

MAY 2021

# UNITED TOKEN WHITEPAPER



[WWW.UNITEDTOKEN.EU](http://WWW.UNITEDTOKEN.EU)

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# OVERVIEW

## INTRO

United is a cryptocurrency which you can use every day. It allows people to make fast borderless transactions and purchase any goods and services, from low tier products such as groceries up to high tier products like real estate.

Cryptocurrency community has made an immense growth during the past few years, and this has created more multi millionaires among normal everyday people than any other industry ever before. This raises a question, where and how all this money will be spent?

UNITED ecosystem makes it possible for cryptocurrency owners to start using their crypto in their daily life. Either the customer wants to invest their money into real estate, buy food from the local shop, or pay for service at a restaurant - United is designed to do just that!

## OUR SOLUTION

Imagine that you are travelling into a new country and you own some BTC, TRX or any other mainstream cryptocurrency. You are hungry and you enter a restaurant. You see a sign on the door, "UNITED Cryptocurrency accepted here".

You make an effortless transaction with United cryptocurrency and in case you don't own any, you can buy it from the same restaurant and be part of the new economy.

Your friendly waiter is suggesting you to download the application called "U-Land" which shows you all the products and services you can pay for, in the same city, with United cryptocurrency!

Besides all the usability around you, you also find a marketplace for real estate, cars, travel and much more. All which is listed, can be bought with United cryptocurrency!

This is not a future vision, it is already here! There are hundreds of properties in 5 different countries, which can all be bought with United already today.

Many different service providers, grocery stores, barber shops, restaurants and bars are already accepting United in Tallinn, Estonia!

Tallinn will be the first city in the world where all the services will be available to be used with United cryptocurrency! And then we duplicate the same model in other cities.

# VISION

United is a cryptocurrency for everyday use. It allows people to make fast borderless transactions and purchase any goods and services, from low tier products such as groceries up to high tier products such as real estate.



# MISSION



Our mission is to create a sustainable cryptocurrency which can be used effortlessly in everyday purchases of goods and services of any kind.

# STRATEGY

There is a total of 1 Billion United Tokens, from which about 80 million are distributed until today! The other 420 million United Tokens will be shared throughout merchants who want to accept United cryptocurrency, through affiliates or AMA sessions via airdrops over time.

Aforementioned parties are only able to distribute United Tokens at the current market price as resellers, therefore not influencing the market, but rather getting new people to join the crypto world. This distribution process will end in the SEPTEMBER 2021.

We believe that the real long term value of United cryptocurrency will come through the usage of cryptocurrency in everyday life purchases.

Since there is a huge quantity of money in the hands of cryptocurrency holders, but nowhere to really spend it, giving them the opportunity to do so, will create value for both sides.

Our strategy is to create a sustainable usability of United Tokens for high tier products such as real estate. Once this has achieved we will move onto cars, travel, food and eventually filling your car in the gasoline station.

## **HIGH TIER PRODUCTS - U-LAND AND REAL ESTATE**

The worldwide pandemic and lockdowns have created a lot of uncertainty in the market, killed industries and created an all time high unemployment level. This means finding good qualified buyers in the real estate market, is harder than usual.

But at the same time, crypto market has been extremely successful and crypto investors have made great profits. Some have even made 1000x returns on their investments in 2020 alone. This means for a real estate agent, who is selling property with an option to buy it in cryptocurrency, has an extra layer of possibility to find qualified customers and generate higher profits due the lesser competition.

As of today, we have already listed more than 300 apartment units to [www.u-land.com](http://www.u-land.com) which all can be bought with United Tokens. Users can also list their Airbnb apartments or long term rental units and accept cryptocurrency as rent. Whoever wants to put their house, land or any other property type for sale, can do so as well. The only condition on the platform is that the seller needs to accept BTC or UTED as means of payment.

United itself will of course keep listing properties from their side to strengthen the United Token's value, but the platform is mostly meant for people who are involved with crypto or want to join the community by listing their properties for sale or for rent.

## **INVESTMENTS - U-CUBE CROWDFUNDING**

To give more utility to United users and strengthen the demand within the public market, we have created another platform for longer-term investors.

Crowd Funding platform, U-Cube, has projects where United Token owners can invest their crypto into real estate, support crypto bots, green energy projects and etc.

Users who invest their tokens into crowd funding projects will create themselves two income streams. One from United Token's price growth when community grows and the other from the project itself.

Some projects give users a monthly and some weekly returns, and other projects give you shares of the company which is raising the capital. The the platform is available to use from May 2021 at [www.u-cube.eu](http://www.u-cube.eu)

## **LOW TIER PRODUCTS - U-LAND MARKETPLACE**

u-land.eu is the ultimate crypto marketplace for everything. We started this as a platform where users could buy, sell or rent real estate, but saw an opportunity to start allowing users to list anything for sale in there, as long as they accept cryptocurrency as means of payment.

## **DEBIT CARD**

To make smaller everyday purchases with crypto possible, and to speed up the adaption, United is also releasing a debit card. Debit cards will allow users to use United, BTC, ETH and TRON directly from the debit card and is somewhat similar to current crypto cards.

The target market for United crypto cards is the Asian crypto community, who lack access or knowledge about the benefits of such cards. United Debit cards will create awareness and also a higher demand for United Tokens and thus eventually enabling our customers to buy whatever they wish with their United crypto card.

We know that the competition in the Asian market for crypto cards is very low and demand extremely high. The current market situation is this way mainly because previous crypto restrictions and regulations for marketing and advertisement have been extremely restricted.

Our strategy is to keep away from the restrictive advertisement channels and share cards via recommendations where a person who shares the card with their friends, will earn a small referral commission. This has been a highly successful method for large international companies like Uber and Airbnb when they entered Indian market. It is also a common practice in the crypto space where the biggest exchanges like Binance, Huobi or Whitebit have their own referral program.

# STEP TO THE FUTURE

## POS AND CARD TERMINALS

Diving deeper into the usage of cryptocurrencies today, we see that using cryptocurrency with a debit card is not really a usage of cryptocurrency at all, and therefore not a long term solution. Every cryptocurrency which is being used via any crypto card today is making purchasing complex and more expensive than it would be without the card.

### How does it work today:

The first step is to deposit currency onto the card, which always requires a transaction fee. Then converting crypto into fiat, costs another fee and when using a card for purchasing, another fee.

People who move to crypto are the ones who want to take the next step towards the future! Paying more fees and making purchasing process more difficult, is definitely not the future of payments.

Solution for this issue is to create systems which allow merchants more easily accept and handle cryptocurrency.

In 2021 United is releasing a POS application, together with a simple accountancy system to accept different cryptocurrencies for the merchants.

Right after this United plans to release android debit card terminals which are meant mainly for merchants who don't have access to any card terminals or need to upgrade the old ones. The terminals what we share are crypto friendly and will also add the merchant on the map in U-Land, so all the other platform users can become potential buyers for the new merchant.

## TRADING

Becoming the company who we want to become takes probably 5-10 years! We believe that the community growth during this time is one of the key factors for our future success and we want to get as many people as possible who would be able to participate and capitalise from it.

Keeping the above in mind, is the reason why we started trading in the public market from 28.09.2020. To this day, we have already started trading in 2 exchanges. One of them is a very large and high volume exchange [www.whitebit.com](http://www.whitebit.com) and the other market is a bit smaller and very innovative [www.gokumarket.com](http://www.gokumarket.com).

We are also listed in [coinmarketcap.com](http://coinmarketcap.com) and [coingecko.com](http://coingecko.com), where all trading history and current cooperate exchanges can be seen.

## **UPCOMING LISTINGS**

The ultimate goal is to be represented in the biggest cryptocurrency exchanges like Huobi, Binance, Okex, Hitbtc etc.

We are also looking into a possibility to create a cross-chain solution with our own swapping engine between the BEP20, ERC20 and TRC20 which allows us to be represented on the biggest DeFi platforms, which in returns makes platforms more appealing for traders. The following listing plan will be announced in June 2021.



# CUSTOMER BENEFITS

## **ASSETS**

United Token is not a security and does not stand for any predefined value. Owning United cryptocurrency will give you an advantage in using your United in the United ecosystem or just trade it in the public crypto exchanges.

## **REWARDS**

Holding and using United, will not give you any rewards as extra, however, there are different projects in our crowd funding platform U-Cube. The platform operates only with United cryptocurrency and supporting one of the projects listed, can give you weekly or monthly extra returns on your investment based on the predefined conditions of the company who has listed the project.

## **UNITED CRYPTOCURRENCY**

Freely tradable, open source crypto token, which you can buy or sell at any given time in multiple crypto platforms since September 2020.

## **UNITED WALLET**

User friendly United Wallets are using TRON, TRC20 protocol, for fast transactions all around the world. Wallet users can store their BTC, ETH, TRON and UTED all in one wallet. Wallet is available to use in 9 different languages and 4 different FIAT and 4 different crypto currencies. New wallets with an internal exchange platform and debit card support is in development and will be available in Nov, 2021.

## **EASY TO PARTICIPATE**

Just download the UNITED wallet, buy tokens and hold until the wider usage of United is reached.

## **USABILITY OF UNITED WALLET**

UTED United cryptocurrency can already be used for real estate purchases on the U-Land platform ([www.u-land.eu](http://www.u-land.eu)). During autumn of 2021, we plan to release the United crypto card which can be used everywhere in the world. And at the same time start spreading our crypto friendly POS systems to merchants who would like to receive cryptocurrencies.

## **RIGHT TIMING**

As of now, the crypto market is in momentum again after the last big fall in 2018 and known economists are expecting a long low for the real estate market, which makes our concept even more desirable as the low cost of real estate lets us sell more property via the U-Land platform.

Read more under **"Timing"**.

# ROADMAP

## NOVEMBER 2019

Everything started from a problem of trying to preserve wealth gained from the 2018 cryptocurrency bubble and the lack of usability of the current system. Shortly after the crisis in the market, the founder, Kent Kruusmaa came up with an idea of UNITED

## DECEMBER 2019

We started talking with numerous crypto exchange owners and blockchain developers who gave us good ideas and support. At the end of the same month we made our first agreements and development started.

## MARCH 2020

Shortly after putting together a team of developers, the beta version of the wallet was released, which after slight improvements turned out to be incredible! It is now available in Google Play Store and in the Apple App store for the public.

## AUGUST 2020

IEO and exchange listings.  
Gokumarket - soft launch.

## SEPTEMBER 2020

Successfully finished private token sales and UNITED was listed in whitebit.com and gokumarket.com exchanges for public trading.

## 2021 Q1

SWAP from the slow and costly ERC20 protocol into the fast and cost effective TRC20 Tron network.  
Launching of the crypto Real Estate platform, U-Land

## 2021 Q3

Cross-chain solution and United SWAP engine.

## 2021 Q2

Launching of the crowdfunding platform United U-Cube and merchants in Estonia.

## 2021 Q3-Q4

Launch of the United Debit cards and POS systems for Merchants to increase usability. Opening an online SWAP service for easy transactions with different cryptocurrencies. Launching crypto friendly card terminals.

## 2022

Focusing on the growth of the merchant community and usability of United. Creating advancements in U-Land to expand from real estate to all products.

# UNITED TOKEN BENEFACTORS

## **TRADERS**

Traders are short term position holders who mostly purchase undervalued tokens (UTED) and sell at a higher price in public crypto exchanges to gain fast profits from volatile price fluctuations.

## **INVESTORS**

Long term position holders in the public market, who hold UTED during the growth period and sell or use it later when the UTED price has increased.

## **GENERAL USERS**

It is possible to use United for fast borderless transactions, purchasing goods and services or for investing purposes in our crowdfunding platform, U-Cube.

In the end of 2021, we will release United debit cards, which will allow users to use United with any merchant who accepts traditional debit card payments.

## **MERCHANTS**

Merchants will gain the biggest benefit by using the United POS system. Using our POS system, which will be released in Q4 of 2021, they will get access to the whole crypto community by becoming visible within the U-Land platform as merchants who accept crypto payments.

United POS system will also support other mainstream cryptocurrencies and give merchants a great overview of all payments, taxes and billings to start accepting cryptocurrencies and getting new customers from the whole crypto community.

# VALUE OF UNITED TOKEN

United is based on the TRC20 protocol which is decentralised and gives United holders full control over their funds. Since the amount of United is limited, a larger community equals higher market demand and therefore higher market value.

5 years ago a better wallet or a faster blockchain, guaranteed a project a head start and a successful ICO, but today the industry has changed. There have been numerous different strategies and ideas on how to create cryptocurrencies which are reliable and trusted.

We believe that cryptocurrency shouldn't only be for trading and HODL-ing. Hoping to get profits by buying low and selling high has been the base principle for the majority of crypto investors over the past 10 years, but it is not creating any real value in the market and therefore is not sustainable in the long run.

Companies whose marketing strategy is only based on greed and on the fear of loss, will disappear eventually, since no real value is created and people join the community only based on the fear of missing out.

Our mission is to create trust and make every effort possible to create usability big enough, so there is no reason to exchange your crypto back to fiat. Instead of selling their United in the market during the price hype, United owners can use their crypto on a daily basis for purchasing products and services.

Opening doors to real estate purchases, releasing debit cards and focusing on solutions for merchants, is creating extra trust and value for all benefactors, which will then lead to a successful project where participants have a lot to win.

# FIRST CRYPTO CITY

There is a city which is already quite known in the cryptocurrency world due warm welcoming hands towards crypto community. This city is called Tallinn, the capital of Estonia!

Estonia is a country where a lot of crypto companies have been registered and licensed. The country itself is very tech savvy and is often referred as the silicon valley of Europe, because many widely known IT companies have been founded in Estonia. For example: Skype, Wise, Bolt, Playtech and now United.

Our goal is to create usability for cryptocurrency in product and service categories within our everyday life - from groceries, restaurants and food delivery to electronics, cars and real estate.

We are aiming to get 500+ merchants by the end of the year to accept United cryptocurrency in Tallinn and install crypto ATMs to the airport, bus station, train station and the harbour, so everyone would be able to change their Fiat into crypto when they arrive in Tallinn!

Users would be part of an innovative way of using money, loyalty programs and possible growth from crypto while the merchants would be able to stand out with advertisements on the U-Land platform where all the merchants are listed.

So far we have already made agreements with approximately 50 Merchants who already, in upcoming weeks, will start accepting United Cryptocurrency in Tallinn for various products and all of them will be visible at [www.u-land.eu](http://www.u-land.eu)

# TOKENOMICS. DISTRIBUTION.

## **THERE ARE 1 000 000 000 UTED TOTAL**

Even though UTED is already trading in public cryptocurrency markets, distribution will continue until September 2021. UTED is distributed via Gokumarket starter kits, airdrops, merchant agreements and Monarch OÜ affiliates. Affiliates can sell UTED at the current market price along with a 45 day holding period, therefore slowly increasing the market supply, but not affecting the price.

## **SHARED FOR HOLDERS - 250 000 000 UTED**

Locked for 10 years to a public address and depending on how many % of all the tokens in the market a user holds, they will receive that many % once a year. If at the time of the sharing you hold 1% of the total coins in the market, then you receive 1% out of the 25m coins, which are shared to holders once a year. Smart contract address: (published at June 2021)

## **TOTALLY DISTRIBUTED - 150 000 000 UTED**

We have been distributing United Tokens, via exchanges and affiliates, for the past 12 months and sold around 150 million tokens. After the swap, we bought back around 100 000 000 coins and until the end of summer, we will have sold a total of 150 000 000 coins to the merchants privately. Approximately 50 000 000 is already out there, which means only 100 000 000 more to sell.

## **FOUNDERS FUND - 100 000 000 UTED**

Founders keep 100 000 000 UTED and they will be locked until 2025 to the smart contract :

## **CARD PROGRAM - 50 000 000 UTED**

These coins will be sold together with the United Debit cards with a 1 year locking condition for each buyer to increase the size of the community.

## **COIN BURN - 450 000 000 UTED**

REST OF THE 450 000 000 UTED WILL BE BURNED BY SEPT 2021 to limit the supply and give UTED a higher potential growth.

# TIMING

We know that real estate has proven to be the safest and most stable way to create wealth for generations, but like in every business, timing matters. The last big economic crisis was in 2008, before that, it was the dot-com bubble in early 2000s and now the economists are speculating that a new crisis is coming.

Past year has been very unpredictable due the COVID-19 virus breakout and while the world is getting out of lockdown, we can already see that the predictions are accurate and the new economic crisis will be even bigger than the one in 2008.

Stock markets were closed due to panic and oil prices turned negative, banks and big companies are getting bailouts. Millions of businesses are closing down and hundreds of millions of people are losing their jobs. When this happens, then the property prices will drop tremendously and this will grow our real estate profitability even more.

At the peak of the 2008 financial crisis, when big banks filed the bankruptcy and traditional financial institutions were no longer a trusted as safe option, investors started to look for new possibilities. People were looking at alternative ways to generate more cashflow and invest somewhere where they could make faster potential profits. That was the time when cryptocurrency was born.

Now in 2021, cryptocurrency has reached 1 trillion dollar market cap and tends to grow the fastest, when government systems and overall economy is weaker . Even though the market cap is already huge, then crypto is still not very widely used in everyday life. Many don't understand the need for cryptocurrency yet, as many didn't understand the need for internet back in 1998. If crypto development will be even slightly similar to the internet growth, then creating usability for the mass market in the crypto space, could be extremely rewarding for early investors and should not be easily overlooked.



# PROFITABILITY

Today, there are nearly 9000 crypto projects listed, which are being traded in over 32 000 different crypto exchanges around the world, with a total market capitalisation over of ONE TRILLION dollars, according to [coinmarketcap.com](https://www.coinmarketcap.com).

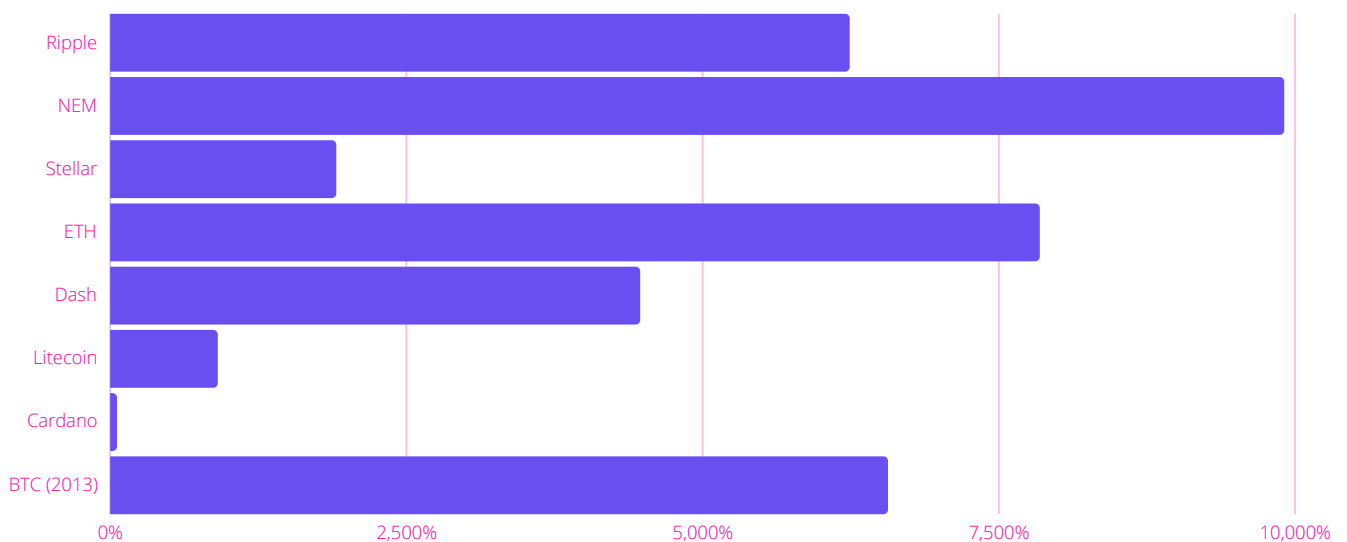
Real numbers are probably much higher since most of the MLM cryptos and smaller exchanges are not listed in coinmarketcap at all. So far, the most popular trading year has been in 2017 and compared with traditional investment opportunities, the crypto market is extremely volatile. For traders, this has proven to be extremely profitable and for regular users, very risky.

The biggest problem to solve for most crypto projects, is how to sustain their value. The issue is that the market expands or contracts mainly due the belief level and there is not much real world usage for cryptocurrencies which are currently in the market.

United is meant for usage in everyday life and as a solution for those who own cryptocurrency and have nothing to do with it, due the region where they live.

We will continue to expand our usability over time and keep creating solutions for people who are not able to participate in the crypto industry growth today. We will create usage via debit cards and merchant systems, while making the market more stable with our real estate fund, as the equation for massive growth is to keep the supply low or busy and demand high. At the end of summer 2021 we will burn permanently almost half of the coins, so the only possibility to get more, is from other community members.

Growth of some common cryptocurrencies since they were available for trading up to Jan 1, 2020\*



\*Data gathered from [coinmarketcap.com](https://www.coinmarketcap.com)

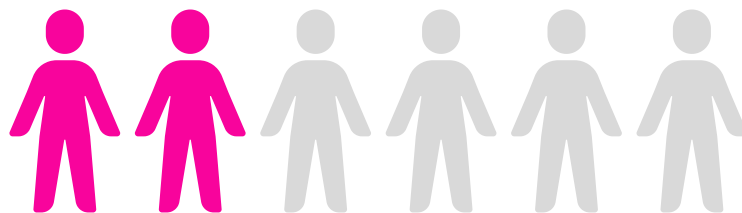
# COMPETITION

There have been many crypto projects which involve real estate or usability of the currency. Some of them are simple real estate funds, who look for extra customers from the crypto community, others are “tokenizing” real estate. Since our plan is not to create a security token or just search for funding, then we don't consider them as our main competition.

Some projects like Propy have made publications by selling real estate with their own currency and have achieved over 10 million dollars of market capitalisation. Breezecoin and Contracoin, who are probably closest to us in some ways, both allow their members to pay with their own crypto tokens to purchase real estate. Breeze has achieved a market cap of over 60 million dollars in 1 year's time and Contracoin doing slightly less than that.

Even though not having any wider use and not having usage from a real estate fund, all aforementioned projects have launched during the time where crypto industry was in a crisis, and they still came out with great results and have preserved good volume until today.

Now when the market has recovered from the 2018 crypto fall and the real estate market is in our favour, we expect to get at least the same results even faster.



# TEAM

## KENT KRUSMAA - FOUNDER AND CMO

The founder of the United is Kent Kruusmaa from Estonia. He has a vast sale and business leading experience in local and international market. Kent has been involved with cryptocurrency from early 2013's, but has always been at the role of an investor. He is also a public figure in social media and also has the role of CMO in the company.

## LINA TRIANA - CEO OF UNITED

The CEO of united is Lina Triana from Colombia. Lina is a woman with strong leading skills and a university degree in business development. She is an entrepreneur with an experience of leading multiple large medical companies into success and now has been changing the way how the world is using crypto.

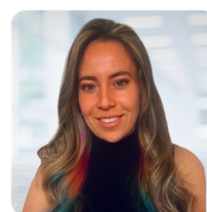
Total team of United consists of 20 members from different parts of the world and is currently expanding. Our team's profiles are visible in our official webpage under the team section.



KENT KRUSMAA  
CHIEF MARKETING OFFICER



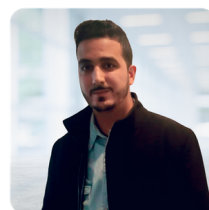
LINA TRIANA  
CHIEF EXECUTIVE OFFICER



CAMILA MOLANO  
CHIEF BRANDING OFFICER



JOHNATAN LEVUA  
IT DIRECTOR OF  
UNITED PROPERTIES



CARLOS R.  
WEB DESIGNER



JOHAN ALARCON  
IT DEVELOPER OF  
UNITED PROPERTIES



If you like the idea of United and you have high development or marketing skills and you are looking for a new challenge, then get in touch with us at [united@uted.net](mailto:united@uted.net)

# SOCIAL MEDIA

Access our official social media channels by clicking on the icons below. Latest news and reports will all be shared in our social channels.

