Ubiner

Ubiner Whitepaper   ver 1.0.0

Ubiner.com

Add Love
to Love

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00 Introduction

Abstract

The written text is a form of currency and a platform.
Ubiner is the world's first 'text currency' to apply artificial intelligence, connect text currency to 'keyword platform', and shares profits according to the participants' contribution as a means to achieving universal basic income.
Ubiner's ideology to create a universal basic income is called 'Ubinism'.
Ubinism' is the state in which humans and technology achieve complete unity through universal income.
The fundamental spirit of this 'Ubinism' is stated below.

> We strive to support universal basic income for all of mankind.

> We support the creation of jobs for all of mankind.

> We provide fair opportunities for all of mankind.

Based on the three principles above, Ubiner pursues a convergence with technology as a means for constant global communication to occur and to make mankind happier. Additionally, Ubiner aims to cultivate 'keyword platforms' around the world to expand Ubiner's ecosystem and create various use cases for Ubiner's tokens.

Texts are being used from the birth of mankind until now.
Visible things are expressed via text, and even the invisible things can be portrayed through text. In the past, texts were simply a way to transfer and store information. But with the development of the Internet, text has come to summarize and contain specific information and be representative of it, birthing the concept of 'keywords'. 'Keywords' are generally used in searches and advertising.

However, nowadays generating profit through 'keywords' belongs to the large platforms. Using personal data, large platforms use 'keywords' to earn profit and most of the profit is taken by the large platforms.

Ubiner aims to share 'keywords' and 'platform revenue through keywords' with all its participants.

Ubiner's goals to achieve basic income by sharing profits with all participants is named 'Ubinism'.

Ubinism aims to achieve universal basic income for people around the world.
Jobs are gradually decreasing as a result of technological development.
The bigger problem is, as humanity's lifespan continues to grow, the need for income is increasing.

Ubiner will do its best to create a universal basic income, a problem for all mankind, with a great sense of responsibility.
Now all texts have monetary value through Ubiner. Additionally, 'text currency' is connected with the world through the platform.
Through this platform, all participants within Ubiner will become 'keyword platformers' and connect with people around the world, and can participate in Ubiner's token economy and share profits. In addition, 'keyword platformer' expands the Ubiner ecosystem by participating in production, distribution, sales, and consumption through the Ubiner platform. Therefore, the registration of a 'keyword' becomes a new source of revenue and creates a 'platformer'.
The more keywords are registered and expands the 'keyword platform', the greater the profits.

As the platform continues to grow, profits continue to expand, and Ubiner and its participants form a cooperative relationship of win-win and coexistence.
"Blockchain, Dapp, travel, music, coffee, cosmetics, hotel, exchange centers, game, start-up, franchise, popular restaurant, love, program, AI, sports, shopping, BTS, vast libraries, search, fashion, news, coin, patent, cellphone, watch, drone, golf, cafe, flower shops, camera, PC, robot, insurance, movie", etc.
Become a 'keyword platformer' by preselecting and owning 'keywords' that are expected to have future great value.
In order to actualize the value of 'keyword platformers', Ubiner has completed patent registration for the 'text currency platform' and several additional patents are pending.

Ubiner's token economy monetizes all texts, and rewards all participants in an innovative blockchain system uses the 'keyboard app' and 'keyword platform'.

Ubiner has established three principles to give fair rewards to all participants.

> Hyperconnected revenue sharing

> Right by order

> Basic income creation

Ubiner enables hyper-connected revenue sharing since all of the participants' profits are connected and generated with the world; 'keyword platformers' are acquired in the order of keyword registration; and according to their contributions all participants can generate various incomes thereby achieving basic income.

Along with the three principles mentioned above, Ubiner will use the 'keyboard app' and 'keyword platform' to provide compensation solutions, and secure the diversity of profits through various channels.

Ubiner, who created the new concepts of blockchain 'keyboard apps' and 'keyword platforms' that have artificial intelligence technology, intends to create new markets in a variety of fields such as search, browsers, messaging apps, shopping, games and more.

By allowing all participants to earn profit easily in cryptocurrency, use them in the Ubiner ecosystem, and encourage them to voluntarily participate in the cryptocurrency market, Ubiner will contribute to expanding the blockchain ecosystem and the great revolutionizing of people's perception of cryptocurrency.

Ubinism,
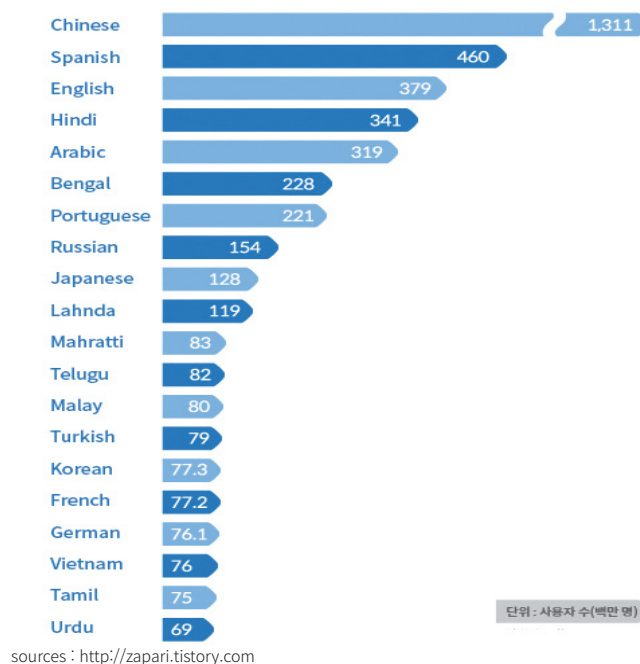## Universal
Basic
Income

01 Background

1-1 The World's Written Text

Linguist R.W. Langacker said, "Language is common to all humans and is something only humans have." Languages are expressed through unique symbol systems as texts.

Text dominates human thinking. The written text is made up of characters that serve as visual representations of the words or sounds we hear as symbols that we can see with our eyes. Based on the Olympics participations, there are about 7.49 billion people in 206 countries worldwide.

According to Ethnologue, the most prestigious organization for languages in the world, there are 7,097 spoken languages used for living. Among these, over 240 languages are spoken by more than 1 million people. And the languages spoken by more than 60 million people and make up more than half of the world's population are the 23 languages listed below.

Language	Users (millions)
Chinese	1,311
Spanish	460
English	379
Hindi	341
Arabic	319
Bengal	228
Portuguese	221
Russian	154
Japanese	128
Lahnda	119
Mahratti	83
Telugu	82
Malay	80
Turkish	79
Korean	77.3
French	77.2
German	76.1
Vietnam	76
Tamil	75
Urdu	69

단위 : 사용자 수(백만 명)

sources : http://zapari.tistory.com

By language it goes Chinese 1.3 billion, Spanish 450 million, English 380 million, Arabic 330 million, Hindi 260 million, Bengali 240 million, Portuguese 2.2 billion, Russian 1.5 billion, Japanese 130 million, Korean 0.8 billion and more.

Ubiner is the primary marketplace for the 4.1 billion people speaking the 23 languages above.

(1-2) **Text and keywords**

Language can be divided into spoken language, where speech is communicated by voice, and written language, where the content of the spoken language is expressed in symbols according to each social convention.

We express the written text in the form of letters and characters.

Letters and characters serve as a visual system of symbols to indicate language.

The written text was created to reinforce the limitations of spoken words and languages that woudl disappear as soon as they were spoken, and along with the invention of text, the knowledge of mankind could be communicated in a structural way, so text is referred to as one of the three major inventions of mankind along with fire and wheels.

It can be said that the historical era of conveying knowledge officially began when it was possible to make records using written text.
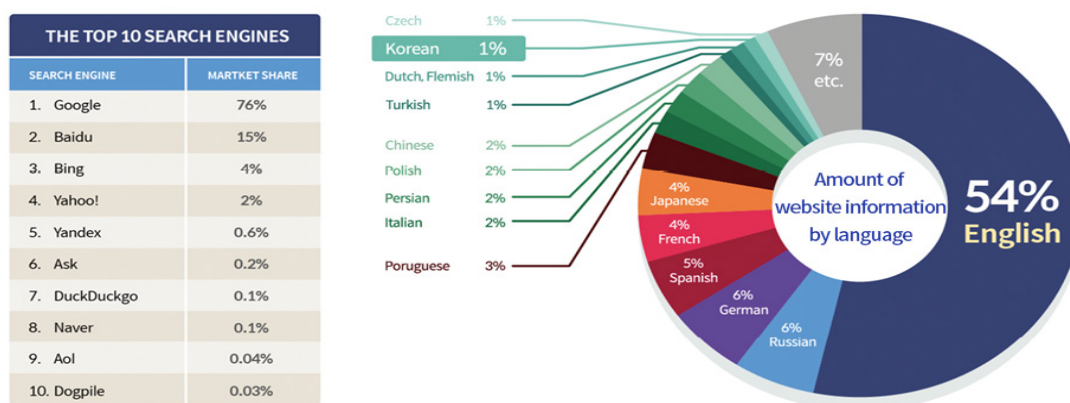
The first revolution of text began with the development of publishing and printing.

With the advent and development of paper, written text could firmly serve as a form of knowledge storage and transmission.

As numerous books were published and supplied to a great number of people, texts moved to wider areas.

It can be said that the second revolution of the written text began with the advent of the Internet.

The Internet has brought the revolutionary system and function of search, allowing the everyday widespread use of the written text, and created a new text market called 'keyword'.

THE TOP 10 SEARCH ENGINES	
SEARCH ENGINE	MARTKET SHARE
1. Google	76%
2. Baidu	15%
3. Bing	4%
4. Yahoo!	2%
5. Yandex	0.6%
6. Ask	0.2%
7. DuckDuckgo	0.1%
8. Naver	0.1%
9. Aol	0.04%
10. Dogpile	0.03%

Amount of website information by language

- Czech 1%
- Korean 1%
- Dutch, Flemish 1%
- Turkish 1%
- Chinese 2%
- Polish 2%
- Persian 2%
- Italian 2%
- Poruguese 3%
- Japanese 4%
- French 4%
- Spanish 5%
- German 6%
- Russian 6%
- etc. 7%
- English 54%

Keywords refer to key words used in searches.

'Keywords' can be considered as a way specific purposes and summaries of contents are expressed in simple text form.

Keywords created a new market called 'keyword advertisement', and the written text has come to have an economic value, giving it a new significant symbolism.

Personal data
to Personal Income

1-3 To whom does text belong to

Text is like oxygen. Text is not owned by anyone and can be used fairly. It has been said that the Hangeul used in South Korea was made by King Sejong, and it is said that he made it for citizens who held resentment of the fact that they did not know anything about the written text.

These days, through K-Pop and BTS, 'Hangeul' is becoming a text that more and more people want to learn. In such a way, if anyone has a will to learn, they can learn the various characters and texts. There is no extra charge or pay for text. Therefore it can be viewed as something for "all people".

However, when text and characters become 'keywords', the logic of the economy starts working. As keywords become a form of 'keyword advertisement', the concepts of preemption and cost are created, and it is narrowed down from the something that is everyone's to the category of 'individual choice'.

However, if keywords leave the field of advertisements, it becomes everyone's text again. Therefore, the written text and characters are like water, able to transform any time and have excellent reversibility.
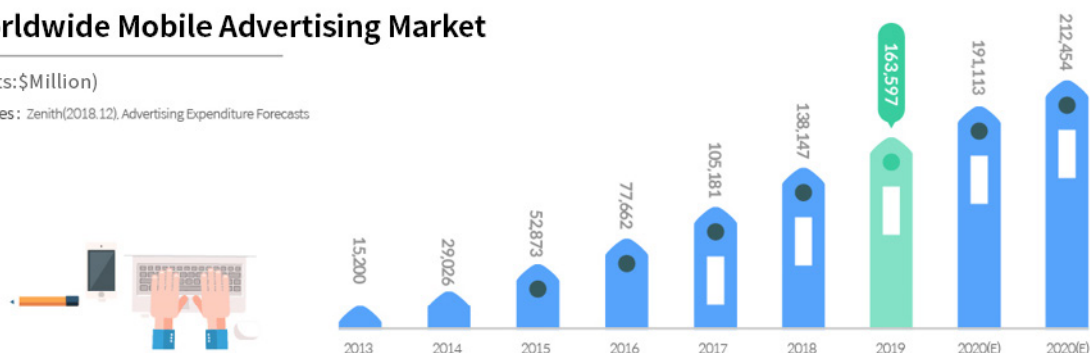
1-4 Keyword Advertisement and Platform

Keywords', which has formed a new market together with the development of the Internet, has become to monopoly for several existing large platforms. 'Keyword advertisement', which is represented mainly search keywords, has transformed the domain of non-economic texts into an economic domain. However unfortunately revenues generated from the transfer into the economic sphere are taken by platform companies.

Among all the digital data, it is presumed that the proportion of personal data is 75%, and the economic value generated from personal data is about 1 trillion euros, and the annual expected profits coming from personal data are estimated at 330 billion euros for governments and companies and 670 billion euros for individuals.

Worldwide Mobile Advertising Market

(Units:$Million)

Sources : Zenith(2018.12), Advertising Expenditure Forecasts

2013	2014	2015	2016	2017	2018	2019	2020(E)	2020(E)
15,200	29,026	52,873	77,662	105,181	138,147	163,597	191,113	212,454

However in the current situation, there is a problem that profits from personal data activities are converted into profits for platform companies, not for members participating in the platforms.

Therefore 'keywords' have already become exclusive properties belonging to platform companies, and this phenomenon is getting worse and worse. These problems do not fit with the principle of fair distribution.

Ubiner will use the 'keyword platform' so individual data activities return as individual profits based on contributions in order to implement the principle of fair profit distribution.

1-5 Text and Platform Market's Size

We use texts everyday.

WIth the development and penetration of smartphones, the demand for texts is increasing.

Text has become a way for self-expression through search, social media, and messaging apps.

Today the number of users for search and messagings apps and rapidly increasing, quickly evolving them into central platforms for information and communications technology (ICT).

The market using text has a wide variety of markets including search, social media, keyword advertisement, text messaging, big data, domains, publication, newspapers, copywriter, brands and more.

Therefore it can be said that the text market is larger and wider than any other markets.

The size of the market cannot be accurately predicted but what is certain is that it is the most popular among the existing markets.

Among the text market, Ubiner categorizes its target markets to be the digital advertisement market and platform market that include those with close ties to smartphones, like keyword advertisements, social media and text messaging markets and the like.

As of 2019, the global digital advertising market size is about $216 billion, and the digital platform market is $2.6 trillion. Thus the size of the two markets is approximately $2.8 trillion.

1-6 Text Currency and Keyword Platform

Ubiner is a system that generates 'text currency' by converting text into currency, connects 'text currency' with 'keyword platform' and shares profits with all participants.

In order to achieve this goal, Ubiner provides two types of services.

First is the blockchain 'keyboard app'.
We communicate with people around the world through our smartphones everyday.
The first connecting point of that communication is the 'keyboard app'.
Ubiner converts text into currency using the 'keyboard app', and the 'text currency' generated from that process is linked with the 'keyword platform'.

Second is the 'keyword platform'.
The 'keyword platform' functions to produce, distribute, sell, and consume shopping and contents, and the profits generated in the process are systematized so all participants can share in their fair shares.

For more detailed information on Ubiner's services, please refer to Chapter 6 of Ubiner Service.

02 What Is The Issue?

The development of technology and decrease of jobs

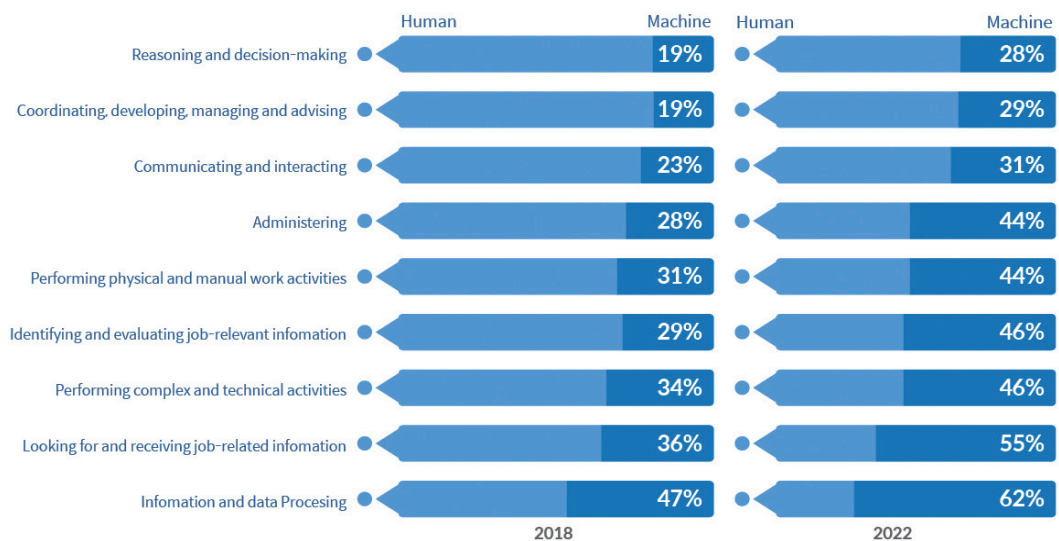Presented at the 2016 Davos World Economic Forum
According to "The Understanding of the Fourth Industrial Revolution", jobs for humans are gradually decreasing following the technological progress.
While 2 million new jobs will be created, 7.1 million existing jobs will be reduced, and 68% of the current 7-year-old children will do new work that is currently unknown due to technological advances.
Additionally, according to global consulting firm McKinsey, as a result of the expansion of artificial intelligence (AI)'s development and automated systems, 15~30% of the world's workers will lose their jobs by 2030.
In terms of the number of people, it is about 400 to 800 million people.

Ratio of human-machine working hours, 2018 vs 2022

	Human / Machine (2018)	Human / Machine (2022)
Reasoning and decision-making	19%	28%
Coordinating, developing, managing and advising	19%	29%
Communicating and interacting	23%	31%
Administering	28%	44%
Performing physical and manual work activities	31%	44%
Identifying and evaluating job-relevant information	29%	46%
Performing complex and technical activities	34%	46%
Looking for and receiving job-related information	36%	55%
Information and data Processing	47%	62%
	2018	2022

sources : Future of Jobs Survey 2018, World Economic Forum

Additionally, according to 'Women, Technology, and the Future of Work' from the 'IMFBlog' run by the International Monetary Fund (IMF), it was announced that about 180 million women around the world could face the risk of unemployment as a result of automation like in the form of artificial intelligence.
Eventually, technological advances such as artificial intelligence and more can bring negative side effects of reducing jobs around the world rather than providing convenience.
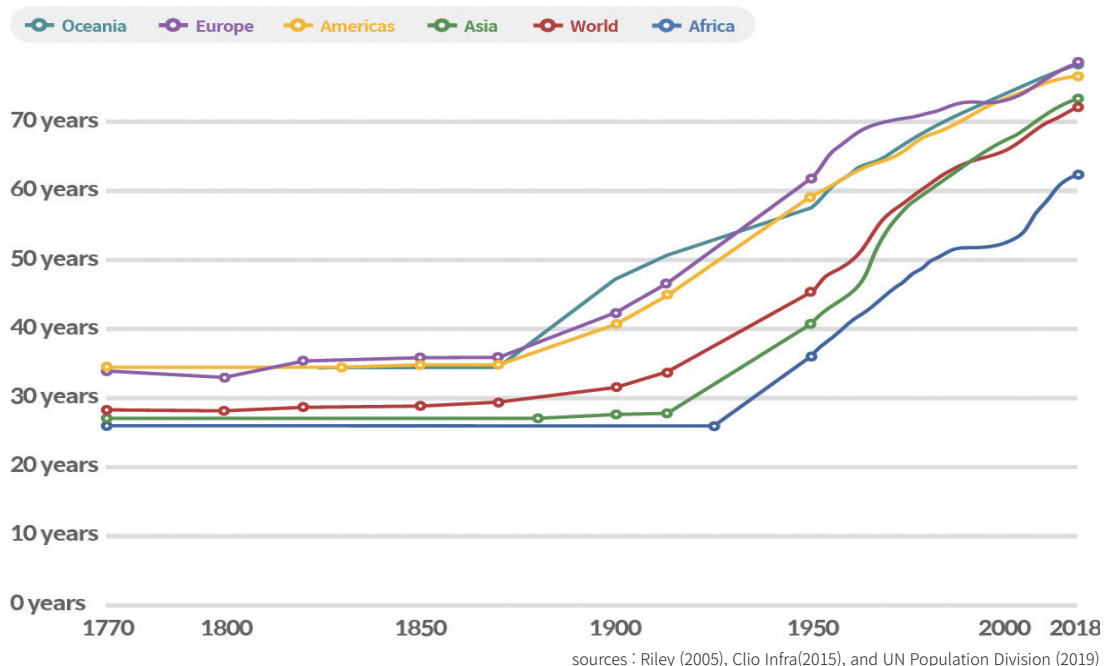
Increased lifespan and increasing need for profits

For the past two centuries, humans across the world have steadily increased their lifespan.

Human lifespan is predicted to continue to increase in the future due to the development of medical technology.

The life expectancy for children born in the United Kingdom in the 21st century has increased to be 80 for women and75 for men, and every 4 years the life expectancy has increased by 1 year.

Life expectancy

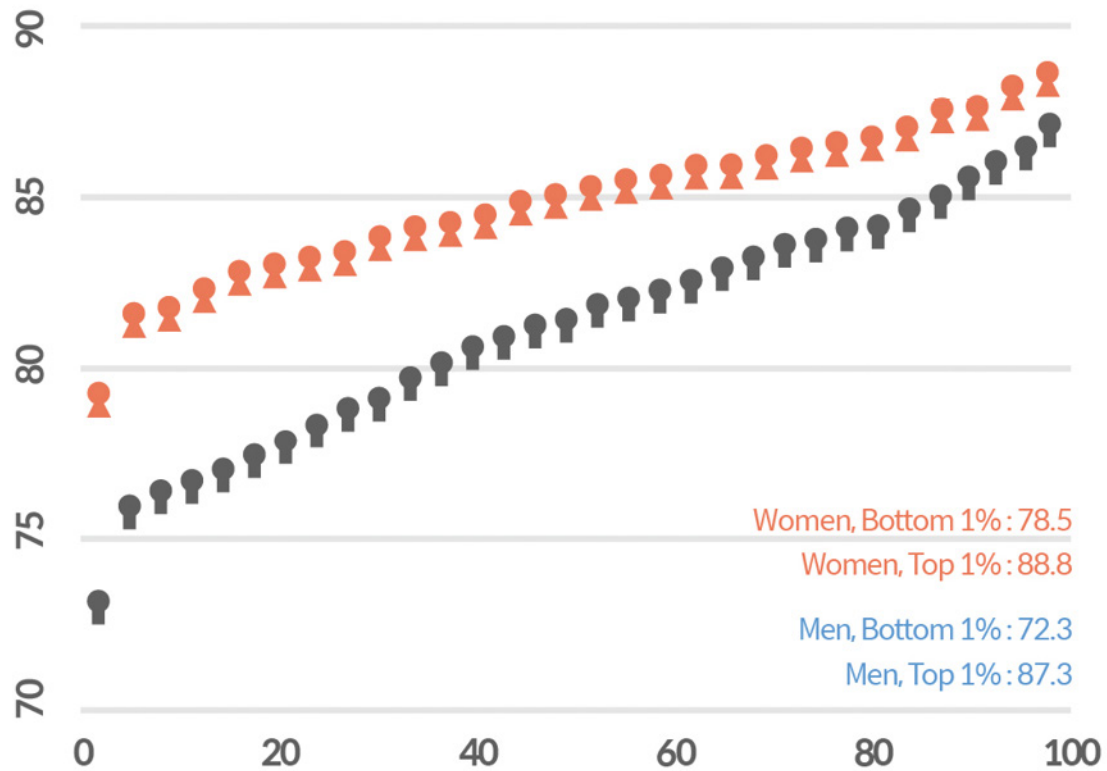sources : Riley (2005), Clio Infra(2015), and UN Population Division (2019)

If this trend continues, today's young generation needs to invest more time into economic activities to prepare for their retirements.

According to Professor Michael Marmot, who served as an advisor to the World Health Organization (WHO), this is because in fact, low-income people have the lowest growth rates in terms of life expectancy. In other words, income affects longevity. Additionally, basic sources of income have a big impact on happiness experienced in retirement.

According to one study that followed 3,000 elderly people aged 65 or older who do not live with their adult children, it showed that the higher the share of public pensions in retirement income, the higher their happiness. However the reality is that it is difficult to increase the proportion of public pensions according to the desires of individuals.

Life expectancy by income level in the United States

Women **Men**

Women, Bottom 1% : 78.5
Women, Top 1% : 88.8

Men, Bottom 1% : 72.3
Men, Top 1% : 87.3

sources : PETER REUEL의 "LIFE EXPECTANCY, MONEY MATTERS"에서 재현 한 DAVID CUTLER 그래픽

The more serious thing is that current senior jobs serve mostly as pocket money, and the number of actual market-participating jobs is on the trend to decrease.

The fundamental problem with this is that in the end, someone's income will be responsible for the income of the aging population.

For Ubiner as well, it is meaningful to start with the awareness of such a problem so that preparation for some aspects of retirement can be done with a more long-term perspective, and a system that can create a foundation for sustainable income can be made.

2-3 Polarization and the need for basic income

According to the report "Global Labor Income Distribution" by the International Labor Organization (ILO) under the United Nations, as of 2017, among the world's total labor income, workers in the top 10% of income took a whopping 48.8% of the portion.

Also, ILO explained that as the income for upper classes increase, the incomes for middle and lower classes decrease.
Marx argued that "the accumulation of wealth is on one hand, and on the other, the accumulation of poverty".

There is no denying that the polarization of wealth and the increase of unemployment are becoming a severe phenomenon in reality.
Income polarization among wage workers is emerging as a global trend too.

It is very difficult to completely prevent such phenomena of polarization.
Within polarization, the problem for the lower or absolute poor is even more severe.
The shortening of life expectancy resulting from the 'deterioration of the quality of life' caused by a lack of basic income is problematic for the human right to live. Therefore, if a system exists that can provide basic income for many people, it will be a good solution to reduce polarization.

Ubiner argues for Ubinism as a way to reduce such polarization through the creation of universal basic income using shared economy. In other words, it is about providing an opportunity for all participants to receive fair rewards according to their contributions through the system online.

job, job, job
Creating a job!

03 What Is The Solution?

3-1 The creation of jobs

The fundamental task in a capitalist market economy is probably job creation.
Issues regarding employment and jobs are considered to be most important for countries' national economic policies.

Thomas Frey, a futurist at the Da Vinci Research Institute, argued that by 2030 about 2 billion jobs will be lost due to technological advances like artificial intelligence. This means in the future jobs worldwide will decrease by 50%.
What is more noticeable is the global youth unemployment rate. According to a report by the ILO, in 2017, there were about 80 million unemployed young people around the world and the unemployment rate reached 13.1%. In most countries, the youth unemployment rate is often far higher than the overal unemployment rate.
In the Arab world, the youth unemployment rate is a whopping 30%, and in the Organization for Economic Cooperation and Development (OECD) countries, the youth unemployment rate for more than one year reached 18%. This is especially serious for young women. Compared to men, their labor market participation rate is 16.6% points lower.

Such job reductions are difficult to solve with traditional economic policies, or with just expanding demand or promoting consumption. Future jobs can be solved not following standard traditional policies but through creative production and distribution, sales and consumption, and the formation of completely new markets.
Currently young job seekers and entrepreneurs are actively advancing into platform businesses using the Internet or gigs, or shared economy markets, and the proportion looking for opportunities to gain work flexibility and income is increasing.
Ubiner aims to use 'keyword platform' to construct a new market mechanism, and implement a Ubinistic shared economy platform to provide job distribution and profit sharing.

In other words, all participants can be producers, distributors, sellers, and consumers, and it is a system that achieves fair compensation according to each market contribution.

The Ubiner system aims to create new jobs, reduce the oligopoly of jobs, and widen the distribution of various jobs to 'maximize the number of jobs'.

3-2 The Achievement of Universal Basic Income

Universal basic income means the minimum income needed to ensure an 'appropriate life' for members of society.

Such need for basic income is the result of polarization, an unstable labor system, and the limitations of capitalism in the financial market.
An imbalance in the distrubtion of income inevitably arises as a result of extreme profit-seeking.

Therefore, one way to create a universal basic income is by avoiding extreme profit-seeking and achieving a balanced income distribution.

However unconditional distribution of income can lead to another form of inequality.
Therefore there is a need to distribute income reasonably and fairly.
That is, it is important to induce proper participation in the entire process of production-distribution-sales-consumption, and to allow a profit and asset distribution according to each contribution.

One politician in the United States is attracting attention for his pledge to give $1,000 per month to every American over the age of 18 as a form of universal basic income.
In particular, he said that his future goal is to pay using cryptocurrencies like Bitcoin.
Issues like these regarding universal basic income and cryptocurrency are expected to increase even more.

The Ubiner system aims to reduce the oligopoly of profits for rational and fair income distribution, increase the possibility for participating in profit distribution, all to 'maximize universal basic income earners'.

Make income
for **all participants**

04 Expected Effects

4-1　Supplier

Ubiner's supplier refers to members who provide products, content or advertisements on the platform. The purpose of these supplies is primarily sales and promotion.

The Ubiner platform provides the most innovative systems to such providers, and contributes to their achieving maximum sales growth and promotional effects at the lowest possible costs.

4-2　Creator

Creators are the major intermediaries of the Ubiner platform, and are members who maximize sales and promotion effects by processing or reproducing the products or contents provided by the suppliers.
People can create lasting jobs by connecting their talents with income through the Ubiner platform, and can work anywhere at any time.
Creators support the suppliers on the platform by possessing talents in various areas by being designers, programmers, writers, or influencers and more.

4-3　Contributor

A contributor in the Ubiner platform is a member who delivers a variety of products or content and advertisements provided by suppliers or creators to consumers.
Contributors do not need any abilities or qualifications; anyone with a smartphone can act as one; and they can convert their time into income at any time, regardless of their location and times.

Such contributors have an opportunity to generate lasting income regardless of their age, and take on the role of connectors to link suppliers and creators with consumers.
In other words, connecting becomes a source of income.

4-4 Income Consumer

Consumers in the Ubiner platform are different from the simple conventional concept of consumers.

Consumers in the Ubiner platform are special consumers, that is, income consumers, who generate income by consuming the contents, advertisements and the like provided by suppliers.

We call Income Consumers as 'Inconsumers' for short.
In other words, consumers who make purchases on the Ubiner platform have an opportunity to receive more income by increasing their contribution and increasing the distribution rate of platform revenue.

This is the concept that serves as the foundation for the fair sharing economy that Ubiner pursues.

05 Ubiner's Service

5-1   Ubiner's Mission

Ubiner is a service that focuses on the intrinsic value of text, and as such guarantees the user's complete freedom of activity, and as a service that provides a new field for free consumption and use, it will be a service that can unfold the antinomic meanings for 'freedom' and 'consumption'.

No one has seen text as a direct value. However, Ubiner will make it possible for text in its literal form to have value rather than a packaged value simply based on text and undergone processing like design, advertisement, naming and the likes.

5-1-1   Anyone can participate

There are no conditions required to use the Ubiner service.
The preparation is already finished simply by being aware of Ubiner.

5-1-2   Automatic Compensation

By installing and using the Ubiner keyboard, rewards generated for the users are simultaneously started and participation in the keyword platform automatic.
Ubiner pays rewards for every part of the user's activity.

5-1-3   New Market

Your own sub-platform can be configured on the Ubiner platform.
A market that display any products in any form can be created, along with galleries with personal content, or a combination of contents and products can be a form of sales activity.
Of course, users can also upload their own content. If you use other users' content to earn income, automatic rewards are also provided to the original author.
If you use other users' content to earn income, the original person will also receive automatic compensation.

Blockchain &
Artificial intelligence
technology

5-2 Ubiner's keyboard app (application)

The 'Ubiner Keyboard' is a way to collect all text input behaviors of users.
Depending on the user's smartphone OS type, the keyboard can be downloaded through the Google Play Store or the Apple App store, and through simple setting changes it can easily be used on the phone.

Afterwards, nothing else is needed to use the Ubiner keyboard.
The user simply has to use the phone as per usual.
All apps on the smartphone in which text is input, like messenger, texting, memo, websurfing, are connected with Ubiner.
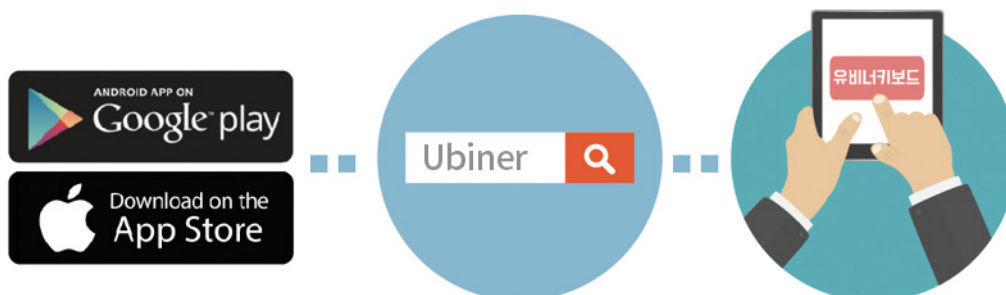
By analyzing the user's text input, optimized content for users will be recommended and income will be created.

5-2-1 Supported Platform (OS)

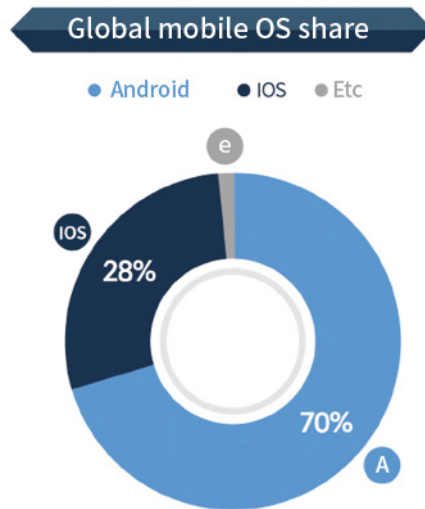Ubiner keyboard' supports both android and IOS.
Android smartphone users can use the Play Store, IOS (iPhone, iPad, iPod)
users can search for "Ubiner" in the app store and install the "Ubiner keyboard". After installation, select "Ubiner keyboard" as the standard keyboard in settings and all preparations are complete.

Currently, the market share of Android and IOS in the global mobile OS market reaches 98% (as of April 2019).

With Android at 70.2% and IOS at 28.4%, supporting both platforms (OS) is to support all mobile environments in the current situation.

Right now, Ubiner supports English, Chinese, Korean, and Japanese, and is continuing additional work with the goal of supporting all the languages in the world.

The day will soon come when you can use Ubiner anytime, anywhere, in any language, in any language.

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Ubiner will continue to expand so that the same service can be provided in any environment.

Ubiner will be provided on any browser, on any PC, and on any mobile platform.

Text Collection

'Ubiner Keyboard' collects and analyzes all user input behavior on mobile devices.

Sending texts, conversations through messengers, web browsing, document writing, and other keystrokes through the keyboard are transmitted to the'Ubiner Main net' through the'Ubiner Communicator', and the'Ubiner Main net' analyzes words and sentences to recommend and connect users with the best content in real time.

In order to provide these services, the'Ubiner Main net' accumulates and analyzes data based on machine learning technology, and continuously creates and connects improved personalized content through artificial intelligence (AI)."

But your valuable personal information is an exemption.
A communicator on the 'Ubiner Keyboard' automatically filters information that can not be leaked, such as credit card information, password, date of birth, etc.
Ubiner is not interested in anything else apart from meaningful words and sentences.

5-2-2-1 Ubiner Communicator

The Ubiner Communicator analyzes the characters entered by the user, extracts meaningful characters or sentences, and transmits them to the Ubiner main net.

During this process, the Communicator automatically filters personal information like credit card information, passwords, address, names, and more.

The Ubiner Communicator is built into the Ubiner keyboard, and data before filtering is not transmitted externally.

5-2-2-2 Ubiner Maine Net

The Ubiner Main net receives texts input by all Ubiner keyboard users around the world from the Ubiner Communicator, analyzes and corrects words and sentences through machine learning technology, and accumulates the results.

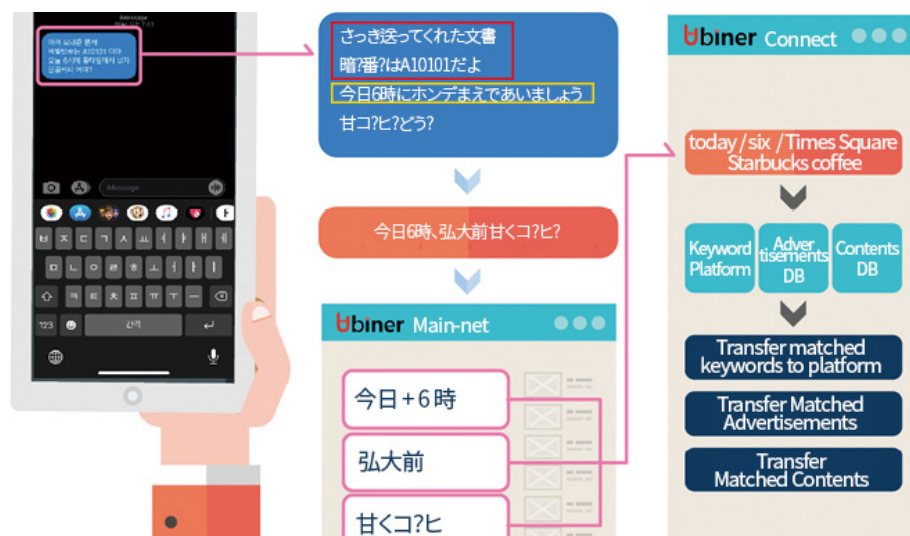The more input behavior from the user, the more accurate the derived results are and further prediction is possible.

Keywords analyzed and derived from the main net are delivered to Ubiner Connect.

5-2-2-3 Ubiner Connect

Ubiner Connect is a system that evaluates the correlation with the contents of the Ubiner platform and creates a linked relationship using keywords transmitted from the Ubiner main net. The generated result is delivered to the Ubiner keyboard user in real time and exposed so that the user can view and visit the content.

5-2-3 Service Linkage

5-2-3-1 Internal Linkage

The text, characters or sentences input by the user in the 'Ubiner keyboard' are used by the 'Ubiner main net' and its matching function to generate connections related to products, events, advertisements, creators' content, companies, and regions.

Companies' products and services, creators' content (videos, texts, images), and various information are created, managed, and linked between keywords and platforms.
The keyword platform is created when a user purchases a license to use the keyword, and the license is maintained for one year, and the buyer has the authority to manage and operate the platform.

In addition, some of the rewards for participants' activities within the platform can be continuously obtained.

5-2-3-2 External Linkage

All content on the Ubiner platform is connected to all online services.
Apart from the representative social media services like Facebook, YouTube, Twitter and Instagram, any other services that allow link sharing can used to share Ubiner.
All inflows, purchases, and activities created through shared content can lead to rewards.

Use keywords
for **all humanity**

5-3 Ubiner platform

5-3-1 Keyword Platform

The Ubiner keyword platform is created when a user purchases a keyword license.
All texts and sentences such as "coffee", "car", and "travel" can be registered as keywords.
Buyers are given the authority to operate and manage the platform of keywords purchased for one year.
General users are not the only ones who can register and manage their brands as keywords but it is also possible for companies, organizations, and public institutions.

5-3-2 Keyword Platform Engine

The keyword platform is completely independent and driven by objectified content.
Create a container based on data resources separated by keywords and apply the desired design to create an individual entity.

Design can also be freely selected from various themes supported by Ubiner.
The created entity can be output as many times as desired, depending on the theme.
The created entity can be output anywhere desired as much as desired according to the theme.

All entities are independently operated, and in any desired areas different types of content can be freedly placed in desired areas.
For example, videos, posts, photos, products, and service contents can be displayed without restrictions on one content list screen.

When an entity is displayed on the screen, the MC (Model Controller) engine inquires the Content ID of the content, analyzes the nature of the entity, and determines the driving method. Then apply the Action Script to activate it.

It is a completely differentiated concept from previous existing management methods where products could only be seen in shopping malls, posts in a blog, and photos in a gallery, and this is the prduct that reflects Ubiner's basic philosophy, which operates on keywords rather than the nature of the content.

Ubiner Keyword Platform

Data	Creator			Sales		Service	
	▎Video	**▎Post**	**▎Photo**	**▎Shipping product**	**▎Coupon product**	**▎Online**	**▎Offline**
	VideoResource Subtitle Comment	Photo Text Editor Link	Photo Text Editor Link	product information price information shipping information	product information, price information How to use	Service information method of participation Payment information	Store information How to use Payment information
	Content ID	Content ID	Content ID	Content ID	Content ID	Content ID	Content ID
Container	Combine data and design resources and create outputable standard objects						
Theme	Select created or edited layout						
Output	Outputs containers according to the theme and maps drive scripts based on data type						

5-3-3 Keyword Platform Maintenance

5-3-3-1 Monitoring

The platform manager provides statistics on all activities on the platform.
Statistical data is collected in real time by the UME (Ubiner Monitoring Engine).
The registered amount of content, membership trends, sales, and rewards can directly be checked on the dashboard. Bad and illegal contents can also be managed.

5-3-3-2 Content Management

Administrators can use the Ubiner Content Builder to create content entities and configure design themes. As in 5.3.2, entities can be edited into desired formats, and the platform's basic design can also be freely edited.

The Ubiner Content Builder supports WYSIWYG Editor on the Grid Screen, so anyone can easily manipulate and operate it, and details like the location and shape of the menu, selection of data to be exposed to fans, main color, content output type, paging standards, etc. can be edited.

5-3-4 My Platform

My platform is the keword platform's third party platform.

It is a space where to build and operate your own domain by selecting content you want from the keyword platform you are active on as a fan.
This personalized platform is also supported by the Ubiner Content Builder so that it can be configured into any form.

For example, the 'Grinder A' sold on the 'Coffee' platform can be dragged onto My Platform, its design changed into any desired shape, and output.
Your own shopping mall can be created by combining various products in this way.

5-4 Ubiner's Vision

Ubiner does not compete with other services. It is a new service with endless possibilities that encompasses any element in the world by adding value to the atomic concept of text.

Thinking, expressing, communicating, and acting can all be realized within Ubiner.
And compensations are given in all of those areas.
But not competing does not mean it is different.

As all services can be utilized and inclusive on Ubiner, it will not be a limited service but act as an online ecosystem itself.
"Do you want to sell your product? Do it in Ubiner!"
"Do you want to show your work to many people? Do it in Ubiner!"
"When you want to record your daily life, do it in Ubiner!"
The written text is the oldest, most innovative and most generalized means and tool.

Ubiner will become a platform of its truest definition within the vast network of the Internet.
This is because Ubiner is the first platform to add value to text and for text to be traded as itself.

Homeostasis

of Basic Income

through Keyword Platform

06 Profit Model

6-1 **Increase the value of keyword tokens throughkeyword platform activation**

The inflow of additional users will be maximized by increasing the keyword platform activation using various reward systems such as receiving totes when entering text using the Ubiner keyboard and tokens for all activities done within the keyword platform.
If the volume of the keyword platform increases through the secured users, keyword tokens will be issued and the tokens will naturally be given value following market logic.

6-2 **Token Business Through Connection with Companies**

Ubiner's keyword platform value measurement logic analyzes the amount of activity of members within the platform, the quantitative and qualitative value of the content, and the amount of participation and sales generated all in real time, and conducts business with companies related to the keywords in relation to the platforms that exceed the standards for linked business implementations.

Ubiner can make a proposal to a company, or a company can make a proposal to Ubiner, and Ubiner supports the system for business connections.

6-3 **Sales Within The Keyword Platform**

Various types of content can be distributed in the keyword platform.

Order, payment, delivery, and management services are provided within the platform for content that can be sold, such as delivery products, service products, and digital content products, and to do this, trade transactions adhering to the shopping mall are provided, and integrated services are provided to generate direct sales through this.

(6-4) **Advertisement Within the Keyword Platform**

Ubiner has its own advertising system and provides the best advertising solution through intuitive advertising targets.

The Ubiner keyword platform has a very clear target for advertising.
Keywords selected that are associated with an advertiser's service or product will run ads on the relevant keyword platforms.

For example, if a company like Nespresso wanted coffee capsule advertisements then keyword selections of "Nespresso", "coffee" and "coffee capsule" are all that is needed.

(6-5) **Keyword Voucher Sales**

A keyword platform's operating rights can be obtained by purchasing a voucher.

The voucher guarantees operation authority for one year for one keyword.
In addition, the voucher's price changes by measuring the value according to the activity of the keyword platform.

07 Strategy For Network Expansion

Ubiner puts its top priority on the establishment of a technologically stable service and high availability (HA) system, and will rapidly increase its service area in the order of the population in English-speaking countries, such as Korean, Chinese, and Spanish, and countries that have easy access to online services.

Next, the number of active platforms will be maximized by securing high-quality content in the early stages by influencing new users through an easy-to-participate and active reward system, and by actively contacting each country's representative influencers, creators, and suppliers.

For the next step, product and service providers will be recruited, and a new type of marketplace will be built through a combination with content creators to create and make possible practical and direct revenue.

Ubiner provides an innovative and advanced system of keyword platforms, but users will not be able to feel the borders of the platform.

The platform exists as a means of management and a relay tool, and users will support to distribute, share, and spread their contents posted on the Ubiner platform using numerous services provided online, which will all ultimate lead to Ubiner's inflow.

Google, YouTube, and TikTok will not be Ubiner's competitors, but will become a means of inflow for Ubiner, and will be the beginning and end of a network that creates a new path.

08 Ubiner's Blockchain Technology

All activities on the 'Ubiner Platform' and the 'Ubiner Keyboard' are recognized and protected as certified transactions through smart contracts.

Whenever a content is registered, a keyword occupied, or an inflow created through sharing, a new contract is made between the event parties through a smart contract.

8-1 Acquisition of Keyword Platform Occupation

The acquirer of keyword ownership rights of the keyword platform has a contract with the Ubiner main system. The contract proceeds through different procedures depending on the status of the keywords (new, occupied, unoccupied).
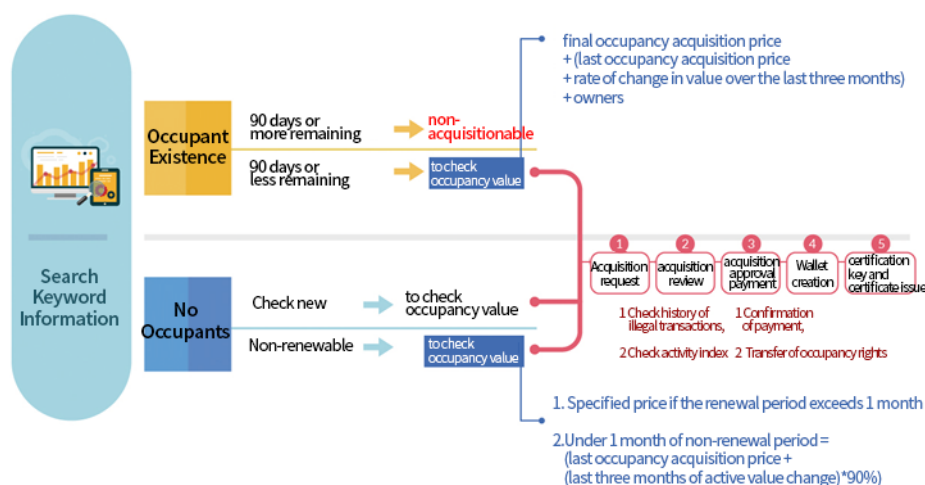
When searching for a keyword that the user wants to occupy, the keyword's smart contract block information is inquired, and its current occupancy status is checked to determine whether or not the occupancy procedure is in progress.

The status of keywords is recorded on the blockchain in real time by the Ubiner Keyword Ownership Management (UKOM) system.

UKOM updates the status of all occupied keywords every second.

The occupancy period can be checked through the smart contract's block inquiry, and when passing the institution, record the expiration information of the contract on the new block while simultaneously recording a transfer agreement to the Ubiner system, which terminates the keyword occupancy transaction.

Afterwards if there is a new occupation for the keyword, the contract will be processed as a new contract.

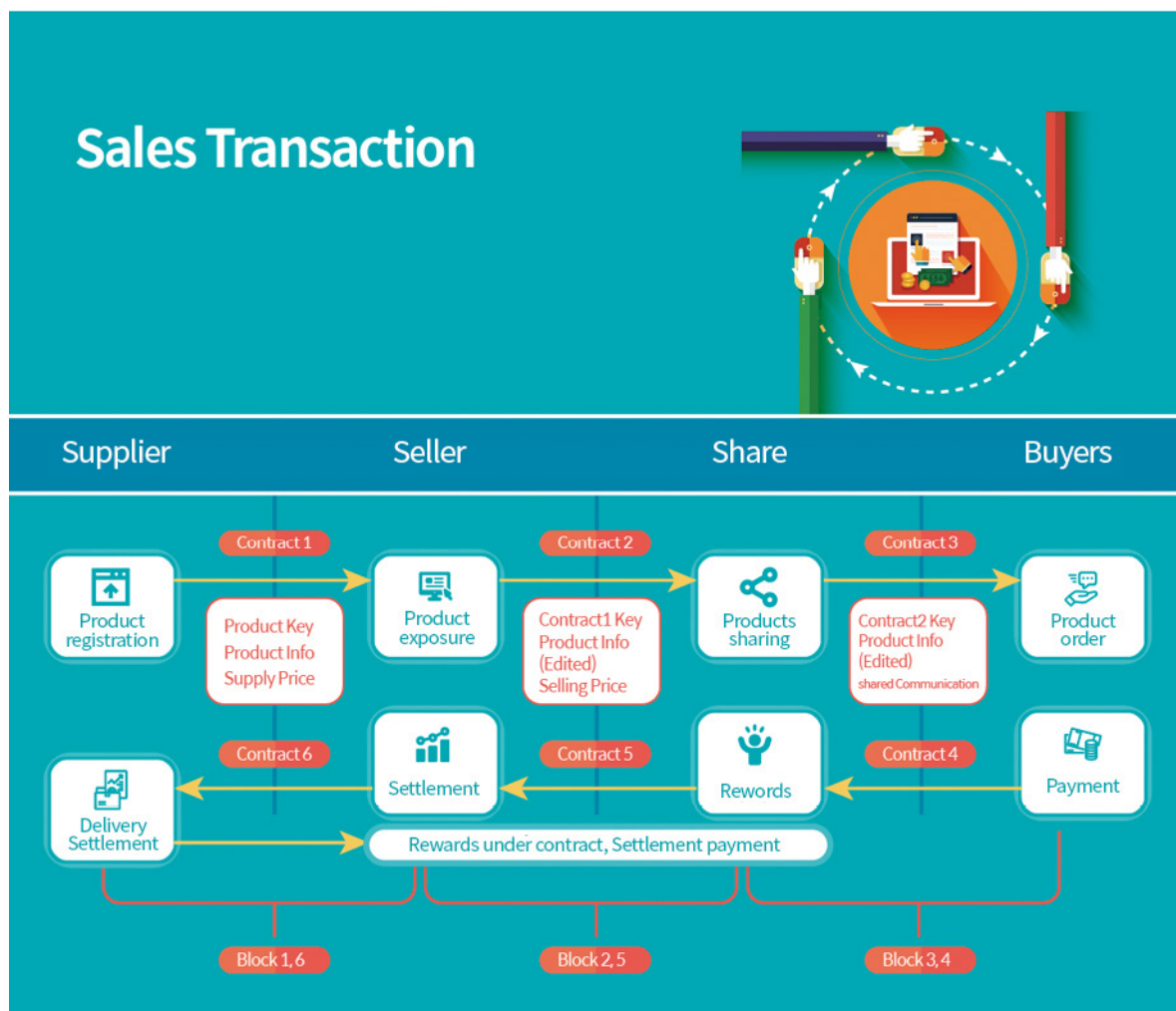## 8-2 Text Input, Content Registration, Sharing

A tote is rewarded when a text is input through the keyboard app, and if there is a keyword that can be matched to the keyword platform both totes and Ubiner tokens are given.

Additionally, Ubiner tokens are rewarded when a content is registered on the keyword platform or if a registered content is shared externally.

8-3 Sales

When a product or service registered on the keyword platform is purchased or sales are generated through user promotion activities, a smart contract is generated at every stage of promotion, sharing, and transaction.

A contract made in this way will be compensated and settled for according to the contract's steps once a purchaser's payment and supplier's deliveries are completed.

(8-3-1) Transaction Verification

The first is contracted as a supplier registers a product and a seller displays it, and the Contract Hash generated at the time of the contract is used as the Transaction ID for each subsequent steps in the contract.

(8-3-2) Connection Maintenance

When a seller displays a product and a sharer uses the product information, the Transaction ID is encrypted in the 448bit blowfish method, inserted into the link for sharing, and the connection is maintained.

(8-3-3) Supplier

A shopping mall operator who registers the actual products, checks orders, and is responsible for the delivery of them.

(8-3-4) Seller

The person who imports product information registered by the supplier, edits the product information or creates and combines advertising content for promotion and sales activities.
(The supplier and seller can be the same user).

(8-3-5) Sharer

Someone who redisplays and promotes multiple products registered by the seller, or sends a sharing URL to an external SNS service.
(The seller and sharer can be the same user.)

8-4 Intellectual property rights

8-4-1 Patent 1 – Platform system for letter crypto currency

CERTIFICATE OF PATENT

Patent Number   **10-2039658**

Application Number   **10-2018-0020671**

Filing Date   **2018. 02. 21.**

Registration Date   **2019. 10. 28.**

Title of the Invention
Platform system for letter crypto currency

Patentee
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**This is to certify that, in accordance with the Patent Act,
a patent for the invention has been registered at the Korean
Intellectual Property Office.**

2020. 02. 13.

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박 원 주

특허청
Korean Intellectual
Property Office

CERTIFICATE OF PATENT

Patent Number	**10-2161786**
Application Number	**10-2020-0032067**
Filing Date	**2020. 03. 16.**
Registration	**2020. 09. 24.**

Title of the Invention

Product sales revenue sharing method based on integrated platform

Patentee

Patentees are filled out in a registration page.

Inventor

Inventors are filled out in a registration page.

**This is to certify that, in accordance with the Patent Act,
a patent for the invention has been registered at the Korean Intellectual
Property Office.**

2020. 10. 14.

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KOREAN INTELLECTUAL PROPERTY OFFICE**

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특허청
Korean Intellectual
Property Office

09 Ubiner's Token Economy

Ubiner token

Ubiner provides various token economy systems.

Apart from the tokens provided typically by Ubiner, like totes and Ubiner tokens, tokens exclusively for the keyword platform will be issued when a certain standard is exceeded according to the valuation of the platform per keyword.

For example, if "BOOK" reaches 100,000 keyword platform users, Ubiner BOOK tokens are issued and for the tote-holding fans (Ubiner platform members), Ubiner BOOK tokens are given according to the percentage of tote holdings.
Additionally, the value of the platform is measured according to the platform activity that evaluates fans' content registration, sharing, and sales activities, and according to this the value of the keyword constantly changes.

Also, for keyword platform with high activities can further increase their value through Ubiner's various support services.
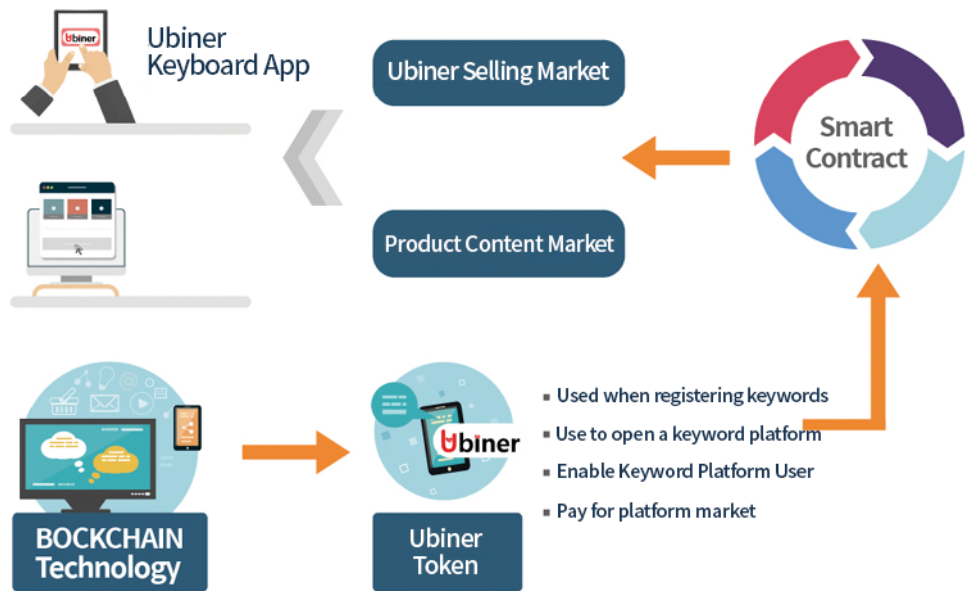It is possible to use the a real company's service as a keyword token by conducting business by linking with a company related to keywords and a platform, or by linking a payment system through a keyword token that is owned.
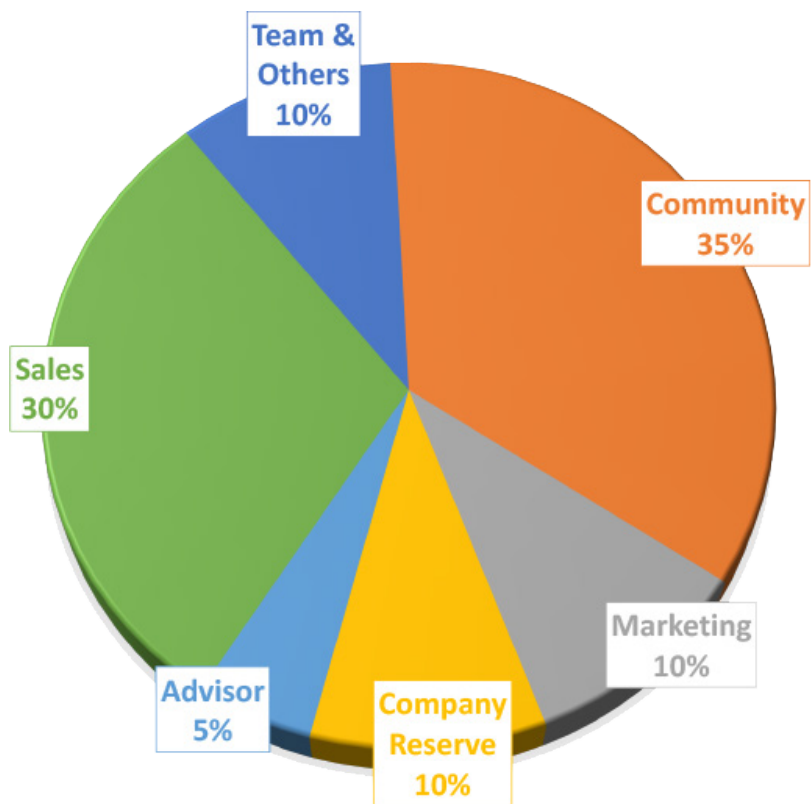
Ubiner provides Ubiner exchange center services.
Keyword tokens can be exchanged for other keywords' tokens, and can be traded for other cryptocurrencies or Ubiner tokens through the Ubiner exchange center.
Another revenue can be generated by trading between keyword tokens that are based on the keyword platform's valuation and user predictions.

Ubiner Token Economy

9-2 Token Distribution Ratio

- Community 35%
- Marketing 10%
- Company Reserve 10%
- Advisor 5%
- Sales 30%
- Team & Others 10%

10 Ubiner Compensation Solution

Ubiner offers various rewards depending on the activity.

Revenue can be made just by inputing text, and by owning keywords, combining various keywords, displaying and promoting products, and through self-created content revenue can also be made.

Furthermore, beyond the provision of one-dimensional content, revenue can be shared by combining contents, like a creator's content and packaging of a commerce product into a new product or content.
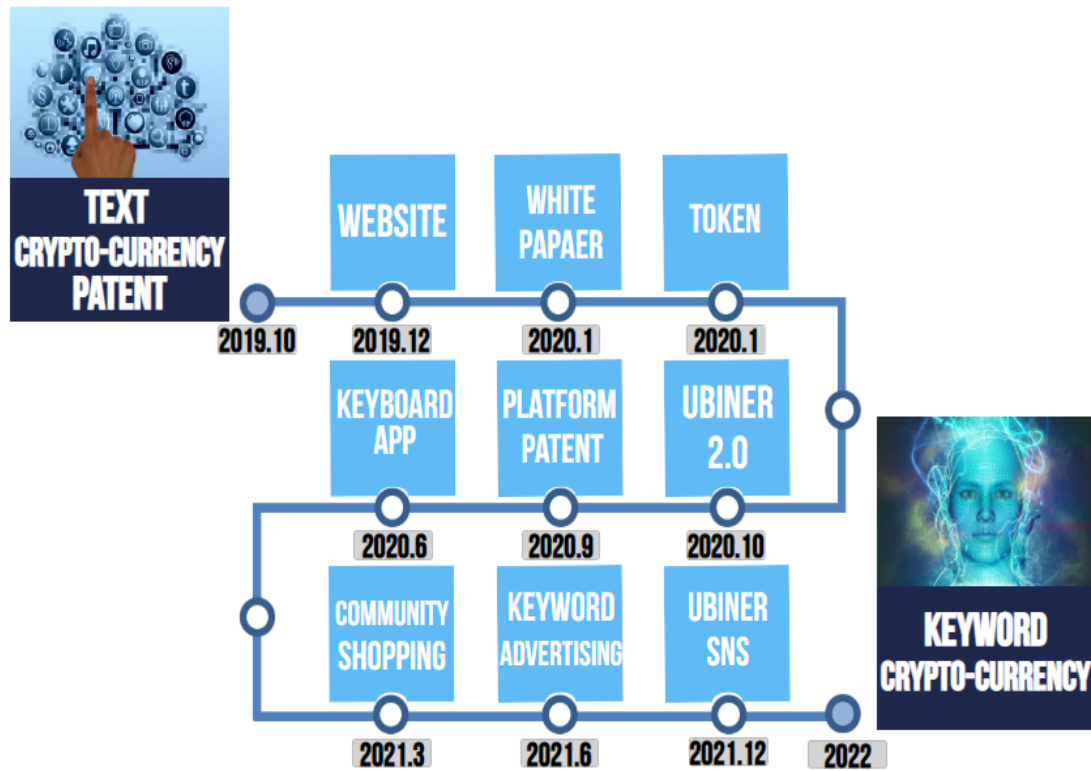All users related to the consumed contents, products, and actions are eligible for compensation.

And the rewards are balanced so that they are made at the optimum ratio according to each user's contribution.

In addition, new revenue can be expected by trading Ubiner's reward currency, that is tokens, or exchanging them in other sections.

1) Compensation for text and sentence input
2) Compensation for cases of matching keywords
3) Compensation for registering content
4) Compensation for viewing content
5) Compensation for when my shared content is viewed by another user
6) Compensation for when my registered product or content is sold
7) Compensation for when sales are generated by promoting commerce products
8) Compensation for when sales are generated by combining commerce products and content
9) Compensation for when sales are generated from shared commerce products

11 Roadmap

TEXT CRYPTO-CURRENCY PATENT — 2019.10

WEBSITE — 2019.12

WHITE PAPAER — 2020.1

TOKEN — 2020.1

KEYBOARD APP — 2020.6

PLATFORM PATENT — 2020.9

UBINER 2.0 — 2020.10

COMMUNITY SHOPPING — 2021.3

KEYWORD ADVERTISING — 2021.6

UBINER SNS — 2021.12

KEYWORD CRYPTO-CURRENCY — 2022

12 Team

CEO
Asher Kim

- Former Blockissue CEO
- Former CEO of Ipobook
- Former CEO of Sungwon Information & Communication

CTO
Henry Kim

- Former Arawind CEO
- Former Director of Good Days
- Former Director of Travel Farm Co., Ltd.

PM
David Kim

- Coupang Mobile Web Project
- Hongik University automatic control and monitoring project
- SPC Group, LH Land & Housing Corporation undergraduate operation solution construction
- 12 government agency organization management solution construction project

13 Legal Notice

This white paper was written for the purpose of providing information on the overall contents and roadmap of the service, such as the philosophy, business model, and technology of Ubiner's service, and it is clearly stated through this legal notice that it was not written for the purpose of recommending investment.
As such, Ubiner shall not be held liable for any contract, tort, or other damage arising from or in connection with acceptance of or trust in all or part of this white paper.

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