



'Once an Ironhacker, always an Ironhacker'

Lisbon, Dec 04, 2020

We are excited to inform you that you have been accepted to our Data Analytics Bootcamp Lisbon starting on 2021-01-11. You have made it through our selection process, congratulations!

Founded in 2013, Ironhack's mission is to teach the top trending technologies and help you start a new career that will change your life. We're thrilled to have you in the course and think that you will be a fantastic addition to the Ironhack family.

If you have any questions in the meantime, please let us know!

Looking forward to meeting you on our Lisbon Campus.

Gonzalo Manrique (Co-founder at Ironhack)

Dec 04, 2020



Enrollment Agreement

Lisbon, Dec 04, 2020

The present Educational Service Agreement at Ironhack School is made out by and between:

1st Party: Ironhack Portugal Unipessoal, Lda, registered at Av. Eng. Duarte Pacheco, Amoreiras, Torre 2, 16.º A, 1070-102 Lisboa, NIPC 515151645, represented by Gonzalo Manrique Sabatel, from now on 'IRONHACK'; and

2nd Party: Jose Euclides F. Gomes, Married, adult, Brazilian, bearer of the Residency Permit number 7J78118J1 valid until DEC/06/2021, tax/fiscal number: 296062405 resident at Av de Santa Isabel 130A, 1o Dto BL A, Rio de Mouro, 2635-006, Portugal from now on 'THE STUDENT'.

3rd Party (in case a company will pay part or the whole tuition),
with the company address ,
, and with CIF (just in case a company needs the Invoice).

In case the company pays the tuition completely, mark this field: ☐

In case the company pays part of the tuition, please specify quantity:

Both parties having the necessary legal capacity to give full authorization to this educational agreement and sign this document. They sign it in accordance with the following terms and conditions:

LEGAL BASES

FIRST.- IRONHACK provides private educational programs, with varying lengths of in-person and online class time, on Web Development, UX-UI Design and Data Analytics.

SECOND.- THE STUDENT wants to receive such educational services under the following conditions:

CONDITIONS

1.- SCOPE OF EXECUTION

1.1 The present contracting conditions apply to all IRONHACK courses taught in Portugal.

Student ID: 0065J000006CO0IQAW

1.2 Attendance with sufficient academic progress to at least 80% of the sessions imparted during the courses of IRONHACK lead to the obtaining of an IRONHACK certification.

1.3 All course materials are written in English. IRONHACK assumes that if the STUDENT signs this agreement, he or she confirms sufficient fluency in English to understand our materials and keep up with the course without difficulty

2.- ENROLLMENT AND CONTRACT

2.1 Prior to Enrollment, the STUDENT have applied to IRONHACK through the online page www.ironhack.com. Enrollment will be done exclusively if the STUDENT has completed successfully the IRONHACK admissions process.

2.2 Once the STUDENT's place is confirmed by IRONHACK, the STUDENT will be notified of the reservation and will be sent the payment instructions for the Registration Deposit and the welcome information.

2.3 The total amount of the Registration Deposit is EUR 500. This amount will be deducted from the price of the course.

2.4 The EUR 500 Registration Deposit must be paid within five (5) days after being admitted to the course, or before the first day of class, whichever happens first. Otherwise IRONHACK does not commit to provide any services to the STUDENT.

2.5 It is imperative to send to IRONHACK proof of the transfer indicating the name and surnames of the student as well as the course that he/she will be enrolling. Please email receipts to victoria.fernandez@ironhack.com

2.6 In case the reservation cannot be confirmed by IRONHACK, and a later date can not be agreed upon, the total amount paid will be fully refunded.

3.- PROGRAM COST AND SCOPE

The total amount of the deposit is EUR 500. This amount will be deducted from the price of the course.

Product	Amount
Data Analytics Bootcamp	€6.000,00

Total €6.000,00

The price of the course **includes**:

- Course in the chosen city.
- Access to the IRONHACK space within the opening hours and for the duration of the course.
- Access to course content in our proprietary platform during and after graduation.
- Internet access at IRONHACK campus.
- Help with job placement (subject to successful graduation by the STUDENT).
- Accident medical insurance which covers:
 - Injuries incurred within IRONHACK campus.
 - Does not apply to pre-existing conditions or any accidents outside of the outlined above.

The price of the course **does not** include:

- Fees incurred for payment with credit cards or bank transfers.
- Employment or salary guarantee.
- Internet access in a place other than the location of the course.
- A laptop or desktop computer for student use throughout the course.

4.- PAYMENT OPTIONS

4.1 The Registration Deposit in the amount of EUR 500 may be paid:

- Via **bank transfer** to once you receive the invoice. It will include an option to connect to your bank account and make the transfer.
- Those paying with a currency other than Euros, can pay through this link: https://gateway.flywire.com/v1/transfers?provider=IHO&payment_destination=ironhacklisboa&callback_id=0065J000006CO0I-EUR&callback_url=https://salesforce-connector.ironhack.tech/v1/flywire/callback

The EUR 500 deposit must be paid within five (5) days after being admitted to the course, or before the first day of class, whichever happens first. Otherwise IRONHACK does not commit to provide any services to the STUDENT.

It is imperative to send to IRONHACK proof of the transfer indicating the name and surnames of the student as well as the course that he/she will be enrolling. Please email receipts to victoria.fernandez@ironhack.com

4.2 The remaining amount is to be paid through one of the options outlined below:

1. Early payment, via bank transfer or Flywire (see link above)
2. Pay in 4 instalments during your studies, via bank transfer or Flywire (see link above)
3. Finance Quotanda. For both Portuguese and non-Portuguese citizens.
4. Finance with Skills Fund. Only for US citizens.

For detailed information on the payment and financing options, refer to ANNEX 1 at the end of this Enrollment Agreement.

Please write below your chosen payment method:

Finance Quotanda.

4.3 IRONHACK reserves the right to charge an administrative fee of 150€ to the STUDENT in case of delay in the payment deadline dates stipulated above.

4.4 Upon completion of the course, IRONHACK will deliver the corresponding invoice to the STUDENT, that will contain all the information regarding the contracted course as well as the information that might legally apply.

4.5 In the case of having chosen a financing option (instalment payment, Puzzle Formação, Quotanda, Skills Fund), the STUDENT is aware and agrees that the non completion of the course does not exempt the STUDENT from the payment of the amount financed.

4.6 In the case of having chosen a financing option involving a third party (Puzzle Formação, Quotanda, Skills Fund), the STUDENT is aware that has to be approved by the third party involved (see Annex 1) and that IRONHACK does not guarantee the application for financing to be approved.

4.7 In the case of having chosen a instalment payment or Quotanda, the student can amortize the pending balance at any time, subject to the cost. In case of having chose Puzzle Formação or Skills Fund financing options, amortization will be subject to the contractual conditions signed with them.

4.8 Students that fail to finalise their payment procedures before the beginning of the bootcamp will not be able to attend the classes and the deposit will not be refunded. The student can however choose to attend the next bootcamp, as long as payments are completed on due time.

5.- SCHEDULE

5.1 IRONHACK's services for the Data Analytics Bootcamp will be provided according to the schedule published in our web.

5.2 From 6.00 p.m. to 9.00 p.m. the Campus is available for you to study and work.

5.3 The in-person program and curriculum will have a duration from 2021-01-11 to 2021-03-12.

5.4 The Student must begin class on the specified Start Date listed in this Enrollment Agreement, unless prior approval has been given, in writing, and a new Start Date has been designated.

5.5 The Pre-work is mandatory and Ironhack will not allow the Student to start the course if the Pre-Work is not completed and sent to IRONHACK a least 72 hours before the course starts.

5.6 If the Pre-Work is not received, IRONHACK can cancel the enrollment and move the Student to the next cohort. If the Student doesn't accept the change of dates IRONHACK can drop the application and the Student won't receive a refund of its deposit.

5.7 IRONHACK will supply the STUDENT with the course calendar. Any Bank Holidays observed during the course will be taken as part of the total course duration and will not be freed from lectures, project work or career week related activities.

6.- PASSPORTS AND VISA

6.1 All foreign students must have a valid passport and their visa must be valid for the duration of the course. Obtaining the required personal documentation (individual passport, visa, permit, paperwork, etc.) will be solely the STUDENT's responsibility.

6.2 IRONHACK assumes no responsibility for those students who do not have these documents and / or have any migratory issues while in the course.

7.- COURSE MODIFICATION

IRONHACK's course content varies from cohort to cohort based on feedback of students and instructors, with the aim of improving the employability and performance of students. IRONHACK does not guarantee teaching an identical curriculum to any previously taught cohorts or as specified on our website.

8.- INTERRUPTION OF THE SERVICES DURING THE COURSE

8.1 In case that the course is interrupted or canceled after it has began due to reasons attributable to IRONHACK, IRONHACK will offer the STUDENT alternative course options without any additional cost. If applicable, IRONHACK will pay the difference between the cost of the course and the alternative chosen.

8.2 Should the STUDENT be unresponsive in this scenario, it will be assumed that the STUDENT opts for the termination of the contract, putting into effect clause 10 of this agreement.

9. FORCE MAJEURE

9.1 IRONHACK may suspend this Agreement by giving the STUDENT notice in writing, in the event that during any period, the courses are prevented, interrupted or delayed by any cause outside the control of either party, including fire, war, accident, riot, act of God, governmental action, death, general illness, strike, labour dispute, judicial order or enactment (each being an "Event of Force Majeure").

9.2 In case of an Event of Force Majeure, IRONHACK shall be entitled to (i) reschedule/postpone the courses, (ii) move the STUDENT to future starting dates as soon as the Event of Force Majeure allows to restart activity and/or (iii) replace the in-person courses for an Instructor-led distance learning alternative. These options will not entail any educational additional costs to the STUDENT.

9.3 The rescheduling of a course or the replacement of the same by instructor-led distance learning alternative due to the occurrence of Event of Force Majeure shall not entitle the STUDENT to cancel the Agreement and request reimbursement of the fees, except in duly justified cases of impossibility of the STUDENT to attend such course, and this justification being accepted by IRONHACK on a case by case basis.

10.- CHARGES FOR ENROLLMENT CHANGES

Should the STUDENT want to change start date of the course after the deposit has been paid, a 100€ administrative fee will be incurred.

11.- CANCELLATION AND REFUND POLICY

11.1 Cancellation can be made by electronic mail or by certified mail.

11.2 Should a STUDENT's enrollment be terminated or cancelled for any reason, all refunds will be made according to the following refund policies.

11.3 The Registration Deposit will be refunded in full only if the student cancels within seven (7) business days of paying the Registration Deposit, only if is before the first day of class. After the first day of class, Registration Deposit won't be refunded.

11.4 Refunds will be made within 30 days of termination of the student's enrollment or receipt of a Cancellation Notice from the student.

11.5 IRONHACK may grant the STUDENT who is not current on their payments, 30 days to complete payments. If after 30 day deadline, the STUDENT is still not current on payments, IRONHACK reserves the right to expel STUDENT from the course. The STUDENT will be held responsible for any additional cost or fees incurred by IRONHACK due to the late payments.

11.6 The STUDENT will not receive a refund of the Registration Deposit or Tuition after the first day of class, whether it's due to STUDENT absence, dropping out or being expelled by IRONHACK.

12.- GROUNDS FOR TERMINATION

12.1 A student's enrollment can be terminated at the discretion of the institution for insufficient academic progress, non-payment of academic costs, or failure to comply with rules and policies established by IRONHACK as outlined in this agreement.

12.2 Before the start of each course, the student's enrollment can be terminated during the pre-work if the student does not meet the academic progress required by the institution. In such a case the total amount paid will be fully refunded.

12.3 THE STUDENT will be subject to immediate dismissal for the following:

- Possession or consumption of alcohol or narcotics during training.
- Abusiveness or inappropriate conduct towards other students, staff or IRONHACK.
- Violations of local or national laws.
- Damage to school premises or property or theft.
- Three (3) or more missed class sessions without proper justification.
- Be late more than 20% of the sessions.

12.4 In case of expulsion for any of the reasons mentioned above, the STUDENT will not be entitled to a tuition refund, furthermore, any outstanding tuition debt will remain standing.

12.5 IRONHACK will not tolerate prejudiced and/or hateful comments such as racism, homophobia, sexism, misogyny or other forms of hate-speech, or contributions that could be interpreted as such.

12.6 IRONHACK is responsible for collecting the necessary references to determine whether a STUDENT is suitable for the course, prior to the start of class. In the case that IRONHACK finds a STUDENT unsuited for the course, the initial deposit of 500€ and the total amount paid, shall be refunded.

13.- DATA PROTECTION

13.1 In accordance with the current data privacy law, we inform you that your personal data will be used for operational and administrative activities held by IRONHACK for the execution of the course. The STUDENT agrees that the data provided to IRONHACK for the purpose of course enrollment may be transferred to public and / or private companies described herein (Public Administrations, Companies associated with IRONHACK, Insurance Company, etc.) with the sole purpose of complying with the specific obligations and rights covered in this relationship, and also, if applicable, for the management of all types of public and / or

private subsidies as well as the insurance process of each STUDENT. You can review the details of your data management [here](#) and access, modify or eliminate any of that data through the mail legal@ironhack.com.

13.2 In the same way the STUDENT (please check one of the options):

AUTHORIZES

the use and reproduction of his/her image for any type of advertising, promotion, publication or any other means, for commercial or informational purposes, without remuneration of any kind.

14.- CONFLICT RESOLUTION

Notwithstanding the Courts and Tribunals that, in accordance with Portuguese law, are competent to resolve any conflict or discrepancy regarding the contracted services, the parties expressly agree that any disputes will be resolved via the Consumer Arbitration System, as foreseen in Law no. 144/2015 of September 8th.

I, the STUDENT, have read the “Enrollment Agreement – Ironhack Coding Academy” (“Agreement”) and acknowledge all of the terms and conditions outlined in such “Agreement.” Additionally, I understand my rights, responsibilities & legal obligations with such “Agreement” and hereby agree to be bound by each of the terms and conditions set forth as outlined above.

In accordance with all statements above, the parties sign this Agreement in the location and on the date expressed at the beginning of this contract.

The Student

Ironhack Portugal

Euclides Gomes



Annex 1: Tuition Payment & Financing options

1. EARLY PAYMENT

Who can apply?	All students at Ironhack Lisbon campus.
Description	Pay the full amount before your course starts.
What you get in exchange?	1. The student that completes the full payment before the beginning of the Bootcamp gets a 250€ discount in the Full tuition
Application process	Select this option in your Student Agreement.
Payment	Direct bank Transfer: <ul style="list-style-type: none">Through the invoice <> Bank connection once you receive your invoice Flywire: <ul style="list-style-type: none">Please pay via the following link: https://gateway.flywire.com/v1/transfers?provider=IHO&payment_destination=ironhacklisboa&callback_id=0065J000006CO0I-EUR&callback_url=https://salesforce-connector.ironhack.tech/v1/flywire/callback

2. INSTALMENT PAYMENT

Who can apply?	For all students at Ironhack Lisbon campus.
Description	The student can pay straight to Ironhack Lisbon in four monthly instalments without any additional charge in the amount of the fee.
Conditions	<p>The first instalment has to be paid at least 1 week before the starting date of the bootcamp.</p> <p>Next payments should be done on day 10 of each of the following four months. The last payment should be done in the same month as the bootcamp ending month.</p>
Application process	Select this option in your Student Agreement.
Payment	<p>Direct bank Transfer:</p> <ul style="list-style-type: none">• IBAN: PT50 0018 000349564669020 64• BIC/SWIFT: TOTAPTPL• Name: Ironhack Portugal Unipessoal Lda• Concept: Deposit + STUDENT NAME <p>Flywire:</p> <ul style="list-style-type: none">• Please pay via the following link https://gateway.flywire.com/v1/transfers?provider=IHO&payment_destination=ironhacklisboa&callback_id=0065J000006CO0I-EUR&callback_url=https://salesforce-connector.ironhack.tech/v1/flywire/callback

3. QUOTANDA

Who can apply?	For foreign students (non-Portuguese citizens) at Ironhack Lisbon campus.
Description	<p>Financing aid provided by Quotanda, a student loan platform with has been working with Ironhack globally for several years already.</p> <p>Quotanda allows some customization of the loan period and has the optionality to pay reduced instalments during 3 months of your bootcamp period.</p> <p>Deposit cannot be included in the loan.</p>
Conditions	<ul style="list-style-type: none">• Loan amount: Any amount between 1500 EUR to 6200 EUR.• Reduced payment period: three months (optional). Payments of 33.5 EUROS the first three months (during your bootcamp studying period).• Payment Period: choose between additional 12 or 18 months repayment (after the reduced payment period).• Co-signer: Required.• Approval: subject to review of documentation required by Quotanda.• Deadline: the contract MUST be signed before the starting date of the bootcamp.
Application process	Select Quotanda option in the Student Agreement and apply online here .
Payment	On a monthly basis, Quotanda will send a payment reminder with the instalment to be paid and payment details.
Cost	No interest rate applied. A single 350 EUROS set-up fee will be charged but will be included in the full amount financed by Quotanda.

4. SKILLS FUND

Who can apply?	Citizens and permanent residents of the United States of America travelling to Lisbon to study at Ironhack.
Description	<p>Skills Fund wants to help as many students as possible get the financing they need. You will apply for a loan provided by Skills Fund and pay back to them directly. They do not consider employment or current salary in the credit decision.</p> <p>More information here</p>

Annex 2: Additional Financial Benefits for Students

1. PORTUGUESE TAX RETURN

Who can apply?	All Portuguese residents that deliver IRS.
Description	The IRS code allows a 30% credit for costs of education with an upper limit of 800 EUROS for family members. You can claim tuition and school fees. Ironhack Lisbon is a DGERT certified institution, so you will be able to get the credit.

Annex 3: Rules & Code of Conduct

RULES REGARDING THE PREWORK

To be able to attend the Bootcamp, it is necessary to complete the tasks listed below. In any case, the tasks are not completed, the student will be moved to the next cohort, with no exceptions.

1. Students have to complete 100% of the prework. All deliverables should be sent to the TAs no later than 7 days before the Bootcamp starting date.
1. Students have to be up-to-date with payments. The Bootcamp must be paid 20 days before the start date unless a specific financing option with an agreed payment schedule has been signed during the admissions process.
1. Students have to have a laptop fully set up for the Bootcamp, as shown below (you can ask your Teacher Assistants for help or stop by the campus if you encounter difficulties on the set up).
 - Web Dev students:
 - PC:
 - Working Wifi connection
 - Google Chrome installed

- Visual Studio Code installed
- Mac:
 - iTerm installed
 - Google Chrome installed
 - Visual Studio Code installed
- Data students:
 - Linux installed (if you have a PC)
 - iTerm installed (if you have a Mac)
 - MySQL installed
 - Jupyter notebook installed
 - Python installed

CODE OF CONDUCT DURING THE BOOTCAMP

In order to guarantee the best possible experience for each and every student, it is mandatory to fulfil the requirements of our Code of Conduct.

1. The student can be immediately expelled if one or more of these cases are met:

- Possession and/or consumption of alcohol, narcotics and/or any illegal substance during the course;
- Abusive behaviour towards other students and/or Ironhack employees;
- Break national and/or local laws;
- Damage Ironhack property;
- Steal or rob inside campus;
- Skip three (3) or more classes without proper warning/justification;
- Lateness in more than 20% of classes (over 5mins after the class start is considered late).

2. Students are not allowed to photograph, record video or sound during the lectures.

3. Any kind of drinks and beverages won't be allowed inside class if they're not in the Ironhack bottle (which will be given to you on your first day).

4. The classrooms should be emptied and cleaned before leaving. Every student has the right to enjoy the space in the same conditions. The chairs should be placed under the table and the table clean and with no personal objects and/or garbage.

5. Regarding the kitchen:

- Tupperwares are not allowed to be put in the dishwasher;
- The fridges are emptied and cleaned every Friday. Any Tupperware found abandoned with old food will be thrown in the garbage
- The plates, cutlery, mugs and glasses are to be put in the dishwasher or wash by hands after its use.

6. The campus is open from Monday to Sunday, from [8:30 AM to 11:00 PM]. The disrespect and/or disregard of this rule will result in expulsion.

7. In order for everyone to be able to enjoy an appropriate and healthy coexistence/environment, it is mandatory to shower and to use deodorant on a daily basis. In case there are complaints from other students and/or Ironhack staff, the student in question will be approached by our staff and asked to leave.

8. Be aware of your belongings. Ironhack will not make itself responsible for any lost/stolen property on Campus.

9. Your workspace is the classroom. The common area is to be used only when the class is being used [and/or on weekends].

PARTICIPATION IN CAREER SERVICES

The goal of our Career Support Team (aka Outcomes Team) is to help the student land the best job in the least amount of time possible. In order to accomplish this, we offer support in different and progressive levels to ensure that our students are 100% prepared for their entry into the job market:

- During the Bootcamp: Basic concepts and practices to be able to face the digital world. Individual coaching sessions; personal branding, digital profile and networking development techniques and guidelines.
- Career Week: The last week of our Bootcamp (week 10 for Full-Time students, an extra week in the end for Part-time students) will be dedicated exclusively to professional and career support activities. We work on lead generation, technical and personal interviews, negotiation, company visits and other training events and workshops. The objective is for the student to practice all the steps of a real-world job search cycle and to be able to search independently when finishing the Bootcamp.
- Post-Bootcamp: Our Career Coaches will offer 1on1 support sessions to help the student with the job search. The student will also get access to our #jobs_global (or local) Slack channel where all relevant offers are to be shared.

Our Career Services program is not mandatory. However, if you decide to join this program, there are certain requirements that must be met at each stage:

- During the Bootcamp, it is mandatory to:
 - Participate in the LinkedIn and CV workshop
 - Have your CV and LinkedIn profile complete and reviewed by our Career Coach
 - Have at least one session with our team of Coaches
 - Participate in all talks organized and communicated by our Outcomes Team.
- During Career Week it is compulsory to:
 - Be present and participate in all Career Week sessions (Full-time students on week 10 of the Bootcamp; Part-time students on the designated week) in order to participate in the Fast track interviews.

- **Fast-Track Interviews:** each student has the right to participate, as long as the above requirements have been met. In addition to this, to access to Fast-track Interviews is a must to:
 - Be actively seeking full-time employment in the local market;
 - Be ready to start looking for positions as soon as they finish the Bootcamp;
 - Present all projects to be delivered during the Bootcamp;
 - Have completed all mandatory exercises during the Bootcamp;
 - Have their CV and Linkedin profile completed and reviewed by the Outcomes team;
 - To have been present in all the sessions of the Career week (Full-time students on week 10 of the Bootcamp; Part-time students on the designated week)
 - Be eligible to work (VISA) - If you are not eligible to work, you should search or ask for external legal advisory.

Web students:

- Having Github properly in order:
 - Read-me on each of the projects and pinned to their home page
 - Up to date description and photo
- Have delivered all exercises
- Have submitted and presented all projects, meeting at least all minimum requirements specified by the teaching staff

UX/UI students:

- Have a portfolio with at least the final and two other relevant projects;
- Have documented and published all respective case studies in the platform of choice (Medium, Behance or the portfolio itself);
- Have completed all projects.

Data's students:

- Having Github properly in order:
 - Read-me on each of the projects and pinned to their home page

- Up to date description and photo;
- Have delivered all exercises;
- Have submitted and presented all projects, meeting at least all minimum requirements specified by the teaching staff.

Access to Fast-track Interviews on a different market than the one of Bootcamp attendance can be granted, only in case the criteria listed below are met:

- Present their Final Project;
- Attend all Mandatory Workshops;
- Do all the Tasks to be ready:
 - LinkedIn & CV approved
 - Do Contact & Market Research
 - Schedule & attend Meeting with Career Manager
- Be proactive and get in touch with us regarding your interest to move abroad by week 4 of your course;
- Be eligible to work (VISA) - If you are not eligible to work, you should search or ask for external legal advisory.
- Please review this presentation once [here](#).

In order to offer an added value to our Hiring Partners and deliver on our high standards, students will not be accepted to participate in Fast-track interviews in the following cases:

- Students who want to participate only to practice interviewing with different companies;
- Students who are exclusively looking for work outside of the Campus' local market;


Post-Bootcamp, it is mandatory to:

- Keep the Outcomes Manager up to date on the progress made (on a weekly basis);
- Inform the career coach as soon as a job is landed or a decision regarding your future career.

Signature Certificate

Document Ref.: ZFOAL-MW9RS-LAG4E-HGHWD

Document signed by:

	<p>Euclides Gomes</p> <p>Verified E-mail: euclidesgomes@gmail.com</p> <p>IP: 176.78.168.234 Date: 04 Dec 2020 13:23:27 UTC</p>	<p><i>Euclides Gomes</i></p> 
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Document completed by all parties on:
04 Dec 2020 13:23:27 UTC

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Signed with PandaDoc.com

PandaDoc is the document platform that boosts your company's revenue by accelerating the way it transacts.

