but are not limited to, statements regarding our intentions, beliefs or current expectations concerning, the business model of UI WISH platform, costs, liquidity, prospects, strategies, expectations of cryptocurrency markets, blockchain technology, and other financial subjects. We advise you to review this whitepaper, particularly the Risk Factors thoroughly. Many factors discussed in this Whitepaper, some of which are beyond our control, will be essential in determining the future production of the UI WISH platform and whether it will launch as we currently expect.

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