White Paper

Qubic



Revolutionizing Finance for a Better Future

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Introduction

In the not-so-distant future, imagine a world where financial barriers are dismantled, and every individual, regardless of their socio-economic background, is granted an equal footing in the global economic arena. This isn't a utopian dream but a tangible reality we're sculpting. Enter Quantum Universal Basic Income Coin (QUBIC).

As the digital age accelerates, the chasm between the haves and the have-nots has been widening. Traditional financial systems, with their centralized control and bureaucratic red tape, often exclude vast segments of the global population. But what if there was a way to democratize wealth, to ensure that every individual, from a tech-savvy urbanite in New York to a farmer in a remote village in Africa, had access to a basic income and wealth generation? What if the very essence of money and wealth distribution could be reimagined?

QUBIC, a groundbreaking digital currency built atop the Stellar blockchain, is our answer to these pressing questions. More than just a cryptocurrency, QUBIC is a movement, a vision of a future where financial empowerment isn't a privilege but a right. This white paper delves deep into the intricate fabric of Qubics ecosytem currently under development, unraveling its architecture, mechanisms, and the transformative potential it holds for our shared future.

Join us on this journey as we redefine the contours of finance, weaving a tapestry of equality, innovation, and prosperity for all.

QUBIC Architecture & Advantage

Blockchain Layer:

QUBIC operates on the Stellar blockchain, renowned for its Stellar Consensus Protocol (SCP). This ensures rapid, cost-effective transactions, making it ideal for micro-transactions and large-scale transfers alike.

Smart Contract Layer:

Qubic's team are developing Soroban smart contracts that are designed with Turing completeness in mind, ensuring flexibility and adaptability. These contracts will fully automate the daily APY and weekly distribution of QUBIC tokens to qualified participants.

Interoperability Layer:

With the rise of multiple blockchain platforms, our team is actively developing interoperability layer, equipped with APIs and SDKs, ensures seamless communication and transactions across different blockchains.

Weekly Basic Income:

Every holder with a min of 10,000 QUBIC's is entitled to a weekly basic income of 500 QUBICs. This mechanism, backed by advanced algorithms, ensures equitable distribution, prevents system abuse and total cap 100,000 wallets (This may change in the future).

Security Protocols & Decentralization

Zero-Knowledge Proofs:

QUBIC will integrates zk-SNARKs, a form of zero-knowledge proofs, ensuring transactional privacy without compromising on transaction validation speed.

Multi-Signature Wallets:

To bolster asset security, QUBIC will employ multi-signature wallets. This requires multiple private keys to authorize a high-value transaction, adding an extra layer of security.

Decentralization:

QUBIC's decentralized nature ensures no single point of failure. The distributed ledger technology, combined with Stellar's infrastructure, guarantees data integrity and resilience against attacks.

Sustainability Mechanisms & Cash-out Options

Fixed Percentage Fee Structure:

QUBIC's fee structure is set at a consistent percentage, regardless of network congestion, transaction volume, or other real-time metrics.

Liquidity Pools:

QUBIC's liquidity pools, backed by advanced financial models, ensure market stability and offer incentives for liquidity providers.

Cash-out with USD Coin & Moneygram:

Integration with Lobstr wallet and Moneygram provides users a straightforward path to convert QUBIC tokens into USD or other traditional currencies, bridging the gap between crypto and fiat.

QUBIC Voting System & Community Engagement

Proposal Smart Contracts:

Proposals are not just suggestions; they will be coded as smart contracts. This ensures transparency, immutability, and a systematic review process.

Quorum Mechanism:

A dynamic quorum mechanism will be implemented to ensure that a representative fraction of the community is always involved in decision-making, preventing undue influence by a minority.

Community Rewards:

Using a Proof-of-Engagement algorithm, active contributors, developers, and even voters are periodically rewarded, fostering a vibrant and engaged QUBIC community.

Economic Stability Protocols & Wealth Growth Opportunities

Overview

In the volatile world of cryptocurrencies, economic stability is paramount. Qubic, recognizing the challenges of market fluctuations, and shall implement a series of protocols designed to ensure the stability of its ecosystem. Additionally, the platform offers a plethora of opportunities for wealth growth, ensuring that participants not only safeguard their assets but also see them flourish.

Economic Stability Protocols

Reserve Funds:

Purpose:

To provide a safety net during market downturns and ensure liquidity in the ecosystem.

Operation:

A transparently managed decentralized reserve, periodically utilized to buy back and burn QUBIC tokens, thus providing market stability during volatile periods.

Management:

Will be governed by smart contracts and overseen by a committee of elected community representatives to ensure transparency and fairness.

Automated Market Makers (AMM):

Purpose:

To ensure liquidity and reduce price slippage.

Operation:

Decentralized protocols that automatically adjust token prices and provide liquidity based on mathematical formulas.

Benefits:

Facilitates seamless trading experiences, even in less liquid markets.

Wealth Growth Opportunities

High APY:

Offering:

A competitive APY of 135%.

Distribution:

Paid out daily in XLM, directly to participants' wallets.

Funding:

Backed by a diversified investment strategy, including staking, liquidity provision, trading, Dapp fee's and strategic partnerships.

Staking Rewards:

Purpose:

To incentivize long-term holding and network security.

Operation:

Users lock up a portion of their QUBIC tokens, in return receiving additional tokens as rewards over time.

Benefits:

Enhances network security and provides a passive income stream for participants.

Liquidity Mining:

Purpose: To boost liquidity in the QUBIC ecosystem.

Operation: Participants provide liquidity by depositing tokens into QUBIC's pools. In return, they earn a share of the transaction fees and additional QUBIC tokens.

Benefits: Ensures a liquid market for QUBIC tokens and offers an additional reward stream for liquidity providers.

Partnership Rewards:

Purpose: To share the benefits of strategic partnerships with the community.

Operation: Whenever QUBIC enters into a profitable partnership or joint venture, a portion of the profits is distributed to QUBIC token holders.

Benefits: Aligns the interests of the QUBIC team with the community, ensuring that all major decisions are made with the community's prosperity in mind.

Decentralized App Fee's:

Purpose: To share the benefits with the community and maintain the daily APY.

Operation: For the Dapps developed by the Qubic team, the fee distribution is as follows:

50% allocated towards APY (Annual Percentage Yield) **50%** is distributed among qualifying holders.

Benefits: Aligns the interests of the Qubic team with the community, ensuring that the community benefit.

Interoperability & Environmental Initiatives:

Cross-Chain Bridges: Qubic is developing bridges to major blockchains like Ethereum, Binance Smart Chain, and Polkadot, ensuring QUBIC tokens and smart contracts can operate across multiple ecosystems.

Oracles: Decentralized oracles, like Chainlink, are integrated to provide real-time, tamper-proof data for Qubic's smart contracts.

Regulatory Compliance & Governance:

On-chain Governance: Qubic's on-chain governance protocols will allow for real-time policy updates, ensuring the platform remains agile in the face of regulatory changes.

Legal Oracle: An innovative system where real-time legal updates related to cryptocurrency from various jurisdictions are fetched and integrated, ensuring QUBIC remains compliant globally.



Total supply of 500,000,000,000 tokens

Built on the reliable Stellar Blockchain; QUBIC is poised to be the go-to token for accessing tools, content, rewards, and Dapps within the ecosystem.

Token Name: QUBIC

Total Symbol: QUBIC

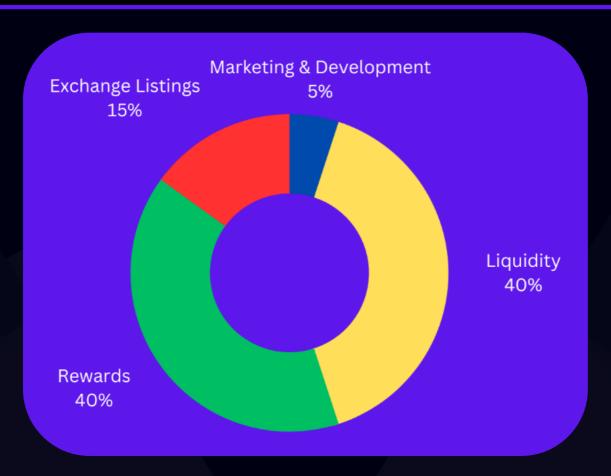
Total Supply: 500,000,000

Decimal: 7

Token Type: Stellar Asset

Domain: qubic.finance

Issuer Address: GBQVV3OX6CMGSL7RGPBMBD3PCWRKI4TOLY3B2EIOVFEANFHVQUPAY76Z



5% Marketing & Development

5% of the tokens will go to the marketing, development and maintenance of the qubic ecosystem.

15% Centralised Exchange Listings

15% will be held for future centralised exchange listings

40% Liquidity

40% will be allocated to liquidity. This means that there will be plenty of opportunities for users to buy and sell QUBIC on various exchanges, allowing them to easily participate in the ecosystem and take advantage of all it has to offer.

40% Rewards

40% of the tokens will be reserved for rewards, ensuring that the Qubic ecosystem can continue to grow and evolve.

Qubic Ecosystem



Ecosystem

Step into the future, where technological advancements are shaping our engagement with the digital realm. Qubic: Ecosystem is emerging as a trailblazer, laying the groundwork for a platform that seeks to redefine the landscape of decentralized systems (Dapps).

The days of convoluted and puzzling Dapps are numbered. The Qubic: Ecosystem team is passionately working to ensure that the future holds an intuitive and streamlined user experience. By addressing pressing challenges and conceptualizing innovative solutions, they're setting the stage for individuals to navigate the digital frontier with confidence.

Qubic: Ecosystem is in a state of dynamic evolution, with a commitment to meeting the diverse needs of its growing community. Whether you're well-versed in the crypto space or just beginning to explore the possibilities of Dapps, the team is actively developing offerings to cater to all. StellarScan, currently in its development phase and poised to revolutionize cryptocurrency exchanges, and Olympus Pay, an under-development payment solution aiming for unparalleled security and reliability, showcase the potential of what Qubic: Ecosystem aspires to achieve.

The team's forward-thinking approach is evident in their ongoing projects. One such endeavor is the Fiat Aggregator, a pioneering Dapp in the making, designed to bridge the gap between traditional finance and the crypto universe. Once realized, this tool will simplify the process of acquiring cryptocurrency through various mainstream payment methods, empowering users with more financial flexibility.

In essence, Qubic: Ecosystem is not just a budding platform; it's a glimpse into the potential of the digital future. We invite you to join us on this developmental journey and be part of the next wave of Dapp innovations.

Qubic Ecosystem Rewards Overview





Daily Rewards 135% APY



Play to Earn Rewards



Referral Rewards



Dapp User Rewards



Avios Travel Miles Reward



NFT Rewards



Amazon Gift-card Rewards



Weekly Rewards

Qubic Treasury

The Qubic Treasury is a crucial component in the success of the Qubic Ecosystem, providing a steady stream of reward that drives the growth and development of the ecosystem. This treasury is fuelled by a variety of sources, including exchange fees, adverosing reward, trading, and fees generated from dapps and liquidity providers.

As these rewards come into the treasury, they are carefully allocated to support the growth and development of the Qubic Ecosystem. For example, these funds are used to create new and innovative dapps that further broaden the offerings of the ecosystem. They are also used to lock in liquidity, providing stability for all participants in the ecosystem and helping to ensure that the value of Qubic Coins remains strong.

One of the most exciting aspects of the Qubic Treasury is the holder rewards program. This program rewards those who hold Qubic Coins for an extended period of time, providing an incentive for holders to support the ecosystem and help fuel its growth. The more the ecosystem grows, the more valuable the rewards become, further incentivizing holders to participate and contribute to its success.

In short, the Qubic Treasury is a key driver of growth and success for the Qubic Ecosystem. By generaong a steady stream of reward, the treasury is able to support the development of new dapps, lock in liquidity, reward holders, and fuel the growth of the ecosystem in a sustainable and meaningful way.

Qubic Ecosystem Fee Structure



StellarScan

Per transaction

- 0.25% Swap
- 0.10% Trade

Qubic Ai Assistant

- Subscritptions
- Basic \$4.99 pm
- Pro \$39.99 pm

Liquidity Fee's

- Stake Fee \$0.50
- \$0.25%

Escrow Service

Per transaction

• \$9.99

Transacion Sender

- \$1 per 1,000 transactions
- \$0.001 per transaction

Stellar Navigator

Per transaction

• \$0.0005-0.02

Olympus Pay

Per tranaction

- 0.15%
- +\$0.05

Liquidity & Token Locker

Locking fee's

- Token fee:\$20
- Liquidity Fee:\$50

Fiat Gateway Aggregator

Per transaction

• \$1.99

Standing Order

Per transaction

• +\$0.15

Qubic Dapp Store

Qubic Dapp Store is a Dapp where users can easily access and download various applications that are created by the Qubic ecosystem. It offers a wide range of innovative and unique applications that cater to various aspects of life such as education, finance, healthcare, entertainment, and more.

The app store is designed with a user-friendly interface that allows users to navigate through the different categories of applications and select the ones that suit their needs. The applications are constantly updated and improved to provide a better experience for the users.



One of the unique features of the Qubic Dapp Store is QUBIC holders get access to locked Dapp's and add-ons. It will be built on blockchain technology, providing a decentralized and secure platform for developers and users. The use of blockchain technology ensures that the applications are transparent, secure, and tamper-proof, providing a safe and reliable environment for users to download and use the applications.

Moreover, the Qubic App Store is not just a marketplace for applications, but it also serves as a community where developers and users can interact, share their ideas and collaborate on new projects. This creates a vibrant ecosystem where new and innovative ideas can be born and developed.

Roadmap v1. Qubic Ecosystem

Р1

Pre-Launch Phase:

- · Develop a comprehensive marketing strategy.
- Establish the core team responsible for executing the marketing plan.
- Build a strong online presence by creating social media accounts and a website.
- Develop compelling content to educate potential holders.

P2

Token Launch:

- Conduct a successful token launch on Stellar blockchain.
- Implement a fair and transparent token distribution mechanism.
- Engage with the crypto community through forums, social media groups, and Telegram.
- Regularly update the community on project developments and progress.
- Encourage community participation through contests, giveaways, and incentives.

P3

Launch Reward Program & Dapp Development:

- Initiate the weekly Airdrop of 500 QUBICS to qualified holders.
- Initiate the daily 135% APY Reward for qualified holders.
- Provide exclusive benefits to early adopters and loyal community members.
- Highlight the benefits of staking QUBICS and earning passive income.
- Start development of income generating Dapps that will reward the community.

Roadmap v1. Qubic Ecosystem

P4

Marketing Phase One:

- Focus on acquiring 10,000 QUBIC holders.
- Create engaging content about the project's benefits and features to attract new holders.
- Promote the Telegram & Twitter community and encourage users to join.
- Develop a dedicated support team to promptly address user queries and concerns.
- Engage with the crypto community and increase the follower base to 10,000 users.

CEX

(CEX) Centralized Exchange Listing:

- When we hit the target of 10k holders & 10k social media users we will prepare the project for listing on a reputable centralized exchange (CEX).
- Meet the necessary regulatory and compliance requirements for listing.
- Coordinate marketing efforts to coincide with the CEX listing announcement.
- Utilize the listing to increase visibility and attract new users and investors.



Non-Custodial Wallet



Introduction

Stellar Navigator will not just be any wallet - it's the ultimate tool for navigating the vast and exciting world of cryptocurrency, De-fi and, encompasses all the innovative Dapps that the Qubic ecosystem will create.

Embark on a journey to the forefront of financial and social innovation with Stellar Navigator, a revolutionary non-custodial wallet that explores the vast reaches of the Stellar network. With its sleek, intuitive interface, Stellar Navigator will elevate your experience to new heights.

Discover the full potential of decentralized finance with a wide range of cutting-edge applications developed by Qubic Ecosystem including a powerful wallet-to-wallet chat system, a one-stop-shop decentralized exchange aggregator, a private search engine that puts your privacy first, and a fiat gateway aggregator that makes accessing the real world economy a breeze.

Whether you're a novis or advanced trader seeking secure storage and management of your Stellar assets and NFTs, or a merchant on a mission to conduct frictionless business transactions, Stellar Navigator has the tools you need to thrive in a decentralized future. So take the first step, and join the forefront of the Defi revolution with Stellar Navigator!



Stellar Navigator:

A Gateway to the Future of Cryptocurrency Step into the future of finance with Stellar Navigator, the ultimate non-custodial wallet designed for the Stellar network. Whether you're a tech-savvy individual looking to securely store, manage, and trade your Stellar tokens and NFTs, or a merchant seeking to conduct seamless business transactions, Stellar Navigator has you covered.

Accessible from Anywhere, Anytime:

Stellar Navigator is a cutting-edge wallet that offers seamless access from any device, anywhere available in apps stores or download direct from our website; Whether you're at home, on the go, or simply on your break, you can manage your assets and transactions from your desktop, laptop, smartphone, or tablet. With Stellar Navigator, you have complete flexibility and control.

Wallet to Wallet Chat:

With Stellar Navigator, you'll never feel alone in the cryptocurrency world. The wallet-to-wallet chat function enables you to instantly communicate with other Stellar Navigator users, making it easy to stay connected with friends and other users, discuss trades, ask questions, and more.

Ai Chat Assistant:

Stellar Navigator is loaded with tools and features that make asset management a breeze. The third-party protocol functions for merchant accounts, standing orders, and escrow services offer a hassle-free solution for merchants to accept payments and manage transactions. For users, standing orders and escrow services ensure secure and hassle-free payments.







Unleash the Power of Decentralized Trading:

Explore the world of decentralized trading with Stellar Navigator native decentralised exchange Dex. Search for and trade assets on the decentralized exchange, making it easier than ever to find and trade the assets you're looking for, all in one place. Whether you're buying, selling, or trading, the Qubic Dex Aggregator provides access to a vast array of assets and makes finding them a breeze.

Effortless Crypto Purchasing:

With Stellar Navigator's Qubic fiat aggregator, buying crypto with your card has never been easier. This powerful feature enables you to buy crypto with your card and manage your transactions, providing a seamless solution for individuals and merchants alike.

Olympus Pay Solutions for Merchants:

Stellar Navigator is not just for individual users. It also offers Olympus Pay solutions designed specifically for merchants. Automated standing orders and escrow smart contracts, you can easily conduct business transactions on the Stellar network, saving time and effort. The standing order function automates your business processes, while the escrow service provides a secure and reliable way to manage transactions, protecting both parties involved.

Unmatched Security Measures:

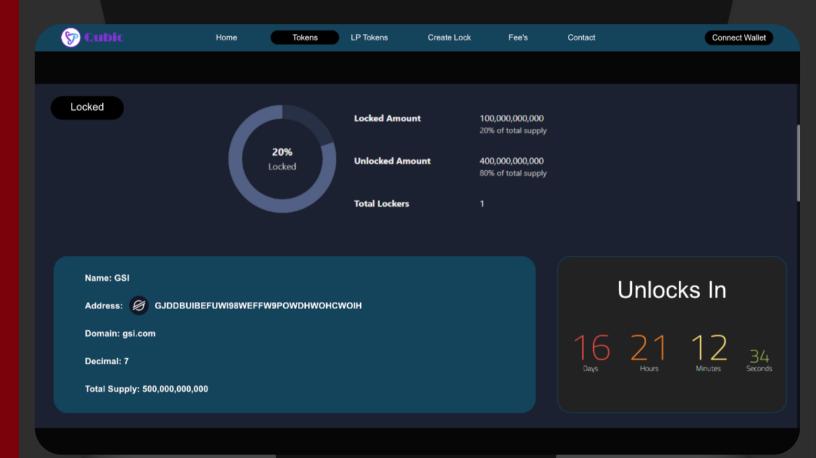
At Stellar Navigator, your assets' security is our top priority. The wallet includes advanced security measures, such as multi-factor authentication and secure key storage, to keep your assets safe and secure.

Experience the Future of Cryptocurrency:

Stellar Navigator is a comprehensive and versatile wallet that offers everything you need to manage your Stellar tokens and NFTs in a secure and convenient manner. With its range of features and third-party functions, it's a must-have tool for anyone looking to make the most of the Stellar network. So why wait? Join the future of finance with Stellar Navigator today!



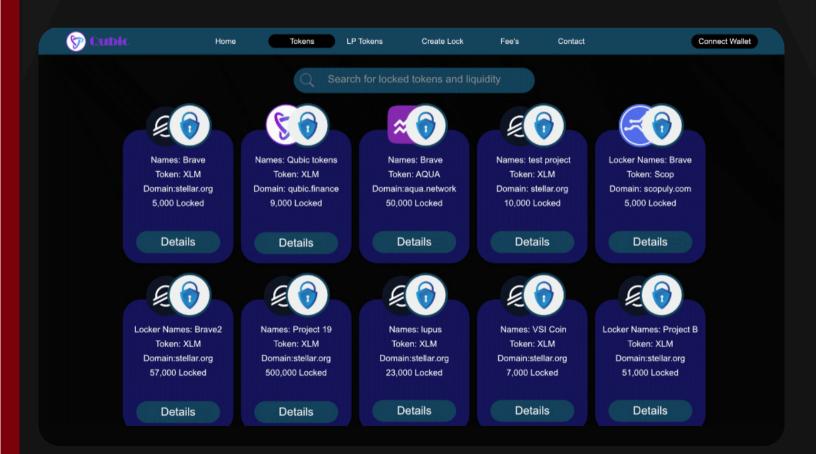
Token & Liquidity Locker



Introduction

Smart Liquidity and Token Locker for the Stellar Blockchain

In the rapidly evolving world of blockchain technology, the need for secure and efficient liquidity management has never been greater. Introducing our Smart Liquidity and Token Locker for the Stellar blockchain - a cutting-edge solution designed to address the unique challenges faced by token issuers and holders on the Stellar network.



Features:

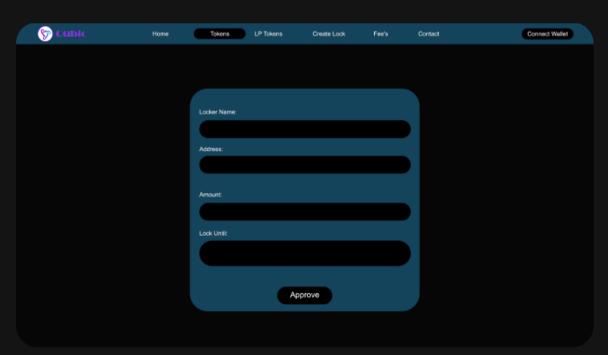
Enhanced Security: Our token locker employs state-of-the-art cryptographic techniques to ensure that your tokens remain safe and inaccessible until the predetermined conditions are met.

Flexible Locking Mechanisms: Whether you're looking to lock tokens for a set period, until a specific event occurs, or based on any other custom criteria, our solution offers the flexibility to meet your needs.

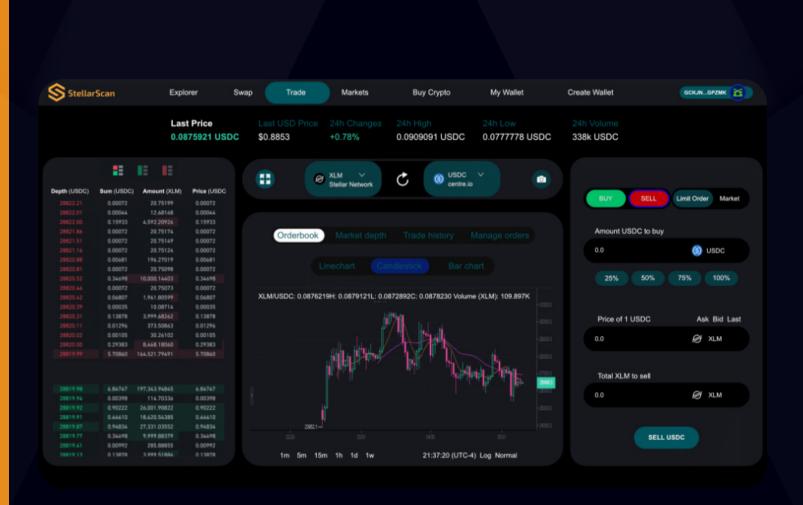
Seamless Liquidity Management: With our smart liquidity feature, token holders can effortlessly provide or withdraw liquidity, ensuring smooth token trading and price stability.

Transparent Operations: Built on the transparent and open Stellar blockchain, all operations are verifiable, ensuring trust and confidence in the system.

Interoperability: Our solution is designed to work seamlessly with other Stellar-based platforms and tools, offering unparalleled integration capabilities.







The Future of Decentralised Trading!

Introducing StellarScan:

Under Development and Shaping the Future of the Stellar Network

StellarScan, our next-generation Stellar DEX (decentralised exchange) and Explorer, is set to transform your experience within the Stellar ecosystem. At Qubic, our dedication to innovation is evident, and StellarScan stands as a testament to our unwavering commitment to decentralization. We aim to empower you, our users, by providing the freedom to trade any token without constraints or hefty fees.

But StellarScan offers more than just a trading experience. We've designed a unique system to enhance the sustainability of the daily Annual Percentage Yield (APY) within the Stellar community. To support this, 50% of the fees generated by StellarScan are channelled towards ensuring the stability and growth of the APY, allowing our users to consistently benefit from their investments.

For our dedicated stakeholders, there's additional value. If you hold 100 million QUBIC'S or more, you stand to benefit. 50% of our fees are distributed among these eligible holders, based on their holdings. This approach not only rewards our larger stakeholders but also aligns their interests with the success of StellarScan.















Progressive Web App

Progressive Web App (PWA) is a type of web application that provides a native-like experience to users using modern web technologies. PWAs are designed to work offline, fast-loading, and installable on the user's home screen.



Features



















Technical Details

Liquidity Pool: StellarScan DEX AMM operates by creating liquidity pools. A liquidity pool is a smart contract that holds a certain amount of cryptocurrency assets, such as Ethereum or Bitcoin, to enable trading between the assets.

Automated Market Maker: AMM algorithm is a key component of StellarScan. This algorithm automatically sets the exchange rates between the assets in the liquidity pool based on supply and demand. It uses a mathematical formula, such as the Constant Product Market Maker (CPMM) formula, to set the price.

Trading Pairs: StellarScan DEX AMM supports multiple trading pairs. Each trading pair represents a combination of assets that can be traded against each other in the liquidity pool. For example, ETH/USDT, BTC/USDT, or DAI/USDC.

Integration with Multiple DEXs: StellarScan DEX AMM typically integrates with multiple decentralized exchanges to access liquidity from different sources. This enables users to get the best possible exchange rate for their trade.

API: The DEX AMM may offer an Application Programming Interface (API) that allows third-party developers to access its data and functionality. This API can be used to build custom trading bots, price trackers, and other tools that interact with the DEX.

Smart Contract: StellarScan AMM is built on Stellar Blockchain, and Soroban smart contracts that executes the trading rules and manages the liquidity pool. The smart contract is stored on the blockchain and is transparent, auditable, and immutable.

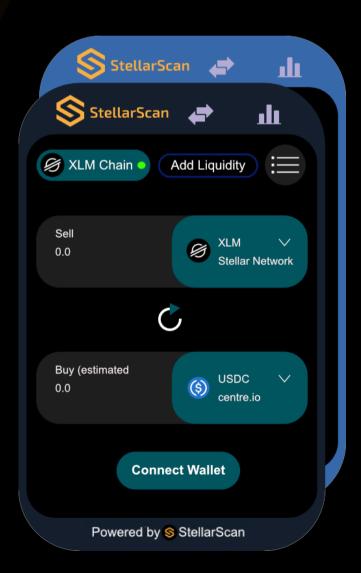
User Interface: StellarScan AMM provides a user interface (UI) that enables users to connect their wallets, view the available trading pairs, and execute trades. The UI also display real-time price charts, trading volumes, and other data related to the liquidity pool.

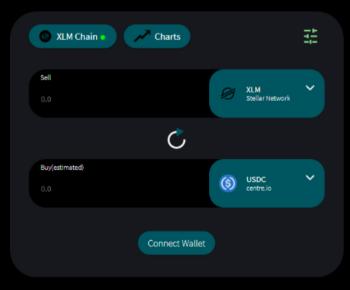
Security:StellarScan DEX AMM is designed to be secure and trustless. It leverages the security of the underlying blockchain and smart contract technology to ensure that trades are executed as intended and that funds are protected from theft or fraud.

StellarScan DEX Widget

The all-in-one solution for seamless cryptocurrency transactions on your website. With the StellarScan DEX Widget, your users can easily buy your token, add liquidity, and monitor charts in real-time, all without leaving your website. It's a game-changing tool that will enhance your users' experience and streamline your cryptocurrency operations.

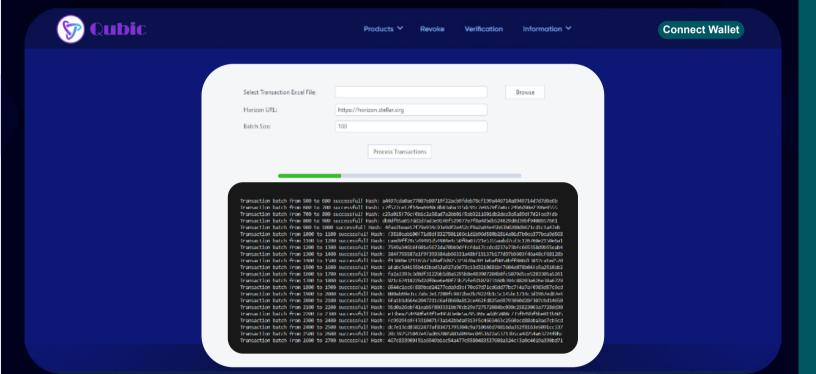
Whether you're an entrepreneur, a developer, or a crypto enthusiast, the StellarScan DEX Widget is the perfect addition to your platform. Discover the amazing features of the StellarScan DEX Widget and take your crypto game to the next level.





Mass Transaction Sender

Decentralised fast and reliable



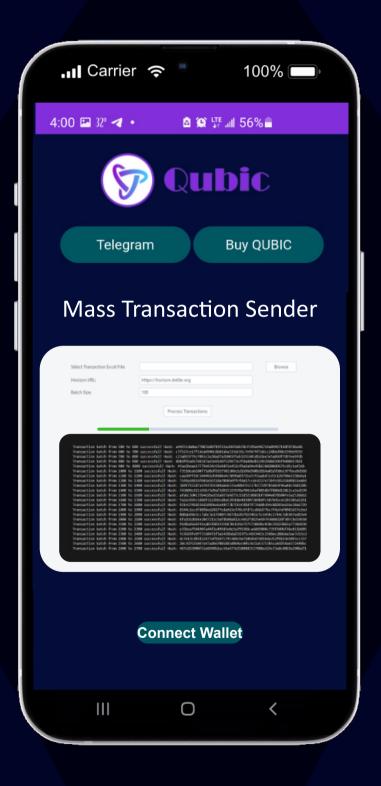
Introduction

In the ever-evolving world of digital finance, the Stellar blockchain stands out for its lightning-fast transaction speeds, decentralized control, and unparalleled efficiency. To further optimize this landscape, we introduce the Mass Transaction Sender — a revolutionary tool tailored specifically for the Stellar network. This isn't just another transaction utility; it's a powerful integration of Stellar's blockchain capabilities with the Qubic ecosystem.

For businesses and individuals alike, handling mass transactions can be cumbersome, time-consuming, and often costly. Recognizing these challenges, the Mass Transaction Sender offers an effortless solution. With this platform, users can send numerous transactions simultaneously, streamlining processes and enhancing efficiency manifold.

One of the standout features of our Mass Transaction Sender is the integration of the QUBIC payment system. Unlike many tools where transaction fees are paid in conventional assets or tokens, here, all fees are settled using QUBIC. This offers a unique advantage – as part of the broader Qubic ecosystem, users not only benefit from the efficient cost structures but also align themselves with a network that's futuristic, sustainable, and primed for exponential growth.

To sum it up, the Mass Transaction Sender for Stellar, powered by QUBIC, is not just a tool; it's a leap towards a smarter, more efficient, and more interconnected digital finance world. Whether you're a business with mass transactional needs or an individual looking to harness the power of Stellar to its fullest, this platform is crafted for you. Welcome to a seamless transactional experience like never before.

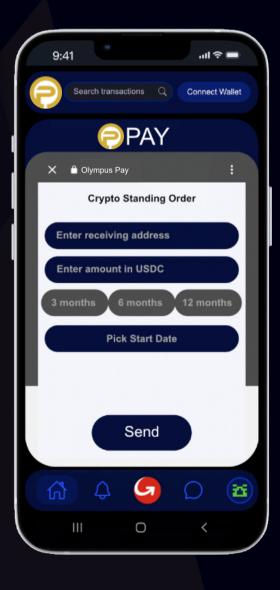












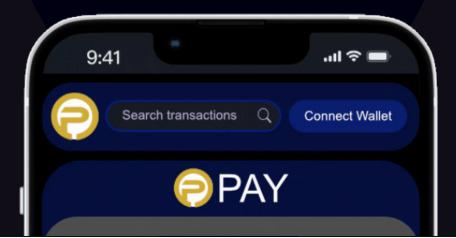


Introduction

Olympus Pay represents the future of digital payments, thanks to its groundbreaking technology and unrivaled versatility. As a layer 3 payment protocol built atop the Stellar blockchain, Olympus Pay offers an unparalleled level of speed, security, and reliability, enabling merchants, customers, and escrow agents to conduct transactions with ease and confidence.

With its advanced merchant service, Olympus Pay provides a streamlined payment experience that empowers merchants to accept multiple forms of payment, including cryptocurrencies, with lightning-fast transaction times and low fees. The escrow smart contract service ensures that all transactions are secure, transparent, and fully automated, while the standing order service allows customers to set up recurring payments with ease.

Whether you are a small business owner looking to expand your payment options, a customer seeking a more convenient way to pay, or an escrow agent seeking a secure and reliable platform, Olympus Pay is the ideal solution. So why settle for anything less than the best?



Features

Merchant Service:

The merchant service allows merchants to accept payments on their website or in person. This service is designed to be user-friendly and easy to integrate into any existing payment system. It supports a wide range of Cryptocurrency including USDC, XLM, BTC, ETH, QUBIC and more.

Escrow Smart Contract Service:

The escrow smart contract service is designed to provide a secure and transparent payment process for buyers and sellers. It allows buyers to transfer funds to an escrow account, which is held by a third-party escrow agent until the goods or services are delivered. This service is particularly useful for large transactions or high-risk transactions, as it helps to mitigate the risk of fraud or non-delivery.

Standing Order Service:

The standing order service allows customers to set up recurring payments for goods or services. This service is designed to be convenient and flexible, allowing customers to customise the frequency and amount of their payments. It is particularly useful for businesses that offer subscriptions or recurring services, as it simplifies the payment process for both the merchant and the customer.

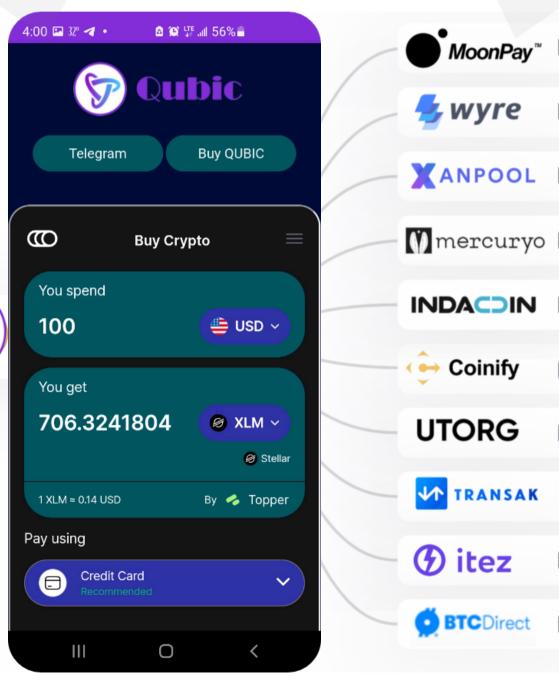
Overall, Olympus Pay is a powerful and reliable payment protocol that offers a range of services to meet the needs of merchants, customers, and escrow agents. It is built on top of the Stellar blockchain, which provides a fast and secure platform for transactions. Whether you are a merchant looking to accept payments online or in person, or a customer looking for a convenient way to make recurring payments, Olympus Pay has the tools and services you need to make your payment experience seamless and secure.







Fiat Gateway Aggregator



LIVE

LIVE

LIVE

LIVE

LIVE

LIVE

LIVE

LIVE

SOON



Introduction

The Fiat Gateway Aggregator is a game-changing interface that is revolutionising the world of cryptocurrency transactions. It provides users with the power to effortlessly enter and exit the cryptocurrency market, regardless of their location or preferred payment method. By aggregating all fiat gateways, the interface supports most countries, fiat currencies, and cryptocurrencies, making it a truly global Interface.

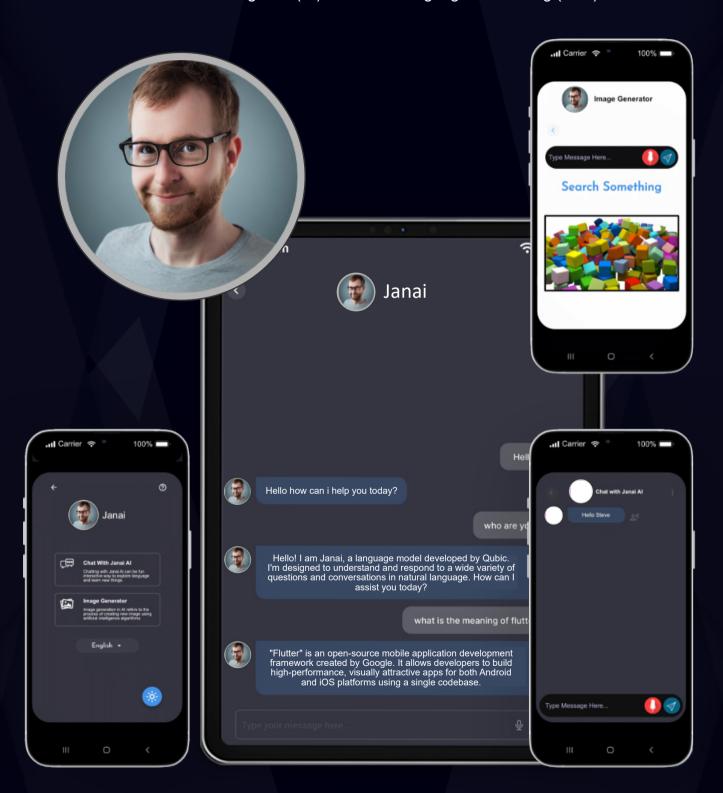
The the smart on-ramp routing engine is one of the most exciting features of the Fiat Gateway Aggregator. It employs cutting-edge technology to recommend the on-ramp that is most likely to result in a successful transaction. This ensures that users have the smoothest experience possible, with minimal stress or inconvenience.

But the intelligence of the Fiat Gateway Aggregator doesn't stop there. The platform also offers the lowest fees and best offers for any transaction. By checking which on-ramps have the lowest fees, the platform ensures that users get the most value for their money when buying or selling cryptocurrencies. And by allowing users to choose their preferred option, the platform puts the power back in the hands of the user, providing a fully customizable experience.

Looking to the future, the Fiat Gateway Aggregator is set to become an even more powerful platform, with new features and innovations being developed all the time. As the world becomes more interconnected and the demand for cryptocurrencies continues to grow, the Fiat Gateway Aggregator is poised to be at the forefront of this exciting new world of digital currencies. With its smart on-ramp routing engine and low fees, the platform is the perfect choice for both novice and experienced cryptocurrency users, and is sure to be a leading platform for years to come.

Janai Al Assistant

Artificial Intelligence (AI) & Natural Language Processing (NLP)



Introduction:

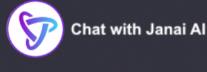
In today's fast-paced world, communication has become a crucial aspect of our daily lives. The emergence of artificial intelligence (AI) and natural language processing (NLP) has revolutionised the way we interact with technology, and language chatbots are no exception. One such innovative is Janai, a chatbot and office AI assistant with a voice response, voice chat, and image generator capabilities. Janai offers a futuristic approach to AI, with its advanced features that are designed to make communication even more engaging, efficient, and personalised.

Background:

The use of language chatbots has grown exponentially in recent years. With the release of ChatGPT in November 2022. However, most chatbots are limited to text-based communication, which can be dull and monotonous. Janai seeks to break this limitation by introducing voice response and voice chat functionalities, making communication more engaging, human-like, and futuristic. Additionally, Janai's image generator feature allows users to generate images within the chatbot interface, which adds a whole new dimension to the chatbot experience.



My name is Janai and i'm your personal Al assistant how can i help you?











Key Features

Janai has a unique set of features that set it a part from other chatbots. These features include:

Voice Response:

With Janai's voice response feature, users can communicate with the chatbot using voice commands. Responds to users' queries and commands in a natural, human-like tone, making communicaon more engaging and futurisoc.

Voice Chat:

Janai's voice chat feature allows users to engage in a conversation with the chatbot using natural language. The chatbot's voice recognition technology can understand user intent and respond accordingly, providing an even more interactive experience.

Image Generator:

Janai's image generator feature is a groundbreaking innovation in chatbots. Users can generate images within the chatbot interface by inputting keywords, making the chatbot experience more engaging, personalised, and futuristic.

Document Creator:

With Janai, you can create word like documents, and spreadsheets with effortless ease, using just your voice or text commands ready to print, save, or email.

Personalisation:

Janai is designed to be highly personalised. The chatbot learns from users' interactions and tailors its responses to suit each user's unique needs, providing an even more personalised experience.

Benefits

Janai's advanced features offer a wide range of benefits to users and businesses alike. Some of these benefits include:

Improved User Experience:

Janai's voice response, voice chat, and image generator features provide an engaging, interactive, and futuristic experience for users.

Increased Efficiency:

Janai can handle multiple conversations at once, making it more efficient for businesses to communicate with their customers, leading to better customer satisfaction.

24/7 Customer Support:

With Janai, businesses can provide round-the-clock customer support, leading to faster response times and increased customer satisfaction.

Conclusion

In conclusion, Janai is a game-changing AI language chat assistant that is leading the way in futuristic chatbot technology. With its advanced features, Janai is designed to provide a more engaging, efficient, and personalised communication experience for users and businesses alike. Janai's innovative voice response, voice chat, and image generator features provide a glimpse of what the future of communication might look like, making it a must-have for anyone looking to stay ahead of the curve.

Janai Mobile

Download the Janai mobile app for iOS or Android and experience the convenience of having a chatbot with voice response, voice chat, and image generator capabilities right at your fingertips. With the app, you can easily engage in natural language conversations, ask questions, get recommendations, and even generate images on the go. Whether you need assistance with a task or just want to have a quick chat, the Janai mobile app is your go-to companion. So, what are you waiting for? Download Janai mobile now and start exploring its amazing features!

Janai Desktop

Say hello to Janai desktop- the ultimate desktop document AI assistant that is here to revolutionise the way you work. With Janai, you can create word like documents, spreadsheets, and generate images with effortless ease, using just your voice or text commands. Imagine the convenience of being able to complete all your documentation tasks at the speed of thought, without ever touching your keyboard or mouse.

With Janai's intuitive interface, you can experience the power of artificial intelligence, seamlessly integrated into your daily workflow. Whether you're a busy professional, a creative artist, or a tech-savvy entrepreneur, Janai is the ultimate productivity tool that will help you take your work to the next level.

Gone are the days of tedious document creation and endless typing - Janai is the future of productivity, delivering unparalleled efficiency, accuracy, and convenience. So, get ready to revolutionise your work processes and unleash your full potential with Janai - your personal document AI assistant.







Janai Visual Studio Plugin

Janai VSP is designed to facilitate the process of software development by allowing programmers to write code more efficiently and naturally. Janai has both text and voice input capabilities, which enables programmers to interact with Janai using natural language commands.

Janai uses natural language processing (NLP) algorithms to understand the programmer's commands and translate them into code. For example, if the programmer says "create a function called calculate_sum that adds two numbers together," Janai would use NLP algorithms to understand the intent of the command and generate the corresponding code in Visual Studio.

Janai is built on top of Visual Studio and has a deep integration with its code editor. This allows the system to provide real-time feedback and suggestions as the programmer writes code. For instance, the system can offer suggestions for method names, provide syntax highlighting, and identify errors in the code.

Janai is also designed to learn from the programmer's commands and improve its accuracy and efficiency over time. By analyzing the programmer's patterns and preferences, Janai can provide more accurate and relevant code suggestions and anticipate the programmer's needs.

Overall, Janai provides a more intuitive and efficient way for programmers to write code in Visual Studio, enabling them to focus on the creative aspects of software development rather than the mechanical details of coding.



Technical Details

Natural Language Processing (NLP) Engine: An AI chat assistant needs a robust NLP engine that can understand and interpret user input. This engine uses various techniques like machine learning, semantic analysis, sentiment analysis, and named entity recognition to derive the meaning from the user's input.

Voice Recognition and Text-to-Speech (TTS) Engines: The voice chat feature of an Al chat assistant requires a speech recognition engine that can convert spoken words into text. This engine uses acoustic models, language models, and deep learning algorithms to recognize speech accurately. Similarly, a TTS engine is required to convert the chatbot's responses into spoken words.

Image Generation: An AI chat assistant with an image generation feature requires a deep learning-based image generator. This generator can create images from textual descriptions. This technology involves the use of Generative Adversarial Networks (GANs), which consists of a generator and a discriminator neural network.

Machine Learning Algorithms: The AI chat assistant needs to be trained using various machine learning algorithms. These algorithms include supervised learning, unsupervised learning, and reinforcement learning, which help improve the chatbot's performance and capabilities over time.

Cloud Infrastructure: An AI chat assistant requires a robust cloud infrastructure to handle the massive amounts of data generated by users. This infrastructure includes servers, databases, and other necessary software tools.



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