



**DRAC**®

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## **1.- GENERAL PROJECT PRESENTATION**

### **1.1.- General project introduction**

DRAC is the first online payment platform that works with virtual coins. Through this platform and using its virtual coin, users will be able to send money anywhere around the world, instantly and with no fees. This platform also offers the possibility to purchase and sell different products and services to other users or establishments. Furthermore, users will benefit from the money they do not use, which is stored safely in our platform.

### **1.2.- Origin of the idea**

The idea initially arose in 2013 at The Autonomous University of Barcelona (UAB). Through observations of Catalonia's current political circumstance, Xavier Molina recognised the need for an alternative to the euro economical system, a system with the potential to withstand the possible event of regional independence or a national and/or international financial crisis. Through his studies and personal interests surrounding Bitcoin and other virtual currencies, he began to consider the possibilities for DRAC.

The idea wasn't formalised until later that following year in 2014. During Xavier Molina's final economics degree project at the UAB University, he created a proposal that outlined the basis of the virtual coin. In August 2015, after receiving considerable positive response regarding said idea, the project was officially launched; subsequently a team was formed comprising of members across the different universities of Barcelona (UPF, UPC, UAB).

A first Alpha version started running at the end of September 2015. A week later its functioning had to be interrupted, due to an unpredicted and extremely high demand that the initial web was not prepared to overcome.

In October 2016 a Beta version was launched, with the adjacent objective of performing a thorough market test. Users from 15 different countries participated, concluding with an encouraging series of very confident results.

### **1.3.- Personal and business objectives**

What are the main personal objectives that we aim for in our business?

- To create a project that can improve people's lives.
- To maintain a stable income whilst working on what we love most, happily waking up each morning to work with a consistently passionate and innovative enthusiasm.

What are the business objectives?

Goal:

- Terminate the banks hegemony of high fees and barriers opposing the free capital trading.

Vision:

- Make DRAC a worldwide reference

Values:

- A fair and ethical project that's accessible for everyone

- Grant society the opportunity to learn about the financial and technological scope, prepare them for the incoming change.
- Offer various advantages at a low cost.
- Allocate a part of the benefits to charities, organizations or projects that are contributing to helping improve people's lives.

#### 1.4.- Needs the product or service satisfies

- Economical independence and freedom of big lobbies and corrupt states or entities by the disposal of their own virtual coin designed to operate according to the basic offer and demand market law.
- Facilitate monetary transaction between people at a national and international level, reducing its costs to the minimum.
- Greater profitability than that from any other bank at a very low risk.
- A business that can produce large benefits without jeopardizing their clients' money.
- An ethical entity in a sector that crucially urges to improve its popularity amongst citizenship.
- A stable, reliable and accessible currency.
- An economy without barriers, worldwide instant transaction.
- Easy to use, suitable for the general public who may not be familiar with the blockchain technology.
- A new economic era, to break with old-fashioned schemes.

#### 1.5.- Opportunities and advantages that we want to exploit. Risks and issues that may originate.

**Opportunities:** We're living in a time that has seen the emergence of a new digital currency age, more specifically, it has seen a surge in the expansion of virtual coins and we are ready to compete as the forefronting pioneers of this virtual currency revolution. These past years have seen instability across Europe's political spectrum, as was reflected in the Brexit scenario, and it's highlighted the apparent necessity for prior preparation. This Barcelona brand harbours remarkable, intrinsic qualities; its unique identity offers more than any other virtual currency or opposing entity within the current market. Internet trend has initiated an increase in disintermediation, for example, Uber and Airbnb.

**Advantages:** Although virtual coins are in the first phase of being introduced to society, the wealth of knowledge surrounding them is continually expanding. Within the last eight years, ever since the first release of a virtual coin (Bitcoin), there has been a significant development. Despite the substantial increase of users, its security and strength, versus any political or economic instability, have been tested with positive outcomes. Innovating as the first non-volatile virtual coin, Drac harbours great potential towards becoming a valuable, daily service for users. Its distinctive quality dwells within the coin's ability to vary value faster than that of a normal currency, whilst simultaneously preserving stability.

**Risks and issues:** Market trust is the most important thing for a currency, even more so if it's a virtual currency. Failing to initiate trust or being underrated by users, may lead to a lack of income or capital movements, both necessary components within the project's workflow. These make Marketing and company's public image a vital matter for its future.

#### 1.6.- Company fact sheet

Name: Drac Capital Platform  
 Legal form: S.L.

Address: Barcelona  
Partners: 2  
Capital: 3.015,00€

### **1.7.- Current project situation. Steps carried out.**

Current situation: Website is in Beta phase and the establishment of the business' foundation is in process.

Activity initiation date: Estimated date, September 2017.

Carried out steps:

- Alpha version of the website and market test.
- Formalization of the business and business partners. Commencement of the Beta version building.
- Contacts and important investors search.

### **1.8.- Future forecast and operational plan**

Business dimensions:

- A global business with a global scope. An icon of the financial revolution in our country and across Europe. An example of the new generation that has yet to be born in our current century.

**1st YEAR:** Worldwide website and DRAC platform services opening. Marketing and promotion: Main focus in the Spanish, Andorran and Portuguese markets. Catchment of enough users to introduce a serious and strong proposal in order to expand beyond the peninsula.

**2nd YEAR:** International growth. Expanding to neighbouring countries such as Italy and France, establishing main services in big cities and small urban areas, obtaining interest from strong trader companies or cooperatives.

**3rd YEAR:** Second international expansion phase. Platform introduction into other European countries: Austria, Belgium, Czech Republic, Germany, Holland, Monaco, Malta, San Marino. Service implementation in the country capitals, airports and key cities of each country.

## **2.- THE PROMOTER TEAM: COMPANY HUMAN RESOURCES**

### **2.1.- Promoters' presentation**

#### **Personal Data 1**

Name and last names: Eduard Pina

Date and place of birth: 05/28/1992 Manlleu

Linkedin: <https://www.linkedin.com/in/eduard-pina-3294748b/>

#### **Training data**

##### **Formal training**

Date:2010-2015

Studies: Economics Degree (mention in business economy)

University: UAB

Date: Currently undertaking  
Studies: Executive MBA  
Universities: EAE/UB

**Professional Experience**

Period: Until now  
Business: Glens Falls SL  
Activity: Holding company  
Cargo: Management Board

**Languages:**

Spanish: (native)  
Catalan: (native)  
English: Writing (high), Speaking (high), Comprehension (high)

**Software:** Office, basic PERL, HTML, MYSQL knowledge

**Other:** Experience in business management, real estate sector, financial industry, textiles industry, livestock sector. Leadership and communication skills. A very active person with great ambition. Technology knowledge acquired through self-learning.

**Personal Data 2**

Name and last names: Xavier Molina  
Date and place of birth: 11/12/1992 Barcelona  
Linkedin: <https://www.linkedin.com/in/xavimolinamercade/>

**Training data**

**Formal training**

Date: 2010-2015  
Studies: Economics Degree  
University: UAB and University of Copenhagen

**Professional Experience**

Period: 2015-2016  
Business: MYGON (Lisbon)  
Activity: App focused on offering deals and discounts using geolocation.  
Charge: Marketing and Community Manager Spain

Period: 2016-2017  
Business: Cointelegraph  
Actividad: Online magazine specialized in bitcoin and virtual currencies.  
Charge: Staff writer Spain and USA

**Languages:**

Spanish: (native)

Catalan: (native)

English: Writing (high), Speaking (high), Comprehension (high)

Portuguese: Writing (intermediate), Speaking (intermediate), Comprehension (high)

**Software:** Wordpress, Blogger, Google AdSense, Salesforce, Youtube Settings, iMovie.

**Other:** A good knowledge of virtual coins and its community. Experience as Bitcoin and Ethereum trader and investor within other currencies. High creativity and imagination as well as a great capacity to understand what users and customers need or demand. Wide social media knowledge.

A network of young clients collected and builded up through previous projects. International contacts due to diverse professional abroad experiences (Brazil, Denmark and Portugal).

**Personal Data 3**

Name and last names: Sergio Calzón

Date and place of birth : 09/25/1993 Barcelona

Linkedin: <https://www.linkedin.com/in/sergio-calz%C3%B3n-0b1478106/>

**Training data****Formal training**

Date: 2012-2015

Studies: Aeronautics Engineering Degree

University: UPC

Date: 2015-2019

Studies: Energetics Engineering Degree

University: UPC

Date: 2016

Studies: Statistical Mechanics: Algorithms and Computations

University: École Normale Supérieure (ENS)

**Professional Experience**

Period: 2016

Business: Polytechnic University of Catalonia (UPC)

Activity: Maths and Physics teacher

**Languages:**

Spanish: (native)

Catalan: (native)

English: (native)

French: (low-intermediate)

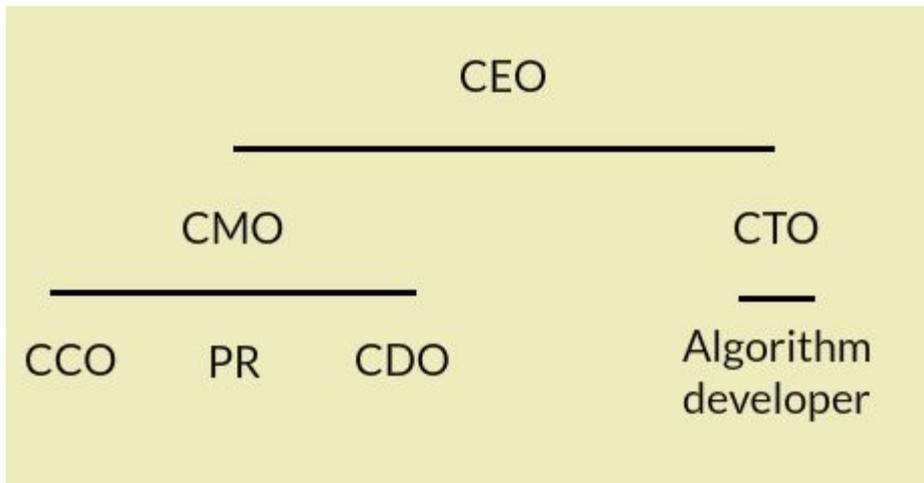
German: (basic)

**Software:** C#, C++, Matlab, Python, Maple, Photoshop, Word, Excel, SolidWorks

## 2.2.- Promoter's investment

NAME	CHARGE	AMOUNT
Eduard Pina	CEO	1.500€
Xavier Molina	CMO	1.510€

## 2.3.- Organization company chart



## 2.4.- Functions and responsibilities of each department

### Management

Functions: Supervise, coordinate and collaborate with the main departments in order to ensure the viability and stability of the project. Form business strategies and coordinate the company team.

Responsibilities: Manage and control the company resources. Human resources, Strategy, Administrative Management and Commercial Productivity (Sales Manager).

### Marketing and Creativity

Functions: Develop projects, explore new ideas and paths that may facilitate a benefit to the company and increase its worth. Company market positioning.

Responsibilities: Design a closer customer approach, satisfy the customer needs, increase

sales and augment the company's revenue.

## **IT**

Functions: Coordinate and supervise IT labours as well as website or app related chores.

Responsibilities: Veil for users' and company security regarding cyber-security.

## **Accounting and Legal**

Functions: Overseeing and monitoring legal and accounting aspects to maintain a good performance.

Responsibilities: Support other departments, help to ensure the company's feasibility and keep a financial and legal order.

## **Commercial**

Functions: Structure the different commercial activities to maximize the benefits of the company and maintain a close company-client relationship.

Responsibilities: Customer loyalty with the brand, procure new contracts and uphold good relationships with the users.

### **2.5.- Necessity of human resources in the company**

IT Department, focused on platforms coding and its security.

Commercial Department, its importance will be crucial for gaining new users and expanding the business to other new companies.

Marketing and Advertising Department, sales promotion of the product and the brand.

Customer service, offers a frequent and regular touch between users and the appropriate departments pursuing a better platform experience.

<b>Function</b>	<b>Payments</b>
CEO	12
CMO	12

CTO	12
Back-end Developer	12
Front-end Developer	12
UI-UX expert	12
IT security expert	12
Designer	12
Public relations	12
Commercial 1	12
Commercial 2	12

### 3. MARKET POSITION

#### 3.1 Competition in the market

Bank of Catalonia's competition can be divided in two different main blocks.

- Block 1:

Other virtual currencies such as Bitcoin, Ethereum, Augur, Ionomi, Dash, Monero, etc.  
Real currencies like the euro, the dollar, the pound, the yen, etc.

- Block 2:

National and International: BBVA, Caixa Bank, ING, EVO Banco, Santander, etc.  
online payment platforms, Swipe, Stripe, Western Union, Verse, etc.

#### 3.1.1 Characteristics of the competition

SWOT	INTERNAL	EXTERNAL
<b>HARMFUL</b>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>- Volatility.</li> <li>- Exclusion of users without a minimum technology understanding.</li> <li>- No regulation.</li> <li>- Forbidden by some States.</li> <li>- Favor illegal arms and drugs trade and other illicit activities.</li> <li>- Easy to replace.</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>- Vulnerability in front of a successful cyber attack.</li> <li>- Potential risk of lending assets in unreliable hands.</li> <li>- Other virtual currencies.</li> <li>- Tax absence and possible economic collapse.</li> <li>- Low society trust or acceptance.</li> </ul>

	<b>Strengths</b>	<b>Opportunities</b>
<b>HELPFUL</b>	<ul style="list-style-type: none"> <li>- Independent currency.</li> <li>- Safe-haven or reserve currency.</li> <li>- Low or non-existent inflation.</li> </ul>	<ul style="list-style-type: none"> <li>- Free trading and circulation.</li> <li>- Finance system modernization.</li> <li>- New jobs.</li> <li>- Alternative.</li> </ul>

In 2015 a new fee model was introduced in Spain.

The bank charges at ATM cashiers have been triplicated in less than a year, CaixaBank, Banco Santander and BBVA are the most expensive ones in Catalonia:

- CaixaBank: 2 euros.
- BBVA, with an increase of 1,87 euros.
- Banco Santander: 1,85 euros.

		EMISORA																		
		TTULAR DEL CAJERO																		
		CAIXA	BBVA	SANTANDER	BANKIA	SABADELL	POPULAR	BANKINTER	ING	EVO	KUTXABANK	LIBERBANK / BCLM	IBERCAJA	UNICAJA-ESPAÑA DUERO	ABANCA	BMN	CECABANK	CAJASUR	POLLENÇA	ONTINYENT
CAIXA	AC	0																		
	NO AC	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
BBVA	AC	0																		
	NO AC	1,87	0	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87	1,87
SANTANDER	AC			0																
	NO AC	1,85	1,85	0	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85	1,85
BANKIA	AC				0	0,65					0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65
	NO AC	0,98	0,98	0,98	0		0,98	0,98	0,98	0,98										
SABADELL	AC				0,65	0					0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65
	NO AC	1,8	1,8	1,8		0	1,8	1,8	1,8	1,8										
POPULAR	AC					0	0,8	0,6												
	NO AC	1,5	1,5	1,5	1,5	1,5	0				1,5	1,5	1,5	1,5	1,5	1,5	1,5	1,5	1,5	1,5
BANKINTER	AC						0													
	NO AC	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	1
ING	AC							0												
	NO AC	0,5	0,5	0,5	0,5	0,5	0,5	0,5	0	0,5	0,5	0,5	0,5	0,5	0,5	0,5	0,5	0,5	0,5	0,5
EVO	AC								0											
	NO AC	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0,65	0										
KUTXABANK	AC				0,65	0,65				0,45	0	0,45	0,45	0,45	0,45	0,45	0,45	0,45	0,45	0,45
	NO AC	1,9	1,9	1,9			1,9	1,9	1,9		0									
LIBERBANK / BCLM	AC				0,65	0,65				0,45	0,45	0	0,45	0,45	0,45	0,45	0,45	0,45	0,45	0,45
	NO AC	2	2	2			2	2	2			0								
IBERCAJA	AC				0,65	0,65				0,45	0,45	0,45	0	0,45	0,45	0,45	0,45	0,45	0,45	0,45
	NO AC	1,8	1,8	1,8			1,8	1,8	1,8				0							

“Comissió Nacional dels Mercats i de la Competència.” Commissions applied by each bank institution. Picture:

### 3.2 Customers

#### 3.2.1.- Segmentation

Segmentation criteria:

SEGMENT NAME	CLIENT CHARACTERISTICS	TYPES OF SERVICE
Technologic geeks	<ul style="list-style-type: none"> <li>- Technology lovers.</li> <li>- Clients with brand new smartphones.</li> <li>- People used to carry out online payments and consume online products.</li> <li>- Some background knowledge on the virtual coin world.</li> </ul>	Dracs purchase
Bored opportunists	<ul style="list-style-type: none"> <li>- Opportunistic investors.</li> <li>- Thrifty.</li> <li>- Minimum knowledge on virtual coins..</li> <li>- Men ranging between 18-50 years old.</li> </ul>	Dracs investing
Online shoppers	<ul style="list-style-type: none"> <li>- Clients with brand new smartphones.</li> <li>- Habitual users of online payment platforms or e-commerce.</li> </ul>	Dracs transfer
Security skepticals	<ul style="list-style-type: none"> <li>- Users suspicious of giving personal data to third parties.</li> <li>- PayPal regular users who seek an economic performance.</li> <li>- People who own other less common currencies and are willing to use them.</li> </ul>	PayPal packs
Bold companies	<ul style="list-style-type: none"> <li>- Companies looking for new ways of self-advertising.</li> <li>- Companies seeking for a specific target of clients with either virtual coin or online payment platforms understanding.</li> <li>- Individuals or small businesses with few resources to reach a wide users network.</li> </ul>	MicroDracs

Small savers	<ul style="list-style-type: none"> <li>- Users who sign up in DRAC but still are way reluctant to make an investment.</li> <li>- Users that seek a faster increase in their profits.</li> <li>- Users that want to consume a particular kind of publicity.</li> <li>- Those users who believe in the project and are willing to help by consuming publicity.</li> </ul>	Receptors
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### 3.3.- Trade policy

DRAC is presented as a different entity with clearly identifiable distinctions. We strive for a close business-customer relationship, thereby evident within our strong focus on customer inclusive, social marketing campaigns.

We look forward to allocating a percentage (yet to be determined) of the benefits to NGOs or other social projects, that of which users themselves will determine annually via a democratic voting system within the platform.

Additionally, subsequent vote polls will commence each year, allowing users to decide where they wish the reimbursement of part of the benefits to be made, options may include:

- Equal distribution between the users
- Improvement of web features
- Marketing
- Prizes
- Etc

#### 3.3.1.- Business goals

##### Sales target:

In order to compose a reliable sales target, we have estimated our own prediction using various results from other companies and virtual currencies with similar characteristics.

In the case of the users' scenario we have based our forecast in the data obtained from contacting Verse. They secured around 20.000 users in a two months time. We bear in mind that Verse develops a less extense activity than DRAC, and that we already incorporate this service in our platform.

##### TOP VIRTUAL COINS INFORMATION (9/12/2016)

##### ETHEREUM (2015)

Market capital: \$ 993,912,751 Volume 24h: \$ 10,477,100 Value ETH/\$: 11.84\$ Initial price: 0.15\$ approximately. Available coins: 83,979,528 ETH

##### BITCOIN (2009)

Market Capital: \$ 9,626,545,780 Volume 24h: \$ 91,928,700 Value BTC/\$: 609.00\$ Initial

price: <0.01\$ Available coins: 15,863,300 BTC Coin Limit: 21.000.000 BTC

#### LITECOIN (2012)

Market capital: \$ 181,189,114 Volume 24h: \$ 2,990,160 Value LTC/\$: 3.81\$ Initial price: 0.03\$ Available coins: 46.606.054 LTC

#### MONERO (2014)

Market Capital: \$ 131,973,029 Volume 24h: \$ 18,322,306 Value XMR/\$: 10,25\$ Initial price: 1.20\$ Available coins: 12,878,556 STEEM

#### DASH (2013)

Market Capital: \$ 83,692,100 Volume 24h: \$ 1,135,230 Value DASH/\$: 12.43\$ Initial price: 0.20\$ Available coins: 6.734.235 DASH

MORE DATA IN: [COINMARKETCAP.COM](http://COINMARKETCAP.COM)

With all the datasets acquired we have made the following foresight:

#### **Customer's objective:**

The inversion carried out in the initial phase will allow us to exceed 20.000 users during the first quarter.

- Comparing with part of our competition, we know that Verse did surpass the amount of 20.000 users within the first couple of months activity, although they counted with a 1.4 million euros investment for the project.
- In 2014 there was an estimated 1.3 million Bitcoin users worldwide, taking into consideration that its activity was firstly initiated in 2010, Bitcoin has seen a 1.3 million users growth in the course of 4 years. It has been anticipated that in 2019 Bitcoin will have over 20 million users. This virtual coin is independent and did not dispose of any sort of publicity or advertising beyond word of mouth between users.
- PayPal, founded in 1998, got its first million users within 15 months of life period, that makes it around 66.666 new users every month.

#### **3.3.2.- Product or service**

##### **Types of product/service: Virtual coin (Drac)**

Benefits: Allows, through said virtual coins, to perform money exchange instantly between users and with no fee.

Differences with the competition:

- Exchanges may suffer cyber attacks that compromise users' savings and there no guarantee of refunding in these cases, as it happened before with Mt.Gox, Bitcoin in 2014 and Bitfinex in 2016.
- Virtual coins are very volatile.
- Banks reinvest their clients' savings.
- Possibility of a financial assets freezing within the current banking system.

- High commissions between national and international bank entities.
- Very slow international transfers.

Guarantees:

- The coin design will only allow for its use to be inside our platform, fact which makes that stealing coins from users will be an impossible way to obtain a profit. In faces of a cyber attack, the amounts previous to the attack could be re-established in the original accounts. DRAC monitors and control in each transaction between the Bank and a users and between users themselves.
- DRAC will never invest or operate with users' assets in their personal accounts, reason why a safe funds return is always ensured.

Complementary services: Products sale and purchase via Dracs. It is possible to use the currency in those establishments and commerces that have a partnership with our platform.

### **Product and service types: MicroDracs Publicity**

Benefits: Grants users the possibility to obtain coins freely as a reward for watching publicity content.

Each user upon signing up will have the chance to gain MicroDracs, a fraction of the coin.

1 MicroDrac = 0.000001 Drac.

1 MiliDrac = 0.001 Drac

Users can acquire the MicroDrac without the necessity of any sort of payment with the direct consequence of the DRAC platform earning extra revenue from advertising only to users who express their desire to do so, thus making the platform experience of those who reject publicity more pleasant. After obtaining a minimum required amount of MicroDracs, users will be able to withdraw them to their personal account (having consumed a minimum of publicity).

Differences with the competition:

- It is only possible to obtain free virtual coins in certain webs that are independent from the Exchanges and that many times turn out to be Scam or end up disappearing.
- Banks do not allow to earn free money.
- Airlines offer frequent flyer points which can be used to pay in future occasions for flight tickets but don't really have any other external use out of the platform.
- Online games such as Fifa, World Of Warcraft, League of Legends, allow users to purchase coins and also reward them with said coins so they may obtain different in-game products but its vending it is strictly forbidden, although many users end up selling them outside the platform.

Guarantees: DRAC ensures at all times the acceptance of of MicroDracs on its products or establishments as well as the changeover to euros for those users who wish to sell.

### **3.3.3.- Advertising and communication**

Recipient: Technologic Geeks

Message: It is time for a change and you can be the first ones.

Channel: Social Media (Mainly Facebook through our own website and publicity campaigns). Online articles on important cryptocurrency and technology websites.

- CCN.LA: <https://www.cryptocoinsnews.com/>
- Coindesk: <http://www.coindesk.com/>
- Cointelegraph: <https://cointelegraph.com/>
- Criptonoticias: <http://criptonoticias.com/>
- Oro y Finanzas: <https://www.oroymasfinanzas.com/>
- Youtube: Satoshi Empire, Crypt0 and other virtual coins Youtubers.

Recipient: Bored opportunists

Message: A great business opportunity in a pioneer sector within a global market. Channel: Social Media (Facebook and Twitter). Important newspapers or those focusing on finance and economics.

Recipient: Online shoppers

Message: Great fees imply great restrictions which nowadays can be translated in falling behind. A friendly user platform which offers a new technology keeping all the advantages from regular banks.

Channel: Social media such as Facebook. Articles in important virtual coin and tech websites.

- CCN.LA
- Infocoin.net
- Geeksroom.com

Recipient: Security skeptics

Message: Ethic banking, trusted and highly profitable. An entity self ruled by its own clients and a platform that makes any robbery impossible.

Channel: Social media, events, stands and articles in reliable press.

Recipient: Bold companies

Message: A unique target with a global potential. Direct contact with millions of users.

Channel: PIMES platforms, stands, social media, cooperatives partnership, local stores, local markets, etc.

Recipient: Small savers

Message: Començar sense cap inversió, donem confiança per guanyar-nos la teva.

Channel: Social Media (Facebook), websites with an economic and technology background, informative talks.

#### **4.4.4.- Point-of-sale**

Website/Platform and phone devices.

Users are able to send payments and money transfers through their personal accounts in the website or in the DRAC App. To facilitate face-to-face purchases, users can use the App which includes the basic functions such as to buy, to sell and to send coins, this way and via their smartphones, clients may make an extend use of this service wherever they are.