**Links and demo**

1. Pitch video: <https://www.youtube.com/watch?v=81ppp_CC6c8>
2. Demo Video: <https://www.youtube.com/watch?v=W4PnrhZJtZw>
3. Website: <https://araucochain.xyz/>
4. Project GitHub: <https://github.com/AraucoChain>
5. Project demo: <https://github.com/AraucoChain/opSyndicate>
6. PPT Deck: <https://drive.google.com/file/d/1f90yqcbE0ar4hUh17n_VAKwBgMJI3HEP/view?usp=sharing>
7. Whitepaper: <https://drive.google.com/file/d/1ZAMxGQ2c-6gP5iGrkUIuEEHwKGVbwmxJ/view?usp=sharing>
8. PeerPay: <https://peerpayapp.com/>

**Introduction**

**Araucano is an ecosystem for Open Finance, including Arauco Chain (a new Substrate-based blockchain network focused on Open Finance for emerging countries), Arauco Bank (a neo-bank built on the top of Arauco Chain), and PeerPay (a Web3 payment system for unbanked people).**

With the continuous advancement of finance in all aspects and places, different services have emerged for people and companies, focusing on various aspects of business. Along these lines, there is still a huge opportunity to take advantage of Blockchain networks in Open Finance, which will enhance the development and use of new stablecoins, tokenize real assets, decentralized finance for people without technical knowledge, and much more.

The objective is to present Arauco Chain, an innovative network that uses blockchain technology, specifically the Polkadot SDK and Substrate, to enable and connect open finance with the Web 3.0 world. Arauco Chain aims to revolutionize the way traditional assets and finances are managed, with transparent and efficient blockchain-based solutions.

**Arauco Chain**

**The opportunity**

Arauco Chain represents a significant advance in the evolution of open and decentralized finance. By addressing critical issues in today's financial system using the Substrate to build the network, this blockchain can transform how people and businesses manage and access financial services, creating a more fair, efficient, and accessible system for all.

**Stablecoins:**

The integration of stablecoins into Arauco Chain will not only improve the functionality and efficiency of the network but will also drive widespread adoption by offering a stable and reliable alternative for transactions and storage of value. These benefits will position Arauco Chain as a leading platform in the field of open and decentralized finance, capable of meeting the needs of both individual users and companies globally.

**Tokenization of Real-World Assets:**

Part of the core of the Arauco Chain is the tokenization of real-world assets (RWA). Through the tokenization process, any user can convert physical assets, such as commercial real estate, artwork, and commodities, into digital tokens on the network. These tokens represent fractional ownership of the underlying assets, allowing investors/users to acquire smaller portions of them.

**Decentralized and Secure network:**

Arauco Chain operates on the top of Polkadot, a blockchain known for its scalability, security and ability to manage a wide range of decentralized applications. Our network offers a secure and transparent environment where users can participate in the use of financial products/services without concerns about the integrity of transactions or the protection of their digital assets.

**Decentralized Secondary Markets:**

We will facilitate the development of platforms for the liquidity of tokenized assets through decentralized secondary markets. These markets will allow investors to buy and sell tokens efficiently, providing an avenue for continuous trading and profit realization. By democratizing access to liquidity, Arauco Chain removes one of the main barriers to participation in global finance, especially in the real-world asset market.

**Intuitive and Accessible Interface:**

Our network is designed to be intuitive and accessible to all types of users, from retail users to financial institutions. We provide a seamless user experience that guides users through the process of using the network, from payments to trading on secondary markets, and much more.

**Regulatory compliance:**

At Arauco Chain, we are committed to complying with relevant regulations in all jurisdictions in which we operate. We work closely with legal and regulatory experts to ensure our platform meets the highest security and compliance standards.

In summary, Arauco Chain offers a comprehensive network for open and global finance, addressing the accessibility, transparency and liquidity challenges that have limited participation for millions of users in this market. With our Substrate-based network, we are democratizing finance and opening new opportunities for users from all walks of life.

**Arauco Bank**

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

* **Who we serve**: Built on top of the Arauco Chain for enterprises, protocols, 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**

**PeerPay** is an Interoperable Web3 payment system focused on inclusion, being built with Arauco Chain.

**Functions**

With [PeerPay](https://peerpayapp.com/" \t "_blank), you can:

* Create one or more wallets for user.
* Manage balance and blockchain address per wallet to receive money.
* Manage an address book to create recipients for transactions.
* Move money between accounts.
* Send money to third parties.
* Create payment links to share with friends.
* Integrate with apps and webs thanks to POST requests.

**Track and Selected Bounty**

* Track: **(Chain ) Building a blockchain based on Polkadot SDK**
* Bounties: **Blockchain for good (Reducing Inequality)**