# ONEPAGER



# THE NEW ELECTRONIC BANKING SYSTEM ON BLOCKCHAIN

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#### **PROBLEM**

Traditional banking offers:

- High execution costs, lack of efficiency and transparency before the end user.
- His image and reputation is damaged causing distrust.
- It remains anchored in a technology that limits it to offer new services.
- On the part of the end user, there is fear of adopting new technologies due to their lack of knowledge.
- 30% of the world population is excluded from financial services, limiting international trade.

#### **MARKET**

Any person and entity that requires financial services.

- User with or without technological knowledge, forced to use financial services. Therefore, of habitual use.
- Population of young users with age for their first contact are financial services.
- Unbanked population.

#### **SOLUTION**

- Drastic reduction of operating costs and efficiency in all processes.
- We stay out of the cryptocurrency recovering user confidence.
- We offer a new innovative and traditional image at the same time.
- Thanks to new technologies we can offer new services.
- We increase financial inclusion thanks to the cost reduction provided by the Blockchain technologist.

#### **STRATEGY**

# 1. Integration phase

Collaboration with financial entities to improve access to users who already use financial services

# 2. Expansion phase

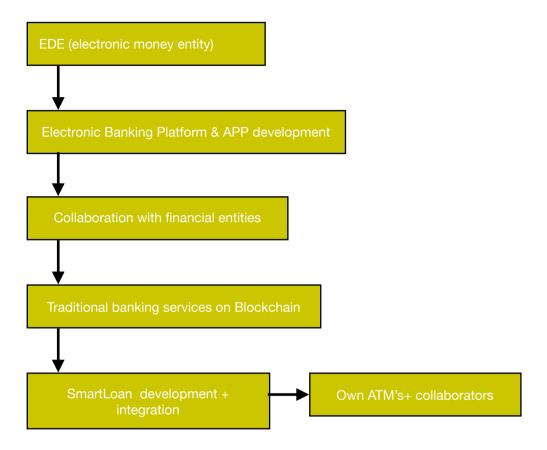
Digital marketing, collaboration with shops, own ATMs, I+D+i

# 3. Evolution phase

Contingency plan.

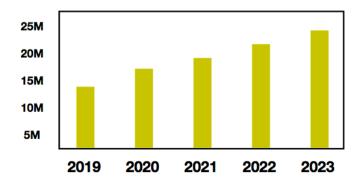
Actuamos como herramienta piloto y absorbemos los riesgos asociados a un nuevo producto en un mercado existente.

#### **BUSINESS MODEL**



# **EXPECTED BENEFITS**

Calculation on 10% annual increase



#### **COMPETITIVE ADVANTAGE**

#### Resources

Blockchain system integration in all our internal technological systems.

#### **Advantageous positions**

- · Creation of a new Bank image.
- Emission of traditional banking services adapted to new technologies to offer a more efficient, transparent, effective and low cost service.
- We provide the services of each company of the competition + Dividends + Own bot Smartloan + Guarantee Fund International approach.
- We act as a pilot tool and absorb the risks associated with a new product in an
  existing market. Alux Bank will serve to analyze the reactions of the market, the
  degree of adoption of the end user, and the profitability of the new banking system.

#### Results

- The new image of the Bank will generate an important attraction for its services and its benefits, which until now other banks have not been able to offer.
- Collaboration with global companies that wish to integrate new services to manage their transactions.
- Total transparency with a new users that will stop using the banking systems used until today, to change to a totally new system, which will benefit them in many economic aspects.

#### TEAM

Nancy Herrera CEO- Founder, Ariadna Julià Head of Finance & Crypto Analyst, Guillermo Granados Frontend developer & SEO, Tacos Oureilidis Community Manager, Spyros Kekos Community Manager, Anna Fàbrega Development Manager, Isaac Antonete Head of Marketing, Yamilé Ruiz Head of Customer service.

#### Advisors

Juan Pablo ICO Expert & Marketing Specialist, David Akindele ICO Expert, Cem Inan Unlu ICO Expert, Sergio Valcárcel Head of Business development, Javier Melero Head of Operations, Nicolás Campo Operations Management.

#### **ROADMAP**

# Goals 2018: 1,000,000€

Only is missing the Constitución EDE, Softwares & Patents, Jurisdiction legal and partners collaborators.

# Goals 2019: 10,000,000€

Electronic Banking Platform, APP development, Issuance of Payments Solutions, own Card Payment, Internal management procedures, launch of the SmartLoan social network, I+D+i and dividends to capitalist partners.

### Goals 2020: 25,000,000€

Regulated global financial manager, widspread deployments with more partners and developers, collaboration with financial entities and continuity plan.