# **Blockchain for Global Fintech**

Pre sales Utility Tokens CUBE ON Blockchain Ethereum ERC 20 Token



Utility Tokens CUBE ON Peer to Peer Crypto exchange



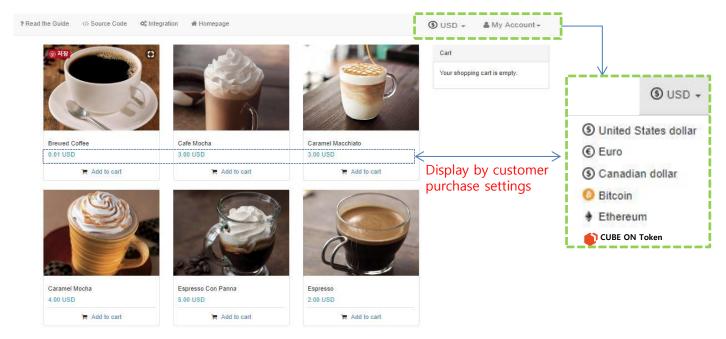


**Blockchain Ethereum ERC 20 Token** 

Korea Business Point(.ORG .CU)

#### **ICOwhitelist information**

Republic of Korea ICO Service Operating and CUBE ON COIN Shop Service



CUBE ON COIN Shop Service

Real-time through API interworking in Korea and overseas exchanges. Alt coin sales. Buying and trading Coin Exchange sales. Selected as a promising Altcoin payment coin by CUBE ON

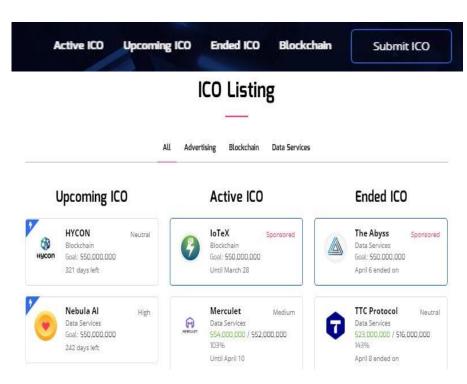




**Korea Business Point(.ORG .CU)** 

#### **ICOwhitelist information**

Republic of Korea ICO Service Operating and CUBE ON COIN Shop Service



Korean ICO Information Service – BlockChain ICO The purpose of providing stable ICO information and

Through information exchange with the Korea Exchange Build various collaboration models



### **CUBE ON Arbitration and Utility Token: XCB**

The CUBE ON Arbitration and Utility Token (XCB) is an ERC20.ERC721 compatible in-app token for the CUBE ON Jurisdiction.

The XCB token rewards good reputation and is issued on CUBE ON when Citizens accumulate non-tradable reputation tokens through creating a contract, successfully completing a contract or resolving a dispute attached to a contract.

XCB is an algorithmic reputation token, an arbitration currency based on performance rather than purchasing power, popularity or attention.

The distribution mechanism for XCB tokens on CUBE ON is an autonomous agent, Monetary Commission Group, which will initially launch on Ethereum as a smart contract.

This mechanism is blockchain agnostic and can be ported to any viable smart contract platform.



## **Blockchain for Global Fintech**

# Token Symbol CUBE ON Blockchain Ethereum ERC 20 Token

# Utility Tokens CUBE ON Peer to Peer Crypto exchange Why CUBE ON was created

Transactions over the internet are mostly governed by financial institutions like PayPal and Credit Card companies. With the high lifetime value of Credit Card holders and the lack of alternatives for merchants, financial institutions are inherently biased towards customers when dispute arises.

Lack of competition causes fees to be high. A certain percentage of buyer fraud, transaction fees and currency conversion fees is unavoidable.

These added costs cause a taxation effect, increasing prices for honest customers and reducing profits for merchants. Payment by cryptocurrency solves the issue for merchants, however it provides no protection for buyers if merchants fail to fulfil their obligations.

What's needed is a transaction method that offer the benefits of cryptocurrency payments, yet has a built in escrow mechanism with fair dispute resolution.

By creating CUBE ON Escrows online transaction methods with escrow protection are not limited to Paypal or financial institutions. Anyone can be the "Paypal" for their community, charge a fee and offer their



# Estonia Blockchin Lab Project

#### 1. E-Wallet Dapp

Documentation
How to add custom build to Chrome
How to add custom build to Firefox
How to develop a live-reloading UI
Publishing Guide

#### 3. Coin Mall API

Create .env file and add API credentials, see config/settings/application.rb
Run rails server
Important links
API Documentation
Support:

#### 5. BlockChain ERc721 Loyalty Programs

### 2. Token Factory

The Token Factory allows simple creation of a standard ERC20 token on Ethereum. It requires an injected web3 (Mist or Metamask) to function. It also has uPort support.

It does not use an on-chain factory at this point in time. Contracts & Tests are borrowed from Tokens repo. Using Truffle (with Webpack). Tested with Truffle@beta (v3.0.0-3). Developing

#### 4. Peer to Peer Crypto exchange

Ethereum Smart Contract Dapp that allows 2 transacting parties, a buyer and seller, to trade with their choice of escrow agent.

Interact with existing transaction Buyer Seller Escrow

Blog wooriapt.github.io





**Utility Tokens**CUBE ON ICO





## **Blockchain for Global Fintech**

# Token Symbol CUBE ON

### Blockchain Ethereum ERC 20 Token

### background

Crypto-Money Interpersonal (P2P) Exchange of escrow coin for safe settlement is operated, and as a payment method for safe payment, a utility coin Payment coin using CUBE ON

#### use

- Used by MasterCard merchants worldwide through MasterCard integrated billing system
- Purchase conversion of exclusive vouchers and mobile coupons for use in Korea and Vietnam, Estonia (Estonia)
- Mobile coupon purchase and membership card usage through affiliate contents in Korea, use ATM withdrawal
- Used by Cube ON merchants in Korea and Vietnam



## Cube ON (Currency)

TOKEN SALE: 1 May – 31 May

Ticker: Cube ON

Token type: Ethereum ERC 2.0 OWN WALLET ICO Token Price: 1XCb = KRW 100 / 0.09267USD

Fundraising Goal: 463,330.20 USD / KRW 500,000,000 (5억) ICO Token 100,000,000 XCB (one hundred million 1억)

1 ETH= 10000 XCB

Total Tokens: KRW 100,000,000,000(1천억)

1,000,000,000 XCB (1 XCB / KRW 100)

Available for Token Sale: %
Know Your Customer (KYC): YES

Can't participate: CHINA, USA - Participation limited countries. Min/Max Personal Cap: 10,000 USD / KRW 1,000,000 XCb

Accepts: ETH





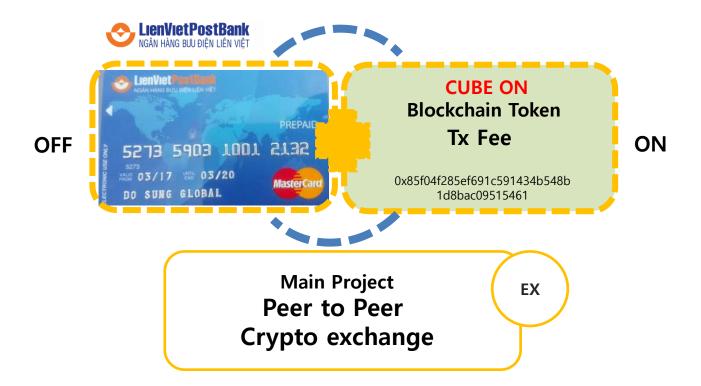


### **Blockchain for Global Finech**

Token Symbol CUBE ON
Blockchain Ethereum ERC 20 Token

### **Cube ON Project software roadmap**

• On / off integration of check cards and electronic wallets

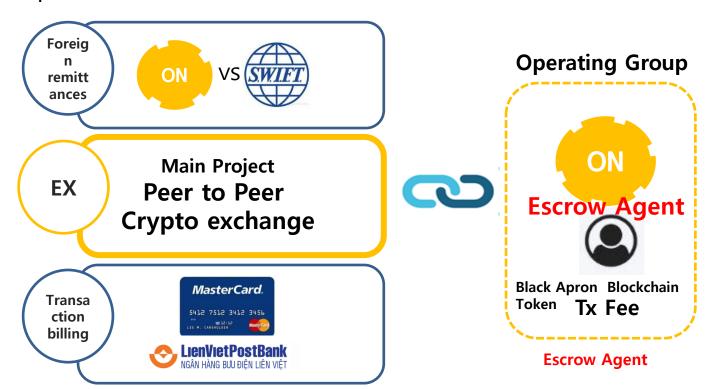




### **Cube ON Project roadmap**

Peer to Peer Solving the problem of the centralized coin exchange which is currently in trouble through the inter-individual exchange project Interlocking with our advantage check card The best solution for business

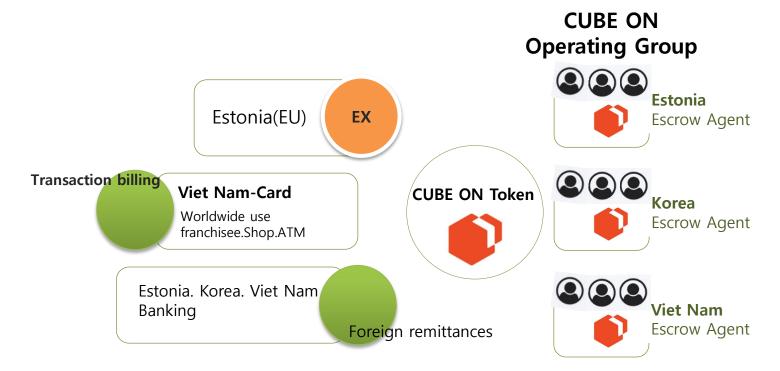
- Deposit and charge on check card of transaction price
- Utilizing Blockchain for Global Fintech for international remittance through Utilities CUBE ON Token Remittance service Started foreign currency remittance through CUBE ON Token in Estonia (EU), Republic of Korea and Vietnam.





### **Peer to Peer Crypto exchange**

Foreign exchange remittance market scale
 In Asia, the size of the individual remittance market is 500 ~ 650
 Started foreign currency transfer business through CUBE ON Token in Estonia (EU),
 Republic of Korea, and Vietnam.







### **Peer to Peer Crypto exchange**

- Foreign exchange remittance market scale In Asia, the size of the individual remittance market is 500 ~ 650 Started foreign currency transfer business through CUBE ON Token in Estonia (EU), Republic of Korea, and Vietnam.



Release Funds to Seller

- Request Escrow Assistance



- Release Funds to Seller





### Distributed escrow system

**Ethereum Smart Contract: A Smart Contract that allows buyers** and sellers to trade with their chosen escrow agent.

#### How does it work?

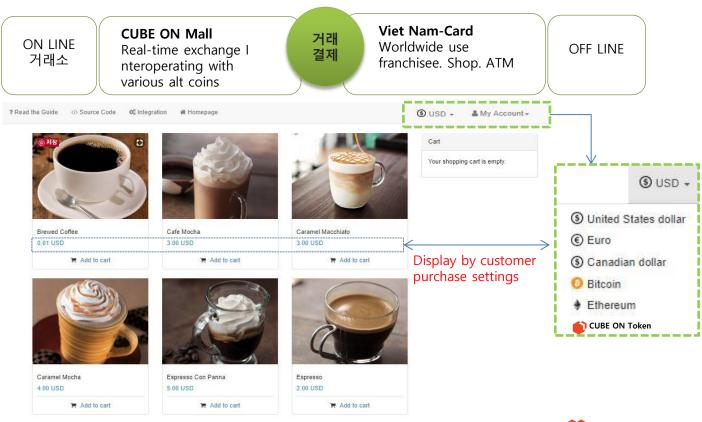
When a buyer initiates an escrow transaction, his Ether is locked into a smart contract. The buyer may provide funds to the seller upon confirmation that the seller's obligations have been fulfilled. The escrow agent selected by the buyer and the seller supervises the transaction. When a dispute arises, the escrow agent can refund the mediator and refund to the seller.



### **CUBE ON Coin Payment System**

### - CUBE ON Coin Payment

Accept Bitcoin / Payment Processing / Accept Altcoins/ Points of Sale/ Payment Buttons/ Promotion ICO Payment Processing







### CUBE ON Token ICO 참여의 안정성 및 장점.

### **Escrow agent CUBE ON Operating Group**

Composition is CUBE ON ICO Country Participants & Buyers.

Benefits / Withdraw Funds Anytime-Draw funds at any time.

Escrow Agent Call (CUBE ON) Nobody can withdraw funds except the Steering Committee.

Once each transaction is completed under Commission control, funds can be withdrawn or multiple transactions can be accumulated and retrieved at one time.

Stable operation of fund operations

# CUBE ON Operating Group



CUBE ON

Tx Fee

CUBE ON Operating Group ICO fund operations and participants.

Fund management and oversight. Funding Committee.

CUBE ON ICO Participants' Coin Contribution and Policy on Participation Decisions and executive bodies.

It is possible to operate and manage the visions and funds of participant exchanges and ICO participants through CUBE ON.

Finding an escrow agent

A fair escrow lowers transaction fees and costs associated with buyer fraud for sellers while providing you with buyer protection. If you are buying/selling on a forum, we recommend having a forum moderator to escrow for your transaction. It is important to choose a good escrow agent for your protection. Never use an unknown escrow agent.





### **CUBE ON Token ICO** Stability and benefits of participation

### **Escrow agent CUBE ON Operating Group**

Composition is CUBE ON ICO Country Participants & Buyers.. Charge a percentage fee in exchange for your **escrow services**. Accepted fee range 0.1% - 10%, in increments of 0.1%.



### **CUBE ON Token ICO Tokenholder Benefits**

TX Fee 0.1% - 10%,

Charge a percentage fee in exchange for your escrow services. Accepted fee range 0.1% - 10%, in increments of 0.1%. Allow Percentage Fees as Exchanges for Your Delegated Service Fees range 0.1% -10% (increase by 0.1%)

#### Finding an escrow agent

A fair escrow lowers transaction fees and costs associated with buyer fraud for sellers while providing you with buyer protection. If you are buying/selling on a forum, we recommend having a forum moderator to escrow for your transaction. It is important to choose a good escrow agent for your protection. Never use an unknown escrow agent.

ICO Member escrow services







### **CUBE ON Token ICO Schedule**

**Private Sale** 

Sales: 442,948.24 US Dollars (KRW ₩500,000,000)

Quantity: 100,000,000 XCB (one hundred million 100 million XCB)

Investment deadline: May 31, 2018

Key Policies: 1 XCB is available for . 0.04 US Dollars (KRW ₩50),

Guaranteed 0.09 US Dollars(KRW ₩100won) for 1 XCB after 6 months

Cube on can be switched to master card after 12 months

**Pre Sale** 

sale price : 2,657,689.47 US Dollars (KRW ₩3,000,000,000)

Delivery quantity: 400,000,000 XCB

Investment deadline: February 01, 2019 - April 30, 2019

Key Policies: We supply 1 XCB with 0.05/ 0.06/ 0.07 US Dollars (KRW ₩60won / 70won / 80won)

1 year later 1 XCB about 0.09 US Dollars (KRW 100won) One year later, Cube On can be switched to MasterCard

Listed on exchange

#### **Exchange Listing Roadmap.**

- 1. P2P Trading System Development and Test Net Operation December(Practical Test)
- 2. CRYPTOCURRENCY P2P Trading System
  Seven months later, they started operations and started services on the main net..
- 3. Estonia, May 2019. Vietnam. Korea "Currency Committee"
- 4. Goals listed on the Estonian & Korea Exchange as of October-December 2019
- 5. Listed target price:1 XCB = 1 USD / 1,071.23KRW / 0.81225EUR





판매금액 : KRW 500,000,000 CUBE ON Token ICO schedule

배포수량 : 100,000,000 XCB

Private Sale Listed on exchange



August 31, 2018

Sales: 442,948.24US Dollars(KRW ₩500,000,000)

Quantity: 100,000,000 XCB

(1,000 million Quantity XCB)

February 01, 2019 - April 30, 2019

sale price: 2,657,689.47 US Dollars

(KRW ₩3,000,000,000)
Delivery quantity: 400,000,000 XCB

October-December 2019

**CUBE ON**Operating Group

#### The details

1. Private. 30 days before pre-sale: ico whitelists

2. KYC write

3.ICO Participation.

4. CUBE ON Token payment (7 days after ICO closing .3 days)

Cube ON Operating Group ICO Participants (After Pre Sale Closing) Escrow Agent P2P operation

CUBE ON Operating Group Estonia. Korea. Vietnam

### **Exchange Listing Roadmap.**

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Korea Exchange's Variables: Estimates of exchange rate fluctuations in each country Default judgment by a foreign stock exchange.





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