

## Unikeys demystifies cryptocurrencies by providing the first comprehensive suite of solutions to the masses.

Unikeys is giving all people, merchants, enterprises and governments access to cryptocurrencies and blockchain powered ecosystems. Introducing the first biometric hardware wallet to market, a fingerprint card called the UKey that stores cryptocurrencies, secures transactions effortlessly and makes digital currency payments part of everyday life.

The UKey card is the face of a greater Unikeys merchant ecosystem that enables smooth, affordable and frictionless experiences. Unikeys connects traditional financial systems to the blockchain, empowering businesses and transforming their approach to the new crypto-economy.

### Key Elements

#### Smart Hardware Wallet

The UKey smart hardware wallet card is ISO/IEC 7810 & 14443 compliant and has passed all the required tests. It has exactly the same dimensions as your banking card.

#### NFC

The UKey card removes the need for USBs. Having the possibility to use the encrypted NFC feature empowers you to design your own contactless payment experience.

#### Universal

The combination of features embedded into the UKey card enables anyone to spend cryptocurrencies anytime, anywhere. Unikeys empowers people to enjoy a solution that fits well into users' life.

#### Payment Processing

Unikeys allows merchants to easily and safely accept payments in cryptocurrencies. Online through the merchant API or on-site, the payment processor offers the possibility to set up tailor made allocations.

#### Security

The secure biometric authentication allows users to use their fingerprint to safely enjoy the convenience of contactless payments. The UKey card's secure element dynamically calculates and ciphers the card information.

#### EMV

The EMV chip allows you to safely cash in and cash out at affiliated cryptocurrency ATMs. Embedded into the UKey card, the EMV chip technology is effective in combating counterfeit fraud with its dynamic authentication capabilities.

#### Unikeys Reader

Create your own merchant experience with the Unikeys Reader. EMV, NFC, Bluetooth and Acoustic technologies are embedded into the UKey cards to create an effortless acceptance.

#### Enterprise Friendly

Every blockchain and distributed ledger networks have their own characteristics. Unikeys has the ability to provide white label solutions on demand, for any cryptocurrency and token powered ecosystems.

## A unique combination of features that makes the UKey card the most versatile card on the market.

<b>Format</b> ISO 17839 ISO 7810 ID-1 bank card format
<b>Operational temperature</b> 10°C to 50°C
<b>OTP Algorithm</b> HOTP Event based
<b>Acoustic Data Transmission</b> Unique ID + 2OTP
<b>NFC/RFID Frequencies</b> 13.56 MHz
<b>Acoustic Frequencies</b> 1600-3100 Hz

<b>Contactless Protocols</b> ISO 14443, MIFARE Classic, MIFARE DESFire EV2
<b>Contact Protocols</b> ISO 7816
<b>OS</b> Global Platform
<b>Certification</b> EMV Co & EAL 5+
<b>Reading System</b> Touch fingerprint sensors
<b>Full Transaction Capacities</b> 250,000 cards/month

<b>MoC Algorithm</b> Precise Biometrics & On Demand
<b>Autonomy</b> > 400 uses



### HOW TO PARTICIPATE

Please reach out to us if you wish to have more details and receive our white paper and technical paper:

✉ [info@unikeys.io](mailto:info@unikeys.io)

🌐 [www.unikeys.io](http://www.unikeys.io)

## Roadmap

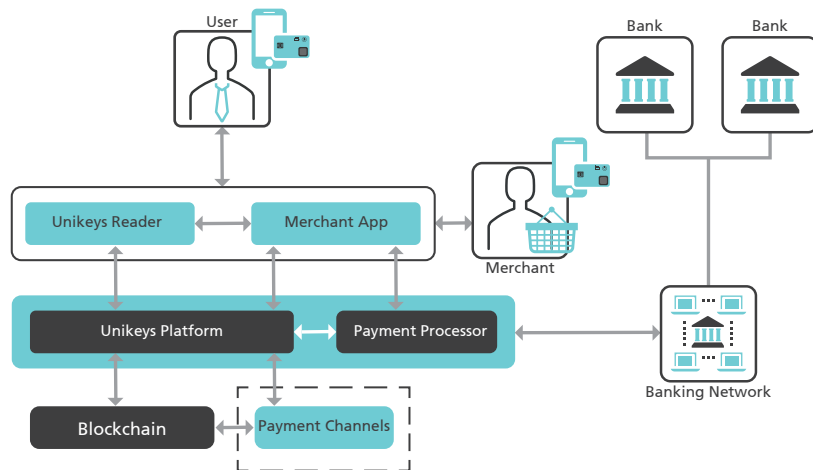
- 2009**
  - Set-up of MeReal Biometrics France
- 2014**
  - V1 Card launched & IP and patents protected
- 2016**
  - US patent granted & start of the V2.1 development in France
  - Start of the cryptocurrency R&D in Hong Kong
  - India Fintech award 2016 granted
- January 2018**
  - Official start of Unikeys HK Limited in Hong Kong
  - Development of the Ethereum based Proof of Concept
- May 2018**
  - White Paper and Technical White Paper published
  - Start of the Payment Channels Proof of Concept
- June 2018**
  - Unikeys is setting foot in Paris
- September 2018**
  - Start of the Fundraising
- November 2018**
  - Investment into manufacturing cleanrooms for enhancing production capacities
- December 2018**
  - Online reservation of the UKey card V1
- Q1 2019**
  - Start of the deliveries of the UKey card V1
  - Availability of the Unikeys wallet
- Q2 2019**
  - Availability of the Merchant App and Unikeys Reader
  - Publishing of Merchant APIs, SDKs for integration and eCommerce plugins
- Q4 2019**
  - Payment Channel features implementation and testing on the Unikeys Wallet and the Merchant App
  - Testing phase of the UKey card V2 with the community (with a display, two buttons and bluetooth feature)
  - Start of the deliveries of the UKey card V2

## Strategic Partnership

The Unikeys team aims for high standards and closely works with a group of top professional firms in hardware, blockchain and payment channels related developments to ensure high quality standards are met.



## Unikeys Merchant Ecosystem



**The Unikeys Merchant App** is designed to be convenient to plug in for merchants who can accept UKey cards powered transactions. The Merchant App proposes customizable features which include payment functions, fund transfer, bill payment, prepaid top up, and customizable loyalty management solutions.



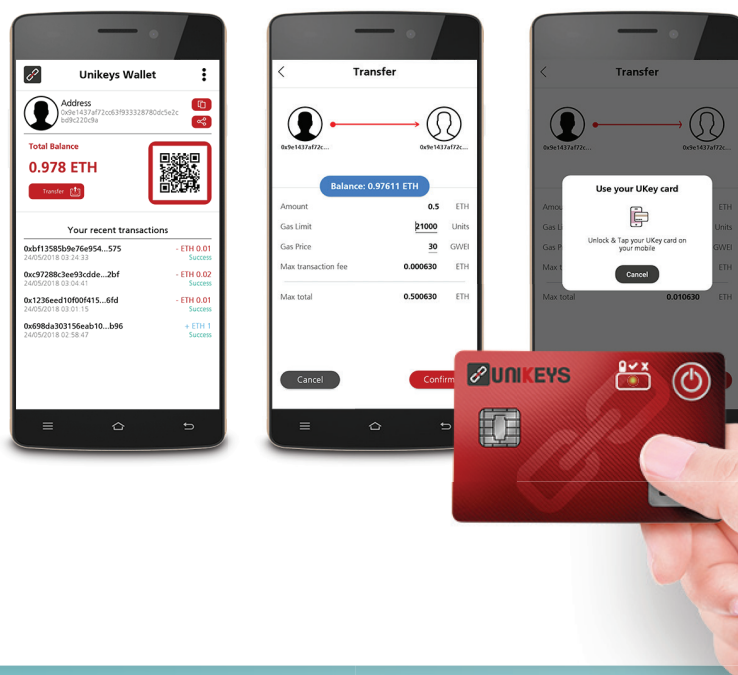
**The Unikeys Reader** - Every small, medium and large businesses must have the opportunity to accept cryptocurrency payments smoothly. The Unikeys Reader is quick to set up and easy to use, empowering merchants to safely accept contactless payments thanks to the NFC feature.



**The Payment Processor** - Unikeys allows merchants to easily and safely accept payments in cryptocurrencies and receive funds directly into their bank accounts, settled in USD, EUR, JPY and HKD. The cost of utilization is lower than the market fees standards, with 0.5%-0.75% transaction fee.

Unikeys maintains a strong focus on testing and adding payment channels features into the Merchant App in order to allow individuals and merchants to efficiently interact using channels.

## Ethereum Based Pilot



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