



ultra.money

an e-money 2.0 platform



Problem: a plate-like platform

A payment deal between a business and its customer is typically limited to a 2D sheet, a base currency with the variation in amount or variation in duration and times of receiving the amount. Is it possible to extend it to a 3D space instead? Ultramoney's e-values boost businesses in their freedom of action for pricing, loyalty offers, and promotion management. They add a 3rd dimension to a typical transaction: combination in types of currencies.



The 3rd dimension

In this 3rd dimension, a variation of e-values created by both our e-money institute and customers can be used in a single payment, That's it! Ultramoney's e-money institute is managing standard currency-related e-values like EUR and USD; also we allow businesses and communities to create their e-values and then enable merchants to accept a combination of them in their Split Payment Gateways. Some example usage of e-values: loyalty point, local currency, club point, complementary currency, e-stamp card, university payment wallet and



Split Payment Gateway

Transaction on an Ultramoney's Split Payment Gateway (USPG) can be a mixture of different e-values, based on predefined rules made by the related business.



How Ultramoney makes merchants happy?

Ultramoney has more proposed values just than e-value and Split Payment Gateways. Ultramoney is a full-fledged loyalty platform. On "Merchant" panel, each business owner can create and manage different payment gateways based on his own rules, create campaigns and send advertisements to segmented local users.

Nilin
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Ultramoney is a blockchain-based wallet platform developed by Nilin.
For more info, please contact us by hi@nilin.co



How to create an e-value?

Creating a new e-value is easy and straightforward. Any business or legally registered community can register for a "banker" panel and create its e-value. The panel will also let them manage the minted e-values, transfer e-values to other users, and control over eligible payment gateways to accept that e-value.



How to spend an e-value?

Customers can transfer e-values to each other; Customers can purchase from Payment Gateways with their e-values. Moreover, UltraMoney has built-in exchanges for standard e-values and will let other customers provide their exchange for e-values. The exchange allows customers to change their e-values types.



Exchanging e-values

As a platform for different currencies and e-values, Ultramoney has different facilitation for exchanging these assets. On one side, a merchant can set rules to accept each e-value with his desired exchange rate. Also, there is an specific panel for exchanges which let this type of businesses to facilitate e-value exchanging.



The tech behind Ultramoney

The platform uses blockchain technology as a basis for general ledger and smart contracts. Smart contracts are used for e-value creation, split payment gateways, and exchanges. Because of using this technology, only the private key holder of each e-value will have control over that e-value's vault.



Regulations!

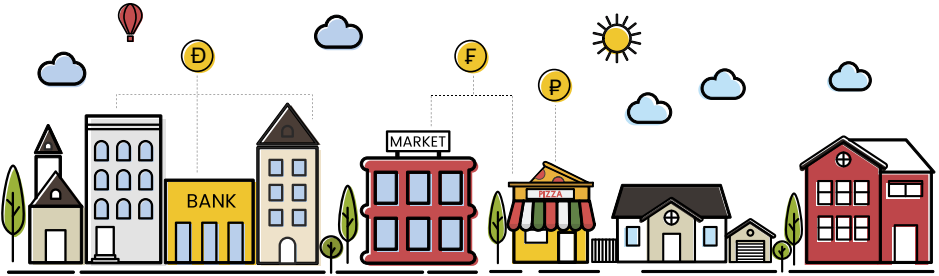
Based on banking regulations in every country, Ultramoney needs different certification for providing its Money-based services. The must-standardized certificate in this field is European e-money institute (EMI) license. EMI license is a license for issuing electronic money. EMI licensed in one European Union (EU) member state opens up business opportunities to act and provide services in all other EU/EEA countries.



Who are we?

Nilin (Founded in 2015) is the team behind Ultramoney. A small agile team of 15 members mainly active in fintech and blockchain. The team's current product (Ultrabank) is a mobile banking and payment platform. Ultrabank is serving in one Iranian bank, and two new instances of the product will launch in Q1 2020 for other financial institutes. Ultramoney inherited and extended the centralized part of its architecture from Ultrabank.

A usage scenario for Ultramoney



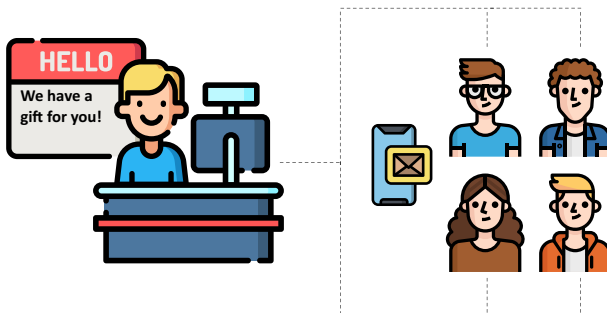
This is Dreamland town. There are 3 Ultramoney based e-values in Dreamland:

1

- Dreamland Euro (€): A local currency which is managed by the towns municipality and a local bank.
- Fresh point (F): A loyalty pointing system organized by a group of fresh food producing businesses
- Pizza point (P): A business-specific loyalty point for the town's famous pizza shop!

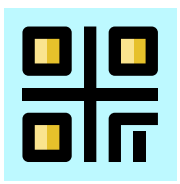
2

The Pizza shop owner, using Ultramoney's panel sends a 1P gift for the new school year. A gift to the 15 to 25 years old users who are living in Dreamland.



3

The Pizza shop owner also uses Ultramoney's panel to create a split payment gateway with the following criteria:

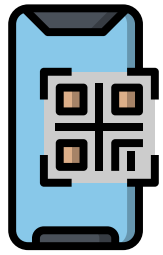



EV	Max %	EV to € rate
€	100	1
₪	10	1
₣	10	0.5
₤	20	1

Note: User can pay with €, ₪, ₣ and ₤. The amount can be paid totally in € (100%) but maximum 20% of the amount can paid in ₤ and maximum 10% of the amount can paid in ₪ or ₣. Also, the exchange rate for one €, ₪ and ₤ is 1€ and for ₣ is 0.5€

4

Customers can use Ultramoney's mobile app to pay in the shop. They can decide about the e-value mixture, albeit, the app will give them an AI based suggestion. Based on pre-defined reward rule, the customer will automatically get 0.5₤ for this payment.



	€	₪
	x	x
	7	1
10€	2	1
	x	x
	₣	₤

Ultramoney的使用场景



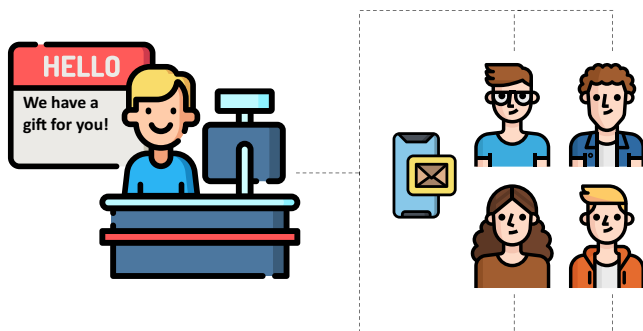
欢迎来到梦想之城 (Dreamland) !在梦想之城有以下三种E货币：

1

- 梦想之城币 (D)：一种当地货币, 由当地市政和本地银行管理。
- 生鲜积分 (F)：由生鲜产品生产销售企业推出的顾客忠诚度奖励积分系统。
- 比萨积分 (P)：当地著名比萨连锁店推出的顾客忠诚度奖励积分系统。

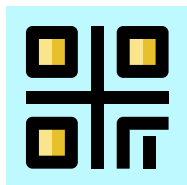
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比萨店主人可以使用Ultramoney控制面板向居住在梦想之城15-25岁的用户发送1P作为开学礼物。



3 比萨店主人可以使用Ultramoney控制面板创建分开的支付通道,应用以下标准:

EV	Max %	EV to € rate
€	100	1
Đ	10	1
₣	10	0.5
₧	20	1



解读: 顾客可以使用€、Đ、₣、₧. 进行支付, 可以使用欧元全额支付, 可以使用₧. 支付最多20%的款项, 可以使用₣或Đ分别支付最多10%的款项。€、Đ、₧. 的价值是一比一, 一个₣价值等于0.5个€。

4

顾客可在店内使用Ultramoney手机APP进行支付。顾客可以自行决定各种E货币在支付中的组成比例, APP也会向顾客提供基于AI分析的建议。根据事先设定的奖励规则, 顾客每完成一笔支付将自动获得0.5 P的奖励。

