Background

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Work experience
Ultimate Digits
NFT Labs
Fractal AI
2 Startups

Education
Rochester Institute of Technology

Other
Draper University
Antler Singapore
Polkadot Blockchain Academy
GrowthX

Speaker at
NFT NYC
Miami NFT Week
NFT LA
The world's financial system is converging

Bitcoin: A Peer-to-Peer Electronic Cash System

Satoshi Nakamoto
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www.bitcoin.org

Abstract. A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution. Digital signatures provide part of the solution, but the main benefits are lost if a trusted third party is still required to prevent double-spending. We propose a solution to the double-spending problem using a peer-to-peer network. The network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the proof-of-work. The longest chain not only serves as proof of the sequence of events witnessed, but proof that it came from the largest pool of CPU power. As long as a majority of CPU power is controlled by nodes that are not cooperating to attack the network, they’ll generate the longest chain and outpace attackers. The network itself requires minimal structure. Messages are broadcast on a best effort basis, and nodes can leave and rejoin the network at will, accepting the longest proof-of-work chain as proof of what happened while they were gone.

"Bitcoin is the first example of a digital good whose transfer stops it from being owned by the sender"
Gobal M2/M3 money is $95T, India's M3 money is $2.9T, Crypto M3 is $1.7T

"Fiat is the Latin word for 'let it be done.' Money becomes fiat when it is decreed into existence by government fiat, or by government decree."
Money moves with ledgers, not bridges

Cash
Cheques
IMPS
RTGS
NEFT
Cards
Internet Banking
E-wallets
Money moves with ledgers, not bridges

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Launched in 2016, UPI has acceptance in 12 countries, with parallel systems in others.
UPI introduced interoperability in a fragmented payments infrastructure

- Cross-Bank Transactions
- Multiple Payment Providers: Banks, digital wallets, fintechs → Payment Service Providers (PSPs)
- QR Code Integration: QR codes simplify payments
- Standardization: Consistent communication and transaction processing
- Real-Time Settlement: instant fund transfer between accounts, regardless of the bank
- Third-Party Apps: Additional services and functionalities
- Aadhaar Integration: KYC
UPI has surpassed all other payment mechanisms in usage frequency and volume

- 70% of all digital transactions
- Also used for direct benefit transfers and subsidies
- 11 billion
- Rs. 730
Fragmentation in the crypto assets transfer ecosystem resembles pre-UPI India

- Lack of Standardization: Multiple blockchain networks with diverse protocols and features.
- Non-Interoperability: Difficulty in transferring assets seamlessly between different blockchains.
- Limited Accessibility: Users must set up wallets on various blockchain networks.
- Complexity: Navigating multiple blockchains requires understanding their unique features.
- Reduced Efficiency: Interoperability challenges lead to longer settlement times and higher fees.
We simplify crypto transactions by linking people's phone numbers to their crypto wallets.

Step 1
Bank account linked to phone number

Step 2
ACCOUNT NUMBER
1234-XXXX-XXX-XXXX

Step 3
Enter a phone number
Pay someone using a UPI verified phone number
91+ 93111 25996

Ultimate Digits
Crypto wallet linked to phone number

WALLET ADDRESS
1Lbcfr7sAHTD9CgdQo3HTMTkV8LK4ZnX71
Ultimate Digits provides superior Web3 UX

Imagine sending money to
“6506421980”
vs.
“1A1zP1eP5QGefi2DMPTfTL5SLmv7”
Fragmentation in the crypto assets transfer ecosystem resembles pre-UPI India

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Asset transfers are needed by a variety of solutions

- Wallets
- Fiat onramps
- Payment gateways
- CEXes
- DEXes
- Social dApps
- NFT renting protocols and products
- NFT marketplaces
- Staking protocols
- Web3 games
Why isn't your mobile number your Web3 username?

Values in millions

<p>| | | | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Domains</td>
<td>Email accounts</td>
<td>Global internet users</td>
<td>Phone numbers</td>
</tr>
<tr>
<td>362</td>
<td>3800</td>
<td>5007</td>
<td>5480</td>
</tr>
</tbody>
</table>

There are 20x more mobile numbers in existence than domain names - mobile numbers are already the largest social graph.
Domain names are NOT the future of Web3 identity

3% of internet users own a domain name

362M registered domains majority are owned by registries

Why?
Not every one wants to build their own website!
Phone numbers are an exponentially better instrument for Web3 identity

**Phone Numbers > Domain Names**

- Real-world utility
- Web2 giants are pushing smartphone penetration
- Mass-market adoption
- High usage and sharing frequency
- Low entry barrier to utility

![Bar chart showing numbers in millions for different categories](chart.png)
Our product also includes other features that make it compelling

- No wallet? no problem. Sign up with us using your phone number, email, or socials, and we’ll auto-create a wallet for you
- Forget crypto transaction hashes or blockchain scanner URLs - we send you easy to understand text notifications to confirm transactions
- Retain flexibility to use your real-world phone number, or use our NFT Web3 virtual numbers for privacy and vanity
- We have exciting new features coming your way:
  - App-free transactions using hashkey commands
  - Multi-factor authentication
  - Decentralized VOIP
  - Web3 messenger
Users can personalize and trade their Ultimate Digits numbers

Personalized Numbers
Custom virtual mobile numbers as ERC-721 NFTs

- Text & Push Notifications
- Send & Receive Crypto Without any App
- Take Control of Your Communication
- Multi-Factor Authentication
The Ultimate Digits country code

+ 999 (000) 000-0000

+ Country Code
   Area Code
   Phone Number
We map phone numbers to wallet addresses and give those numbers to users as NFTs

Supported Blockchains

Smart contract 1

Ultimate Digits registry

Records all numbers registered on UD; stores:
- Owner of the number
- Translator for the phone number
- Caching time for all records under the phone number

Smart contract 2

Translator: Maps phone numbers to machine-readable addresses and vice versa; matches each phone number to the corresponding user, phone number or address

Machine readable data:
- Wallet addresses
- Other crypto addresses
- Content hashes
- Metadata

Human-readable numerical string:
- Mobile numbers
- Landline numbers

Ultimate Digits is built on a pair of two smart contracts for every supported chain
Our proprietary "Translator" enables this
Phone numbers are crucial economic infrastructure - there is immense value in making them the foundation for digital identity in Web3

Phone numbers hold significant economic value as intellectual property and marketing assets.

The number could be lost just by missing a renewal payment and losing that identity forever.

Transferring a number is a painful process that suffers from human error and poor service from an oligopoly of telecom providers.
Users get Web3 notifications via text or push on their virtual or regular mobile number

- **Personalized Numbers**

**Text & Push Notifications**
Push or text message notifications for Web3 transactions, floor prices, dApp communications and more. We also make complex Web3 transaction human-readable

- **Send & Receive Crypto Without any App**
- **Take Control of Your Communication**
- **Multi-Factor Authentication**
USSD codes and hashkey commands to send and receive crypto without app

- Personalized Numbers
- Text & Push Notifications

Send & Receive Crypto Without any App
Hashkey functions with USSD codes for balance lookups, transaction history and more

- Take Control of Your Communication
- Multi-Factor Authentication
Users control data visibility, and contact permissions, and can use our VOIP & messenger

- Personalized Numbers
- Text & Push Notifications
- Send & Receive Crypto Without any App

Take Control of Your Communication
App to receive push notifications, control who contacts you and for what purpose, link wallet addresses to Ultimate Digits numbers, and to use Molly-fork messenger and decentralized VOIP

- Multi-Factor Authentication
ERC4337-enabled multi-factor authentication to ensure unparalleled security of transactions

- Personalized Numbers
- Text & Push Notifications
- Balance and Transaction Inquiry
- Take Control of Your Communication

Multi-Factor Authentication
Read this to discover how Ultimate Digits reinvents transaction confirmations with advanced multi-factor authentication
This is the best time to build Ultimate Digits!

- Global crypto users
- Users with a Web3 identifier

700M new Web3 users

- 320M <7M

- 2024

- 2030

~1B

Decentralized → Centralized
disruption
Our key highlights include incredible customer and partner traction, proving demand for our product.
We're a B2C super-app, with a freemium business model

$5  Sales of NFT phone numbers

0.1%  Transaction fee

Auctions of vanity numbers

Subscription for pro features

API licensing

Discover our growth strategy [here](#)
We have evidence that we're building something that people want!

11,000+ Connected wallets

39,000 Pre-registrations

25,000+ Community
Ultimate Digits = ultimate utility

- Human-readable payments
- Crypto address
- Reputation
- Personalized numbers
- Humanity check
- 2FA authentication
- Defi login
- Text & push notifications
- Digital business cards
- USSD/Hashkey functions
- Digital identity
- Gaming & metaverse login
Ultimate Digits = ultimate utility

- Phase 1: P2P crypto and NFT transfers based on mobile numbers
- Phase 2: Integration with PayNow for supporting transfers in fiat as well as crypto
- Phase 3: Delegation of transaction validation with Ultimate Digits mobile app (DePIN)
- Phase 4: eSIM-enabled decentralized VOIP and wallet-to-wallet chat (DePIN)
- Phase 5: Long-range WAN hardware dissemination to validators to provide connectivity (DePIN)
ULTIMATE DIGITS

Your Phone Number → Your Crypto Wallet

www.ultimatedigits.com