



UBANQ

WHITE PAPER

Dear community, due to the growth of the project USDN,
we have been forced to proceed to migrate the contract and our new official token will be:

0x60AB587FA0EDbDf5796aC642E51b9aA20D08Bd25,

thank you all for your support below you can read our whitepaper.

<http://token.ubanq.io/>



EXECUTIVE SUMMARY

NBCBanq emerges as a pioneer in the financial technology sphere, introducing a revolutionary solution in the landscape of digital currencies with the launch of the UBANQCoin, a stablecoin aimed at bridging the gap between traditional currencies and cryptocurrencies, fostering the widespread adoption of digital currency. NBCBanq's vision materializes through a decentralized infrastructure, providing a comprehensive application that ensures secure, fast, and decentralized financial transactions, suited to the needs of the modern user.

INNOVATION AND SECURITY

In today's digital financial ecosystem, security is not just a necessity but an indispensable right for users. NBCBanq has recognized this fundamental need and responded with a cutting-edge cold wallet solution, distinguished by its technological innovation and uncompromised reliability.

The WWCARD technology is a cornerstone of this solution, providing a physical device that acts as a cold wallet. This device is designed to **completely isolate digital funds** from online access, **drastically reducing the risk of cyber attacks** and digital theft. Its implementation marks a qualitative leap in cryptocurrency custody, offering a level of security comparable to a bank vault, but with the convenience and portability required by the modern digital user.

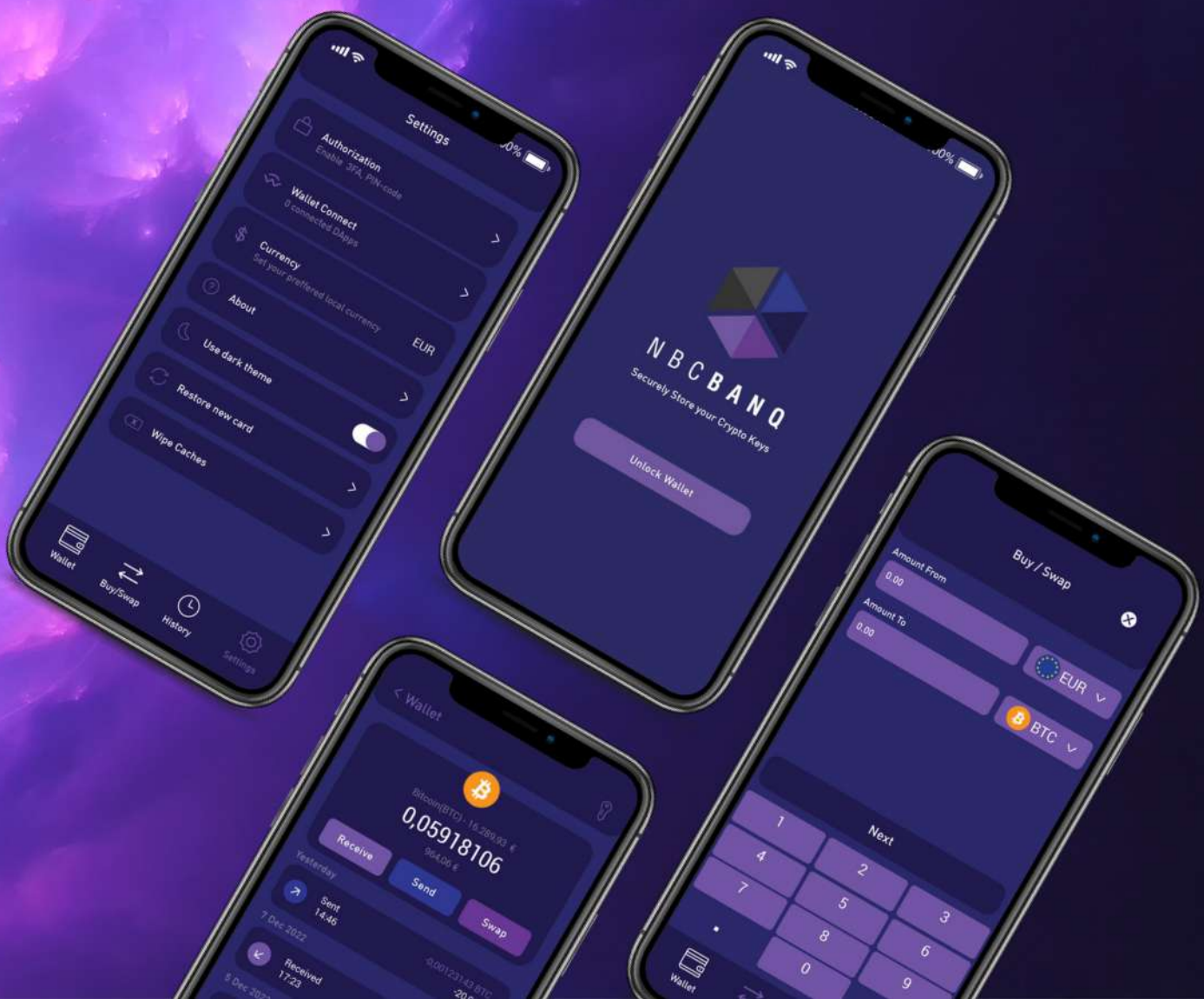
The integration of the FIDO2 authentication system further raises the security bar, introducing a two-factor authentication mechanism that requires biometric verification or a unique PIN to access funds. This system **not only enhances the security of the cold wallet** but also **introduces a level of ease** of use previously nonexistent in security solutions of this caliber. Users can now enjoy unprecedented peace of mind, knowing that **their investments are protected** by one of the most advanced authentication technologies available on the market.



WWCARD AND FIDO2

The synergy between WWCARD and FIDO2 represents a milestone in the evolution of digital fund security. NBCBanq has created an ecosystem where security is no longer an obstacle to cryptocurrency adoption but a pillar that supports its growth and expansion. With this cold wallet solution, NBCBanq not only protects its users' digital assets but also frees them from security concerns, allowing them to focus on the opportunities that cryptocurrencies and blockchain offer.

The innovation and security introduced by NBCBanq through its cold wallet solution with WWCARD and FIDO2 establish new standards in the industry, offering a reference model for digital capital protection. This initiative underscores NBCBanq's commitment to providing a safe and reliable environment for exploring and using digital currencies, laying the groundwork for a more secure and decentralized financial future.





PEER-TO-PEER (P2P) PAYMENTS: DIGITAL TRANSFORMATION WITH NBCBANQ

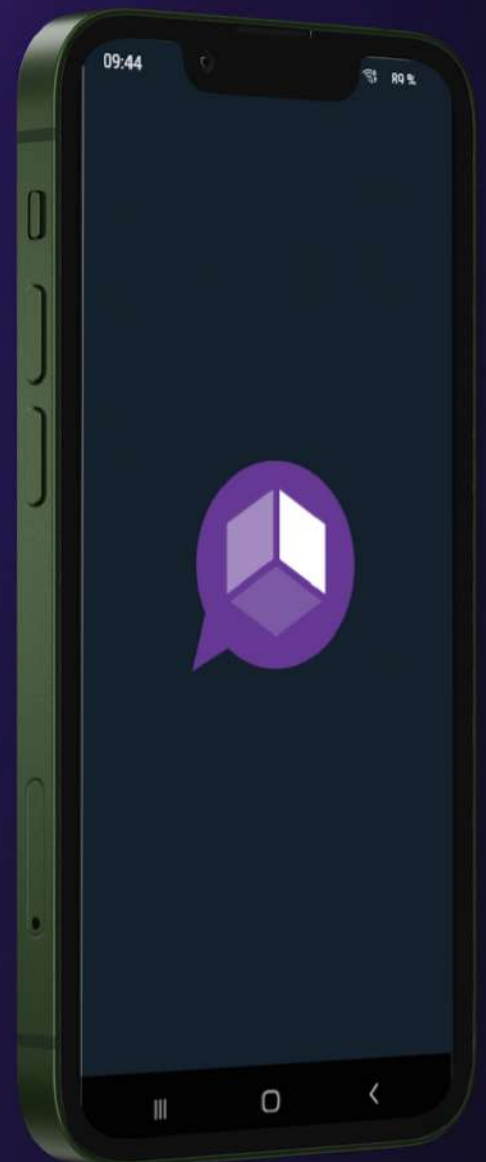
At the heart of NBCBank's innovation is the radical transformation of Peer-to-Peer (P2P) payments, an area that has seen the birth of a revolutionary platform capable of changing the way individuals financially interact. With the mission to simplify and secure P2P transactions, NBCBank introduces a dynamic of direct and immediate value exchange that perfectly adapts to the fast pace of the global economy.

NBCTALK: SECURITY AND PRIVACY FIRST

The core of this innovation is NBCTALK, an in-app communication environment that elevates standards of security and privacy in digital payments.

This system allows users to conduct financial transactions in a protected context, where every exchange is encrypted end-to-end, ensuring that sensitive information is visible only to the parties directly involved. This level of privacy ensures that financial details remain confidential, protecting users from potential threats like fraud and interception.

NBCBank has optimized the user experience to make P2P payments not only secure but also extremely agile. Users can send and receive funds with just a few taps on their device's screen, rendering traditional slow and bureaucratic banking processes obsolete. This efficiency is crucial in a world where speed and ease of use are valued as much as security itself.



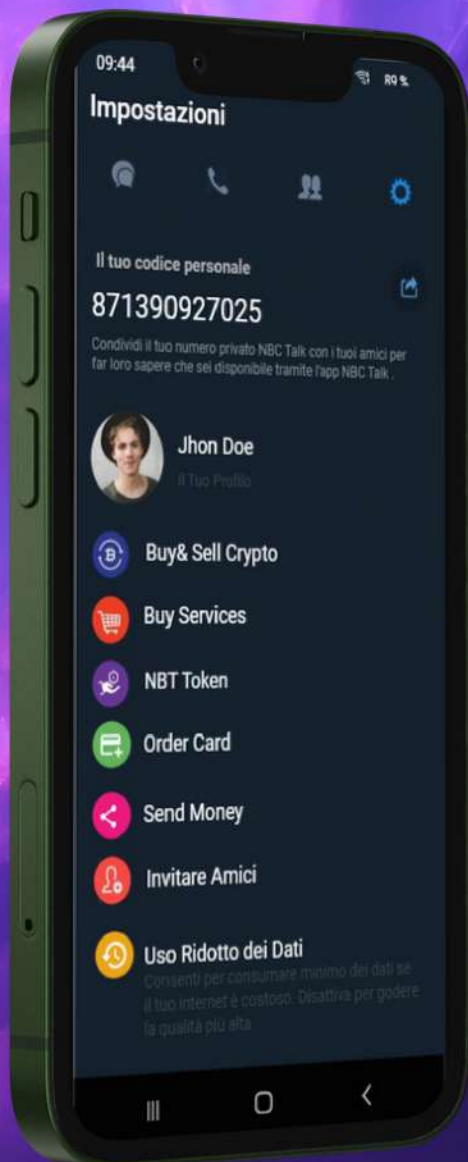


FINANCIAL INCLUSIVITY AND GLOBAL ACCESSIBILITY

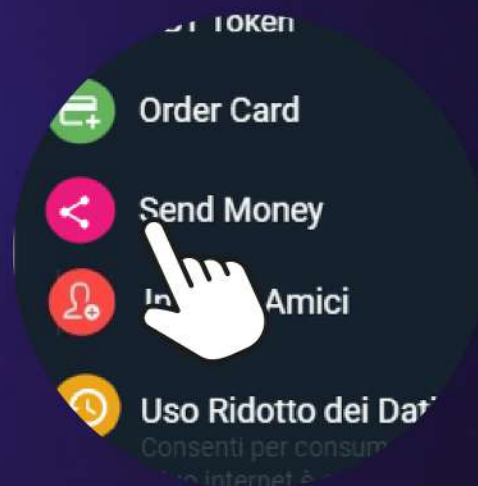
Another pillar of NBCBanq's P2P vision is financial inclusivity. With NBCTALK, the company aims to democratize access to financial services, allowing anyone with a mobile device to participate in the digital economy. This approach eliminates barriers such as the need for a traditional bank account or access to physical financial infrastructures, opening new possibilities for millions of people worldwide.

INTEGRATION WITH THE NBCBANQ ECOSYSTEM

P2P payments via NBCTALK are just one aspect of the integrated financial ecosystem proposed by NBCBanq. This platform not only facilitates direct payments between users but also integrates with other features of the NBCBanq app, such as the secure cold wallet, cryptocurrency purchases, and interoperability with traditional payment systems.



This creates a comprehensive financial environment where users can manage all their economic needs in one secure and accessible place. NBCBanq has not only improved the concept of P2P payments but has also redefined expectations of security, privacy, speed, and efficiency. With NBCTALK and the entire NBCBanq ecosystem, users enjoy unprecedented financial freedom, open to a future where digital transactions are accessible to everyone, anytime and anywhere, without compromising security or convenience.





CREDIT CARD INTEROPERABILITY: BRIDGING FINANCIAL WORLDS

The interoperability with traditional credit cards like Visa and Mastercard represents a fundamental aspect of NBCBanq's innovative vision, aiming to create an inclusive and accessible digital financial ecosystem. This strategy not only facilitates a seamless transition from the traditional financial world to the digital one but also paves the way for broader adoption of cryptocurrencies and blockchain technology. Below, the benefits and implementations of this interoperability are explored in detail.

EASE OF ACCESS AND CONVERSION

NBCBanq has developed a system that allows users to easily link their Visa and Mastercard credit cards to the NBCBanq app. This enables simple and fast conversion between fiat currencies and cryptocurrencies, significantly improving accessibility and ease of use for users who may not be familiar with crypto exchange mechanisms. The ability to load funds onto the NBCBanq platform directly from one's credit card and to convert these funds into USDN Coin or other cryptocurrencies in a simple and intuitive manner represents a critical bridge for mainstream adoption of digital currencies.





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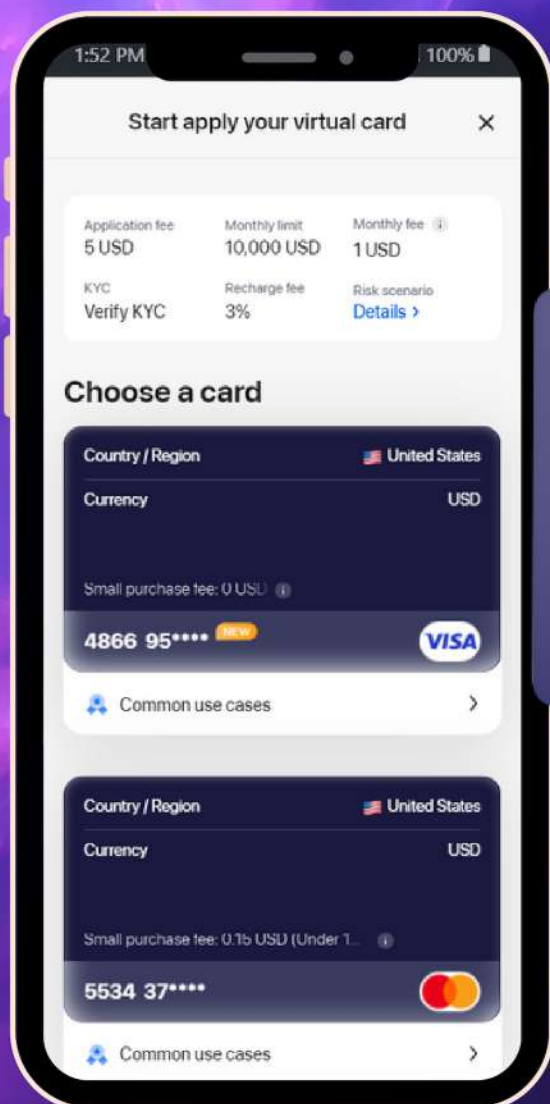




EXTENSION OF THE ACCEPTANCE NETWORK

By integrating Visa and Mastercard, NBCBanq significantly extends the acceptance network of its digital payment solutions. Users can leverage their UBANQ Coin to make payments at millions of merchants worldwide that accept Visa and Mastercard. This functionality transforms the UBANQ Coin into a highly liquid and spendable digital currency, comparable in terms of global acceptance to traditional fiat currencies.

In summary, interoperability with traditional credit cards is a key pillar of NBCBanq's strategy to promote cryptocurrency adoption. Through facilitating access, extending the acceptance network, committing to security, and envisioning an integrated financial future, NBCBanq is pioneeringly navigating the convergence of the old and new financial world, making digital currencies a viable and convenient means of exchange for everyone.





THE UBANQ STABLE COIN: A CATALYST FOR GLOBAL ADOPTION OF DIGITAL CURRENCY

The UBANQ Stable Coin is a cornerstone in NBCBanq's mission to democratize access to digital finance. Designed to offer stability in a market known for its volatility, the UBANQ positions itself as a reliable and predictable medium for transactions and investments. Here's how NBCBanq is elevating the UBANQ Coin to become a pillar of the global digital financial ecosystem.

STABILITY IN A SEA OF VOLATILITY

One of the major barriers to cryptocurrency adoption is their extreme volatility, which can deter investors and everyday users. The UBANQ Coin directly addresses this challenge, being pegged to the value of the US dollar, thus ensuring valuable stability for those seeking refuge from market turbulence. This stability makes the UBANQ ideal for both daily transactions and as a store of value, providing users with the security needed to use digital currency in their everyday economic activities.

EASE OF PURCHASE AND ACCESSIBILITY

NBCBanq has simplified the purchase and holding of USDN, removing the technical complexities often associated with cryptocurrencies. Users can easily buy UBANQ through the NBCBanq app, using fiat currency or other cryptocurrencies. This accessibility is further enhanced by integration with credit cards and traditional payment systems, making the UBANQ one of the most accessible stablecoins on the market.

SIMPLIFIED DIGITAL TRANSFERS

The UBANQ Coin transforms digital transactions, making them not only secure but also extremely simple. Whether it's sending money to family and friends, paying for goods and services, or transferring funds internationally, the UBANQ offers an efficient and low-cost solution. This ease of transfer promotes greater financial inclusion, allowing anyone, anywhere, to participate in the global economy.



PROMOTION OF FINANCIAL FREEDOM

With the UBANQ, NBCBanq is not just offering a stable digital currency; it's promoting an ideology of financial freedom and autonomy. Users are no longer bound by the limitations of centrally controlled fiat currencies or the uncertainties of the cryptocurrency market. The UBANQ offers a third way, combining the stability and trust of fiat money with the flexibility, security, and efficiency of cryptocurrencies.





A HOLISTIC FINANCIAL ECOSYSTEM

The UBANQ Coin is more than just a stablecoin; it's a crucial element of a wider digital financial ecosystem that NBCBanq is building. This ecosystem includes secure P2P payments, innovative cold wallet solutions, and integrations with the traditional financial system, creating a comprehensive environment for managing and using digital finances.

The NBCBanq UBANQ Stable Coin represents a significant step towards breaking down the barriers to digital currency adoption. Through stability, accessibility, ease of use, and the promotion of financial freedom, the UBANQ positions itself as a key solution for embracing a global, inclusive, and digital financial future.

NBCBanq positions itself at the forefront of the digital era, embodying the convergence of innovation and accessibility in the financial sector. Its value proposition, centered around the UBANQ Coin, is not just a vehicle for facilitating universal access to cryptocurrencies but also a decisive step towards realizing a more inclusive and decentralized financial future. With a clear vision and cutting-edge technological solutions, NBCBanq is dedicated to making financial freedom a tangible reality for all.

NBCBanq's commitment to security, evidenced by its latest-generation cold wallet solutions, along with the efficiency of P2P payments through NBCTALK, and seamless interoperability with traditional payment systems like Visa and Mastercard, set a new standard in the world of digital currencies. These aspects, combined with the stability and accessibility of the UBANQ Coin, demonstrate NBCBanq's dedication to building bridges between the current financial system and a future dominated by blockchain technology and cryptocurrencies.

In conclusion, NBCBanq emerges not just as an enabler of access to the world of cryptocurrencies but as a true innovator, pioneering the creation of a financial ecosystem that values independence, security, and inclusivity. With the UBANQ Coin and its integrated solutions, NBCBanq paves the way for a future where every individual can navigate the global economy with confidence and freedom, marking the beginning of a new era in digital finance.



UBANQ TOKENOMICS

Anchor

This stablecoin would be pegged to USDC, which is in turn pegged to the U.S. Dollar (USD), aiming to maintain a 1:1 value with the USD.

Reserves

- USDC Holdings: 70% (Directly pegged to USDC for stability)
- Fiat currencies: 20% (Primarily USD, with minor holdings in EUR and JPY for diversification)
- Government bonds: 5% (US Treasury bonds)
- Gold and silver: 5% (Physical bullion stored in secured vaults)

Stabilization mechanism

- Direct Peg to USDC: UBANQ maintains its value by being directly pegged to USDC, ensuring a stable 1:1 value with the USD through the USDC mechanism.
- Reserve Buffer: Maintains a higher-than-required reserve buffer to protect against volatility in the USDC peg and underlying assets.
- Market Operations: Engages in open market operations to buy and sell UBANQ and USDC as needed to maintain peg stability.

Security and Compliance

- Regulatory compliance: Operates in compliance with global financial regulations, including Anti-Money Laundering (AML) and Know Your Customer (KYC) policies, to ensure safe and legal operations.
- Insurance: Assets are insured against cyber theft and physical loss, providing an additional layer of security to holders.



ROADMAP

January 2022:

- NBC Talk messenger debuts.

October 2022:

- NBC Banq introduces its white label ecosystem, a software as a service (SaaS) solution.

June 2023:

- WW Card, a new cryptocurrency cold storage solution, is launched.

September 2023:

- Debut of a new digital service platform and the NBT Token.

November 2023:

- NBC Talk App now allows for the buying and selling of cryptocurrency.

February 2024:

- New cold storage cards and tier levels are introduced.

February 2024:

- Introduction of the digital Mastercard payment card.

March 2024:

- Launch of the stable coin, UBANQ.

April 2024:

- NBC Corner Shops open in key cities across Italy, Spain, and Germany.

June 2024

- NBC Talk enables sending digital money via SMS.



UBANQ

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