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Decentralized Merchant and DEX Multichain

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Idea of the project

What does UNIGATE do

UNIGATE brings the well known transaction and earning services under crypto today, and a decentralized exchange - and further added with merchant services on a single platform- which is purely DeFi, multiple blockchains & bare minimum transaction processing fees

Purpose of developing UNIGATE

Many partners started approaching about the KYC hassles of existing centralized platforms, high processing fees in regular business and the running technologies adding to costs and risks alike - hence the inception of UNIGATE

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About the target markets

Personal Users:
a) 1.7 billion unbanked people without KYC
b) From existing 300 million crypto users, growing numbers are worried about risks from centralized platforms, and want to take complete custody of their crypto for different purposes

Merchants:
70% annual growth on number of merchants accepted crypto as payments

DEX:
18 million users in 2021, performing worth $320 billion

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Growth Strategy

Customer Acquisition:

a) Execute both ready partnerships and business development for institutions having a merchant base

b) Performing partnerships with softwares & network marketing companies

c) Marketing initiatives and community engagement such as AMAs, airdrops, consistent social media presence, PR initiatives

d) Above visibility will attract users directly on the platform - personal users, underbanked people, merchants and institutions

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Growth Strategy

Approach

a) Focusing first on transaction savings for institution, bringing a self-calculation kit for prospects that will give them a hands-on proposal of value and it will expedite their tie-up decision making

b) UNIGATE will partner with different companies, where each are bringing core competencies (Cherry Labs for product development, VAI Marketing for market operations, and Premiax for liquidation to fiat/merchant settlement to fiat)

c) Marketing, PR and community engagement activities are starting much ahead of product launch

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Growth Strategy

Reasons that brought UNIGATE into existence

UNIGATE was decided to be developed when at a point, several of our customers started pressurizing over an alternate solution to existing providers/platforms who have been giving inconvenience from KYC in signup process, compliance risk and their technology itself.

An in-depth market analysis of the DEXs, retail merchants and institutions in the market was conducted; and from the observations confirmed, the product went from concept into development.

Product adoption at this phase

6 clients have signed agreements with UNIGATE to go live immediately on product launch, bringing an upfront total transaction volume of 50-60 million US$ a month

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Product Features

I] Multi-chain - Integrated with 11 blockchains

II] Bare minimum transaction processing fees

III] List of personal user services
- Transactions: Buy, Sell, Swap
- Earning: Stake, Pool, Borrowing & Lending, Farming, Bonding

IV] List of merchant services:
- Decentralized Payment Gateway to accept crypto payments
- Invoice Generation on IPFS, QR based crypto collection
- Mass payments - Bulk payments to crypto wallets with no max limit
- Integration (A) e-Commerce plug-ins (B) API for a payment gateway experience

All the above under pure DeFi. No signup, Zero KYC

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About the competition

I] No market player today has all the four (Transaction, DEX, Earning and Merchant) - all on one platform.

II] Even if atleast three of these above services are found on a single platform, they are centralized. This is alarming existing users of risks over asset loss from unknown system vulnerabilities.

III] If merchant services are present,

a) merchants have to migrate crypto assets from a wallet of one platform to another platform for further investments. Frequent investment movement brings high processing fees and net earnings are eventually low.

b) no payment gateway approach

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Competition on transaction and merchant services

Platform	Buy, Swap, Pay, Liquidate	Multi Wallet Compatibility	Invoicing	Card	Mass Payout	API	eCommerce Plugins	Swap Fees	Merchant Fees	Withdraw Fees	Network Fees
UNIGATE	All	Yes	Yes	Yes	Yes	Yes	Yes	0.25%	1%	NA	0.10 USD on avg
BitPay	All	Yes	Yes	Yes	No	Yes	Yes	1%	1%	Included in merchant fees	Eth 15 USD on avg Other from 0.15 to 10 USD
CoinPayments	Swap Only	Only proprietor software's wallet	Yes	No	No	Yes	Yes	NA	Upto 1.5%	0.50%	Eth 15 USD on avg Other from 0.15 to 10 USD
Plisio	No	Only proprietor software's wallet	No	No	Yes, but 1000 txns max	Yes	Yes	NA	0.5%+1.5%	0.50%	Eth 15 USD on avg Other from 0.15 to 10 USD
NowPayments	Liquidate. Swap in another product	-	Yes	No	Yes	Yes	Yes	NA	0.40%	0.50%	Eth 15 USD on avg Other from 0.15 to 10 USD
BTCPay	No	Yes	Yes	No	No	Yes	Yes				2.90 USD to 15 USD
CoinGate	All	Yes	Yes	No	No	Yes	Yes	NA	1%	0.25% to 0.50%	Eth 15 USD on avg Other from 0.15 to 10 USD
CryptAPI	No	No	No	Yes	No	Yes	Yes	NA	0.25% to 1%	Varies	Eth 15 USD on avg Other from 0.15 to 10 USD

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Competition on decentralized exchanges (DEX)

Player	No. of Blockchains	Type of Blockchains	Token Listing Fees	Swap, Pooling, Staking	Bridge	Merchant Services	Mass Payments	Other services	Swap Fees	Network Fees	Other fees
UNIGATE	11	Ethereum, Polygon, Solana, Fantom, Tron, Avalanche, Ripple, Tezos, Terra, BSC, BNB	Purchase UGT tokens worth 10,000 USD one-time	Yes	Yes	Yes	Yes	* *Highlighted Below*	0.25%	0.05 US$	
Pancakeswap	1	BNB	Liquidity Pool	Yes	No	No	No	Only Exchange	0.25%	0.15 US$	
Uniswap V3	1	Ethereum	ETH for gas	Yes	No	No	No	Only Exchange	0.30%	15 US$	0.05% Protocol fees if opted from governance

*** Other services on UNIGATE:**

Additional earning:
Borrowing & Lending, Farming, Bonding

On roadmap:
NFT Marketplace, P2P Billboard Exchange, Play & Pay Card Merchant

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Real Used Case with a European Client

Currently,
This company receives an average of 2,000 daily payments on our competitor's platform with USDT ERC-20 worth 50 USD, and every evening batches the payments received during the day to its company wallet.
Value being transacted: 2000 txns * $80 = $ 160,000 a day | Hence, In a month, $4,800,000

Our competitor applies
ETH fees to the customer for each withdrawal, apart from the 1% of the transaction value the customer pays, there is an additional network fee of average $19 per transaction.
Transaction fee In a day = $39,600 | In a month = $1,188,000
Almost 1.2 million per month the customer currently pays only in ETH fees.

Through UNIGATE
Only 1% of the transaction value
Transaction fee in a day = $ 1,600 (Just 4% of the competitors!) | In a month = $48,000

As a result
The client’s expense on fees will reduce from $1,118,000 to approximately $48,000 per month. UNIGATE is saving the client $1,140,000 per month, and a few other millions per year in commissions.

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Short Term Roadmap

Q3 & Q4 2021

- ✓ **Project Setting and Launch**
- ✓ **Partnership Agreement with Cherry Labs**
- ✓ **Product Development MVP**
- ✓ **Legal Analysis**

Ongoing Q1 2022

- ✓ **Whitepaper, Team release**
- ✓ **Seed funding**
- ○ **Private Sale (ongoing till 15th June)**
- Launch of all Merchant services
- Launch of Liquidity Pooling

Q2 2022

- Launch Yield Farming
- Public Sale (15th June to 25th June)
- eCommerce plugin
- Staking
- Membership TIER
- Product Development 2.0
- Farming
- Public Sale

Q3 2022

- Launch Borrowing & Lending; Start
- 10 New Token Integration & Payment Hedging
- DEX Integration

Q4 2022

- DEX Card Payment integration
- P2P dashboard

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Investors

Investments raised
(as on 21st Mar' 21)

Seed round:	Target: 1.2 million US$	Fulfilled: 1.2 million US$
Private round:	Target: 3.6 million US$	In Process: 1.4 million US$

Private round is ongoing till 10th May '21

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Distribution & Vesting

Name	Amount (UGT)	Percentage	Vesting
Seed Investors	2,400,000	2%	18 months, linear monthly
Private Sale	9,400,000	9%	12 months, 10% on TGE, then linear monthly
Public Sale	1,000,000	1%	4 months, 20% on TGE, then linear monthly
Strategic Partnerships	1,200,000	1%	24 months, linear monthly
Liquidity Pool	15,000,000	15%	6 months, linear monthly
Team	15,000,000	15%	36 months, linear monthly
Advisors	3,000,000	3%	24 months, linear monthly
Bridge Validators	10,000,000	10%	
Routing Validators	10,000,000	10%	
Cherry Labs	5,000,000	5%	36 months, linear monthly
Incentive Program	18,000,000	18%	12 months, linear monthly
Trading Rewards	10,000,000	10%	
TOTAL	100,000,000	100%	

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https://docs.unigate.finance/the-unigate-token/distribution-and-vesting

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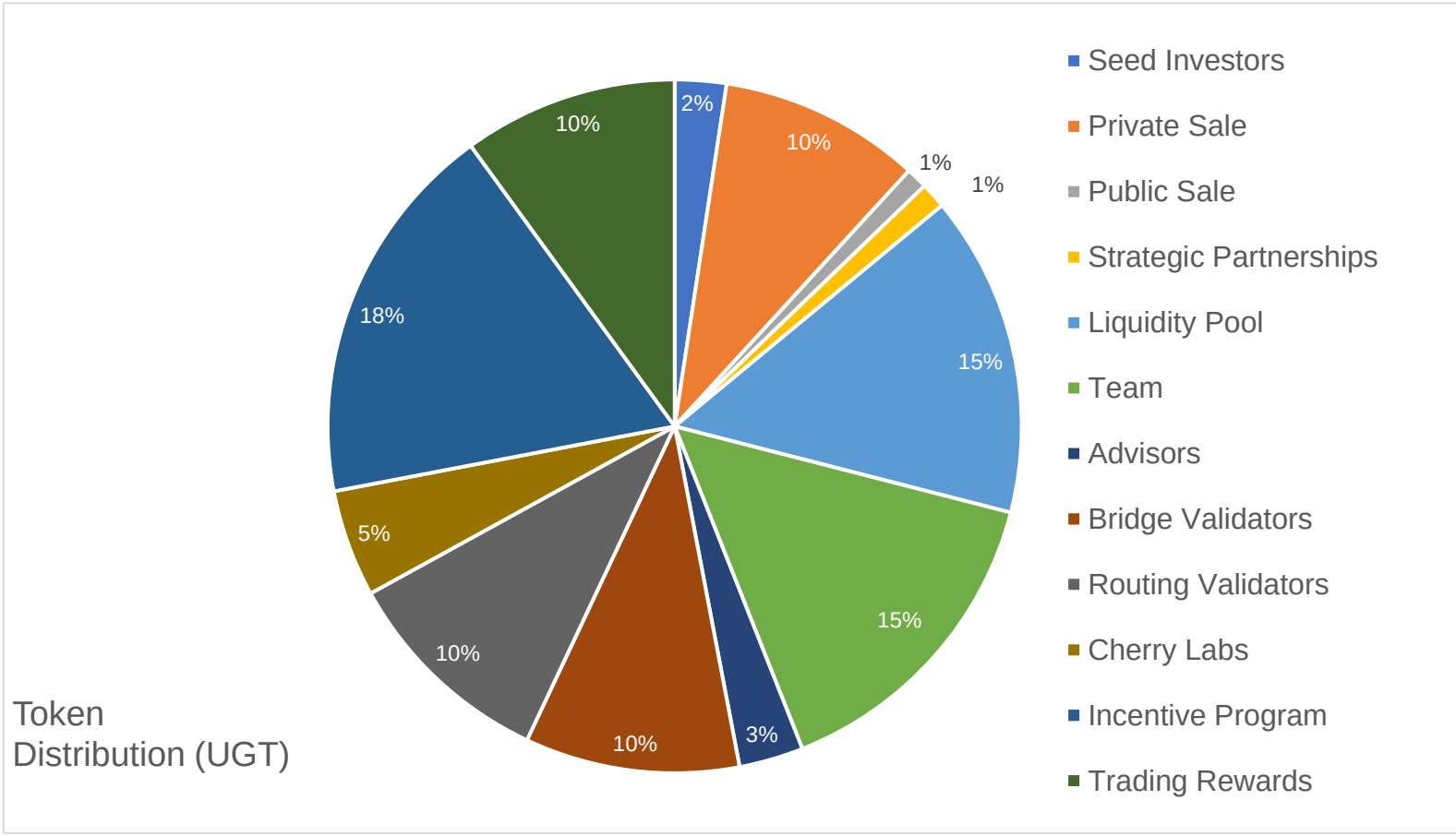
Distribution & Vesting



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https://docs.unigate.finance/the-unigate-token/distribution-and-vesting

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Core Committee

Mac Ocampo
CMO

A crypto-versed CMO with 22+ years of experience, leading marketing & growth at CxO positions for 5+ in Crypto, DeFi, NFT and Fintech projects. Ex SM Director in Leo Burnett, ex MD at a digital agency. Initiates performance marketing and data analysis to bolster customer acquisition

Pawel Sobkov
CEO
UNIGATE

He has co-founded Norion, Pinewood Estonia & Pinewood Holdings Ltd (BitBay Operator) and has led as an MD and VP at various investment houses, stock exchanges and software firms. He holds a Ph.D, MBA, MA, been in membership & presidency across different supervisory boards and also served as an academic lecturer at various universities.
As a CEO of the BitBay Operator, they became the biggest crypto-fiat platform in CEE in 2019/2020 (3.8 Billion USD merchant transactions processed)

Claudia Meriano
CFO

22 years of professional activities with involvement in finance and people management, compliance and safety regulations adherence and risk mitigation trainer. Safety Director for Italian Market for 8 years from 1888 to 1998. 5+ years Experience in Crypto Exchange financial management and accounting.

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Core Committee - Technology

Buer
CTO, Cherry Labs

Buer is an experienced software engineer. MSci of neuroscience, he found his calling in software development and blockchain. He joined the cryptocurrency field in 2011. He became a core developer of DASH where he contributed to the first implementation of the masternode, the original on-chain governance system. He contributed to PIVX, a privacy cryptocurrency renowned for zPIV, a privacy protocol based on zero knowledge proofs and bulletproofs. Buer researched cryptography and advanced the various iterations of zPIV. He cofounded Cherry in October 2020 alongside Herman. He is currently the CTO of Cherry Network and its incubator, Cherry Labs.

Herman Jacobs
Business Strategy
Cherry Labs

Herman has contributed to open source software such as the Tor Project from 2007. Involved in creation of Feathercoin, one of the first alternative cryptocurrencies (2013) and notable blockchain projects such as DASH and PIVX. In 2019 he cofounded Cherry Network and currently leads Cherry Labs, incubating the Cherry Ecosystem.

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Core Team – Legal & Compliance

Baiba Broka
Legal Officer
Protocol33 Hub

Former Minister of Justice of Latvia. President of the Latvian Biathlon Federation.
Served in the board of Freeport of Riga, an air navigation service provider, and an executive member of the Latvian Olympic committee
Lecturer in the University of Latvia and a visiting faculty for universities in Brazil, US and Estonia.

Solandia Jurdi
Compliance Officer
Protocol33 Hub

6 years of experience, specializing in Regulatory Compliance, AML and CFT, alongside legal and corporate governance
Majorly based on Virtual Asset businesses and exchanges, helping FinTechs develop Compliance, regulatory and AML frameworks for today's market and within multiple jurisdictions.

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Advisory

Alessio Vinassa
Business Development Advisory
Founder - Protocol33

Business Acceleration, Development & Innovation
Involvement in FinTech and Blockchain sector from 2013. VC Investor in 15+ blockchain projects.
Expert in white label solutions, crypto payment systems and partnership management, and project growth strategy

Core Team - Managers

Amit Sharma
Project Manager
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6 years in FinTech, majorly in financial inclusion and building transactional platforms for merchants, last-mile and the underbanked population
Roles in transformation, operations, IT, partnerships, onboarding, product ownership and go-to market.

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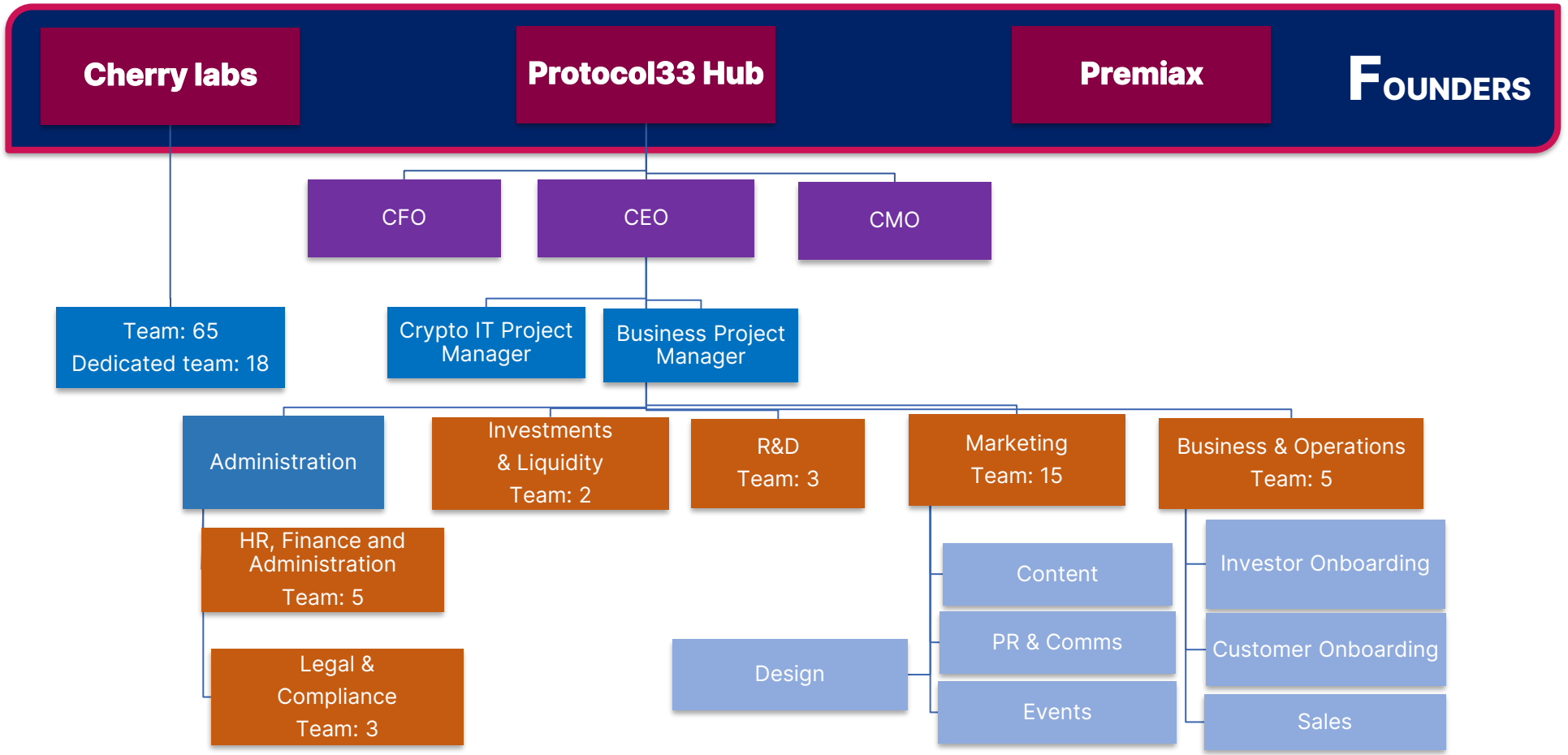
Team



Operating team size under Protocol33: 38

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unigate.medium.com/

t.me/unigatefinance

General Queries: info@unigate.finance
Project Manager: amit.sharma@unigate.finance

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