Whitepaper 1.0 Update Jan. 2022

English

# NFT & Marketplace "YUBANK"

# YUBANK



# YUBANK\_ NFT & MARKETPLACE

# Table of Contents

#### **1. YUBANK Introduction**

1-1. YUBANK Vision & Mission

1-2. History of NFT YUBANK

1-3. Business Core and customer service

1-4. YUBANK Worldwide Protocol

1-5. YUBANK Assets & Digital Eco-system

1-6. Medical NFT Platform

1-7. Brand identity through globalization

#### 2. What is Yuma Stem Cell?

2-1. Stem Cell Market2-2. YUBANK Stem Cell Market2-3. FDA Warns About Stem Cell Therapies2-4. Stem Cell Uses and FDA Regulation

#### **3. YUBANK NFT DNA**

3-1. Customer-oriented NFT Market service

3-2. What is an YUBANK DNA ?

3-3. Own technology and research assets

3-4. Marketplace development offers the following benefits

3-5. Basic Conditions for Standardization

3-6. Convenience and the best NFT-Service(P2C)

#### **4. NFT YUBANK Specification**

4-1. NFT SPECIFICATIONS4-2. NFT Multi-chain Wallet4-3. Security Management Assistant

4-4. Convenience provided Membership card

#### 5. NFT\_YUBANK Flowchart

5-1. "YUBANK" Platform
5-2. "YUBANK" Launch PAD
5-3. Creators Flow\_Workflow
5-4. Users Flow\_Workflow
5-5. Membership Registration
5-6. Fund and Stacking
5-7. Admin Panel

6.NFT YUBANK U.X & U.I Design

7. Di-Financial asset growth program

8. Notice for Customers

9. Appendix



# **Executive Summary**



#### World Medical Association (WMA)

According to the important recognition of Health Databases and Biobanks, it is important to safely manage individual patient information because it is related to the medical condition as a patient's health information protection and biological sample management.

Dr. Ardis Hoven, Chairman of the WMA: "Human health problems are becoming increasingly complex. Health Database and Biobanks exist to help with research on these complex issues that doctors must advance."

Based on the upgraded NFT platform of blockchain technology in the digital age, we make efforts to ensure the security, integrity, and transparency of patient data through unique crowd operation.

Yuma Heal Medical Group is carrying out this project as part of the 2030 vision that can optimize global patients such as hospitals, clinics, Stem Cell Bank, and educational institutions that they have been operating.



# YUBANK Introduction

- 1-1. YUBANK Vision & Mission
- 1-2. History of NFT YUBANK
- 1-3. Business Core and Customer Service
- 1-4. YUBANK Worldwide Protocol
- 1-5. YUBANK Assets & Digital Eco-system
- 1-6. Medical NFT Platform
- 1-7. Brand Identity Through Globalization



#### 1-1. YUBANK Vision & Mission

Juma Heal Medical Group aims to be a comprehensive healthcare group that leads the global market for stem cells as the world's largest stem cell treatment network.

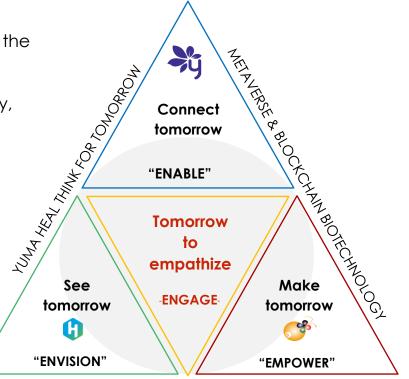
The Group is expanding its service bases in the United States, Mexico, Korea, India, Turkey, Saudi Arabia 2030 Project, etc. through the experience of medical advancement.

Yuma Heal Medical Group's staffs seek to create a medical service ecosystem that provides health and youth to mankind by sharing technological achievements with customers around the world.

The YUBANK platform is a one-stop service blockchain for lifetime members that is more convenient and reliable when patients use medical services. In other words, Yuma Heal NFT Protocol provides an optimized service program to all patients in the desired country.

Transparency of blockchain through decentralization and immutability is the first project to try not only in the financial field but also in the human medical field.

This is because the method that can be solved with blockchain and de-fi can further increase the value of life.





#### 1-2. History of NFT YUBANK



The New technology that promotes digital association NFTs are growing at high speed, mainly in metaverse, art, and games. With the introduction of the Non-Fungible Token (NFT), the virtual economy, which encompasses the economic phenomena of the virtual world, is evolving into an 'expanded virtual economy' in which a large number of digital assets flow out of the past limited area.





NFT is a technology that stores digital file owners and transaction records through blockchain and converts them into digital assets. The key is to make the records of ownership impossible to forge and delete. Of course, the origin of the online cryptocurrency based on blockchain technology started. Developed by a programmer under the pseudonym Satoshi Nakamoto in 2008, the program source was distributed in January 2009 and used by program engineers around the globe. It is designed to freely conduct financial transactions such as remittance.

The source code of Bitcoin was released, and various of altcoins such as Ethereum, Ethereum Classic, Ripple, Litecoin, and Quantum were created. In other words, it refers to a cryptocurrency that appeared after Bitcoin, and Bitcoin is only acting as a kind of US dollar-key currency among various altcoins. We know and use the information that existing financial transactions do not go through the central bank and thus have a low fee burden, but it does not seem to be the reality now. We are paying the transaction fee (transaction cost) to the Ethereum Foundation.

NFT is a unique and non-interchangeable token as a unit of data stored on a blockchain. These include Ethereum ERC-721, where specific tokens were created to support various blockchains, and the latest ERC-1155, the FLOW and Bitcoin Cash blockchains also support NFTs and have become standard on blockchains. We can use it to represent photos, videos, audio, and other types of digital files (which all contain value to the real economy).

A related ecosystem is being built around the virtual economy platform where the production and consumption of virtual assets are made and the infrastructure industry that supports it.



#### 1-2. History of NFT YUBANK (Continue)

In virtual reality, beyond cryptocurrency, innovative companies that oversee securitization and management of NFT files (digital assets) are also rapidly increasing. It has established itself as a field. As one area of the metaverse, the virtual economy encompasses all phenomena in which goods and assets created in the virtual world are distributed, traded, and consumed through "virtual-cryptocurrency".

Metaverse refers to all augmented and virtual worlds formed through AR and VR. The virtual economy is characterized by being connected to the real economy through "cryptocurrency". After selling virtual goods created in virtual space with cryptocurrency, it is exchanged for cash. Here, we should properly understand the definitions of "virtual currency" and "cryptocurrency".

Yuma Heal Medical Group seems to be a more correct expression to define "cryptocurrency" that is currently used as a means of exchange. One of the five requirements for realizing the virtual economy is 'sustainability - originality - expertise - transaction - ownership'. In terms of "reinforcing the credibility" of digital file owners and transaction records, NFT can be said to have fundamentally improved all five virtual economy requirements, including persistence and originality.

Yuma Heal Cell Bank's NFT-Medical aims to offer a worldwide NFT and Marketplace that integrates the virtual economy with the actual economy. It is not a virtual transaction but can be used right away in the real world (hospital and clinic center-school-medical tourism), and the automatic Staking Assets function that can pay sustainable legal interest and additional proceeds on the purchased certificate comes with lifetime ownership installed in the wallet.

Yuma Heal Medical Group, growing together with customers, is a stem cell specialized company developed based on the treatment of incurable and incurable diseases. We hope that we can all build a happy society together.



#### 1-3. YUBANK Business Core & Customer Service

At the age of 100, it is important to live long, but what is more important is to live long in harmony with the balance between body and spirit in good health.



#### NFT-Platform for Customer Service

#### - Lifetime Membership-Safety measures of the customer (Patient) personal information

- Management of access rights of personal information handlers
  - Prevention of forgery and falsification of medical records
    - NFT and digital asset investment & payment service
      - Encryption of personal information
        - Physical access restrictions







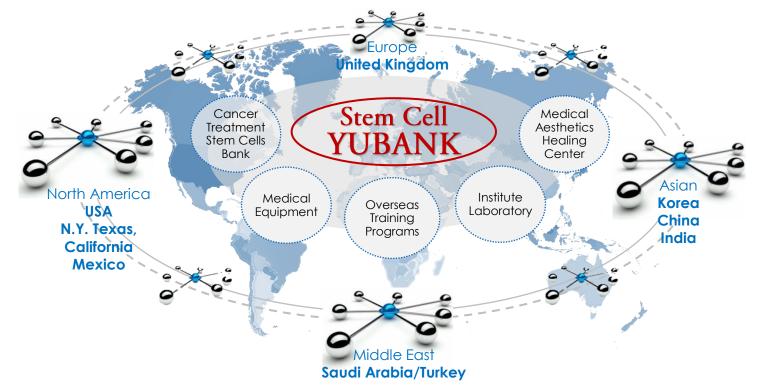
**Global Healing Channel** 

## NFT & Marketplace for Cell Bank

#### 1-4. YUBANK Worldwide Protocol

NFT Platform Channel & Frameworks

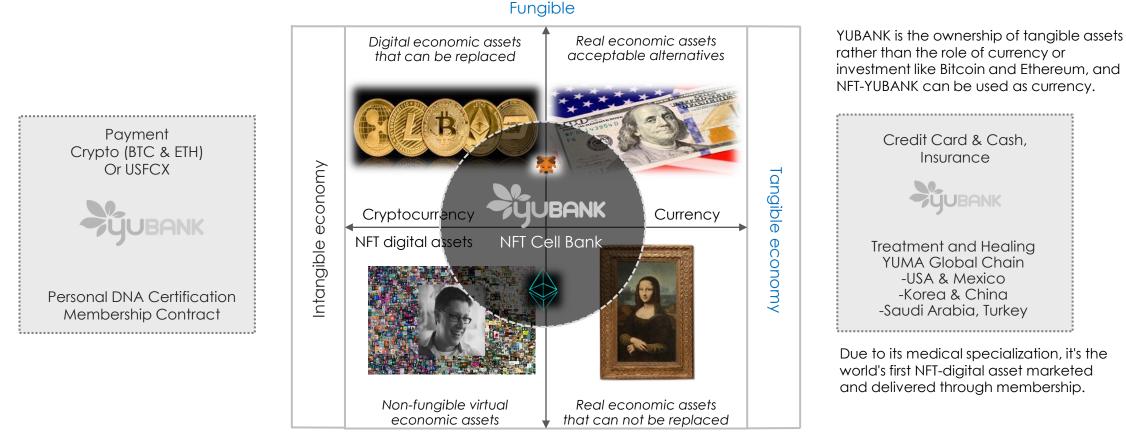




Yuma Heal Medical Group is the largest stem cell treatment network in North America (USA-Mexico), East Asia (Korea), Middle East (Saudi Arabia-Turkey) and Europe (United Kingdom). We aim to become a comprehensive healthcare group that leads the global market in the stem cell field.



#### 1-5. Yuma Heal YUBANK Assets & Digital Eco-system



Non-fungible



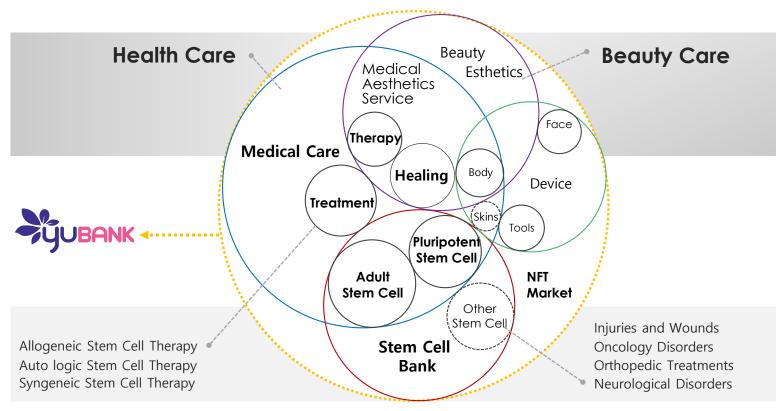
#### 1-6. YUBANK Medical NFT Platform

#### Globalization Non-Fungible Tokens (NFTS)

Non-fungible tokens are much different from other cryptocurrency investments.

Many of these tokens don't have value from their utility like other cryptocurrencies. Instead, NFTs have value because of the media attached to them. The most common forms of media on NFTs today are art and music, but NFTs have the potential to tokenize worldwide assets.

At this point, Yuma Heal Medical group is globalizing the safe NFT Cell Bank that can deliver more profits based on customer medical information, Surgery and Treatment payment, and lifetime membership.

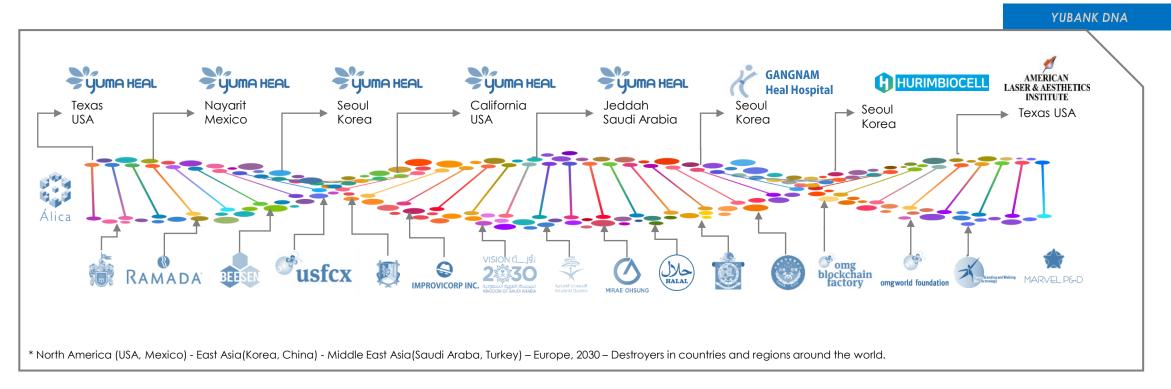


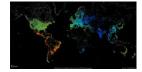


## Characteristics NFT & Marketplace for YUBANK

#### 1-7. YUBANK Brand Identity Through Globalization

Securing a regional base as a specialized research hospital, and continuous joint research with related research institutes. All member subscribers can use convenient payment.







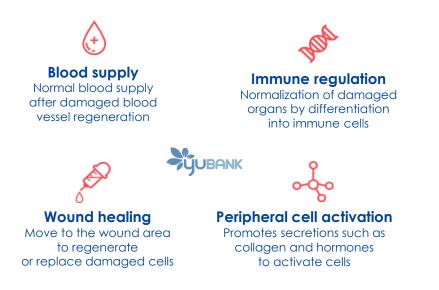
# What is Yuma Stem Cell ?

2-1. Stem Cell Market2-2. YUBANK Stem Cell Market2-3. FDA Warns About Stem Cell Therapies2-4. Stem Cell Uses and FDA Regulation



#### 2-1. What is Yuma Stem Cell?

Yuma Heal Cell's play a role in restoring the function of the human body to its original state through differentiation by moving to damaged or degenerated tissues by themselves. In order to replenish the dead cells of our body due to aging a constant supply of new cells is required, so it is also necessary for the body of a grown adult. Treatment with stem cells is called Regenerative Medicine, and it is expected to be an important method of treating diseases in the future.



These cells, which we commonly refer to as stem cells, are SVF (Stromal Vascular Fraction). This is the precise term referring to a component introduced as a stem cell. Yuma Heal Cell's with strong differentiation ability called adult stem cells are already in our bodies along with our normal cells. But it is not easy to isolate stem cells.

After separating adipocytes from blood, bone marrow cells, etc., it is possible to isolate components with stem cells from various blood and immune cells. These are called SVF. It is possible to isolate components with stem cells from various blood and immune cells, these are called SVF.

SVF refers to the stem cells that can actually be used in the clinical practice.

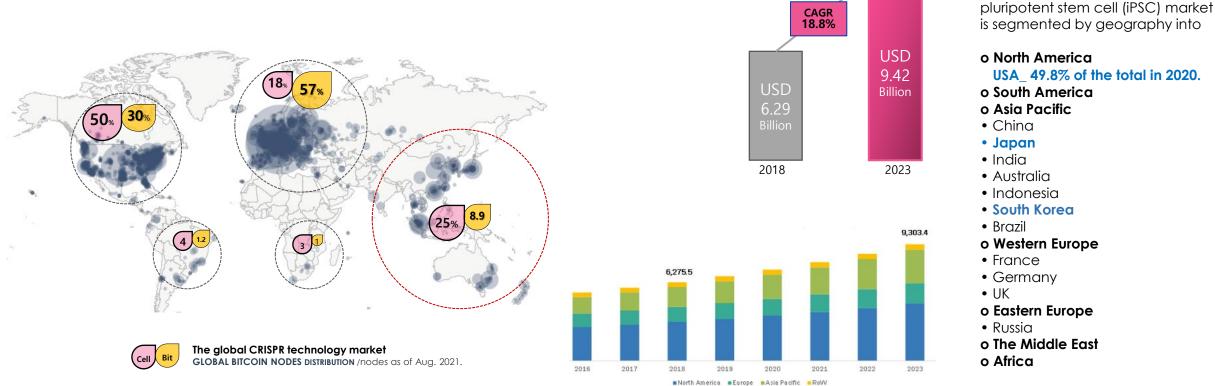
Reference: www.yumahealmedicalgroup.com



By Geography-The induced

NFT & Marketplace for Cell Bank

#### 2-2. YUBANK Stem Cell Market



The global CRISPR technology market is expected to grow from \$0.8 billion in 2020 to \$0.95 billion in 2021 at a compound annual growth rate (CAGR) of 18.8%. The growth is mainly due to the companies resuming their operations and adapting to the new normal while recovering from the COVID-19 impact, which had earlier led to restrictive containment measures involving social distancing, remote working, and the closure of commercial activities that resulted in operational challenges. **The market is expected to reach \$2.22 billion in 2025 at a CAGR of 24%.** CRISPR Technology Global Market Report 2021: COVID-19 Growth And Change To 2030. Source: www.globenewswire.com

#### 2-3. FDA Warns About Stem Cell Therapies



Some patients may be vulnerable to stem cell treatments that are illegal and potentially harmful.

Researchers hope stem cells will one day be effective in the treatment of many medical conditions and diseases. But unproven stem cell treatments can be unsafe—so get all of the facts if you're considering any treatment. Stem cells have been called everything from curealls to miracle treatments. But don't believe the hype. Some unscrupulous providers offer stem cell products that are both unapproved and unproven. So beware of potentially dangerous procedures and confirm what's really being offered before you consider any treatment.

The facts: Stem cell therapies may offer the potential to treat diseases or conditions for which few treatments exist. Sometimes called the body's "master cells," stem cells are the cells that develop into blood, brain, bones, and all of the body's organs. They have the potential to repair, restore, replace, and regenerate cells, and could possibly be used to treat many medical conditions and diseases.

But the U.S. Food and Drug Administration is concerned that some patients seeking cures and remedies are vulnerable to stem cell treatments that are illegal and potentially harmful. And the FDA is increasing its oversight and enforcement to protect people from dishonest and unscrupulous stem cell clinics, while continuing to encourage innovation so that the medical industry can properly harness the potential of stem cell products.

FDA-approved, or Being studied under an Investigational New Drug Application (IND), which is a clinical investigation plan submitted and allowed to proceed by the FDA. https://www.fda.gov/consumers/consumer-updates/fda-warns-about-stem-cell-therapies







#### 2-4. Stem Cell Uses and FDA Regulation



The FDA has the authority to regulate stem cell products in the United States. Today, doctors routinely use stem cells that come from bone marrow or blood in transplant procedures to treat patients with cancer and disorders of the blood and immune system.

#### Advice for People Considering Stem Cell Therapies

Know that the FDA plays a role in stem cell treatment oversight. You may be told that because these are your cells, the FDA does not need to review or approve the treatment. That is not true.. Stem cell products have the potential to treat many medical conditions and diseases. But for almost all of these products, it is not yet known whether the product has any benefit—or if the product is safe to use.

If you're considering treatment in the United States: Ask if the FDA has reviewed the treatment. Ask your health care provider to confirm this information. You also can ask the clinical investigator to give you the FDA-issued Investigational New Drug Application number and the chance to review the FDA communication acknowledging the IND. Ask for this information before getting treatment—even if the stem cells are your own. Request the facts and ask questions if you don't understand. To participate in a clinical trial that requires an IND application, you must sign a consent form that explains the experimental procedure. The consent form also identifies the Institutional Review Board (IRB) that assures the protection of the rights and welfare of human subjects. Make sure you understand the entire process and known risks before you sign. You also can ask the study sponsor for the clinical investigator's brochure, which includes a short description of the product and information about its safety and effectiveness.

If you're considering treatment in another country: Learn about regulations that cover products in that country. Know that the FDA does not have oversight of treatments done in other countries. The FDA typically has little information about foreign establishments or their stem cell products. Be cautious. If you're considering a stem cell-based product in a country that may not require regulatory review of clinical studies, it may be hard to know if the experimental treatment is reasonably safe. https://www.fda.gov/consumers/consumer-updates/fda-warns-about-stem-cell-therapies



# YUBANK NFT DNA



- 3-1. Customer-Oriented NFT Market Service
- 3-2. What is a YUBANK DNA?
- 3-3. Own Technology & Research Assets
- 3-4. Marketplace Development Offers the Following Benefits
- 3-5. Basic Conditions for Standardization
- 3-6. Convenience and the best NFT-Service(P2C)



#### 3-1. Customer-Oriented NFT Market Service

#### Medical NFT Platform & Cryptocurrency Exchange

With the Yuma Heal YUBANK platform, global customers, medical operators, partners, and agencies provide optimal medical services through the platform. This blockchain platform provides "one-stop service, international payment convenience, and optimal service program" and provides "language barrier, low fees, insurance, and follow-up management".

YUBANK NFT-Protocol is based on blockchain and provides services using APIs to create synergy as the basis of Yuma Medical Group by more safely and integrated management of medical information of medical institutions and individuals.

It provides a blockchain financial ecosystem through stable tokens, lifetime membership NFTs, and coins. Customers and service organizations participating in the Yuma Heal Difi-Ecosystem can receive investment-type services through NFT-membership in addition to services through payment.

"Yuma Heal Medical Group will build various future-oriented business opportunities related to virtual assets, cryptocurrency, and CBDC based on the digital asset service experience and core technology required for business in collaboration with the omg blockchain factory."





#### 3-1. Customer-Oriented NFT Market Service (Continue)

NFTs are typically Ethereum blockchain-based tokens, and they're used to authenticate digital ownership of whatever asset is attached to the token. Ethereum's blockchain can be thought of as a shared global database and virtual machine. A blockchain token is a uniquely identifiable piece of data whose existence is permanently carved into the chain. Similarly, users of the blockchain are uniquely identified by their "wallet" address. Anyone can view the contents of anyone else's wallet using a blockchain explorer like Etherscan or The Graph (GRT).

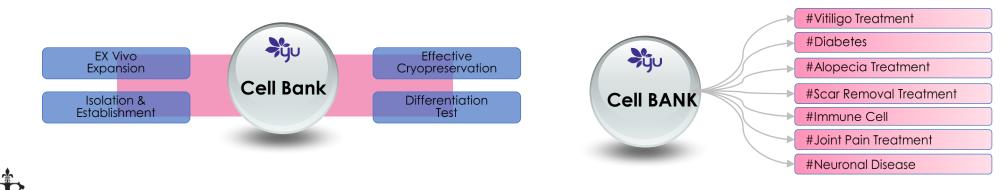
Our customers can think of NFTs as an authentication method for digital multi-media and ownership. These NFTs can't be regular cryptocurrencies, as each NFT has a distinct value, hence non-fungible. However, a separate NFT-Coin is also being issued. Other cryptocurrencies, like Bitcoin and Ethereum, are fungible, meaning that each ETH or BTC holds the same value as any other BTC and ETH or USFCX coin.

Although NFTs can be expensive, you're paying for more than just a JPEG file. The token gives you ownership rights to the piece you receive, and you're able to sell your NFTs on marketplaces like OpenSea and Rarible, SuperRare, Foundation, Foundation Atomic Market, ... etc. It is similar to a Personal DNA & Membership Certification and traditional artwork, the value of NFTs comes from ownership of the "original".



#### 3-2. What is a YUBANK DNA?

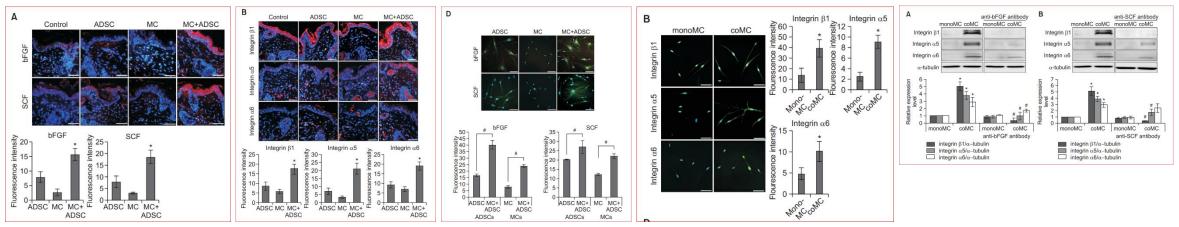
NFT "YUBANK" is Stem Cell Research & Therapy (Securing research technology and experience)



BIOMOLECULES Original Article

© 2012 The Authors. doi: 10.2340/00015555-1174 Journal Compilation & THERAPEUTICS Biomol Ther 27(2), 185-192 (2019) © 2012 Acta Dermato-Venereologica. ISSN 0001-5555

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Biomolecules & Therapeutics: www.biomolther.org



#### 3-3. Own Technology & Research Assets

#### "YUBANK" is Stem Cell Research & Therapy (Securing research technology and experience)

Securing Research Technology / Issuing international studies 1 <sup>st</sup> , and 2 <sup>nd</sup> , Clinical trials, 3 <sup>rd</sup> Proceeding						
R&D, Development of Cell Therapy on Incurable Diseases						
#Vitiligo Treatment	#Diabetes	#Neuronal Disease		#Specialized Sports of Treatment		
#Immune Cell Therapy	#Joint Pain Treatment	#FAT Graft		#Scar Removal Treatment		
#Alopecia Treatment	#Anti-Aging SVF Cell Treatment	#Stem Cell Cosmetics		Personalized & Unspecified Majority		
Yuma Heal Medical Group www.yumahealmedicalgroup.com	Scholarly Articles for Biomolecules & Therapeutics Original Article Biomol Ther 22(4), 328-333 (2014)		Acta Dermato-Venereologica. ISSN 0001-5555 The Authors. doi: 10.2340/00015555-1174			





#### 3-4. Marketplace Development Offers the Following Benefits

- 1. Users visiting the platform act as pre-defined audiences for the NFTs.
- 2. Marketplace promotes NFT by having more pairs of eyes as an opportunity to get selected.
- 3. Integrating multi-chain into the market platform can significantly increase NFT trading as they attract users from other chains as well.
- 4. The marketplace offers you the option to mint your NFT as well as import them directly from your wallet.
- 5. The marketplace is also a mode of authentication and verification of NFT as you can trace back the seller's identity through the platform.
- 6. NFT marketplaces have specifically designed smart contracts which are responsible for trusting the trustless system. They act as an intermediary in transactions and hold the buyer's cryptocurrency until the transaction is complete. After receiving the acknowledgment from the buyer's wallet, payment is released.
- 7. No fraud transaction as the same smart contract will also monitor that currency is securely and surely deposited in the wallet.



#### Characteristics NFT & Marketplace for Cell Bank

#### 3-5. Basic Conditions for Standardization

#### Standardization – Yuma Heal YUBANK

The contribution of non-fungible tokens on public blockchains enables developers to build common, reusable, inheritable standards relevant to all non-fungible tokens. These include such basic primitives as ownership, transfer, and simple access control of the item you tokenize. This enables the standardization of your collectibles represented in YUBANK NFT to display in the marketplace.

#### Tradability – Yuma Heal YUBANK

The interoperable feature in the YUBANK NFT allows trading NFT in multiple virtual environments and marketplaces. This allows NFT token holders to take advantage of sophisticated trading capabilities, bidding, bundling, the ability to sell in markets, and application-specific currencies.

#### Liquidity – Yuma Heal YUBANK & USFCX

Instant tradability of non-fungible tokens will lead to higher liquidity. NFT tokens can be kept as collateral for liquid cash or other forms of cryptocurrencies for instant cash. The huge pool in the market offers immediate liquidity with a huge audience in the marketplace. YUBANK NFTs have the ability to expand the market for unique digital assets.

#### Interoperable – Yuma Heal YUBANK

Non-Fungible token standards (ERC 721 Token, and ERC 1155 Token) allows interaction with multiple ecosystems. When a new project is launched in NFT it is immediately visible for the wallet providers that enable to trade NFT in the marketplace. These projects can be displayed under a variety of available marketplaces. The open standards provide a clear, consistent, reliable, and permissioned API for reading and writing data to attain this possibility.





#### Characteristics NFT & Marketplace for Cell Bank

#### 3-5. Basic Conditions for Standardization

#### Scarcity – Yuma Heal YUBANK

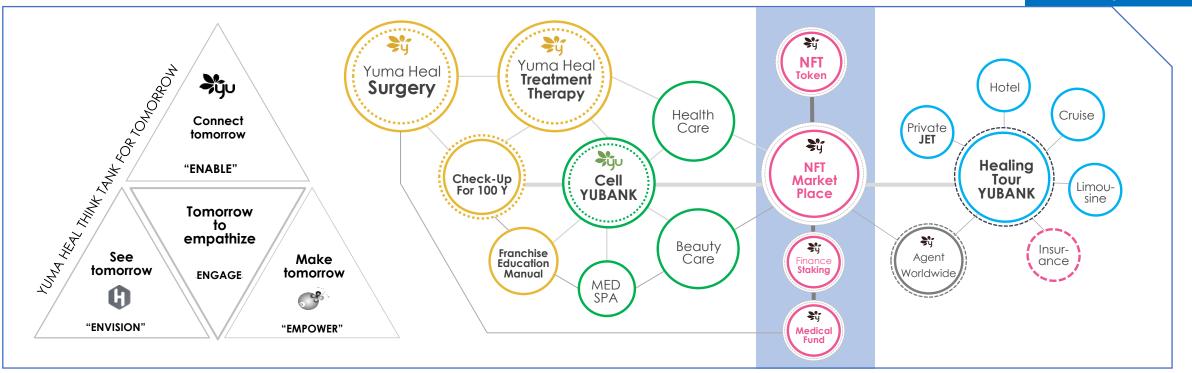
Smart contracts allow YUBANK platform to place huge capital on the supply of non-fungible tokens and enforce persistent properties that cannot be modified after the issuance of NFT's.

A YUBANK can restrict programmatically that only a specific number of a specific rare item can be created. omg Blockchain can also enforce that specific property do not change over time by encoding them on-chain. This improves the uniqueness of your creation.



#### 3-6. Convenience & The Best NFT-Service (P2C)

The first step act with YUBANK, Globalization NON-FUNGIBLE TOKENS (NFTS), Non-fungible tokens are much different from other cryptocurrency investments. We aim for customer-oriented convenience and the best service. It is a demand of the age that encompasses installment payment, investment, and profit.



YUBANK is a representative financial tool based on blockchain. Hybrid Fund (Decentralized Finance) is finance that does not depend on central banks or financial intermediaries and utilizes smart contracts instead of blockchain. With decentralized finance, you can borrow cryptocurrencies with cash or arbitrary collateral as collateral for cryptocurrencies.



# NFT YUBANK Specification

4-1. NFT SPECIFICATIONS

- 4-2. NFT Multi-Chain Wallet
- 4-3. Security Management Assistant
- 4-4. Convenience provided Membership Card



#### 4-1. YUBANK NFT SPECIFICATIONS

YUBANK SPECIFICATIONS					
Coin Name	YUMACELLBANK	Symbol			
Token Ticker Symbol	YUBANK	Token	ERC20 Token / ERC721		
Total Issue Volume	3,300,000,00	Contract Address	0xd113b4008d23eee9eaa40d02bfe8fd85b1a161c5		
Membership	1,650,000,000(50%)	MetaMask DeFi Wallet	0x7D56A4fD98Ee4537d33236aa10830bB87647590F		
Market Distribution Quantity	<b>990,000,000</b> (30%)	Unit Price	Exchange Listing USD \$0.10		
Incurable Disease Lab.	660,000,000(20%)	Explorers			
Currency Accepted	Ethereum Only	Domain/Marketplace	https://yumacellbank.com		
Trading Market	Trading is Possible Immediately	YUBANK Website	www.yumahealmedicalgroup.com		



Characteristics NFT & Marketplace for Cell Bank

#### 4-2. YUBANK NFT Multi-Chain Wallet

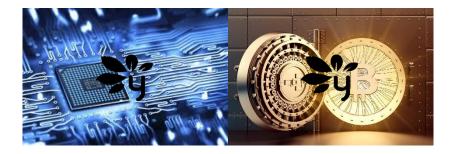
# Sy Multi-chain Wallet with Yuma Heal YUBANK.

Multichain wallets allow one wallet to store, send and receive numerous coins/tokens from different blockchains. If any of your users need to pay using your tokens, they can do so, increasing the usefulness of your tokens.

SWAP – Our customer, i.e., The Account owner can exchange and pay for tokens. For Example: If one of your users buys a drug and wants to pay with your token, they can scan a QR code to swap tokens or coins (ETH  $\leftrightarrow$  YUMA Cell Bank (YUBANK)  $\leftrightarrow$  USFCX).

A multi-chain wallet refers to a wallet that supports multiple public-chain digital assets at the same time. It is very cumbersome for users to install and use multiple corresponding single-chain wallets at the same time, so people have developed a multi-chain wallet, which is realized by using a wallet to store and trade various digital assets.

Cell Bank aims to provide a stable storage service based on a specialized cold wallet, as well as a vault (safety box) service that enables multi-user services. (Ref: Roadmap)





#### ÿ Characteristics NFT & Marketplace for Cell Bank

#### 4-3. YUBANK Security Management Assistant



T Exchange, trade crypto in seconds, the simple, safe, smart way with YUBANK. In order to safely protect the digital assets of Yuma Heal Medical members, we support memberships with Ledger Nano X. This safe machine supports Bluetooth, and a hardware wallet can specially protect and manage crypto assets.



"Security Management Assistant for Digital Assets" is provided for Yuma Heal Members.

Our new Bluetooth-enabled hardware wallet lets you buy and sell digital crypto assets, exchange them, and manage them all in one place. Your assets are totally under control since all your cryptos are in one location.



#### Platform NFT & Marketplace for Cell Bank

#### 4-4. YUBANK Convenience Provided Membership Card





#### What is a crypto "YUBANK" Debit & Membership Card?

Just like a conventional debit or credit card, cryptocurrency debit cards allow you to complete day-today transactions using BTC, ETH, YCB, and other altcoins. Often, you don't need to worry about whether your physical card will be accepted by a merchant. that's because many of the products out there have been released in conjunction with visa and mastercard, meaning they can be used in millions of locations.

Here's how they work. first, you top up your crypto debit card with the digital currency of your choice — often through a mobile app or website then you can hit the shops. many cryptocurrency debit cards offer more generous spending limits, as well as lower transaction fees.

Let's imagine you finally get that long-awaited cappuccino with your crypto debit card. Once the transaction is complete, the card provider will convert the digital currency into cash, meaning that the coffee shop will get your payment in fiat currencies such as USD, GBP or EUR. What could be easier than that?

Account top-ups are easy. You'll be charged no fees for moving funds from your crypto exchange account to your card. Other major card providers include crypto.com and Blockcard including Binance and coinbase.





# NFT YUBANK Flowchart

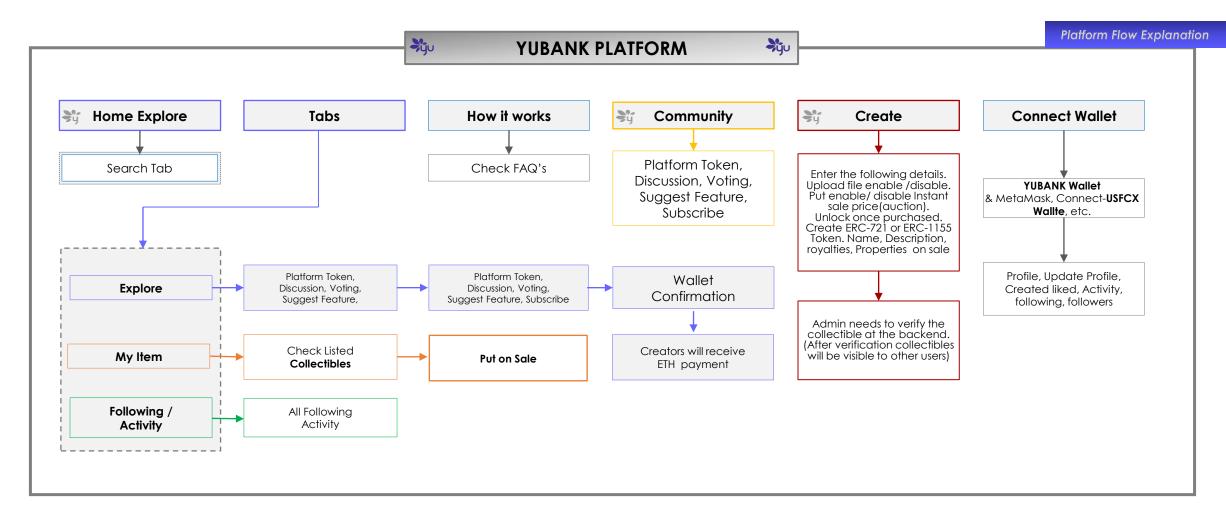
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www.Celbank.us ★ www.yumacellbank.com



# Platform NFT & Marketplace for YUBANK

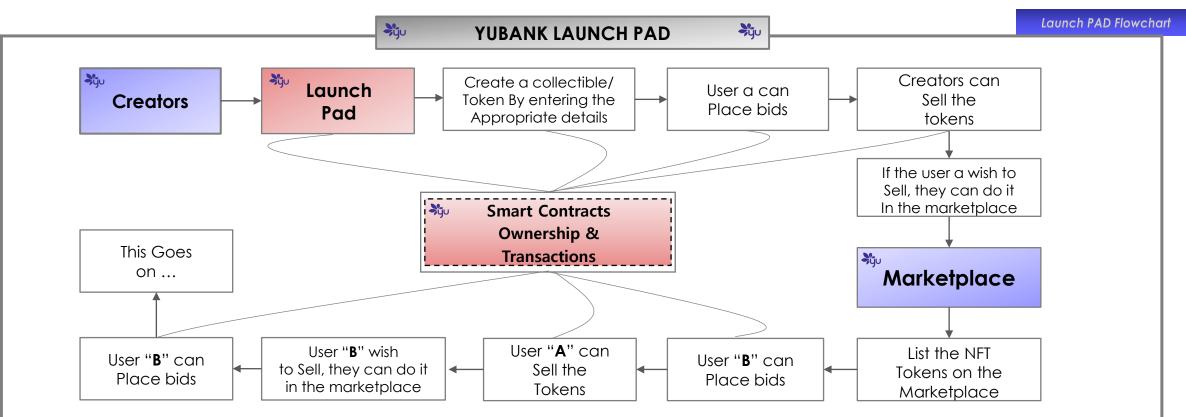
#### 5-1. Yuma Cell **"YUBANK"** Platform





# Platform NFT & Marketplace for YUBANK

#### 5-2. Yuma Cell "YUBANK" Launch PAD

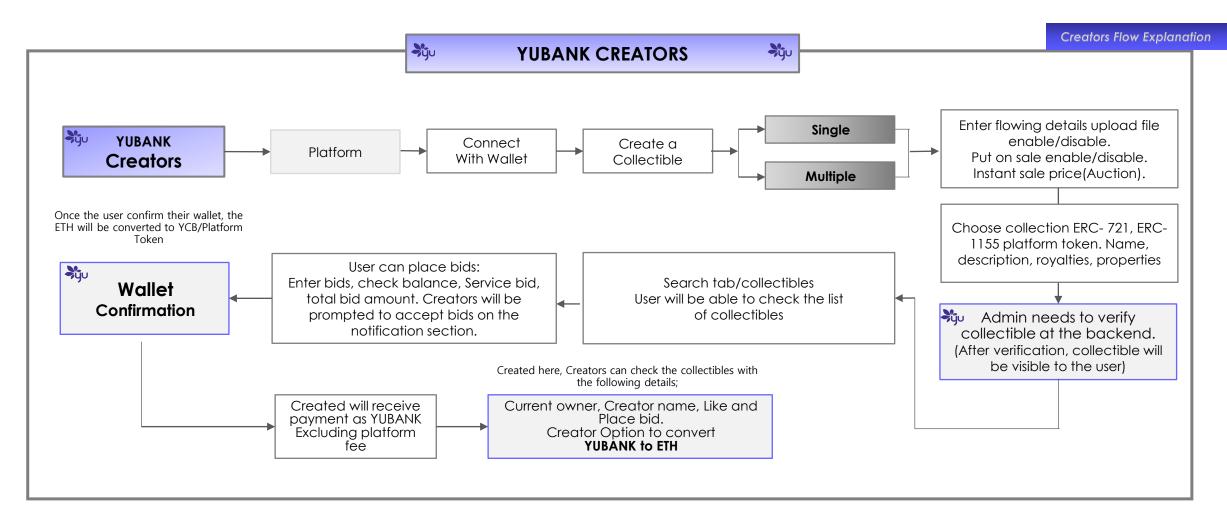


A smart YUBANK manages the entire ecosystem with algorithms running on the platform. Smart contracts will help keep track of collectibles on the platform. The platform's collectibles include smart storage. All details about the collectible (ERC 721 & ERC 1155 tokens) are determined by the smart contract of the platform. What users trade (ERC-20) should be smartly transferred to users of silver (ERC-721). Cost - consumer cost. There will be previous sales for every sale. Transaction history has been broken for a long, long time. You can increase the level of perfection through the market platform.



# Platform NFT & Marketplace for YUBANK

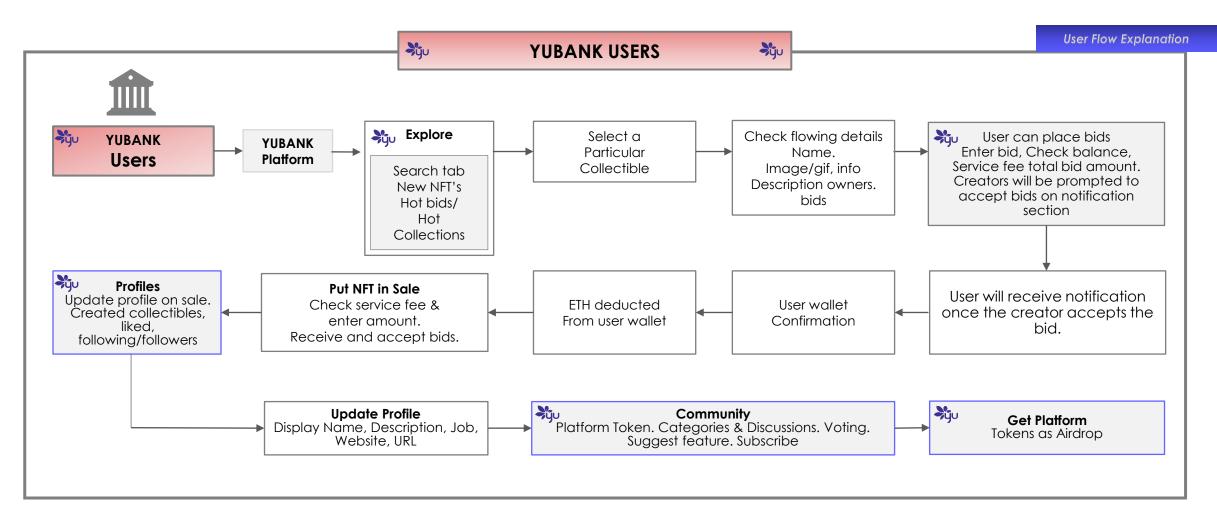
#### 5-3. Creators Workflow of the NFT Marketplace





# Platform NFT & Marketplace for Cell Bank

#### 5-4. Users Workflow of the NFT Marketplace





# Platform NFT & Marketplace for Cell Bank

# 5-5. Membership Registration of the NFT Marketplace

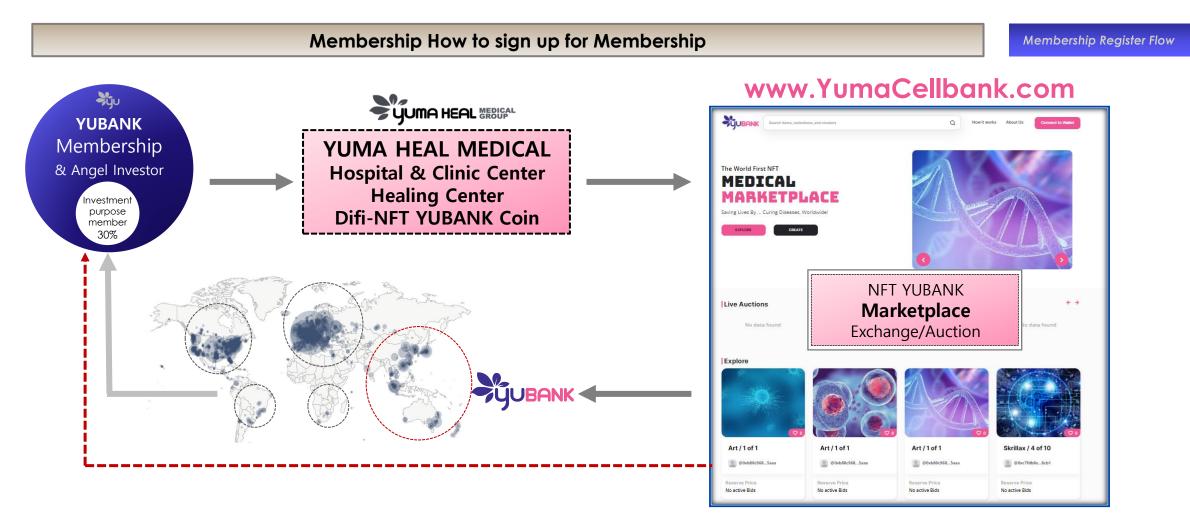


Details: www.yumahealmedicalgroup.com



# Platform NFT & Marketplace for Cell Bank

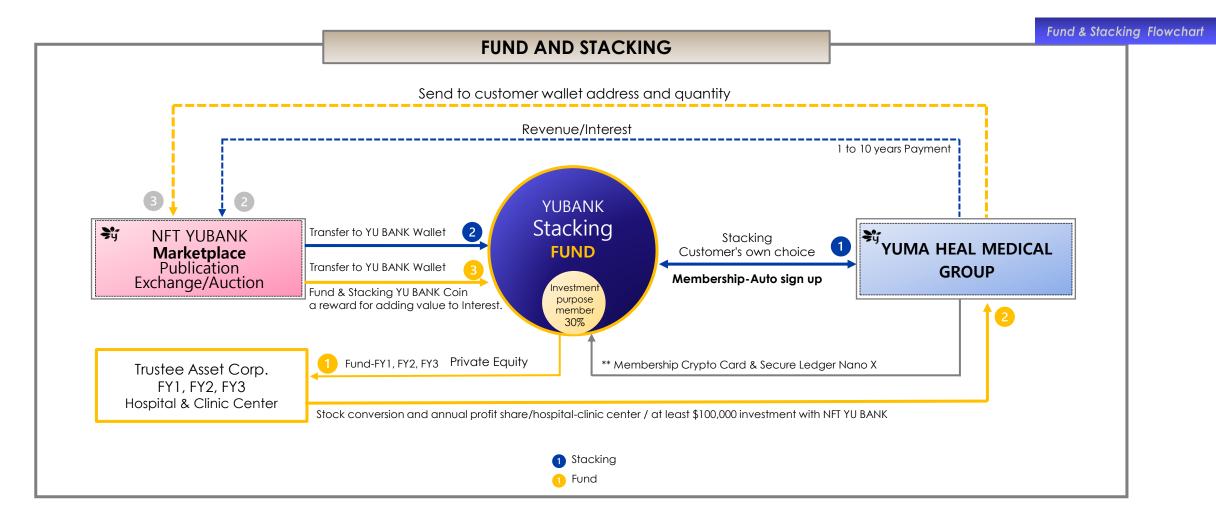
# 5-5. Membership Registration of the NFT Marketplace





# Platform NFT & Marketplace for Cell Bank

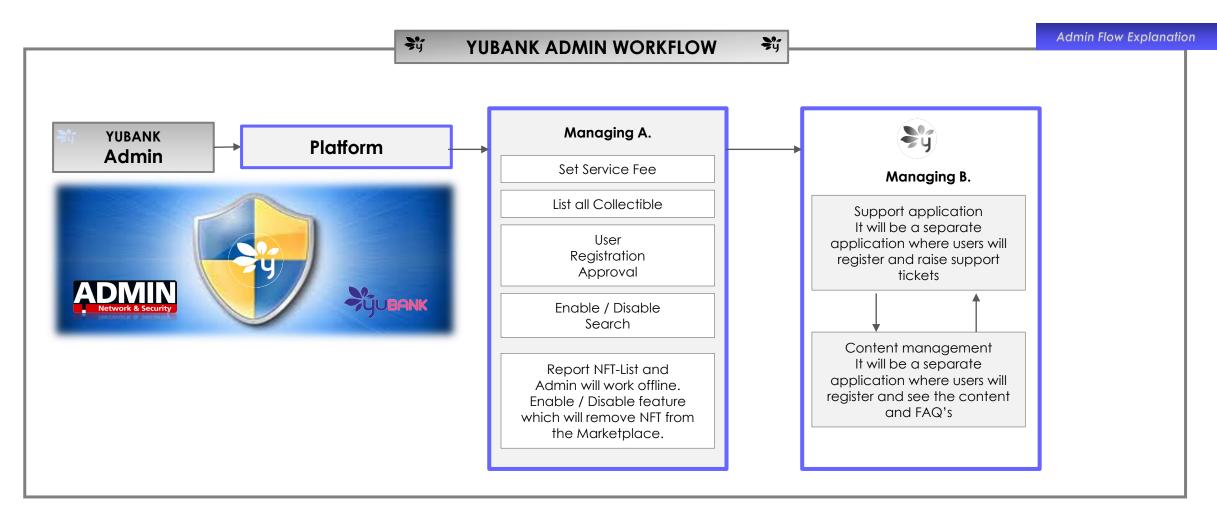
# 5-6. Fund & Stacking of the NFT Marketplace





# Platform NFT & Marketplace for Y BANK

# 5-7. Admin Panel of the NFT Marketplace



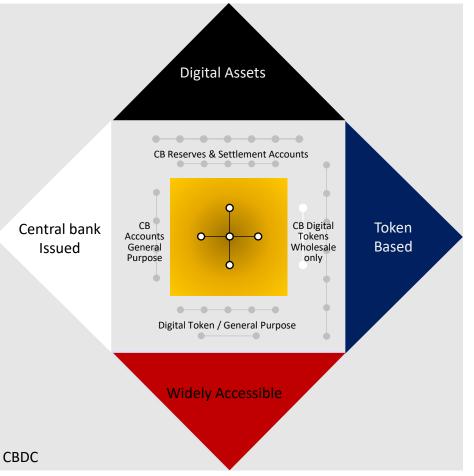


Platform NFT & Marketplace for Y BANK

5-8. Central Bank Digital Currency (CBDC), Exchange YUBANK

For each CBDC issuance country, the only exchange where Central Bank Digital Currency (CBDC) is possible and digital currency to fiat currency exchange and Bit & Ether coin exchange.







# NFT YUBANK U.X & U.I Design

www.Celbank.us ★ www.yumacellbank.com



# Platform NFT & Marketplace for YUBANK

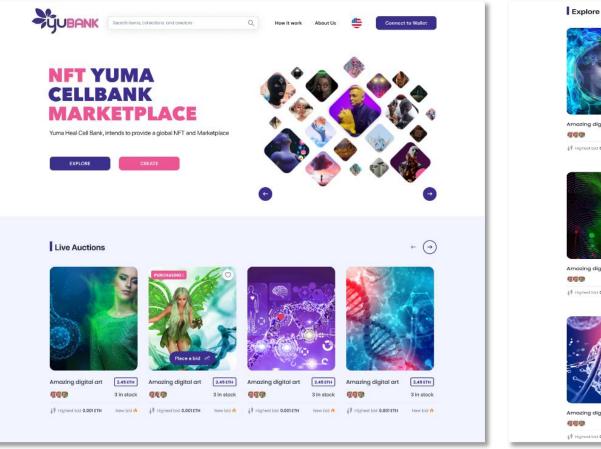
# 6-1. YUBANK Logo & Icon

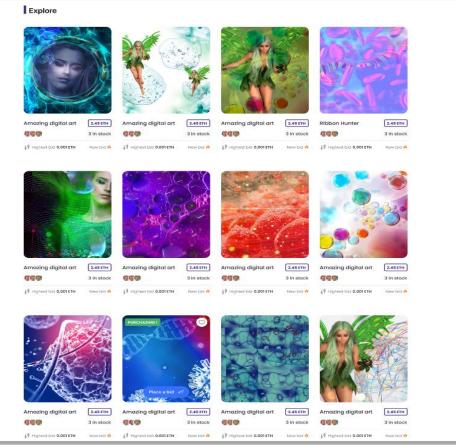




How? Platform NFT & Marketplace for YUBANK

# 6-2. YUBANK U.X / U.I Wireframe Design

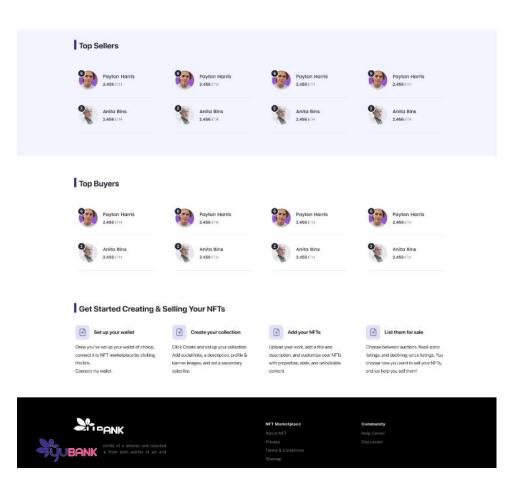






How? Platform NFT & Marketplace for Cell Bank

# 6-2. YUBANK U.X / U.I Wireframe Design



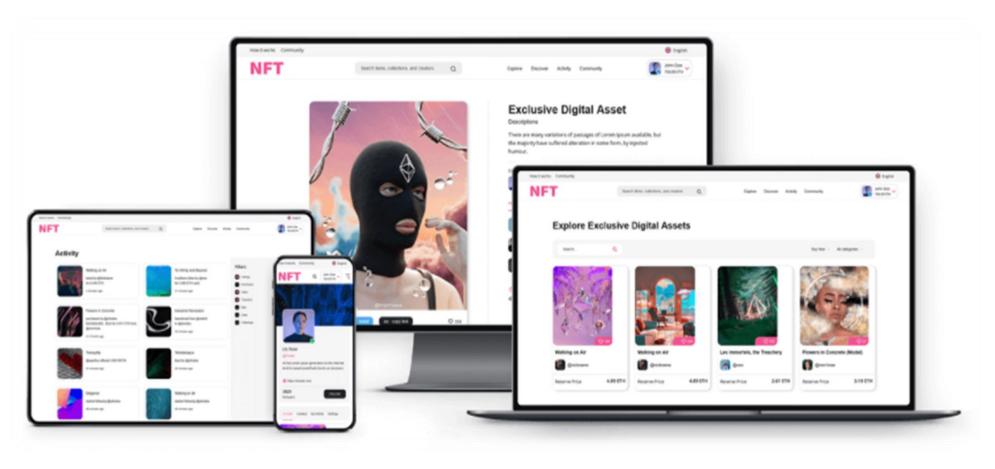


Sample



How? Platform NFT & Marketplace for YUBANK

# 6-3. YUBANK U.X / U.I Wireframe Design







# Di-Financial asset growth program



# Platform NFT & Marketplace for YUBANK

## What is "YUBANK" Staking?

#### NFT-Defi's Token Economy

Main Token Economy YUBANK has also added a staking (deposit) function to cryptocurrency-backed loans. Decentralized cryptocurrency secured loans based on algorithms have already existed.

YUBANK users can stake some of them while depositing YUBANK and USFCX, NFT as collateral when lending. In other words, since the collateral entrusted for the loan is staked to generate compensation, the user can receive a loan while receiving the compensation.

In the future, in addition to YUBANK, we plan to expand to services that can receive collateralized loans using various cryptocurrencies as collateral, and we plan to release services that can use stablecoins sequentially.

#### **Features**

- Treatment and Healing

  Life-Time Membership

  USA-California, Texas,
  New York, Massachusetts
  San Diego

  Korea-Seoul, DaeGu
  Saudi Arabia

  Blockchain YUBANK Sandbox

  100% Transfer Profits
- Pay to Cryptocurrency
- Exchange Ethereum(ETH)USFCX



#### A.I Bot-Auto PAY of Revenue

• 100% automatic transfer Profits

- Monthly-Quarter-Year/Option
- All voice communication

#### YUMA HEAL & YUBANK

- Various security setting
- Screen App education support
- Real-time monitoring alarm(Alert)



# Platform NFT & Marketplace for YUBANK

# What is **"YUBANK"** Loans?



Getting loans with cryptocurrency can often be less complicated than getting traditional bank loans.

#### NFT YUBANK Lending Explained

NFT YUBANK enthusiasts are often encouraged to "HODL" their assets — keeping them safe in a wallet until the price of their chosen currency appreciates. But just like you'd feel uneasy about leaving your cash sitting around in a bank with a low-interest rate, a common question is this: how can you get your digital currency to grow?

This is where crypto lending comes in. Not only can it enable savers to receive interest on their stash of Bitcoin, but it enables borrowers to unlock the value of their digital assets by using it as collateral for a loan. When investing, one of the biggest challenges can be cashflow — and there's nothing worse than having to raid the capital you've got tied up in assets for short-term costs and lack liquidity.

#### Benefits of Taking on an NFT YUBANK Loan

One of the major bonuses many see in a crypto loan is that, unlike traditional banking, you won't be subject to your credit score is being assessed. This means that lending is more accessible to people who don't have a financial history, underbanked consumers who don't have a bank account, and self-employed workers who struggle to access credit because their fluctuating earnings don't meet a bank's strict lending criteria. Repayments can also be more flexible.

And whereas it can take several days for loans to clear in the old-fashioned financial world, BTC, ETH, USFCX loans can be practically instant. You'll also be able to make your assets liquid without triggering a taxable event — and you can adjust the loan to suit your needs. Users can also switch between crypto assets, so you could deposit Ether and borrow Tether, all on the same platform.



# With Platform NFT & Marketplace for YUBANK

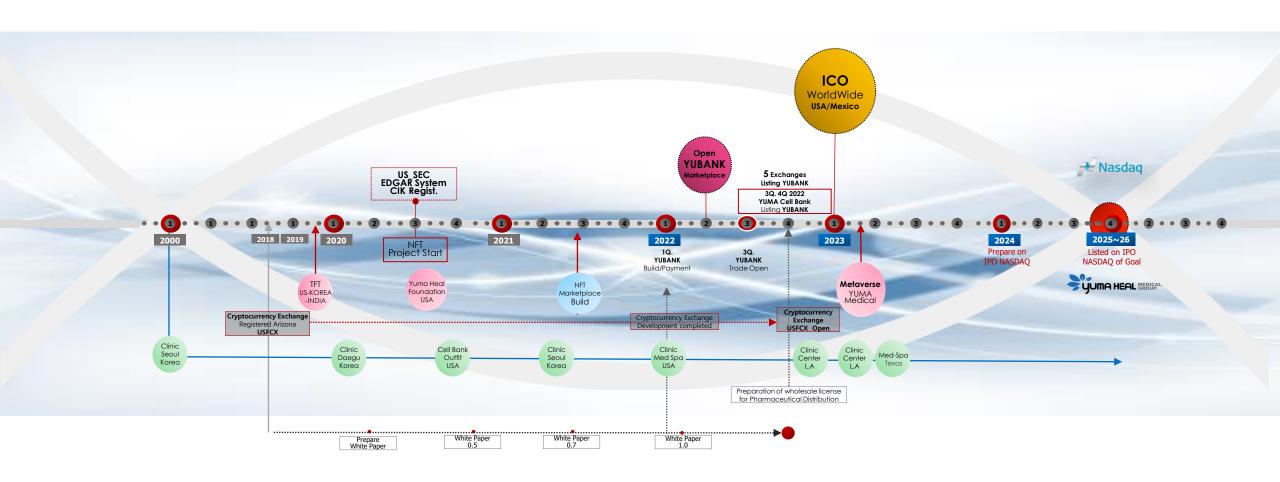
## Affiliate Companies

YUBANK	Domain	Contents		
USA	https://yumacellbank.com	Domain NFT & Marketplace		
USA	www.Cellbank.us www.yumahealCellBank.com	NFT & Marketplace Stem Cell Bank & Laboratory		
USA	www.yumahealmedicalgroup.com	Yuma Heal Medical Group Corporation Foundation operation and overseas partnership business		
KOREA	www.yumastem.co.kr (Temporarily Closed)	p.kr (Temporarily Closed) Plastic Surgery Clinic, Stem Cell Therapy, Stem Cell Bank, R&D		
KOREA	www.hurimbiocell.com	HURIM BIOCELL INC. Stem Cell Bank, Medical Device, R&D		
USA	www.Aesthetics.School	Medical Aesthetics School, R&D		
USA	ISA www.usfcx.com Digital Asset Exchange in the World, Integrated Trading			
USA	www.omgworldfoundation.org Coordination and support of each affiliated business			





# Yuma Cell Bank Roadmap



# Notice for Customers



8



# 8. Notice for customers

### Yuma Heal "NFT YUBANK" Values Creation Team

This white paper is for reference purposes only and is subject to change or replacement at any time for information provided by the Non-Fungible Token (YUBANK) on the proposed cryptocurrency. The NFT YUMA CELL "YUBANK" does not guarantee accuracy and does not bear any legal liability concerning this white paper.

The white paper and all related documents contain statements about future projections. This is a reflection of expectations and can be changed by the consequences of cryptocurrency funding and environmental factors, and the YUBANK Team is not obligated to implement and notify changes. Whether or not to refer to this white paper in decision making, the outcome is based on personal judgment. In other words, the NFT YUBANK Team does not bear any compensation or other liability for any damage, loss, debt or other damages to the individual by using this white paper.

Purchase of cryptocurrency is at risk and you are responsible for all losses due to purchase. All information and transactions should first be consulted with an expert and then used by the customer to make a wise and accurate judgment. For details on all YUMA HEAL MEDICA GROUP hospital treatment, Stem cell Bank, and Membership registration for each country and region, please contact the site directly or contact cs@cellbank.us

ICO funding follows national regulations and laws.

Thank you.

NFT YUBANK Team YUMA HEAL MEDICAL GROUP



# Contact us

NFT-Marketplace	https://yumacellbank.com	
Homepage	www.yumahealmedicalgroup.com	www.CellBank.us
E-Mail	cs@cellbank.us	Customer Support, Information
Company	YUMA HEAL MEDICAL GROUP	
Address	1111 Babcock Rd. San Antonio Texas 78201 U.S.A 3255 Wilshire Blvd Unit # 834 LA, California 90010 U.S.A	A

### ★ OFFICIAL SNS\_YUBANK CS CENTER

1		Wordpress	https://omgworldnews.com/category/medical
2	G	Facebook	www.facebook.com/yubankcscenter
3	Ø	Instagram	www.instagram.com/yubankcscenter
4		Telegram	https://t.me/YUBANK_YUMAHEAL
5	y	Twitter	www.twitter.com/yubankcscenter
6	8	Blogger	https://yubankcscenter.blogspot.com



# YUMA HEAL Membership Program







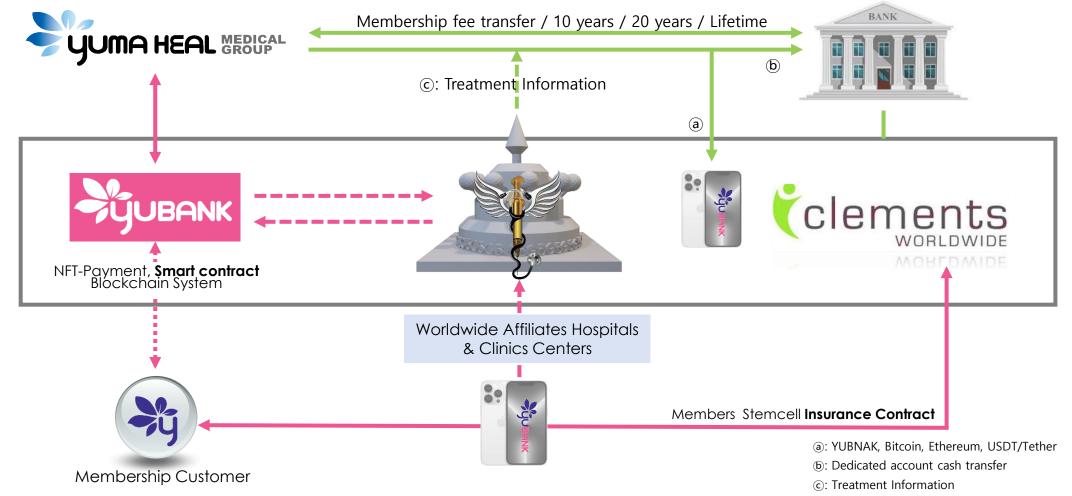
YUBANK Membership Package Program								
BLUE	RED	WHITE	BLACK	GOLD				
+ LEO +	VIRGO	SCORPIO						
1 Months	1 Year	10 Years	20 Years	Lifetime				
\$5,000 ~10,000	\$30,000 ~ 100,000	\$300,000	\$500,000	\$1 Million				
<ol> <li>Stem Cell</li> <li>Stem Cell Bank</li> <li>Skin Care: 1/W x 2 Injection Service Botox, Filler</li> <li>Stem Cell Cosmetics</li> <li>Pre-Test Cell Bank</li> </ol>	<ol> <li>Stem Cell 4 x 1</li> <li>Stem Cell Bank</li> <li>Skin Care: 1/W x 4         <ul> <li>Injection Service Botox, Filler</li> <li>Stem Cell Cosmetics</li> </ul> </li> </ol>	<ol> <li>Stem Cell 5 x 1/Year</li> <li>Stem Cell Bank / Storage</li> <li>Skin Care: 1/W x 4 /Yr. Botox, Filler, Ulthera, Laser</li> <li>Stem Cell Cosmetics</li> <li>Medical check-up 1/Yr. x 5, Gene Test, Telomere Test</li> <li>Antiaging Therapy</li> <li>Ex, Hyperbaric oxygen chamber</li> <li>* There is a difference according to the grade.</li> </ol>						
Membership prices and conditions before listing on the exchange will be adjusted.		Clements						





# YUBANK Membership Package Program

Payment process through member's membership registration





# Thank you



