TRADING AND PAYMENT TOKEN

WHITEPAPER

ENGLISH

1. Executive Summary

In this document, the Ultima team analyzes the state of the crypto trading market from Q1 2025 to Q3 2025, and presents the role of the TPTU token in the market. The document provides information on the project's mission, history, key technologies, and products. You'll also learn about the Ultima ecosystem, of which the TPTU token is an integral part.

2. Market Analysis

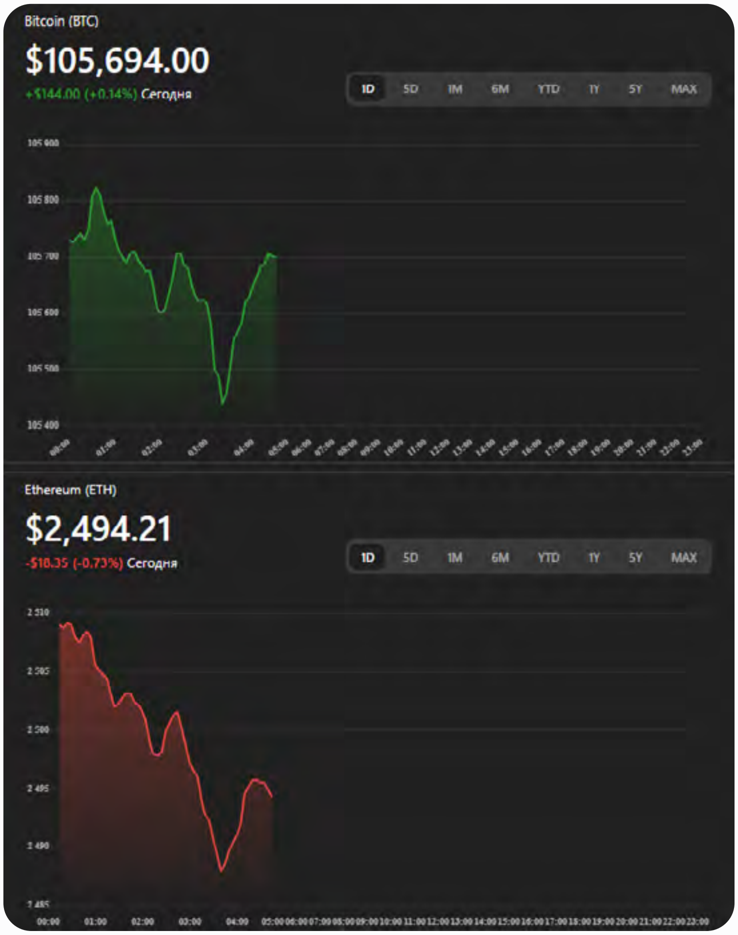
2.1. Current State of the Crypto Market

The past few years have been significant for the crypto market, with many key events accelerating the global adoption of Web3.

Key events include:

- The return of Donald Trump to power in the U.S., referred to as the "crypto president"
- Trump's launch of his own token, which reached multi-billion-dollar capitalization within days
- The launch of ETFs for BTC and ETH, as well as a large number of applications for other tokens.
- The creation of a state cryptocurrency reserve in the U.S.
- Circle (USDC issuer) going public via IPO, soaring +300% above the IPO price
- As of June 2025, the crypto market continues to demonstrate growth and maturity. Total market capitalization is estimated at **$3.4 trillion**, up from $2.42 trillion in April 2025.

- **Bitcoin** is trading above $105,000, having gained nearly 100% year-over-year.
- **Ethereum** is holding around $2,500, showing rising network activity
- U.S. spot ETFs for BTC and ETH have attracted **over $40 billion** to date, driving institutional inflows and outpacing the growth rate of similar gold investment instruments.
- The total value locked in DeFi (TVL) continues to grow and is concentrated mainly on Ethereum (around 60%).



2.2. Advantages of Cryptocurrencies as a Payment Method

- **Speed and accessibility**: Crypto transactions are processed instantly, often within seconds, without geographical restrictions
- **Low fees**: Transaction fees are typically 0.1–1%, much lower than the traditional 2–3%
- **Transparency and security**: Blockchain ensures immutability of records, reducing fraud risk
- **Global reach**: cryptocurrencies enable payments without conversion losses.
- **Adoption by major brands**: Microsoft, Tesla, Starbucks, Gucci, Balenciaga, and Printemps now accept crypto payments

2.3. Crypto Trading: Statistics, Potential, and Forecast

Crypto trading is becoming a global phenomenon. Demand for investment and trading solutions, as well as educational resources, is growing every year.

- **Retail and institutional flows**: Since late 2024, there's been a surge in retail (Solana, memecoins) and institutional (BTC/ETH ETFs) investments
- **Derivatives**: open interest in BTC contracts has increased by 216%, and by 196% for ETH
- **ETFs and institutional investors:** $40 billion in ETFs (BTC + ETH), with trading volume exceeding $40 billion in AUM.
- **Expert predictions**: BTC could reach $150,000–250,000 by the end of 2025, according to analysts and expert sources.

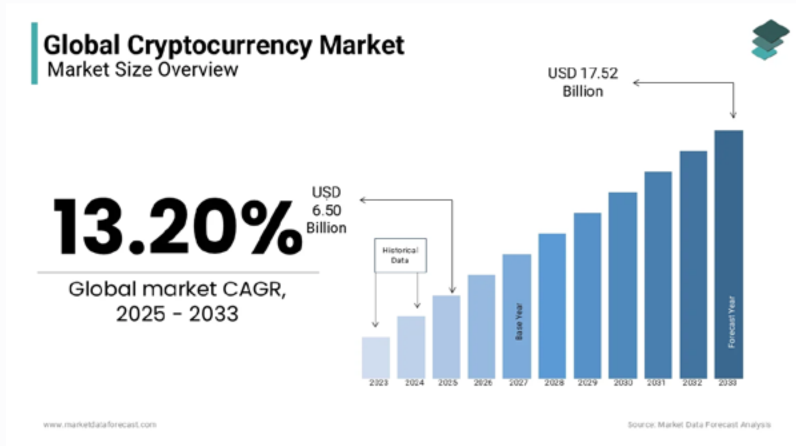
2.4. Losses in Crypto Trading

- **Cybercrime**: Losses in 2025 exceeded $502 million, with 63% due to hacks of services, crowdfunding platforms, and DEXs. However, this number is decreasing yearly — down from $5.6 billion in 2023 and $2.2 billion in 2024
- **Decline in dark activity**: Thanks to regulation and KYC/AML compliance, criminal transactions are decreasing
- **Need for security**: Investors must use reliable wallets and platforms to prevent losses

2.5. Market Development Trends

The digital asset market is gaining credibility worldwide, with staking ETF approvals and many legal hurdles resolved. The industry is becoming transparent and ready for mass adoption.

- **Regulatory frameworks**: MiCA in the EU, new licenses in Singapore, SEC approvals for staking and ETFs
- **Growth in digital infrastructure**: Instant payments, digital wallets, AI analytics, CBDCs, and cross-chain solutions
- **Tech convergence**: AI + blockchain projects (Render, Fetch.ai, Ocean Protocol) are key 2025 trends



2.6. Forecast for the Next 5 Years

- **Strong growth expected:** CAGR forecast of 15–17%, with market volume projected to exceed $6–11 trillion by 2029–2030
- **User growth:** Estimated 750–900 million users by 2025/2026, up from 420 million in 2023 and 660 million in 2024
- **Institutionalization**: Continued investments in BTC/ETH, growth of ETFs, derivatives, and staking
- **Regulation & infrastructure**: Stable legal environment, growing number of fintech and blockchain solutions, CBDCs, and digital payment systems

Conclusion

The crypto market is showing strong dynamics and maturity: with global institutional adoption, rising market volumes, expanding user bases, innovative tech solutions, and global infrastructure. Leading global economies are beginning to embrace Web3 solutions.

3. TPTU Mission

The mission of TPTU is to simplify the user's journey in the blockchain world. The TPTU token serves as the entry point into the Ultima crypto product ecosystem. Thanks to TPTU, anyone can get started with just a few simple steps: purchase the token, activate the trading bot, and immediately start profiting. The size of the profit is fixed in percentage and can reach up to 11,000%. The bot continues to run until it reaches the declared profit.

TPTU is the key to automation, savings, and deep integration into the decentralised economy. We are committed to making blockchain accessible to everyone.

3.1. Core Functions of TPTU

Trading and Payment Token (TPTU) is a trading token on the Ultima Chain network. It allows users to activate automated trading, participate in the product ecosystem, and receive Energy tokens needed to operate on the blockchain.

The core functions of TPTU include:

- **Automated trading:** TPTU can be used to activate the Ultima Trading bot, which trades the TPTU/USDT pair. The bot operates based on ready-made strategies and generates profit in USDT.
- **Freezing and Energy:** When TPTU is frozen for 3 years, the user receives Energy tokens — a resource required for transactions in Ultima Chain. The rate is 1 TPTU = 5,000 Energy.

3.1.1. TPTU — The Entry Point to the Flagship ULTIMA Product: The ULTIMA Trading Platform

Ultima Trading is an automated spot trading platform developed within the Ultima ecosystem. The main trading instrument is the TPTU/USDT pair.

To get started, a user must purchase a license and connect their exchange account to the trading bot.

The bot trades using pre-configured strategies that adapt to market conditions and generates profit in USDT. The platform integrates with crypto exchanges (e.g., MEXC or BingX) via API keys.

Steps to launch the trading bot:

1. **Paying for a license:** Choose a license on the Ultima Trading platform and pay for it.
2. **Fund the exchange:** Top up your crypto exchange balance in USDT. Deposit the amount recommended on the ULTIMA Trading platform.
3. **Activate and integrate the bot:** Activate the bot and connect it to the exchange via API keys.
4. **Trading and analytics:** The bot starts trading, and you can monitor the results through the dashboard.

Platform features:

- **Fixed profit:** Each license has a maximum profit limit, after which the bot stops.
- **Flexible management:** You can stop and restart the bot at any time.
- **Convenient analytics:** Statistics on trading, orders, balances, and performance are available in the dashboard.
- **Transparency:** A list of the top 100 most effective bots, charts, and history of trades made by your bot is available.

3.2. UENERGY Tokens

UENERGY Tokens are additional tokens that power smart contracts and transactions on the Ultima Chain, the parent blockchain of the TPTU token.

To get UENERGY tokens, you need to freeze TPTU for three years. Energy tokens are credited at a rate of 1 to 5000. The minimum freezing amount is 200 TPTU. For example, freezing 200 TPTU for 3 years yields 1,000,000 UENERGY, which is enough to perform tens of thousands of blockchain operations.
This makes using the network much cheaper and more convenient.

4. TPTU Tokenomics

Network: Ultima Chain

Standard: URC-20

Purpose: trading, product payments, receiving UENERGY

Initial supply: 1,000,000 TPTU

To be issued: 14,000,000 TPTU

Consideration of additional issuance will be made based on the product's Q3-Q4 2025 performance

Minimum freezing amount: 200 TPTU

Freezing period: 3 years

5. TPTU Token Utility

TPTU (Trading and Payment Token) is a multifunctional token within the **Ultima Chain** network, providing access to key ecosystem products and efficient interaction with the blockchain. It serves several important purposes:

1. Trading activation

TPTU is the gateway to **Ultima Trading**, the flagship automated trading platform for the TPTU/USDT pair. The user buys a license with TPTU and launches the trading bot, which runs on pre-set strategies and generates stable profit in USDT.

2. Freezing and getting UENERGY

TPTU gives access to a unique feature of the Ultima Chain network called Return Freezing. By freezing a certain number of TPTU tokens for three years, the user, in return, receives an incoming transaction with UENERGY tokens, an internal resource of the network.

Each single TPTU grants 5,000 UENERGY, which is used to make transactions, launch smart contracts, and perform other operations on the Ultima blockchain. This allows you to use the network with nearly no commissions and provides flexible access to the entire infrastructure. The minimum freeze amount is 200 TPTU.

Thus, TPTU is not just a token — it is the key to the Ultima ecosystem, combining trading, resource generation, and access to the blockchain's key features.

6. TPTU — An Essential Part of the ULTIMA Ecosystem

The Ultima Trading platform and the TPTU token are not just standalone projects. They are part of the extensive **Ultima** ecosystem, which brings together dozens of products, millions of users, and its own smart blockchain infrastructure. This position gives Ultima Trading and TPTU a strategic advantage: the ability to instantly integrate with wallets, cards, and other services, creating a unified space for the daily use of tokens.

6.1. History of Ultima

Ultima's roots trace back to Switzerland in 2016. The project began with a team of professional developers with extensive experience in crypto products and payment systems. Today, Ultima operates in more than 120 countries worldwide.

The idea to create a blockchain that could solve the problems of existing cryptocurrencies first came to the founders in 2016. In 2017, it took its first form. Then, in 2018, an updated blockchain was launched, based on deflationary coinbase transactions.

Today, Ultima is an international community uniting over 3,000,000 people worldwide. A new milestone in Ultima's development is Ultima Trading — an automated spot trading platform on leading crypto exchanges, enabling users to generate passive profit. More details about how this product works are covered in the section "Key Products of the Ultima Ecosystem" in this document.

6.2. TPTU's Connection to the Ultima Community

At the time of the TPTU token launch, the Ultima ecosystem already united over **3,000,000 users worldwide**, including in Europe, Latin America, India, the CIS, and the Middle East. These users form an active community that uses:

- the Ultima Chain blockchain
- crypto wallets and cards
- a trading bot for automated trading profit generation
- Umarkt marketplace operating within the ecosystem
- crypto games launched as part of the Ultima ecosystem's gaming arm.

Splitting technology is a separate major area of focus. Splitting takes place in special liquidity pools. Currently, there are more than 10 liquidity pools in the ecosystem.

This scale creates unique conditions for the rapid adoption of Ultima Trading and a natural demand for TPTU.

6.2.1. The Ultima Community

The Ultima community is one of the project's major competitive advantages. From the very beginning, the team declared community development as one of its key goals.

Currently, the number of users of the ecosystem's products exceeds 3,000,000 people, each one part of a global community of passionate crypto enthusiasts — forming a powerful channel to promote the ecosystem in the global crypto market. This community continues to grow, and as it expands, the amount of available ULTIMA tokens on the market decreases proportionally, further strengthening the value of ULTIMA.

Ultima community members profit by trading on the Ultima Trading platform, riding on the growth of the exchange rate, and using Ultima's infrastructure projects (splitting, marketplaces, crowdfunding platform, etc.). The activity of nearly three million people combined with the limited supply of tokens directly influences the growth of the main token, since ULTIMA is required for all actions. Together, these factors positively impact the core token of the Ultima ecosystem.

Today, the Ultima crypto community is one of the largest and most multicultural on the market. From Latin America to Germany, meetups and educational events are held, strengthening this large and loyal community every day! This approach of the Ultima team to community development is rare in the crypto world and is one of the key drivers of the project's growth.

6.3. Key Products of the Ultima Ecosystem

6.3.1. Ultima Chain — The Parent Blockchain of TPTU

Ultima Chain is an advanced blockchain built to solve key challenges faced by existing networks. Thanks to its Delegated Proof-of-Stake consensus algorithm, a new block is created every three seconds, greatly speeding up transaction processing. Its throughput exceeds two thousand transactions per second, outperforming many existing solutions on the market. This speed and scalability make Ultima Chain an ideal platform for developing decentralized applications, wallets, games, marketplaces, and the digital economy.

Within the Ultima Chain ecosystem, the native coin ULTIMA plays a crucial role, enabling interactions within the network and covering transaction fees. Its hyper-deflationary value growth strategy, limited supply of 100,000 coins, and developed infrastructure — including splitting and DeFi tools — motivate users and developers to actively use ULTIMA and build products around it.

Ultima Chain focuses on improving convenience for both end users and developers. Support for the Solidity smart contract language and integration with various token standards make it easy to migrate projects from other networks. The ecosystem already engages millions of users, and the ULTIMA coin, the network's native coin, has a presence in over 120 countries.

The Ultima Chain blockchain can become the base of the next stage of industry development: from advancing Web 3.0 to integrating blockchain into daily life. Its scalability, speed, and reliability form a solid foundation for new services — from fintech and gaming to global crowdfunding platforms.

6.3.2. Ultima Trading

Ultima Trading is a platform that offers automated trading bots designed for spot trading of the TPTU/USDT pair on various crypto exchanges.

Users purchase licenses, connect their exchange accounts (e.g., MEXC, BingX, and others), and launch the trading bot, which operates based on multiple strategies to generate profit automatically. The bot uses only the user's funds, requires no manual control, and provides real-time statistics.

Being connected to a full-fledged ecosystem is **what sets Ultima Trading apart from other crypto projects.**

6.3.3. Smart Wallet

Smart Wallet is the Ultima ecosystem's mobile crypto wallet, which allows users to:

- store TPTU, ULTIMA, USDT, and other tokens and coins;
- participate in staking and splitting;
- securely receive and transfer cryptocurrencies.

The integration of TPTU into Smart Wallet makes token management convenient even for beginners.

6.3.4. Ultima Defender

Ultima Defender is a physical card with an NFC chip that stores a part of the private key. It is used to confirm transactions in SMART Wallet — for sending tokens, claiming splitting rewards, and more. To confirm a transaction, simply tap the Ultima Defender cold wallet against your smartphone with SMART Wallet.

Ultima Defender protects your wallet on a physical level and cannot be hacked via software. It securely stores part of the private key. The private key is a mnemonic phrase encoded in the program — a list of words generated by the wallet when it is created. This key is split and encrypted. The split happens randomly, and no one knows exactly which part of the private key is stored on the Ultima Defender. This makes hacking the Defender impossible.

6.3.5. Ultima Card — Crypto Debit Card

Another unique product of the Ultima ecosystem is the Ultima Card, which perfectly aligns with the project's main goal: to make cryptocurrencies easy to use. The Ultima Card serves as a strong bridge between the crypto market and fiat currency. Today, this crypto card can be used to make purchases in over 100 countries worldwide — from Europe to Latin America, and from Asia to Africa. The card also allows cash withdrawals from ATMs around the world. Both physical and virtual crypto cards are available.

Ultima Card supports popular cryptocurrencies: BTC, USDT, and USDC — users can top up their card balance from any crypto wallet. Additionally, Ultima Card is supported by Apple Pay and Google Pay.

6.3.6. Umarkt Marketplace

Umarkt offers over 5 million products across more than 100 categories. The Umarkt catalog is regularly updated, and the marketplace interface is designed to be as user-friendly as possible.

Products on Umarkt can only be purchased using vouchers, which are available through Ultima Store. This allows community members to buy goods from global brands while staying within the Ultima ecosystem.

6.3.7. Gaming Division

The Ultima ecosystem has its own growing gaming division, which already includes two Telegram games that allow players to earn real tokens.

Battle Bulls — the ecosystem's first game, combining clicker mechanics and PvP battles. Users tap the screen, earn in-game currency, level up their rank, and battle other players for cards and boosts. A key feature is the ability to exchange in-game currency for the BULL token, freeze it, and get real rewards through a delegated liquidity pool.

Ultima Bulls — the second clicker game where each tap generates UBT tokens. Players rank up, boost their energy, and speed up earnings. By freezing UBT in their wallet, players can increase their balance and earn tokens consistently every day.

Both games share simplicity, engaging gameplay, and a built-in blockchain economy that allows players to convert in-game progress into real digital assets.

6.3.8. Resource Marke

Ultima Energy is a unique resource marketplace within the Ultima ecosystem, enabling users to buy and sell key blockchain resources: energy and bandwidth.

With Ultima Energy, users can:

- **save** on transaction fees and smart contract operations;
- **earn** by delegating their resources to other users;
- **flexibly manage** resources by choosing rental periods of up to thirty days and customizing the amount as needed.

The entire process takes just a few minutes: simply connect your wallet, select the desired resource, and confirm the transaction. Ultima Energy makes interacting with the Ultima Chain blockchain more cost-effective, transparent, and convenient for every user.

6.3.9. Ultima Transformer Platform

Ultima Transformer is an internal platform for fast and secure token conversion within the ecosystem.

The platform allows users to:

- **exchange** tokens in just a few steps;
- **maintain full control** over assets — all transactions are executed directly through a connected wallet;
- **save on fees** — the platform optimizes transactions to reduce costs when moving tokens.

Ultima Transformer is a simple and reliable tool that unites all parts of the Ultima ecosystem, ensuring convenient and cost-effective token swaps for users.

7. Roadmap

Q3 2025

- Listing on crypto exchanges ranked in the top 20 on CoinMarketCap
- Integration with the Ultima Trading platform
- Launch of TPTU token freezing to obtain Energy tokens

Q4 2025

- Listing on crypto exchanges ranked in the **top 10** on CoinMarketCap

8. Market Challenges

When entering the crypto market, projects face numerous challenges: lack of legal regulation in some countries, high hacker activity, public distrust of cryptocurrencies, and extreme volatility.

The Ultima team successfully solves all these problems. The legal team, spanning multiple countries, carefully studies the regulations of each market. The development team continually strengthens product resilience against potential attacks. The Ultima team actively educates users on security measures to protect their personal data and wallets. Additionally, the Ultima marketing team works to increase public awareness of cryptocurrencies by creating educational materials and hosting both online and offline events.

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