



**datarius**  
CRYPTOBANK

Cryptocurrency Bank

CRYPTOCURRENCY ECOSYSTEM

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## 1. PROJECT SUMMARY

Cryptocurrency market and FinTech companies have become ingrained in our everyday lives. According to forecasts of The World Bank, 10% of world's GDP will be processed by means of blockchain by 2025. Cryptocurrencies are already demonstrating benefits for public, but have not yet received wide opportunities to implement full power of their truly breakthrough technologies in "physical world" mode. Many high-end ITOs focus their efforts on providing possibility of using cryptocurrencies and services in everyday life, creating advanced decentralized banks for this purpose.

### 1.1. CRYPTOCURRENCIES

We know that there are "digital" currencies like Waves, NEM, Bitcoin, Ethereum, Litecoin, Zcash, Dash, etc., and their rate is growing fast. We also know that it is possible to make good money off it by using "mining rigs" and buying ITO tokens (analogue of shares). The latter can be done with specialized platforms, they are also issued in form of jetton, shares or credit tokens during ITO. You can sell token at a higher price, draw dividends from the shares, and you get interest return on the amount you spent from the credit token.

Matt Levine, an investment banker at Goldman Sachs, gave a perfect definition of cryptocurrency in his column at The Bloomberg View. According to him, blockchain has "two ways of development in financial world."

The first feature, which makes bitcoin interesting, is its decentralized nature, no one owns or controls the system as a whole. The principle of ITO, according to Levine, "is that you do not build a business, you create a comprehensive system for all users."

The second way regards blockchain as advanced technology. It is used as such by banks, multipurpose centers and insurance companies. Companies gain access to constantly synchronizing database of their customers. Levine believes that future of public joint-stock companies lies in blockchain.

The first development path was taken by developers of debit cryptocurrency card Centra, which is accepted in every place, where Visa and MasterCard are. Its data are linked to customer's cryptocurrency wallet and are constantly updated.

Travelers were the first people who gave recognition to this novelty, because of digital currencies not being linked to any particular country and are easily converted into various fiat money.

# PROJECT SUMMARY



This is a convenient way to store money in economically unstable countries: money is not depreciated and its purchasing power is not lost.

The second path of blockchain development is introducing technology to companies. Main advantage of decentralized system is that there is no need to involve human resources when processing transactions. This reduces fees by virtue of automation and at the same time increases transparency and controllability of deals.

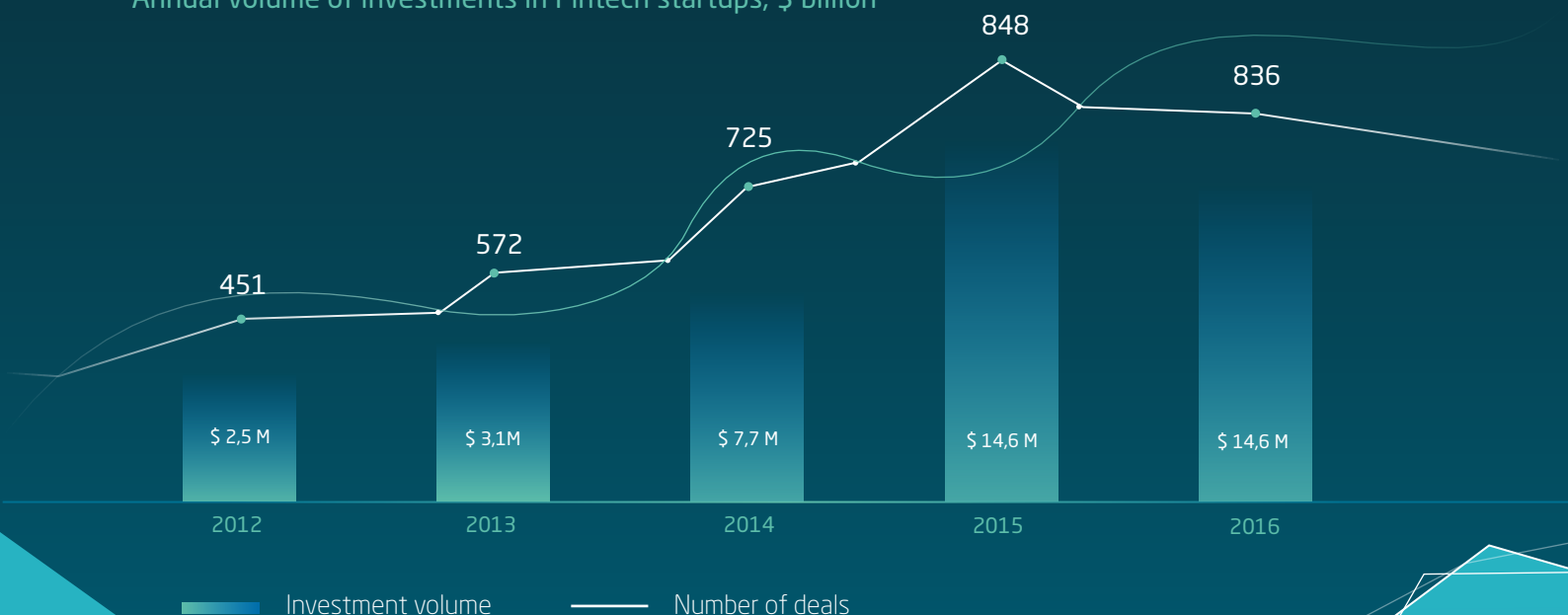
With aid of smart contract technologies, two individuals can autonomously close entire deal, from contract issuing to its certification. As explains author of TechNative portal, "cryptocurrency funds are usually stored in intermediate tenure, and after contract terms are fulfilled and agreed events are completed, funds are automatically delivered to the seller. Everything is quite simple and effective."

Banks and insurance companies intensively master smart contract technologies. Going ahead, decentralized technologies will perform all "bureaucratic work" without risk of losing or "shadowing" data, and companies founded from there on will become the forefront of the economy.

## 1.2. FINTECH

Over past two years, volume of investments in Fintech startups has significantly grown.

Annual volume of investments in Fintech startups, \$ billion



# PROJECT SUMMARY



We often encounter them in everyday life: we use Internet banking, send and receive money transfers.

According to PayPal General Director, in 2017 200 million users registered in the system, and quantity of scheduled operations will be more than 6 billion.

As research shows, the greatest interest of users is caused by currency-exchange operations in online mode, the lowest being instruments of financial budgeting and investment.

Speed and transaction transparency is just one side of the coin. Fintech technologies are complete analytical systems, which will change the principles of banking and insurance sector operations in the future.

Artificial intelligence and advanced data analytics, when combined with proliferation of smartphones and millennial generation prejudice towards traditional banking system, give these industries an opportunity for growth.

Research of consulting companies McKinsey and Deloitte showed that contemporary high-performance organizations in pursuit of speed and convenience for their services are striving to create digital customer experience model, where all processes are digitized to accelerate customer experience transformation.

To do this, they discard traditional approaches in favor of high-tech performance improvements. Fintech services have already changed process of insurance issuing and principles of insurance business running. Based on research conducted by Deloitte experts, 31% of surveyed companies implement artificial intelligence technology, and 34% already use it in some fields.

In the future, these changes will affect banking technologies (analytics, data management, CRM, security), payments (mobile wallet POS, P2P money transfer, payment solutions), cybercurrencies (blockchain, bitcoin, e-wallets, cryptocurrency exchange), business-finance (P2P business lending, credit lines, crowdfunding) and consumer financing system (P2P lending, robot advisors, personal finance, loan appraisal).

In insurance sector, appearance of clearly structured smart contracts will significantly improve the quality of insurance claims consideration. Their mode of operation consists of standard "if-then" logic laws and well-defined conditions, adherence to which is monitored by autonomous devices.

The clearer payment parameters are formulated, the faster you get the result. Such technologies will

assist both companies and customers to adapt insurance payment plan for their needs, allowing to save on services.

In personal finance field, smart contract technologies will help to understand exactly how and where financial resources are spent, how well financial receipts flow is adjusted, and so on.

Technical capabilities of Fintech services, based on Anti-Money Laundering and Know Your Customer principles, will allow to effectively solve financial crime problem.

Prevention of financial crime consists of three parts: transparent reporting, tracking and law enforcement. At that the latter is a prerogative of law enforcement institutions. Huge financial and human resources are spent to investigate cases of money laundering, as a result, law enforcement institutions are "overwhelmed" with abundant reports on the activities of financial institutions. Fintech services will accelerate and facilitate investigations, making them less expensive.

Banking institutions will be able to lower expenditures on less performant fields to reduce fees in most vulnerable sectors of banking sphere and will enable Fintech companies to gain another competitive advantage over traditional financial firms.

## 1.3. DATARIUS

Fintech company iCrypto S.A., developing Datarius Cryptobank, is at the forefront of new digital economy.

The Datarius project is a new, social-type cryptobank with transparent conditions. In cryptobanking industry, Datarius will become the first financial institution capable of offering its customers a full range of financial services implemented within a decentralized system.

The uniqueness of Datarius Cryptobank is that the project allows customers to get services, adapted to their needs.

Datarius will operate on the basis of P2P ecosystem (peer-to-peer), where transaction participants are private users, and not banking institutions.

This is not a novelty in the financial market, but system offered by Datarius inherited best traits from traditional banking products, adapting them to the principles of decentralized system operation.



# PROJECT SUMMARY



Such platform will be a perfect solution for people without credit history, to whom traditional banks cannot provide loan proposals, or for whom current offers on the market will cost much more.

The Datarius project has a global value. It is designed to overcome current difficulties connected to use of cryptocurrencies in non-digital world, introducing options of integrated crypto- and fiat money services into payment infrastructure for this purpose.

Primary mission of Datarius cryptobank is creation of P2P-system that would make use of full potential of decentralized financial technology within the framework of cryptocurrency payment system and real life.

Another substantial part of Datarius mission is to provide world community with access to major financial instruments in P2P transaction format.

In relatively short time cryptobank clients will receive services that ultimately meet their needs, because transactions will be conducted in automatic mode, while services will be customizable. Any transaction will be much more profitable since P2P-platform does not split loan and deposit products and does not involve staff dealing with this.

Unlike most developers who continue promoting monopolization of world financial market by large players, Datarius team aims to create perfect financial institution that would adopt all advantages of traditional financial organizations, leaving behind their major disadvantages: non-transparency, unpredictability, lobbyism, and administrative burden.

Datarius model represents decentralized system in exceptional and most complete format. It includes blockchain technologies that ensure secure information recording and storage. This excludes the possibility of changing or falsifying any piece of data.

Usage of cryptocurrencies, which do not require central control, as well as smart contracts allows to process transactions more efficiently and safely compared to conventional deals.

Datarius is a decentralized partially closed system which sometimes excludes bank participation that makes it possible for users to gain profits.

The system allows users to make their own decision when judging appropriateness of certain services and applications, which minimizes cost of processing transactions. Customer selects a service according to his/her own requirements and pays the price without customer service charge.



# PROJECT SUMMARY



There are a few more basic differences from the traditional banking system, which should be emphasized.

	TRADITIONAL BANK	FINTECH COMPETITORS	DATARIUS BANK
INSTRUMENTS	Limited by specialization	Field-specific	Widest possible
CLIENT EARNING POSSIBILITY IN COOPERATION WITH A BANK	Excluded	Not applicable	Possible (roles, programs, fees for activities, commissionback)
LENDING	Traditional	Simple P2P	Package landing (3 levels of landing)
CURRENCY EXCHANGE	More than 5%	Less than 5%	0%
RISK-MANAGEMENT, SCORING	Obsolete statistics	Bigdata + sometimes AI	Bigdata + partners + AI
INTEGRATION OF EXTERNAL SERVICES THROUGH PUBLIC APIS	Impossible or slow and difficult	Possible	Possible; easy and fast
TRUST LEVEL	Trust to the bank	Symbiosis of institute and blockchain	Distributed registry technology (blockchain)
MONITORING	Centralized model	Symbiosis of institute and blockchain	Decentralized model
FUNDS MONITORING	Bank	Symbiosis of institute and blockchain	Biometric
TRANSACTION SPEED	Days	Minutes	Minutes
TRANSACTION FEE	Up to 5%	Less than 0.5%	Less than 0.5%
SOCIAL ORIENTATION	Conservative	Not applicable	Open. Trust limits and trust management
TRANSFERS VOLUME	Limited	Individually	Individually
MONETARY PARADIGM	Fiat only	Fiat - crypt	Fiat-crypt-fiat in any combination
MULTINATIONAL TRANSFERS	Monitored, slow and expensive	Non-personalized	Non-personalized, fast and cheap
PLAY RULES	Directed	Symbiosis of institute and blockchain	Democratic
SCALABILITY	Slow and expensive	Fast	Fast and cheap
INSTANT TRANSFER SYSTEMS INTEGRATION	Partnership	Not applicable	Integration with due account for users limit
USER TRAINING	Minimum	Not applicable	Online guide at every stage of development
GEOGRAPHY OF PRESENCE	Limit on capital and regulator	No limits	No limits
COMMUNICATION WITH THE CUSTOMER	Template approach	Indefinitely	Individually based on AI

# PROJECT SUMMARY



System of decentralized Datarius Cryptobank is oriented on cooperation with wide audience and is available all over the world. In addition to current members of Crypto Community, Datarius welcomes people who are just starting to get acquainted with cryptocurrencies or who do not trust FinTech market yet.

Customers will be able to conduct transactions from any corner of the world in a matter of seconds with no limits and no need to wait for a plastic card issue for several weeks.

Customers from different countries receive Datarius cryptobank services on equal terms. Transactions and funds transfers are done instantly after closing a deal. Fees for processing the operation will be reduced to minimum payment for the transaction, regardless of both parties' location. Datarius provides an opportunity for its clients to receive credit lines from creditors from other countries. For example, a customer can choose a loan with a lower interest rate in countries of Western Europe or America, where such services are much cheaper.

This practice was used by traditional banks at dawn of mortgage lending; within decentralized P2P-system cost of such products will be lower due to savings on customer service charges.

Thanks to blockchain technology, whole operation history and credit check results (scoring) are recorded in data chain and cannot be changed from outside. This approach reliably protects customer's personal data and records all information about their activity in the system, which significantly reduces the risk of document falsification or financial fraud when closing a deal. Account is linked to user's identity, scammers will not be able to intercept or falsify their data.

Datarius offers a wide range of tools in investment, credit and currency fields. FinTech startups, individuals and legal entities gain access to loans, bailment and investments. Flexible system allows any customer to transfer their personal and/or company accounts to cryptospace, considerably saving on banking servicing and even earning from it.

Datarius products have simple, completely transparent and comprehensible conditions without hidden fees and "fine print requirements".

Thanks to flexible settings system, all operations will meet customer's requirements to the best extent, so they will not overpay for general conditions of the product.

Datarius Cryptobank does not charge additional bank fees for servicing product, which makes it possible to reduce operation cost by 30% compared to conventional bank fees.

# PROJECT SUMMARY



Datarius is a partially closed system in which a part of funds always remains inside. The cryptobank is the guarantor of the fact that cryptocurrency exchange prompts a “financial bubble” jump, that can burst at the most unexpected hour, but will not grow. All data is under reliable protection of the system, which excludes the possibility of illegal money circulation.

In Datarius project, customer receives a rating and gains full access to various service sectors. Depending on its value, users can try themselves as borrowers or investors, place funds at any deposit to accumulate interest.

Datarius is not limited to operations within cryptocurrency system. It provides gateways for both national banking and electronic payment systems. Account holder can pay cryptocurrency for goods and services, pay bills in online stores that support this type of payment.

Customers of Datarius cryptobank can customize personal cabinet for their own needs. Initially, all users have access to standard simplified model, additional services can be added at any time.

A set of these advantages is far from all that Datarius project offers. In addition to payment, investment and credit systems, Datarius offers currency transactions that gain popularity. Automatic interchange, internal exchange and gateways to the TOP-exchanges will be available for users. Automatic exchange is a traditional currency exchange in cryptobank’s own exchange. In internal exchange, it is possible to choose different rates at which participants profit without bank regulation, and thanks to gateways to TOP exchanges, users are invited to exchange their funds at the cryptocurrency best rates.

Datarius gives users 3 options for direct lending, from which one can choose the most adequate.

For investors there is a flexible system of deposits in Datarius, 2 options for investment programs and “demand deposits” service. Thanks to use of quick-turnover instruments, depositors have simplified opportunity to earn money quickly and by legal means. Compared with mining mechanisms, this is a much simpler way to multiply your capital.

A distinctive feature of Datarius Cryptobank was exceeding of crowdfunding platform limits and, as a result, emergence of a more efficient services for legal entities.

Datarius offers companies to take out credits directly without intermediaries. This allows organizations to obtain required amount on attractive terms for a short period of time.

# PROJECT SUMMARY



Cryptobank plans to issue cryptocurrency cards that will operate within the system and in partner companies systems. Customers can use card to pay for goods and services, make purchases on sites that accept bankcards as payment. It will be possible to withdraw and deposit cash at partner's ATMs.

To verify borrowers, Datarius uses scoring system based on unique algorithms, which takes into account already available data of partner companies. Based on these and other settings, system decides to grant loans on the definite terms.

Datarius combines features of decentralized and traditional banking systems. When opening an account for a cryptocurrency, Datarius opens a real account for a physical person in customer's name. In current situation with legislative status of cryptocurrencies, this expands customer's payment abilities while blockchain economy is in development. All Datarius customers can use their bank account funds with no limit, as if they used traditional bank services.

Datarius is open for cooperation with other blockchain projects and plans to assist market participants in overcoming cryptocurrency transaction barrier within payment system. For this, unique methods of verification for their partners were developed.

Project creators considered possible failures of automatic rating system of the borrower and added user ratings of individual system participants, user groups and specific transactions. These and other parameters form participant's general rating, which allows for more objective assessing of prospects for mutual interaction.

Confirming its status as a social bank, Datarius integrated Trust Limits system into the credit segment. This option is available in Webmoney, but an advanced system of settings that allows defining limits for different groups of borrowers, is applied here.

It is possible to set credit line criteria for a particular user, group, or all users. It is also allowed to create more flexible system settings for accepting trust limits by predefined criteria.

Datarius system involves development of an extensive API network in terms of the interface. In the future a full-fledged hardware complex is planned for creation. Both individuals and businessmen can use products and services provided by Datarius. Datarius can offer to integrate crypto startups and legal entities, seeking to transfer financial transactions to crypto space, into its unique system.

Due to such competitive advantages, Datarius plans to establish strong market leadership in cryptobanking industry.

# MILESTONES PLAN



## MILESTONES PLAN



## 2. MILESTONES PLAN

Datarius is the first social cryptobank based on P2P system. Project team provides access to a decentralized system of financial services for a wide range of people: those who are already aware of the cryptocurrency market and those who are still wary of such services.

Another overarching aim of the project is to bring cryptocurrency system from virtual space to "real" financial services market, preserving the best features of traditional banks, but taking away bureaucratic practices and excess service costs. This will save up to 80% on services.

Development of multifunctional cryptobank is a complex process of integrating huge number of additional services, issuing and obtaining permits, registering founder organization and establishing shareholding order, drafting a charter and determining legal address of the bank.

Along with organizational moments, Datarius team will work to enhance preliminary agreements with potential partners and implement their services in the system.

All main steps, which form the basis for Datarius cryptobank development, are described in detail below. These stages represent the most comprehensive picture of Datarius project development.

### 1m PAYMENT SYSTEM LICENSED UNDER THE DPL (1 MILLION)

Datarius basis, used to develop the system, is a fully functional payment system based on DTR tokens. Learn more about the possibilities and components of this system.

- Innovative Authentication Partner Interface, which combines high security level and ease of use
- Dashboard Control Panel with useful widgets
- Receiving and sending internal currency (tokens) DTR to wallets of Datarius users
- Purchasing DTR tokens at intra-system exchange rate through traditional payment systems. Even at this stage, Datarius users can replenish their accounts in the system through a simple bank payment with international SWIFT system or European SEPA. Consultations underway on processing payments from credit cards and PayPal
- Selling DTR tokens with the possibility to withdraw funds in fiat

- User Profile, which contains personal information, detailed history of operations within the system, preferences and user behavior
- Rating System. Rating of each user is affected by two basic factors: feedback on cooperation and algorithmic account analysis, which ranks in accordance to user activity and verification of system parameters
- User Profiles are groups that allow determining access rights to information and providing specific categories of users with additional functionality
- Possibility of opening a dispute to resolve a disputable situation. Datarius system of internal arbitration allows holding open discussions and voting, while voting power of the user depends on his / her rating within the system
- Mandatory two-factor authentication (2FA) in case of exceeding certain wallet balance to provide back-up security
- Secure messaging that allows communicating with other Datarius users, as well as with the system administration
- Knowledge Base is a Wiki-like system designed to ensure easy learning of all Datarius tools. It contains step-by-step tutorial videos and illustrated articles with a detailed description of all system capacities.

Datarius deals are effective in exchanging fiat money for cryptocurrency and vice versa due to the Data Processing License (DPL) received in Costa Rica. This license allows working as a payment system and issuing electronic currency, as well as providing brokerage services and managing customer assets.

Datarius incorporates experience of famous Liberty Reserve payment system, which operates under DPL license. Enhanced user verification and withdrawal limits allow Datarius to operate exceptionally within legal framework that increases confidence level of users, existing payment systems and banks.

Even at early stage, Datarius has a full-fledged financial ecosystem, in which user makes payments and transfers, receives necessary financial services.



## Personal IBAN (co-branded)

Each user receives a wallet related to personal account with the corresponding IBAN - International Bank Account Number. All user accounts are linked to Datarious account in partner bank with certain cash balance that is constantly maintained. This allows for circulating of fiat money within established limits without the involvement of intermediaries, namely exchanges or exchangers. Despite additional bank account maintenance and transaction fees, this approach provides users with a number of indisputable advantages: lack of additional risks related to the participation of third parties in exchange process, depositing / withdrawing funds in a short period.

## Multi-Currency Accounts

In Datarious, a user can create and use wallets denominated in any currency. Due to this feature system turns into a full-fledged payment hub, which allows to freely convert various national and cryptocurrencies, without using other exchange platforms.

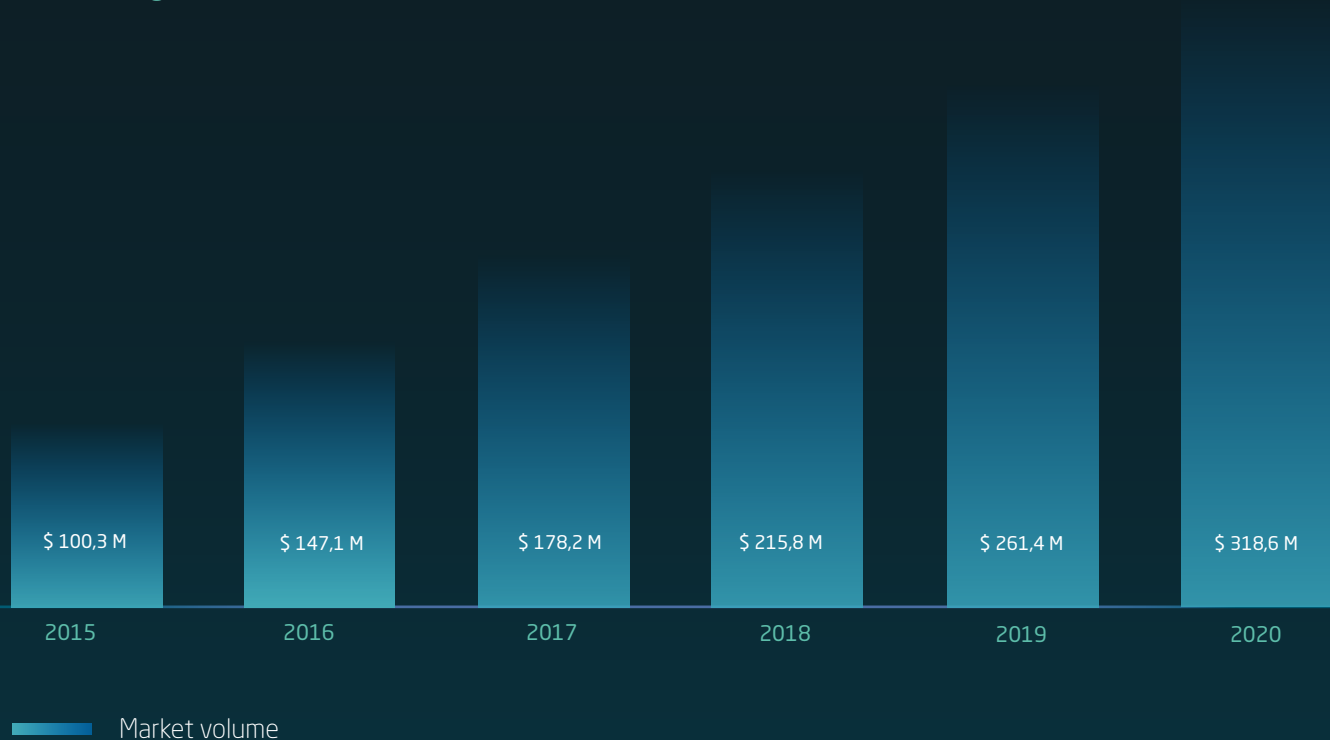
Technically, multi-currency wallets can be implemented in two ways. In traditional payment systems, wallets denominated in different currencies work on balancing principle. In case of Datarious, this means instant exchange of DTR token to a user-selected currency credited to his account. Cryptocurrency allows to solve this issue in another way – to use smart coins, which value is pegged to that of another currency: both fiat and digital.

Usage of smart coins is the cornerstone of multi-currency wallets at the first stage of Datarious development. As user base grows, usage of smart coins will be combined with classical “balancing” approach. As a result, user can utilize same account number for a full-fledged work with any national currency and cryptocurrency, while necessary conversion will be fully automated.

## P2P Lending

P2P lending is one of the most dynamically developing services in financial market. It is estimated that by 2022 P2P lending volumes will reach \$ ~319 billion, while in 2015 P2P lending market was valued at just \$ 100 billion.

P2PLending Market Volume, \$billion.



## Market Datarius P2P lending system has two key objectives:

- to increase reliability and to automate technical aspects of lending with smart contracts and data recording in a blockchain;
- to analyze and cluster loan applications by levels of risks through the algorithmic selection and, in some cases, processing by analysts of Datarius system

To access Datarius P2P lending system, users need to undergo verification procedure (a principle called Know Your Client), by adding personal information to the profile and confirming mobile phone number. Lending procedures and loan recovery consist of the following steps:

- Transaction participants enter into a legally binding contract electronically. User can request a loan both in fiat currency and in cryptocurrency;
- creditor sends assets to the transitory loan account, which is labeled with contract number;
- smart contract analyzes payment label orders and automatically sends the currency from loan account to borrower's account. The fact of granting a loan is registered in a blockchain;

- borrower makes monthly payments from his / her account to the creditor. A smart contract labels further transactions with contract number, whereupon it is recorded in a blockchain;
- when all payments have been made in full, completion of transaction is registered in a blockchain;
- user rating is updated.

Transaction registration in a blockchain ensures specialty principle, and smart contracts automate process of transferring funds between the borrower and the lender.

To facilitate application selection procedure and to offer the best financial terms for borrowers and lenders, all applications are divided into 3 listings.

- The Core Listing comprises the least risky mid- and long-term fundraising applications by applicants with high rating. Each transaction in Core Listing is preliminarily examined by Datarius Risk Department. Partner companies provide insurance to all loans. At the first stage, Datarius uses services of traditional insurance companies. Decentralized insurance systems are expected to emerge in future.
- Top-priority task of Core Listing is to ensure a refund guarantee. In order to support Risk Department Datarius charges a transaction fee, which is calculated individually for each loan considering interest rate, amount and terms of the loan. The fee is charged upon loan repayment.
- Listing 2 comprises mid- and long-term low risk applications, but unlike Core Listing, the application data is not examined by Datarius Risk Department. Unique algorithm is used to verify applications. It determines the degree of transaction credibility based on user profile, interest rate, terms and other loan parameters. A small fee, required to maintain system operation and to further improve data processing algorithms, is charged upon loan repayment. You can insure transactions by accepting additional conditions offered by a partner insurance company.
- Listing 3 is a list of ranked applications from all borrowers. A wide range of additional tools and enhanced verification procedure provided by partner companies allows obtaining the most comprehensive information on the applicant and potential risks in order to make a rational decision on each application. This type of transaction facilitates the lowest fee.

Applications of the Listings 2 and 3 can be transferred to Core Listing after they have been

successfully processed by Datarius Risk Department. If necessary, creditor or borrower can initiate paid processing of a particular application. An applicant may establish a ban on application processing by Risk Department: such application has an additional label and is rejected automatically.

## **Co-branded Credit Cards**

Credit cards development is an important element of Datarius integration into user's daily life, which allows to significantly expand target audience of the project.

At the first stage, we provide users with cards of our own design, which additionally contain logo of issuing partner bank. The procedure of processing credit cards is broadly similar to the mechanism of using personal IBAN and is supported by partner provider.

When ordering a card, user is provided with additional account, which is also associated with administrative account of the system. A partner services the card. Datarius receives data about card transactions through provider API: the system will only maintain required balance on the account of a specific user who owns the card.

## **Asset Exchange**

Establishment of the exchange as a part of a powerful payment system makes Datarius a full-fledged hub for exchanging digital assets. Within the exchange, users can enter into exchange transactions related to a wide range of payment instruments, including DTR tokens and fiat money, as well as other cryptocurrencies. Availability of buying and selling loans is currently under discussion: this tool will significantly increase system flexibility and expand creditors' capabilities. Exchange trading is fully automated.

## **Transaction Insurance**

Partner companies provide transaction insurance in Datarius. When purchasing a transaction insurance service, user acknowledges acceptance of the offer and contributes to insurance fund – a special account of partner company registered in Datarius system. In case of violation of any terms of transaction, the user will be compensated from insurance fund.

## Online Training Centre for System Users

Datarius has a broad target audience, thus the most important condition for successful development of the project is rapid involvement of new customers in the system. Interface of most modern cryptocurrency projects is designed for a tech savvy user. That is why people, who are first-ever interested in digital finance, face serious difficulties. To quickly master Datarius system and to use it effectively, we created an embedded online assistant, which will step-by-step present the interface of payment system to the user and describe its functionalities in a user-friendly terms.

If a user wants to expand his knowledge about certain aspects of Datarius system, they can always consult Wiki Knowledge Base containing detailed instructions and articles about all features of the project.

## 5m ADDITIONAL LICENSING (5 MILLION)

As the user base grows, it becomes very important to get additional licenses. This step will positively impact level of confidence toward payment system on behalf of users, banking and government structures. Laws of most states require additional licensing of payment system on their territory, and due to expansion, Datarius project will also need such permits.

The type of license is primarily chosen in accordance with requirements of specific region. PayPal operates on territory of the United States under the Money Service Business, while EMI license is more relevant for Europe. Regardless of particular jurisdiction, these documents share a similar scope and allow payment system to freely process online payments, as well as to convert their own tokens into fiat currencies and vice versa.

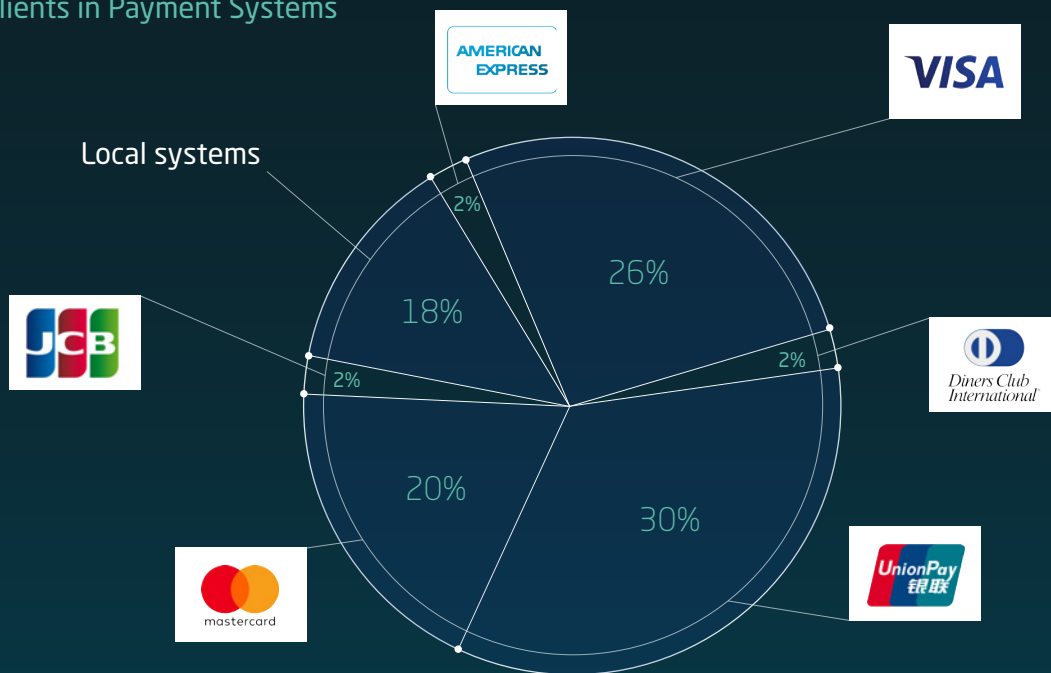
## Trust Management

Users will be able to entrust part of their own funds to the management of other system participants. We offer a sufficiently broad scope for using this tool: from small service payments to full-fledged capital management for making profit. Instead of making a traditional deposit, client chooses a particular manager according to their personal preferences and acceptable risks. A distinctive feature of Datarius Trust Management is a possibility to determine clear boundaries related to user's capital management. For example, funds can be used solely to pay for certain services.

For this purpose, an additional wallet is created to store funds subject to trust management. The manager can control these funds exclusively within pre-established limits.

## Membership in VISA and MasterCard Payment Systems

### World Clients in Payment Systems



VISA and Mastercard are the most popular payment systems in the world. According to VISA statistics, annual volume of transactions within the system makes up for more than 6 trillion dollars, and the number of transactions exceeds 140 billion.

The client base growth, increase of transactions quantity and enhanced interaction with traditional banking structures will reasonably secure membership in payment systems.

## Partner Programs

Partner Programs is an effective tool for credit systems and payment services to attract new customers. The most common model is to pay for a particular action of a new client in the system. The partner receives a reward for each attracted user who has performed any financial transaction: deposited funds into the system or applied for a loan.

Reward is paid in DTR tokens, which promotes additional activity within the system.

## Public API

Software integration with other online services is crucial for sustainable development and growth of Datarius. Along with public APIs, Datarius customers gain new opportunities to use external services of cryptobank partners. Here are just the clearest examples of using Datarius API:

- integration with online retailers for fast and cheap payment processing;
- access to public user information;
- making instant donations;
- receiving Datarius Asset Exchange Quotation.

API development increases user activity: they receive convenient tools for processing routine financial transactions in a traditional way. On the other hand, convenient tools of obtaining information increase interest of business structures within the capabilities of Datarius system.

## Mobile Applications

Using iOS or Android smartphone and Datarius application, you can make payments and transfers anywhere in the world, create and respond to loan requests, and trade on Asset Exchange. Alongside applications release, we will introduce mobile digipass, an application generating two-factor authentication codes (2FA) to ensure additional transaction security. The degree of account protection and number of access levels to the system is configurable at user's request.

User can find step-by-step instructions and detailed descriptions of how to use mobile applications in our Training Center. No matter what awareness level of Internet security a customer has: we will show how to reliably protect account by embedded Datarius tools.

## Short-Term Accumulation Accounts ("Money Box")

"Money box" is an additional user account, assets on which are frozen until meeting certain conditions. Such conditions may include accumulation of certain amount or accrual on a fixed date.

At the stage of "money box" creation user can specify a number of standard rules: auto-replenishment settings, automatic transfer of certain proportion of incoming payments to money box, a method for rounding-off the amount. To simplify interaction with "money box", user is offered pre-defined sets of rules.

Currently the possibility of interest accrual of "money boxes" balance with a long shelf life is discussed. Assets on balances can be handled under management of users with high trust level which stimulates activity within the system and allows managers to receive additional profits via depositors.



## Consultants Training Program and Training Center Franchise

Extending functionality of Datarius system inevitably leads the project to the need for a large number of professional consultants. To solve this problem effectively, we organize our own training program and launch training center franchise. The existence of strict training standards and lack of need to use own assets allows to optimize consultant training and facilitates ease of scaling the project.

## 10m DEPOSIT LIMITS (10 MILLION)

Deposit limit is a permission to use assets of a particular user on specified terms. This tool is used in WebMoney system where it determines loan terms for the applicant.

Datarius extends use of Deposit limits: they become a security tool for transactions and allow you to regulate asset transfer between users via set of pre-defined conditions.

A graphic illustration of deposit limit usefulness is the interaction between a freelancer and regular customer. Supposed that a copywriter is committed to daily filling of a news blog for 1 month. Since daily volume of work can not be predicted, a customer sets only upper budget limit: No more than \$70 per day and utmost \$2100 per month. Having issued a deposit limit using both conditions, a customer automates payment process to worker's wallet: now copywriter will be able to request payment regardless depending on the amount of work performed and exclusively within agreed budget.

Deposit limits is an important tool for interaction between Datarius users that provides additional incentives for using our system.

## Credit Cards

Logical continuation of Datarius line of credit offers is credit card issuance.

Operation of credit cards in Datarius is connected with the use of deposit limits. Imagine that N users open deposit limits for all participants of the system with a rating above 150. Each limit also fixates interest rate, maximum period and loan amount.

Now, credit card holders with rating above 150 can use assets issued within the terms of specified deposit limits. In this case, loaner can establish a set of rules independently, by which they accept or reject the limit. So, if an interest rate of no more than 4% per month with a repayment period of at least

60 days is suitable for a user, they can specify this in settings, and the system will automatically accept only those bids that meet established rules.

Datarius collects all deposit limits available for particular user, and rejects applications that do not satisfy its preferences. Technically, operation of credit cards is carried out by means of intermediate trust limit for administrative account opened for card sub-accounts with reverse API.

## Virtual Cards

Usage of virtual cards is a promising course in online payments field. According to Nathan Colbron's opinion, product manager of Australia and New Zealand Banking Group, the amount of virtual cards will grow as their advantages become known by large corporations. They are convenient to use, and their maintenance is much cheaper than in case of traditional plastic cards.

Datarius implements full-function work with virtual cards. Users can make online payments without having to enter their primary card data. Release of an unlimited number of virtual cards provides additional protection against fraud; a plotter will not be able to draw assets from main user accounts. Additional cards allow users to plan budget to issue payments for certain services and purchases in online stores more accurately.

## Cold Accumulative Accounts (Hardware Wallets)

Hardware wallets are the safest way of long-term asset storage. This is a small USB keychain with a pre-installed \*nix-system and an enclosure for using custom wallets. Hardware wallets have the highest security level when working on any computer:

- UNIX family operating systems are absolutely resistant to viruses and hacking attempts;
- user identification can be carried out by means of scanning biometric data which excludes theft as a result of hacking passwords;
- most of the time wallet is off: data is transmitted only when connected to PC to perform operations.

Use of cold accumulation accounts guarantees protection of assets and ensures safe work with the system in both private and public networks.

## Professional Managers and Analysts

Special user statuses expand existing mechanism of trust management. For additional profit, users can transfer their DTR tokens to hands of competent managers. There is a mechanism for assessing loans by professional analysts, which facilitates process of selecting applications for creditors.

Let's get acquainted with each of new statuses:

- Professional manager is an individual or legal entity that has confirmed necessary qualifications, partner of Datarius system. Professional managers operate user assets transferred to them for making deals in Datarius system striving to obtain maximum profit.  
Interface of professional manager is affiliated with specific user wallets. Control panel allows you to quickly view the list of current transactions and performance reports. Transaction history for each wallet is presented in form of an action tree with the display of specific financial results.  
An important element of successful system operation is a promotion of competition. Rating of each manager is constantly updated based on an algorithm that takes into account asset amount under management, number of customers, profit level, terms and percentage of successful transactions. Users can choose a manager from general rating, which stimulates competition and improves quality of decisions made.
- A manager is a system user who has confirmed necessary competencies and has undergone a thorough verification procedure. Capabilities of such user are identical to those of a professional manager. In addition to own accounts, affiliate wallets of customers appear in manager's interface.
- A professional analyst is an expert in lending. In the process of making a decision to grant a loan, lender can seek opinion of one or more professional analysts in exchange for a small fee in DTR tokens. Introduction of the institute of professional analysts makes it possible to reduce the number of problem loans and increase attractiveness of the platform for loaners and managers.

## Portfolio Investments and Investment Packages

Portfolio investment consists of a wide range of assets that can bring maximum profit in medium term:

- stable cryptocurrencies and tokens;
- investments into working capital of European companies;
- investments in enterprises of developing economies;
- tokens attached to national currencies.

All investment portfolios are formed by specialists in the field of economics and financial markets. This approach allows minimizing risks and increasing the level of user satisfaction from use of investment services in Datarius system. Acquisition of investment package implies the possibility or obligation to regularly make additional payments, which positively affects effectiveness of instruments and leads to an increase in the total volume of transactions within the system.

Batch investments help to attract large borrowers into Datarius system. By combining resources of many users in one portfolio, we satisfy needs of applicants who require a large amount of money for specific purposes. If a borrower requires \$60,000 for 3 months, Datarius will provide such a loan using assets of several hundred or thousands of private creditors. As a result, an applicant receives the necessary amount, and users – the opportunity to make investments in large projects with a low risk level and a small budget.

At the first stage of tool implementation, we use an algorithm that analyzes the flow of applications and automatically closes counterproposals preliminarily collecting assets on a common deposit wallet. The development of the system involves introduction of artificial intelligence to promptly inform users about new investment opportunities. Based on analysis of preferences and behavioral patterns of creditors, artificial intelligence will be able to offer them most appropriate applications.

## **Payment Schedule and Deferred Payments**

The payment schedule is a powerful tool for automating financial transactions. With its help, user can set reminders, create tasks for making one-time or regular automatic payments.

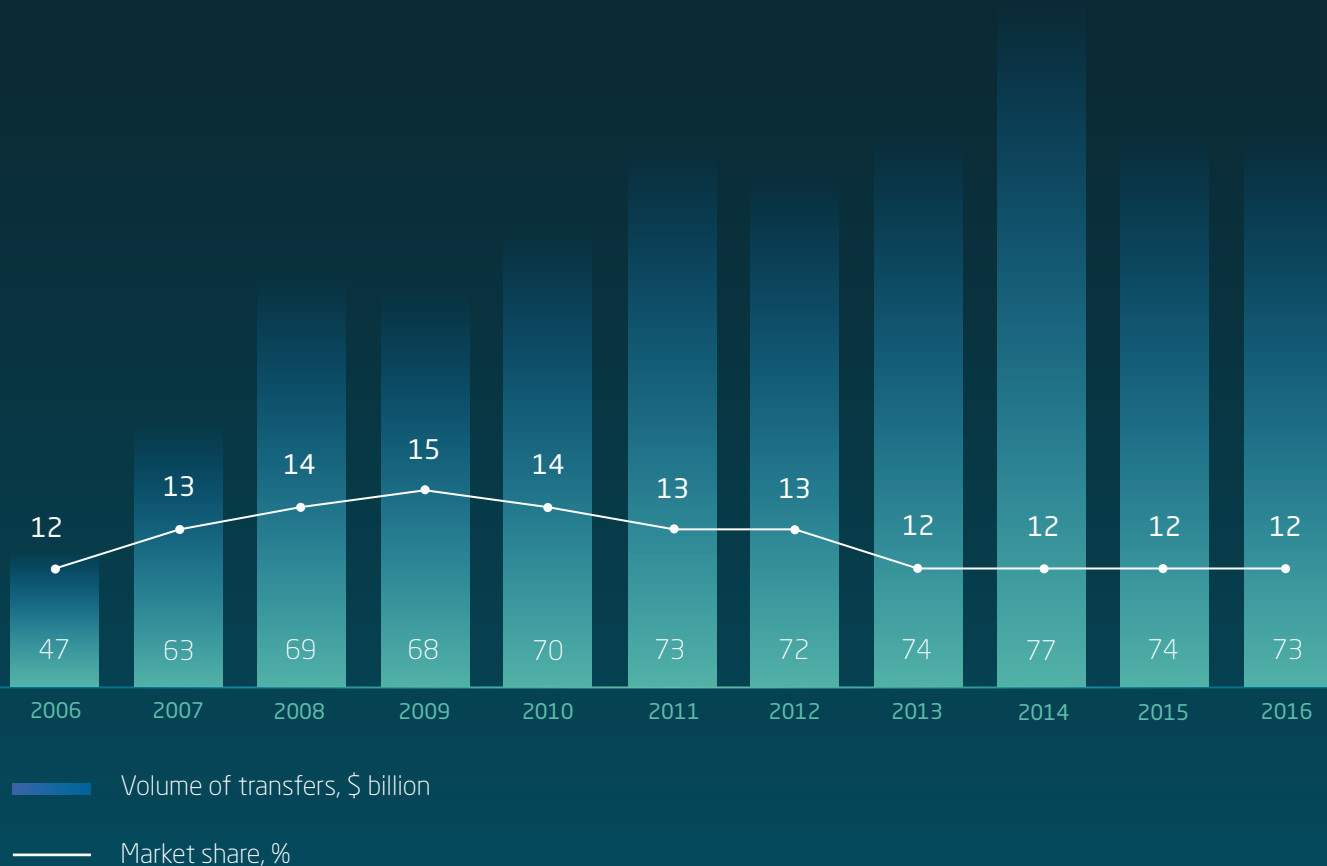
Ability to set up automatic payments is closely related to Datarius loan products. If user's account does not have enough assets to make a transaction, then available deposit limit is used for payment. Due to this feature, creditors receive additional opportunities for profit, and loaners may not worry about account balance.

Payment schedule contributes to close integration of the Datarius system with daily needs of users, such as the regular payment of utility bills or service subscriptions, replenishment of cell phone account or asset transfer to an account of a significant one.

## Integration with Instant Transfer Systems

Integration with instant money transfer systems such as Western Union, Money Gram, Transferwise allows users to deposit and withdraw fiat currency. Limits on the size of operations are set in accordance with requirements of each particular system and also take into account user limits within Datarius system.

## Annual volume of investments in Fintech startups, \$ billion



Source: SaveOnSend.com analysis

## 20m OBTAINING SWIFT PARTICIPANT STATUS (20 MILLION)

Society for Worldwide Interbank Financial Telecommunications (SWIFT) is the largest international interbank payment system used by 11,000 participants in more than 200 countries. Connection to SWIFT system is a ticket to the higher league of world financial system which gives a number of advantages when conducting interbank transfers.

- High speed of operation: the average delivery time for ordinary transfers is 20 minutes, for urgent ones – 1.5 minutes.
- No restrictions on the amount of payment.
- Work with a large number of national currencies.
- A high level of confidentiality ensured by a wide range of organizational and technical measures.
- The most attractive tariffs for transferring payments in comparison with competing systems.
- Wide use: SWIFT operates practically in every country of the world.
- Guarantee of timely delivery of a transfer. In case of delivery time violation due to system failure, SWIFT covers customer losses.

Shortcomings of the system include need to provide a large package of documents and an impressive entrance fee for potential participants of the system. According to some reports, US State Department has been monitoring payments in the system since 2011. Despite these shortcomings, SWIFT remains main system for making international payments due to low commissions, wide spread and high speed of message delivery.

### Creation of Personal IBAN Accounts and Access to SWIFT

Connection to SWIFT allows Datarius system to reject services of partner banks and independently create personal IBAN accounts for users of the system. This gives several advantages:

- reduction of commissions and costs;
- simplification and optimization of account opening procedure;
- tighter technical integration with services of Datarius system.

## Integration of Biometric Authorization

Biometric authentication devices are a simple and effective way to protect your account from hacking. It is necessary to conclude large contracts with suppliers of corresponding devices for introduction of biometric authorization, and conduct serious technical work. As a result, each customer of Datarius gets the opportunity to order a device that can be used for authorization in the system and transaction confirmation.

User no longer needs to remember long passwords and think about their keeping – biometric authentication combines a high level of security and ease of daily use.

## Opening of Gateway to World's Cryptocurrency Exchange

Cryptocurrency is becoming an increasingly popular tool for speculation and long-term investment. According to assessments of analyst and founder of Standpoint Research investment company, Mr. Ronnie Moas, total capitalization of cryptocurrency market will reach \$2 trillion in the next 10 years. According to the data of coinmarketcap.com portal, the amount of transactions on cryptocurrency exchanges is already estimated in billions of dollars.

Usage of traditional cryptocurrency exchanges may not be very convenient for the user:

- complex multi-level verification;
- absence of necessary cryptocurrency pairs on a particular exchange;
- problems with withdrawal of fiat currency;
- difficulty of earning on the difference of exchange rates on various exchanges.

The last point is relevant in periods of high volatility: for example, the exchange rate difference in the period of the boom of Chinese exchanges has reached 15%. Even in a quiet time for the market, a sharp rise in the price of a certain cryptocurrency is accompanied by an increase in the exchange rate difference between individual exchanges.

Datarius gives its customers the opportunity to send requests to major cryptocurrency exchanges instantly. Technically this is realized by registering our own or partner's account on exchanges, on whose behalf all transactions are conducted. Once user creates an application on the internal Datarius exchange, his application is automatically placed on the cryptocurrency exchange through its API.



Within the limits set, users will have the opportunity for trade and exchange arbitrage. Our algorithms will independently select variants with the most attractive exchange rate difference and offer users the possibility of simultaneously close opposite deals.

## Fixed Cryptochecks

With cryptochecks, users transfer assets between their accounts using special codes. Each code corresponds to a certain amount frozen on account of a particular user.

The best-known way to implement cryptochecks were btc-e exchange codes, which allowed freezing bitcoins on user's balance and transferred them to the balance of another participant of the system at their request. Datarius also uses codes to transfer checks, expanding scenarios for their use.

Unlike btc-e, checks in the Datarius can be denominated in any fiat currency or cryptocurrency, which greatly simplifies freezing of funds for a long period. User can create three types of checks: personal, nameless and with limited access.

A personal check can be paid only at a pre-specified address, whereas an unnamed one can be used by any person. Checks with limited access can be redeemed for a pre-determined list of wallets without limiting their number. The user who received check code can verify its validity, find out the frozen amount and pay off the check.

## Introduction of Artificial Intelligence

Usage of machine learning integrated with Big Data makes it possible to offer customers the most relevant services and to track suspicious operations in the system by conducting an effective analysis of user behavioral patterns.

Let's get familiar with main tasks that are solved by artificial intelligence in Datarius system.

- Fighting fraud (anti-fraud). Automated system for tracking suspicious transactions makes it possible to identify unreliable users with high probability, to suppress attempts at fraud and artificial rating raising, and also protects the system from mass registrations. In case of doubt, the system is capable of independent analyzing of incoming information and requesting additional data from users. In addition to information collected in automatic mode, the system can be guided by additional data received from operators.

- Identify optimal product line for each user. By analyzing statistical data on behavior and preferences of users, the system is able to predict needs of customers quickly and accurately by offering them most relevant services, for example, specific loans or portfolio investments.
- Forecasting the outcome of transactions and provision of preferences. Processing large amounts of data on previous transactions and analyzing participant profiles makes it possible to predict success of a future transaction with a high probability. Based on predicted risks, the system independently determines edge limits, such as the amount of available deposit limits, credit limits, restrictions on fund input and withdrawal, maximum loan amount when transferring an application to a higher level listing, and other parameters.
- Scoring – risk assessment when granting a loan. The system makes a detailed portrait of the borrower, taking into account their personal data, patterns of behavior, system usage statistics and interaction with other users.
- Calculation of commissions. Artificial intelligence independently determines the size of commission, using completeness of data on risks and profiles of participants in each transaction. In the calculation, data for a particular transaction is taken into account, as well as the analysis of previous transactions and patterns of behavior of participants.
- This approach allows you to build a special system of relations between the user and Datarius system, where the commission depends not only on formal parameters, but also on customer's loyalty.
- Forming a second listing of loan applications. Now the task of forwarding applications from third listing into the second one will be entirely entrusted to artificial intelligence. In the process of self-learning, AI will be able to take into account all new factors that affect risk level for each transaction, which will ensure high accuracy in assessing reliability of the loan.
- Big Data is a set of tools and methods for processing large amounts of information in Datarius. The use of machine learning allows the system to effectively detect dependencies between individual pieces of data that seem unrelated to each other at first glance. Big Data makes it possible to obtain a significant statistical advantage in compiling complex multifactor models.

Any available information can be analyzed in detail: country of residence, name and age of the user, their professional and social status, habits, hobbies, profiles in social networks, interaction with other

users and organizations, scoring, money transfers – in other words, a huge array of data allowing to create a detailed financial and social portrait of a customer. At the next stage, artificial intelligence processes received data, makes conclusions useful to the system and corrects them during independent learning. The more information AI analyzes, the more accurately the result of its work is obtained.

Development of algorithms and data processing usually lasts a fairly long time and can take from 9 to 18 months. As a result, the system gets access to unique statistical data and patterns, which are revealed in a fully automatic mode. Based on this data, we can not only offer user the most relevant services, but also introduce new products, predicting needs of our customers.

- Rating formation of enterprises with public or provided reporting using Big Data and artificial intelligence. An effective data analysis tool that allows you to detect non-obvious patterns and make right decision.

## 50m FOOT BANKERS (50 MILLION)

Despite the worldwide trend towards transfer of most services to online mode, many customers still prefer to solve complex problems through personal contact with representatives of the system.

Datarius provides such opportunity, introducing the institute of foot bankers, — people who are able to quickly meet user in a designated place and solve any problem, having in their hands only a tablet with access to the system. Foot bankers receive a commission from each successfully resolved application.

### Mortgage Credit Lending

Issuance possibility of long-term installment on real estate through the partnership with developers and other building structures. Consultations conducted with a number of large companies showed interest of partners in development of this service. By this time, customer base of Datarius system is at least 50,000 users, which is a compelling argument in negotiations with developers around the world.

Introduction of mortgage lending service allows significant product line expanding for portfolio investors. Professional analysts will help to weigh up risks and determine profit potential of

development projects presented in Datarius system. Customers of the system get an opportunity to invest money in real estate, which is not just a financial commitment or a speculative instrument, but a real physical asset that brings regular income for many years.

## **Services for Small and Medium Business**

For small and medium business, Datarius offers enhanced functionality related to opening and management of corporate accounts:

- opening of sub-accounts;
- fixation of individual limits;
- changing automatic payments under sub-accounts;
- issue of branded cards linked to sub-accounts;
- convenient expense control;
- sending bulk payments.

## **Establishment of Venture Capital Investment Fund**

Over the past few years, venture capital investments have become an incredibly popular instrument of capital multiplying. According to Ernst & Young British consulting company, small startups and independent companies with a large profit potential increasingly attract investors.

Datarius is considering the establishment of a special venture investment fund that will allow users to make high-risk investments in promising projects. Mode and technical implementation of fund operation are at introductory discussion stage. Development of such an attractive financial instrument will induce an additional influx of users into the system and will intensively contribute to the growth of customer base.

## **Integration of Crowdfunding Platform**

As of now, there are two long-standing models for working with crowdfunding: Keep-It-All and All-Or-Nothing. In the first case, the project receives all collected funds, regardless of whether required amount has been reached or not. In the second case, investors receive the funds back, if minimum amount required for implementation of the project was not reached. A joint study of York University in Toronto (Canada) and French Université Lille-Nord-de-France proves that normally All-Or-Nothing model gives more effective result, that's why it was chosen as basis for crowdfunding platform operating in Datarius system.

Any user with a sufficient rating can announce public fundraising with a detailed indication of the financing objectives, required amount and maximum deadline of the application not exceeding 45 days. The use of smart contracts allows initiation of fundraising with their subsequent freezing until certain conditions occur, and a deal is confirmed by a specific number of Datarius users who have rating above specified threshold.

Application for crowdfunding is automatically closed upon reaching requested amount, or upon onset deadline date for funds collection. Depending on terms of a smart contract, money can be frozen or instantly transferred to user's wallet. If after expiration of the application the required amount could not be collected, the funds are automatically returned to the remitters.

## **Direct Access to Government Bond Market**

Financial analysts and experts talk with increasing frequency about the process of tokenization of world economy, in which any, including state assets, may be presented in a digital form.

We are ready to lead this process and provide a full range of services related to purchase and sale of government loan bonds for DTR tokens on Datarius platform. Now closed consulting is being conducted with the representatives of government agencies, who show interest in the technology.

Providing access to bond market will become a powerful activity driver in Datarius system and will attract many large investors with a huge capital.

## Private Pension Fund

The existence of personal savings accounts allows us to gain access to funds that can be invested in long-term projects with low risks and long-term returns. Based on Datarius we can create full-fledged pension fund by investing money in long-term projects in accordance with severely limited risks and capital management rules.

Choice of jurisdiction for the work of pension fund is the subject of ongoing negotiations. One of most promising options — membership in trust funds in UAE. Consultations on registration of pension trust in Jersey are under way. The presented options provide reliable protection of assets and do not require undergoing excessive bureaucratic procedures for creation and management of the fund.

## Commodity Exchange and Securities Exchange

Finalization of Datarius system into a powerful financial system that provides “all in one place” services will occur with the advent of instruments for trading traditional assets: goods and securities.

Technically, access to trading platforms is carried out by integrating accounts of our partners into Datarius system. To make deals, partners register account in the system, which receives DTR tokens from customers who want to make a deal. User gets access to all world exchanges through partner terminal, built into the system, and can make deals using funds on their personal wallet in Datarius.

Access to global exchanges allows providing the widest choice for portfolio investors, including shares of world companies, futures and option contracts into investment packages. Emergence of additional instruments dramatically increases level of demand for manager and professional analysts’ services of Datarius system.

Datarius Milestones Plan confirms the unique scale of innovation system and its social and economic potential for world economy.

## Reasons to Implement

Being in the forefront of digital economy, Datarius sets itself for task of offering the most complete and up-to-date set of instruments and participating in trend-formation. To this end, it was decided to form Datarius as an independent cryptobank by attracting people who are interested in development of the project – bankers – as active participants. The model fully meets concept of Datarius cryptobank: freedom, sociality, globality, transparency, independence, high-technology, and is the foundation for further successful implementation.

## DTRC Token

DTRC token (DaTaRius Coin) — utility-token based on the smart contract ERC-20 of Ethereum network. This is a unique access key and the only instrument for participating in the system of decentralized Datarius cryptobank. The entire range of ecosystem financial products and services is based on the direct interaction of users with each other using DTRC tokens.

Financial products are formed by system users based on predefined rules with the help of designers. Customers independently establish and accept terms of interactions using the token. With the transition of Datarius cryptobank to its own blockchain, DTRC token will be transferred in equivalent of 1 to 1.

When carrying out internal system operations using DTRC token, a service fee of 0.02% to 0.15% of the transaction amount is automatically calculated and charged. The fee is calculated using special algorithms, taking into account such factors as amount, type of operation, risk level, scoring and type of involved users. The lowest fees charged for the most risky operations without involving internal and partner services. Strictly following the principles of sociality, openness and freedom of choice, Datarius cryptobank empowers all active holders of DTRC token to receive 65% of the directly withdrawn fees and charges. The distribution will be conducted annually, starting from 2019, proportionally to the number of token holders.

Assuming the function of social responsibility, Datarius cryptobank decided to transfer 0.005% of fees, collected from all operations with the use of DTRC token, to charitable organizations. List of

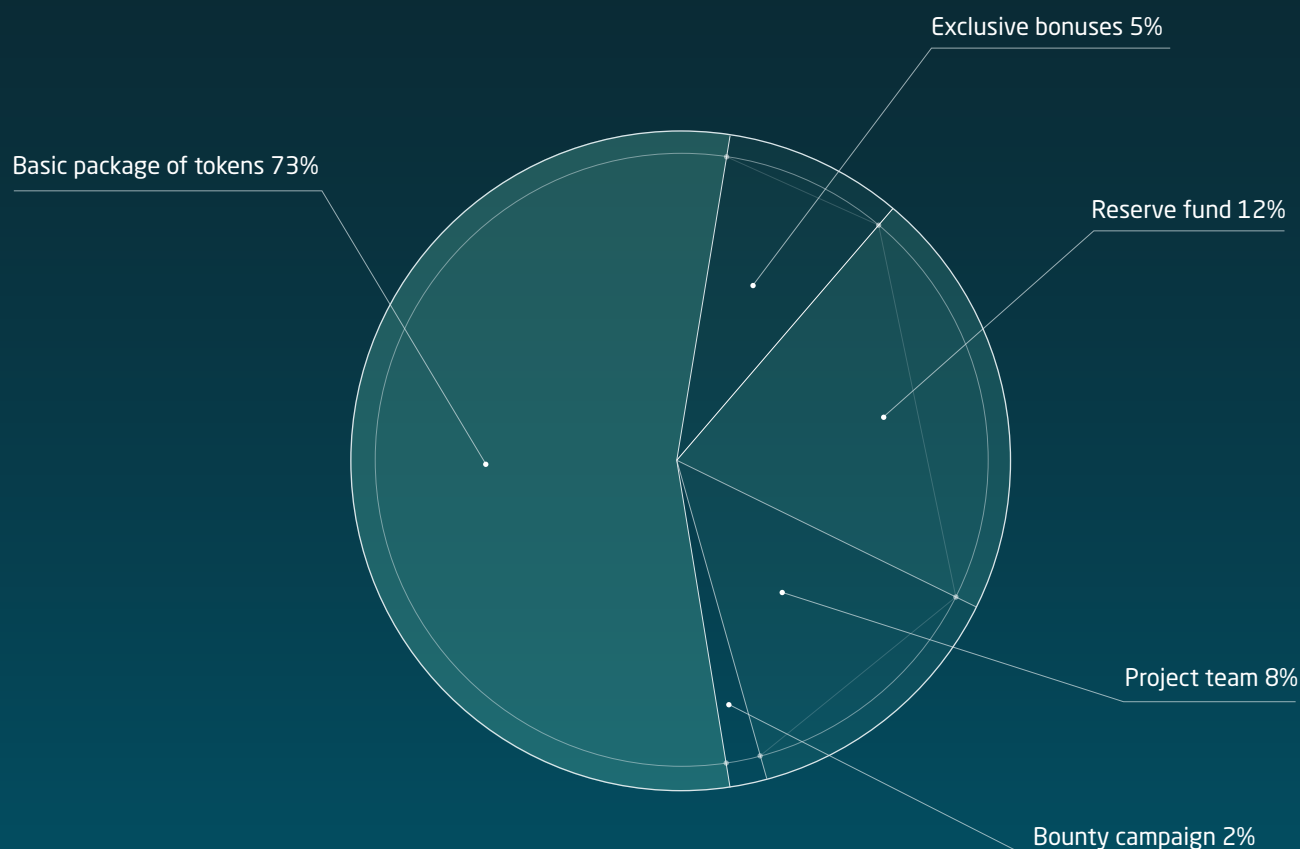


organizations participating in the social responsibility program is formed directly by token holders.

Number of emitted DTRC tokens is limited and will amount to 200,000,000 DTRC at the time of the emission activation. Undistributed during all stages of the ITO campaign tokens will be burnt. Determination of the maximum number of DTRC tokens circulating inside Datarius system, as well as formation of initial development level of the system, depends entirely on each participant of the project.

For the entire period of the ITO Datarius campaign, token value is fixed at the level of equivalent of \$ 1 (one USD).

## General Distribution of Tokens



## Distribution of DTRC tokens

Following Datarius basic principles on sociality and formation of the system, its participants developed following concept:

- 73% of all released DTRC tokens will be available for bankers throughout all stages of token sale;
- 20% of total number will be transferred to corporate fund after the release. It is formed by project founders and consists of two parts. 8% will be distributed between project team, 12% — a reserve fund managed by staff specialists to balance economic model of Datarius ecosystem;
- 7% of released tokens will be offered as direct bonuses before the end of ITO. Datarius bonus fund is divided into two parts: 2% of total number of released tokens will be a bounty campaign fund, people and companies providing exclusive support for the project will use 5% of total number of tokens as bonuses.

## Token Sale Structure

Team of iCrypto SA company has been working on Datarius project since January 2017. By the time ITO campaign was launched, most of preparatory works was done:

- market analysis and marketing research;
- project preparation;
- legal basis preparation and registration of a legal entity;
- application for DPL license;
- formation of team core;
- preliminary search of partners;
- model description;
- beginning of works on reference terms development;
- development of pre-alpha version of user interfaces;
- PR and marketing strategies.

To launch Datarius project in the shortest possible time and to provide full-featured product for customers with maximum set of instruments, that fully meets the needs of market participants,

Datarius ITO campaign is divided into several stages:

## Pre-ITO

Stage objectives:

- in-depth market segmentation analysis;
- model auditing;
- obtaining of DPL license;
- key partners search;
- advisers and consultants search;
- copywriting, PR and marketing;
- ITO platform organization;
- token development;
- prototype development.

The first stage — a closed round for participants who are interested the most in the project. Registration is execution of a preliminary application - declaration of a desire. DTRC tokens at this stage will be distributed in packages of 20.000 DTRC, and the participants will receive a bonus of 35%. In total, 4 packages will be distributed among them, which, taking into account the bonus, will amount to 112,000 tokens.

The round is scheduled for 09.12.17

The second structural stage — pre-ITO, which will start on 12.12.17 at 12:12 UTC, and will finish on 31.12.17 12:12 UTC.

Minimum limit, upon reaching of which this stage will be considered successful, determined distribution of tokens in amount equivalent to 125.000 USD (SoftCap).

Pre-ITO participants will receive a bonus of 35%.

Distribution results will be displayed in real time mode on official website of the project.

To launch Datarius project in the shortest possible time and to provide full-featured product for customers with maximum set of instruments, that fully meets the needs of market participants,

### ITO (Initial Token Offering)

Stage objectives — identification and implementation of future functional and initial set of instruments of Datarius ecosystem, as well as:

- completing the team with additional personnel;
- prototype development;
- project launch;
- wide PR and marketing campaigns;
- access to exchanges;
- conclusion of key agreements with partners;
- dynamic expansion.

The implementation is scheduled for mid-February 2018. Minimum limit upon reaching of which this stage will be considered successful, determined distribution of tokens in the amount equivalent to 1,000,000 USD (SoftCap). This stage will be compulsorily completed, regardless of established deadline for achieving distribution value equivalent of 67,000,000 USD (Hard Cap).

In course of ITO following bonus system is provided:

- those participants who took part in distribution in the first 6 hours from official start of ITO campaign, will receive a bonus of 30%; — within the next 6 hours the bonus will be 25%;
- those participants, who joined the distribution in the next 12 hours of the campaign, will receive a bonus of 20% of tokens.

- within the second day of the ITO campaign the participants will receive a bonus of 10%;
- in 48 hours, tokens will be distributed at a fixed cost.

During entire ITO stage, 100 exclusive operating cards- keys, will be distributed during the preparation to the implementation of the stage among the most active followers of Datarius project. These cards give right to receive bonus 45% of DTRC tokens and will be valid throughout ITO.

Project owners have done their best to maximize the benefits of purchasing tokens, and investment attractiveness of Datarius can become exemplary in market of startups.

## Prospects

Regardless of the results of ITO campaign, Datarius team will make every effort to bring the most functionally interesting and promising product to the market. We are convinced that by efforts of remarkable community that is formed around the project since its earliest days, we can create a truly social, free and conceptual product that is sympathetic to many people.

If any Milestone item is not reached, then some of the features described in the next key points of the project plan will eventually be introduced and implemented to create the most comfortable ecosystem that fully satisfies core customer requests.

# TEAM AND ADVISERS



## **Aleksey Murav'yov – Architect Datarius, Architect /Co-founder of Mapala and Travelchain**

Education: Master of Physics of Nanomaterials and Optoelectronics.

Expertise: blockchain expert and programmer-researcher. Interested in synthesis of information systems and architecture design of software systems interaction.

TOP delegate of "Golos" blockchain.



## **Aleksey Vuyko – CEO of Datarius**

Education: Master of Economics and Applied Engineering, PMP.

Expertise: many years of experience in key positions in banks, outsourcing, collection and financial companies.

Deep knowledge and leading skills in management, business planning, operational processes, marketing, sales.

Experience in startups, projects on the implementation of CRM, ERP-systems. Best experience in debt collection.



## **Orhan Zeinally – CTO Datarius, Mapala and Travelchain**

Education: university level degree in "Industrial and Civilian construction". Engineer.

Expertise: CTO's uniqueness is a complex experience field. Has implemented several large-scale E-learning projects in Integrated Development Environment for companies from United Kingdom and CIS countries, automated risk management system based on meteorological data in construction field in USA, had managed support team of the second biggest IT-recruitment project in CIS region Moikrug. Vast participating experience in UX development (software by Metronic, №1 sales chart and appeal template on Themeforest, accumulated more than one million dollars in profits). Has been delving into blockchain technology since 2015, starting with the basics (Bitcoin Core), and then addressing Ethereum features, and in 2016 has come to know Graphene technology, following which decided to steer away from Integrated Development Environment and work exclusively in blockchain industry.

As of now, represents Graphene-evangelist and expert, studying early testing stage EOS blockchain based operational system in order to make use of its best features for actual blockchain projects.

Prizewinner of 4 Information Technology and English skills competitions, having shown 100% results. Has written his first line of code at the age of 12, and for the last 5 years has fully dedicated himself to leading technical projects, constantly staying in paramount where all cutting edge technologies meet. Cumulative IT sphere competence (non-commercial) estimated more than 10 years, commercial – 7 years.

# TEAM AND ADVISERS



## **Ruslan Vasyutin – CMO Datarius**

Education: Psychology Ph.D., Enterprise Economics, Marketing Management.

Expertise: 20 years of top-management (including 10 years as CEO of “Kniazha Life Vienna Insurance Group”); merging and bid takeover; brand management, rebranding, marketing management (specifically work in Baltic Beverages Holding, Metlife, ORKLA Media Group, AMICA Mutual); CRM; HR; organization development; business consulting (including in TACIS); business training; business coaching (including in Kearu Harper); NPL.

Author of educational courses and more than 50 published science papers; coauthor of three business psychology and personal growth study guides.



## **Juan Ignacio Guzman – Founder of G&D Asesores Juridicos**

Education: University of Costa Rica

Expertise: corporate and commercial legislation, IR law, real estate, commercial court, notarial law, international investment.



## **Larisa Sokolovskaya – Chief Financial Officer**

Higher education in the Planning of the National Economy.

Expertise: over 10 years in key management positions at the Departments of the Economic Planning, Analysis and Monitoring.

Extensive knowledge and skills in budgeting, analysis and forecasting of financial indicators.

Experience in entrepreneurial activity including international practices.

# TEAM AND ADVISERS



## **Kristina Rezugina – Community Manager**

Education: university level degree in "Marketing".

Expertise: Internet marketing, market analysis and communication planning focused on social networks and creative product development.



## **Maxim Pashkovskiy – Legal support ICO**

A legal professional with 9+ years of experience and a strong expertise in:- IT & E-commerce;- Corporate / M&A- Financial;- IP protection and Media Law; Education: Master's Degree in Law (2006)

Competence: Blockchain, ICO, E-commerce, IT & Media Law.

Work Experience: more than 4 years in the administrative and legal management of companies; legal support of corporate deals (organization, structuring, start-up); tax planning and optimization.



## **Dmitriy Kravchenko – Social Media Marketing**

Education: Ukrainian National Academy of Statistics, Accounting and Audit.

Expertise: 6 years of Internet marketing, SEO, SMM, PPC, WEB Analytics.



## **Emin Aliyev – Community manager**

Education: Azerbaijan Architecture and Construction University.

Expertise: Community Management, Social Media Marketing.



## TEAM AND ADVISERS



### **Sergey Skabelkin — Advisor**

Co-founder of FinTech Cluster in Ukraine. Since 2012 vice-president of UELBU association, expert in FinTech and mobile banking fields, business architect of mobile electronic wallets and online services.

More than 10 years of successful work in banking sector: Commercial Bank "Privat Bank" ("Privat Credit" project), Russkij Standart Bank LLC, Svedbank JSC (public), Alfabank PJSC, venture fund "LaifSreda" (project LifePad), Smartfin CJSC (mPOS terminals 2CAN), Fidobank PJSC (FidoWallet project) and others.

Actively participated in development and promotion of several Fintech startups in mPOS field, contactless payments utilizing NFC HCE CBPP technologies, loyalty schemes and mobile wallet.

Ex advisor and project manager of modern-day ITO predecessor — Open Dollar project.

**FinTab** – cryptocurrency portfolio audit. Helps in auditing cryptocurrency, analyzing current financial state on various markets and wallets. Displays profitability for currency and portfolio. Advancing agreement between iCrypto SA and Fintab signed during meeting in Kiev on 20th of October 2017.

## Conclusion

Datarius team is grateful for your enthusiasm towards this project, and this presentation file. We will be happy to address your every question.

Our main goal is to provide people from all over the world with unobstructed and fair access to maximum amount of financial products. Our mission is to create brand new transparent financial product with easy to use and understand tools that provide broadest capabilities. To grant the freedom to choose and act. To ensure high automatization level, that might eradicate classical templatic nature of both the system and its services as well as communication with clients.

To socialize fintech-based products by means of open comment threads associated with participants and deals, through "community" ratings and loyalty limits. Steer away from annoying forced product range. To stick to the client and allow for active and competent members to make profits in association with the project through a set of special functions, co-branding and partnership programs. To become transparent and accessible in every aspect.

We will show you that decentralization and absence of borders can only yield positive results, and that financial company can and will be a partner, a guide and a friend for its clients.

We will be happy to find you in agreement with our concept and project idea. Thank you for every participation and support. "It's better to light a single candle than to curse the darkness".

This document is a promotional leaflet, which reflects the intentions of iCrypto SA and shall not be interpreted as a call to action or inaction. iCrypto SA is not responsible for the actions and decisions related to becoming familiar with this information. iCrypto SA is not liable for the accuracy of information that comes from publicly available sources. The views and vision of iCrypto SA may not coincide with the opinion of the reader.

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