

# **Blockchain for Global Fintech**

**Pre sales Utility Tokens CUBE ON**

**Blockchain Ethereum ERC 20 Token**



**Utility Tokens CUBE ON**

**Peer to Peer Crypto exchange**



**Estonia Blockchain Lab**



# Blockchain for Global Fintech

Token Symbol **CUBE ON**

**Blockchain Ethereum ERC 20 Token**

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

## ICO whitelist information

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

The screenshot displays a web application for the CUBE ON COIN Shop Service. At the top, there is a navigation bar with links: '? Read the Guide', '<> Source Code', 'Integration', and 'Homepage'. Below this, a header area contains a currency selector set to '\$ USD' and a 'My Account' link. The main content area features a grid of coffee products, each with an image, name, price in USD, and an 'Add to cart' button. The products are: Brewed Coffee (0.01 USD), Cafe Mocha (3.00 USD), Caramel Macchiato (3.00 USD), Caramel Mocha (4.00 USD), Espresso Con Panna (5.00 USD), and Espresso (2.00 USD). A dashed green box highlights the currency selector and a dropdown menu that lists various currencies and tokens: United States dollar, Euro, Canadian dollar, Bitcoin, Ethereum, and CUBE ON Token. A red arrow points from the text 'Display by customer purchase settings' to the dropdown menu.

**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



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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

**ICO Listing**

All Advertising Blockchain Data Services

Upcoming ICO	Active ICO	Ended ICO
 <b>HYCON</b> Neutral Blockchain Goal: \$50,000,000 321 days left	 <b>IoTeX</b> Sponsored Blockchain Goal: \$50,000,000 Until March 28	 <b>The Abyss</b> Sponsored Data Services Goal: \$50,000,000 April 6 ended on
 <b>Nebula AI</b> High Data Services Goal: \$50,000,000 242 days left	 <b>Merculet</b> Medium Data Services \$54,000,000 / \$52,000,000 103% Until April 10	 <b>TTC Protocol</b> Neutral Data Services \$23,000,000 / \$16,000,000 143% April 8 ended on



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## **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

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**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





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## **Estonia Blockchain 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](http://wooriapt.github.io)





# **Blockchain for Global Fintech**

Token Symbol **CUBE ON**

**Blockchain Ethereum ERC 20 Token**

**Utility Tokens**

CUBE ON ICO





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## 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

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

Token Sale ended

31 August

₩ 500,000,000

\$ 463,330.20

**GOAL**

WEBSITE

WHITEPAPER

social links



**Estonia Blockchain Lab**





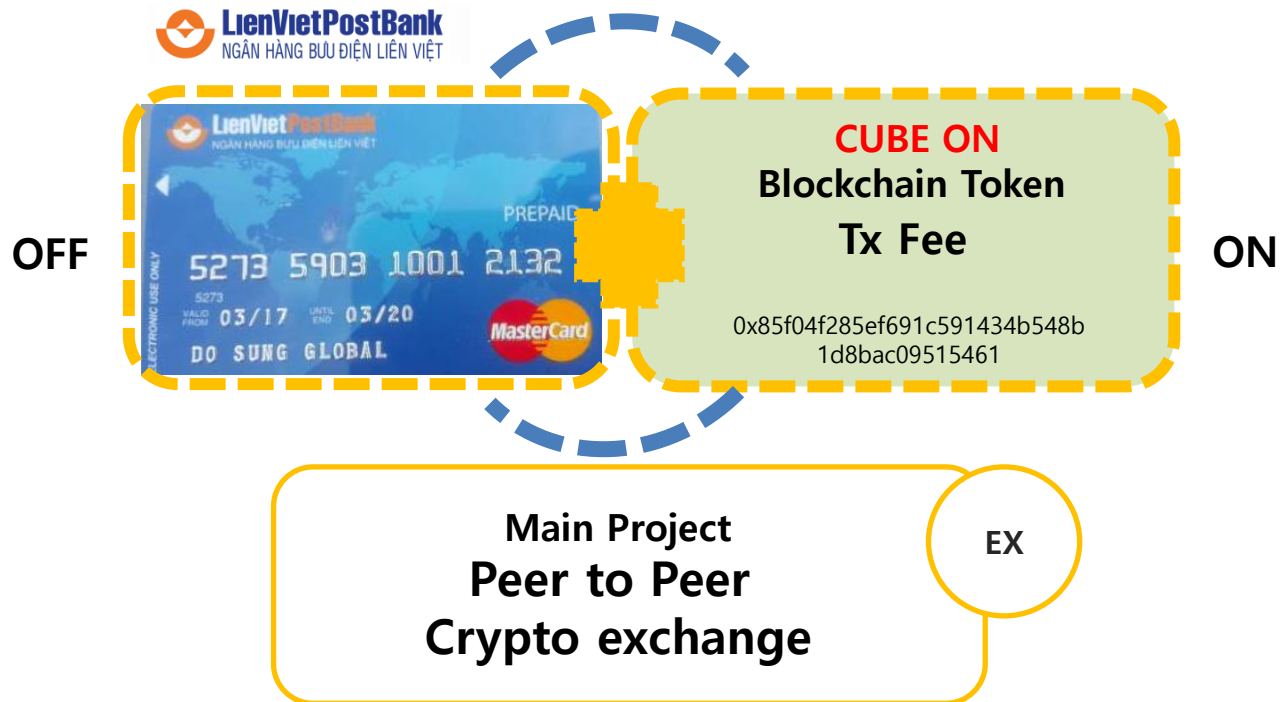
# Blockchain for Global Finech

Token Symbol **CUBE ON**

Blockchain Ethereum ERC 20 Token

## Cube ON Project software roadmap

- On / off integration of check cards and electronic wallets





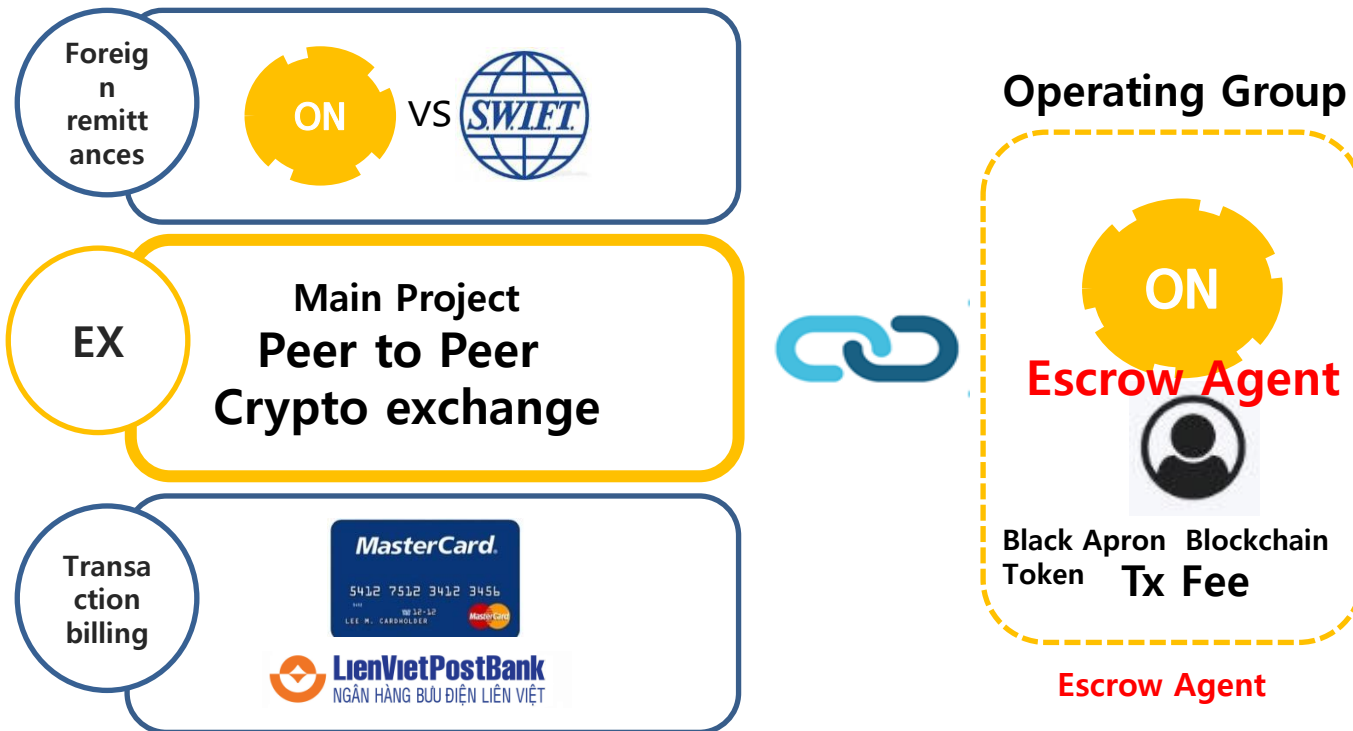
# Blockchain for Global Fintech

CUBE ON Token Pre-Sale

## 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.



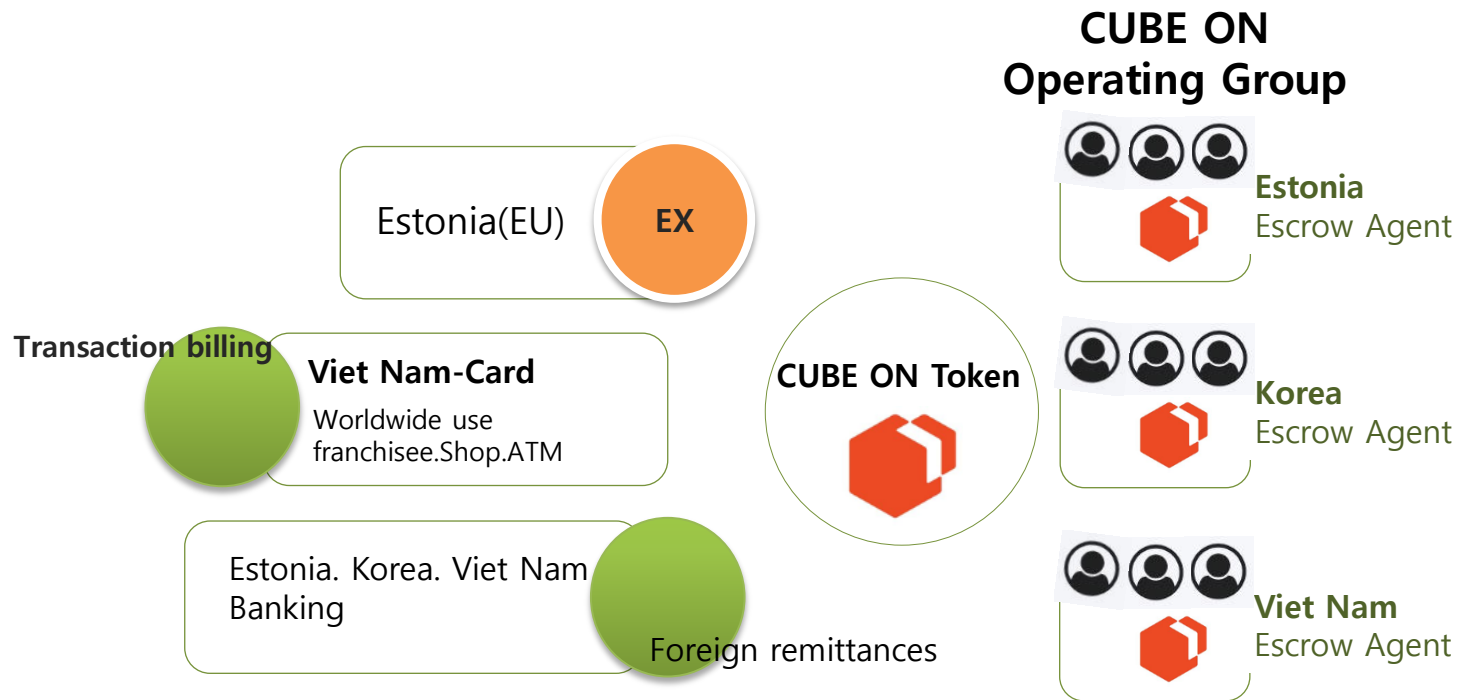


# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale

### 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.





# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale

### Peer to Peer Crypto exchange

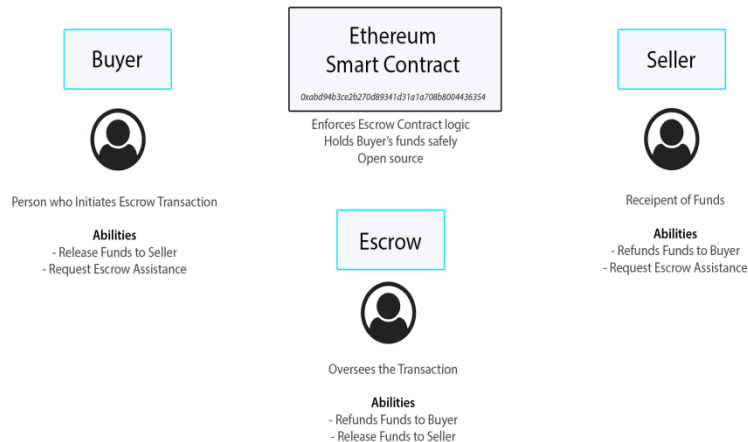
#### - Foreign exchange remittance market scale

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Started foreign currency transfer business through CUBE ON Token in Estonia (EU), Republic of Korea, and Vietnam.

Estonia(EU)

EX



### 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.**





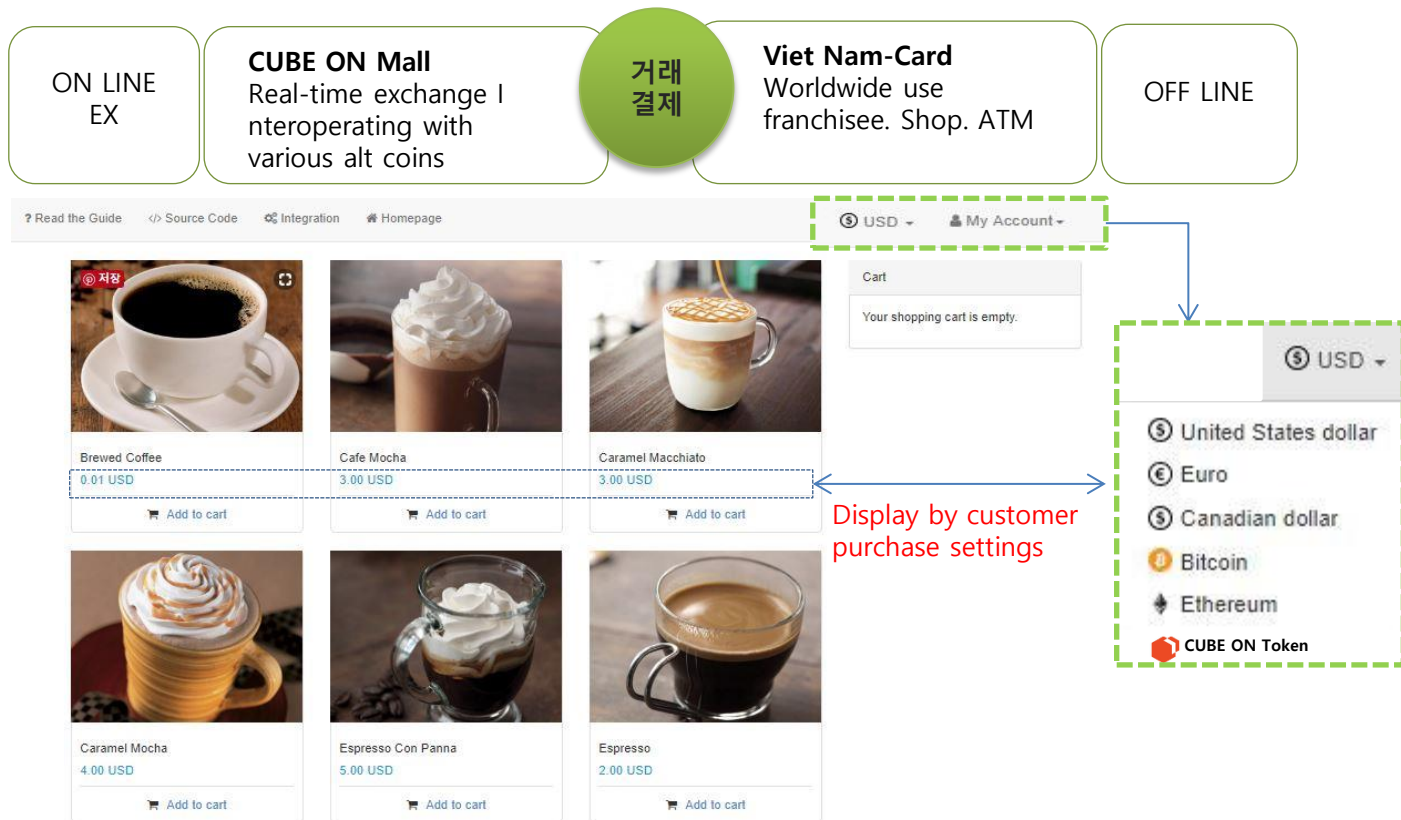
# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale

### CUBE ON Coin Payment System

#### - CUBE ON Coin Payment

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





# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale

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

#### 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  
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.





# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale

### 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%.

Estonia(EU)

EX

#### 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

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ICO Member  
escrow services

0x04f4b14279714abee7b9b1568d487c1586860: ▼

주소 잔액  
4.9994ETH

계약 잔고  
0 ETH

자금 인출

에스크로 프로필   
0x04f4b14279714abee7b9b1568d487c1586860a8d  
에스크로 이름 : CUBE ON  
에스크로 정보 : 큐브 온 테스트  
요금 : 0.1%  
프로필 수정 및 요금 설정



Estonia Blockchain Lab



# Blockchain for Global Fintech

## CUBE ON Token ICO (Private Sale, Pre-Sale)

### 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: Aug 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





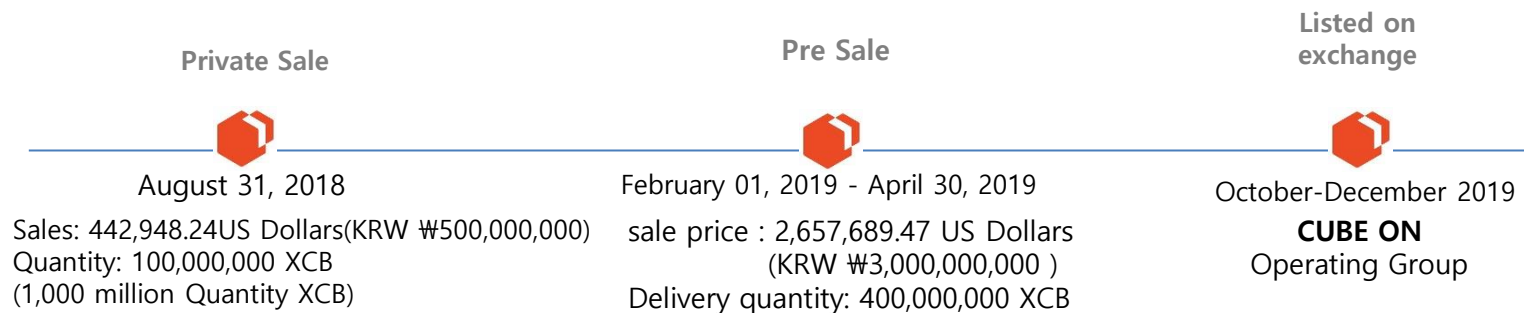


# Blockchain for Global Fintech

## CUBE ON Token Pre-Sale



### CUBE ON Token ICO schedule



### 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.

1. P2P Trading System Development and Test Net Operation December (Practical Test)

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Korea Exchange's Variables:

Estimates of exchange rate fluctuations in each country Default judgment by a foreign stock exchange.



Estonia Blockchain Lab



# Blockchain for Global Fintech

CUBE ON Token Pre-Sale

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