



ULTRIX COIN

A Digital Payments Platform with Cryptocurrency

Whitepaper V1.0

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Release of Liability :

This white paper intent to commence ULTRIX to potential ULX Token holders with respect to the scheduled Coin sale. The erudition set forth below may not be comprehensive and doesn't entail any elements of a juridical relationship. Its only purpose is to furnish relevant and legitimate information to potential Coin holders in order for them to actuate whether to stipulate an exhaustive analysis of the company with the earnest of purchasing the ULTRIX Coin.

The ULTRIX Coin (also referred to as the "ULX Tokens") when offered and sold are not intended to constitute securities in any jurisdiction. This whitepaper does not constitute a prospectus or offer document and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction, and will not be registered under the US Securities Act of 1933 (the "US Securities Act"), the Securities and Futures Act (Cap. 289) of Singapore (the "Singapore SFA"), or the securities laws of any state, or any other jurisdiction, nor is such registration contemplated.

However, out of abundance of caution, ULX Tokens will be offered and sold in (A) the USA, pursuant to one or more exemptions from the registration requirements of the US Securities Act, vice like under Rule 506(c) of Regulation D of the US Securities Act, as altered, and participation in the offering is limited to (i) U.S. "accredited investors" (as defined under a safe harbor" for the private offering exemption of Section 4(a)(2) of the US Securities Act as amended and (ii) non-U.S. persons (as defined in Rule 902) in an offshore negotiation or transaction in credence on Regulation S of the US Securities Act; and (B) Singapore, pursuant to the exemption(s) provided under Section 302B(1), Section 304, and Section 305 of the Singapore SFA, as amended, and participation in the offering is limited to an "institutional investor" (as defined under Section 4A of the Singapore SFA), a "relevant person" (as interpreted under Section 305 of the Singapore SFA) or persons to whom an offer is being made (as referred to in Section 305(2) of the Singapore SFA).

In all jurisdictions, the offer to sell and solicitation to buy of ULX Tokens is directed solely to qualified institutional investors, qualified professional investors, and such other sophisticated persons to whom submissions and entreaty may be made without any licensing, registration, qualification, or approval under the applicable laws of the relevant jurisdiction (the "Accredited Person").

This Whitepaper does not constitute an offer, distribution, solicitation, or marketing to any non-Accredited Person and is not an offering to the retail public in any jurisdiction where such offering is unlawful.

This Whitepaper neither allow to constitute any announcement or any solicitation for investment, nor does it in any way relate to a contribution or an application of an offer to purchase any securities in any jurisdiction. This document is not formed in accordance with and is not accountable to, laws or control of any jurisdiction, which are designed to protect investors.

Certain statements, assessments and financial information contained in this White Paper aggregates forward-looking statements or information includes known and unknown risks and ambiguous, which may cause actual events or result to alter materially from the assessment or the results implied or expressed in such leading statements. White Paper can be modified to provide more accurate information.

The primary source of information about ULX Token is this White Paper in English. The knowledge contained herein may change from time to time when adapted to other languages or used in the course of vocal or drafted communications with the actual and expected customer, partner etc..

In the course of such rendering or publication, some of the enlightenment contained may be lost, corrupted or adulterated. The veracity of such alternative communications cannot be guaranteed. In the event of clashes or disparity between such translations and communications and this English Language official White Paper, the provisions of this English Language original document shall abound.

Executive Summary:

The Payments industry in Singapore and the South-east Asian markets is growing rapidly. The Digital Payment Market in Singapore & South-east Asia market will witness a CAGR of 58.90% during the forecast period FY2017-FY2023. The market in Singapore alone is expected to reach \$700 billion by 2022 in terms of value of transactions.

ULTRIX envisions to be the PayPal of this growing South-east Asian and the Singapore market. It will allow payments and booking through both fiat and cryptocurrency.

With ULTRIX app, users will be able to send money, manage finances, do shopping, book tickets & pay bills with their favorite cryptocurrency. Users can scan QR code and make payment. They will also be able to make direct payments to our partner vendors such as Singtel, Uber etc. To incentivize users, ULTRIX will offer frequent discounts, promotion, & free airdrops to all its users.

In short "ULTRIX will be an app for the common man, and will make it easier for them to use their cryptocurrency".

ULTRIX team has a strong head way in terms of the product development. Given our background in payments space, we were quick to develop prototype of the payments app. We have already established tie-ups with partners such as Singtel, Singapore Airlines, Uber, Amazon etc. There are 20+ other partners with whom we have tied up with.

ULTRIX plans to float an ICO to convert this dream into a reality. Around 250 Million token will be issued with around 50% reserved for public and private sale.

ULTRIX is backed by a strong team. David Sneider, the CEO of ULTRIX is a NUS Alumnus. Chris Cassano, the cofounder, has completed his engineering from NTU. Chris has a strong technology background with vast experience in developing Payments systems. Fabio Muniz, the other cofounder, has vast experience in crypto and blockchain. The team is supported by 20+ employees with diverse experiences from Singapore, India & other parts of the world.

Market Overview :

The Digital Payment Systems Market in Singapore and South-East Asia will witness a CAGR of 58.90% during the forecast period FY2017-FY2023.

Singapore payments industry is largely dominated by cash-based transactions. The banking industry in the country was majorly branch-based till 2014. Later, there was a considerable growth in the branch-less channels of banking, which has further explored into digital payments in both rural and urban regions. Singapore digital payments industry is expected to reach \$700 billion by 2022 in terms of value of transactions.

It is expected that more than 80% of the urban population in Singapore will adopt digital payments as a part of their routine by 2022, and 70% of the retail chains will adopt the same. The reduced transaction charges and the degree of ease of cash transfers associated with the electronic fund transfers and mobile banking will further drive the growth of digital payment systems in Singapore.

Also, the Singapore Government is bringing positive policy framework such as financial inclusion, improving digital infrastructure, launching payment systems which are supporting the digital payments industry.

Singapore's mobile wallet ecosystem is yet to be competitive, however major e-commerce and telecom companies are fuelling this industry through business expansion. Also, a strong regulatory support is yet to come into force for the exponential growth of digital payments ecosystem in Singapore.

Increase in the adoption of mobile wallets opens the possibility of use of Cryptocurrency as the payment mode. As the common man starts using cryptocurrency, need for such an app will increase manifold. Infact, such apps will promote use of crypto by the common man.

The Idea :

“ULTRIX will be a payments platform for the common man with option to make payments via both cryptocurrency and fiat”

Where does the need come from? Most of us currently use cryptocurrency as an investment or as a store of value. However, the main idea behind cryptocurrency was a global digital exchange medium which could be used to transact easily as low cost.

Currently the reason why crypto-currency is not used in day today life is because of :

- 1. Lack of acceptability by vendors/ merchants.**
- 2. Multiple stages involved in conversion and transfer.**
- 3. Lack of stability in prices.**

All these disadvantages will be taken care of by ULTRIX. ULTRIX will have the following features:

a. Tie up with vendors / merchants across the country:

ULTRIX is establishing tie-ups with 10,000+ merchants to accept payments via the ULTRIX wallet. ULTRIX understands that most merchants may not be comfortable accepting crypto currency as the payment medium.

Therefore ULTRIX provides merchant an option to accept payments in both fiat and crypto. ULTRIX charges a nominal premium from the merchants for transferring these payments.

b. Real time conversion from Crypto currencies to Fiat:

Currently the majority of the crypto apps in the market allow conversion only from Bitcoin to Fiat currencies.

With this process, crypto currency holders who want to pay using crypto currencies, have to go through a 3 step process. These steps imply that users have to bear different transactions costs and long processes to get their money out of their wallets.

With ULTRIX we want to create a smoother process allowing users to make real time transactions with a single transaction and single fee. ULTRIX simplifies crypto use for every day purchases.

For ex, it is a long process of first converting from crypto to fiat and then transferring of fiat to a wallet, and then payment of the vendor. ULTRIX will make this just a two click process from the same app.

c. Provide users with our Artificial Intelligence system, to enable them to be able get price stability:

One of the most challenging points for crypto currency owners is the volatility of the market. It is not uncommon for a crypto currency to drop or gain by as much as 20% within hours. This fluctuating is a real entry-barrier for both current and potential users in using crypto for every-day purchases.

The aim of ULTRIX is creating a tool that allows users to have more control over these fluctuations. With an intelligent system, ULTRIX calculates automatically the best performing crypto currency in the wallet. Thanks to the intelligent system, the user can decide which crypto currency to use in performing a payment, not having to check every time the market fluctuations: ULTRIX will suggest the best conversion.

The intelligent system is also a great tool to improve profits margins as it suggests the fluctuations of the crypto currencies of the user's wallet and allows them to optimize profits.

One can even change the primary payment option from any crypto-currency to ULTRIX tokens or fiat currency instantly, thus protecting them from crypto-currency market volatility.

ULTRIX ICO:

An Initial Token Sale or Initial Coin Offering (hereinafter - "ICO") is the event at which a cryptocurrency project sells part of its cryptocurrency tokens to early adopters and enthusiasts in exchange for funding.

The funds raised during the ICO will allow us accelerate the building of our platform which needs a higher volume of loans than we are able to support at the moment.

Offering a token instead of a traditional venture capital round enables the community to participate in the ULTRIX success story, rather than limiting it to a small, selected number of traditional venture capital funds. By acquiring ULX tokens, token holders will benefit from our future success. A token sale is fast, transparent, and efficient for exactly this purpose.

The main advantages of the ICO model of business expansion:

- Token sales are a cost effective mechanism for raising funds.
- The ICO will be not only a fundraising event, but also a great marketing opportunity.
- Token sales provide an opportunity to engage with the community and build products in consultation with token holders and experts – delivering products that are best-of-breed to customers.

ULTRIX ICO Structure:

We came with the below ICO structure and fund allocation strategies.

As per our research, we have planned for 250 Million tokens allocation, in which 37.5 million tokens will be kept as reserved with ULTRIX management, which will be diluted according to the needs for the technological development and for the operational expenses.

17.5 million tokens will be used for our advisors for the necessary guidance that they will provide us throughout the project.

Moreover 12.5 million tokens will be used for the Marketing & Referral program to achieve our goals.

32.5 Million Tokens will be kept for our working employees or pillars of organization and for public contributors by means of technology or value-added service providers.

Around 125 Million tokens will be available as ICO coin supply. These tokens will be distributed across the three ICO stages.

We have allocated 25 million tokens as private investors for business collaborations, industry tie-ups and partnerships.

Our ICO will be having three stages, PRE-ICO, ICO first stage and ICO second stage. In PREICO, 2100 ETH worth of tokens will be distributed to check the market response on our project.

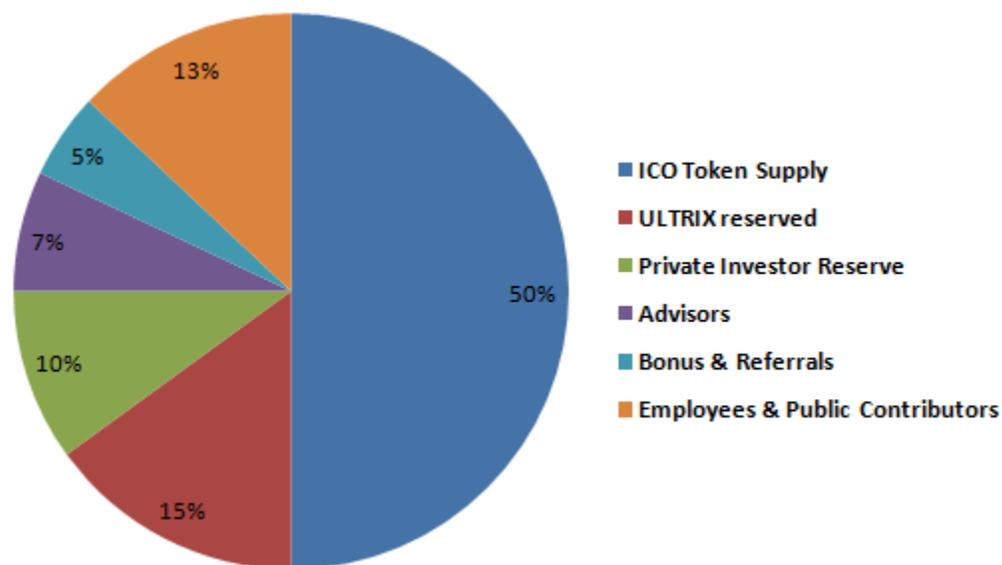
Once the market attraction ratio crosses our minimum set value, we will kick off the process for main ICO stage 1 in which 4750 ETH worth of tokens will be issued, in ICO Stage 2 we will issue another 5950 ETH worth of tokens.

So on basis of above strategy 125 million tokens worth of 12800 ETH will be issued during the PRE-ICO and ICO stages. We have referral schemes for which certain tokens will be allocated.

Our token protocol will be ETH, ERC 20. The unsold tokens will be burnt at the end of our ICO.

ICO Facts:

Rounds:	1 Pre-sale + 1 ICO Round 1 + 1 ICO Round 2	
Token Symbol	ULX COIN	
Token Allocation	250 Million	100%
ICO Token Supply	125 Million	50%
ULTRIX reserved	37.5 Million	15%
Private Investor Reserve	25 Million	10%
Advisors	17.5 Million	7%
Bonus & Referrals	12.5 Million	5%
Employees & Public Contributors	32.5 Million	13%



Pre-ICO round values	20% coins on ICO Token Supply priced approximately 0.0000843ETH
Bonus	Mentioned on website
Discount	70% and Decreasing until the next stage
Approx	2100 ETH: 25 million tokens (1 ETH = 11,900 ULX)
Start date	10/July
End date	29/July or Pre-sale cap reached. (Which ever hits first).

ICO round 1 values	40% coins on ICO Token Supply priced approximately 0.00009523ETH
Bonus	Mentioned on website
Discount	50% and Decreasing until the next stage
Approx	4750 ETH: 50 million tokens (1 ETH = 10,500 ULX)
Start date	30/ July
End date	18/ August or Pre-sale cap reached. (Which ever hits first).

ICO round 2 values	40% coins on ICO Token Supply priced approximately 0.00011904ETH
Bonus	Mentioned on website
Discount	20% and Decreasing until the end of ICO
Approx	5950 ETH: 50 million tokens (1 ETH = 8,400 ULX)
Start date	19/ August
End date	07/September or Pre-sale cap reached. (Which ever hits first).

Hard Cap Approx	12,800 ETH
Soft Cap Approx	2100 ETH
Accepted contributions	ETH , BTC , LTC , BCH
Token protocol	ETH, ERC 20
Unsold Tokens	Will be burnt

Funds Allocation:

Engineering/ Technology – 16%

Engineering/ technology will be the main expense for ULTRIX due to the fact that costs of technology in crypto is raising day after day. This includes the Tech, R&D personnel; the development of an API for merchant acquiring infrastructure, AI-powered "buy, sell, exchange, merchant payments" engines, client wallet frontend, resolution dispute mechanism backend, predictive analytics, crypto credit rating along with negative database building and AI-based Merchant lending core engine. Therefore, we will allocate 50% of our funding to Engineering & Technology.

Marketing & Promotion – 16%

Marketing will form another major portion of our use of funds (around 16%). We are planning to make outreach, influencers marketing, content creation, social Ads and work on an SEO strategy. We are also planning to make content such as videos and info graphics that will help us explain our mission in the crypto ecosystem to our ULTRIX customers.

Working Expenses – 9%

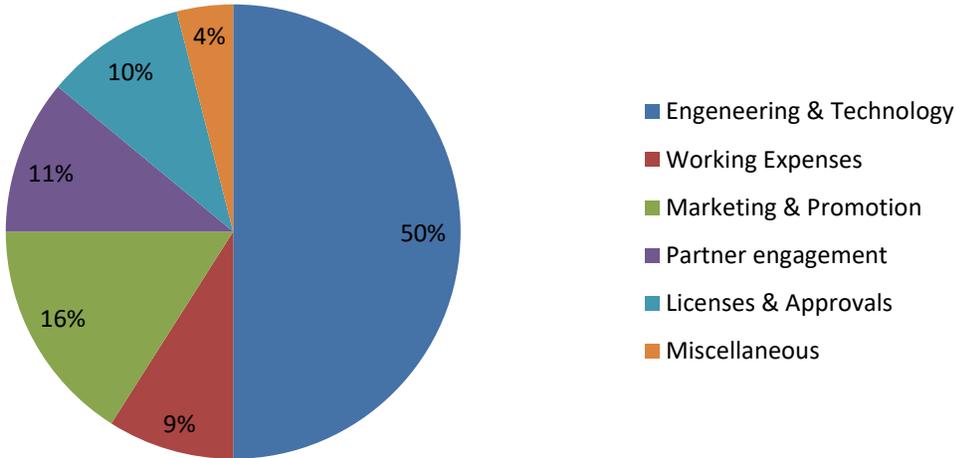
We believe that creating a great team is the key for the success. Therefore, we will allocate 9% of the funding to Working expenses & Human resources. In particular, we would like to create an efficient customer service team since we have noticed that most of the platforms in the market stem from a lack of good customer service.

License & Approvals – 10%

We based our company in a country with a more advanced crypto regulation and we partnered with a top legal company that will support us in the acquisition of the e-money licensing to become an accredited issuer.

Remaining 11% will be used for partner engagement activities, 4% of funds will be used for the miscellaneous expenses. The following chart represents the currently expected allocation and may be adjusted as the project evolves.

Funding Allocation



ULTRIX Token Benefits:

The launch of ULTRIX token will make possible the continual improvements of the ULTRIX wallet and the ULTRIX Intelligence system. We have developed a benefit and extra-services plan for ULTRIX tokens holders.

ULTRIX COIN (ULX Token) - is the core of all transactions made directly or indirectly in ULTRIX Crypto-banking platform. In our ULTRIX ecosystem, No payment can be initiated without ULTRIX Coins and controlled by smart contract. This not only stimulates the coin holders to use ULTRIX in their daily payments but also attracting the new users to our ULTRIX Coin Platform. ULTRIX coins will be issued only during different stages of our ICO. In future, ULTRIX will list the coins in various exchanges to expand our user acquisition and to fulfill the market expectation by providing the unmatched service.

Our asset exchange mechanism will be structured in such a way that on every transaction ULTRIX tokens will be utilized directly or indirectly so that the value of ULTRIX tokens will be enriched, which means promising value surge for the initial supporters or token holders. Token appreciation will be directly proportional to the number of transactions occurring on our platform.

ULX Token will be built on the self-appreciation mechanism that allows each and every transaction to be done on ULTRIX payment platform that in turn enriches the value of the tokens in circulation.

Here are some measures/ benefits to enhance the token value:

Transaction Fee

Only ULX coin holders are able to use the ULTRIX platform. Every time a person makes a payment, a fee equal to 0.3% of the value of the transaction in ULX is taken from the ULX coin holder's account and is charged as GAS for the transaction. Ownership of ULX creates a reserve that can be used as the GAS for future transactions.

EXAMPLE :

Ann, who is a ULX coin owner, wants to purchase a flight tickets costing \$100 using his Bitcoins stored inside his ULTRIX Wallet. At the time of making the transaction the value per Bitcoin was \$8000. Now when this transaction is concluded, 0.025 Bitcoins are deducted from the wallet. In addition, he will also have to pay 0.3% as the transaction fees 15 which will be around \$0.3. This fees can only be paid via ULX Coins. If the ULX market value is \$1, then around 0.3 ULXs will be deducted from the user's wallet.

CashBack

Users of the ULTRIX will receive 0.5% on certain promotional transactions they make with the ULTRIX Wallet in the form of ULX tokens (similar to how users are rewarded with air-miles).

This incentive for users of the ULTRIX will have a great benefit to existing token holders since this recurring redistribution of tokens will create an additional demand for tokens in the market.

MasterNode Payouts

Customer Service is an important added value that we want to provide to ULTRIX users. The Crypto industry has such an escalation in the number of users that many platforms have not been able to deal with the growth and started to treat users with negligence and no culpability or assured protection, affecting the growth of the industry as a whole. We are planning to implement within the ULTRIX wallet, crypto currencies that operate master node systems that will generate returns for ULTRIX and for our users.

Master nodes generate capital returns that ULTRIX will share with users. For example, DASH operates a master node for every 1000 DASH locked and generate an annual ROI of about 8%. This ROI is going to decrease over the time depending on the number of master nodes generated.

ULTRIX will share the ROI on crypto currencies that operate master node with ULTRIX users having AMN token and the cryptocurrency that generates the master node. Each user will receive a proportional percentage of the passive interests as payouts.

ULTRIX App features:

- **Buy & Sell**

With our ULTRIX platform, users can easily buy, sell or trade any kind of crypto-currency. Crypto-currencies can easily be converted from fiat to crypto or crypto to fiat.

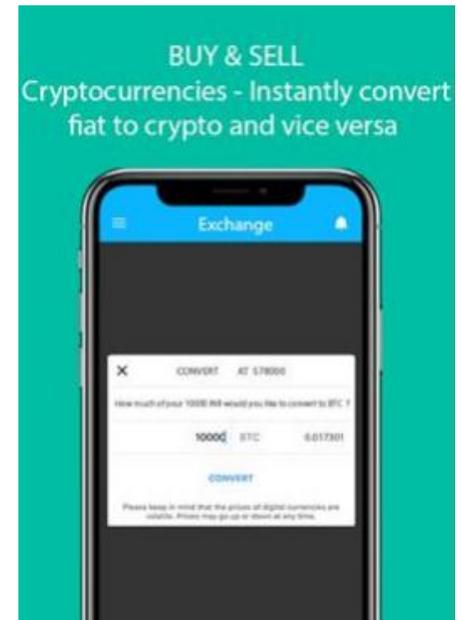
Buying and selling is made instant via our advanced AI architecture. We first match the buying and selling with the internal trades of our internal user pool.

If there is no such trade available internally, we look for trades in the external exchanges. Trades are matched in the external exchange. Assuming, almost 99% of the trades are fulfilled via internal and external exchanges.

The remaining 1% trades are executed via the buffer crypto that is kept in our stocks.

Our ULTRIX buy & sell feature will have an auto-trading facility so that once the user assigns the pre-set values they can sit back and relax while our application does the rest. All the transaction details are recorded and made available in ULTRIX mobile apps.

ULTRIX charges a small commission on the buy and sell trades executed on its platform. This reimburses for any commission to be paid to the external exchanges and for the price changes in the buffer crypto stock that we keep.



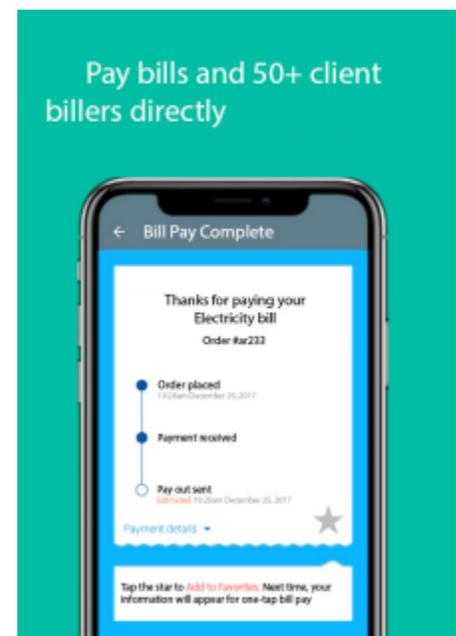
- **Bill Payments**

Bills payments can be done easily from our platform. We will partner with various agencies like electricity boards, mobile operators and others to ensure that payments can be made directly via our system.

Just like Ali-Pay user can buy and sell services. For Example, while booking a flight you can pay from your Cryptocurrency using ULTRIX.

Likewise user will be able to pay Utility bills, Cab services, do shopping, book tickets by just scanning the QR code and use their Cryptocurrency via ULTRIX. User can use ULTRIX as a money wallet.

With our easy or simple user interface with quick access features, we will make our ULTRIX Bill payment platform will stand out from all other payment apps in the market.



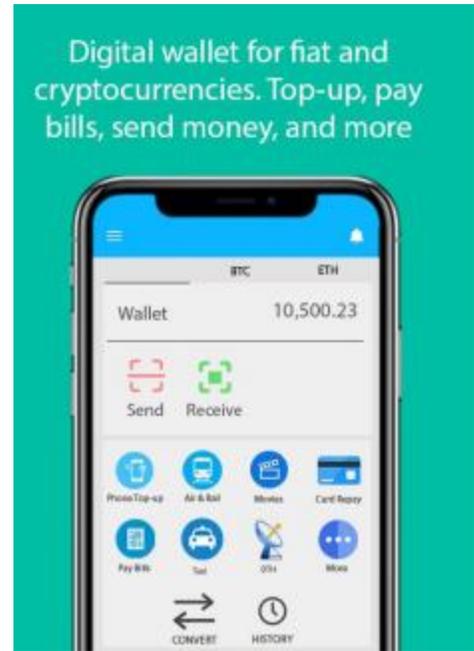
- **Send & Receive**

Through our simple to use ULTRIX platform, one can do an effortless transfer of coins from one wallet address to other instantaneously.

Sending crypto between your own wallets or to friend's wallet could not have been easier. You can simply punch in the mobile number of your friends, and send and receive money from them.

We offer various methods to send and receive payments from the phonebook, scanning the QR code or just tapping the NFC.

Through our currency switching option, one can select or make any favorite currency as primary so that all the receivables will be auto-converted to specified crypto currency/fiat currencies.



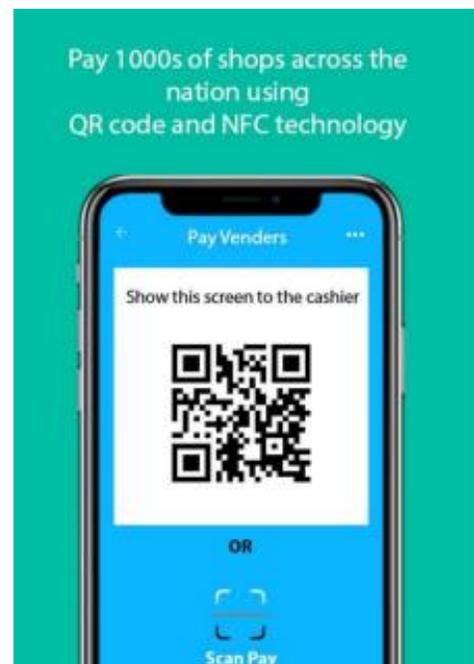
- **QR Based Payments**

ULTRIX will provide all the merchants with the unique identification code embedded with the QR code, so that users can instantly transfer the payments just by scanning the QR.

Consumers scan the QR code displayed on the checkout lane screen with their phones to pay for their goods with the payment method they have stored on their ULTRIX app. It's a completely opposite approach to the typical payment process, in which we present our payment method to the merchant. The QR code conveys the purchase transaction information to the application on the mobile device where the payment is initiated.

One obvious advantage is that the payment information is not carried through a merchant's store network. It is stored within the merchant's system, potentially tokenized, thereby decreasing potential exposure during transit or storage. Also, consumers don't need to have a payment card with them at the store.

With our ULTRIX e-commerce solutions, merchants and customers can feel 10X times faster transaction, which means higher conversion rates for merchants.



- **NFC Payment**

NFC (near field communication) is the technology that allows two devices—like your phone and a payments terminal—to talk to each other when they're close together. NFC is the technology that enables contactless payments. Through our ULTRIX NFC based Tap to Pay, we offer the best in class contactless payment system.

Our ULTRIX NFC Stickers will be launched in near future by which payments can be done using cryptocurrency on the go. All the NFC based devices are always linked to users ULTRIX secure mobile apps so that they have the control of the devices. As opposed to the data on a magnetic-stripe card (which is static—it's all right there on the back of your card), the data involved in an NFC transaction is encrypted and dynamic, meaning it's constantly changing. This means that the account details on your phone can't be cloned into anything valuable to fraudsters.

ULTRIX Payment Architecture:

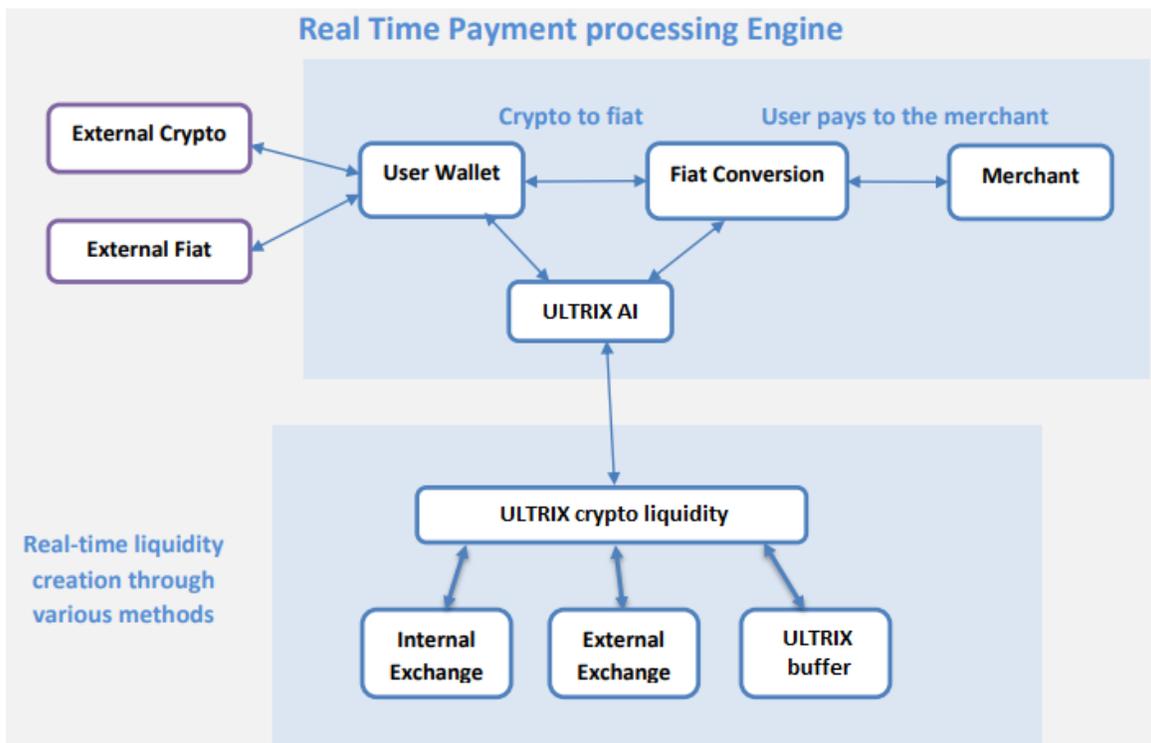
ULTRIX gives the possibility to the users to make real time payments without needing to convert the cryptocurrency in their wallet before making the real transaction.

Every time a user spends crypto currencies with a merchant, ULTRIX follows a complete AI enabled process. Buying and selling is made instant via our advanced AI architecture:

1. **Internal Matching:** We first match the buying and selling with the internal trades of our internal user pool.
2. **External Matching:** If there is no such trade available internally, we look for trades in the external exchanges. Trades are matched in the external exchange. Assuming, almost 99% of the trades are fulfilled via internal and external exchanges.
3. **Liquidity Buffer:** The remaining 1% trades are executed via the buffer crypto that is kept in our stocks. ULTRIX will need a consistent amount of daily liquidity that we have calculated in our business plan to cover all the transactions.

Our ULTRIX buy & sell feature will have an auto-trading facility so that once the user assigns the pre-set values they can sit back and relax while our application does the rest. All the transaction details are recorded and made available in ULTRIX mobile apps.

The below is the basic level functional diagram of distributed payment architecture and the real time payment processing engine:



ULTRIX Revenue Model:

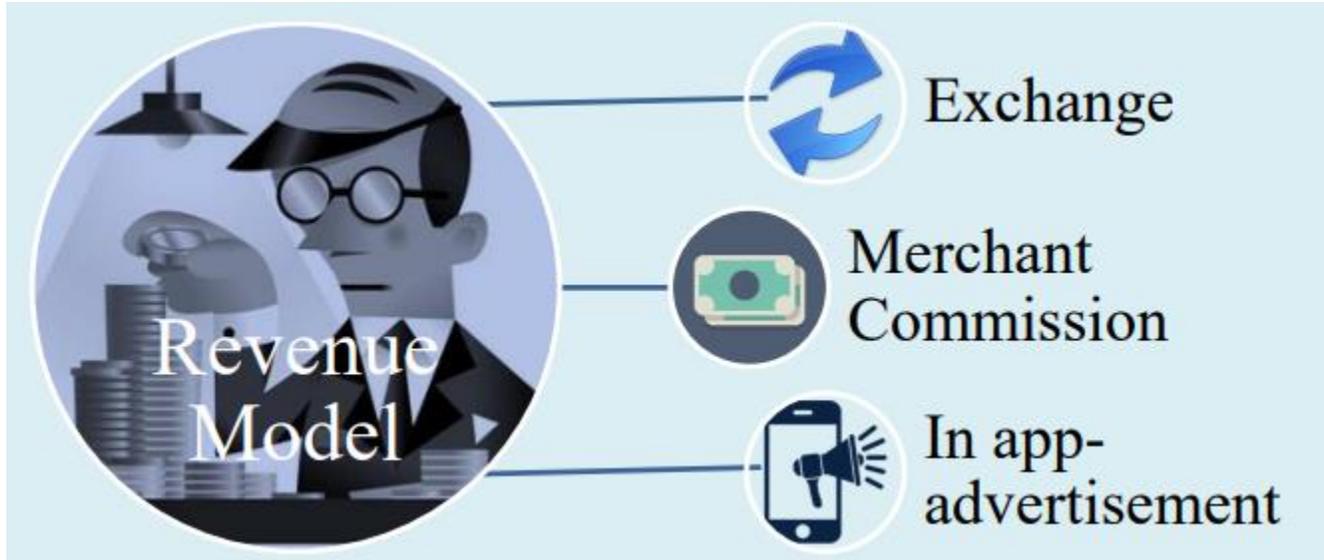
ULTRIX has a simple and sustainable transaction-based business model. ULTRIX will earn revenue primarily from the merchants and exchange.

Merchant Commission: ULTRIX will charge merchants 0.5-2% for the payments credited. Currently cards like Amex, Visa & MasterCard charge merchants 1-4%. We will keep our charges lower than this for different kind of payments.

In-app advertisement: Advertisement is a primary revenue sources for most of the mobile application. ULTRIX will also earn from in-app advertisements. ULTRIX will provide ad-slots to multiple advertisers.

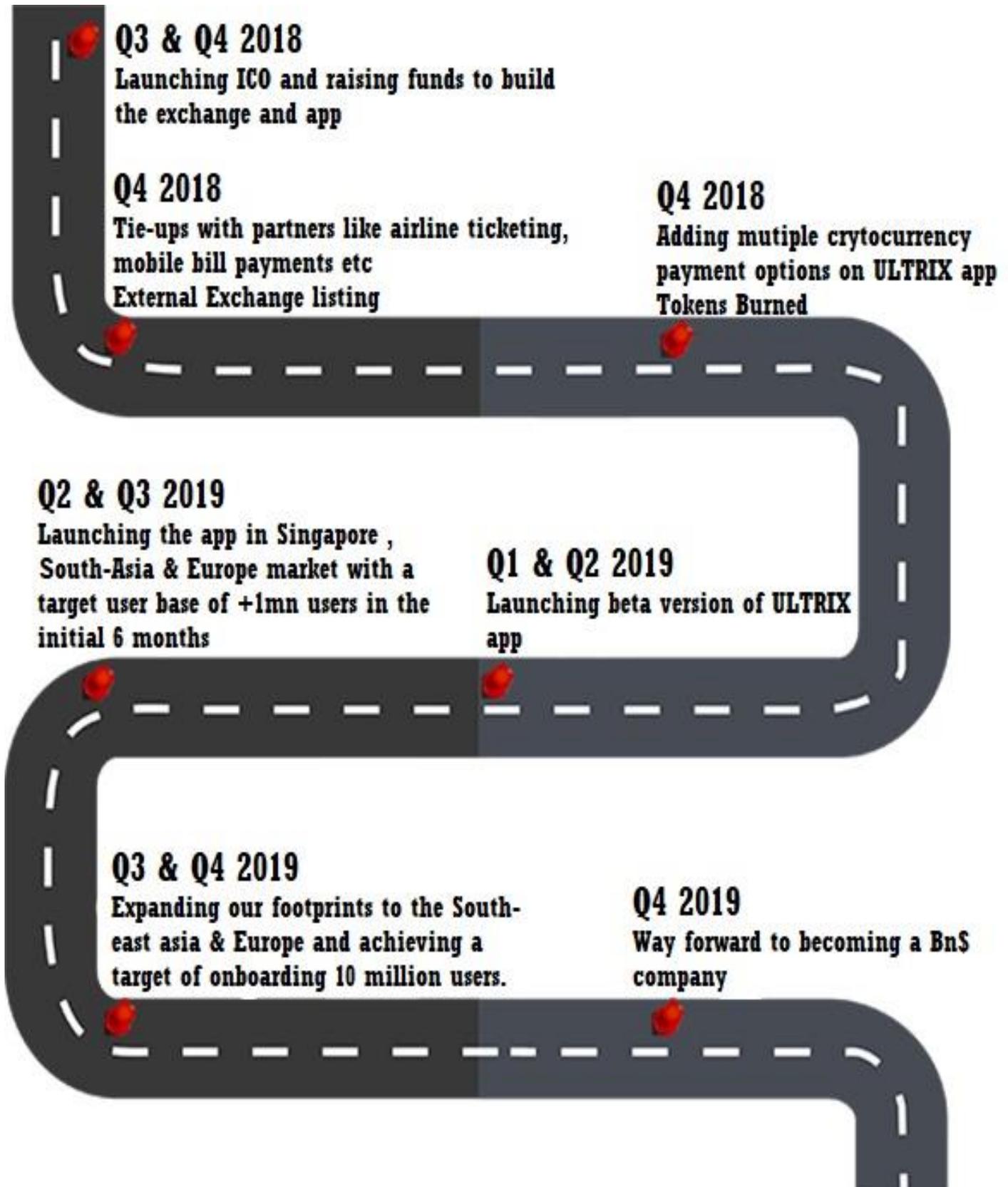
Exchange: A nominal amount (0.3%) will also be charged to the users for instant conversion of their crypto-currencies to fiat and transferring the same to the merchants. We mainly focus to bridge the gap between the crypto to fiat payments. We provide sustainable solutions to crypto community by providing a platform for consumers to pay in crypto and we settle the merchant with fiat currency.

ULTRIX revenue model will be based on 3 areas:



“0.5% of the net income will be used to buy back the ULX coins and burn them on a monthly basis”

RoadMap:



About the company:

- **Company history**

We started by creating a payments portal for utility payments such as phone bill, electricity bills. The white label solution was served to aggregator such as SG Paypoint etc. Directly or indirectly, we served 1mn+ customers.

In early 2017, we started experimenting with Bitcoin and other crypto currencies. The idea of ULTRIX germinated and I gathered my team to launch Europe & Asia's first full-service Digital Payments App with Cryptocurrency. In early 2018 we shifted our head office to Singapore and formed Micro-fin Advisors.

We are now raising funds to finance the development of new products, acquire appropriate licenses in Singapore , Asia , and Europe and provide necessary working capital all on the basis of the existing ULTRIX products and infrastructure.

- **ULTRIX Team**

The ULTRIX team includes veterans of the payment, cryptography, asset management and banking industries. The team has set ambitious development targets and is on track to launch the first phase of the ULTRIX in the first quarter of 2019. Thereafter, ULTRIX will build upon its robust technical foundations and forge its way to streamline online payments.



David Sneider

Founder of ULTRIX

Alum from NUS, David holds strong credentials and deep experience in the payments space. David started his entrepreneurial journey by offering consultation in the payments and blockchain space to large service providers. He also holds extensive experience in product development.



Chris Cassano

Co-Founder of ULTRIX

An Alumni of National University of Singapore, Chris has strong marketing and legal background. Chris has worked formerly at Twitter & Brand-watch. He understands the methods of building a big brand. Chris also specializes in blockchain and smart contract. **22**



Fabio Muniz

Co-Founder & Chief Product officer

He has vast experience in the cryptocurrency domain. He was also the technical manager at cryptocurrency investment club. He is helping us execute the complete product development.



Min Kim

Senior Software Engineer

A professional in software development and marketing. MIC has handled development of some of the best websites like SQUIDOO.COM, and more. Formerly she worked as a senior PHP developer with Big Lots. She is currently working with ULTRIX as a senior software engineer.



Joe McCann

Business Development Manger

A professional in content development and marketing. Joe has handled Press Releases & Social Media for some of the best websites like SQUIDOO.COM, WIKIPEDIA, and more. Then after interning NTPC as Business Development Intern & he is currently working with ULTRIX as a Business Development Manager.



Matthew McGraw

Smart Contract Developer

He started his Professional career as a core team member for BITS Pilani. He then joined Axovel Pvt. Ltd as a Software Trainee. After expertizing his skill in software he joined Turannt as a Mean Stack Developer and currently he is working with ULTRIX as a Smart Contract Developer.

- **ULTRIX Partners**

ULTRIX has tied up with multiple partners to expand its reach and usage. These include large companies at which customers or users will be able to use ULTRIX services directly. We have also entering into exclusivity contract with some of the partners, to beat competition. These partners have also agreed to promote our platform to its user base.



- **ULTRIX Investors**

Several private investors have shown interest in the ULTRIX platform. ULTRIX has already been backed by Impanix capital services. Below are other investors in the list. Our investors have also agreed to support us with additional capital in case we are unable to able the target soft-cap through ICO.

We thank our investors in trusting us and supporting us early on in our journey to create Europe & Asia's largest crypto-based payments platform:



Technology Roadmap:

- **Cyber security, Information Governance and Risk Management**

The ULTRIX Cyber security and Governance Architecture has been used by global banks and exchanges. Our security team is a key integral part within ULTRIX team to deliver policies and references for the secure management and operation of ULTRIX business processes, and these include to the following standards, guidelines and frameworks:

- **Secure Code Development Standard**
- **Information Security Roles & Responsibilities**
- **Security Testing Framework**
- **Information Security Framework**
- **Information Security Risk Management**
- **Financial Crime Risk Management Framework**
- **Reputational Risk Management Framework**
- **Identity Management, Authentication and Access Control Standards**
- **Information Security Controls Standard**
- **Operational Risk Management Framework**
- **Definition, implementation and adoption of the governance framework**
- **Engagement of executive management and board level on cyber security issues; and Execution of regular Cyber security risk assessments**

ULTRIX implements the framework after a detailed evaluation of the current industry posture, and drawing from a concise source list of government and industry adopted standards including:

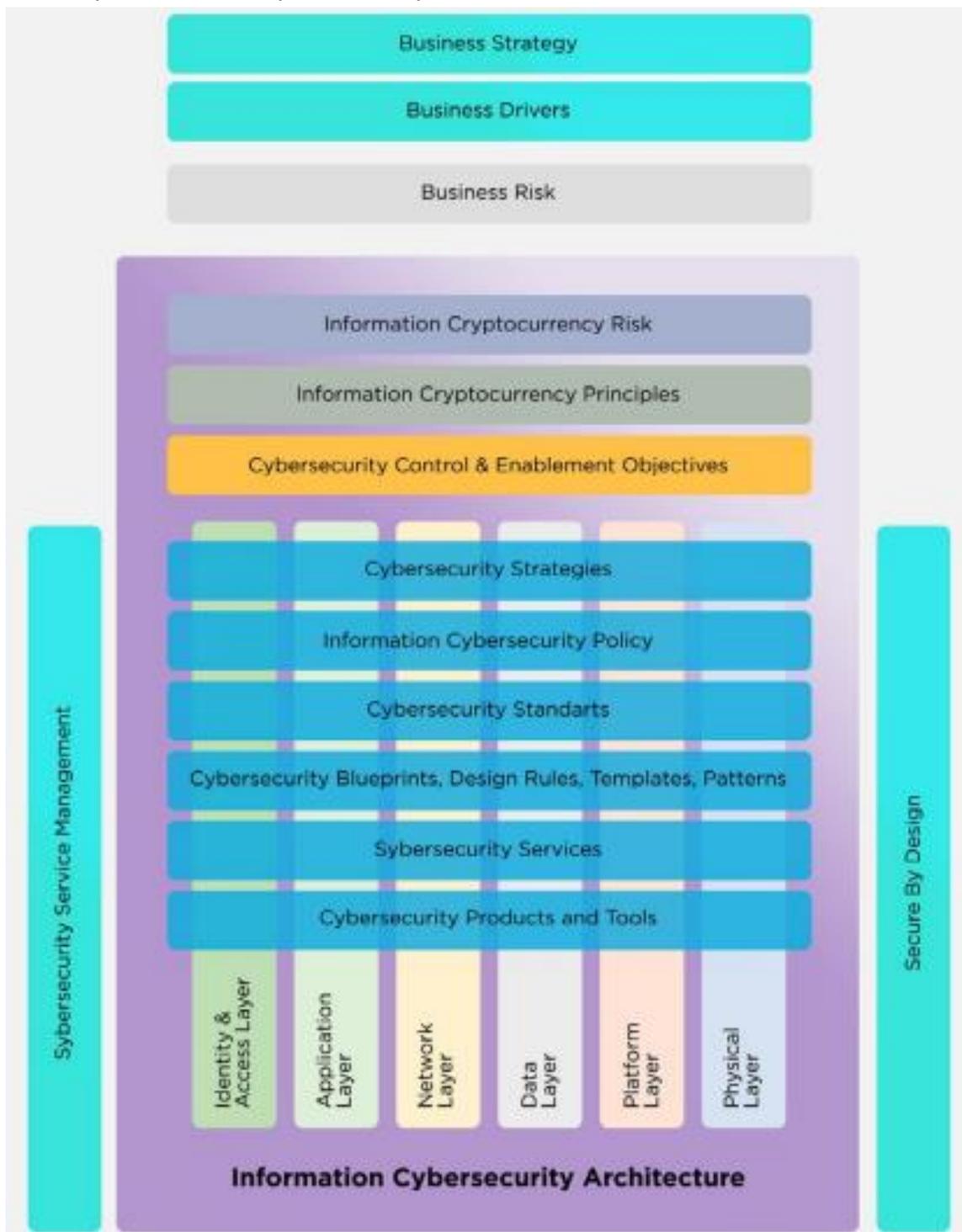
NIST (National Institute of Standards and Technology) Cyber security Framework, ISO (International Organization for Standardization) and IEC (International Electro technical Commission) IT 27001 and 27002 frameworks, ISACA, COBIT, PCI DSS and FINRA (Financial Industry Regulatory Authority).

The ULTRIX Cyber security and Governance Architecture Framework supports informed decisions within the organization to identify and manage cyber security risks. The framework defines risk management policies, processes and structures for:

- **Definition, implementation and adoption of the governance framework**
- **Engagement of executive management and board level on cyber security issues; and Execution of regular Cyber security risk assessments.**

The ULTRIX Cyber security and Governance Architecture Framework

Based on the SABSA (Sherwood Applied Business Security Architecture) framework, ULTRIX has adapted and implemented the Cyber security Architecture.



- **Secure Code Development:**

ULTRIX objectives for secure code development is based on standard references, as per industry best practices for vulnerability management (e.g. OWASP, SANS CSW and CERT Secure Coding), used as a common set of criteria that is applied to measure and evaluate application development, its tools and processes.

The secure code development standard established by ULTRIX, defines rules and recommendations to guide the development of secure ULTRIX applications during the build phase of the development life cycle. The purpose of the secure code development standard is to:

- **Ensure the development and communication of clear secure code development behaviors/requirements**
- **The business risk appetite is applied to security best practices principles, controls and enablers to customize a security posture applicable to ULTRIX**
- **Define a consistent and effective approach to secure code development through repeatable documentation, processes and practices**
- **Ensure security issues are identified**
- **Ensure all identified issues are remediated or risk accepted**
- **Consistent education and awareness approaches to secure code development; and Implement oversight and governance to increase visibility of ULTRIX's cyber security posture.**

