



U2U Trust

Mission:

To perpetuate quantifiable trust globally and to make sure our users have the information to make the right decisions in their everyday life. Prudent decisions means safety with less misfortunes, ultimately supporting happiness and well-being. U2U hopes to be a part of every user's daily routine and provide "trust scale" to better their lives and bring peace of mind.

U2U believes that people should own their own data and their own financial information. We believe that people should have the fundamental right to be able to trust and verify other consenting people and parties. Personal data ownership needs to be regarded as a human right, just as access to water is a human right. The ability for people to own and control their data should be considered a central human value. The data itself should be treated like property and people should be fairly compensated for it. Further, we also believe that the world should reward the good and the responsible and place its trust into those who can be transparent.

What we do:

The tools that will take us there is the U2U trust, an enhanced credit scoring system on blockchain to verify your identity, your validations, your financial responsibility score - the basic beginnings of trust-ability. The first phases of U2U will be based on financial scoring, the second phases will be internet behavior and social modeling and the third phases will be AI and machine learning based predictive modeling.

U2U touches all the Sharing economies (Gig, P2P, Collaborative, Crowd & Collaborative Consumption, and On-Demand) as well as the wide spectrum of the financial industry.

Technology

U2U Network uses end-to-end encrypted decentralized data storage systems built on the Ethereum protocol to construct a 'trustless' service that will radically transform financial scoring and the general premise of trust for the world. U2U's technology relies on AI and machine learning to constitute an unmatched dynamism of keeping an instantly updating credit score database. Hence, users will be able to access a fully decentralized 'proof of trust' ecosystem at U2U Network.

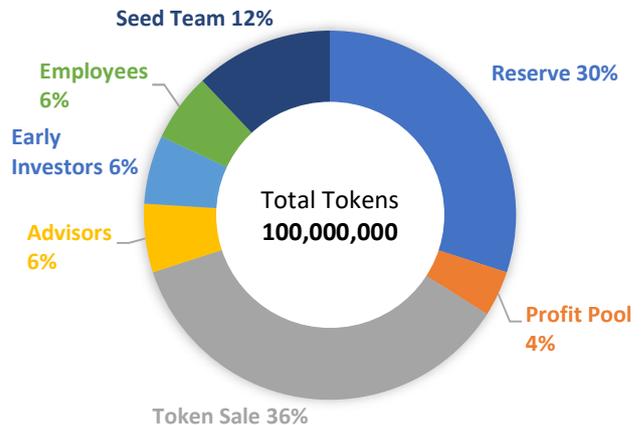
We are due process of building an incentive system that will enable a sharing economy within our ecosystem. We plan to introduce gradual upgrades into wider scopes of the finance industry, primarily P2P finance as well as establishing a reputation mechanism.

More technical data on the back page...

Token

The U2U Token (UT) is the utility token used within the U2U ecosystem. It is used for a number of tasks, including payment, staking, rewards, etc. All payments can be rendered in UT, where access and services are priced in USD (or an equivalent stable mechanism) for consumers — and an algorithm displays the continuously adjusting equivalent of UT tokens in real time. Participants will use UT, which gives them access to new, untapped and unlimited use and revenue streams. They access and use the U2U platform, and exchange data and services using the UT. Consumers (organizations and their users), analysts and data owners can trade data, analytics and custom solutions.

Allocation



Investor Details

- Price/Token: \$.50 USD
- 1-Year Lock Up (Reg-S)
- Timeline: 3 Private Sale Rounds
- Discounts: First-Come, First-Serve
- Token Distribution: Pre-End 2020
- Vesting: 1 to 4 Year

Hive 1 Team (Seed Team)

Anish Misra, Development
 George Mardsen, Corporate
 Guarav Kumar, Development
 Jin Hong, Corporate
 Jun Lee, Corporate
 Kati Aronson, Corporate
 Pravin Shankar, Development
 Shachindra, Development



U2U Trust Technical

TrustChain

U2U Trust employs the Ethereum Sidechain for its main Blockchain Network. The main goal of the blockchain technology has always been decentralization and security. The main obstacle now for scalability is the fact that every node in network processes every transaction. Hence to improve the scalability the implementation of the Sidechain is introduced. Sidechains are decentralized, peer-to-peer networks that provide useful enhancements (such as security, risk, and performance) for global systems of value exchange that don't need any other third parties. They enable developers to safely develop new applications without a risk.

Network Layer:

The Key points for the U2U TrustChain is:

- Fully Compatible with Ethereum Protocol with Plasma support: 7 seconds Block Time with 8M Gas Limit allows larger and faster transactions compared to the ETH Mainnet
- PoA Consensus: The Proof of Authority requires authorized validators which do not require computational resources hence no mining
- Identifiable DApps: The Applications built on the U2U Infrastructure would be identifiable as verified by the foundation from a regulation perspective
- Governance: Addition or Removal of validators in the Network is controlled by the validators by the rule of $N/2 + 1$ (where N is the total number of validators)
- Security: The Authorized Validators are incentivized with U2U Trust Tokens to provide an up-to-date and secure node on the network. The on-chain voting also eliminates any compromised node in the system.

SideChain:

Sidechain is a blockchain that runs in parallel to the main blockchain which extends functionality through interoperable blockchain networks allowing a decentralized way of transferring/synchronizing your tokens between the two chains. In other words, one can move their cryptocurrency to the sidechain and then back to the main chain. This allows existing tokens from one blockchain (ETH Mainnet) to be securely used within a completely separate blockchain (U2U TrustChain) but still moved back to the original chain if necessary. This is helpful for integrating various 3rd party DApps existing on the ETH Mainnet to leverage the U2U Trust integration and offer their services with more Trust.

Plasma Integration:

Plasma is a proposed framework for incentivized and enforced execution of smart contracts which is scalable to a significant amount of state updates per second (potentially billions) enabling the blockchain to be able to represent a significant amount of decentralized financial applications worldwide.

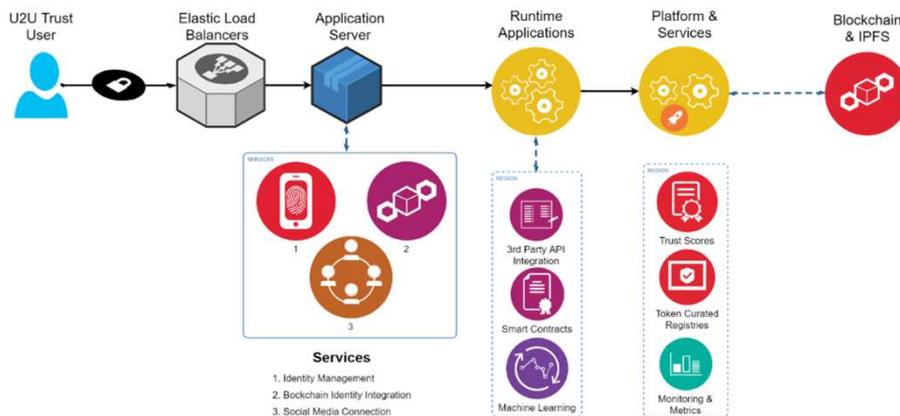
Application Layer:

The Applications on the U2U TrustChain would be validated and identifiable for regulations and compliance with banking and insurance industry.

Decentralized Identity: Decentralized identity services and business entities would be the primary integration strategy to verify the users.

Decentralized Data Storage: U2U Trust Dapps would be using IPFS to store the DApps Data and related documents.

Technological Architecture:



Trust Score – The logic behind the score.

- Finance – Experian, Equifax, Dun & Bradstreet etc. inspired analytical approach
- Social – Social Index acquired from linked social media accounts
- Peers/Co-workers – Peer verification within same Employment/Geographical area
- Friends/Family – Authentication & Verification via Friends or Family
- 3rd party Business Entities

Trust Ratings: Holders of UT would be able to suggest on functionality upgrades, features integration and even curate a list of trusted businesses around the world. The curation will be powered by TCRs (Token Curated Registries) which has a decentralized voting to add participants (businesses, companies, NGOs etc.) to the trusted list. This helps create a decentralized Business ranking without any centralization in play. As a user of U2U Trust platform, your incentive is to maintain a popular, high-quality list that attracts List Applicants who want to add their data to your list.

