

# UNIC — UNI TOKEN

OFFICIAL WHITEPAPER — ENGLISH EDITION

Global Blockchain Commerce Community | U&I Group | Republic of Korea

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## 01 EXECUTIVE SUMMARY

UNIC (UNI Token) is a utility token built on the Cofinex CNX-20 blockchain, developed to support a life-friendly global commerce ecosystem. Issued by U&I Group (Republic of Korea) and its affiliates, UNIC connects real-world business networks with decentralized finance infrastructure for 10,000+ community members.

<b>Token Name</b>	UNI Token (UNIC)
<b>Token Symbol</b>	UNIC
<b>Blockchain</b>	Cofinex · CNX-20
<b>Total Supply</b>	500,000,000 UNIC
<b>Staking Rewards</b>	Up to 15% p.a. (subject to protocol conditions)
<b>Crypto Card</b>	Cofinex Copay Card (Mastercard-compatible)
<b>Exchange</b>	Cofinex Global Exchange
<b>Launch Date</b>	May 21, 2026
<b>Operating Entity</b>	U&I Group
<b>Jurisdiction</b>	Republic of Korea

## 02 PROBLEM STATEMENT

Traditional cooperative economic models face three core challenges:

### **1. Opacity & Inefficiency**

Transaction records within group networks are difficult to audit, creating trust deficits and overhead.

### **2. High Cross-Border Costs**

International transfers incur significant fees and delays through traditional banking intermediaries.

### **3. No Fair Reward Mechanism**

Members lack a transparent on-chain mechanism to receive proportional rewards for ecosystem participation.

## 03 SOLUTION — UNIC

UNIC addresses identified challenges through CNX-20 blockchain infrastructure:

- Transparent Ledger — All transactions permanently recorded on-chain
- Smart Contract Automation — Payments and rewards automated, no intermediaries
- Cross-Border Commerce — Low-cost international transactions via Cofinex
- Ecosystem Reward Sharing — Transaction fees redistributed to active participants
- Cofinex Copay Card — Real-world spending via Cofinex's Mastercard partnership
- Staking Rewards — Up to 15% p.a., subject to ecosystem participation and protocol conditions

## 04 TOKEN UTILITY & FEATURES

Feature	Description
<b>Direct Purchase</b>	Use UNIC to purchase products within the U&I Group network without currency conversion.
<b>Cofinex Copay Card</b>	Through Cofinex's Mastercard partnership, use UNIC at Mastercard-accepting merchants globally.
<b>ATM Cash Access</b>	Access cash at Mastercard ATMs via the Cofinex Copay Card (subject to Cofinex card terms).
<b>Staking Rewards</b>	Earn up to 15% p.a. in staking rewards, subject to ecosystem participation and protocol conditions. Not guaranteed.
<b>Transaction Rewards</b>	A defined portion of network fees is distributed to active UNIC users per protocol rules.
<b>Commerce Network</b>	Operate storefronts in the 10,000+ member U&I network using UNIC as settlement currency.
<b>Global Transactions</b>	Efficient cross-border payments within the Cofinex ecosystem at reduced fees.
<b>Smart Contracts</b>	Workflows, payments, and rewards executed automatically via CNX-20 smart contracts.

## 05 TOKEN UTILITY FLOW

UNIC flows through the ecosystem: User Wallet → Cofinex Exchange → Merchant/Shop → Cofinex Copay Card → Rewards Pool → Staking Returns.

All flows are governed by CNX-20 smart contracts. The Cofinex Copay Card operates through Cofinex's established Mastercard partnership.

## 06 ECOSYSTEM & PARTNER COMPANIES

The UNIC ecosystem is supported by established, operating businesses with verifiable track records.

### **U&I Happy Friends Co., Ltd. (Community & Commerce)**

- 10,000+ registered members with active online/offline operations
- Product distribution and member benefit programs
- Social welfare via U&I Mission Society
- Leadership development programs

### **Novablis Co., Ltd. (Eco-Friendly Manufacturing)**

- Certified eco-friendly product manufacturer
- Registered with Korea Public Procurement Service
- Completed Ministry of National Defense listing
- Blockchain smart contract automation

### **JL Science Research Institute (Biotechnology & R&D)**

- Director: Dr. Lee Jae-heon — PhD Biotechnology, Univ. of Nebraska
- 34 patents | 198 international papers
- 14 FDA-registered substances (incl. BBA/Bamboo)
- Plasma extraction technology

### **Park Golf Course Project (Leisure & Sports — Planned H2 2027)**

- Full-service leisure facility planned H2 2027
- All-ages family-friendly sports experience
- UNIC accepted as payment; Copay Card integration
- Full package: setup, operations, maintenance, after-service

## 07 TOKENOMICS & VESTING SCHEDULE

UNIC has a fixed total supply of 500,000,000 tokens with vesting schedules to prevent market concentration.

Allocation	%	Tokens	Cliff	Unlock Schedule
Public Sale / ICO	30%	150,000,000	Immediate	No lock-up
Ecosystem & Commerce Rewards	25%	125,000,000	Ongoing	Per transaction activity
Staking & Interest Pool	20%	100,000,000	Ongoing	Protocol-controlled
Team & Founders	15%	75,000,000	6-month cliff	24-month linear vesting
Marketing & Partnerships	7%	35,000,000	3-month cliff	12-month linear vesting
Reserve & Treasury	3%	15,000,000	12-month lock	DAO-governed release

### Staking Rewards Note

UNIC staking rewards of up to 15% p.a. are distributed from the Staking & Interest Pool allocation. Rewards are subject to ecosystem participation levels, protocol conditions, and pool availability. They do not constitute guaranteed returns and may vary based on network conditions.

## 08 REVENUE MODEL

The UNIC ecosystem generates value through multiple revenue streams:

### **Transaction Fees**

A percentage of every on-chain UNIC transaction funds the Rewards Pool, Reserve & Treasury, and protocol maintenance.

### **Commerce Network Fees**

Platform fees for storefront operations and merchant tools. A portion flows to UNIC stakers.

### **Cofinex Copay Card**

Card transaction processing generates interchange revenue through Cofinex's Mastercard partnership, supporting the staking pool.

### **Product & Service Sales**

Novablis and U&I Happy Friends generate direct product revenue. UNIC purchases create demand-driven token utility.

### **Ecosystem Partnerships**

Fee-sharing arrangements with merchants, service providers, and the Park Golf Course business.

### **Staking Pool Sustainability**

The 100M UNIC Staking Pool uses controlled release to ensure rewards are fundable without inflationary pressure.

## 09 TECHNOLOGY

### **CNX-20 Token Standard**

UNIC follows the CNX-20 standard on Cofinex blockchain, ensuring full compatibility with Cofinex wallets, DEX tools, and exchange.

### **Smart Contracts**

Automated contracts govern staking, fee allocation, reward redistribution, and commerce settlement.

### **Non-Custodial Wallet**

UNIC holders maintain self-custody. Users retain full ownership at all times.

### **Cofinex Copay Card**

Cofinex operates a Mastercard-compatible Copay Card through its Mastercard partnership. UNIC integrates for POS payments and ATM access.

### **Cofinex Global Exchange**

UNIC is listed on Cofinex Global Exchange for transparent price discovery and liquidity.

### **Consensus Mechanism**

Cofinex CNX-20 uses Delegated Proof-of-Stake (DPoS) for high throughput and energy-efficient validation.

## 10 ROADMAP

### Phase 1 — Q2 2026 — Genesis / Token Launch

- UNIC official launch — May 21, 2026
- Cofinex Global Exchange listing
- UNIC Wallet (iOS & Android)
- Staking rewards programme activation

### Phase 2 — Q3–Q4 2026 — Commerce & Card Integration

- Cofinex Copay Card integration
- U&I shopping network launch (10,000+ members)
- Smart contract deployment for transaction rewards
- Cross-border payment corridors via Cofinex

### Phase 3 — Q1–Q2 2027 — Global Expansion

- International merchant onboarding
- Multi-language platform (EN, KO, JP, ZH)
- Secondary exchange listing applications
- Novablis eco-product marketplace

### Phase 4 — Q3–Q4 2027 — Ecosystem Deepening

- JL Science product tokenisation pilot
- Community governance framework
- Enhanced DeFi features
- U&I Mission Society on-chain donation portal

### Phase 5 — 2028+ — Leisure & Long-Term Growth

- Park Golf Course launch with UNIC payment
- Physical UNIC merchant network across Asia
- Cross-brand loyalty programme
- Protocol v2.0 upgrade

## 11 TEAM

### **Cho Sung-moon**

#### **Chairman, UNI Group**

- Founder and strategic leader of U&I Group
- Architect of UNIC global commerce ecosystem strategy
- Oversees group-wide governance and strategic partnerships

### **Kim Jeom-sun**

#### **Director, UNI Group**

- Executive in charge of group operations and business development
- Advisor for community welfare and member benefits structure
- Oversees cooperation among UNI Group subsidiaries

### **Dr. Lee Jae-heon**

#### **Director, JL Science Research Institute**

- Ph.D. in Biotechnology from the University of Nebraska, USA
- Former Professor of Genetic Engineering at Dong-A University and founding professor at Osaka University

Holder of 34 patents | Author of 198 international research papers | Developer of 14 FDA-registered new substances

### **Park Nu-ri**

#### **CEO, Novabliss Co., Ltd.**

- CEO of Novabliss, an eco-friendly product manufacturing company
- Led procurement registration with the Ministry of National Defense of South Korea
- Promotes product innovation and blockchain commerce integration

### **Ko Kyung Dong**

#### **UNI Park Golf**

- Leisure business division of UNI Group
- Sports facility designed for both men and women to enjoy
- Operated as a store-based package business model

## 12 LEGAL & COMPLIANCE

### **Operating Entity & Jurisdiction**

UNIC is issued by U&I Group, registered in the Republic of Korea. All operations are conducted under South Korean corporate law.

### **Token Classification**

UNIC is a utility token for use within the U&I Group and Cofinex ecosystem. It is not intended as a security or investment product. Seek independent legal advice.

### **KYC / AML Policy**

UNIC operations comply with KYC/AML requirements. Cofinex users undergo verification per FIU-INDIA guidelines and applicable international standards.

### **Regulatory Compliance**

U&I Group complies with Korea's Act on Reporting and Using Specified Financial Transaction Information and cooperates with VASP registration requirements.

### **Risk Disclosure**

Cryptocurrency investments carry significant risk including possible total loss. Staking rewards of up to 15% p.a. are not guaranteed. Past performance is not indicative of future results.

### **General Disclaimer**

This whitepaper is for informational purposes only. Information is subject to change. No warranties are made regarding accuracy. Conduct independent due diligence before any decisions.

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