

THE GLOBAL SOLUTION  
TO USABILITY OR CRYPTOCURRENCIES



**EurocoinPay**<sup>®</sup>

Billetera



**TRANSACCIÓN EXITOSA**

OK

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**MUCH MORE THAN BLOCKCHAIN**

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LIGHT LIST

Version 1.04 – January 2025

## EXECUTIVE SUMMARY

### THE CHALLENGE

As alternative payment methods are transforming the traditional payment landscape, particularly driven by the mass adoption of smartphones and mobile devices, the customer needs are shifting towards faster, cheaper and safer payment transactions. The entrance in scene of revolutionary technologies as **Blockchain and cryptocurrencies have the potential to disrupt the financial market thanks to their transparent, peer to peer, secure and anonymous nature.** However, **miners' costs and market volatility** have so far curbed the adoption of cryptocurrency and Blockchain technology in everyday life micropayments.

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### EUROCOINPAY.IO A NEW PARADIGM



**EurocoinPay** is an innovative solution capable of meeting the customer demands and bringing real usability to cryptocurrencies on your day-to-day expenses. Our unique combination of **payment application & cryptocurrency exchange** allows our customers to change currency automatically and use it to pay instantaneously. With **EurocoinPay**, anyone (consumers & merchants) can make and receive micropayments with the currency or cryptocurrency of choice **at no mining costs and in real-time** thanks to our unique fusion of **blockchain Ethereum and IOTA Tangle technologies.**

### BUSINESS MODEL

Our **revenue model consists of a transaction commission** on every payment and trade performed through our platform, combined with the ICO and Tokens sale turnover. Since our product is designed for micropayments, our **primary verticals are brick and mortar businesses, merchants in the B2C segment and their customers.** **Where?** Our **main target market will be the EU**, with **Spain** as our entry market, as it is our local market and where we have most of our contacts, partners and early clients. **How?** We will use a **referral strategy** and attract new clients through a **system of incentives** for bringing new customers that will drive the **word-to-mouth and viral effect**, helping our exponential growth and ensuring **scalability.**

### MARKET

The **global mobile payment market** is expected to reach **€4Billion by 2023** growing at a **CAGR of 33.8%**. On the other hand, the **cryptocurrency and Blockchain technology market** is estimated to witness a **huge CAGR of 35.2% from 2016 to 2022**, and even the EU has recently acknowledged its potential to replace Fiat money! In fact, European Fintech initiatives are expected to have positive impact in the evolution of both these markets. Furthermore, our estimated end-users include **more than 300 million consumers and almost 4 million retailers in the EU.**

### COMPETITORS

Our main **competitors** include global payment gateways, such as PayPal (US), and cryptocurrency exchanges with payment solutions, such as BitPay (US). However, **none of them is designed to perform instant cryptocurrency micropayments.** Our **main competitive advantage** is our unique ability to perform **real-time transactions at minimal costs.**

#### DIFFERENTIAL FACTORS EUROCOINPAY

**Unique fusion:** payment gateway and crypto exchange.  
**No intermediaries:** P2P, no third parties involved.  
**200 to 300% cheaper:** unique commission of 0.50%.  
**Faster transactions:** micropayments in 6 sec!  
**Flexibility:** pay and receive in desired currency.  
**Affiliate incentives:** brand Ambassador System with income from referral transactions.

**EurocoinPay is the first payment platform bringing everyday usability to cryptocurrencies, providing us with an excellent business opportunity and a valuable competitive advantage as we are creating market innovation able of boosting the real economy.**

## ABOUT US

We are an entrepreneurially spirited team with a solid background in business development, management, IT, Blockchain, programming and graphic design. Our **purpose** is to provide fast, transparent and safe transactions and contribute to create a fair, decentralized economy. **EurocoinPay is our breakthrough.** We obtained an outstanding score of 13.05 and a Seal of Excellence in H2020 of the EEC. Since then, we continued the development of our project, obtaining new results.

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## CHALLENGE AND SOLUTION

### ***The necessity of faster, safer and transparent, financial transactions Why not anywhere? Why not anytime and delivered in real time?***

New technologies are changing not only the way we think or the way we interact, but they are also transforming the way we buy and the way we pay. **PayTech companies are disrupting the traditional payment ecosystem by leveraging innovative technologies** to provide new payment methods and in fact new trends have already consolidated over the last years, as in-app payments or digital wallets. One of the main drivers of this fast transformation has been the mass adoption of smartphones and personal mobile devices. Indeed, [mobile payments generated a revenue of €517.000M in 2016 and are predicted to reach almost €4Billion by 2023!](#)

As the rise of the Internet of Things strengthens the vision of personalized services and alternative payment methods rival the use of cards in both online and offline retail, customers are increasingly demanding new and tangible value-added payment services. This is particularly true for peer to peer (P2P) transactions, since individuals require faster "here and now" secure transactions with a low cost structure, due to the perception of payments as a basic product.

On the other hand, concerns over **personal data and fraud** can remain barriers to a greater adoption of these new methods and **legislation** on data protection can play a key role in the years to come. Hence being able to satisfy the **demand for instant, secure and transparent payment transactions** will be crucial for PayTech companies to succeed.

**Blockchain technology and cryptocurrencies** have the potential to meet these customers' needs and to revolutionize the way we conceive financial transactions thanks to their transparent, P2P and decentralized nature and are expected to provide a universal, public way to store payment transactions that are irreversible, strongly secured, anonymous and global.

The use of cryptocurrencies for business to business (B2B) transactions has skyrocketed in the last few years (**expected to reach €9.000M by 2022**), as more companies realize the positive impact on their economy. However, the adoption of cryptocurrencies for small business to consumer (B2C) transactions **has been hindered by the volatility of the market and technical issues that undermine the usability of cryptocurrencies on everyday life.** The 'mining confirmation', required to perform a transaction, imply costs in time and fees that are particularly taxing for micropayments and offline transactions such as buying a coffee, have acted as a deterrent in the adoption of these promising technologies.

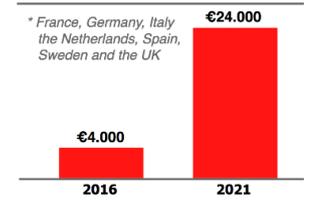
**As a result, there is an exciting market opportunity for an innovative payment solution that can facilitate the adoption of digital currencies by tackling its usability limitations, while at the same time meeting the demands of fast, secure, low price, P2P transactions for B2C micropayments.**

## WHY IS THE MOMENT NOW? OUR BUSINESS OPPORTUNITY

Digital transformation has already strongly impacted the traditional payment ecosystem and the trend will continue. For instance, [mobile in-person payments will quintuplicate between 2016 and 2021 in the EU7](#). In this new scenario, Europe is seeking to develop a better unified internal market for electronic payments through

regulations like [PSD2](#) or [SEPA](#), promoting innovative payment services across Europe. In recent years, the use of cryptocurrencies and Blockchain technology has emerged as a promising alternative payment method, that is gaining traction thanks to their potential positive impact on businesses: [the adoption of cryptocurrencies could increase by 3% the margins of Web-based merchants](#). Moreover, in a [recent European Parliament report](#), the EU has acknowledged the great cryptocurrencies potential as an alternative to FIAT, thanks to its decentralized nature and lower cost.

Proximity Mobile Payment Transaction Value in the EU-7\* 2016 & 2021 (Millions)



\* France, Germany, Italy the Netherlands, Spain, Sweden and the UK  
 Figure 2. In-person mobile transactions. Source: "Forrester Data Report: Mobile Payments Forecast, 2016-2021 (EU-7)"

Accordingly, **it is the perfect timing to disrupt the PayTech market** with a solution like **EurocoinPay**, able to meet the **users needs for instant, low fee, safe and transparent P2P payments**, and able to **bring usability to digital currencies**. Offering a **unique solution** first in Europe, we will help **strengthen the European position in the global payment industry**, while smoothing the path for the quick adoption of the technology of the Internet of Things and the Internet of Value.

### **MUCH MORE THAN A PAYROLL: EUROCOINPAY**

We have developed **EurocoinPay, a disruptive payment ecosystem, secure and decentralized, that allows to make and receive micropayments in the currency or cryptocurrency of your choice), in real time and at no mining cost**. Our digital platform directly interconnects merchants and consumers, **eliminating intermediaries**, such as acquirers, issuers and payment networks, from the payment value chain, hence enabling an **efficient, fast and safe payment process at low transaction costs**. **EurocoinPay** is designed and developed through innovative "blockless ledger" technology, based on the fusion of **Ethereum Blockchain (ERC20)** and **IOTA (Tangle)** technologies, to solve the generation of **micropayments** and transactions **instantly, at no mining cost**, as these networks are free, allowing us to be highly competitive. Moreover, our solution ensures safe, transparent payments by design through the use of smart contracts, avoiding possible hacking or misuse. But **EurocoinPay** is much more than a payment gateway. Whilst the payment application of **EurocoinPay** is the focus of our SME Instrument Project, we have also developed a unique ecosystem that offers different services associated with the company to not only make payments in a flexible way, but also to manage cryptocurrency wallets: **EurocoinPay is a global service for cryptocurrency users**. Our services are divided as:



**EurocoinPay – Payment application:** We provide the first application on the market that allows users to pay with the cryptocurrency they want at any establishment and at the same time also allows the business to choose in which currency they want to receive payment. The app (iOS and Android) provides information on nearby stores that accept **EurocoinPay** and serves as a digital network, providing added value and visibility to merchants.



**EurocoinPay Exchange:** The official exchange in which you can buy and sell the main cryptocurrencies on the market 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's application.

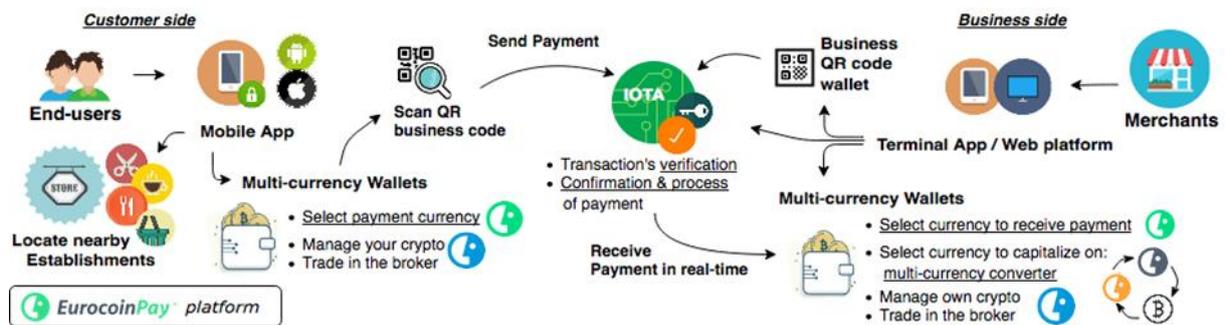


**EurocoinToken:** It is the native "utility" token of **EurocoinPay**. It is a token with which you can pay for goods and services in any business in the world.



**EurocoinPay Card:** With this card you can use the balances of cryptocurrency purses to pay or withdraw at any ATM, anywhere in the world





We are a unique platform in the market that applies cutting-edge Blockchain and IOTA technologies to **eliminate confirmation waiting and the transaction costs involved**, providing the **first crypto exchange with balances that can be used on a daily basis thanks to our payment application.**

### MARKET STATE OF THE ART- NOVELTY OF EUROCOINPAY

There are several payment solutions and cryptocurrency exchange trading solutions in the market. However, despite the exponential growth of cryptocurrency's use for B2B eCommerce, **there is currently no high-speed transaction services designed for micropayments**, making *EurocoinPay a unique integral solution to the mechanism of day-to-day micropayments*. Our solution combines a Payment Gateway, a native "utility" Token, an Exchange and a Card, while the rest of the market solutions focus on one of the following aspects:

- **Cash-less Payment solutions** – Such as such [PayPal](#) (online payment), [ApplePay](#) (eWallet), [Visa or Mastercard](#) (credit/debit cards). Most of them offer 24/7, instant e-transactions, but they are subject to fraud and data theft. Moreover, they are ultimately bank-mediated, increasing intermediation costs and delivery time to the merchant, usually taking 1-8 days. **On average, they charge a 1% to 7% commission on every transaction, compared to the 0.50 % of EurocoinPay, and additional monthly fees to merchants commonly apply, whereas our service is free and totally secure, not subject to fraud/misuse, providing confidence to users.**
- **Cryptocurrencies exchange solutions** - Are not designed for micropayments. The existing solutions rely on **mining confirmation**, that can take from 10min to 24h depending on the fees paid, i.e., **the higher the fee the fastest the confirmation** and are highly fluctuating. Although these fees might not present a problem for Web-based merchants or large sums transactions, **it makes daily payments for in-store services a complete not valid**; curbing crypto usability in every day's life. On contrast, **the application of IOTA and ERC20 technologies allows our service to perform payments in 3 to 6secs, totally bypassing the mining costs!**
- **EurocoinPay offers a real-time service that minimizes the transaction costs by eliminating both intermediaries** (acquires, banks, etc.) and miners fees. With our solution **merchants receive payment instantly**, helping them to better manage their supply chain and day-to-day operations. Our low-price service can specially impact small merchants, usually unable to afford the adoption of these new payment methods.



## UNIQUE AND DISRUPTIVE APPROACH

***EurocoinPay is a "unique" platform*** in the market **bringing cryptocurrency to everyday use**, allowing **real-time payments at minimal costs, through transparent transactions**, thanks to **the application of IOTA (Tangle) and Ethereum (ERC20)** technologies enabling **fee-less instantaneous microtransactions without third-parties involved**. Furthermore, allows clients **to pay with the currency of their choice** and merchants to **determine in which currency they receive the money**, as well as all users to **manage their wallets and switch their cryptocurrencies within a single service**. Our innovative technology and unique concept make **EurocoinPay the integral micropayment service & the first to tackle the usability problems faced by cryptocurrencies**.

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## CURRENT STAGE OF DEVELOPMENT

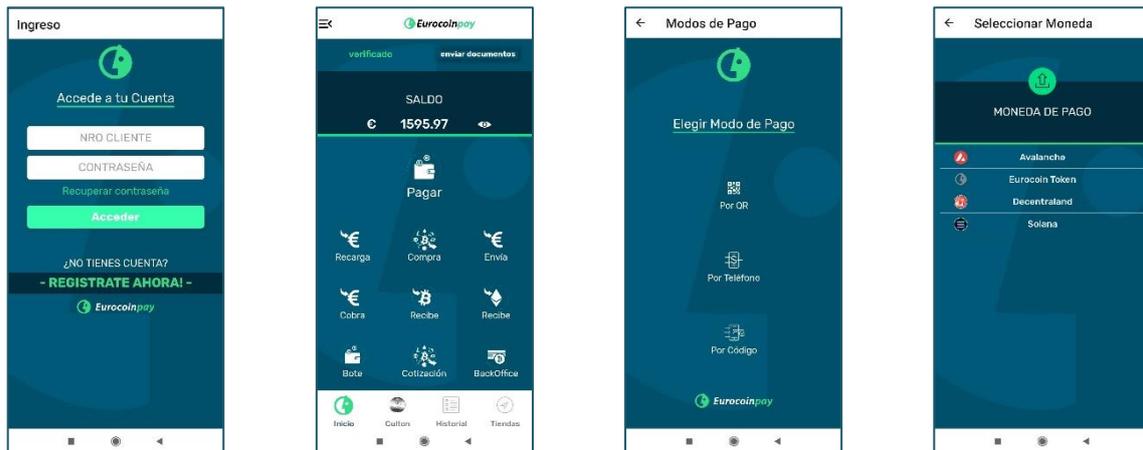
**EurocoinPay's** idea was born in 2014, and after a couple years invested on R&D on Blockchain and related technology, we launched our project at the beginning of 2017. We have currently reached **TRL6**, as the technology is already developed, and the ecosystem has been tested by our **more than 16.000 clients**; having invested €1,5M so far to reach current stage. Nevertheless, we need to finalize certain aspects for **EurocoinPay** to enter the market. The main steps of the development have been:

- TRL1**
- Q1 / 2017 - Foundation of Eurocoin Broker S.A.
  - Q2 / 2017 - Virtual currency launched. BackOffice service for clients.
  - Q3 / 2017 - **Developed EurocoinToken creation for the Smart Contract's Blockchain.**
  - Q4 / 2017 - **Development of EurocoinPay started. First 1.000 client**
  - Q1 / 2018 - Own exchange system for crypto & direct purchases on our platform. Development of Ethereum Tokens (ERC20) complying with standards for the creation of strategic alliances with software developers, security systems, development of webpage and virtual office. Partnerships established with investors & crypto-payment providers. **Development of wallet app** (iOS, Android). Implementation of Anti-Hack. **Implementation of multi-token wallets** that support the main cryptos on the market.
  - Q2 / 2018 - **100% functional internal wallet. Protection against Hacks and DDOS.** Internal wallet 100% functional.
  - Q3 / 2018 - Development and innovation of new platforms.
  - Q4/2018 - First version released: **EurocoinPay** App for Android and iOS
  - Q1 / 2021- Completion and commercialization of the mobile APP and virtual POS project
- TRL6**

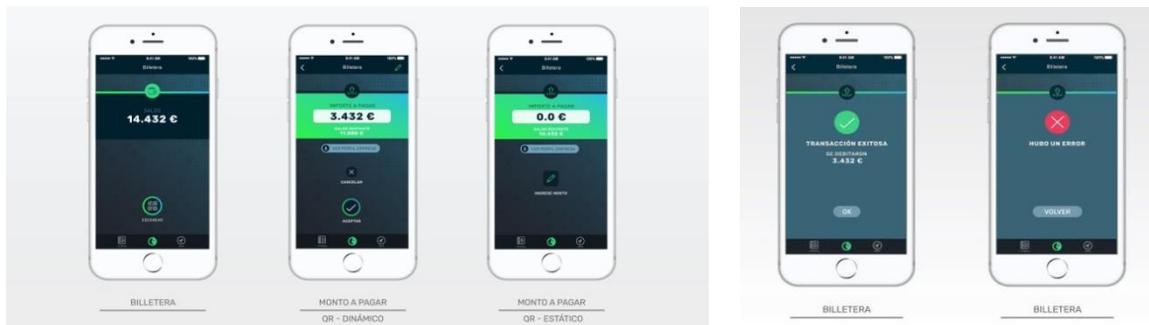


Figure 5. Eurocoinpay app - cryptocurrency usability in your everyday micropayments

## HOW IS OUR APPLICATION



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## VALUE PROPOSAL

### EurocoinPay clients, end users, their needs and PSUs

Since our product is designed for micropayments and international transactions, our main customer pool is the **B2C market**. Our **primary target** are **brick and mortar businesses, merchants and their customers** that need a reliable, fast, secure, transparent payment gateway and that are interested in the use of cryptocurrencies as means of payments for goods/services. **Other verticals** that can benefit from the advantages EurocoinPay offers are B2B businesses, online or offline, and web-based B2C companies. Our **end-users** will be both the **seller** and the **buyer** paying for the products/services of the company, as both will use the payment app and its wallets. We estimate a **niche in EU of 300million consumers** using mobile payment ([54% of population](#)) and almost 4million retailers. EurocoinPay is a universal service designed for the every-day life payments to be used by everyone! The **customer needs** and **corresponding value** that we offer to each of them can be summarized as:

Customer	Sellers: Brick&mortar businesses, merchants, online shops	Buyers: B2C and B2B customers
Need	Secure payment gateway for their business at low price that allows for a flexible management of the accepted cryptocurrencies	Payment gateway and wallet to easily manage everyday micropayments
Value	<ul style="list-style-type: none"> <li>0.50 % lowest transaction commission in the market</li> <li>Fastest transaction time from payment: less than 6 secs</li> <li>Flexibility to choose currency in which to receive payment</li> <li>Secure, transparent, decentralized, no intermediaries</li> <li>Marketing/advertising through app: increase business visibility</li> <li>Second line of revenue through exchange: crypto speculation</li> </ul>	<ul style="list-style-type: none"> <li>Lowest transaction commission</li> <li>Easy to use</li> <li>Safe, decentralized, P2P</li> <li>Flexibility to choose currency to pay or collect</li> <li>Management of crypto: exchange and wallet.</li> </ul>

**EurocoinPay's unique selling points** that will convince the customers to choose us over the competition are:



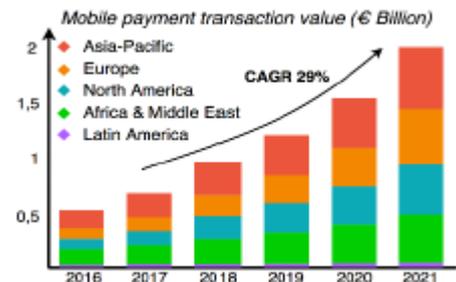
- **Unique fusion of payment gateway and cryptocurrency exchange**
- **No intermediaries:** P2P transactions, no third-party or bank-mediated operations
- **200 to 300% cheaper** than any other payment gateway: **0.50% commission vs. 1-7%**
- **Speed of transactions:** real-time micropayments, **less than 6 sec!**
- **Flexibility of user preferences:** both paying and receiving

Our solution can help any business, big or small, to increase its client base and gain its loyalty, as well as to increase their volume and value of micropayments, benefiting both them and us.

## MARKET ANALYSIS

The **global mobile payment market** is expected to reach a revenue of [€1,953Billion by 2021, growing at a compound annual growth rate \(CAGR\) of 29% from 2016 to 2021](#). The [European market accounts for over 25% and is the second largest market after Asia-Pacific](#), whereas the [North American market is the fastest growing, at a CAGR of 32,9%](#). The increased adoption of smartphones and mobile devices worldwide is vastly facilitating the **PayTech** landscape transformation and is the main market driver boosting such growth. In fact, the global market is expected to expand at a [year-over-year growth of 52%, reaching €4Trillion by 2023!](#) The largest European markets are *UK, France, Germany and Spain*. These countries represent a promising opportunity for **EurocoinPay**, as established markets with high acceptance of new payment technologies and therefore *will be our primary target markets*.

In Europe, policies regulating FinTech and data protection will play a particularly important role in the evolution of the payment segment in the years to come. The entry into force of the [PSD2 Directive](#) creates a positive environment and **new business opportunities that can accelerate the digital market**. However, complying with PSD2 and the new European GDPR can create friction among market participants in their struggle to adapt efficiently to the new regulations.



On the other hand, **the cryptocurrencies and blockchain technology as an innovative means of payment is gaining traction**, driven by the ability of blockchain smart-contracts to provide a universal, public way to securely store transactions. On top of that, the new European [FinTech Action Plan](#), to support the uptake of new technologies such as blockchain, is expected to be one of the main drivers of the cryptocurrency payments expansion. The **global cryptocurrency and blockchain technology market** is estimated to witness a huge [CAGR of 35,2% over the period 2016-2022, reaching €36.135Million](#). Although most of this market corresponds to banking and investment, the rise of online transactions is driving the **increasing demand of cryptocurrency acceptance as a payment option (4% of consumers on average in EU in 2016)**. In fact, [the retail market revenue is expected to reach €8.953Million by 2022](#). North America is leading this market growth followed by Europe.

The increasing adoption of mobile payments combined with an increasing demand of cryptocurrency acceptance as a payment option, will create exceptional opportunities in Europe and worldwide. By providing the first platform enabling the daily use and switch of cryptocurrencies, **EurocoinPay** will have a valuable competitive advantage as we are creating market innovation able of boosting the real economy!

## COMPETITORS AND OUR COMPETITIVE ADVENTAGE

Our main competitors are companies offering **in-store payment gateways** and **mobile payment** services, such as [PayPal](#) or [Stripe](#), and **cryptocurrency exchange** companies that offer online payment solutions, such as [Coinify](#) or [BitPay](#). **None of them offers the possibility of performing micropayments using cryptocurrencies at no mining cost:** most of the blockchain companies only offer crypto payment solutions for online services and use a fiat wallet instead for in-store payments. Only BitPay offers an in-store payment service using crypto, however, for it to be practical, confirmation must be fast, implying higher miner's fees that can [be highly fluctuating](#). Payment gateway's transactions ultimately require bank confirmation to be carried out, usually taking at least 24h. In consequence, **our main competitive advantage is the performance of cryptocurrency micropayments on real-time, on-site, at no mining costs, that translate in lower commission fees and fastest transaction's delivery, making EurocoinPay an overall superior option for the target market.**

Company	Country	Payment gateway	Payment fees	Exchange fees	Delivery time
PayPal	USA	Fiat	2.8 - 6.5%	-	24h to 1month
Stripe	USA	Fiat	1.4 - 2.9%	-	24h to 1month
Coinify	DENMARK	Fiat (only online) Crypto (only online)	0 – 7% Bitcoin fees	- 0.25-3% + Bitcoin fees	Fiat: 1 – 3 days Crypto: 10min - 24h
GoCoin	SINGAPOR E	Fiat Crypto (only online)	1% 1% + Bitcoin fees	- 1% + Bitcoin fees	Fiat: 24h - 1week Crypto: 10min - 24h
BitPay	USA	Fiat Crypto	1% 1% + Bitcoin fees	- 1% + Bitcoin fees	Fiat: 24h - 1week Crypto: 10min - 24h
<b>EurocoinPay</b>	<b>SPAIN</b>	<b>Crypto</b>	<b>0.50%</b>	<b>1.8%</b>	<b>5-7 sec</b>

## MARKET BARRIERS AND OPPORTUNITIES

We have identified the following market barriers and prepared a corresponding strategy to overcome them:

**Blockchain legislation is vague and country dependent:** While the EU is preparing a common plan to regulate FinTech, including crypto & blockchain, most regulations are still country dependent. **Mitigation strategy:** Our smart contracts can adapt to each market fast & effectively. We will monitor new regulations introduced by the competent agencies.

**Reluctance to adopt new technology:** Certain customer segments might hesitate to adopt new technologies perceived as complex or question the advantages of blockchain technology. **Mitigation strategy:** Prepare a solid communication strategy emphasizing: ease to use of **EurocoinPay**, its advantages over existing solutions, security and transparency. We will take advantage of the mainstream acceptance of payment apps and growing interest in the cryptographic world.

**Opposition from traditional players:** Banks & financial entities might try to slow down the adoption of new technologies as ours, as they struggle to adapt to the new landscape. **Mitigation strategy:** They can implement our disruptive services to provide their customers with a security and user experience never offered before, creating synergies and providing great value for both in a niche market of millions of customers: we could be the bank payment gateway!

On top of that, we have also identified opportunities and trends that can facilitate market introduction:

- 1) **Increasing demand of better payment services:** fast, P2P, lower fees, transparent transactions.
- 2) **Digital economy and digital society.** Our society and economy are relying more and more on IoT, apps, cloud services, AI, blockchain... moving to a hyper-digitization of our society, controlled through our smartphones.
- 3) **Increasing demand of cryptocurrency acceptance.** Being a unique platform that brings daily usability to digital currencies, **EurocoinPay** will have an extremely valuable competitive advantage.
- 4) **Favorable legislation.** European initiatives to unify regulations and support the uptake of new technologies (PSD2, FinTech Action plan) bring exciting business opportunities in the PayTech sector for a solution like ours.

## BUSINESS MODEL

Our company focus is the development of **EurocoinPay's** ecosystem. After having successfully developed and launched our exchange solution, **EurocoinPay** Exchange, we are now concentrated in our payment platform, **EurocoinPay** App, to reach our envisioned global micropayments solution. Therefore, the proposed project to further develop and bring our innovative product to the market is **perfectly aligned with our business strategy**.

## VALUE CHAIN

The pioneering technology that makes **EurocoinPay** a reality has been conceived and developed in-house. The app software and virtual office have been developed by our team supported by collaborations with software & web developers, that we plan to hire in the future, and by technical counsellors, such as **IBM**. Our value chain is completed by the following **stakeholders**:

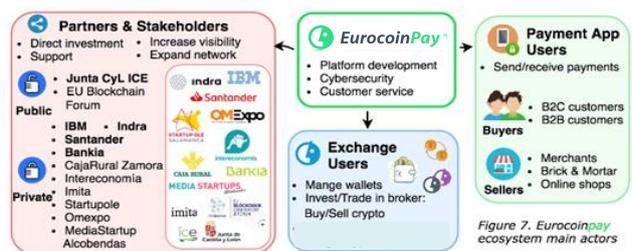


Figure 7. Eurocoinpay ecosystem main actors

**Consumers:** Users of our platform to pay in online/offline stores and to buy and sell cryptocurrencies through our exchange. We have already **more than 19,000 users**, through our **EurocoinPay** Exchange, & a niche of 400 million potential users in EU.

**Partners:** We have established key collaborations with **IBM** (through the Global Entrepreneur program) - access to their network and to leading technology expert advisors; **INDRA** (Startup Indraventures for disruptive innovation) and the government agency **Junta de Castilla y León ICE** - both providing direct investment; as well as **Banco Santander**, **Bankia** & **Caja rural de Zamora** - endorsing the capitalization of **EurocoinPay**.

**Policy makers:** Defining the legal framework where Blue Code operates. The main stakeholder is the **European Commission** through initiatives for the integration of the payment services at EU level (**PSD2**), the **EU Blockchain Observatory and Forum** and the **FinTech Action plan**, that will be key in facilitating our entrance in the EU market.

**Other market partners:** Consultants & ambassadors that promote the **EurocoinPay** project providing us visibility through their channels, helping us engage partners and key opinion leaders. Including media **Intereconomia**, **Expansion**, **Investing** consultants as Imita, or tech-entrepreneurial events such as **Startuppole**, **Omexpo**, **Media Startup Alcobendas**, **Media Startup Valencia** and **Finnovating**.

## BUSINESS PLAN AND REVENUE MODEL

Our Revenue model follows a similar scheme to existing sites, but much cheaper: it consists of a **transaction commission** on every payment performed through our platform of **0.30% / 0.50%** and a **1.8% commission for all trading operations** performed in our **EurocoinPay** Exchange, combined with the **sale of EurocoinToken** turnover. **This model ensures scalable revenue streams.** Once on the market, our clients base can increase almost without further investment (besides the costs derived from customer support), as variable costs are low, thus increasing the profit margin. We will take advantage of the **users' community and network nature of our platform and the viral effect to achieve our exponential growth** and ensure our capability to **scale-up** the adoption of **EurocoinPay** as a payment solution in the target verticals.

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Furthermore, as our solution is **disrupting the PayTech market by ensuring real usability of cryptocurrencies for services**, we are **creating new market opportunities in worldwide** in a way that has never been seen before.

## COMMERCIAL STRATEGY- Expansion & market reach

[Europe accounts for a 25%](#) of the global mobile payment market and favorable legislation and initiatives such as the [PSD2](#) to promote innovative payment services, are creating exciting opportunities in the PayTech sector. Based on the market analysis, our partner network, our commercialization strategy has been divided as follows:

**Stage 1: Q1 2021-Q1 2023, Europe 1** - We will target **Spain**, our regional market, where we have most of our contacts and clients. We will then expand to **France, Germany and Italy**, as they are among the biggest European markets, with high adoption of cashless payments, with similar demands to our local market.

**Stage 2: Q1 2023- Q1 2024, Europe 2** - Expansion to other EU regions where **penetration of the technology is already very high**. We will first focus on **UK** (largest EU market), **Portugal, the Netherlands** and the **Nordic region**. UK & Nordic, having different currencies than most EU region, are particularly interesting for our exchange solution.

**Stage 3: from Q1 2024, USA** - Cryptocurrency acceptance in North America can provide an exceptional opportunity. In addition, around 50% of merchants accept mobile payments already. We will evaluate the feasibility of entering this market and search for possible local partners that can facilitate our entrance.

**Reaching the market** - Our expansion will be supported through various **channels and dissemination activities**:

- **Directly contact** merchants and SMEs, for integrating **EurocoinPay** into their payment infrastructures.
- Use our **network of contacts and partners**, to attract new collaborators: first adopters will showcase the advantages of **EurocoinPay** attracting other business partners/customers.
- **Referral programs: brand ambassadors** as **word-to-mouth, viral and network effect** are more effective than traditional marketing.
- **Participate in specialized events** to bring visibility to our project and contact potential customers and investors.
- **Technological platform Training**: offered to potential investors to explain our project.
- **Media**: we are very active in *social media* ([Twitter](#), [Instagram](#), [Facebook](#), [Blog](#)) and regularly participate in *specialized debates, radio shows and interviews* to promote **EurocoinPay**.
- **Customer support**: through social media, in-person service and online servicing, to keep a close relation with our customers and improve our service through their feedback.

## TEAM THAT MAKES POSSIBLE EUROCOINPAY

In **EurocoinPay** we believe in a decentralized economy: **our main purpose is to contribute to a change in the economy because financial transactions should be faster, safer and more transparent.** We are an innovative company from Spain created in 2016 by Herminio and Marisa. We are a dynamic, solid team of 20 people with different backgrounds in business development, management, IT, Blockchain, programming and graphic design. The vast experience of our founders, our entrepreneurial and curious spirit, and the drive and commitment of the team for the success of the project are the **main strengths** of our company: **Committed to the same cause!**

The core team for the **EurocoinPay** project is also the management team.



**Herminio Fernández De Blas - CEO and founder:** Founder of several companies, has 40+ years of experience in commercial strategy and business launch, leading new projects and promoting challenging ventures of a varied nature, including Restaurante SigloXX or as Manager of Sonido Hotachy. Great entrepreneur with an inherit eye for the potential that every employee can achieve, making him a great team leader and **EurocoinPay** project coordinator.



**Marisa De La Fuente - CFO and founder:** Founder of EurocoinBroker S.A. together with Herminio, she has 20+ years of experience in sales and business management. She will oversee the financial aspects of the project.



**Chema Nieto – CMO:** With more than 8 years of experience in communication and marketing, he is one of the most influential entrepreneurs in Spain. He is the creator of the largest event of journalists and entrepreneurs: Media Startup, and is also a communicologist and a journalist. Chema will take care of our marketing strategy.

Visit our website [eurocoinpay.io](http://eurocoinpay.io) for detailed information of the rest of the 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.

## ROADMAP

### The Future of *EurocoinPay*

- Provide liquidity to the ecosystem, for the realization of the Strategic Plan.
- Continue the evolution of technological development and cybersecurity.
- Team maintenance and talent recruitment: developers, lawyers, communication, business development, technicians, etc.
- Opening of new verticals and geographical expansions.

### Roadmap *EurocoinPay*:

- **EUROCOIN® Brand registered in the EU.**  
September 2016

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- **Foundation of EUROCOIN Broker, S.A.**  
January 2017

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- **Public presentation and launch of *EurocoinPay*® and ECTE as virtual currency.**  
April 2017

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- **Developed the creation of the EurocoinToken for Blockchain of Smart Contracts.**  
August 2017

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- **Development and change of image of *EurocoinPay*.**  
September 2017 – February 2018

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- **Own and external exchange. Buy direct at our platform. Ethereum Token Development (ERC20). Development of the White Paper. Protocols of security. Partnerships. Multi token wallets.**  
February 2018 – February 2019

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- **Protection against Hacks and DDOS. Innovation and development of new investment platforms**  
March 2018

Own and external Exchange system for cryptocurrencies and direct purchase on our platform.  
 Development Token Ethereum (ERC20).  
 Development of the White Paper, strategic alliances with software developers, security systems and implementation of the website and virtual Office.  
 Partnerships with more investment companies and gateways.  
 Implementation of multi-Token wallets within our platform, which support the main cryptocurrencies of the market: Ethereum, Bitcoin, Ripple, Litecoin, Monero, Dash, Zcash, Token ERC20.

**New BackOffice. App wallet for Android e iOS. Implementation of the payment system EurocoinPay. Trade EurocoinToken (ECTE) in own exchange and international exchanges.**

Noviembre 2018 – Diciembre 2021

Implementation of the new BackOffice.

Development of the wallet in APP for Android & IOS 100% functional.

Implementation of Anti-Hack in Mobile Wallet.

Implementation in the market of a payment system with any crypto in any business and / or premises.

We initiate the trade of Token ECTE our own exchange and others of third parties that we will announce.

List of EurocoinToken in CoinMarketCap and CryptoCompare.

**Marketing of our Smart Contract operating through EurocoinPay. Completion of the POS payment gateway project**

Enero 2019 – Diciembre 2021

Commercialization of our Smart Contract through multinationals, SMEs and businesses so that globally they can make their purchases and cryptographic transactions through the EurocoinPay payment gateway using our Blockchain.



## WE NEED MORE DOERS AND FEWER SPEAKERS!

Today is a simple day for me, it reminds me a lot of the first day of work in my first company 42 years ago, Hotachy. I am a person who is enriched by the experiences of life and uses them to grow. I love family, friends and I am always hungry for knowledge. My friends and acquaintances around me define me as curious, with a thirst to undertake and learn, that's why I always try to do it through the best online university, Internet. If you are not continuously learning new things, I think you will miss the opportunity to do useful and great things.

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As CEO of **EurocoinPay** I am excited to motivate people to do extraordinary things to create a better world. Ours is a world driven by Blockchain, Big Data, Artificial Intelligence ..., this will be what connects us better with our friends, families and of course with our money. This disruptive software will make a very profitable and competitive company where our customers will be satisfied and so will we.

We seek the support of our investors in a long-term project to avoid the danger of short-term benefits. The idea is that the numbers come naturally by the very logic of the business, which will lead us to achieve bottom-up balances every year.

The key is to work to be able to transmit to my team the illusion of always maintaining the origin of a Startup, that their thinking is as if the company was created again every day, every week and with the impetus of the beginning. I will work so that our business model is a technological proposal and I will have vision so that it solves what society demands of us. I will work to extend the idea that there is nothing better than to get your company to always revolve around the client and together we will double our efforts every time we see that our customers are satisfied.

I will avoid letting us get lost with big market analysis, trends, research ... that could possibly lead us to forget about our real clients. I am not against these tools, but I prefer that our user experience is in understanding the client. I would like the responses of the surveys to our university students to be that between 80% and 90% dream of being entrepreneurs and not civil servants.

A more just and happy society comes from entrepreneurs who have a heart, intuition, curiosity, courage and audacity.

Artificial Intelligence, Cryptocurrency, Blockchain ..., our approach will always be prepared for a 180 turn, if necessary, since changing course to left or right is not easy on a train, without running the risk of getting out of the rails.

I believe in diversifying risks and being attentive to trends, ensuring that our structure is not too heavy and prevents us from adapting to environments that will always be changing, in order to make decisions of correct and rapid changes. Most of the time you will have to decide with only 30% or 40% of the information, assuming great risks, because if you wait to receive more information, we would be very slow and uncompetitive.

My experience also leads me to assess situations that are found, where departments that are confronted, no matter how much they argue or seek an agreement, will not achieve it, since their aims are opposite. In this case, it will be passed to the next hierarchical level and the CEO will decide, avoiding meetings without final result.

This is our purpose to make this Startup the biggest company possible; we will work to have a positive impact by preventing the purpose of our business project from being purely lucrative, we will be part of the solution to leave a green and friendly planet to our future **EurocoinPay** generations.

Herminio Fernández  
CEO **EurocoinPay**