

BLOCKCHAIN:

FUTURE OF EVERYTHING

powered by Universa Blockchain

UNIVERSA BLOCKCHAIN PROTOCOL - NEXT BIG BLOCKCHAIN

BLOCKCHAIN AS A SERVICE + SMART MONEY

11 Alexander Borodich

_ceo

**CEO, Visioner,
Business angel,
Entrepreneur**

- Investor in blockchain economy: Shapeshift, Unocoin, BitAccess
- 95 startups in portfolio (x8 ROI)
- Founder of #1 crowdinvesting platform in Russia
- Blockchain educational program director at Plekhanov Russian University of Economics



proven trends

My Blockchain Investments

The screenshot shows the ShapeShift website interface. At the top left is the ShapeShift logo. The navigation bar includes links for About, API + Tools, Resources, Support, and a language selector set to English. The main heading reads "The Safest, Fastest Asset Exchange on Earth" with the subtext "Trade any leading blockchain asset for any other. Protection by Design. No Account Needed." The central focus is a "Choose Which Assets to Trade" dialog box. It features two columns: "Deposit" with the Waves logo and "Receive" with the Zcash logo. Below these are two tabs: "Quick" and "Precise". A large blue "Continue" button is at the bottom of the dialog. At the bottom of the page, a list of cryptocurrencies and their prices is displayed:

Coin	Price	% Change
BTC	\$1,745.5700	-4.62%
ETH	\$89.4416	4.05%
XRP	\$0.1785	3.47%
LTC	\$36.3808	34.52%
DASH	\$93.3532	2.3%
XMR	\$29.4356	2.1%
DOGE	\$0.0013	12.64%
MAID	\$0.3150	3.26%
WAVES	\$1.1951	36.14%
BTS	\$0.0414	12.24%

N°1 exchange

The screenshot shows the Unocoin website homepage. The Unocoin logo is at the top left, with the Bitcoin buy price listed as ₹ 29,309. The navigation bar includes links for Videos, Merchants, Resources, About, Support, Sign Up, and Sign In. The main heading states "UNOCOIN IS INDIA'S MOST POPULAR BITCOIN WALLET". A large Bitcoin logo is centered on the page. To the right is a sign-up form with fields for "Your email" and "Your password", and a "SIGN UP" button. Below the form, a note says: "To open a free bitcoin wallet account, enter your email, choose a password and then click 'Sign Up'." At the bottom of the page, the text reads "WE MAKE IT SUPER EASY TO SECURELY BUY, USE AND ACCEPT BITCOIN".

N°1 wallet in India




**Fastest, Cheapest and
Secure Public Blockchain**

22,000 TPS

\$0.01 per transaction

smart and secure dApps

universa.io

A person is climbing a steep, vertical rock face on the right side of the image. The background consists of a vast, mountainous landscape under a red-tinted sky. The overall scene conveys a sense of challenge and achievement.

BLOCKCHAIN - NEXT TECH REVOLUTION

YOU NEED TO KNOW

1993: TELNET - 130 web sites

```
Telix 3.21
Welcome to HYTELNET version 6.6
October 10, 1993

What is HYTELNET?      <WHATIS>
Library catalogs      <SITES1>
Other resources       <SITES2>
Help files for catalogs <OP000>
Catalog interfaces    <SYS000>
Internet Glossary     <GLOSSARY>
Telnet tips           <TELNET>
Telnet/TN3270 escape keys <ESCAPE.KEY>
Key-stroke commands   <HELP>

.....
Up/Down arrows MOVE      Left/Right arrows SELECT      ? for HELP anytime

m returns here          i searches the index          q quits
.....

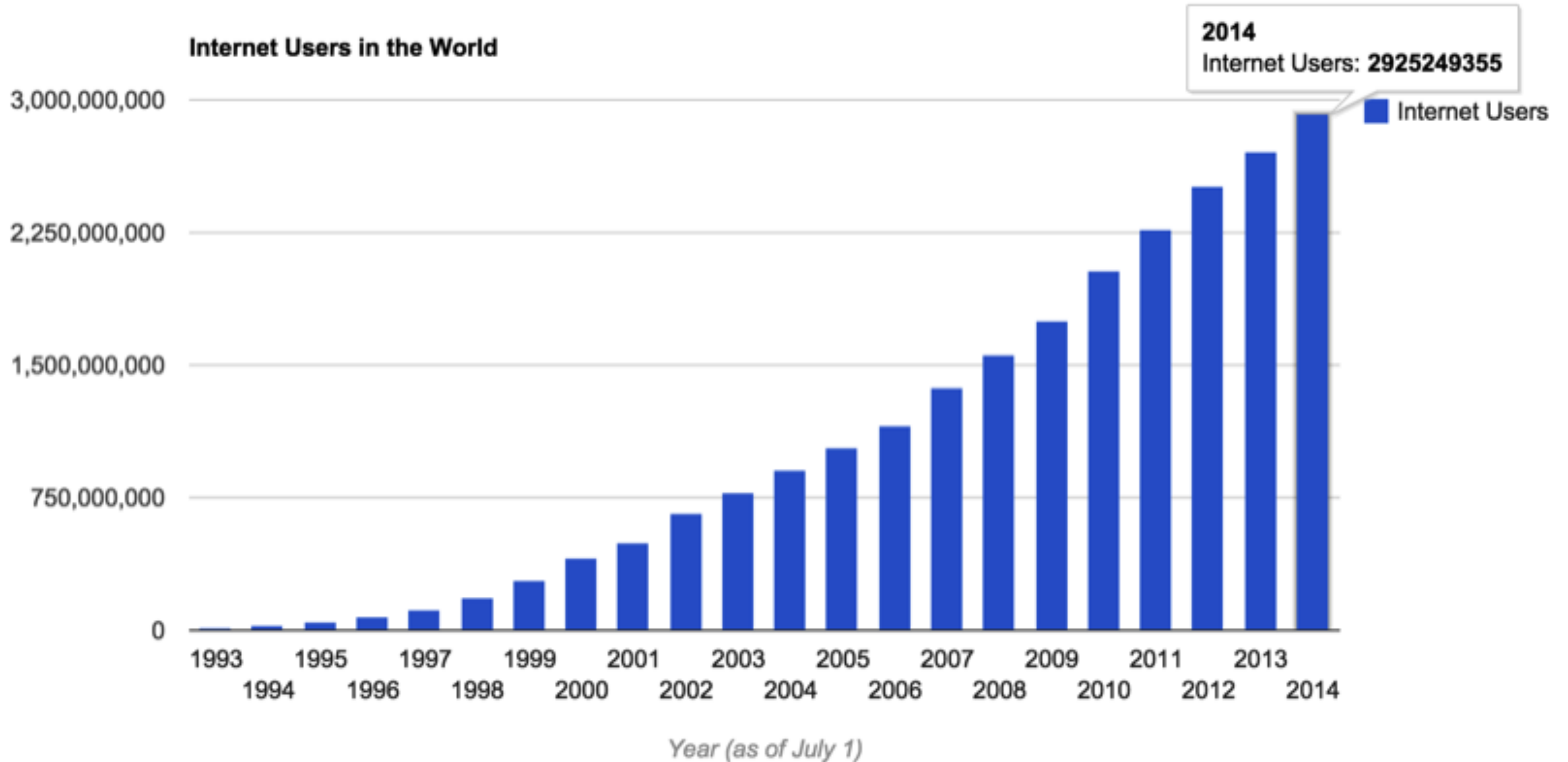
HYTELNET 6.6 was written by Peter Scott
E-mail address: aa375@freenet.carleton.ca

Commands: Use arrow keys to move, '?' for help, 'q' to quit
Unregistered | ANSI-BBS | 2400-N81 FDX | Cap | | Online 00:10
```

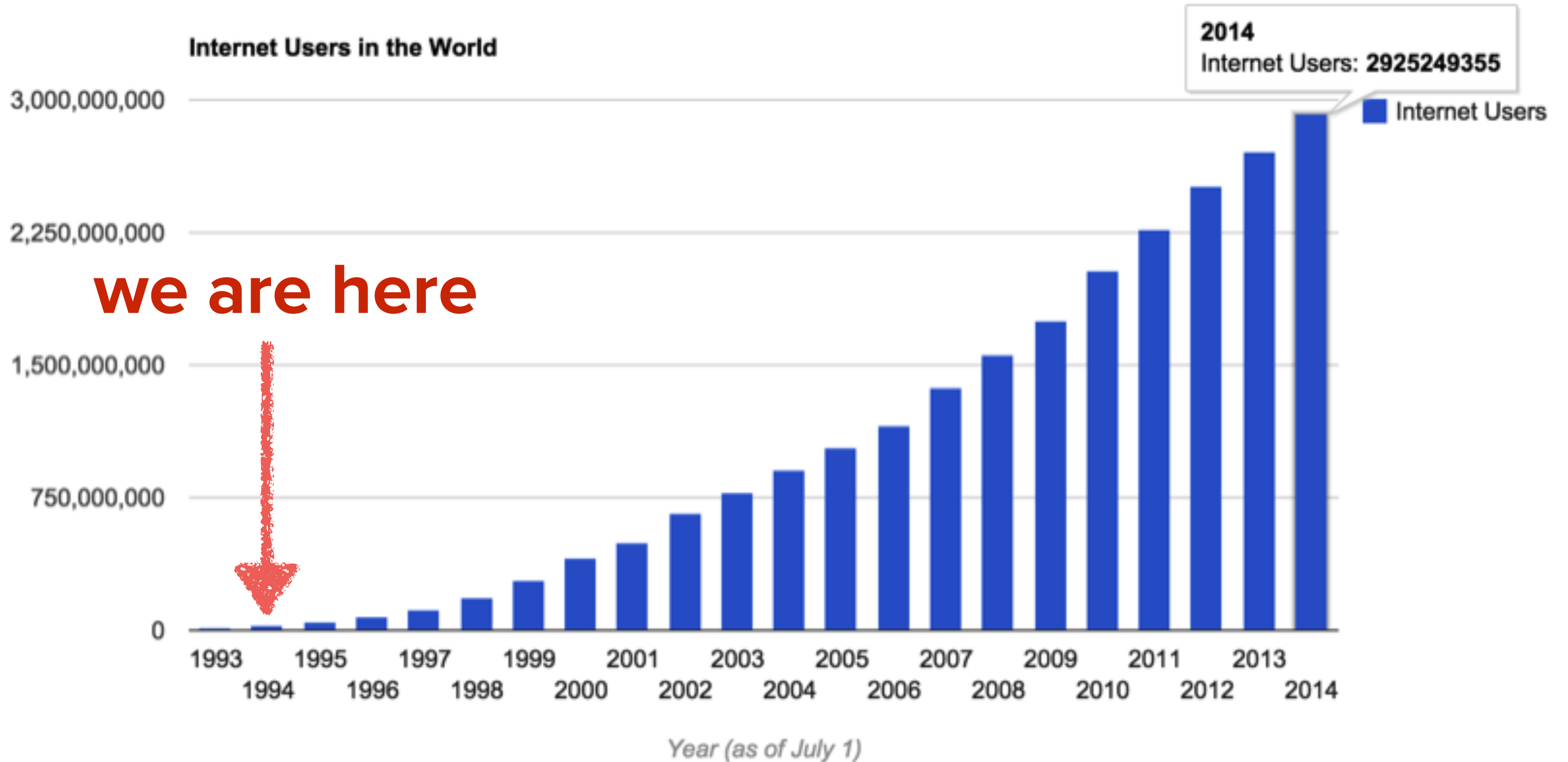
1995: AOL and Netscape Navigator



1993-2014: Growth of Internet



1993-2014: Growth of Internet



BLOCKCHAIN:

FUTURE OF EVERYTHING

powered by Universa Blockchain

driverless transport



Bus Tokens powered by Universa Blockchain

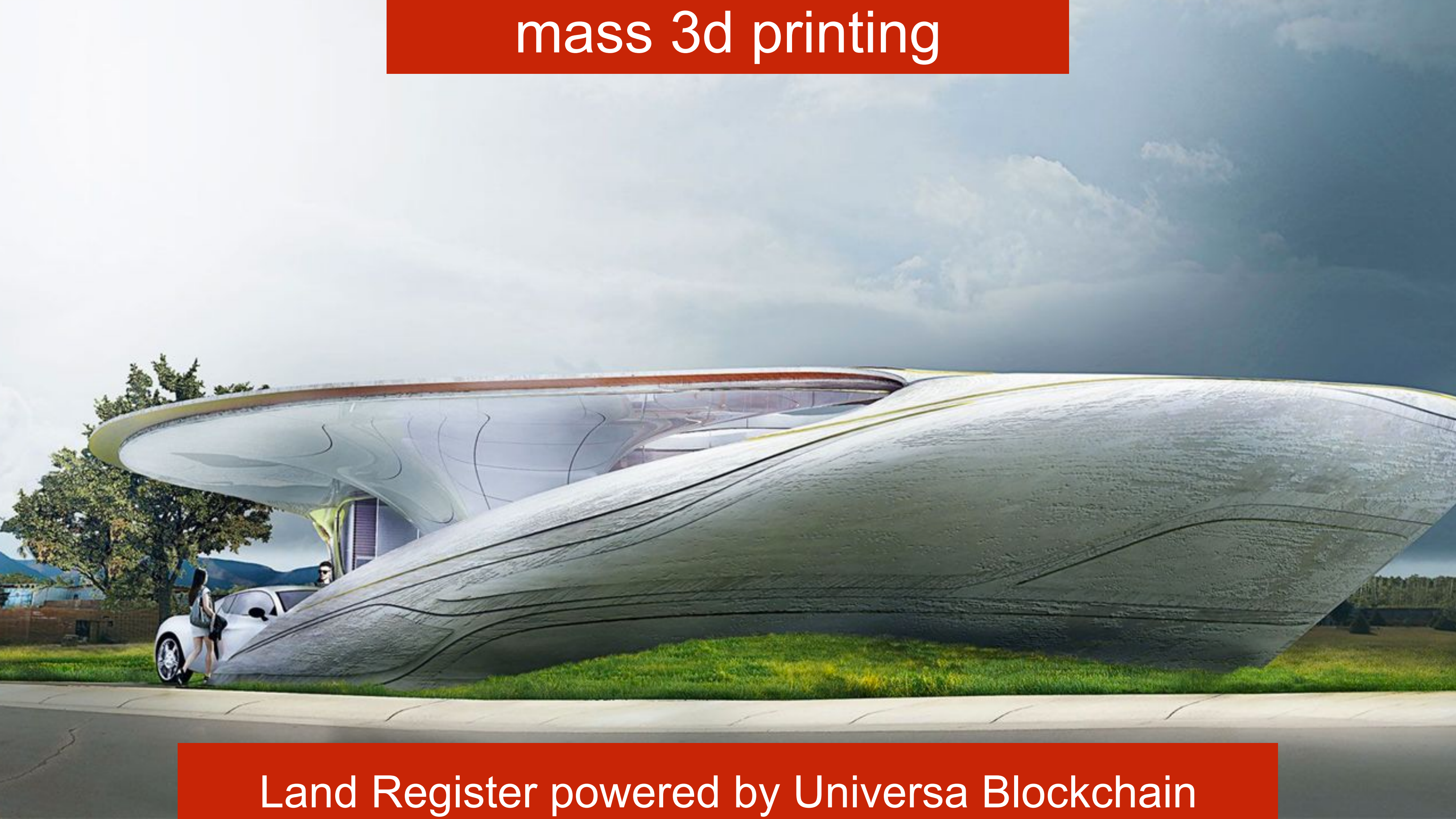
aero taxi



TRENDVESTO

Blockchain.AERO powered by Universa Blockchain

mass 3d printing



Land Register powered by Universa Blockchain

universal basic income

WHAT
WOULD
YOU DO
IF YOUR
INCOME
WERE
TAKEN
CARE
OF?

ЦЕЛЬ

Smart Taxes powered by Universa Blockchain

BLOCKCHAIN EVERYWHERE

BLOCKCHAIN // DECENTRALIZATION

In 2027 about 10% of world GDP will be stored in blockchain

source:Gartner top 10 trends 2017

Tokens Universe powered by Universa Blockchain

BLOCKCHAIN EVERYWHERE

BLOCKCHAIN - State as a Service

In 2025 first country will collect taxes
via **blockchain**

by World Economic Forum 2017

Universa Blockchain

BLOCKCHAIN - instant payments

- Cross-country payments
- Opportunity of mutual emission / “tokens”
- Opportunity to tokenize real business
- Monitoring and control of spendings

TOKENIZE THEM ALL

TOKEN:

- **ID / HASH / Public Key**
- **Balance**

SMART TOKEN:

- **smart contract**
- **full history of states**

**UNIVERSA
token**

Tokens Universe powered by Universa Blockchain

TOKENS EVERYWHERE

Passport

Bus ticket

Poker chip

Share certificate

Dinner reservation

Hotel's room key

token

Tokens Universe powered by Universa Blockchain

BLOCKCHAIN

**Crowdfunding
Capital Markets&Trading
Real Estate Investing
Wealth Management
P2P Lending
Smart Countries
Currencies/Cash**

**Smart Cities
Trade Financing
e-Passports/IDs
Insurance
Credit Score
AI
IoT Automation**

Tokens Universe powered by Universa Blockchain

Universa Blockchain for Business

Append-only distributed
system of record shared
across business network

Shared
Ledger

Smart
Contract

Business terms embedded
in transaction database &
executed with transactions

Ensuring appropriate
visibility; transactions are
secure, authenticated &
verifiable

Privacy

Validation

All parties agree to
network verified
transaction

Broader participation, lower cost, increased efficiency

BLOCKCHAIN // DECENTRALIZATION

- **прозрачность // верификация**
- **неизменяемость // история товаров**
- **безопасность // защита от взлома**
- **скорость // больше 10,000 TPS**
- **умные контракты // цифровые роботы**

BLOCKCHAIN - GLOBAL ID

Example - digital ID for company, full history of operations, taxes, ledger of contracts and trust score. Automated accounting and audit.







BLOCKCHAIN - intrabank settlements

Example - global payment system with instant and cheap intrabank settlements, **SWIFT replacement**

Ex: Ripple, El Petro

TRUST & REPUTATION PLATFORM

- Transparency - every action is stored at **Universa Blockchain**
- Reputation based on **Social Score rank**
- **API powered system for developers**

1		Igor Matsanyuk Vilnius, Lithuania f Фейсбук	Инвестор	7	165
2		Alexander Borodich Founder & Chief Dreams Officer, Future Action, San Fran... f in vk	Маркетолог	17	816
3		Serguei Belousov Co-founder, Quantum Wave fund, Singapore f Фейсбук	Инвестор	3	115
4		Oleg Seydak Partner, Flint Capital, Moscow, Russia f Фейсбук	Инвестор	3	115
5		Konstantin Siniushin Co-Founder/CEO, the Untitled venture company, Riga, La... f Фейсбук	Инвестор	3	115
6		Igor Ryabenkiy	Бизнес-ангел	3	125

PROBLEM

Current Blockchains **are broken**

- Bitcoin and Ethereum blockchains are slow and expensive
- Cost of transactions is high (and getting higher)
- Speed of transactions is low
- Bloat is huge (and getting bigger everyday)
- Non-zero knowledge wallets for each transaction are required
- Smart contracts are not very smart and some might be hacked

BETTER AND FASTER

Solution:

Universal Blockchain for countries/large enterprises: crypto protocol 1000x faster than Bitcoin/Ethereum, 100x cheaper, advanced cryptography, smart contracts

Universa Blockchain **for Businesses**

- Simple protocol for creating your apps and blockchains
- Cost of transactions is enormously low - \$0.01
- Speed of transactions is high - 22,000TPS
- No bloat problem
- Real smart and secure contracts

Bitcoin reinvented **gold**, we reinvented **money**



**Fastest and Cheapest
Blockchain**

22,000 TPS

\$0.01 per 1 tx

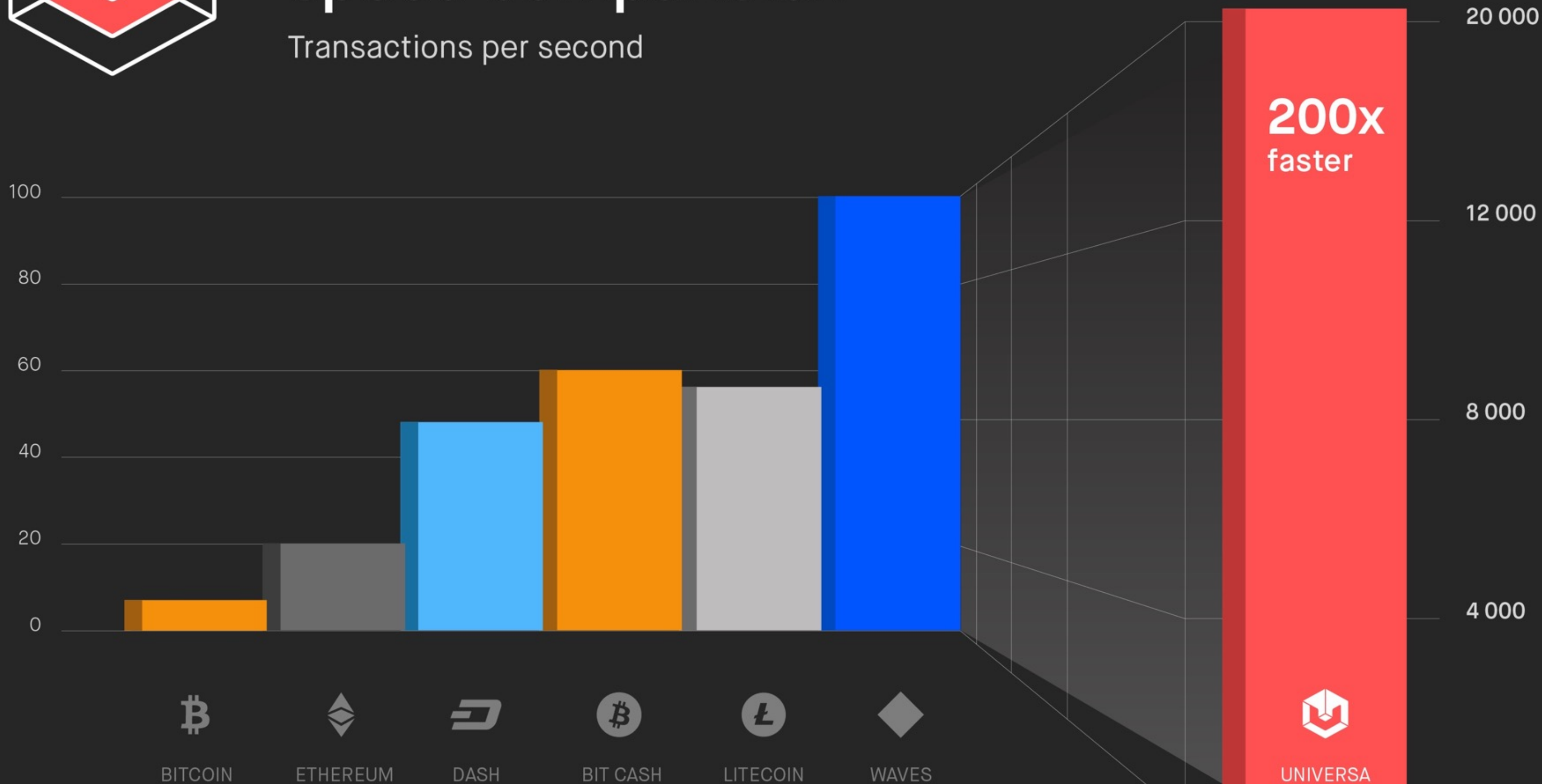
smart and secure dApps

universa.io



Existing blockchains speed comparision

Transactions per second



Blockchain for Real Economy

750,000 accounts
Secure Contracts

universa.io

Universa Blockchain Platform

BLOCKCHAIN FOR APPS

[Whitepaper](#)

[Vision](#)

[Join the revolution!](#)

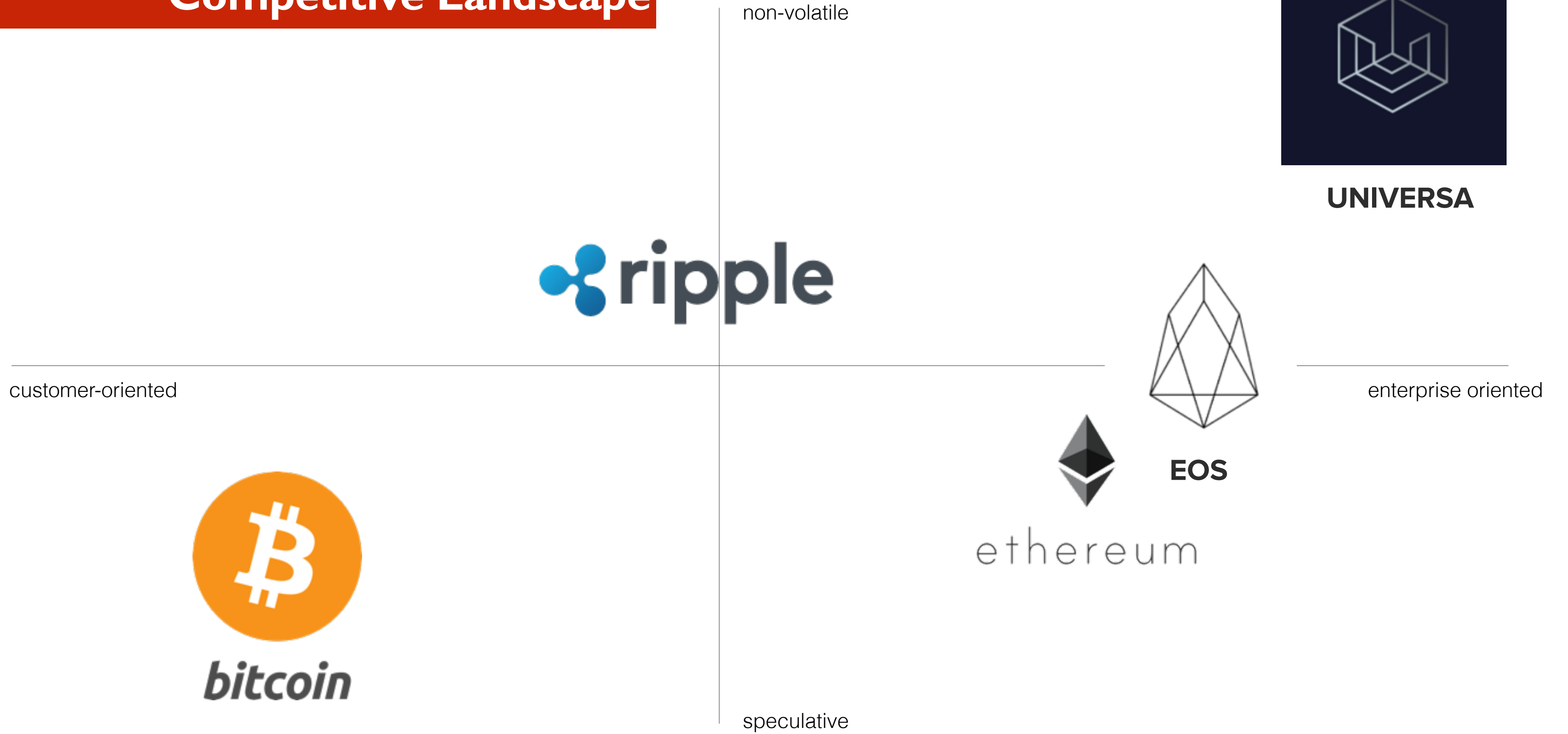


Real Smart
Contacts






Offline verification
for transactions

Competitive Landscape



Market: \$2 trillion USD

Competitive Landscape

	SPEED TPS	SETTLEMENT	Smart Contracts	Offline verification
 UNIVERSA	22000 TPS 300 TPS(Android)	2s	YES	YES
 ethereum	15 TPS	120s	YES	NO
 bitcoin	3-6 TPS	1000s	NO	NO

Universa Blockchain for Business

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Universa Blockchain : **CASES**

- **AlfaBank** - intrabank payments on Universa
- **Novotrans** - tokenizing the cargo space
- **Malaysian Government** - Smart Money for social payments
- **Coop.global** - smart blockchain for barter / cooperatives
- **Russia** - govt stats on blockchain

USE CASES

Crowdfunding
Capital Markets&Trading
Real Estate Investing
Wealth Management
P2P Lending
Smart Countries
Currencies/Cash

Smart Cities
Trade Financing
e-Passports/IDs
Insurance
Credit Score
AI
IoT Automation

Universa Platform: Future Use Cases

- **Securities**
 - Post-trade settlement
 - Derivative contracts
 - Securities issuance
 - Collateral management
- **Trade Finance**
 - Bill of Lading
 - Cross-currency payment
- **Syndicated Loans**
- **Intra-bank settlement**
- **Retail Banking**
 - Cross border remittances
 - Mortgage verification
 - Mortgage contracts (smart contract)
- **Public Records**
 - Real estate records
 - Vehicle registrations
 - Business license and ownership records

Future of Money

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL

Future of Money



Smart Money as Service by Universa

Future of Money



Smart Money as Service by Universa

Future of Money

Smart Money as Service by Universa

A person is seen climbing a steep, vertical rock face on the right side of the image. The background consists of a vast, mountainous landscape with rolling hills and peaks, all rendered in a monochromatic red color. The overall scene conveys a sense of adventure and exploration.

Bitcoin reinvented Gold

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL



Universa reinvented Money

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL

Universa presents Smart Money

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL

Universal SmartMoney: **Advantages**

- Impossible to steal
- Totally transparent spendings of each BankNote
- Smart Digital Cash // programmable and liquid
- No banks are needed // cheap credits and liquidity
- Your own cryptocurrency - state-owned or corporate

PRODUCT N°1

Universa HODL: **wallet for Smart Money**



Support TOKENS, Ethereum, Universa and Bitcoin

UNIVERSA BLOCKCHAIN PROTOCOL

JOIN THE REVOLUTION @ universa.io

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL

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UNIVERSABLOCKCHAIN



TOP BLOCKCHAIN TRENDS

POWERED BY UNIVERSA BLOCKCHAIN PROTOCOL

NOW +5 YEARS

**Blockchains universe
Private Currencies
Prepaid cards/digicash
Crowdfunding/ICO
P2P lending contracts
Universal ID**

Universa Blockchain Platform

BLOCKCHAIN FOR APPS

Whitepaper

Vision

Join the revolution!



Tokens Everywhere powered by Universa Blockchain

Verification
actions

2020-2025

**Bartering growth
Tokens as cash equivalent
Digital history of products
Life Planning digitized
Consortium cryptocurrency**

Blueseed

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Tokens Universe powered by Universa Blockchain

2025-2030

AI-powered hedge funds
Wealth asylum countries
Cashless cities
B2B AI trading robots
Global cryptocurrency



Tokens Universe powered by Universa Blockchain

2030-2035

**Embedded cash
Health+Life automation
Global banks
Fraud extinction
Cashless countries**



Tokenized World powered by Universa Blockchain