



ULANCO

ULANCO Whitepaper 3.0

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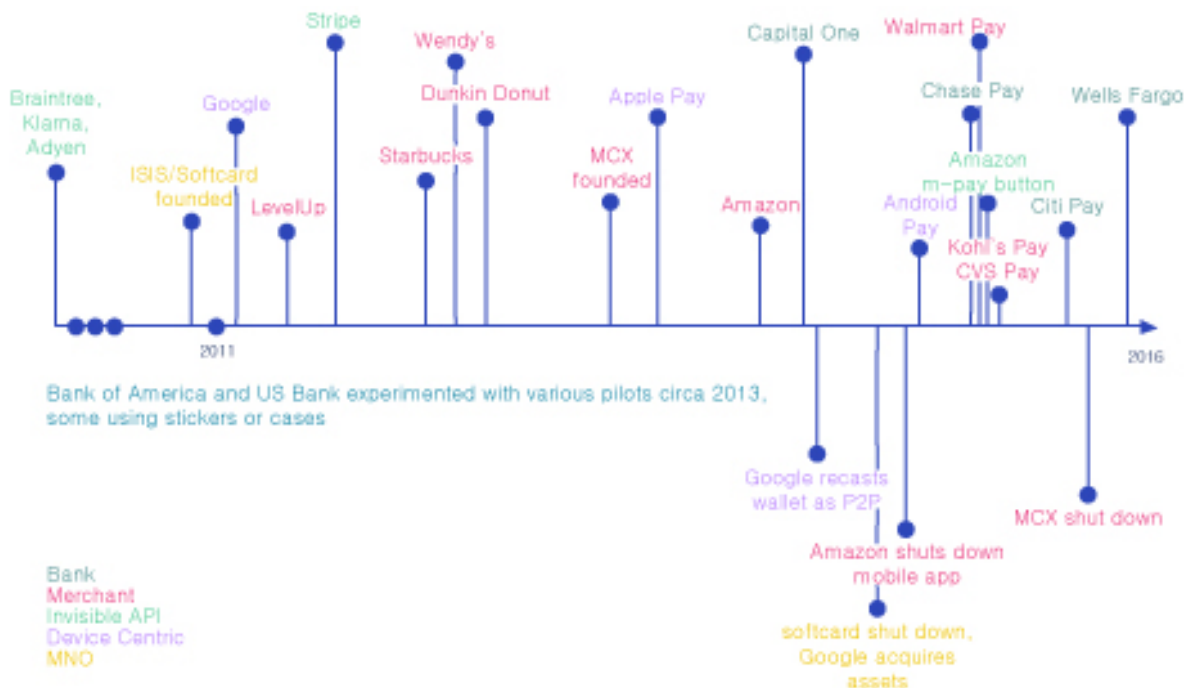
8. Disclaimer

1. Overview

The Payment industry stands out as a mobile payment that can be easily paid, but it refers to an industry that encompasses PC-based Internet payment and credit card payment. To make it easier to define, it can be expressed as "non-cash payment," and the recent emergence of mobile wallets has contributed to the vitalization of payment services.

In 2007, the history of "Mobile Wallet" began with tech companies at the center, and recently, credit card companies, banks, mobile manufacturers, and stores are competing for mobile pay.

In 2007, fintech companies such as Braintree, Klarna, and Ayden launched apps and mobile commerce payments. From 2011 to 2012, Merchants such as LevelUp, Starbucks, and Dunkin built a mobile payment system for customer convenience and royalty, and Apples launch of its mobile payment service with Apple Pay in 2014 caused a huge wind in the U.S. mobile pay market, and since then, competition in the Wallet market has been heating up with the emergence of various mobile payers such as Samsung Pay, Chase Pay, and City Pay.



<이미지 US Payments Forum>

Global non-cash transactions rose significantly from 437.4 billion in 2015 to 708.5 billion in 2019, and global e-commerce sales of \$2.4 trillion were 6.5 trillion, a growth of more than 200 percent.

Due to the generalization of mobile payment services, people do not have to own cash, but they do not have to interfere with their daily lives. Due to the development of the IT industry, it is rapidly changing into a cashless society. This is because payment networks have become commonplace and financial institutions businesses have been processed with electronic data, and physical currency is often not needed. Therefore, the payment industry is changing with non-cash-based card payments and online money transfers.

Even in the metaverse ecosystem, the next generation of payments has great potential for growth. In a three-dimensional virtual world, metaverses with social, economic, and cultural activities similar to the real world can participate in all content, including entertainment, health, education, and art, beyond gaming and social media. As a result, various consumption (economic) activities will be carried out in the virtual world, so it is worth noting which digital payment methods will emerge.

2. Vision

The payment market that ULANCO sees is not much different from the traditional mobile payment market. However, the goal is to create a simple and anyone-accessible payment system through UAC, and the existing payment system charges interim participants a fee. If the use of such fees continues to incur unnecessary costs, merchants will be burdened and eventually charged to consumers. As a way to reduce this complex process, ULANCO considered a secure and transparent decentralized network called blockchain to be suitable.

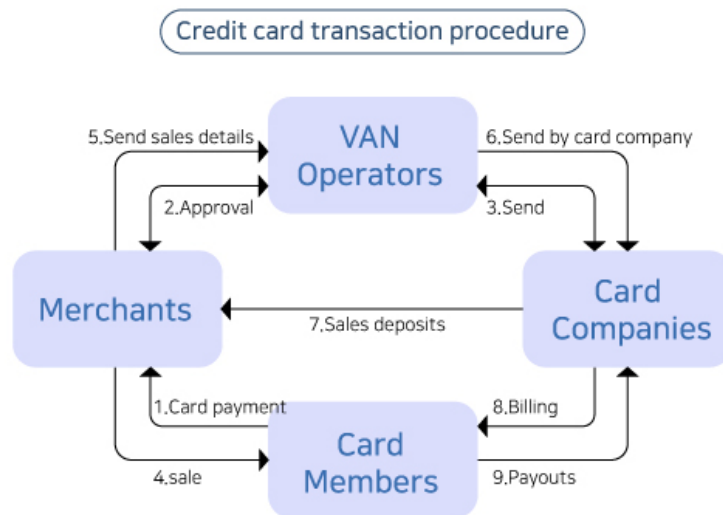
The vision of ULANCO is realized by using ULANCO in both the real world and the metabus world. Users purchase ULANCO through the exchange, and ULANCO can be stored in a simple mobile wallet through ULANCO Wallet, and both online and offline ULANCO coins can be used as payment methods. When purchasing virtual real estate, receiving various benefits on the exchange, purchasing products at retail stores, or using restaurants, all use ULANCO.

3. Payment

3.1 Existing Payment System.

The global payments market is also growing at a huge scale, with a \$2.3 trillion (about 2,500 trillion won) e-commerce market, a \$13 billion (about 15 trillion won) online gaming market, and a \$115 billion (about 130 trillion won) digital content market in 2017. This growth in the digital economy can also be seen as the growth of the payment solutions market. All transactions in all kinds of digital economy markets are done through payment solutions. Unlike before, the online payment market is very important and there are many global transactions, but traditional payment platforms have a variety of challenges..

These include a variety of payment services, complex settlement processes, and expensive fees. When a large number of participants participate in the interim process, it naturally increases costs. Credit cards also increase in cost and eventually increase in price as they are processed through multiple procedures. This increase results in lower net income, even if consumers pay expensive prices and sellers sell at high costs. In addition, some international payments vary by region, but some places have to pay very high fees of more than 10%. We want to implement hal from a variety of intermediate participants through smart contracts and token rotation structures that would have been structurally occurring if they used existing payment systems, and to spread new payment systems that can break through complex and slow payment environments and high fee structures.



Credit card transaction procedure

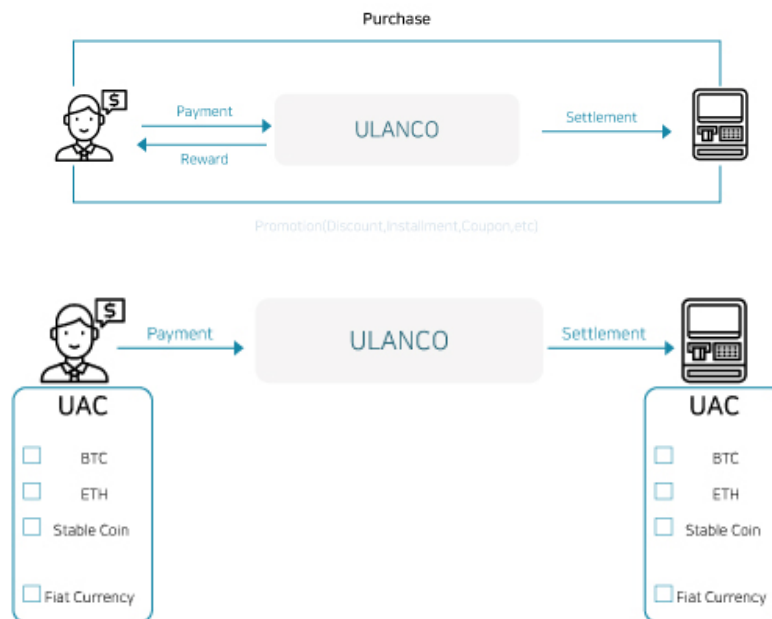
3.2 ULANCO Payment.

ULANCO Payments will be used as a tool for payment in all places where virtual assets are mainstream. It will work as the center of the transaction, and in the near future, it will be a means that can be used anywhere with basic money flow as well as payment.

ULANCO Payment can be operated through the ULANCO application. The user will pay 0.3% of the fee to ULANCO, and the remaining 99.7% excluding 0.3% will be paid to the merchant who has adopted the payment service.

Through agreements with merchants in various fields, both consumers and merchants use payment services so that there is no inconvenience. ULANCO supports not only ULANCO but also various cryptocurrencies through the application.

- Purchasing BTC, ETH, LTC, UAC, and other virtual assets using cash or card.
- Cash by selling BTC, ETH, LTC, UAC, and other virtual assets.
- Charge your electronic wallet with nominal currency.
- Pays for utility bills and services.



ULANCO's coin distribution consists of four participants, including the ULANCO network, wallet providers, merchants and users, by drastically removing intermediates, and interacts with each other to ensure a safe and stable payment environment.

3.3 ULANCO Pay app.

The ULANCO Pay app is an application equipped with its own wallet. It is under development as the best environment to enter ULANCO's Economy, and the basic configuration is centered on Paywallet, linked shopping mall, accommodation reservation service, various online advertisements, and rewards.

- You can withdraw ULANCO from the exchange or purchase ULANCO directly from the wallet through Paywallet. You can pay directly at shopping malls and accommodations with ULANCO linked to PayApp. Fees for payment are very low, allowing both consumers and sellers to buy and sell goods at reasonable prices, which will save 10% on funds that contribute to the ULANCO ecosystem.

- AD partners who want various online advertisements can provide advertising services after paying for advertisements through ULANCO through collaboration with ULANCO. Instead of conducting advertisements and watching advertisements, users can receive ULANCO as a reward. Due to this virtuous cycle structure, it attracts various advertisements and pays apps. We proceed with the goal of continuing to use ULANCO by paying more ULANCO to users.

- The ULANCO Reward service is simple. Instead of providing their products at ULANCO, various ULANCO-linked service providers can benefit from securing additional profits from low fees. These benefits allow service providers to directly carry out promotions with additional discounts and provide rewards to consumers when purchasing products. At ULANCO, you can use ULANCO in reserve volume as a reward to attract PayApp. Through various events such as recommenders, membership registration, and attendance checks, we will actively invest in attracting members to show excellent performance from securing the most basic personnel to revitalize the service.

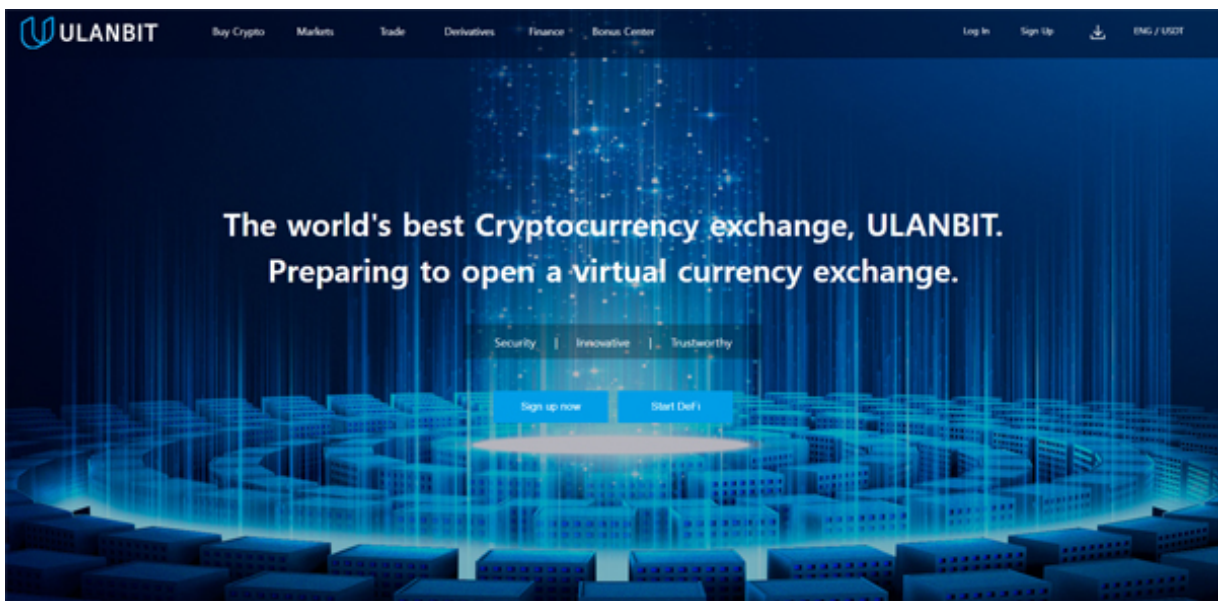
3.4 Prestige card.

The "ULANCO THE V PRESTIGE" VIP card is a card that can be used not only at the best hotels and resorts in Korea but also at the best hotels and resorts overseas. It is a platform designed to expand the market network so that it can be used for transactions when traveling at home or abroad, and aims to be a platform that anyone with ULANCO can use anywhere in the world. Where to use "ULANCO THE V PRESTIGE" VIP - Top hotels & resorts in Korea/Overseas - Real estate purchases (housing, apartments, etc.) - Can be used anywhere with MOUs such as clothing, food and beverage, convenience stores, and hypermarkets - Coin can be moved to your personal wallet when visiting the headquarters. The ULANCO platform focused on actually implementing the functions of assets and currencies. This is distinct from existing cryptocurrencies that have been attempted to explore the technological implementation of blockchain and the possibility of replacing real currency. In addition, the ULANCO platform creates an ecosystem based on practicality. These structural features can allow ULANCO to have value as an asset and secure value like domestic/foreign real estate, which will function as a structure that can function as a net asset within the ULANCO platform. For this reason, the ULANCO platform can be used in all business areas due to the nature of the platform. Continuous expansion of business areas can indefinitely increase the scope of ULANCO utilization. This is because it is also applied to the area of the current real estate business and can be applied to new types of business models that will emerge in the future. The most commonly used currency is recognized for its future value as a safe asset and has the status of a reserve currency. ULANCO will serve as a safe asset by creating continuous demand and value for those in need of new currency.




4. ULANCO Exchange.

The ULANCO Exchange is a platform that can further increase the liquidity of ULANCO Coin and make various attempts. By attracting ULANCO holders more dramatically, the ULANCO platform is an important part of the global project. Through the exchange, we will focus on trading and consumer growth through activities such as listing various coins, providing commission reductions to ULANCO holders, forming DAO organizations, conducting our own IDO, and applying token incineration economy.




Buy Crypto USD [Buy now](#)

Finance

<p>Depositing assets Generate interest</p> 	<p>17.0898% Compound APY</p> <p>Join now</p>	<p>10.3642% Compound APY</p> <p>Join now</p>	<p>10.3642% Compound APY</p> <p>Join now</p>
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4.1 Reduction of fees for ULANCO holders.

ULANCO holders will receive commission reductions according to the following.


UAC Holdings		Fee (%)
0 - 10		0.15
11 - 50		0.13
51 - 100		0.11
101 - 200		0.1
201 - 400		0.08
401- 700		0.06
701 - 1000		0.04
1001-1500		0.03
1501-2000		0.02
2001 -		0.01

4.2 Incineration of E-LANCO tokens.

ULANCO conducts token incineration every quarter. Token incineration takes place every January, April, July, and October, and 10% of the total revenue of the ULANCO platform is incinerated from the reserve volume. Incineration is sent to the black hole wallet and the progress is shared through notice before and after incineration.

4.3 Premium IDO.

The ULANCO Exchange will proceed with the ID. Projects that have passed ULANCO's strict screening standards gain the right to participate in the ID. Each ID is notified in advance through the notice of the exchange and receives tickets according to the quantity holding ULANCO.

UAC Holdings		TICKET
50-150		01
151-250		02
251-350		03
351-500		04
501-650		05
651-800		06
801-1000		07
1001-1500		08
1501-2000		09
2001 -		10

Each ticket allows you to participate in IDO, and randomly selected ticket holders can purchase tokens as much as their personal quota.

5. ULANCO Land

According to a 2021 Reuters survey, housing and real estate markets in major countries will soar this year amid tremendous financial support and recovery from the coronavirus pandemic. In some countries, the average home sales price rose noticeably in 2021. This trend is expected to continue thanks to low mortgage rates, rapid vaccine launch, and easing real estate regulations after the economic downturn caused by the spread of COVID-19 last year. Demand for detached houses and multi-family homes in cities and provinces has risen further in the next few years, but mixed responses to questions about how demand for office space will change more broadly over the next few years.

Real estate developers must receive about 20% interest in PF loans for the purpose of financing real estate development, and the side effects of these loans will be a burden on those who wish to purchase real estate to raise the sale amount. The money invested in real estate has been struggling for various reasons, such as the period of sale, selection of buyers, and differences between selling and buying prices, when cash is urgently needed at least hundreds of millions of won. Previously, if hundreds of millions of dollars were tied to real estate, it was difficult to dispose of them in a hurry. Usually, real estate has a large difference between selling and buying prices, and the minimum unit of sale is large. In the case of urgent sales, the selling price will drop significantly. High commission that anyone would have felt if they had sold real estate. In Korea, real estate fees are 0.4 to 0.6 percent and auction fees are 1 to 2 percent, and both real estate sellers and buyers feel burdened by high fees in addition to the amount of sales. In particular, in the United States, real estate brokerage fees are very high at around 6%, which is very burdensome for real estate sellers.

ULANCO has the biggest advantage of transparently managing real estate ownership using blockchain technology, a highly distributed ledger, while making real estate investment accessible and small investments possible with individual decentralization, open source, and enhanced security features. ULANCO Token will lead the real estate small investment market by combining blockchain technology and real estate investment while reaching out to more potential investors by innovating real estate investment and ownership.

Through the ULANCO platform, you can purchase ULANCO Land with a small amount without paying high brokerage fees. ULANCOland aims to create the most convenient real estate sales platform by making it possible for anyone to participate in areas that are not easy to access. Tokenizing in-kind real estate to produce, split, and provide real estate ledger NFTs, helping various investors own expensive real estate. Owners who own real estate are free to trade ULANCO Land in the secondary market, and the fee is partially distributed to holders with the real estate ledger whenever the transaction proceeds.

6. Token economy.

Publication Information

Coin name	Symbol	Coin typet
ULANCO	UAC	ERC-20
Total issuance		
10,000,000,000 UAC		



UAC COIN DISTRIBUTION



- Token Sale
55%
- Parther
10%
- Team
10%
- Token Bouns
10%
- Reserve
10%
- Marketing
5%

7. Roadmap



8. Disclaimer

1. This white paper was prepared for the purpose of explaining ULANCO's services, and can be reviewed and modified due to the project's schedule, progress, and other factors.
2. The version of this white paper was prepared based on the date indicated at the top of the document, and the contents of this white paper only reflect the direction and progress of the project up to that date, and may be changed at any time after the date of preparation.
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11. This white paper contains the contents of future plans and was prepared based on the realization of the plan. However, this is not guaranteed, and the contents of this white paper do not guarantee the integrity of services developed and completed in the future.

12. The contents of this white paper cannot be interpreted as advice on law, finance, accounting, tax, etc., and separate laws, finance, accounting, and tax may occur in accordance with policies and laws of each country and region in the process of purchasing and using UAC. Purchasing and users may need separate advice on this, and ULANCO is not responsible for this matter.

13. Unintended reasons by ULANCO, such as system attacks from third parties, natural disasters, and force majeure reasons, may delay the creation of ecosystems or cause other tangible and intangible losses.

14. ULANCO is not responsible for the buyers risk of losing or leaking the buyers personal key.

15. It is not free from all risks, including decline in coin value, changes in the market environment, uncertainty, political risks, and competition with competitors, which could disrupt the development of ULANCO or change service direction and plan.

16. ULANCO is a technology under development, and changes in technology that may occur in the development process of technology may have a negative impact on ULANCO.

17. ULANCO does not delegate or transfer all decisions to others, including the suspension of ecosystem operational policies and operations, and all decisions are made at the discretion of ULANCO.