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**White Paper**

[www.cryptobuyer.io](http://www.cryptobuyer.io)

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# 1. Introduction

In 2008, Satoshi Nakamoto published a paper titled “Bitcoin: A Peer-to-Peer Electronic Cash System,” which would later become one of the most disruptive technologies to the financial industry.

## 1.1 Success of Bitcoin

Over the next decade, the success of Bitcoin grew exponentially from having almost no value in 2009, to having a market cap of over \$320 Billion in December of 2017.

## 1.2 Technology behind Bitcoin

When Satoshi released his whitepaper, it was way more than just an idea, it was a working system with an open source concept that inspired developers to improve the global infrastructure. This model of open governance, allowed for people to collaborate on their own versions of the software and could propose them as upgrades to the community. The birth of Blockchain.

## 1.3 The Problems with Bitcoin

In 2018, there have only been 22 Million Bitcoin wallets open however, since most people and institutions have opened more wallets the number of users is probably significantly less. A study done in 2017, suggests there is between 2.9 Million and 5.8 Million unique users (1).

These are clear signs that Bitcoin and blockchain as a whole have yet to be mass adopted into society. The biggest hurdle.

## 1.4 Purchasing Bitcoin and other Cryptocurrencies

As we move towards mass adoption, one of the biggest challenges people face in how do they actually buy Bitcoin?

There are exchanges set up but most are quite difficult to navigate, require the user to create accounts, link bank accounts and fill out kyc first. While these are valid ways to purchase Bitcoin, they are not the most user friendly.

## 1.5 Spending Bitcoin and other Cryptocurrencies

One of the major problems that Bitcoin and other cryptocurrencies share, is that they are not widely accepted as currency. Most of the time, Bitcoin and other cryptocurrencies are used only to purchase different cryptocurrencies. For mass adoption to occur, we will need to see ways to spend Bitcoin/Cryptocurrencies on everyday items such as food and entertainment.

## 1.6 The Solution

The Solution, is taking the complexity of cryptocurrencies and making them simple. To do this, we have created the Cryptobuyer software along with the POS system to allow people to purchase Bitcoin and Other Cryptocurrencies directly from the the platform and the POS software, and allows companies to accept cryptocurrencies as payment using our POS machines.

## 1.7 Implementation

Cryptobuyer started back in December of 2015 as a way to bridge the gap between fiat and crypto. Deploying Crypto ATM used for purchasing cryptocurrencies, A point of sale solution, and a brokerage platform. In order to do this, we have built a working dashboard on our website, and most importantly, created a working Crypto ATM infrastructure. Cryptobuyer is located in Panama and will have one of the largest Crypto ATM networks in Latin America. We are also planning on launching our mobile app in 2019 as well as Two Ways ATMs to be deployed on the rest of the region, allowing for buying and selling of crypto.

## 1.8 Use case

As the cryptocurrency community continues to grow, we will see an increase in demand from people who are unfamiliar with the modern crypto market. This is where Cryptobuyer aims to close the gap. We have implemented a POS system that merchants can use to accept cryptocurrencies as well as created an ATM network that allows the buying and selling of cryptocurrencies. With these we aim to become a global leader and help bring crypto to the people.

## 2. Vision

As the adoption of Crypto continues to grow, the demand for access to Crypto will grow along with it. A world where people are free of traditional institutions to transact, and one

where everyone equal access to the network. Cryptobuyer will help solve the problems that stand in the way of mass adoption by giving people a way to use their cryptocurrencies by providing merchants with PoS machines, and providing the people access to a vast Crypto Atm network that they can use to buy and sell.

## 2.1 Market Growth

To get a better grasp on the market, It's important to remember that:

- There is an estimated 2.9-5.8 Million active btc wallets.(4)
- There are less than 30 Million btc wallets ever created.
- Roughly ~ 0.001% of global population owns bitcoin. (5)
- Current market cap for all Cryptocurrencies is \$230 billion as of August 2018. (6)
- Current NYSE Market Cap is \$21 Trillion (7)

If we compare the NYSE alone, compared to Crypto markets, we see that conventional stocks have a market cap that is 91.3x larger than the current cryptocurrency market cap.

## 2.2 The Market in 5 Years.

Over the next half a decade, we will see crypto markets disrupt conventional stock markets, resulting in an explosive growth. With economies crashing, and global debt rising, the need for a new economic system is in high demand. The growth of the market will reach an estimated 100 million active users, a growth of over 1000%.

# 3. Mission

Our Mission is to bring Crypto to the people. Giving people the power to buy, sell, send and spend/use their crypto. We intend to be apart of the future.

## 3.1 How we Intend to Make a Difference

Cryptobuyer plans on being an industry leader, with every intention of being apart of the future growth of cryptocurrencies. We plan on:

- Providing an alternative payment method for businesses.
- Offering financial inclusion and helping fight against inflation and economic collapse by giving people easy access to crypto currencies.
- Giving people control over their finances, instead of trusting institutions.
- Expanding across Latin America before expanding globally.

## 4. Problem

The biggest problem in cryptocurrency, is mass adoption. The complexity of use cryptocurrency, combined with the little to no use case for most coins/tokens, results in a product that's unable to be utilized to its full potential.

### 4.1 The Gap

To better define the complexity in cryptocurrencies, it's important to realize the difference in economic models that are represented by traditional markets that many are used to, versus the new market that few have had any experience in. The key to bridge this gap, is to create a solution that simplifies the new market and allows traditional market users to easily adapt.

### 4.2 Usability

A major problem with most cryptocurrencies is that they have little to no real life use case. Most of the time, these cryptocurrencies are only used for purchase of another cryptocurrency or held in hopes of inflation. This has become one of the biggest hurdles in the crypto community, and is at the forefront of mass adoption.

### 4.3 Economy

Within the last decade, we have seen multiple examples of how unstable and unreliable conventional money can be (2008 Market Crash, Venezuela's complete economic collapse, Greece's Economic collapse, Turkey's and Argentina's Economic Turmoil, etc.). These cause people to lose faith in the institutions in which they intrust all of their money too.

### 4.4 Access

As cryptocurrencies become more mainstream and the average person no longer relies on a third party to store their funds. We run into the common problem of accessing these funds. Typically banks and other institutions provide access as well as security to an individual's funds. While these networks have become vast and interconnected with other banks and financial institutions, accessibility became a second thought to the average individual. While the crypto community is still in its infancy, accessibility has become an issue. It's far too hard for the average person to buy, sell and manage their cryptocurrencies and accessibility is constantly something people worry about.

## 5. Solution

As mass adoption occurs, Cryptobuyer aims to be a global leader in crypto community. We believe that we will be apart of the next 100 million people to join crypto, and then continue even beyond that.

### 5.1 Bridging the Gap

The easiest way to bridge the gap between Traditional markets and Crypto markets, is to have it available to everyone in a way that allows them to buy, sell and use their crypto very easily. With a vast ATM network that will both buy and sell crypto, accompanied with a PoS system that will allow merchants to accept and sell crypto, people will finally have a way to add crypto to their daily lives.

### 5.2 Access to Crypto

Our goal over the next 5 years, we aim to provide access and usability all over North, Central, and South America by creating a vast network of crypto ATMs and POS machines. This will enable the individual to buy, sell, and spend their cryptocurrencies freely.

### 5.3 Our Approach

Our Approach, is to give merchants a way to accept cryptocurrency and to expand our network of ATMs to the markets that are most demanded:

**Argentina:** Central Bank is requesting private installation of ATMs to address the huge deficit. There are no crypto ATMs installed currently and we have the partnership with the manufacturer of ATMs for the installation of Hybrid ATMs that can be interconnected with banks, and have the ability to buy and sell cryptocurrencies. (10).

**México:** The largest remittance market in the world and only 5 Crypto ATMs in Mexico City, huge potential for Venezuelan remittances in a first stage, a market estimated in 1 billion USD on 2018 and 2 billions in 2019. (11).

- To get to 1000 Merchants using Cryptobuyer Pay, our point-of-sale solution. For that we have allied with Revista Restaurant who has a big presence in all of Latin America to help initiate onboarding in this niche with high demand.

- Cryptobuyer will be the reference name in the region thanks to the agreements signed with the largest payment processors in the region, as well as the strategic agreements with exchanges, digital currencies and technology providers:
  - **7-ELEVEN** in Mexico with more than 1300 locations with Cryptobuyer option available.
  - **E-Pagos by BRINKS Inc.(NYSE: BCO)**: offline payment method used for online purchases. Shoppers buy their goods and services online and pay offline at dozens of payment locations in Panama, Mexico, Brazil, Peru and Colombia.
  - **Mercado Pago (NASDAQ:Meli)** Cryptobuyer will be available in the 18 countries where this payment processor operates, with start-up operations in Argentina and Mexico.(8)
  - **OXXO Mexico**: Integration in more than 14000 locations.
  - **Smilei Wallet**: On-Off Ramp that operates in Argentina and Uruguay.(9)
  - **Rapipago**: billing, collection, payment, and transaction processing services with 6000 locations in Argentina.
  - **Payment Wall**: Global Concentrator of online payments, more than 180 countries.
  - **Bitrefill**: largest global payment converter to accept crypto payments for gift cards, telephone top-ups, payment of services, etc.
  - **City Wallet**: Micropayment Platform operating in Chile and Venezuela with 10000 Users.

## 6. Technicals

### 6.1 ATMs

The ATM network of Cryptobuyer has one of the best hardware on the market, with high availability and resilience and use open source software modified specifically to measure and the needs of users and customers in each market. They operate with a large variety of digital currencies and can integrate any other available currency in the future including the Plata token, which makes them more versatile than the current ones available in the market.

### 6.2 POS

The devices have a software entirely designed by the Cryptobuyer team from scratch in order to meet the specific requests of businesses and customers. Our point of sale has QR Code reading technology, the most accessible and known for any type of device, and in the future, it will include NFC (Near-field communication), which will allow it to be integrated to more modern platforms and devices. The operations only require 3 or 4 steps and can be executed in any web browser which makes it 100% virtually compatible with any current smartphone or tablet.

### 6.3 Web Platform

The Cryptobuyer Web platform is the result of a detailed study of the behavior of users when making payments and online banking transactions, which is why we have included the features that most appeal to users on online platforms: Simple registration, provider of superfast KYC, security provided by leading companies in the industry (Blockcypher, Bitgo, Authy) and multiple options of cash-in and cash-out.

### 6.4 Mobile Application

The mobile application of Cryptobuyer will gather all the platforms that Cryptobuyer has created for 3 years in one place. Compatible with Android devices since version 4.1 which will guarantee broad access in emerging countries and also with iOS. It will include

very simple 2FA mechanisms that guarantee the ownership of the funds and the possession of the private keys of each user. A simple design and access to multiple modules and services that will be added as we add new partnerships.

## 7. Progress to date

Cryptobuyer has created a working ecosystem of products and services within a proven business model that is reflected in our progress:

- We have 07 Crypto ATMs in top locations such as Premium Malls and high traffic tourist locations.
- 50 Locations using Cryptobuyer Pay, our point-of-sale solution.
- Web Platform with more than 40 thousand registered users making purchases and sales of cryptocurrencies.
- Have signed agreements with multiple merchants and technology providers, including 7-Eleven, OXXO, E-Pagos, MercadoPago and more.

## 8. Road Map

- Launch ICO in Q3 2018
- Finish ICO in Q1 2019
- Open or deploy platform in another countries of Latam Mexico/Argentina Q1 2019
- Mobile app launches in Q2 2019
- All machines installed in Mexico and Argentina Q3 2019



## 9. Plata (XPT)

*In this Security Token Offering (STO), Cryptobuyer will be issuing an ERC20 token Plata, under the ticker (XPT).*

### 9.1 Token Details

**For simplicity 1 Eth = 3061 XPT**

We accept ETH for XPT.

- Eth to XPT at a ratio of 1:3061 during public sale.
- This is a Security tokens offering.
- Private sale is available by signing up for the whitelist on our website.
- XPT will have a max total supply of 400 000 000 XPT if Hard cap is met.
- Soft Cap is \$3 Million USD.
- Hard cap is \$20 Million USD.

### 9.2 Soft and Hard caps

The Soft cap will be \$3 Million USD and the Hard cap will be \$20 Million USD. The number of Plata XPT generated will be determined by the total amount of funds collected during the STO. The more funds we collect during the token sale, will help to increase production, installment and help increase the network dramatically.

### 9.3 Token Lock Up

During the STO we will accept Eth at a peg of 1 Eth = 3061 Plata XPT. Those who participate during private sale will receive a bonus of 33% with a lock up period of 3 months. Those who participated during Seed will have a bonus of 66% with a lock up period of 6 months, have 33% released after 3 months and the last 33% after 6 months

Token lockup for the team will be 12 months with 25% being released every 3 months. Token lockup period will start from the 1st day of Public sale (TBD).

### 9.4 Distribution of Revenue

Each month, profits are generated from ATM network fees along with the POS network fees. Profits are divided into basic operating costs and then excess revenue (net profit). Of the excess revenue, 50% of that will be put back into the Plata (XPT) Ecosystem. We will be doing this by splitting the revenue (50%) into two separate programs. The Burn program and the Mint program. We will use 25% of the revenue to mint new coins, issued to seat holders, and use the other 25% of revenue to buy back and burn coins. Since

revenue will be equal in both programs, there will always be the same amount of new coins minted as there is old coins burned every month.

## 9.5 Fund Distribution Programs

At the beginning of every month, Cryptobuyer will use revenue allocated for PLATA (XPT) and distribute it in two contrasting ways.

**The Burn Program-** 25% of excess revenue will be used to buy back old coins from exchanges and then burn those coins.

The Burn Program works very simply. Every Month Cryptobuyer will buy up PLATA (XPT) with a portion of the revenue and then burn and remove them from circulation. This program directly benefits the whole community.

The Burn Program fights against inflation of the coin and allows for more stability as the revenue generated each month is put back into the Plata (XPT) ecosystem

**The Mint Program-** 25% of excess revenue will be used to mint new coins which will be distributed amongst seat holders, according to their tier.

The Mint Program contrasts the Burn program as it only benefits **seat holders**. The Mint Program is a little bit more complex but put simply it's rewards those who have staked their coins. The rewards are based on the period of time in which the coins have been locked up for. The Mint Program issues new coins based on the same principle as the **Burn Program** which means that they will create just as many coins as they burn. This rewards those who stake their coins and rewards are based upon time locked up.

*Ex. if 1 Million coins are newly minted, then 1 million coins will also be bought back and burned.*

Dividends are to be paid on the first of each month, provided the company operated at a net gain the previous month.

Dividends will be equal 50% of all the profits. If the company operated at a loss and the gross profit doesn't meet operational revenue, no dividends will be paid.

## 9.6 Seat Holders

Anyone can participate as a seat holder. The only requirement is that they lock up the coins for a period of time. The longer you hold your coins, the higher you tier becomes. The more coins you stake, the more you will receive.

Tier 1 (1 month locked up) - 1 overall share (t1)

Tier 2 (2 months in a row locked up) - 2 overall shares (t2)

Tier 3 (3 months in a row locked up) - 4 overall shares (t3)

This is how new coins are distributed to tiered seat holders based on %s

Tier 1 = all tier 1's added together = t1

Tier 2 = all tier 2's added together = t2

Tier 3= all tier 3's added together = t3

Total Number of shares = N

$$N = t3 + t2 + t1$$

$$t1 = 1$$

$$t2 = 2t1$$

$$t3 = 2t2 = 4t1$$

$$\text{Ex. } T1(1) = 10\,000 \text{ XPT} \times 1 = 10\,000 \text{ XPT}$$

$$T1(2) = 5\,000 \text{ XPT} \times 1 = 5\,000 \text{ XPT}$$

$$T2(1) = 10\,000 \text{ XPT} \times 2 = 20\,000 \text{ XPT}$$

$$T2(2) = 5\,000 \text{ XPT} \times 2 = 10\,000 \text{ XPT}$$

$$T3(1) = 10\,000 \text{ XPT} \times 4 = 40\,000 \text{ XPT}$$

$$T3(2) = 5\,000 \text{ XPT} \times 4 = 20\,000 \text{ XPT}$$

**Total Coins staked = 45 000 XPT but the total number of shares N = 105 000 XPT.**

**Total Coins stakes is equal to the sum of all XPT staked by every seat holder.**

**Total Number of shares is equal to the sum of all XPT x their tier level.**

**Then to find the % of coins each seat will receive, we use the equation:**

$$\text{\% of new coins} = T(n)/N \times 100$$

$$\text{Ex. } T1(1)/105\,000 \times 100$$

$$= 10\,000/105\,000 \times 100$$

$$= 9.52\% \text{ of new coins would be issued to } T1(1)$$

$$\text{Ex. } T3(1)/105\,000 \times 100$$

$$= 40\,000/105\,000 \times 100$$

$$= 38.09\% \text{ of new coins would be issued to } T3(1)$$

Each seat holder will be issued different amount of newly minted coins base on the amount of coins staked and the period of time in which they have been staked for.

## 10. Token Metrics (XPT)

We intent to raise \$2 Million in the seed period. Lasting a total of 2 weeks. After which we plan to start the Private sale, lasting anywhere from 2-4 week, and intend to raise another \$6 Million. Once the Private sale is done, we will launch the Public sale, lasting 4-6 weeks and raising a final 12 Million, for a grand total of \$20 Million.

Hard cap \$20 Million / ~350 000 000 XPT

Soft cap \$3 Million / ~ 70 000 000 XPT

1 ETH = 3061 Plata XPT Public 0.1ETH Min

1 ETH = 4081 Plata XPT Private 25 Min Eth

1 ETH = 5102 Plata XPT Seed 250 Eth Min

20 million = 98222 eth (eth=203)

400 000 000 XPT total supply

Public 180 000 000 XPT= \$12 Million = ~58 800 ETH = 3061 XPT/ETH (179 986 800 XPT Total)

Total Discount = 0

Private 120 000 000 XPT= \$6 Million = ~29 400 ETH = 4081 XPT/ETH (119 981 400 XPT Total)

Total Discount = 33%

Seed 50 000 000 XPT = \$2 Million = ~9800 ETH = 5102 XPT/ETH (49 999 600 XPT Total)

Total Discount 66%

Team Lock Up 50 032 200 = 12.5% total supply

Total Supply of XPT (400 000 000 XPT)

## 11. Compliance

We are a member of the Panamanian Association of Financial Technologies and the Ibero-American Blockchain Alliance. We maintain a good relationship with the Superintendence of Panamanian Values and we received the goodwill for its execution following the current regulations on the subject.

## 12. Team

### **Jorge Farias, CEO.**

Bitcoin early adopter, formerly Country Manager of Bitpagos (Now Ripio) and AirTM.io, 10 years of experience in platforms and payment processing, speaker and consultant. Director of the Panama Blockchain Embassy .

### **Ruben Colina, CTO.**

Experienced systems engineer with more than ten years in development and implementation of complex software projects for public and private organizations. At the end of 2013 he joined 4Geeks, a software development company like project manager; This was his first contact with the entrepreneur and culture of innovation Successfully completed multiple projects for local e-Commerce Startups, NGOs and e-government. He left in 2014 to pursue his entrepreneurial dreams. Currently, he focuses on the Fintech area and is developing applications that use the Blockchain technology.

### **Angel Graterol, CIO.**

Systems engineer with more than 8 years of experience in IT, design and management of information systems, DevOps and systems security. Since the end of 2015, he has been involved with Cryptobuyer, supporting the vision of the business, as well as being the CIO, being in charge of everything related to infrastructure and computer security of Startup. In 2017 he participated as CTO of The Future of Mining, a large-scale cryptocurrency mining project carried out in Sweden. In this experience, he was in charge of shaping the project from the technological point of view, applying all his knowledge to achieve the scalability and sustainability of the project.

## 13. Partnerships

- 7-ELEVEN in Mexico with more than 1300 locations.
- E-Pagos by BRINKS Inc.
- Mercado Pago
- Smilei Wallet

- RapiPago
- Payment Wall
- Bitrefill
- OXXO Mexico
- City Wallet



Paymentwall

7-ELEVEN®



Bitrefill



rapiPago



ePago  
BRINKS



## 14. In the Media

1. Cryptobuyer on Nasdaq: <https://www.nasdaq.com/article/another-cryptocurrency-makes-inroads-in-venezuela-cm995202>
2. Cryptobuyer on Bloomberg: <https://www.bloomberg.com/news/articles/2017-12-08/latin-america-s-wealthy-families-are-buying-up-bitcoinWired.co.uk>
3. Cryptobuyer on Wired: <https://www.wired.co.uk/article/venezuela-petro-cryptocurrency-bolivar-scam>

## 15. Risk

The information provided within this whitepaper should be used to help inform an individual who is interested in Plata (XPT). This should serve as a guide only, and any financial decision made should not be based solely on what has been offered in this whitepaper. We strongly encourage everyone to do their own research.

*If Softcap is not met, we will refund 100% of their contributions. Even if we do not reach soft cap, we will still continue to develop Cryptobuyer. The failure to raise funds does not mean the project has failed, as we are already a working company.*

### 15.1 Anti-Money Laundering (AML)

The purchaser agrees that he or she shall not use Plata (XPT) in any illegal capacity. He or she agrees they will not participate in any money laundering, any illegal exchange of

currency or any other illegal or restricted activities with Plata (XPT). Each purchaser understands that they are restricted from selling, exchanging or disposing of Plata (XPT) for the purpose of money laundering.

### 15.2 Anti-Terrorism (CFT)

The purchaser agrees that he or she shall not use Plata (XPT) in any illegal capacity. He or she agree that they will not use Plata (XPT) for the funding of terrorism. Each purchaser understands that they are restricted from selling, exchanging or disposing of Plata (XPT) for the purpose of funding terrorism.

### 15.3 Personal Obligations

Due to legality issues, this offering is being made to and funds will only be accepted from, persons of residents or citizens not in the following regions or countries, including but not limited to: China, USA, or any other regions or countries that forbid security token offerings (STOs).

### 15.4 Statement

Due to the frequency of changes in the relevant policy, law, regulations, technical, economic and other unforeseen factors, the information provided within this whitepaper is subject to change. The information provided within this whitepaper should be used for reference purposes only. The team shall not be held responsible for the accuracy or the legitimacy of the information provided. Purchasers should do their own research and not rely solely on the information provided.

In summary, this should only serve as a potential business model or business proposal. This whitepaper shall not be, in any case, considered legally binding. The content of this whitepaper is for reference only.

### 15.5 Language

This document may be translated into many other languages, however we shall refer to the English document as the standard.

### 15.6 Confidentiality

This document is confidential and has been prepared solely for the delivery and review by selected purchasers. Distribution of this whitepaper to anyone other than the intended recipients, and distribution of this without the consent of the corporation.

## 15.7 Speculation

The offering of Plata XPT in this document should be considered high speculative due to the nature of the corporation business and its early stage of development. Purchasers shall understand the underlying risk associated with Plata XPT. The purchaser of Plata XPT agrees to all the risks involved with the project. In addition, there may be an number of other risks associated with Plata XPT. Dividends will be shared only if there is excess revenue generated at the end of the month. The Purchasers should consult their own professional advisors, regarding the taxes associated with the purchase, the legality of their purchase, and any other issues.

## 16. References

- (1) <https://www.bitcoinmarketjournal.com/how-many-people-use-bitcoin/>
- (2) <http://www.cgap.org/about/faq/who-are-2-billion-unbanked-adults-globally>
- (3) <http://latintrade.com/reaching-the-unbanked-400-million-potential-customers-are-still-waiting-for-a-bank-to-find-them/>
- (4) <https://www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance/publications/global-cryptocurrency/#.W4dESehKiU>
- (5) <https://www.cam.ac.uk/research/news/study-highlights-growing-significance-of-cryptocurrencies>
- (6) <https://coinmarketcap.com/>
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