



**BANQUE UNIVERSAL COIN
CBU**

EXECUTIVE SUMMARY

BANQUE UNIVERSAL (BU) is a registered financial company incorporated in the United Kingdom.

The objectives of BANQUE UNIVERSAL (BU) are to service the needs in the financial markets towards clientele in different countries outside of the United Kingdom area.

The future of values are being directed towards the blockchain technologies and the digital currency support is a major role in the further development.

BANQUE UNIVERSAL COIN (CBU) AND THE BLOCKCHAIN SYSTEM

Empowered by the growing requests of CBU supporters and the demand for a supported Crypto-currency, the value and acceptance of digital assets in a secured structure will rapidly expand throughout different economies that will adopt the interfacing in the daily life of private individuals and corporations to have a platform for their trading activities.

BU crypto supported by the global community as a spearhead for the development of an independent, transparent and open digital asset open to direct participation of citizens and corporations worldwide. It will also serve as a platform for the growth of a fairer trading system that contributes to development and trade between different users.

The adoption of blockchain technology in the global marketplace is not simply a temporary trend or fashion, but a firm and continuous shift towards a future in which the management of personal, corporate finances will become easier, straightforward, quicker and more transparent.

Two of the applications of this technology, Crypto-currency and Tokens, stand out in popularity. Such instruments are convenient for a global society because they allow greater efficiency, speed and freedom in all types of transactions, especially for international trade.

Its use has generated a universe of opportunities that have the potential to alter conventional business practices, especially in industries based on intermediation for exchange or verification, such as finance, trade, manufacturing and even in areas of human knowledge that usually adopt technological innovations in longer terms, such as law and politics.

There is still a critical mass of Crypto-currency adoption among investors, entrepreneurs, consumers, institutions and even governments, as an alternative to value and information transfer.

The development of the Crypto Asset ecosystem is based on the revolutionary idea of technological substitution of trust. The work model on which they are based emerged as an ingenious mechanism that combines networks, computing power and incentives for collaborative work to ensure the integrity of information, along with traceability and transparency in exchanges. Additionally, since it places the management of financial resources directly in people's hands, it proposes a different approach to electronic finance security.

BU will try to overcome blockages, delays and limitations of the traditional financial system, by creating partnerships globally, favoring the growth of a new economic ecosystem based on trust, integrity, transparency, efficiency and speed that guarantees the technology of blockchain.

WHAT IS BLOCKCHAIN

A blockchain is a public accounting book that can record transactions between two parties in an efficient, verifiable and permanent way, allowing the technological substitution of trust through the collaborative work of an electronic network whose nodes respond to diverse interests, which are aligned to guarantee the efficiency of the system through clear rules and incentives granted by the same network.

The blockchain organizes the information in the form of blocks, which are verified by the network nodes in order to connect them to the block that precedes it through a hash code. The unique conformation of the codes that link to the blocks depends on encryption mechanisms that are in turn defined by a coded and compacted representation of the series of entries they contain. Once a block has been created and verified by a certain number of nodes (or all of them), according to protocols and rules defined from the first block of the chain ("genesis block"), the modification is distributed to all network nodes. All nodes have full registration and the possibility (sometimes the obligation) to audit it permanently and in real time.

The fundamental characteristic of a blockchain is “distribution”, i. e. the deconcentration of tasks and access to information. All members have an important role (in most blockchains, all nodes have exactly the same role), but none of them concentrate information, nor do they have the power to make any kind of decisions about the chain, so a global consensus based on clear and strict rules is required when making any changes. Therefore the records of a blockchain are therefore highly reliable because they guarantee the integrity of information, traceability of transactions and security.

The use of blockchains is beginning to gain popularity globally. It currently has hundreds of applications. This 'distributed electronic records' technology can be leveraged for all kinds of information: medical records, authorship and patents, data authentication, food distribution, real estate and more, offering even the ability to program automatic execution “smart contracts”, which promise to revolutionize many activities and industries around the world.

Among the applications, value transfer registration stands out, as the blockchain makes possible **-for the first time in history-** real electronic transfers, that is to say, those where one party gives up an element of information to another and loses its possession (the ability to use or copy it). In short, block chains eliminate the possibility of “dual use” in information transfer, which in financial transactions translates into “double expenditure”.

CRYPTO-CURRENCIES AND TOKENS

It is not surprising that the blockchain has been devised precisely with the preservation of value and the freedom to make transfers of this value in mind. Bitcoin, the first digital asset based on distributed trust **-without the intervention of a central entity-** was its first application.

Crypto-currencies are digital assets designed to work as a means of exchange that uses cryptography to secure your transactions, to control the creation of new units and to verify the transfer of these units.

A token, on the other hand, is a unit of value that an organization creates to govern its business model and give its users more power to interact with its products, while facilitating the distribution and sharing of profits among all its shareholders. In the case of digital tokens, the accounting and relationship of the token with the ecosystem around the productive activity is found on the blockchain of some Crypto-currency, f.e. **Ethereum**, which mediates the relationship of the token with the real economy and the fiduciary currencies, although this relationship does not have to be permanent.

Crypto-currency and digital tokens:

- ❖ Facilitate currency and legal transactions
- ❖ They enable the transfer of assets (or certifications of ownership) in a more secure manner
- ❖ They empower users and organizations on the management of their finances, so that they themselves become the owners of the banks, and not just the bank account, by owning a “digital purse” or wallet to store their Crypto-currencies
- ❖ Avoid the high transaction costs of traditional credit card companies and centralized payment processors
- ❖ Save time thanks to the speed of transactions
- ❖ They eliminate geographic barriers by being driven and supported by internet protocols, giving access to secure international financial transactions

Digital Crypto-currency and tokens are not being fully exploited by important actors in the society, such as public and private organizations. Both their convenience and the other advantages inherent to the blockchain that sustains them, make us think about the possibility of a massive adoption in the medium term, as long as the states favor the conditions for this process.

These instruments have revealed new financial opportunities for people. However, they still present great challenges, such as usability, the price volatility and, above all, the resistance of traditional institutions that are forced to think about what their new role will be in the economy of the fourth industrial era.

BU DESCRIPTION

BANQUE UNIVERSAL COIN (CBU) will be a crypto, supported by a global community on a blockchain platform. Its launch will spearhead the promotion of an independent, transparent digital economy, open to direct global citizens participation, which will serve as a platform for the development of crypto assets and innovation globally with great potential.

CBU OPTIONS AND USAGE:

A) MEANS OF EXCHANGE

It may be used to purchase goods or services and will be redeemable for at money and other crypto assets or Crypto-currencies through digital exchange houses.

B) DIGITAL PLATFORM

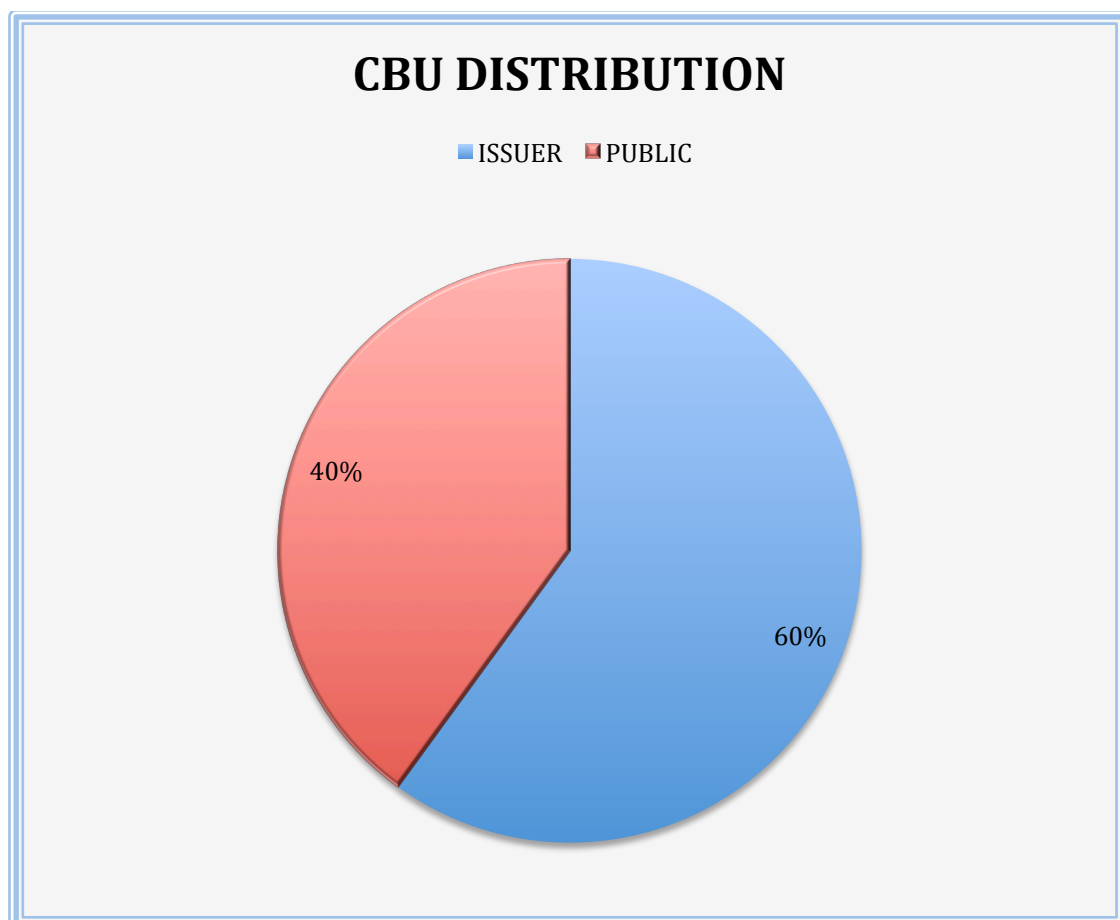
It can perform the functions of digital representation of goods and/or raw materials (e-commodity) and the creation of other digital instruments for national and international trade.

C) SAVINGS AND INVESTMENT FACILITY

CBU will be available in electronic Wallets (e-banking) and will have the necessary characteristics to carry out direct exchanges between the different wallets of counterparties in a safe manner.

BANQUE UNIVERSAL COIN ISSUANCE AND DISTRIBUTION

A total of Ten Billion (10.000.000.000) CBU will be issued, from which 40% (4.000.000.000) will be offered to the market in two stages: private sales and Listing, which will be distributed according to the following graph:



- ❖ 60 % will be held with the issuer BANQUE UNIVERSAL
- ❖ 40 % will be available to the general public

PURCHASE OF THE BANQUE UNIVERSAL COIN

It can be purchased in the following ways:

- ❖ Online through our online portal
- ❖ Through an Exchange when it gets listed
- ❖ Through wallets internally and externally

The purchase and exchange of BANQUE UNIVERSAL TOKEN can be made from person to person, from portfolio to portfolio, in a secure manner. It is beyond the scope of blockades or arbitrary limitations of third parties, unless it is in the possession of a centralized entity, such as a trading house.

This ability of the blockchain to execute direct exchange operations will allow the instrument to be used as a means of direct payment to businesses, goods and service companies.

However, it should be noted that digital exchange houses will play a fundamental role in monitoring the prevention of illicit activities and combating money laundering, thus constituting the ideal means for commercial, industrial and business activities of international trade in which BANQUE UNIVERSAL TOKEN interacts with fiduciary coins or other Crypto-assets or Crypto-currencies.

Contract Address of CBU:

<https://etherscan.io/address/0xcef46305d096fa876dd23048bf80f9345282e3fc>

<https://github.com/BANQUEUNIVERSAL>