Araucano

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Decentralized Open Finance network for developing countries

https://araucochain.xyz/

Araucano

Bringing a decentralized Open Finance to developing countries through Web3 and Blockchain.

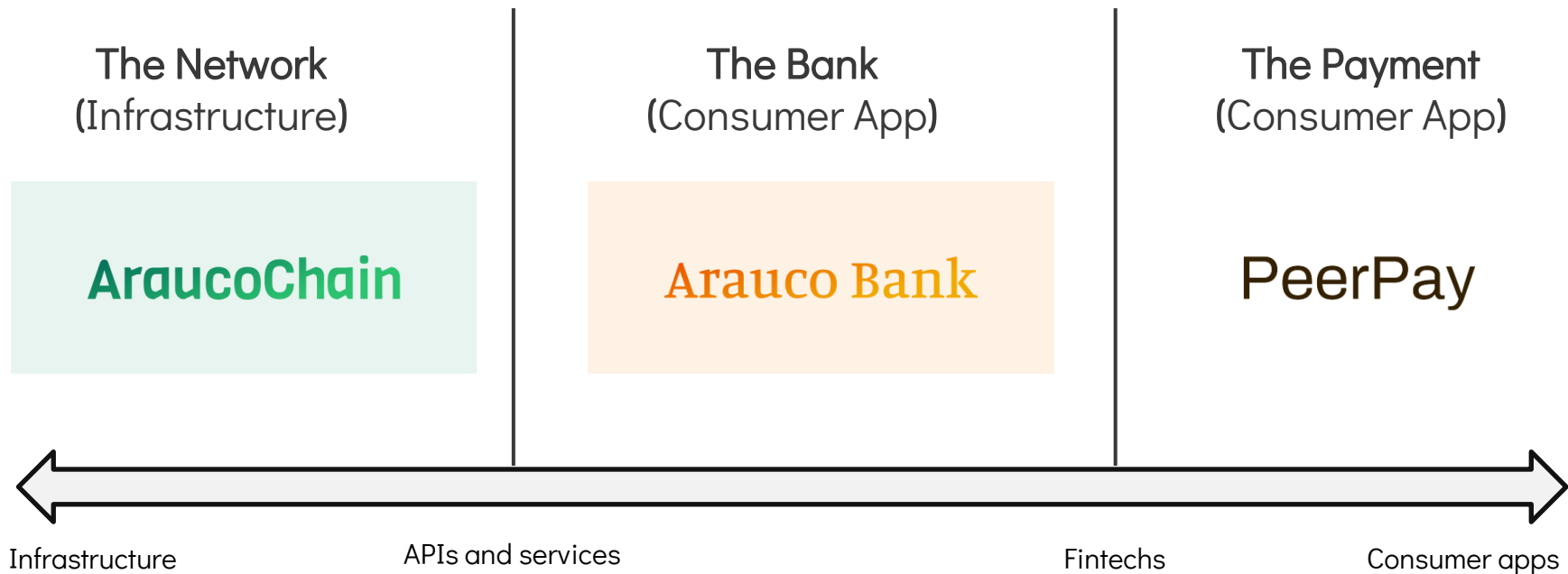# Current payment networks still have problems

2%-4%

It is the fee on any transaction/payment in developing countries, due to old payment rails and many intermediaries.

Little use of new assets/currencies

In many developing and non-dollarized countries, cryptoassets and blockchain apps are not as widely used due to a lack of options different than USD, and different apps for non-technical users.

Araucano

A complete ecosystem that covers everything from the infrastructure to consumer applications.

The Network (Infrastructure)	The Bank (Consumer App)	The Payment (Consumer App)
AraucoChain	Arauco Bank	PeerPay

Infrastructure ← → Consumer apps

APIs and services   Fintechs

AraucoChain

An enterprise-grade payment network for developing countries with a strong focus on FinTechs and financial institutions, compatible with the ISO 20022 standard.

Send money to any financial network in few seconds.

Execute different types of financial transactions for just a few cents.

Build financial and Web3 applications without restrictions.

Why use Arauco Chain?

Blockchain network designed for all types of users, with a focus on business applications and FinTechs.

AraucoChain

Permissionless

Any person or company (FinTechs) can join the network without restrictions.

Interoperability

Connect to any ISO 20022 financial network, including other blockchains (**thanks to Substrate SDK, Polkadot and Interledger**).

Smart currencies / stablecoins

It will implement the characteristics of fiat money, to ensure compliance with different regulations: clawback, KYC, and more.

Fintech functions

Manage escrows, checks, cross-currency payments, secret transactions, and more, always natively.

Some features/pallets

Smart currencies

Mint, burn, send, buy and more, for **stablecoins**, **tokens**, and even Central Bank Digital Currencies with functions such as **KYC**, **clawback**, **private transactions**, among others.

Payment channels

Through **payment channels**, only the first and last transaction is recorded on the network, the rest in any offchain/offline channel (**for disconnected environments**).

Gasless experience

Allow your users to make payments or execute smart contracts without worrying about gas (**cost of the transaction**), letting the platform or developer manage the gas.

Arauco Bank

On-chain and API-first bank for individuals and businesses to make financial transactions.

Who we serve	**Built on top of Arauco Chain** for enterprises, people, RWA Issuers, and more, in a gasless experience.
Modules	Payments, Credits/Escrows, Account Abstraction, including KYC for all users (**KYC on-chain** and private).
Open	Any developer can connect and **create dApps/Fintechs** taking advantage of the bank's modules and gaining access to a user/customer base from the start.

PeerPay

Web payment system with the advantages of Web 3.0 and the ease of use of Web 2.0. (2022-2023)

With **PeerPay,** users are able:
- Manage different **wallets**.
- Make cross-border transactions in any **currency**.
- Manage **transfers**.
- Manage **destinations**.
- **Integrate** payments into their platforms.

We are rebuilding PeerPay on top of Arauco Chain to enable online payments in a simple and non-technical way.

https://peerpayapp.com/

Araucano Labs

Mission

Araucano Labs (a new Foundation) will aim to encourage the creation and use of decentralized applications on the **Arauco Chain and all Araucano ecosystem,** and generate alliances with Fintechs, Banks, regulators, and more to promote a decentralized open finance on the network.

The network will always be decentralized and permissionless

Whitepaper https://araucochain.xyz/assets/Arauco%20Chain%20Whitepaper.pdf

Technologies

Arauco Chain is being built on **Substrate SDK** (https://substrate.io/), taking advantage of customization for both development and users in the various dApps and projects (Substrate and EVM-compatible projects).

Arauco Chain will leverage the **Polkadot** (https://polkadot.com/) network to secure protocols and interconnect with other Blockchain networks.

Araucano and all products will be able to connect to non-blockchain financial networks thanks to the **Interledger Protocol** (https://interledger.org/).

Market opportunity

1.5 billion*

People do not have access to the financial system, everywhere in the world.

US$10 trillion

Are the sales in the informal economy globally (using cash in local businesses).

US$10 to 15 trillion

is the annual amount of cross-border payments by companies.

Competitors

Payment systems in Web2 (global, and specific for any country) and Blockchains focused on payments.

Differentiation

- Native interoperability with financial networks (banks and Fintechs) and compatibility with ISO 20022.

- Reduction of on-ramp and off-ramp process (Integration through Interledger Protocol).

- Work and partnerships with Fintechs with traction and millions of users (from Web2 to Web3).

Go to market

The key is to work with <u>FinTechs that already have traction and users</u>.

| Brand development and positioning | → | Building community | → | Strategic partnerships | → | Marketing and public relations | → | Incentive programs | → | Continuous monitoring and improvement |

1. Brand development and positioning

Creation of the brand for the network, with unique characteristics compared to other payment solutions.

2. Building community

Organization of educational, commercial and technical events with users, **FinTechs** and developers

3. Strategic partnerships

Collaboration with companies (Web2 and Web3) to integrate the network into products and services.

4. Marketing and public relations

Media coverage and public events.

5. Incentive programs

Incentive programs to reward users and developers who adopt and use Arauco Chain.

6. Continuous monitoring and improvement

Continuous improvement of current and new protocols and apps in the network.

Status and traction

Arauco Chain

We already have a pre-agreement with **10 South American companies (FinTechs and InsurTechs)** that want to implement the Arauco Chain, representing more than **3 million users/customers**.

PeerPay

+5000 users of the previous test version are on the waitlist to use the new version when it is integrated with **Arauco Chain**.

Talent

Néstor Campos

Founder/Technical Manager

Builder* and founder with +14 years of experience, Polkadot Blockchain Academy alumnus, and winner of many prizes**. Ex-EY.

nescampos

Valentina Campos

Marketing and customer relationship

+3 years working as business consultant for Fintechs and consultancy companies.

valentina-campos-1a8959234

Valeska Campos

Developer Relations

With 1 year of experience working in support in startups and in developer relations in technical communities.

valeska-belen-campos-rojas

* https://github.com/nescampos
** https://ripple.com/insights/innovation-in-central-bank-digital-currencies/

Evolution

2022-2024

PeerPay

PeerPay worked with other networks and was operational for 2 years.

Winner of the Ripple Global CBDC Hackathon*, Draper University alumnus, and Startup Wise Guys Fintech Pre-accelerator finalist**.

2024-Q4 (we are here)

AraucoChain

Enabling the Arauco Chain (in testnet) for creating products/services.

Partnerships with startups and financial companies.

Fundraising.

2025

Araucano

Arauco Chain on mainnet connected as a parachain on Polkadot and Kusama.

PeerPay enabled on Arauco Chain.

First MVP of Arauco Bank.

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* https://ripple.com/insights/innovation-in-central-bank-digital-currencies/
** https://startupwiseguys.com/news/empowering-tomorrows-leaders-inside-our-fintech-pre-accelerator-program/

Support and incubation

Araucano will be part of **Iron Key Capital's Founder Fellow program** starting in September 2024.

https://www.ironkeycapital.com/

Araucano is a finalist and will present at the **Polkadot Hackathon Singapore 2024 Demo Day** on September 17.

https://medium.com/@OneBlockplus/2024-polkadot-hackathon-singapore-round-finalists-announced-f9571d932b76

We will be the Open Finance network for emerging countries.

Thank you

Do you have any questions?

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