



WhitePaper

V i r a - l a t a F i n a n c e



VIRALATA.FINANCE

SUMMARY

CHALLENGES / ADVANTAGES.....	3
INTRODUCTION	4
COMMUNITY VALUES	5
TOKENOMICS	6
HIGH LEVEL ROAD MAP	7
WALLET REAUPAY	8
NFT MARKETPLACE	10
GOVERNANCE	11
LOTTERY	12
DISCLAIMERS	14

CHALLENGES

- Articulating cultural reception to Vira-lata Finance, success of memes, first mover advantage
- Conveying value in a market that is mainly driven by larger volume of smaller transactions
- Educating newer Brazilian investors who are having their first time experience in crypto with Vira-lata Finance
- Combatting stereotypes in both the Brazilian and international community
- Demonstrating the value of \$REAU being used in day-to-day operations for businesses
- Showing the benefit and value of the 5% fee

ADVANTAGES

- Ability and freedom to develop your own solutions, your own way with \$REAU as currency for your shop or purpose
- Loyal user base willing to prioritize shops that use \$REAU for transactions
- Ability to passively gain tokens
- Stake and passively contribute to charity
- Interactivity between apps in the \$REAU ecosystem
- Independent of the main banking system with the ability to connect
- Seamless access to international markets with the ability to access and accept foreign wealth
- Ability to drive international growth, allowing for better international use and cooperation — \$REAU is \$REAU, consistent regardless of location
- Deflationary tokenomics
- Redistribution of transaction fees
- 5% fee, no matter what. Nothing hidden. Always 5%

INTRODUCTION

Viralata Finance (**\$REAU**) is a decentralized, open source project introducing Brazilians to the world of cryptocurrency by providing a safe and easy-to-use set of apps, with a charitable twist.

Our goals are to encourage and empower Brazilians to take their finances into their own hands; demonstrate the potential of alternative financial solutions; provide services to markets that are largely overlooked and underserved in Brazil such as micro and small capital businesses, freelancers; and extend a helping hand to the stray dog population that served as inspiration for this project.

In order to accomplish this, we focused on three fronts: technological development, business development, and grass-roots community efforts.

The solution to the first objective is **REAU**Pay: a wallet that works on the *Binance Smart Chain*, but with additional features promoting the use and holding of **\$REAU** token: staking, donation pools, swap, on ramp, off ramp, lottery, view and trade NFTs, and easier transactions.

Through various business development initiatives, we are actively seeking partnerships with pet supply companies in order to fund a program that provides better access of emergency supplies to shelters and charities

Last, our dedicated community provides tremendous support and willingness to use **\$REAU** in their day-to-day life. Their demonstration of initiative, willingness to learn, and helping others has bolstered the efforts of the marketing campaign to spread **\$REAU's** message.

COMMUNITY VALUES

PHILANTHROPY

Vira-lata Finance concept was inspired by the homeless dogs that roam the streets of Brazil. As a community, Vira-lata Finance has the power to make a difference through community donations for emergencies, passive donations through use of the token, and through signal boosting awareness of causes that need emergency attention.

HELPING

Our project takes pride in our community going out of their way to help each other out, which we have witnessed many times since the launch of the project. We are different from other crypto projects, in that many people without any incentive have spent countless hours helping others get started in crypto. We want to continue this mindset and encourage it every step of the way.

DEMOCRATIC

As a community run project, we believe in giving the community a priority in the future direction of **\$REAU**, in all aspects: electing project leaders, being allowed to make and vote on proposals, as well as which charities to support.

PRATICAL

Sometimes, it's not enough to rely on out of the box solutions. **\$REAU** token is open source, meaning if you want to develop your own custom solution, you should be free to do so. We encourage everyone to use **\$REAU**: whether it's for contributing to the community, or private purposes, we welcome you to get creative and build.

TOKENOMICS

EARNING POTENTIAL WITH DEFLATIONARY MECHANISM

Vira-lata Finance rewards holders of \$REAU token through a 5% fee applied to all transactions. 2% of the fee is distributed to all holders, which creates the incentive to hold and further reinforces community support in creating a sustainable ecosystem. Additional details are as follow:

- 2% of the transaction fee is distributed among holders
- 3% of the transaction fee is added as liquidity to Pancake Swap

VIRALATA FINANCE (\$REAU) TOKEN

Ticker: **\$REAU**

Contract address: **0x4c79b8c9cb0bd62b047880603a9decf36de28344**

Chain: **Binance Smart Chain (BEP-20)**

Supply: **1,000,000,000,000,000 \$REAU**

Supply Burned at Genesis: **500,000,000,000,000 \$REAU (50%)**

- Tokens transferred to **0x000000dead**
<https://bscscan.com/tx/0x14e16df3172826bbfe0dad1304b5955ccdf-3860f938795d43fd493cdefa277f4>
- Initial liquidity: **495,000,000,000,000 \$REAU + 0.499999999 BNB**
<https://bscscan.com/tx/0x9c0c8315c48e47b717f35487aa5f116ed2a-043435c24ed9c1e6b5e9827cfed04>
- Ownership renounced:
<https://bscscan.com/tx/0xf238758aa8fba04338476497a6a9b6e09de-114e669e7c14fcfb8e788b78c554>

HIGH LEVEL ROAD MAP

Q1

Who Let the Dogs Out?

- \$REAU fair launch
- Advertising efforts begin
- First contact with NGOs to begin charity fundraising efforts within our community

Q2

Dominating the Streets

- First exchange listing
- Audits complete
- Listing on coin rank listings (CMC, CG)
- New Viralata Finance website
- REAUPay v1 is launched with an easy way to Send and Receive Tokens, Checking balance and tokens earned, Fund Wallet

Q3

Reaching for the Moon

- Starting partnerships with sellers for NFT market
- Partnerships with large pet supply companies to provide logistics and distribute supplies to various charities
- We will add the following functionalities to REAUPay: Staking, Charity Staking, Fiat On-Off Ramping, DEX
- NFT marketplace with limited edition Vira-lata merchandise

Q4

To Infinity and Beyond!

- Governance launch
- \$REAU Lottery launch
- Team expansion by 30%
- Caramel Game using \$REAU as virtual currency

REAUPAY WALLET

GOALS

To provide an easy, functional wallet that allows users of all types to accomplish what they want in as few steps as possible. Facilitate easy transactions, staking and driving charitable contributions within the same app and ecosystem.

CHALLENGES

Many wallets are currently oriented towards the US Dollar for western users and related financial regulations. The result is often a technical barrier that can be intimidating to newcomers simply trying to understand and use crypto at a basic level. There are often many steps in getting started which we want to reduce, to keep them within the same app.

SOLUTIONS

We propose to fork an existing open-source wallet and improve upon the software to maximize ease of use and functionality for the more casual crypto users, newcomers, and to allow businesses to more readily accept crypto. We feel the relaxed regulations and new open banking laws will allow us to remove the barriers to crypto.

FEATURES

CREATE/IMPORT WALLET

Allow users to easily create new wallets, or import existing wallets, and begin their journey with \$REAU.

SEND AND RECEIVE TOKENS

REAU**Pay** will generate a short link or QR code in order to facilitate easy transactions – whether peer-to-peer, business-to-customer or business-to-business. Reducing the steps in conducting transactions will improve user experience resulting in more incentive to continue using \$REAU in day-to-day transactions.

CHECK BALANCE

Checking the balance and a fiat conversion display will help users understand what money they have, and create a better and more informed experience in conducting transactions, or using other features of **REAU**Pay.

REDISTRIBUTION REWARDS

The user will be able to display a breakdown of coins earned through a variety of methods.

STAKING

Staking and liquidity mining programs incentivize holding and encourage use of **\$REAU** further by allowing users to passively gain tokens while they are not being used, which also contributes to stability.

INFO CENTRE

Providing users with localized information oriented towards educating and helping them understand how to navigate crypto and other concepts unique to cryptocurrency, in order to maximize their experiences. Providing a glossary of terms, infographics and tutorials, as well as informative resources to teach them how and what to look for will encourage further use, as well as enable the user to encourage others through teaching.

CHARITY STAKING/YIELD SHARING

Allowing a user to specify how much of their yield or **\$REAU** fee distribution they wish to automatically split to a charity and to which charity or NGO, to allow the charities to benefit directly with **\$REAU**. This will allow users to contribute, even if they do not directly have the funds on hand.

FIAT ON/OFF RAMPING

Partner with an existing on/off ramping service in order to provide a quick solution for wallet holders, and providing additional incentive for cooperation with **\$REAU**. This will further improve user experience and minimize steps involved in entering the world of crypto.

It will also provide incentive to users and merchants who need a simple and quick way to settle funds immediately.

SWAPS

Integrating with Pancake Swap in order to facilitate easy access to swapping **\$REAU** for other tokens, without leaving the **REAU**Pay app. This will enable users to comfortably manage their portfolio, in a familiar environment.

NFT MARKETPLACE

GOALS

We are looking to provide a service for Brazilians to mint NFT, curate collections, buy, and sell NFTs as well as eventually access partners to produce physical goods based on NFT ownership.

Another goal is conveying proper ownership of rights, licensing options, and more with regards to the NFT itself, and allowing users to set their own pricing structure and terms.

Viralata is also securing partnerships with various local businesses in order to expand the potential of the NFT market into on-demand or limited run physical goods that can be purchased with **\$REAU**.

CHALLENGES

One of the biggest obstacles was searching for partners and convincing them to accept **\$REAU** as payment for physical goods, and educating Brazilians about NFTs and all potential uses.

SOLUTIONS

Vira-lata's NFT marketplace will use Origin Protocol (**OGN**) DShop as a foundation to build upon. Origin dShop is an open source, decentralized and robust e-commerce system that provides support for both crypto but also fiat currencies, allowing a more flexible experience for our future partners.

We have also partnered with local businesses to provide physical goods made using NFTs based on NFT ownership, starting with limited edition T-shirts and building up towards an eventual on-demand offering.

GOVERNANCE

GOALS

Provide an easy to use system to allow voting for a variety of initiatives: from electing team leaders, budget, project leaders, establish support for proposals, and more. This will allow the community and holders of **\$REAU** to have a voice in the direction of **\$REAU**. This will serve as an introduction to newcomers for decentralized finance, and will be refined as needed.

CHALLENGES

The main challenge for implementing governance, is educating holders on the importance of participation in the process, as well as educating on the functionalities of the governance process.

On a democratic level, problems can arise in establishing a governance structure, including the assurance of role change over when new team members are elected, or guaranteeing a fair vote rather than voting by weight of the wallet which could unfairly result in a handful of larger wallets manipulating votes in their favour, against the wishes of the community.

Last, quality of proposals must be considered in order to encourage both quality of contribution but also promote excitement for participation in voting and understanding various community led initiatives.

SOLUTIONS

We propose to use [Snapshot](#) as an off-chain, gasless, multi-governance client with easy to verify and hard to contest results.

Voting rules:

- 1 vote per wallet address
- Every wallet has equal vote power

Eligible wallets for voting:

- Wallet aged at least 3 days, with transactions
- Wallet minimum balance of **\$REAU** to be defined.
- Wallet must be an active donor to a charity

The community will be able to create and vote on proposals according to their \$REAU wallet address and age.

After a proposal wins a majority vote, the core team of \$REAU will estimate the possibility, budgeting, and feasibility of the proposal to determine whether it is viable, and if so, how and when it can be accomplished.

LOTTERY

OVERVIEW

\$REAU Lottery offers a way to use your \$REAU for:

- A chance to win more \$REAU
- Incentivizing burning mechanism
- Incentivizing charity

Users are able to purchase lottery tickets via UI. For each lottery ticket you can choose from 6 to 15 numbers to play (between 60 available).

		Probability to win (1 in)		
Qty of no. purchased	Price in REAU	6no.	5no.	4no.
6	100,000,000	50.063.860	154.518	2.332
7	700,000,000	7.151.980	44.981	1.038
8	2,800,000,000	1.787.995	17.192	539
9	8,400,000,000	595.998	7.791	312
10	21,000,000,000	238.399	3.973	195
11	46,200,000,000	108.363	2.211	129
12	92,400,000,000	54.182	1.317	90
13	171,600,000,000	29.175	828	65
14	300,300,000,000	16.671	544	48
15	500,500,000,000	10.003	370	37

REAU ALLOCATION BREAKDOWN

Initial incentive prize:

1T REAU

Destination	%
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Rewards	60
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Burn	20
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Next prize	10
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Charity Wallet	8
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Team funds	2
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REWARDS ALLOCATION BREAKDOWN:

No.	%
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6	50
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5	25
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4	25
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- If there are no winners for 6, 5 or 4 numbers: 50% burned 50% accumulation
- The lottery will run twice per week
- You can choose random numbers
- You can't repeat numbers within the same ticket
- Prizes and prices may change accordingly to marketcap variations

DISCLAIMERS

- This Whitepaper outlines current developments in the project, and does not constitute any form of advice.
- This Whitepaper is for informational purposes only and is not a statement of future intent.
- There are no warranties or guarantees to the successful development or complete accuracy of the information in this Whitepaper.
- **\$REAU** is not intended to constitute securities in any jurisdiction.
- The Whitepaper is not intended to be a prospectus or document of offering, it's not intended for soliciting or an offer to buy securities, or swap for securities.
- This document does not guarantee that your laws or regulations in your local jurisdiction are complied with.

WE CARE ABOUT YOU!

This document is not investment advice. Vira-lata Finance is a volatile and risky investment. Do not risk anything that you are not willing to lose. Be wary and cautious about any individual or organization that promises you any guarantee of profit. Every investment has risks and it is your responsibility to manage risk. If you do not have the knowledge or the ability to do so, it is recommended that you look for a qualified professional.