



UFINY

THE UNIVERSAL OF FINANCE



**The Ecosystem of Cryptocurrency
Products & Services for Business,
Merchant and Individual**



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Introduction

White Paper Purpose:

FINY TOKEN, AT ITS HEART, IS A STRONG COMMUNITY-BASED COIN. WE CREATED FINY TOGETHER AND ARE MOTIVATED BY THE DRIVE AND VISION OF THE FINY PROJECT. OUR AIM IS TO HELP THOSE COMMUNITIES WHERE HYPERINFLATION HAS LEFT THEM WITH A HIGHLY DEVALUED LOCAL CURRENCY.

The purpose of this white paper is to represent:

1. Monitoring the UFINY project and ongoing actions on its behalf.
2. A thorough analysis of FINY Token (FINY), the ecosystem's token.
3. A thorough breakdown of ecosystem applications that includes their purpose and road map.

OUR VISION IS TO PROVIDE AN AMAZING PLATFORM WITH SMART CONTRACTS THAT WILL HAVE A GLOBAL REACH OF NETWORK ENABLERS. OUR NETWORK WILL ALLOW AGENTS, ORGANIZERS AND PROMOTERS THE ABILITY TO REACH A GLOBAL AUDIENCE AND UTILISE THEIR PARTICIPATION TO ACHIEVE THEIR DESIRED GOALS.

OUR MAIN FOCUS IS TARGETING NEW AND EMERGING MARKETS WHERE FINY CAN PLAY A KEY ROLE IN INTEGRATING CRYPTOCURRENCY INTO EVERYDAY LIFE.

FINY IS THE USE OF BLOCKCHAIN TECHNOLOGY AND DIGITAL IDENTITY TO DIGITIZE ASSETS, THE USE OF SMART CONTRACTS FOR DIGITAL ASSETS TO BE SELF-MANAGED, TO ACHIEVE "SMART ECONOMY" WITH A DISTRIBUTED NETWORK.

Market Analysis

The Crypto World 2020-2022

In 2021, investors across the globe accrued a total of \$162.7 billion worth of crypto gains, a massive leap from the \$32.5 billion generated in 2020. [2] Despite early 2022's bearish market conditions, cryptocurrency market capitalization in the second quarter nevertheless equals \$1.17 trillion. [3] Understandably, that figure is expected to climb

in coming years as global markets—and interest rates—recover from the negative impact of COVID-19. Today in 2022, there are over 81 million wallet users, a 190% increase from 2018 to 2020. [4]

In its decade of existence so far, the cryptocurrency sector has already distinguished itself with some remarkable accomplishments in terms of turnover and technological evolution. This young market is full to overflowing with opportunities for new companies and fresh innovations.

[1] CoinMarketCap

<https://www.statista.com/statistics/863917/number-crypto-coins-tokens/>

[2] Triple-A

[3] Chainalysis

[4] Cointelegraph

<https://cointelegraph.com/news/the-total-crypto-market-cap-drops-under-1-2t-but-data-show-traders-are-less-inclined-to-sell>

[5] Blockchain.com

<https://www.statista.com/statistics/647374/worldwide-blockchain-wallet-users>

Industry Concerns

In arrange to attain more broad utilization, cryptocurrencies must to begin with pick up a broader level of acknowledgment among buyers. In spite of the fact that the number of businesses tolerating cryptocurrency proceeds to climb, vendors who do so are still within the minority. Buyers, companies, and installment educate hoping to integrate cryptocurrencies into their resources require arrangements to form it happen. The primary challenges are:

Introduction to New Technology

Cryptocurrency installment framework interfacing can be complex, with long documentation and a large number of benefit sorts. Befuddled clients may be overwhelmed by their discernment of crypto as being excessively complicated. Individuals need time to alter to a unused installment framewor k and they will once in a while contribute that time in anything other than a straightforward, inviting interface. The most effective trades accomplished or kept up their status by distributing a pared-down adaptation of their entry and advertising an alternative with diminished functionality and streamlined route. Of course, in the event that an interface is outlined to be user-friendly from the beginning, there's no got to make distinctive versions. Consider the client experience—how a client locks in and interatomic with a product, framework, or benefit. The experience incorporates a person's recognitions of utility, intuitiveness, and effectiveness. This “relationship” with a advanced benefit is basic for successful selection by its clients.

1. Regulations, Licenses and Government Role

Gaging the state of mind of governments and central banks toward cryptocurrency is a challenging errand. A few purviews look for to create their possess cryptocurrency systems; this category contains a differing list of nations counting the Marshall Islands, Venezuela, Lithuania, and the part states of ECCB, the Eastern Caribbean Central Bank. As of presently, most are incapable to back crypto as unregulated money, in spite of the fact that it might gotten to be a valuable instrument. The current keeping money system is limited by certain regional and worldly limits, obstructions which blockchain innovation has overseen to bypass For occurrence, it understands the issue of double-spending (confirmation of the transaction earlier to preparing to demonstrate the units exist) and exchanges can take place anyplace within the world, without location-based commissions. Companies and crypto benefit suppliers must contribute in securing the fitting regulations and licenses for operation—requirements which shift by locale.

2. Corporate Accounting

Businesses fascinated by joining bitcoin and major cryptocurrencies as installment options confront a circumstance full with vulnerability. Accountants possess as it were constrained knowledge of the leading strategies for announcing and invoicing the cash for expense reports and clients. Teaching oneself with respect to the existing rules is best accomplished by understanding how to oversee the bookkeeping of a trade in the primary put. Perplexity here can compound effectively in the event that controllers utilize differing approaches to computerized resources showcase exercises; an wealth of caution is advised. A cryptocurrency installment framework which tries to ended up portion of the conventional financial show may have to be fulfill an cluster of unique criteria. What might initially show up to be the duty of a single cryptocurrency is really borne by the installment frameworks in their aggregate; as it were those substances have the control to equate cryptocurrency with conventional money.

3. Lack of Practical Application:

As a frame of cash, crypto is still considered generally a speculation resource because seldom does one utilize a cryptocurrency for a buy without to begin with converting to conventional (fiat) cash. Many online and physical stores acknowledge crypto installments, but it's a brief list. Mass selection will as it was be conceivable when acceptance of cryptocurrency as a substantial implies of installment picks up a more extensive foothold. The more exchanges that are prepared, the steadier the rise in showcase volume—and positive word-of-mouth-will be.

4. Poor Safety:

Fraudsters & Hackers are continuously concocting unused instruments and methods to attack the servers and information of client trades and applications. Once a criminal, picks up access to client accounts, all that remains is to pull back money from the wallets. To delete this chance, it's occupant upon installment entrances to overhaul their security systems as frequently as fundamental. Continuous preparing of specialized and programming teams is basic and it's basic to actualize multi-factor confirmation to enable account get to and affirm exchange demands. In expansion to online storage for trade wallets, clients ought to be advertised offline capacity alternatives, as well. As of now, as it were a modest bunch of trade and installment administrations are able to meet these requirements.

5. Lack of Compliance and Anti-Money Laundering

As decentralized back, cryptocurrency faces a more noteworthy hazard of abuse than traditional accounts. With the consistent danger of crypto trades and installment applications being utilized as cash washing outlets, common clients are exercising caution in their individual utilization. In step, they're underwriting it among their systems since a platform's security identity —and conceivable future incidents —can crush their reputation. Users are indeed more trepidatious approximately peer-to-peer exchanges for fear of being portion of a coordinate exchange record with a potential offender. Exchanges can occur from nations exterior the purview of the Budgetary Activity Assignment Constrain (FATF). Abused resources carry the hazard of discoloring already perfect units simply by being included in their inevitable aggregates. One must consider "money muling," a particular sort of cash washing overflowing with offenders who course resources and fund exchanges through clean accounts and blameless individuals, and are seldom reported. These conceivable outcomes exist due to the need of central oversight (an directing and assigning body devoted at the statutory level) as well as central control (the inability to reverse/confiscate any suspicious virtual resources in a chain).

Given the predominance of these crypto-related concerns within the advertise and among users, the issues play a essential part within the item arrangement stages of the UFINY ecosystem and are moreover implanted inside the commerce as standard procedure.

Concept of Project

Background

As more people are getting involved into blockchain world, number of token holders are growing constantly, which implicitly pushed up token prices.

From Sep 2017 to early 2022, the market cap for all tokens reached 1 Trillion USD, This groundbreaking blockchain revolution and the associated money-making opportunities are attracting more people and capital into the industry, which induces the creation of more blockchain projects and tokens. Trading platforms, being at the center of blockchain infrastructure, grew rapidly and exponentially accordingly. Meanwhile, they are facing serious issues and challenges. In order to serve the fast-growing user basis, trading platforms need to match the user experience and security of their counterparts in traditional financial sector. However, this seems to be a long-term goal, given that the crypto trading industry is still lack of even basic industry standards and third-party supervisory; whole industry is still at very early stage, featured by chaos. Most recently, a number of crypto trading platforms shut down due to security and technical issues. Meanwhile, thousands of new crypto exchanges are emerging, among which many of them are lack of very basic theoretical and practical experiences. Consequently, the solutions these exchanges provided are full of security and credibility issues, causing huge losses to investors. This further hinders the development of the whole blockchain industry into the right direction.

Moreover, even the more established crypto exchanges suffer from the inability to prove asset security and their own credibility, due to the absence of industry standards and third-party supervisory. There is literally no mechanism to protect investors and crypto asset issuers. Thus, we believe that it is crucial to establish a whole new crypto ecosystem, whose credibility and security should be comparable to that of the existing financial trading system. Only then crypto platforms could potentially support the future development and revolutions of the whole blockchain industry with a truly reliable infrastructure and mechanism.

This is where UFINY platform will play a big role. UFINY ecosystem will have many products and services all in one single platform (Web and super App).

FINY Token:

FINY Token began its tasks in the year 2022, is currently turning into a main crypto platform providing multiple sources of passive income. FINY Token is continually developing at an exceptional rate consistently.

FINY has following aims:

1. Investment platform to explore worldwide financial market.
2. Explore a variety of investment options like Daily Income, Weekly Income.
3. Provide solution to educate, promote & lead the community towards achieving financial independence and free from rat race.

The development rate in itself says a lot about the ecosystem, FINY Token plan and the management that have been able to deliver such a rewarding and income generating system. FINY Token will be one of the top crypto ecosystems providing world class income generating plans. With over thousands of team members & active users, FINY Token continuously get high & high stage.

The benchmark of new open doors that consistently keeps us ranking top with other similar platform, our most dedicated & ambitious team always support you to get success in the field of investment & generating passive income.

Legal Entities

The project works with renowned companies around the world in arrange to function according to the controls of each enactment in which UFINY Group stages are accessible.



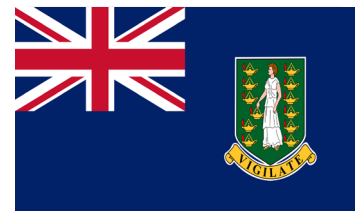
UFINY TECH LTD.
(Software Company)

Bow Bells House, 1
Bread St London
EC4M 9HH
United Kingdom.



UFINY TECH LLC
(Software & Service)

Thuraya Tower, Al
Sufouh, Dubai, United
Arab Emirates



UFINY COIN LTD.
(Token Issuer)

Tortola Street Central
British Virgin Islands

Vision & Mission:

FINY Token addresses the flaws by providing a token that will have global userbase and acceptance.

FINY objectives are to foster the widespread use of FINY Token around the world, to empower unbanked people to use FINY Token to build wealth for themselves and their families, to establish FINY Token as the number one cryptocurrency used in emerging economies, and to make FINY Token accessible and usable for everyday transactions.

After a few years of rapid development, Bitcoin can no longer meet the demand of its increasing number of clients. Bitcoin has high transaction fees, slow transaction confirmations, and high threshold for new miners. Furthermore, Bitcoin has still failed to adopt scaling solutions such as Lightning Network & SegWit - the software upgrade works by splitting the data associated with transactions so that not all of it is stored on the blockchain, with well over half of current Bitcoin transactions still using the older, less efficient protocol. As adoption for digital currency continues to outpace Bitcoin's ability to scale, there is a danger that Satoshi's digital cash will eventually fall behind other payment platforms.

Ecosystem & Products:

The categories or services are developed through the UFINY ecosystem:

- Payment
- Trading
- Financial
- Platform as a service (Paas)

Our strategy is to leverage payment solutions as the primary object for bringing adoption and user acquisition while continuous building trading and financial service solutions as prior revenue source.

Product	Description	Website
 UFINY	Crypto Application	www.ufinygroup.com
 FINIYTECH	TECHNICAL LAB	www.ufiny.com
 FINY Launchpad (ICO)	ICO Project	www.ufinycoin.com
 FINY Wallet	Crypto Wallet	www.ufinycoinbuy.com
 FINY Realty	Real Estate	www.brozfin.com
 FINY Trade	Crypto Trading	Upcoming
 FINY Game	Live Game & Win	www.mywebglobal.com
 FINY Merchant	User to Merchant	www.mywebglobal.com
 FINY Travel	Tours & Travels	www.ufiny.com
 FINY Crypto Bank	Banking Facilities	www.ufiny.com
 FINY Crypto Academy	Crypto Training & Research	www.ufinycoin.com
 FINY Card	Crypto Transection	www.ufinycoin.com

History:

The FINY Token venture was founded in 2022 and initiated its first goal to bring revolutionary change in cryptocurrency world. The project has advanced with a bigger community having more than 1 million clients. The ecosystem value will be increased highly with the growing market.

User Forecast:

Our group of investigators and business expansion supervisors have made a series of anticipated client numbers based on accessible and up and coming UFINY products. All Sector-related factors have been taken into thought. The user forecast is given below.

Year	Users Number
2023	0.01 Billion
2024	0.20 Billion
2025	0.35 Billion
2026	0.45 Billion
2027	0.60 Billion
2028	0.75 Billion
2029	0.85 Billion
2030	1 Billion

“Note: Every buyer may be in ownership of certain plans, projections, and substitute estimates with respect to the Business. Buyer recognizes the presence of significant instabilities inborn in endeavoring to form such plans, projections, and alternate figures and appropriately isn't depending on them, and Buyer might have no claim against anybody with regard thereto.”

SWOT Analysis:

Strengths:

- 10,00,000+ Global Clients.
- \$600 million Ecosystem Volume.
- Fifteen Running Ventures & Developing.
- Integration of SEPA, IBAN, PIX, and comparable banking installment rails.
- Reputation for being easy-to-use with a basic interface.
- Enacted With solid AML/KYC strategies.
- Team of 300 expert-level crypto & FinTech professionals

Weaknesses:

- Parallel (instead of sequential) application launches beneath tight time-frame to empower live ecosystem status. Prioritizing biological system dispatch over app-by-app dispatch may delay up and coming sprint highlight increments.
- Brand nearness not recognized to any locale of origin Dependence from liquidity suppliers.
- Lack of mass media brand representation.

Opportunities:

Potential for organizations and ventures including widespread notoriety of NFT and Metaverse.

Blockchain integration with other more real-life cases, worldwide businesses like Wellbeing, Travel, Finance, etc.

Key issue of mass crypto adoption—huge advertise for client transformation to crypto.

Threats:

Routine utilizes of conventional players in spite of disadvantages.

Persistent endeavored programmer attacks—wallet attacks, shrewd contract hacks, etc.

Government bans of crypto utilization, tall charge on crypto income.

Fiat cash intrigued rate spikes provoking client exploitation through buying, offering, exchanging, and other monetary hones, affecting crypto valuations and advertise conditions.

Human binding compromising client involvement High cryptocurrency instability

Opposition of conventional fund to crypto service suppliers and end-users

Legal and Compliance:

FINY proceeds in compliance with diligent international standards for conducting the operations through its Know Your Customer (KYC), and Digital Asset/Fiat Transaction Monitoring procedures and Anti Money laundering (AML) Framework.

Appropriately, the operations of FINY take put in a total, comprehensive, and entirely straightforward way, with regard for the educate directing payment streams and with strict consideration paid to the security of clients and their funds.

The service providers FINY relies on are in possession of the proper operating licenses, as are the third-party providers and partners issuing the products. We believe that transparency, security, and compliance comprise the foundation necessary to ultimately achieve mainstream cryptocurrency adoption. In the ecosystem, stringent AML and CFT measures are ensured with regard to user onboarding and transaction processing and in our continuing association with financial intelligence authorities. We integrate multiple specialized service providers with expertise in helping firms achieve these objectives during their day-to-day transactional course of business.

Measures include:

- KYC diligence and CDD initiatives
- External wallet screening (before and after deposits & withdrawals)
- Pre-transaction and real-time transaction screening
- PEP and sanctions watch list response action.

These supervisions are performed by technology and an added tier of due diligence by in-house monitoring specialists.

Compliance Technologies:

1. Sumsub:

www.sumsub.com

KYC supplier Sumsub employs intelligence-powered arrangements to automatically oversee personality confirmation, extortion anticipation, execution of KYC arrangements, AML screening, and client information capacity to secure and enable regulated online business. Sumsub—the sole KYC supplier to the VASP—is a multifaceted apparatus with the ability to collect users' video recognizable proof and work out extortion avoidance workflows. Sumsub empowers the VASP to pick up get to a wide assortment of capacities.

2. Chainalysis INC:

www.chainalysis.com

Chainalysis KYT (Know Your Exchange) combines industry-leading blockchain intelligence with an easy-to-use interface and real-time API. It helps firms by reducing manual workflows, keeping up compliance with nearby and global regulations, and safely collaboration with creating technologies. Chainalysis KYT performs ceaseless exchange checking of all cryptocurrency assets. It is competent of identifying designs of high-risk movement; preventing transactions with addresses recognized on OFAC's authorize list; solidifying deposits from hacks or ransomware; screening ETH accounts; and more. Real-time alerts may be arranged based on an organization's specific AML approaches.

3. Huntli

<https://huntli.io/>

Huntli could be a exchange observing instrument that helps within the battle against budgetary fraud and makes a difference keep its clients in check. Huntli performs real-time checking and screening of clients; prompts a chance score for clients and their in-process transactions; and gives analytics of the checking being performed.

Data Framework:

1. Fireblocks

Fireblocks may be a computerized resources framework supplier that secures advanced resources in transit. It centers on shielding the transmission of customers' computerized assets between trades, counter brokers, hot wallets, and cold stores of items and services. The innovation comprises of the Fireblocks Organize and MPC-based Wallet Infrastructure.

2. Data Management, Storage, and Protection

The gather is joined forces with the eminent Amazon Web Administrations (AWS) for platform facilitating that empowers scaling up preparation with negligible getting teeth issues over UFINY group's visit application dispatches and updates, and transaction taking care of capacity from server when it's basic that transaction capability and victory rate are on standard with worldwide users' signup and usage demand spikes.

Moreover, the UFINY environment has its generation information centers facilitated in the US-based Dallas Information Center. The physically secured centers found inside a business center are fueled by a continuous, generator-backed control supply located in a locale at moo chance for characteristic fiascos. The area brags high bandwidth and prevalent arrange speed; strong HVAC over-cooling and anti-humidity controls; hoisted fire and smoke concealment; and frequent maintenance to guarantee crest exchange taking care of capacity.

Much as the over cover's office administration in terms of execution and capacity, the same consideration is paid to get to security, with reconnaissance tech monitoring on-site get to and IAM conventions inserted beneath BAU employee practices securing against unpermitted, trespassed, and backdoor off-site access. Further, fortnight audits of inside information hones and mindfulness sessions on stealing get to and phishing endeavors are embraced company-wide, followed by strategies and trainings.

3. Licensing

The UFINY extend incorporates a interesting and unmistakable approach toward its expansion of administrations and trade exercises. We look for to conduct constant advertise and legal research in various purviews in arrange to get it the jurisdictional appetite, scope of enactment, and degree of controls for Advanced Resource businesses. We reliably endeavor to get the satisfactory budgetary and digital resource licenses needed for diverse permitting exercises within the intrigued of establishing our operations in a controlled and compliant framework.

FINY Token Tokenomics

Technology:

FINY is based on the BNB Chain protocol powered by Binance and Tether blockchains. The BEP-20 smart contract allows BSC to facilitate transactions and record balances of such credits in an account. The benefits of using the BEP-20 protocol include the following features:

1. The simple, easy-to-understand BEP-20 standard reduces the complexity associated with studying and understanding other types of blockchains for implementations like the UFINY Ecosystem.
2. The BEP-20 standard enhances the liquidity of other BEP-20 tokens and reduces the risk of broken contracts.
3. BEP-20 is a uniformity of tech and protocol standards for everyone to use. Hence, it is widely acceptable and extremely reliable.

Smart Contract Address:

<https://bscscan.com/token/0xdf7c22b1358591f589ffafb122e13e6569a2a681>

Token Audit:

The FINY native token, FINY Token (Finy), received a 99% rating in a smart contract audit performed by the Cyberscope blockchain team on January 26, 2023.

Cyberscope is a blockchain cybersecurity company that was founded with the vision to make web3.0 a safer place for investors and developers. Since its launch, it has worked with thousands of projects and is estimated to have secured tens of millions of investors' funds crypto, DeFi, and NFT companies.

PASS

Cyberscope team has audited the FINY Coin Smart Contract. They have found enhanced security environment in Binance Smart Chain has been implemented In FINY Smart Contract. So the smart contract achieved all the security qualifications to be cataloged in crypto exchanger list as digital asset exchanges.



In detail, the Cyberscope team initiated the audit step-by-step to analyze security and correctness of codes of FINY smart contract. Impressively, no critical or medium-level issues were found out. FINY token scored a testable code of 99%, which is upper than the 95% industry grade, bringing out the breeze of buzz around FINY Credit for the outstanding security.

Throughout the audit, the Cyberscope team ensured that the FINY is an interesting project that has a friendly and growing community. The Smart Contract analysis reported no compiler error or critical issues. The contract Owner can access some admin functions that cannot be used in a malicious way to disturb the users' transactions.

Cryptographic tokens are emergent technologies and carry with them high levels of technical risk and uncertainty. We're satisfied and proud that Cyberscope's blockchain security group emphatically surveyed the FINY token's smart contract which it meets their security prerequisites for posting on cryptocurrency exchanges. This achievement illustrates FINY Token's commitment toward larger extending its worldwide nearness within the crypto space whereas too keeping up a reasonable share of it advertise dominance.

Cyberscope is one of the leading smart contract audit firms in the crypto space and has built a high-profile network of clients and partners.

Analysis

● Critical ● Medium ● Minor / Informative ● Pass

Severity	Code	Description	Status
●	ST	Stops Transactions	Passed
●	OCTD	Transfers Contract's Tokens	Passed
●	OTUT	Transfers User's Tokens	Passed
●	ELFM	Exceeds Fees Limit	Passed
●	ULTW	Transfers Liquidity to Team Wallet	Passed
●	MT	Mints Tokens	Passed
●	BT	Burns Tokens	Passed
●	BC	Blacklists Addresses	Passed

Diagnostics

● Critical ● Medium ● Minor / Informative ● Pass

Severity	Code	Description	Status
●	L09	Dead Code Elimination	Unresolved



Audit Reference:

<https://github.com/cyberscope-io/audits/blob/main/finy/audit.pdf>

<https://www.coinscope.co/coin/finy/audit>

Price Tracking Website:



<https://www.coinscope.co/coin/finy>



<http://coinmarketcap.com/currencies/finy>



<http://www.coingecko.com/en/coins/finy>



<https://crypto.com/price/finy>



<https://www.binance.com/en/price/finy>



<https://www.coinbase.com/price/finy>

Exchange Listing:



<https://pancakeswap.finance/>



<https://bsc.mdex.me/>



<https://bscswap.com>



<https://bsc.anyswap.exchange/>

Features and Strategy

UFINY Licensed Ecosystem:

The categories or services offered through the UFINY ecosystem:

Payment

Trading

Financial

Platform as a service (PaaS)

Our strategy is to leverage payment solutions as the primary tool for driving adoption and user acquisition while simultaneously building trading and financial service solutions as major revenue sources. This self-sustaining strategy creates a virtuous cycle: payment channels attract users to the platform; trading and financial services generate revenue able to be reinvested into payment; reinvested revenue is used to build the ecosystem to offer full-suite crypto services. Our product solutions across four verticals work together to construct a sustainable project.

A key component of the ecosystem is its native token FINY, built for multiple real-life use cases. Diversified purchase utility creates confidence in token usability to counter the well-known volatility of crypto assets solely as an investment. A transparent roadmap and agreements with partners give value to the token, as well as a technological growth strategy that supports it in its growth.

Product & Services:

Forex Trading platform & Bot

UFINY App

Crypto Trading Bot

FINY Card

Crypto Exchange

Real Estate (Tokenization)

E-Commerce/ Drop shipping/ Drop servicing

FINY Travel

Farming

International Remittance service with Crypto

Blockchain academy/University

NFT Marketplace

Incubator

Digital Bank

Wallet

Launchpad

Crypto Consultancy

White-label Solutions

Metals Trading

Payment Gateway

Games

Charity

Insurance

Staking

Cloud Mining

Marketing Strategy

Website creation:

The first and most important part of our strategy is to create a website that has a good UX design. Website will give potential investors information about your coin/cryptocurrency through whitepapers. A well-designed website will leave a good impression on investors and may convince them to back our coin ahead of our competitors.

Social media:

For any strategy to be successful we must have an effective social media campaign. This is the only way we are going to create any traction towards our cryptocurrency especially since the crypto community is constantly discussing new coins and opportunities of Facebook, Twitter, Reddit and Instagram.

We will post informative & engaging content to draw people towards our page including news and updates about the coin. By engaging our target audience, we will be able to create a thriving online community that will back our coin and spread the word.

Major event announcements:

We will make sure to publish major announcements, through press releases or calendars, including ICO dates. Investors utilize helpful tools such as crypto calendars, therefore, we will make sure that these major announcements are placed onto these calendars to send over a reminder to your audience.

Referral:

This is crucial in any industry, more so than in the crypto industry. This form of face-to-face marketing will always be effective and attending summits.

Airdrops:

Airdrops will always remain relevant within the crypto industry. Airdrops will create hype around your coin and the freer tokens you are willing to provide, the higher the chance your community will grow. We will use social media platform Telegram to facilitate the Airdrop and also create a community group chat where fans can discuss with each other.

Crypto community:

We will find relevant community websites, join them and build trust among the participants. We will let the community know its uses, benefits, history and other important details that could be classed as important for the community.

Social media Ads, including paid promotion:

Social media ads must be a main feature in our crypto marketing strategy. Use the filtering feature that Facebook and Instagram provide to target the right people who would be interested in your coin. Furthermore, we will make sure those ads that we are boosting are unique ads with creative banners, videos and content that will catch the eye of your audience.

Affiliate marketing:

Use affiliates to market your coin. Crypto affiliates will send traffic to your website/blog and all they will command is a commission fee. Before contacting affiliates, make sure to implement an affiliate campaign on your well-designed website. Affiliates will then get paid according to the number of signups they generate for your company. By using affiliates, they will be responsible for all the marketing efforts of your coin so it may be beneficial to use them if you need to focus on other departments for the coin.

Podcasts:

Podcasts are a good way to boost your crypto marketing strategy. This will give you the chance to broadcast your new coin to a wider audience while also giving you the chance to educate the listeners on the project. Audio content is becoming increasingly popular and it could serve as an impactful way to create brand awareness around your project.

Email marketing:

Email marketing is a great way to directly market your project to your audience. High quality email campaigns can produce valuable results for your coin. During these campaigns make sure to announce product launches, offers and new/updated projects to specific people. If there is an issue to have a long email list then you can hire an email marketing service to kick-start your campaign.

Influencer marketing:

Influencer marketing can be an incredible way to penetrate the crypto industry. By utilizing influencers then you could reach a wide audience through the millions of followers that these influencers have following them. However, do not just choose any influencer but make sure to take your time and be picky with whom you are choosing as if the wrong influencer is chosen then you will just be wasting your money. Give the influencer a brief on your project and see how they can scale your reach. Do NOT just pay any influencer to promote your project or all the trust you built with the community will be lost.

Maintain reputation:

Once your project is launched, do your utmost to maintain your reputation among your audience. You've built the trust you needed to succeed now manage and control your positive reputation by removing and mitigating any bad publicity. The crypto industry is a dog-eat-dog market, meaning that your competitors may come up with a plan to harm your reputation, especially during the early stages of your project. Maintaining your good reputation will help build a clear and positive brand image to the public.

Utility token Vs Security Token

Utility tokens:

Most ICOs are not selling coins for the purpose of ownership in a commodity. Instead, they want people to show interest in a company without offering monetary ownership in that company.

To do this, they can provide investors utility tokens.

Utility tokens represent access to a service or opportunity a company can provide. Essentially, a utility token is like a voucher. Utility tokens are usually given away in events called TGEs (token generation events) or TDEs (token distribution events).

These are basically ICOs.

Examples of utility token distribution include Golem, which allows users to connect their computer to a specific network, enabling the energy from their combined machines to power a remote supercomputer, Golem.

In exchange for supplying computer power, people earn access to the Golem Network (GNT) – a service, not a currency.

Another example is Filecoin, which raised \$257M by selling tokens that allow users access to a cloud storage platform.

Because utility tokens don't have a specific monetary value outside of speculation and do not represent a specific monetary investment, they are not regulated – particularly in the United States.

Thus, they continue the decentralized market model that is a hallmark of cryptocurrency.

Security tokens:

In contrast to utility tokens, security tokens represent ownership of a digital or liquid contract that is a fraction of an asset that already has value.

That asset could be a piece of real estate, a home a company or something else.

Whatever the asset is, the security token represents a real ownership of the asset – even a non-cryptocurrency asset.

Many companies selling a new cryptocurrency will execute an ICO to disperse coins for the currency and raise its value. But ICOs are not limited to cryptocurrencies. In fact, many security tokens are sold for ownership of non-crypto assets.

Basically, they represent a way that companies call sell stock in a digital form on the cryptocurrency market. An ICO allows for broad ownership of a commodity, and because coins can represent very small monetary value, it makes the investment entry point low – and coin ownership accessible to a wide population.

Security tokens also represent the convergence of the cryptocurrency market with the more traditional financial industry. They provide a bridge for owners of non-cryptocurrency commodities to sell fractions of those assets to people who want to diversify their cryptocurrency portfolio.

Security coins represent a specific investment, so they are regulated in the United States by the SEC.

Usage of Utility Token

There are dozens of possible use cases of utility tokens. A few common ways people use utility tokens include:

Voting: Utility tokens give people the right to vote on upcoming improvement proposals on a dApp. Technically, if a utility token gives people this privilege, it's known as a "governance token." While every dApp has different rules for blockchain governance, one of these tokens typically represents one vote.

Gaming: Many blockchain-based games have utility tokens that can be used to buy in-game items like NFTs (non-fungible tokens). Also, these utility tokens often serve as a rewards mechanism in play-to-earn games like "Axie Infinity."

Crypto exchange perks: Some centralized crypto exchanges (CEXs) like Binance, KuCoin, and Crypto.com offer utility tokens to reward holders with perks like discounted trading rates.

Tipping: Utility tokens may serve as a dApp's built-in tipping mechanism. In addition to rewarding content creators, this function may influence the ranking of comments or videos on a social media dApp's main page.

Paying network fees: People have to pay transaction fees using a smart contract blockchain's native utility token. For instance, people who want to use a dApp on Polygon have to use the MATIC token to confirm transactions.

ICOs & Utility tokens

Utility tokens weren't possible before the Ethereum (ETH) blockchain began operations in 2015. Ethereum was the first project to introduce smart contract functionality, which refers to coded commands that use "if/then" statements to perform automatic tasks on a blockchain. All utility tokens live on smart contract blockchains, and many of these cryptocurrencies use Ethereum token standards like ERC-20.

While utility tokens were around before the 2017 bull run, they gained mainstream prominence during the "ICO craze" of 2017-2018. During this time, hundreds of new Web3 projects began offering initial coin offerings (ICOs) to investors as a way to raise funds.

Many of these ICO companies claimed they were selling their "utility tokens" to early investors. However, in reality, most of these tech start-ups had no intention of providing token holders with utility. Indeed, developers typically used the "utility token" label to evade sanctions from the U.S. Securities and Exchange Commission (SEC).

As authorities caught wind of the many scams in the ICO space, they began drawing more precise distinctions between a utility token versus security token. A cryptocurrency must provide a viable use case beyond mere speculation to qualify as a utility token. Valid utility tokens also can't be connected with partial ownership in a company or third-party endeavor.

In contrast, a security token represents partial ownership in a third-party enterprise. For instance, a token that tracks the price of Amazon's stock would be a security token. There are also innovative trading platforms offering security tokens representing partial real estate ownership.

Since security tokens are defined as "securities," they must register with the SEC. Utility tokens, however, don't need SEC approval to list on crypto exchanges.

Token Valuation:

The documentation detailed below lists the ways in which other cryptocurrencies increased their valuation. All are highly applicable to FINY Token (FINY).

Case 1: FTX

The FTX token hit 105% in January 2021. Its exchange outperformed its open BitMEX and Deribit contracts. FTT is the native exchange token issued on the Ethereum blockchain. FTT stakeholders receive a discounted trading commission based on a tiered system and other perks, including bonus votes on their polls and higher airdrop rewards.

Case 2: CRO

Crypto.com Coin (CRO) is the native cryptocurrency token of the Crypto.com Chain, a decentralized and open-source blockchain developed by Crypto.com. In 2018, it received a 380% injection and increased from \$0.0130 (333 Satoshi) to \$0.0625 (1600 Satoshi). Accordingly, the daily volume increased from US \$90,000 to over US \$800 million in four years.

Case 3: BNB

Binance Coin (BNB) is a utility token designed for Binance cryptocurrency exchange users that launched in July 2017. When account users buy BNB and use it to pay Binance cryptocurrency market trading fees, they receive discounts. BNB, built on a blockchain called "proof-of-staked authority," is a deflationary cryptocurrency with a 200 million hard supply cap. Before the initial offering, all coins were pre-mined at a price of \$0.10 per BNB. In 2021, the coin increased by nearly 1,344% and the BNB rose from roughly \$38 in January 2021 to an all-time high of \$683.82 in early May 2021, and then in early November 2021 to a new high of \$668.07. BNB's current market cap is over \$47 billion.

Case 4: KCS

Kucoin (KCS) is the KuCoin Exchange native token launched in 2017 with profitsharing capability allowing traders to reap the benefits of the exchange's value. It was created as an ERC-20 token that runs on the Ethereum blockchain. KuCoin has a market cap of over \$1.5 billion, a maximum supply of just over 170 million KCS coins, and a circulating supply at about 98.4 million (58%). Just a few days after its release, the currency skyrocketed from \$0.4551 on November 30, 2017, to \$20.44 on January 10, 2018. Despite dipping to \$2.28 on March 18, 2018, KCS has now risen to \$5.17 as of April 24, 2018. According to CoinGecko, the currency has risen by more than 125% in the past 12 months

Case 5: CRPT

Crypterium Token (CRPT) is the token of Crypterium, a wallet which aims to integrate traditional financial services and cryptocurrencies that's fueled by CRPT, an Ethereum token. Crypterium accelerates the impact of supply and demand economics on the value of CRPT by charging a 0.5% gas fee in CRPT for crypto-tofiat transactions, and also by burning tokens at month's end. CRPT now has a market value of \$16 million and is held in 56,628 wallets. Crypterium soared to an all-time high of \$3 (January 23, 2018), and on April 8, 2020, the price increased by over 64% of its worth at that time. By selling 68,875,950 Crypterium tokens for \$0.75 each, the Crypterium ICO (initial coin offering) raised \$51,656,963. The project's strengths revolve around how effectively their executed activities and products towards use cases increased token valuations—the more tokens are utilized for personal consumption, the higher the valuation. However, within volatile periods that may impact the valuations of almost all tokens at the same time, L1 utility tokens spring back into valuation first.

FINY Token tokens function within the entire ecosystem to scale up interoperability of the earned/invested assets between projects, thereby giving it the valuation strength of a utility token.

Token Distribution

Area	Percentage
Pre-ICO sale	4.5%
ICO	20.5%
Rewards	10%
Treasury	10%
Staking/Burning	15%
Minting	10%
Exchange Listing	4%
Development	5%
Team	15%
Founder Members	2%
Shareholder	2%
Marketing & Airdrop	2%

Token Fund Management

Area	Percentage
Community Develop, Gift, Airdrop	50%
Development	15%
Team Management	8%
Marketing	17%
Legal	6%
Security	4%

Initial Coin Offering (ICO)

The ICO for the FINY Token obtained in 2023. In January 2023 its ICO phase, the token is being sold out at the price of \$0.20. The total supply of the FINY Token is 600 million. During the ICO phase, 300 million FINY Tokens were distributed from a total of 600 million FINY. In the final phase, 66 million FINY Token will be up for purchase.

ICO Bonus Phase:

Total Supply : 600 million

Soft Cap : 30 million

Hard Cap : 100 million

Round	Token	Period	Token Price
Pre-ICO	42 Million	9 Jan 23 - 9 Feb 23	\$0.20
Phase 1	48 Million	10 Feb 23 - 9 Mar 23	\$0.35
Phase 2	48 Million	10 Mar 23 - 9 April 23	\$0.45
Phase 3	48 Million	10 April 23 - 9 May 23	\$0.60
Phase 4	48 Million	10 May 23 - 9 June 23	\$0.75
Phase 5	66 Million	10 June 23 - 9 July 23	\$0.85
Exchange Listing		9 July 23	\$1

Token Linear Distribution

Token distribution is linear after the ICO has ended. The token system releases a set number of units each day for 600 days starting from the first exchange on the day of introduction.

Once launched on the first exchange, the token cost \$1.

The formula utilized was as follows: The daily quantity of tokens released into the wallet is equal to 0.20% of the purchased value multiplied by the token value for that day.

The remaining value will be fully released 600 days after the first exchange listing.

Wallet Distribution

Pre-ICO sale	4.5%
ICO	20.5%
Rewards	10%
Treasury	10%
Staking/Burning	15%
Minting	10%
Exchange Listing	4%
Development	5%
Team	15%
Founder Members	2%
Shareholder	2%
Marketing & Airdrop	2%

ROAD MAP:

2023

2023 1H

- NFT Marketplace
- New Office in Dubai
- E-Commerce Platform
- Real Estate Platform
- Team Expansion
- Blockchain
- Academy/University
- FINY Wallet
- UFINY App
- Farming Package
- Crypto Consultancy
- Live Game Program
- Smart Staking
- Cloud Minting Service

2023 2H

- Crypto Exchange
- FINY Token listing on multiple exchanges.
- Own Crypto Exchange Launch
- Forex Platform
- Forex Bot
- FINY Travel Platform
- Crypto Bot
- Crypto Banking Service
- DeFi Staking
- Team Expansion
- Pancakeswap & Uniswap Launch
- FINY Card launch in multiple countries
- Charity

2024

2024

White label Solutions

Own Payment Gateway

Launchpad Platform

Incubator

Gaming Studio Launch

International offices set up

Global Team Expansion

FINY Listing on Top Exchanges

Global Team Expansion

International Remittance Service with Crypto

Digital Bank

Metals Trading

Insurance

TEAM**Helen Singh Sharesta****CEO (Chief Executive Officer)**

Helen Singh Sharesta, is one of the main persons of the blockchain industry in the world. She is a successful Entrepreneur, investor, Business coach, Business Development Specialist. Founder of the many projects in the Fintech Sectors. The chief executive officer (CEO) plans out a company's overall strategies and policies. This includes responsibility for all components and departments of a business. The CEO also ensures that the organization's leadership is constantly aware of key external and internal factors. Every day, leaders are making countless decisions and facing problems they've never encountered before. What worked yesterday can change overnight. The speed is relentless, the stakes are high, but the rewards are great for those who can lead a team to consistently achieve extraordinary results.

Helen Sing Sharesta want to create an online platform and a place where people could not only learn but also enrich their experience and knowledge. In order to make the academy platform free to all people, we spent a lot of money buying knowledge. That, in fact, prompted me, because people need information, people need knowledge.

When the physical currency is extinct, Cryptocurrency will remain trust in all. All the world will know cryptocurrency



Rabia Shamim

CO-CEO (Co-Chief Executive Officer)

A co-CEO model is an avant-garde approach to leadership where the decisions and responsibilities of a chief executive are shared between two counterparts.

The co-CEO model provides many benefits for the organisation. co-CEO is an unusual leadership approach whereby, rather than splitting senior leadership positions out in a more Conventional model. co-CEO can be a solution to this frequent quandary. The authors caution that the co-CEO model won't work everywhere. But for large, multifaceted firms, those with agile-based management, and those engaged in technology transformations, it's a promising option.



Ariful Islam

CVO (Chief Visionary Officer)

Ariful Islam, the chief visionary officer (CVO) also called a global marketing officer, marketing director & chief brand officer, is a corporate executive responsible for managing marketing activities in an organization.

He is responsible for overseeing the planning, development and execution of an organization's marketing and advertising initiatives. They play a vital role in a company's growth and have important responsibilities that range from creative influence to business strategy. As the most senior-ranking marketing official within an organization, the CVO makes decisions guiding the overall structure of marketing efforts. ...

- Search engine optimizer
- Social media manager
- Storyteller
- Innovator
- Growth generator
- Customer advocate
- Brand manager

Experience of 22-year affiliate marketing and consumer networking. His more knowledge about

Leadership and sale at the Asia Company & USA Company. The target of 1 billion in the future is to go multi service products with Loyalty & Quality.



Elton Andersson

COO (Chief Operation Officer)

Elton Andersson, the chief operation officer (COO) is a senior executive tasked with overseeing the day-to-day administrative and Global Marketing development of a business. He is participated in many international Convention including 14 years Marketing and Sale Experience.



Charlie Sanderson

HR & Admin

Human Resources (HR) is the division of a business that is charged with finding, screening, recruiting, and training job applicants. It also administers employee-benefit programs.

HR plays a key role in helping companies deal with a fast-changing business. Responsibility is-

- Recruiting, hiring, and onboarding new employees
- Handling employee compensation and benefits
- Offering employee job/career development
- Addressing work-related issues of individual employees
- Developing policies that affect a working environment company-wide

Functions of the Human Resources Department

- Recruitment and Hiring:
- Training and Development.
- Employer-Employee Relations.
- Maintain Company Culture.
- Manage Employee Benefits.
- Create a Safe Work Environment.
- Handle Disciplinary Actions.

HR & Admin Officer responsibilities include processing employee data, updating company policies and assisting in the hiring process. To be successful in this role, it should have solid organizational skills and be familiar with HR functions. Ultimately, this will make sure all HR operations run smoothly.



Freddie Forsberg

Head of IT

The head of IT is responsible for business IT and IS services. An information technology (IT) director is the person in charge of technology within an organization. Also need,

Security:

Security should be foundational to any IT team.

Programming:

Being able to program will be a must for those who want to develop software, web applications, and websites.

Here are the skills you'll need to be a successful head of IT:

Strategic thinking.

Strong communication skills.

Ability to work well under pressure.

Attention to detail.

Project management skills.

A desire to keep learning.

Management and leadership skills.

And the another part is:

250+ freelancer team include.

Blockchain technology team.

App developer team.

Digital marketing team.

Graphics Designer team.

Software developer team.



Foelgrat Roonmer

Head of event management

Entertainment is a form of activity that holds the attention and interest of an audience or gives pleasure and delight. It can be an idea or a task, but is more likely to be one of the activities or events that have developed over thousands of years specifically for the purpose of keeping an audience's attention. Entertaining activities can refresh your mind and preserve your mental health as well as emotional well-being. It will bring happiness into your life. Some of these activities may even bring you closer to your friends and business partner. Therefore, entertainment can be beneficial in many ways.

According to the customs of each country entertainment is arranged for those who win. There are also include pacific treat arrangements outside the country as well.

Not only that the achievers can share their happiness to join Europe Luxury Event & U.S.A Dream night.



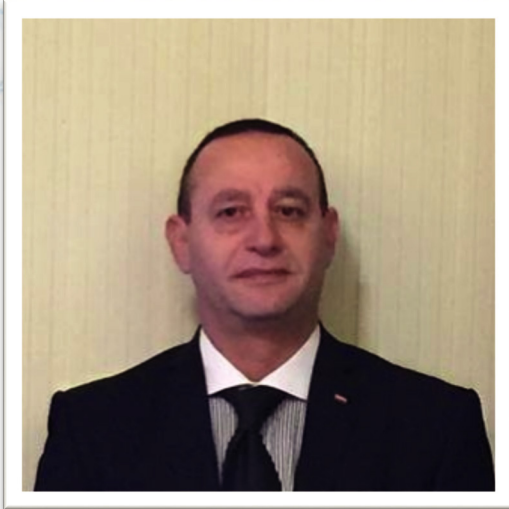
Sutipawan Puraso

Head of Compliance

Customer Compliance listen to the needs and desires of customers and lead a team of Customer Service Representatives. With an eye for satisfaction, they ensure that each customer has been given all possible attention needed for positive results through effective methods such as developing new techniques or improving processes in their systems. Also a customer Compliance is a professional who is responsible for providing outstanding customer service by leading and motivating their team and developing loyalty programs to increase customer satisfaction.

Her responsibility is-

- Supervise customer service team
- Respond to customer inquiries
- Develop policies and procedures
- Focus on customer satisfaction
- Develop goals and report progress & continue to learn.
- Hire staff
- Train staff



Romain Thériault

Product Manager:

Product manager is the person who identifies the customer need and the larger business objectives that a product or feature will fulfill, articulates what success looks like for a product, and rallies a team to turn that vision into a reality. After studying the craft of product management, he/she developed a deep understanding of what it means to be a product manager. Quality products help to maintain customer satisfaction and legality and reduce the risk and cost of replacing faulty goods. Companies can build a reputation for quality by gaining accreditation with a recognized quality standard.

A good product would always have proper finishing without rough edges or poor visual quality.



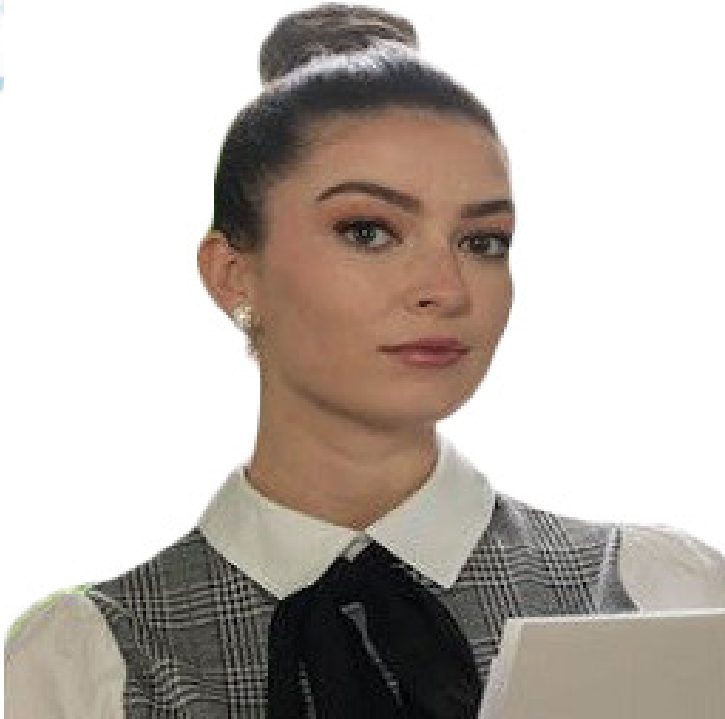
N Harvey Shaw

Advisor (Marketing & Communication)

Sales Advisor are responsible for developing, planning and implementing company's sales strategies. Usually, but they work as globally marketing advisors. They have multiple years of sales and sales strategy implementation.

In order to attract Sales Advisor that best matches your needs. Ultimately, he does their audience's reaction to what they're saying and doing regarding their interest. Even Promoting our products and services during events coordinating the design of promotional material and distributing in online and offline channels. Advertising our company and products services on various media. His responsibilities are-

- Give feedback.
- Hold weekly one-on-one meetings.
- Develop emotional intelligence.
- Become a coach.
- Identify people's strengths. Leverage the strengths of each of your employees and help them develop their skills. ...
- Show that you care. ...
- Be transparent and authentic. ...
- Focus on target goals.



Bethany Dennis

Advisor (Business Development)

Business Developers should have some skills owned by sales representatives. These include nurturing relationships, prospects, and qualifying leads, updating the sales CRM database, and follow-ups. Business developers usually have to think strategically to win more opportunities and stay ahead of the competition. Business development managers play a crucial role in the success of an organization. These professionals generate new sales leads, negotiate client pricing, and forecast sales revenue, all to support one of the most important business development manager responsibilities — helping organizations maximize their profits. Having a vision and putting together a good team are among the factors that help predict success in business development. But a successful developer also writes a good business plan, which becomes the blueprint from which they build their success.

Partnership:



Service Providers:



bobablocks



Zerion



Ledger



Tokenary



Infinity
Wallet



Crossmint



Verso



Exodus



PREMA



Marble



ApolloX



Sequence



OneKey

Sponsorship:

Ambassador Program

Crypto aficionados are invited to sign up for the Ambassador Program if they support FINY Token mission of widespread adoption of cryptocurrencies. Candidates will learn about the UFINY Ecosystem, its services, and how they operate in this section. This covers FINY Token goals, objectives, and future plans. An applicant will also be chosen to serve as a brand ambassador!

Brand Ambassador

UFINY is building an Ambassador Program. In this program, UFINY is your choice. A brand ambassador assigned to a specific country and acting as UFINY representative. Brand Ambassadors Must Understand That internal and external ecosystems. They host educational events, forums and seminars on the power of cryptocurrencies to guide people as they enter cryptocurrencies to educate about the value of UFINY products.

Blockchain World Academy

FINY is an official partner of the non-profit Blockchain World Academy or Organizations that provide training and education to interested persons Blockchain technology and cryptocurrency. The purpose of this partnership is to mass adoption of cryptocurrencies in anticipation of a world of digital assets widely accepted by shops and businesses and used worldwide general payment method.

UFINY Support:

Crypto has the future to reach each and every corner of the world, even the among the poor and deprived communities. That is why UFINYCARE is another milestone for UFINY Group. That aims to create a real impact on society by developing and funding the underprivileged, no matter where they are in the world.

UFINYCARE task initiatives are given below:

- ☒ Creating stable communities
- ☒ Ensure equality
- ☒ Eliminate poverty
- ☒ Create save public health
- ☒ Bring education enlightenment
- ☒ Improvement of next generation
- ☒ Focus on serious issues

Websites:

UFINY Ecosystem:

www.ufiny.com

UFINY Group:

www.ufinygroup.com

FINY Coin:

www.ufinycoin.com

Whitepaper:

whitepaper.ufinycoin.com

UFINY Community:

www.mywebglobal.com

Social Media Pages



FACEBOOK:

<https://www.facebook.com/profile.php?id=100089254622146>



REDDIT:

https://www.reddit.com/user/UFINY_Tech



Telegram:

https://t.me/uFINY_official



TWITTER:

<https://twitter.com/UFINY>



PINTEREST:

https://www.pinterest.com/uFINY_official/



INSTAGRAM:

https://www.instagram.com/uFINY_official/



LINKEDIN:

<https://www.linkedin.com/in/uFINY-tech-5b794425b/>



YOUTUBE:

<https://www.youtube.com/channel/UClvbfvzFYiXvGCSyDKYePdg>

Email

General Information	: info@UFINYgroup.com
Customer Support Center	: support@UFINYgroup.com
Marketing Department	: marketing@uFINYgroup.com
Legal Department	: legal@uFINYgroup.com

Officials or Admins will never send you a direct message. If anybody approaches you directly via personal email or on Telegram pretending to represent customer support or other department of UFINY Group, please block them and report as spam.



Disclaimer:

Risk Profile

Understanding risk is an important theme for the Dash 2 Trade platform and that is one of the reasons why the risk profiler is a key part of our roadmap. Likewise, before deciding to purchase the D2T token a prospective holder should carefully weigh their own risk appetite. Purchasing D2T tokens has a degree of risk to it and it may lead to the loss of a considerable or the whole of the purchased amount. Before purchasing, prospective holders should carefully consider the risks identified in this whitepaper, as well as any other risks not anticipated or included in this document. The regulatory status of crypto assets may vary depending on your jurisdiction. It may be possible that future laws, regulation or policies relating to crypto assets may be implemented that affect token holders' acquisition, rights, and ability to buy, sell, convert or use crypto assets such as the D2T token. You should only purchase D2T tokens if you fully understand the tokenomics of the D2T token and the D2T ecosystem. Crypto assets are not regulated as financial instruments and there is no refund or compensation available from corresponding regulatory bodies. Crypto assets can be the subject of expropriation or theft. There may be no remedy if there is a successful attack by malicious actors against the Ethereum Chain on which the D2T token is built. Additionally, hackers may attempt to interfere with the D2T platform directly in a number of different ways such as malware attacks, distributed denial of service attacks and consensus-based exploits. These attacks could lead to a loss of D2T tokens or the loss of the ability to access D2T tokens. Readers should consider consulting professionals such as independent financial adviser, a tax consultant, accountant or a lawyer in order to fully satisfy themselves regarding any outstanding matter related to the purchase of the D2T token.

Risk Factors:

Risk of losing access to FINY Token tokens if private key is lost. A private key or private key combination is required to manage FINY Tokens token stored in a digital wallet. Lost your private key access to FINY Token tokens is automatically lost when using a digital wallet. Furthermore, if a third party has access to your private key or data and enters your details, it is also possible that the wallet will lose access to her FINY Token tokens. all technical issues in relation to the wallet where you store your FINY balance tokens, including your Incorrect wallet maintenance operations can also result in loss of FINY Token tokens. We strongly recommend that you take all available security measures Protect your wallet, private keys and FINY balance tokens. No FINY Token Tokens will be reissued in case of loss or theft.

Risk Statement:

Purchasing FINY Token tokens involves significant risk and may result in loss. Substantial or full amount of money involved. Before you buy FINY Tokens, the risks involved should be carefully evaluated and considered documented in other documents. Buyer should not buy her FINY Token Tokens for speculation or investment purposes. buyers only buy IF They FULLY UNDERSTAND THE NATURE OF UFINYCREDIT TOKEN, FINY TOKEN AND They accept the risks associated with FINY CREDIT tokens. Cryptographic tokens may be subject to confiscation and/or robbery; programmers or other malevolent bunches or organizations may endeavor to meddled with our system/network in different ways, including malware assaults, refusal of benefit assaults, consensus-based attacks, Sybil assaults, smurfing, and spoofing which may result within the misfortune of your cryptographic tokens or the misfortune of your capacity to get to or control your cryptographic tokens. In such occasion, there may be no cure, and holders of cryptographic tokens are not ensured any cure, discount, or emolument. The administrative status of cryptographic tokens and advanced resources is currently unsettled, shifts among wards and is subject to critical vulnerability. It is possible that within the future, certain laws, controls, approaches or rules relating to cryptographic tokens, computerized resources, blockchain innovation, or blockchain applications may be executed which may straightforwardly or in a roundabout way influence or restrict cryptographic token holders' right to secure, claim, hold, offer, change over, exchange, or use cryptographic tokens. The instability in assess enactment relating to cryptographic tokens and advanced resources may uncover cryptographic token holders to tax consequences related with the utilize or exchanging of cryptographic token. Digital assets and related items and administrations carry noteworthy dangers.

Potential buyers ought to take under consideration all of the over and survey the nature of, and their possess craving for, significant dangers autonomously and counsel their counsels some time recently making any choices. Proficient counsel: you ought to counsel a legal counselor, bookkeeper, assess proficient and/or any other proficient advisors as essential earlier to deciding whether to buy FINY Token tokens.

Legal consideration

- Information purposes only.
- Non exhaustive usage
- No contractual relationship or obligation

This document contains the provision of professional advice of any kind. Also, FINY reserves the rights to modify or update the whitepaper and information contained herein at any point of time and without any notice. To the maximum extent permitted by any laws, regulations, rules. FINY does not guarantee and does not accept legal responsibility of any nature. FINY does not make any disclaims, any representation, warranty or undertaking in any form whatsoever to entity, person or

authority including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any information.

FINY has used reasonable efforts to approach token sale in a very responsible manner. We have not violated any legal term which abides to the proper functioning of the company. Purchased tokens cannot be offered or distributed as well as cannot be resold or otherwise alienated by the holders to written names/persons.

Licenses and endorsements are not guaranteed in all jurisdictions

UFINY Group Gather ("FINY Token") extraordinary to function in full compliance with applicable laws and directions and utilize its best tries to get the vital licenses and endorsements. Administrative licenses and/or endorsements are likely to be required in a number of pertinent purviews in which important exercises may take put. This means that the advancement and roll-out of all the activities portrayed in this whitepaper are not ensured. It isn't conceivable to ensure, and no person makes any representations, guarantees or affirmations, that any such licenses or approvals will be gotten inside a specific time period or at all. As such, the initiatives depicted in this whitepaper may not be accessible in certain jurisdictions, or at all. This might require rebuilding of these activities and/or its unavailability in all or certain regards. In expansion, the advancement of any activities is intended to be actualized in stages. Amid certain stages of advancement, the project may depend on connections with certain authorized third-party substances. If these substances are now not appropriately authorized within the pertinent purview, this will impact the capacity of UFINY to rely on the administrations of that party. This record may be a vision record and ought to not be considered a specification. It is not limited time fabric, reflecting the truth of issuance of securities and calling for venture within the sense in which it gets it the law on securities. FINY Token token does not deliver its holders proprietorship of a portion of any fragment of the open or private advertise. The most reason of the FINY Token token's presence is its utilize in the UFINY biological system. The sole reason of this report is to show the UFINY venture to potential holders of tokens in such a way that they can make reasonable and educated choices with respect to the buy of FINY Token tokens. This report depicts in detail the administration of the UFINY extend, its importance to society based no offer of securities UFINY, DIGIUFINY APP LTD and "FINY Token" (It is not intended to constitute a security, jurisdiction. All statements, projects Technical and other declarative information contained in this document is not considered a guarantee or promise to FINY Token holders token Such data should not be interpreted as financial projections.

Nevertheless, the organizer believes that forward-looking statements are reasonable and UFINY cannot guarantee the legitimacy of token purchasers. Such forward-looking statements and the company's intended results activities specified therein.

Not a Sale of Security:

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No Advice:

This whitepaper does not constitute any investment counsel, financial advice, trading counsel or suggestion by UFINY .com, its partners, or its respective officers, executives, supervisors, representatives, specialists, advisors or specialists on the merits of acquiring FINY Token tokens nor ought to it be depended upon in connection with any other contract or obtaining decision.

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Caution over Forward-Looking Statements:

The comments in the whitepaper that are forward-looking with respect to the business we operate are based on assumptions we have made and on information currently available to us. By their very nature, forward-looking statements involve considerable risks and uncertainties. In addition to being subject to risks, uncertainties, and other variables outside of our control and forecast, forward-looking statements may contain estimates and assumptions. Because of this, actual results or events may substantially differ from those projected in the forward-looking statements. We disclaim any obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events. Any forward-looking statement speaks only as of the date on which such statement is made.

BNB:

Utilize Risk Since FINY Token tokens and the whole UFINY environment are based on the Binance Savvy Chain convention, any conceivable disappointment of the BNB convention can adversely influence the biological system of UFINY and FINY Token tokens, which are in circulation inside this framework. The improvement of cryptography and technological advances in blockchain innovation in common can moreover posture a potential danger to FINY Token tokens and the UFINY environment, counting token usefulness and value. Hazard of mining assaults FINY Token tokens is at chance of digger assaults during the confirmation of token exchanges within the BNB blockchain, counting the hazard of double-spending assaults, MMP assaults, and self-mining mining assaults. Any effective attack of this sort puts the complete UFINY ecosystem at hazard. Chance of crack and Security Convention Defenselessness Programmers and other organized crime groups may attempt to hack the UFINY ecosystem and allot FINY Token tokens to themselves in different ways. The hazard related with unusual activities of regulators and law requirement organizations Due to the defect of the legal framework, the lawful status of FINY Token tokens and blockchain innovations is not clear in a few wards. It is impossible to determine how manipulation-related law enforcement will behave.

The legal field ought to be concerned with how the UFINY ecosystem and the FINY balance token are handled such a shift in authority unable to anticipate potential changes various parliamentary bodies have passed laws addressing blockchain-related regulations. Potential Risks for Holders of FINY Token Tokens Relating to the Possibility of Such Changes. Updated requirements from certain jurisdictions to UFINY group, for example, requires mandated KYC/AML procedure completion, which was not previously required.

Tax collection Hazard The charge component of the procurement of FINY Token tokens isn't clearly characterized. Your buy of FINY Token tokens can lead to adverse charge results, counting pay charge or other sorts of assess. Risk associated with the improvement and support of the UFINY ecosystem which is beneath improvement and may be subject to significant changes and adjustments in terms of specialized operation up to the total completion of the improvement of the stage.