





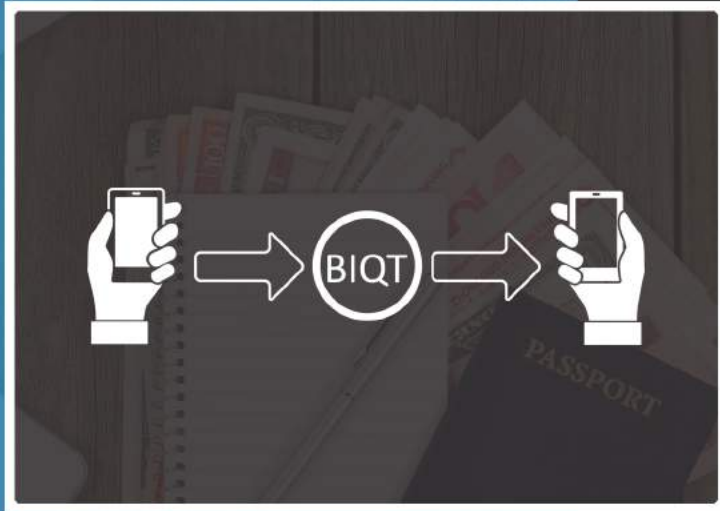
## Services Primer

An ecosystem with one deliverable is not an ecosystem. An ecosystem must handle at least the macro needs of the population it serves. UbiquiCoin has built its base ecosystem with 8 distinct useful services for the banked, unbanked, and underserved of the world.

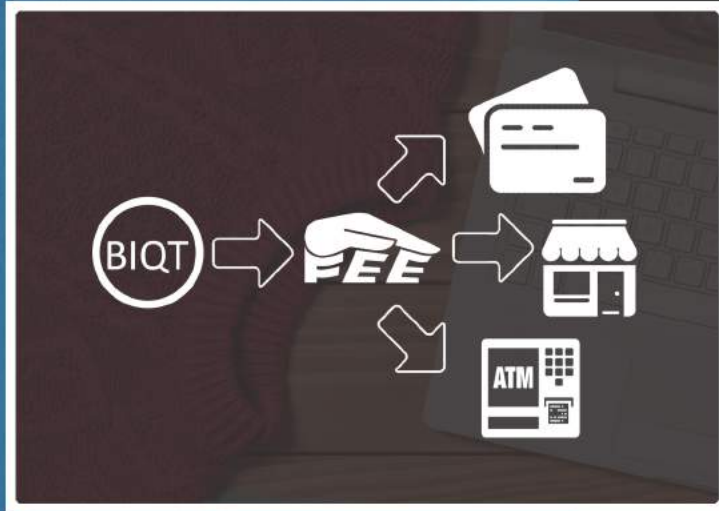
To truly include everyone in the ecosystem, UbiquiCoin is sharing 20% of the ecosystem's revenue streams to all coin holders regardless of their activity in the ecosystem. Everyone benefits from the activity of everyone else in the ecosystem.

### Symbols Legend:

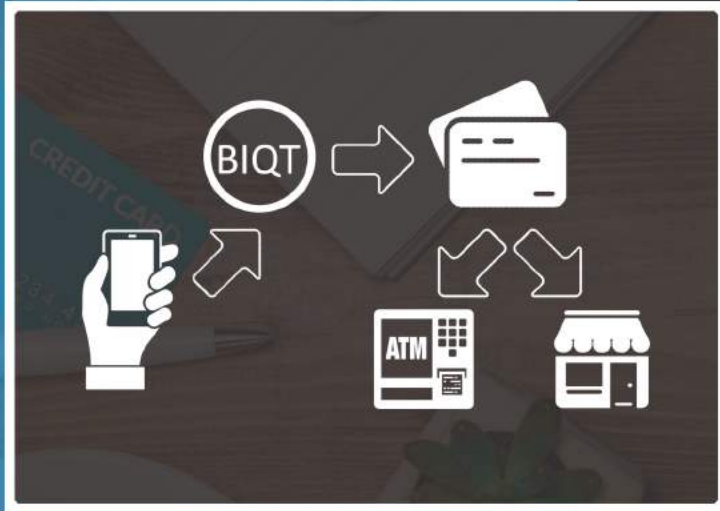
-  World wide availability
-  Service contributes to ecosystem revenues
-  Service is currently being beta-tested
-  Service is currently under active development



Ubiquicoin Transaction coins are fully liquid because they are fully backed by real assets and stable in value. Because of their extremely low price volatility they are an excellent vehicle for person-to-person payments. Ubiquicoin offers mobile/desktop applications allowing coin holders and non-holders to make transfers instantly across borders via Ubiquicoin private networks. Coin holders and non-holders can also transfer funds via the ACH banking backbones, swift mechanisms, through ATMs, and as fiat cash transactions. It is also possible to position funds for pickup at foreign financial institutions and private institutions. Funds can be pledged for payment and paid when certain conditions are met by the intended receiver. Funds can also be delivered only upon receipt of passphrases for anonymous transfer via private institutions. In short, we have the most flexible, fastest, and most efficient means to make transfers across the globe.



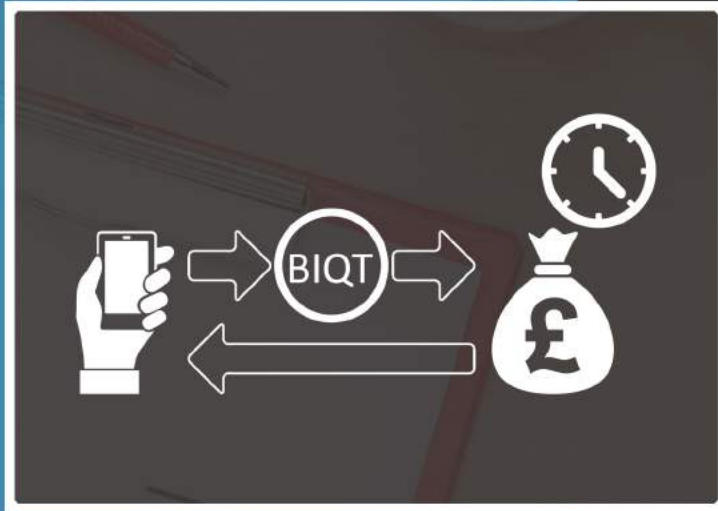
Aside from debit card access for coin holders, Ubiquicoïn offers other opportunities to spend directly with merchants online and offline. Ubiquicoïn mobile/desktop applications can be used at points of sale offline and Transaction Coins can be used at points of sale online. Ubiquicoïn can offer merchants reduced discount rates and immediate conversion to fiat currencies, inciting them to accept Ubiquicoïn Transaction Coins.



Ubiquicoin can offer debit card access to our Transaction Coin holders without daily limits through its ability to partition large transactions into many small transactions. Coin holders can spend freely, world-wide, at perfect interchange rates, devoid of markups and at ultra-low fees. Through Ubiquicoin mobile/desktop applications, coin holders can manage their debit card access, fund debit card transactions, and even transfer funds to non-coin holders, all in an ultra-secure environment. Ubiquicoin debit cards can be used in virtually any country, at virtually any merchant, at virtually any ATM, and can be issued from one of several countries to effect the most usage potential for the coin holder.



Coin holders have access to over 20,000 mutual funds and ETFs in the United States and over 53,000 mutual funds and ETFs outside the United States. All our investment products are offered with no transaction fees and no account minimums. Along with this unprecedented access to investment products world-wide, coin holders can also benefit from the advice of professional money managers and mutual funds with no commission charges and no minimum investments. So, regardless of where coin holders sit in the socio-economic strata, they can now invest in their future through world-class investment options, at ultra-low price points, suitable for small and large investors.



Coin holders can access credit without worrying about international borders, without high fees, and without waiting. As a capital transfer service, Ubiquicoin's micro-loans, which are based on our fixed value and liquid Transaction Coins, serve to include the unbanked and underserved in the world-wide financial systems others in our communities enjoy. By maintaining a pool of lenders that is composed of other coin holders, private institutions, and Ubiquicoin, borrowers can be matched with the most suitable lender desiring to lend the requested amount at the best possible rate. Borrowers can use their existing coin holdings as collateral, making payments to the lender using fiat currencies or their holdings. There are no size or duration restrictions on coin holder to coin holder micro loans and no restrictions on regional access. To address regions where interest payments are not allowed, Ubiquicoin can offer revenue shares to lenders as incentives to participate in our lender pool.

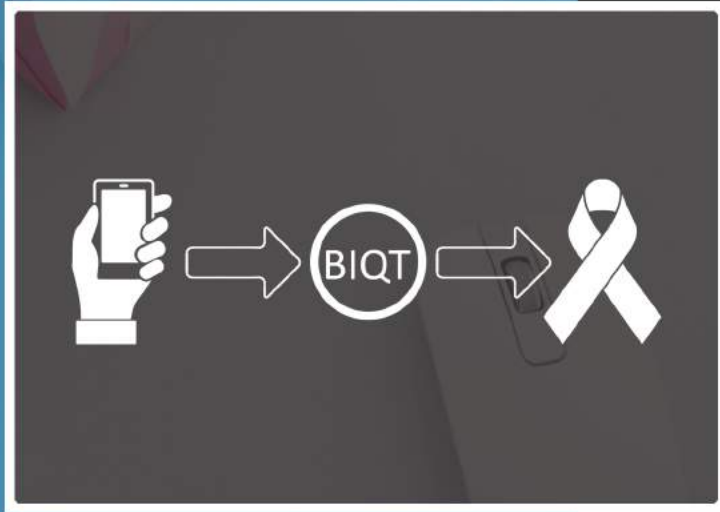


World-wide access to suitable health care is hampered by access and cost. Ubiquicoins can do little, currently, about access, but it can help with cost coverage. Through no-transaction fee investment services, coin holders can save for health care costs in investments that have the potential to increase in value. In a growing number of countries, these savings can grow tax-free when invested properly and in accord with prevailing regulations. Ubiquicoins offers saving vehicles that act in accord with these regulations and that can be accessed by coin holders regardless of their regional location or socio-economic standing.



As with health care, world-wide access to education is hampered by access, gender, and cost. Ubiquicoins can do little, currently, about access or gender issues, but it can help with cost coverage. Through no-transaction fee investment services, coin holders can save for educational costs in investments that have the potential to increase in value. In a growing number of countries, these savings can grow tax-free when invested properly and in accord with prevailing regulations. Ubiquicoins offers saving vehicles that act in accord with these regulations and that can be accessed by coin holders regardless of their regional location or socio-economic standing.





The charitable industry is plagued with problems that have persisted for years. These problems prevent many people from contributing as much as they otherwise would and in some cases, it prevents people from donating at all. Ubiquicoïn addresses the main problems through its community empowering blockchain. We offer transparency, reduced transactions costs, more trust, and integration into the cryptocurrencies and fiat currencies. Offering those who donate with a complete view of the use of their funds by the charity we can create complete transparency and build trust. By eliminating costly third parties who would normally administer funds movement, we can significantly reduce costs and increase efficiencies. And by integrating fiat currencies with cryptocurrencies, we can significantly extend the reach of charities and the opportunities to donate to them.