



WELCOME TO

UPIT (UNIVERSAL TOKEN)

UNIVERSAL PAYMENT INTERFACE TOKEN

DISCLAIMER



Though we have made forward looking statements in our white paper, all statements in our white paper are based on publicly mentioned historical data. We are making no futuristic statements as nothing in this white paper is meant to convene an offer any securities or any investments.

UPIT UNIVERSAL TOKEN

This White paper contains forward-looking statements that involve substantial risks and uncertainties. All statements, other than statements of historical facts, included in this White paper regarding our strategy, future operations, regulatory process, future financial position, future revenue, projected costs, prospects, plans, strategic relationships, joint venture relationships, objectives of management and expected market growth are forward- looking statements.

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1- BLOCKCHAIN & BITCOIN

The biggest achievement of the last century was the arrival of the internet. It converted regular economies to a shared global economy. Classic example Uber, amazon, eBay, Airbnb and more. As we moved into the new millennium, emerged the rise of a new generation of Internet based technology known as the Blockchain. Today, the blockchain has become a super phenomenon mainly because of its iron strong decentralized digital coding system. This popular phenomenon is now setting the tone for the digital financial culture and traditions for the next 100 years. But the Blockchain only gained popularity in 2009 by building its own currency by the name of Bitcoin.

IN OCTOBER 2009, 1309 BTC = \$1.00 USD

In 2010 the first tangible transaction using bitcoin occurred. And surprisingly it was an order of two PAPA JONES Pizzas for 10,000 bitcoins. Bitcoins were cheap 12 years ago. Through the following years, Bitcoin continued to trade with fraction of cents increments to arrive at its price today, which has touched USD 60,000 approx.

Imagine how the tables have turned in a matter of just 12 years. Today, if you multiply 10,000 bitcoins with its current value and think of how many papa jones pizza branches you can buy with it.

But Bitcoin Blockchain advocated de-centralization of the whole existing financial ecosystem. To convert the current financial eco-system into a global digital currency ecosystem would only happen with the creation of other blockchain currencies and Tokens. Thus, ex- changes and coins like Binance also gained massive popularity. Because to cater to masses with digital currency makes trustworthy sense if other players came in.

According to a study by the International Data Corp,

“THE GLOBAL MARKET FOR BLOCKCHAIN IS EXPECTED TO REACH \$10 TRILLION BY THE YEAR 2024.”

2- SMART TOKENS

Smart Tokens based on multiple blockchain solutions will be the undisputed next generation of the World Wide Web. Why? Because this technology is going to touch all our lives in the future individually and business wise. Think about it. All currencies at the moment are backed by Governments. But is there any currency module which is truly decentralized and global? Or at least has the potential to become replacement to the existing physical currencies? Yes, there is. And it's called smart tokens or in a layman's term "Crypto Currency.

3- THE BINANCE SMART CHAIN

At the moment Binance leads the chart when it comes to trading volume. It is the No.1 Digital Currency Trading Platform. Binance also have their own coin which is doing extremely well with an upward trend. Binance Exchange is also playing its fatherly role by adding millions and helping the crypto industry find global awareness. In recent news, Binance chain is bridging DEFI and CEFI with a 100-million-dollar support fund. Hence the Binance exchange is becoming more and more popular. Moreover, since all digital currency offer limited quantities to increase demand. Saturation of popular digital smart coins and tokens are happening much sooner than anticipated. This saturation is inspiring gigantic upward trends in all cryptographic exchanges. The addition of big names as crypto clients such as Elon musk on the bandwagon is only making it easier for masses to understand and learn how quick adaption to smart tokens will everyone in more than many ways.

4- WHAT IS UPIT CHAIN FUTURE ASSET?

"IMAGINE IF IT TOOK 3.8 SECONDS TO SETTLE A DIGITAL TRANSACTION."

With further capitalization of the Binance Smart-chain, the need for smart contracts and smart tokens has arisen for multiple service sectors. The BUGX is being launched to align itself with the growing market of users of the Digital Coins and Tokens. Universal payment interface token

will target the hospitality, travel and tourism industry, Pay bills, use as a payment gateway to make smart contracts and smart agreements running on multiple blockchain ecosystem.

So, what are smart tokens? Smart tokens are based on the revolutionary smart chain that enable to settle contracts and send payments over the internet with fixed rules and without a third party.

Smart chain based Smart tokens are issued to users to help facilitate transactions against services & products.

The Universal payment interface token will be built on the Binance Smart-chain. Like the Binance and Bitcoin, Universal payment interface token token also aims to facilitate services between people and establishments without the presence of any intermediary, and in an extremely cost-effective manner.

If you still don't understand what smart tokens are? Don't worry. No one understood the internet when it was launched in the 90s. Lot of innovation around internet happened before people started to actually understand what it was. Look where we are now. The same type of innovation is happening again with the crypto currencies. Internet changed the ways of communications. "The digital currency is going to change the ways of the money."

5- UPIT FUTURE MISSION STATEMENT IS AS FOLLOWS

As we progress our mission, the Universal payment interface token Token will gain wider and wider attention to become one of the most valuable tokens in the crypto eco-system. Our channel partners in the Travel and Tourism sector will be at the forefront of our smart token business model. Additionally, the good news is that we are launching on the Binance Smart-chain. The Binance Smart Chain by default optimized for ultra-fast internet movement. It's also our mission to become a widely used smart token on the Binance Ecosystem and other blockchain platforms, DApps etc.

6- TOP 5 UPIT GOALS

So while we are seeking capital recognition of our brilliant smart token here are our goals:

- 1- To saturate our 25 Million limited supply to achieve scarcity and increase demand.
- 2- Extend global reach.
- 3- Connect with a diverse range of channel partners.
- 4- Steady Profit to stakeholders.
- 5- Share prosperity and help flourish the Crypto Community.

7- UPIT VISIONARY STATEMENT

"Our vision is to establish Universal payment interface token as the go to currency of the existing users of the current financial system to convert them to blockchain based digital financial smart solutions."

Blockchain based crypto currency and smart tokens are the most evolving technology in the planet. It is so interesting that its phenomenon is picking up extremely loyal users as friends all around the world on a daily basis.

Remember, people will not use Upit tokens because they work on the smart chain solutions. Rather people will use the Upit tokens because the use of smart chain based smart tokens will provide value to all users with services and products and help everyone around the world.

8- UPIT IS "SAFE"

By buying in Upit Tokens, you not only get a smart digital currency but you have also unintentionally or intentionally become a part of something great. That some- thing great is the new economic boom of the digital smart token network on the blockchain ecosystem, interacting with various business, commerce and finance globally.

Unlike most physical currencies, the digital-currency is issued according to fixed rules. The real idea behind Upit was to create a digital currency whose value couldn't be monopolized or controlled by any central authority. How great is that. The sooner this rationalization hits the public, the quicker they will draw to use the Universal payment interface token

Tokens against various network of services. And as they continue to use our smart tokens, they will reap direct benefits without sharing with any intermediaries. And this is the real value of the Universal payment interface token

9- SO WHY WOULD PEOPLE USE UPIT TOKEN ?

Because like everything else, even assets are becoming smarter. To give you an example think of assets in the form of art, music, intellectual property, loyalty points, carbon credits, coupons etc. Most of these are already digitalized but with a centralized mechanism and without blockchain. Imagine if all of the above functioned as digital assets but in decentralized blockchain platform. Similarly, when we look into the future of smart devices, global data states:

"THE NUMBER OF SMART DEVICES WILL EXCEED THE NUMBER OF HUMAN BEINGS IN THE VERY NEAR FUTURE. PERHAPS AS EARLY AS 4 OR 5 YEARS. CREATION OF DIGITAL CURRENCY NETWORK IS INEVITABLE."

But the real reason why Universal payment interface token will sell like hot cakes is simply because everyone wants to save money. With our smart token, higher transaction fee will be absolutely minimal and a thing of the past.

Another example which you will probably relate to is, what name comes to mind when you think of smart phones. Apple! That's right. But Apple was not the company that invented smart phones. In-fact, smart phones were pretty much into play 10 years before the launch of the First Apple Phone. Compaq, the Palm Pilot and even Nokia toyed with the idea of smart devices much earlier than anyone else.

And now most of us carry an iPhone 12 in our pocket. In with pride. Because we depend on it. Such is the power of the Smart & such will be the power of the smart currencies capitalizing these smart devices.

10- WHAT VALUE DOES THE UPIT HOLD?

So, what really makes the Universal payment interface token attractive to its users? Well, firstly being on blockchain, it is not linked to any central authority, thus driving cost effectiveness. Secondly, it's on the successful Binance smart chain, effectively adding value to millions of Binance Exchange users. Thirdly it's on the defy platform and lastly the Universal payment interface token is a digitally signed stamped Smart Token. It is following a multi prong launch broadcast strategy to be put out in the world with lots of noise.

11- TOP 5 REASONS TO OWN UPIT

- 1- You just invested in something great.
- 2- You got digital currency in return.
- 3- You got the first movers' advantage & you are way ahead of anyone.
- 4- Our smart tokens will be redeemable with incentives. Additionally, you will save money on transaction fees.
- 5- Last but not the least, you became a part of the digital economic boom.

12- EXISTING CURRENCY, A CURRENCY WITH LIMITATIONS VS THE DIGITAL CURRENCY

The existing currency is a currency with limitations. It is not only difficult to transfer around the world, it does not really fit in with the shared global economic financial platform. The new world we are heading into cannot function without smartly calibrated electronic transaction with preset payment verifications without the need of a trusted third party. This is only possible with peer-to-peer online transfers of value through blockchain. It is an understatement to mention that crypto currency will lead the economic boom of commerce and finance. Businesses will truly move online with presence of smart coins and smart tokens.

13- COMMERCE TODAY VS COMMERCE TOMORROW

Commerce today is the spill-over by product of the last century. It's old and bound to become obsolete soon. To give an analogy, ask someone to trace a transaction conducted 5 years ago. He or she wouldn't be able to do this as that would be a big challenge for that person. It's not his fault. Traceability of paper trail has always been an issue in the current financial centralized sector.

But the new commerce of tomorrow, which is built on Blockchain, is entirely different from the commerce of today.

It superiorly contradicts the old centralized financial system. And with the world population growing in numbers unimagined, using physical currency that is printed in numbers unimagined. Because of these unforeseen numbers, the ratios of demand supply don't match with each other.

The biggest case study for a need for smart token was brought forward by the financial crisis in Greece. As the shortage of physical currency hit Greece, 1000s of people lined up in front of ATMs to get physical cash. Yes, Greece had no physical cash to give to its people. The existing financial system had failed the people of an entire country.

What will happen if the same phenomenon hits the whole world? What if the physical currency starts failing the whole world?

What if there arises a huge shortage of physical cash. What will all of us do? This is why we call crypto currency as the smart financial revolution. Because the prosperity of digital money will defy the forces of physics to reach everyone and anyone through smart technological blockchain solutions powered by the internet and governed by decentralization and with no boundaries and no limits.

Hence, it's safe to say the upit is on the right track.

14- SMART TOKENS WILL BE THE ABRIDGE- MENT OF THE EXISTING TRUST GAP

It's no news that one of the key reasons why smart tokens are getting famous, is because of the fulfilment of the trust gap that exists in the current financial ecosystem. Increment of Sovereignty of the global monetary policy have further cemented the need for a blockchain based decentralized digital financial system. Smart tokens will be at the heart of blockchain ecosystem and they will be the core link integrating the digital financial world with the global products and services network.

15- ELECTRONIC TRANSACTIONS & BETTER SERVICES THROUGH UPIT

Launched on the Binance Smart-chain Technology, Universal payment interface token fill the gap created by existing trust based financial systems. Since the Binance blockchain technology is fast becoming the native digital medium for recording value as peer to peer. This effectively means that, more and more people will start transacting with the Binance Blockchain Technology.

And since these transactions are decentralized without intermediaries, there is no limit for users to conduct business services digitally.

People will be able to transact with anything and everything. A user may book a holiday in a luxurious resort or pay his child's tuition fee. The opportunities are endless. So now that the central authorities have competition. What can they do? Can they stop this revolution? They cannot. The only thing they can do is to compete with it. But guess who will eventually win this race. The centralization authority who wants to control its people or the people who are seeking decentralization. Let's leave this unanswered for the moment. But you will know soon enough.

16- PARADIGM SHIFT

Contemplate this. You currently keep your cash in the bank and your gold is in the locker. So the more of either that you have, the more inconvenient it becomes to manage. And how long will this traditional hold up last.

On the other hand, smart tokens or crypto currencies are with you always. They are always in your smart device. It's safe to say that your smart token is always at your fingertips. It will become a utility of value.

Unquestionably, the business world in the future is going to run on smart contracts.

Peer to peer consensus mechanism will be the go-to for buying and selling. Crypto currency based smart tokens will be used in the future for cash. Learn to earn profits and make the smart switch.

17- THE END OF HOSTILE TRADE PRACTICES

For large transactions, currency can get quite inconvenient. Management of large currencies create pressure and its super costly. But thanks to smart tokens, intermediaries will not have their monopoly anymore. Hostile trading practices will become a thing of the past.

Core technologies like smart tokens are going to prevail on everything, just like your credit cards and online bank accounts at the moment.

At the moment there is no alternative to the banking system. The last two serious financial crises have established a need for an alternative financial system. Decisive actions are the need of the hour, literally.

"THUS THE RISE OF BLOCKCHAIN BASED DIGITAL CURRENCY AND SMART TOKENS IS INEVITABLE."

18- UPIT IS DRIVEN BY GLOBAL ECONOMIC FACTORS

Our Smart Tokens are largely based on the existing macro & micro economic factors. The crazy oversupply and management of physical currency is causing deflation. The existing global finance and trade of physical currency is likely to diminish in the future. Therefore, as a consequential factor our Universal payment interface token, carrying the global macro focus, is likely to flourish and bloom.

Universal payment interface token will be the consequential factors of lack of future currency in the current supply and demand parameters. Consider this, Smart tokens are built on to pre-serve the future of the global macro focus. Previously, we could only imagine a world with global decentralized digital currency. But the beginning of and the launch of new smart tokens such as has created new realities. News is spreading like wild fire. The rumor mills are at work incessantly.

Only this time volatility ratio of these rumors are driving price points of all smart tokens into a frenzy. Which is great.

"MORE PROFITS & LESS LOSSES"

19- SMART TOKEN ECONOMY

If you look at the current physical economic activity and then compare it with the existing smart economic activity. The data graphics will surprise you. Because of the inspiration of this freely available data. We humans, because we love great things, we will adapt quickly and attractively.

We like to live in the comfort zone. What could be more comforting than holding all your financial value with you, all the time, right where it belongs? "in your pocket."

Connecting All of Us with the World

UNIVERSAL PAYMENT INTERFACE TOKEN

Presentation



20- SMART TOKEN VS CORRESPONDENT BANKING

The world we are heading into conducts electronic transaction and payment verifications without the need of a trusted third party. There is a dramatic cross-border payment gap with services available today. The needs of the growing markets offer a lot of room for financial institutions to grow their bottom line. This goes against the principles of sharing of wealth through prosperity.

However, this problem will easily be solved as mainstream acceptance of digital currency & smart tokens is picking up quickly and not news anymore. Businesses are converting faster with an unmeasurable velocity of speed. As the frequency of the user experience increases the success chances of this token exponentially increase.

So now that the central authorities have competition. What can they do? Can they stop this revolution? They cannot. The only thing they can do is to compete with it. But guess who will eventually win this race. The centralization authority who wants to control its people or the people who are seeking decentralization. Let's leave this unanswered for the moment. But you will know soon enough.

21- STAKING REWARDS

We have worked on an excellent staking reward system based on the Binance Smart Chain. With the historical future of Crypto Currencies, prices of Binance Block chain will likely rise overtime. This is the next solid passive income strain. Returns are high, as they have been, as they are directly linked to the Binance Blockchain.

22- AIRDROPPED UPIT FUTURE

Yes. Universal payment interface token free crypto coins will be airdropped in your wallet. Absolutely forereef, we are sensitive about the awareness of cryptography, hence we will airdrop crypto coins to you. Look out for free Universal payment interface token. Crypto markets are already very active in certain Asian markets. We will airdrop our smart tokens to existing cryptographic markets. This will drive our smart token to become more and more user friendly.

23- UPIT BOUNTY PROGRAM/CAMPAIGN

We have allocated Universal payment interface token tokens for various bounty programs and campaigns. We will encourage the community with various tasks. These tasks can be marketing related etc. There are various crypto communities online. We aim to conduct the Universal payment interface token Bounty Campaign amongst a variety of communities. These communities will announce our white papers. They will write blogs on our smart tokens. The completion of these public tasks will see you winning rewards in the form Universal payment interface token. The Universal payment interface token Bounty rewards are directly relative to your work done. For instance, if you wrote a blog on our smart token. The higher the number of views, the higher amount of Upit. You can create an announcement thread.

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24- UPIT TECHNICAL TEAM

The Universal payment interface token team for the past 5 years had been consumed with Bitcoin. Although cryptographic trends are mostly hyperbolic. All our computation assumptions on our smart tokens have been technically qualified by the application of long term historical cryptographic data measurements. Our technical team is highly qualified and extremely motivated. They are inspired by historical trends that have brought the crypto currency to where it is now. Safe to mention that we have been studying this market since the last many years. We are now sure of the blockchain opportunities and hence we are deploying our smart tokens to offer solutions to any and all complex scenarios. Our technical team has already invested 1000s of technical hours to assure we will achieve all technically measured assumptions.

25- UPIT RESERVE SMART TOKENS

Using the blockchain technology, the Upit Reserve Smart Tokens are smart tokens aimed at providing solutions towards multiple vendor/supplier related services to you and me, with a global perspective. Using the benefits of blockchain technology, our smart tokens will target utilities of the hospitality, travel and tourism sector, to bring real services financial trades to be conducted through our smart contracts and tokens.

Our case is strong since the existing ecosystem fails to cater to the growing smart technology blockchain market. The new smart chain eco system is being formed in multiples as we write this paper

26- ALLOCATION OF UPIT

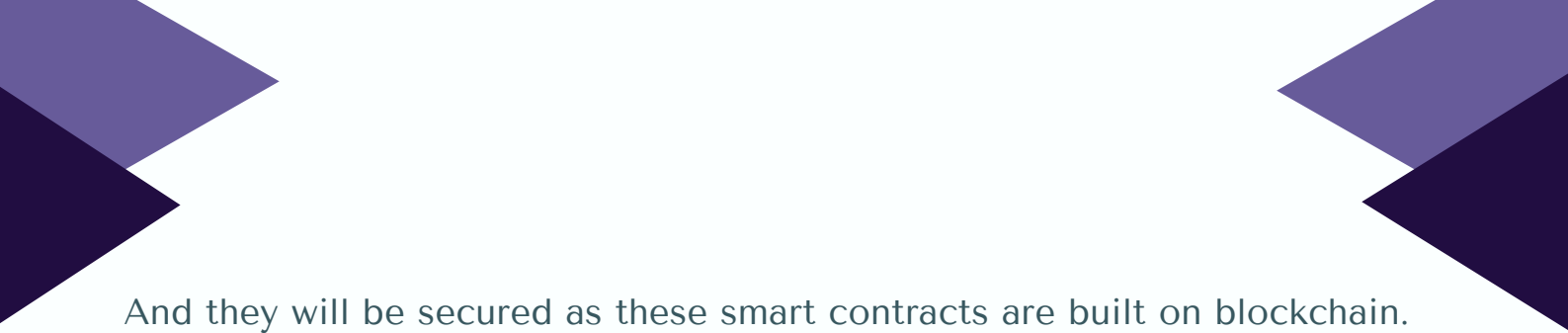
NAME	UNIVERSAL TOKEN
UPIT	Universal payment interface token
Maximum Supply	25 m Token
Tokan name	UNIVERSAL TOKEN

27- UPIT REVOLUTION

"I CAN'T GIVE YOU THE FORMULA OF SUCCESS, BUT I CAN GIVE YOU THE FORMULA FOR FAILURE."

- HERBERT BAYARD SWOPE

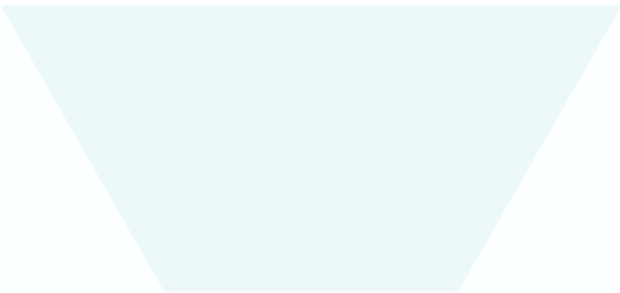
Data is readily available. We will write contracts on this data on the blockchain using the smart chain mechanism. The outcome of the smart contracts will be established.



And they will be secured as these smart contracts are built on blockchain. Mixing these smart contracts with the real world may be a challenge at the moment. However earlier first mover advantage will go to those with a more futuristic vision considering the historical cryptographic data available to all of us at the moment. New cryptographic ecosystem is being built around global markets and will continue to expand exponentially considering its future value.

A decentralized most highly audited smart service system will be the attraction of many, including institutions and business owners. Our smart token targets to contribute to the diverse new cryptographic ecosystem. There is already a huge cryptographic market. Mauritius as an example aims to become 100% run on block chain. How wonderful is that. Mauritius as you all know has only one industry.

And that is the hospitality industry. Our core industry target is also the hospitality travel and tourism industry, if we can give value along with scalability & savings. We are sure to capitalize on the blockchain opportunities on a macro global level.



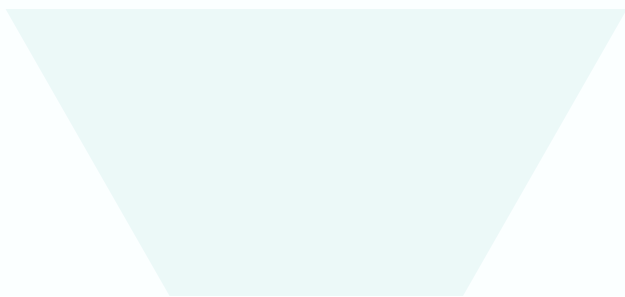


29- TARGETING STEADY GROWTH

Today more or less everyone transacts with a machine. We are depending more and more on smart devices; the continual human usage of smart devices has tilted the trust experience from unknown to solid GOLD.

So where are we today and how far have we come. This is still very much the beginning. You can buy a Nissan Daytona in a US with a Dogecoin. Won't be long when you will be able to buy Tesla cars with bitcoin. Dealerships in USA are already selling cars using bitcoin. Welcome to the future. The auto industry is transforming. And other industries will follow. Serious gains to look forward to in our industry.

It's the right time to become a part of the financial revolution of the future. Although the cryptographic industry is much built-in volatility. However, the Universal payment interface token will target steady growth. We are setting growth protocols and parameters based on the existential data with futuristic calculations.



30- UPIT ARE ON THE WORLD'S NO.1 CRYPTO EXCHANGE

We are aware that in order for us to thrive we will have to gain momentum periodically. So how will we do this?

We have built our smart tokens on an already established Binance Crypto Exchange. The Binance Crypto exchange was established in 2017. It has fast become the go to exchange for all crypto currencies. It's fast gaining popularity as one of the top cryptographic exchanges.

31- UPIT SUPPLY DEMAND ECONOMICS

- What does the Law of demand and supply state: It states, "High demand and low supply for increased the rate?"
- With this formula the Binance coin supply is limited to 170 Million. And the Upit supply is limited to 25 million.
- Today you may invest 0.1399 cents to buy our smart token. And it may seem of low value to you.
- But if we succeed. And succeed we will. Imagine the value of wealth creation in multiples.
- To invest in a targeted price rise of 200% will make your 0.1399 cent investment quite worthy.
- In fact, you will be wishing, you would have bought more of the Universal payment interface token. But let's not get greedy. We want you as our long-term partners. You will grow with us. And so, will your investments.
- We are on the Binance ecosystem. Binance is position its exchange for users extremely well. They are spending millions of dollars to facilitate their chain.

It's the right time to become a part of the financial revolution of the future. Although the cryptographic industry is much built-in volatility. However, the Universal payment interface token will target steady growth. We are setting growth protocols and parameters based on the existential data with futuristic calculations.

32- PAYMENT GATEWAYS & SMART WALLETS

Our merchant strategy and planning will be launched in Q4 after our launch. Our tokens will be compatible with mostly all major gateways and smart wallets. The Universal payment interface token can be kept on any smart-chain wallets. Users can easily add our smart tokens to their existing smart-chain wallets.

33- TARGET USER SEGMENTS

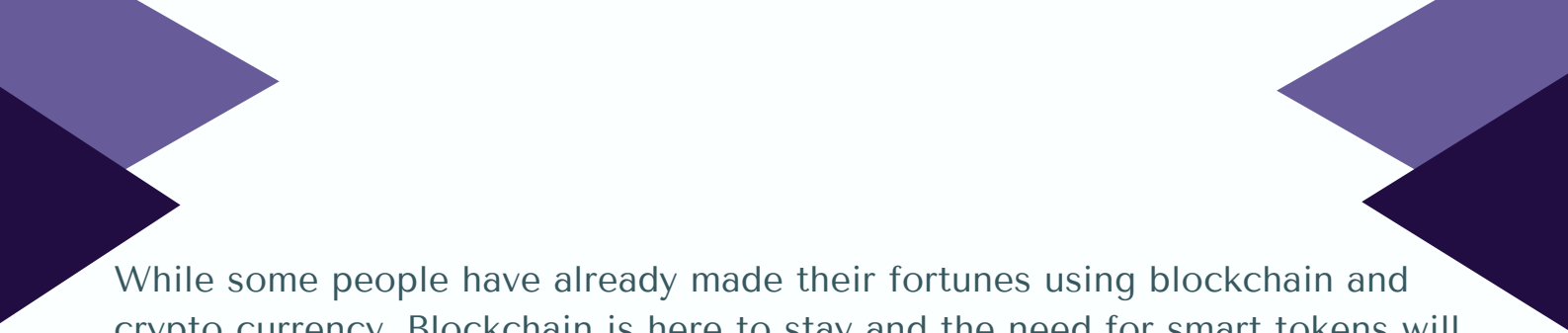
We are targeting all smart-chain users & enthusiasts, however below are a few of our target segments:

- 1- Different Smart-chain Protocols
- 2- Different Smart-chain Wallets
- 3- Merchants
- 4- Sole Traders of Crypto Currency
- 5- Facilitating Businesses & Institutions
- 6- Individual Transaction Facilitators

34- CONCLUSION

The number of businesses accepting smart currency are quadrupling. Markets are agreeing to accept digital currency.

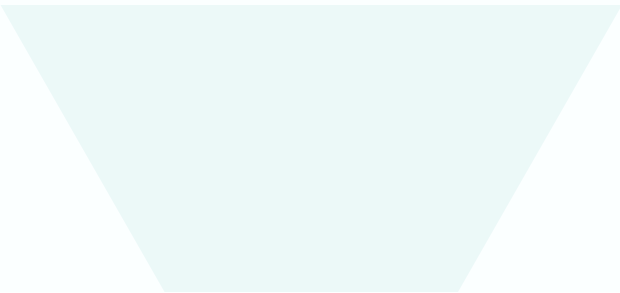
Early adopters of utilities and owner of this digital cash revolution are likely to reap profits galore. Universal payment interface token fill the missing puzzle in the blockchain ecosystem.



While some people have already made their fortunes using blockchain and crypto currency. Blockchain is here to stay and the need for smart tokens will exponentially multiply due to its smart utility in various smart services sector within the digital economy.

There are industries being built around smart contract blockchain technology. In USA, today you can walk in to a Nissan Showroom and buy a Nissan Daytona using your digital coin.

It won't be long when you will be able to buy Tesla cars with Bitcoin. More than many local dealerships in USA are already selling luxury cars using bit coin. Welcome to the future. The auto industry is transforming. And other industries will follow.





Thank you