

Proyecto Tecnológico De Innovación Financiera

Integrado en el **SANDBOX** del  
**BANCO DE ESPAÑA**  
Eurosistema



Entidad Registrada por el  
**BANCO DE ESPAÑA**  
Eurosistema  
Registro D649



***EurocoinPay***®

**Presentation Dossier**

**eurocoinpay.io**

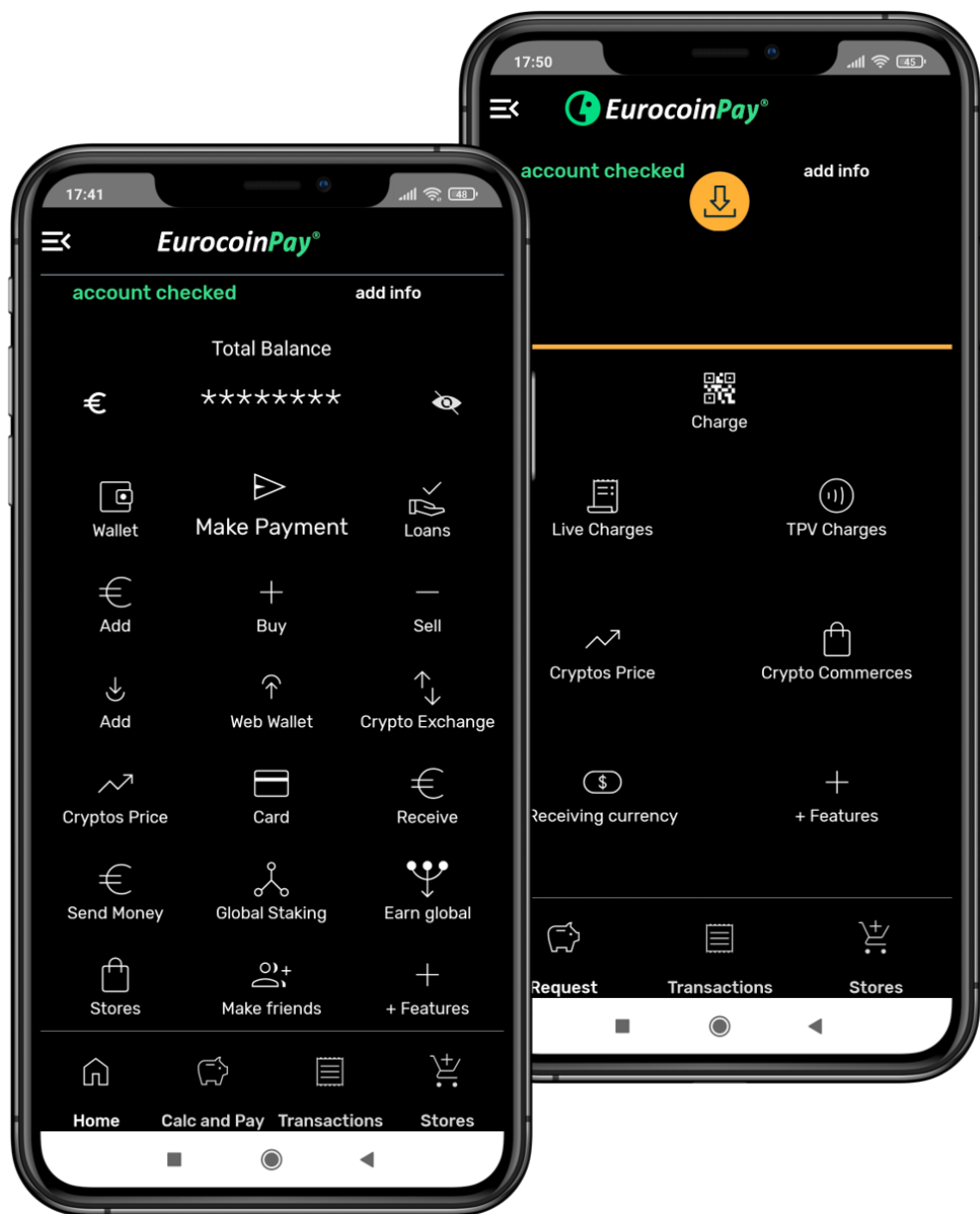
# What is



The revolutionary **payment method** developed in Spain, that makes **easy** what for many is the most complicated.

The easiest way to make payments and collections **with Cryptocurrencies.**





# The **first** **application** from the market...

that allows you to pay with the  
cryptocurrency you want in your  
favourite establishments or most  
common.



# HOW DOES THIS INFLUENCE OUR LIFE?

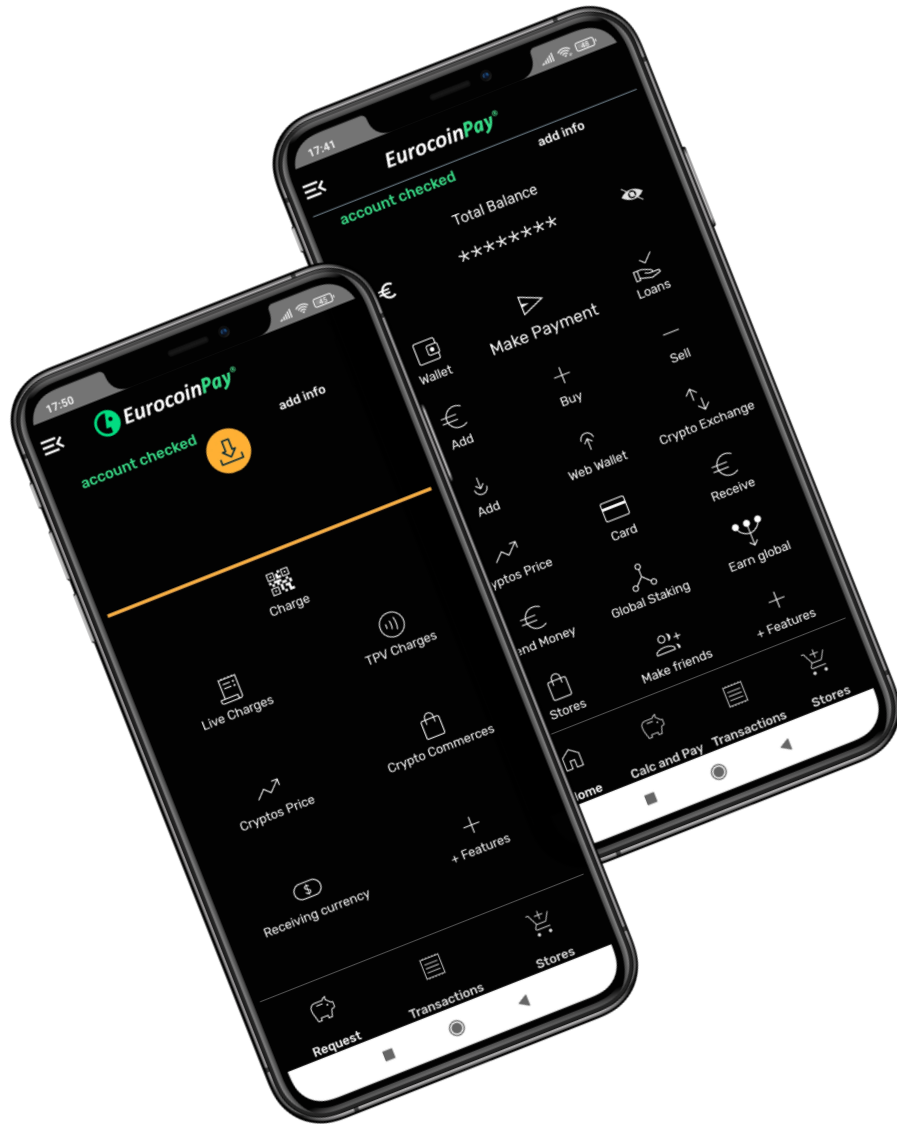
**“IMAGINE...**

being able to pay for coffee at the bar **with Iota**, the purchase of supermarket **with Ripple**, the haircut **with Ethereum**, dinner at your favourite restaurant **with Monero**, gas for the car **with EurocoinToken** and accommodation at your hotel **with Bitcoin**, always at your choice and at your personal discretion.

**... use your  
cryptocurrencies  
for your life every day”**



# AND WHAT WOULD IT LOOK LIKE IN PRACTICE?



## 1. Wallet

Select the cryptocurrency from your **EurocoinPay**® wallet with which you want to pay.

## 2. Destination

Connect your smartphone via QR code and the commerce.

## 3. Payment

Send the payment safely and without waiting for confirmation by miners or commissions.

# And what do we get?

## REAL USABILITY

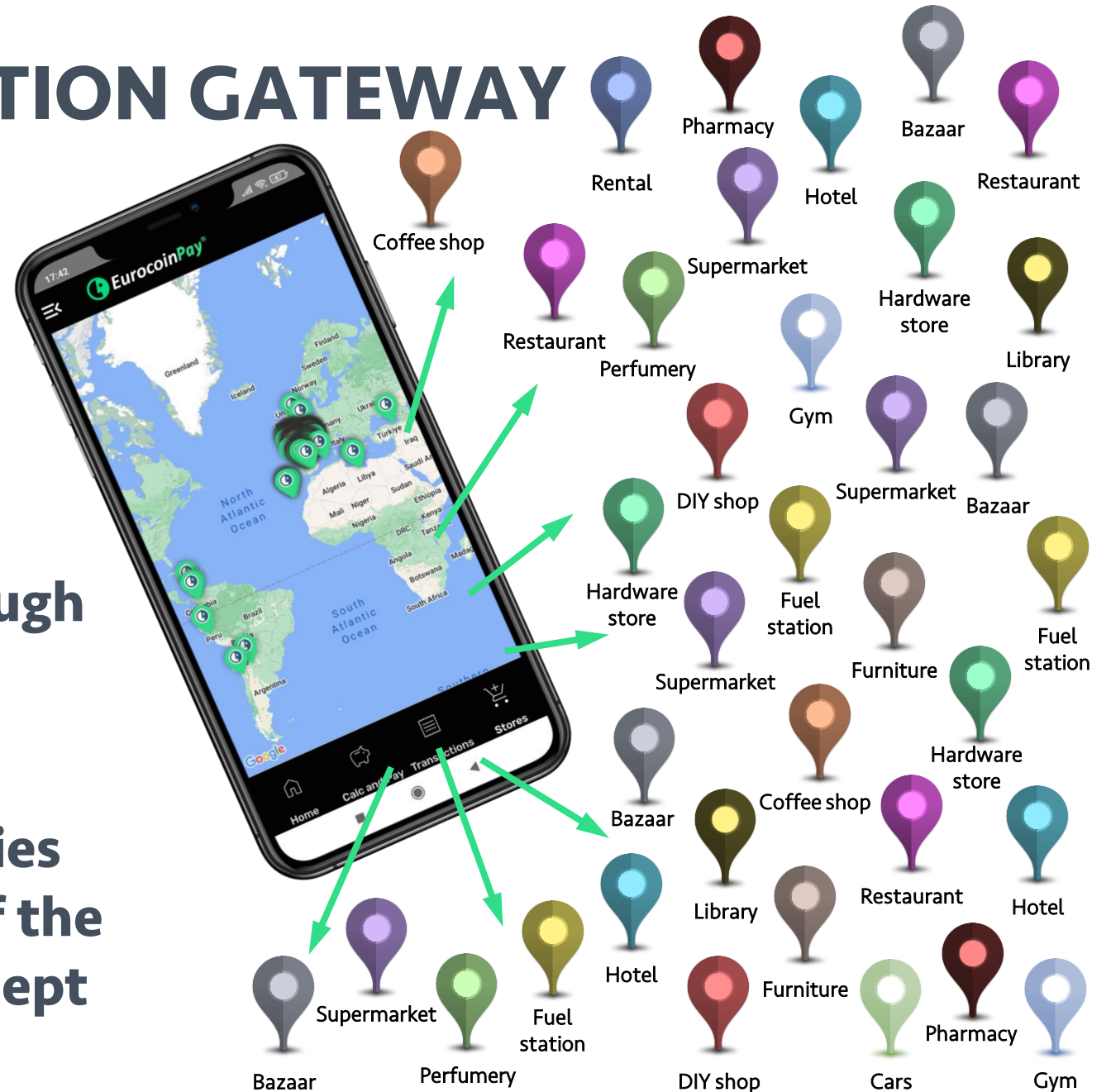
For the first time, being able to use your cryptocurrencies as a means of payment in your everyday life.

# PAYMENT AND COLLECTION GATEWAY

## THE CLIENT IS DIRECTED

through the application to establishments that accept cryptocurrency payments, which ones can throw promotions through of the app.

*EurocoinPay*<sup>®</sup> establishes agreements with shops, companies and SMEs who want to be part of the network establishments that accept collections in cryptocurrencies.

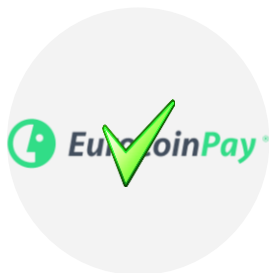


# Why choosing *EurocoinPay*® ?

## Market and competence



MEAN OF PAYMENT	CREDIT CARDS	VIRTUAL TPV	PAYMENT GATEWAY	<i>EUROCOINPAY</i> ®
FEE	Between 0.50 % and 3 %	Between 0.50 % and 3 %	Between 2 % and 4 %	<b>Between 0.30 % and 0.50 %</b>
TIME FOR COMMERCE TO RECIEVE	Between 0 and 5 days	Between 1 and 8 days	Between 1 and 8 days	<b>Between 5 min. and 24 hours</b>



- For payments **instantly!** With very low commission
- For security and transparency
- For being able to choose to charge in any Cryptocurrency




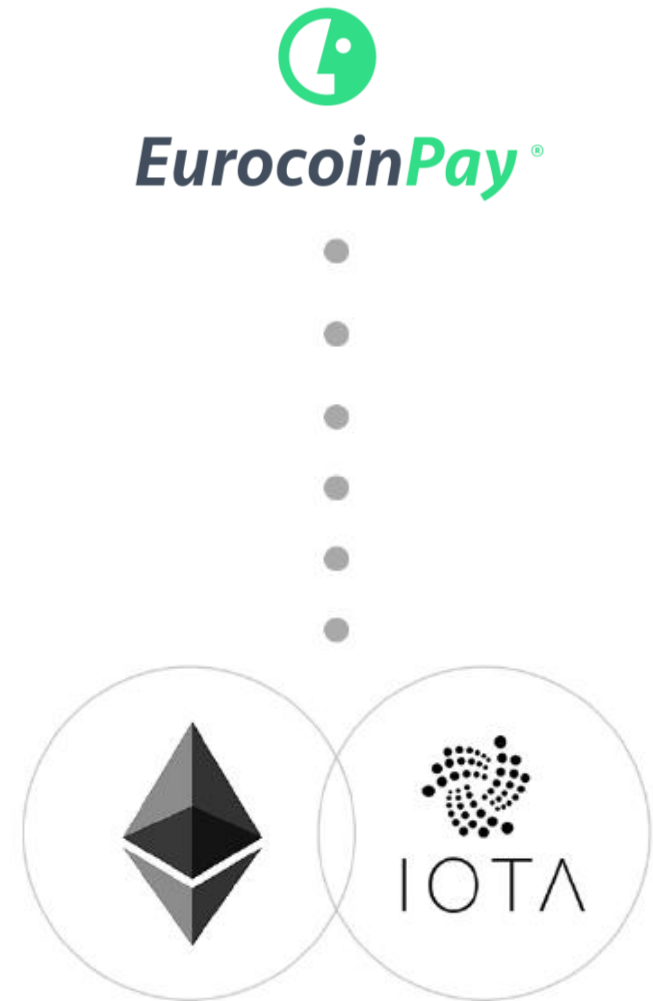
**How have we achieved it ?**

**THE ROAD HAS NOT BEEN EASY**

# With today's most advanced technological combination:

## ERC20 + TANGLE

 **EurocoinPay**® is designed and developed by a team of more than 20 professionals through the most advanced technology in the market to solve the generation of cryptocurrencies transactions in the fastest way and with zero mining cost and accessible to storage, development and implementation of decentralized applications.



And else is part of the *EurocoinPay*® project?

**AN INTEGRAL ECOSYSTEM...**

# CRYPTOCURRENCY STAKING

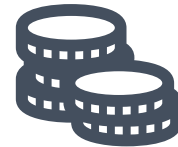
Get rewards for saving and maintaining your cryptos at *EurocoinPay*®

Put your assets to work generating rewards instead of gathering dust in your cryptocurrency wallets

## EARN PASSIVE REWARDS WITH YOUR CRYPTOS



Weekly payments



Minimum earnings guaranteed



No permanence



CRYPTO

Stake your cryptocurrencies



## **EurocoinToken (ECTE)**

It is the native token of EurocoinPay with the one you can pay goods and services in any commerce of the world.  
It is an utility token.

[KNOW MORE](#)



## **EUROCoin (EUROC)**

The EurocoinPay stablecoin offers you the possibility to shelter your digital assets to maintain their value.

[KNOW MORE](#)



## **POS Crypto Businesses**

If you have a business you can accept payments from your customers in cryptos and you choose to receive the payment in crypto or FIAT.

[KNOW MORE](#)



## **EurocoinPay Card**

Spend your cryptocurrencies for hiring or paying any service or product in any establishment of the world.

[KNOW MORE](#)



## **EurocoinPay App**

Paying your bills with cryptocurrencies that you want it's already a reality thanks to our EurocoinPay app.

[KNOW MORE](#)

# EurocoinToken (ECTE)



Is the native “utility” *EurocoinPay*® token. It is a token with which you can pay for goods and services in any business in the world. In addition, its possession offers you advantages within the environment of *EurocoinPay*®, as you get a reduction in commissions on the purchase/ sale of cryptocurrencies.

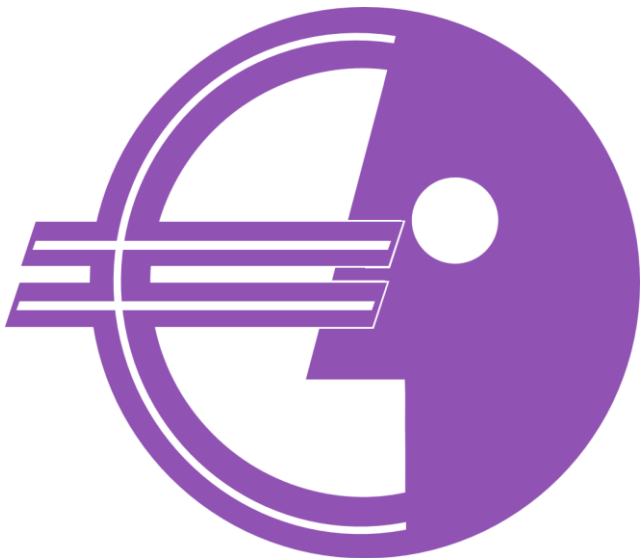


# EUROCoin (EUROC)



The *EurocoinPay*® stablecoin is based on the Ethereum network (ERC20) which maintains a 1:1 parity with the Euro. This feature gives you peace of mind that your digital assets will maintain their value, without the volatility that characterises other cryptocurrencies.

1 EUROCoin = 1 Euro (fixed value)



# POS Crypto Businesses

[MORE INFO](#)

Thanks to the *EurocoinPay*® Crypto POS, if you are a business, you can accept payments from your customers in cryptocurrencies and you can also choose to receive your sales payments in the cryptocurrency of your choice or in FIAT currency.

MARKET NICHE



DIGITALISATION



0% COMMISSION FOR CLIENTS



QUICKNESS



SECURITY



TAXATION



LEGALITY



RISK FREE



VISIBILITY



INNOVATION



NO DISPUTES



COMPETITIVE RATES



Crypto Physical POS

Crypto Online POS



# EurocoinPay Card

[MORE INFO](#)

Charge your *EurocoinPay*® card with Cryptocurrencies to do purchases and ATM withdrawals.









# EurocoinPay App

[MORE INFO](#)

*EurocoinPay*® App is the official application that allows the user to buy and sell cryptocurrencies and use the different balances of the wallets to pay for any product or service that you contract in your daily life through our payment application.



# VALUE OF DISRUPTIVE COMPANIES

	COMPANY	LAUNCHING	INITIAL VALUE	ACTUAL VALUE (01/07/2024)
	<b>Apple</b>	1980 December	0.51 \$	216.94 \$
	<b>Microsoft</b>	1986 March	0.10 \$	453.84 \$
	<b>Google</b>	2004 August	50.79 \$	182.62 \$
	<b>Bitcoin</b>	2009 October	0.003 \$	63,777.23 \$
	<b>Meta (Facebook)</b>	2012 May	42.05 \$	502.73 \$
	<b><i>EurocoinPay</i><sup>®</sup></b>	2017 April	0.01 €	¿...?

**But who's executing the plan?**



**Herminio Fernández de Blas**  
CEO, CTO & Co-founder



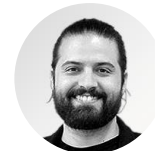
**Marisa De La Fuente**  
CFO & Co-Founder



**Eugenio Andrés**  
Software Architect



**Beatriz A. Ruiz**  
Software Engineer



**David Alayón**  
Product Advisor



**Marcelo Pignataro**  
Full-Stack Developer



**Alberto Saavedra**  
Strategic Consultant



**Luis Taboada**  
Business and Corp. Advisor



**Chema Nieto**  
CMO



**Francisco Román**  
Digital Marketing Advisor



**Rafa Martínez**  
Systems Administrator



**José López**  
Web App Developer



**Miguel Ángel Romero**  
Cybersecurity Advisor



**Juan Pablo Fernández**  
Cybersecurity Advisor



**Elisa Alises**  
Cybersecurity Advisor



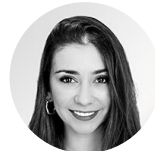
**Jorge Lafuente**  
Cybersecurity Advisor



**María del Mar Turiel**  
Administration



**Susana Higuera**  
Customer Support



**Raquel Vidales**  
Business Manag. and Commu.



**Javy Robles**  
Tech. Support and Software



**Tomás Sporturno**  
UI/UX Designer



**John Gontier**  
Contributor



**Peter Somweber**  
Contributor



**Belagua Abogados**  
Legal Team



**ACT Legal**  
Legal Team



# *EurocoinPay*® Team

Today, we have a team of more than 20 professionals investing their time, energy and knowledge so that this Project comes to life.


**What is our security plan?**

**100 % SECURE CRYPTOCURRENCIES  
IN SAFE CUSTODY**

# MILESTONES ACHIEVED

<b>INNOVATIVE STARTUPS IN SMART CITIES 2018</b> 	<b>GLOBAL ENTREPRENEUR PROGRAM IBM</b> 	<b>EUROCOINPAY PROJECT RECOGNITION BY BBVA OPENTALENT</b> 	<b>WORTHY COMPANY CERTIFICATE OF TRUST</b> 	<b>TECHNOLOGY &amp; INNOVATION AWARD "LA RAZÓN" (2019)</b> 
<b>FINANCED BY THE EU</b> 	<b>EU SEAL OF EXCELLENCE</b> 	<b>CO-FINANCED BY ICEX</b> 	<b>CO-FINANCED BY THE CDTI</b> 	<b>MEMBER OF ALASTRIA</b> 
<b>ACCESS TO THE ACCELERATOR CONNECTOR</b> 	<b>SELECTED BY THE SANDBOX</b> 	<b>EUROCOINPAY &amp; GOVERNMENT OF SPAIN</b> 	<b>EUROCOINPAY &amp; BANK OF SPAIN</b> 	<b>EUROCOINPAY &amp; THE SPANISH TREASURY</b> 

# COMMUNICATION CHANNELS AND SOCIAL NETWORKS

<b>OUR WEB:</b> 	<b>OUR SOCIAL NETWORKS:</b>	<b>FACEBOOK</b> 	<b>X</b> 	<b>INSTAGRAM</b> 	<b>MEDIUM</b> 	<b>LINKEDIN</b> 
		<b>TELEGRAM</b> 	<b>BLOG</b> 	<b>YOUTUBE</b> 	<b>GITHUB</b> 	<b>TIK TOK</b> 

## CALL US

+ (34) 987 353 277

Monday to Friday from 10:00 h. to 20:00 h. (Spanish Time)

## WRITE TO US

[info@eurocoinpay.io](mailto:info@eurocoinpay.io)

## VISIT US

C/ La Raya 110, 24010 León (Spain)

## VISIT OUR WEBSITE

[eurocoinpay.io](https://eurocoinpay.io)

# THANK YOU

for your time and trust



***EurocoinPay***<sup>®</sup>