

WHITEPAPER 2.0

# Store Finance (SEF)

Bitcoin Store Ecosystem  
Utility token



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# 1. Introduction

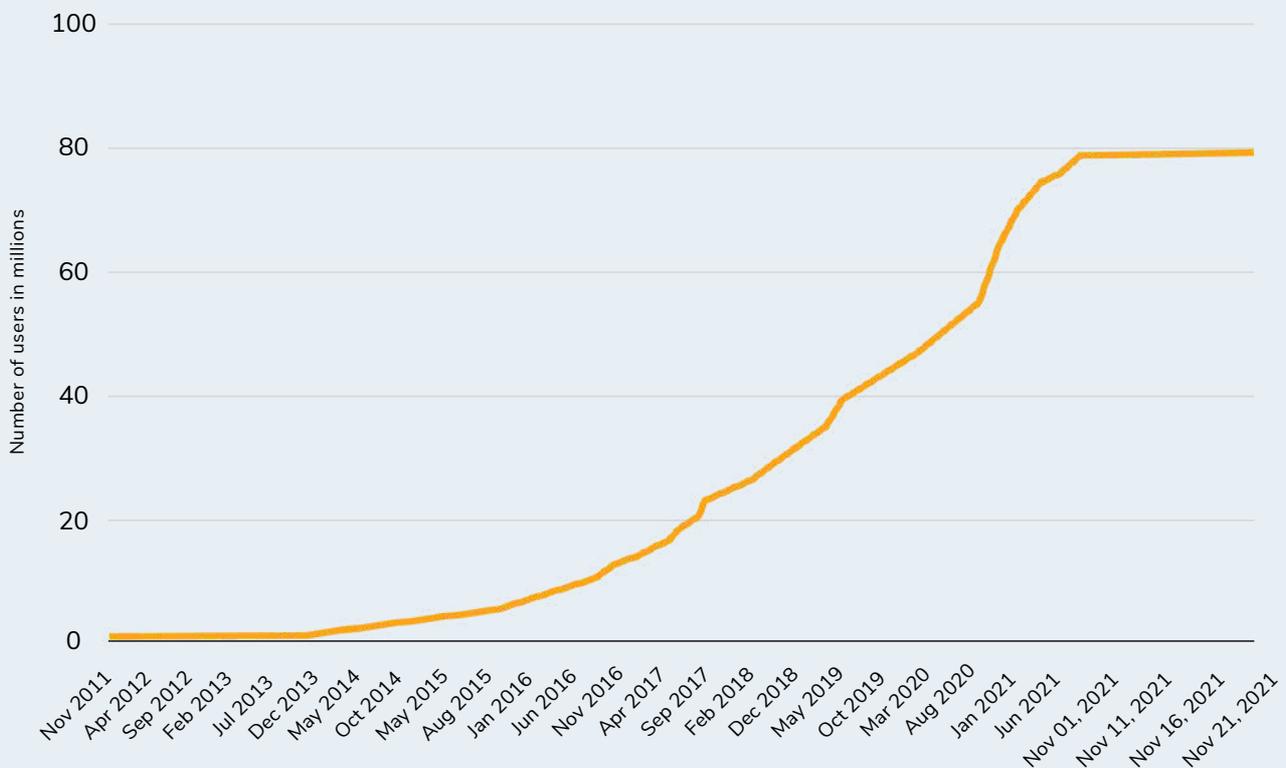


2021 was an important year for the cryptocurrency and blockchain industry in general. Cryptocurrency market cap hit **\$3 trillion** in total value, Bitcoin and altcoins hit all-time highs, while other forms of digital assets like NFTs sold for millions of dollars in major auction houses like Sotheby's and Christie's.

The cryptocurrency market has seen the involvement of institutional players (for example, European Investment Bank (EIB), Banco Santander, Goldman Sachs, etc.), while governments have started to develop first drafts of the laws that will regulate the cryptocurrency market.

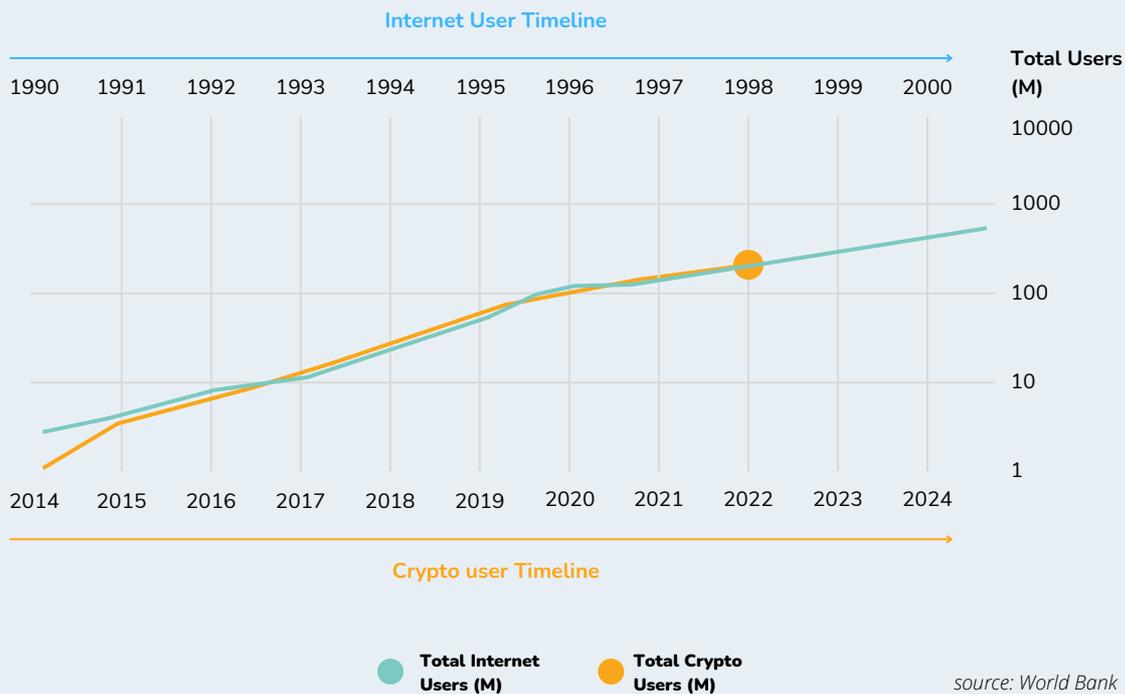
These events pushed the cryptocurrency market further into the mainstream, making them credible assets, which paved the way for further widespread adoption. As of 2021, there are over **300 million** cryptocurrency users worldwide, while there are over **18.000** businesses accepting cryptocurrency as a means of payment.

**Number of blockchain wallet users online (from November 2011 - November 2021)**



source: statista.com

## Internet vs. Crypto adoption



Emerging economies will push cryptocurrency and blockchain technology even further, which will have an important role in the economy. In the upcoming years, we will see the population making a switch to finance that is even more digitized and decentralized.

However, there are still more steps to be made in order to encourage the widespread adoption of cryptocurrencies.

Most of these challenges include finding a simple user experience for mainstream users and educating mainstream users about the blockchain technology, digital economy, and its possibilities for creating new incentives that will enable multiple purposes for digital assets besides speculative trading.

That is why we created the **Bitcoin Store** - a licensed user-oriented ecosystem for easy management of digital assets that combines the best features of traditional finance with cryptocurrency and blockchain technology.

A unique feature of the Bitcoin Store is a chain of brick-and-mortar cryptocurrency exchange stores (walk-in point of sale). Operating at 3 locations in Croatia's major cities, Bitcoin Store offers its customers the ability to easily buy, sell or store cryptocurrencies with current exchange rates and lowest fees.

Our brick-and-mortar stores serve as fiat on/off ramps for cash transactions and also as an educational place where customers can learn more about blockchain technology and cryptocurrencies.

# 2. Challenges



## **Inconvenient UI/UX**

Due to the record-breaking year, the cryptocurrency market attracted a large number of new users. Since blockchain and cryptocurrencies are still new forms of technology, many new users (especially ones without deep technical knowledge) were looking for apps and websites that will help them understand and trade cryptocurrencies. Unfortunately, people that are not tech-savvy find cryptocurrency exchange platforms complicated. The most common UI/UX problems with crypto platforms are poor onboarding process, complicated transactions and purchases.

## **Fiat cash on/off ramp (limited options for fiat to crypto exchange)**

At the moment, there are not many platforms that offer both - on/off cash to crypto transactions (and vice versa), instant deposits or withdrawals. The usual practice of many platforms is using the On-ramp service. Sometimes most of these On-ramp services use third parties which adds more complexity for a user (if they need to visit a third-party site in order to provide payment details).

## **Lack of personalized service for retail users**

Crypto exchanges are usually the first step of interaction with blockchain technology. Crypto exchanges have different functionalities and are different in design which is hard to track, especially for a user with no technological background. The problem is that many of these platforms lack clear and easy onboarding walkthroughs that will explain every concept and service of each platform.

## **Lack of personalized solutions for business**

In a fast-changing environment like the cryptocurrency market, there are emerging opportunities for the B2B and B2C market segments. There should be more effort to create a framework for companies that will enable them to:

- use cryptocurrency as a means of payment
- company balance sheet investing
- credit card issuing and usage
- savings and cryptocurrency staking-mining opportunities.

## **Poor customer support**

Slow (or non-existing) customer support is among the top 5 pain points that cryptocurrency traders and investors experience in currently available exchanges. In a fast-growing industry where cryptocurrency platforms see a lot of daily trading and where transactions can't be reversed, expedited customer support should be a standard.

## **Assets spread out on multiple exchanges**

Cryptocurrency investors and traders usually have multiple accounts on different exchanges. While diversifying your portfolio is a good move, using multiple exchanges might become overwhelming, especially when balancing between platforms that offer crypto to crypto exchange services, crypto to fiat (and vice versa), niche tokens, or platforms that enable crypto/fiat payments.

# 3. Solutions



“A one stop place for a fully rounded digital and fiat assets management.”

Bitcoin Store aims to create a **one-stop platform** consisting of financial tools and products that will save users time by providing an easy way to get involved in crypto and the flexibility to use (send, spend) their assets (crypto or fiat) without visiting multiple platforms.



BUY OR SELL CRYPTO FOR FIAT



STAKE CRYPTO AND EARNING REWARDS



TRACK YOUR PROFOTLIO ANYTIME WITH AN APP



CRYPTO LENDING AND LOANS



PAY WITH CRYPTO AND ACCEPT CRYPTO PAYMENTS



SAFELY STORE CRYPTO ON YOUR WALLET



GET DIRECT ASSISTANCE WITH 24/7 CUSTOMER SUPPORT



LEARN ABOUT CRYPTO AND BLOCKCHAIN

### **3.1. Benefits for retail users**

- A user-centric platform easily accessible for both - people without technical background and advanced traders.
- The comprehensive functionality of the platform with easy navigation backed by a step-by-step onboarding process (video guides, FAQ, direct personalized support) for better understanding of the entire platform.
- High-level 24/7 customer support with live chat, call center, and direct assistance in brick-and-mortar Bitcoin Store exchanges.
- Access to more than 160 cryptocurrencies to buy, sell and store, including the most popular DeFi tokens.
- The ability to safely buy or sell cryptocurrency for cash and make a cash deposit on a personal Bitcoin Store account in licensed brick-and-mortar crypto exchanges.
- Inclusion of traditional finance instruments for easy navigation between digital assets and fiat currencies without the need for any third-party payment services.
- Trading on EU regulatory compliant platforms that implements the highest safety standards.

### **3.2. Benefits for businesses**

- Business user account for all business entities (companies, trades, etc.).
- A user-centric platform easily accessible for both people without technical background and advanced traders.
- The comprehensive functionality of the platform with easy navigation backed by a step-by-step onboarding process (video guides, FAQ, direct personalized support) for better understanding of the entire platform.

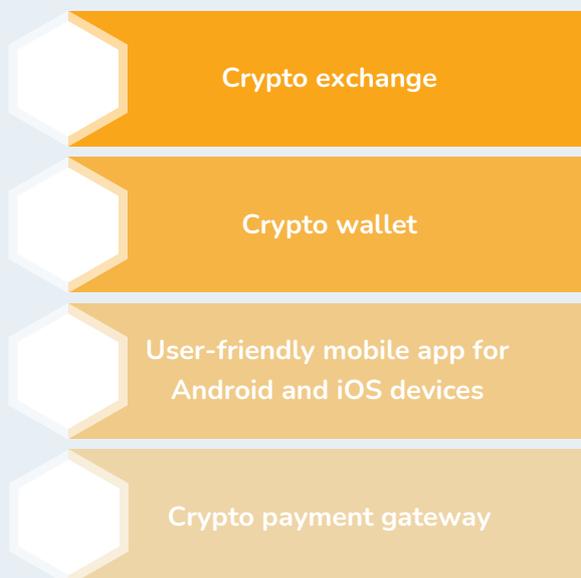
# 4. Bitcoin Store Ecosystem



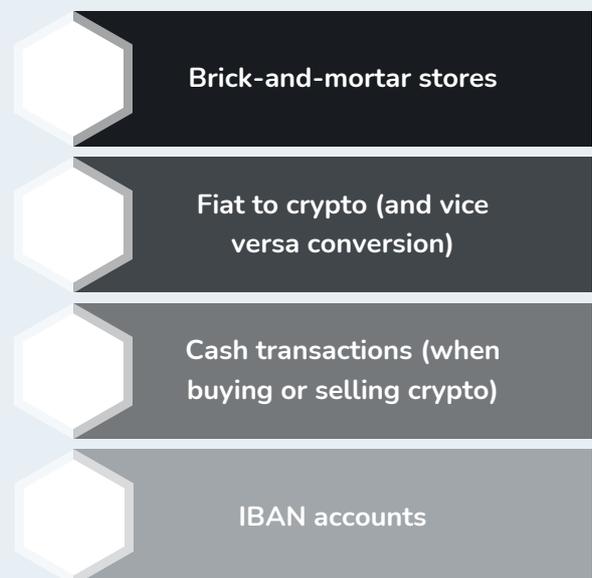
## 4.1. Overview

Bitcoin Store is not yet another crypto exchange. It's a licensed, robust fintech platform that combines the elements of traditional finance with the benefits of crypto and blockchain technology in order to provide a flexible gateway and modern financial products that will help every user to be a part of the digital economy.

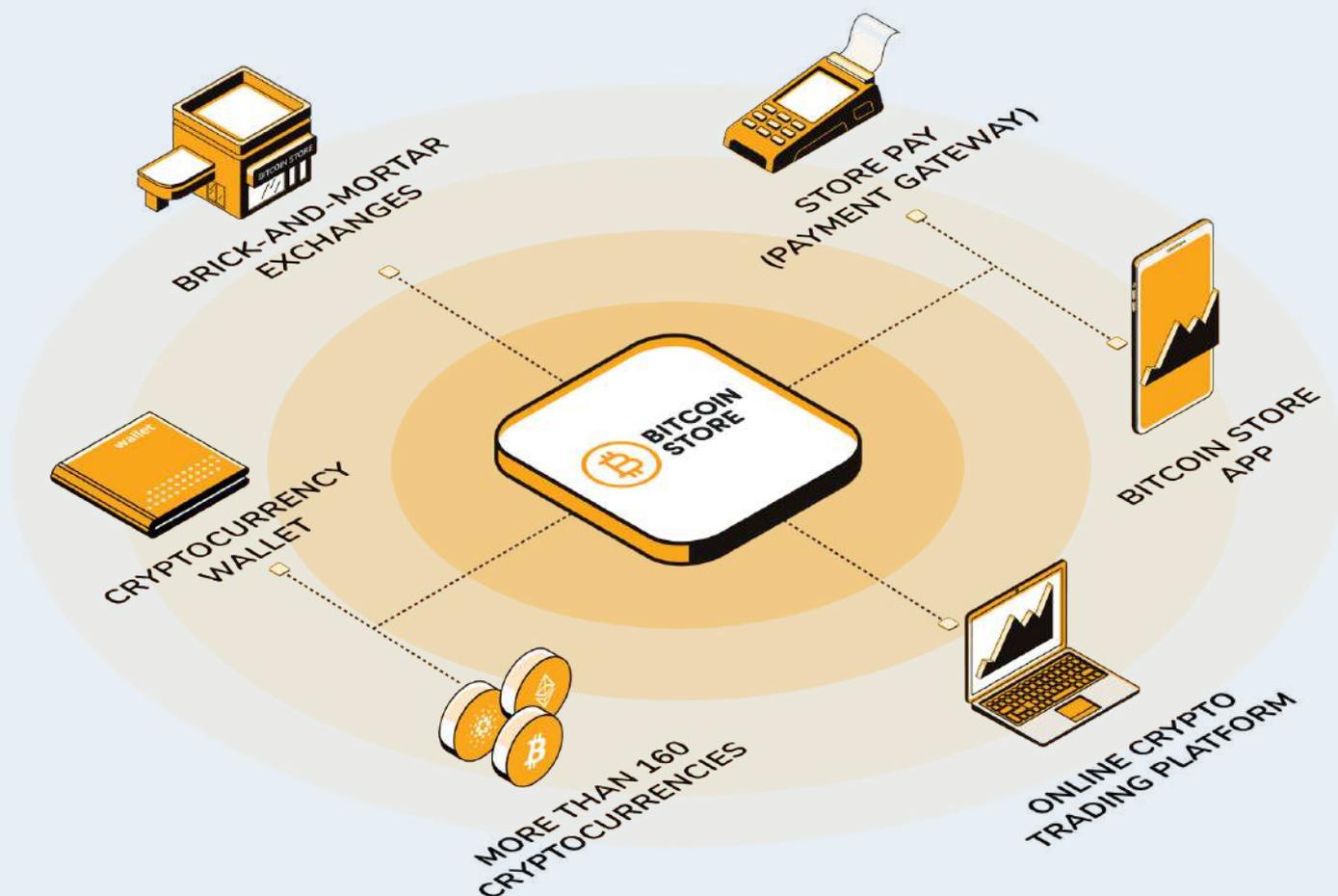
**Crypto segment is comprised of:**



**Traditional finance segment is comprised of:**



## A fully rounded user-centric platform



### 4.2. Bitcoin Store web platform

Easy to use licensed web platform where retail users and businesses (companies) can buy, sell, and securely store more than **160 cryptocurrencies** in **4 easy steps**.

### 4.3. Bitcoin Store wallet

Digital custody wallet and mobile application for the storage of cryptocurrencies. The application is available for Android and iOS devices.

Besides tracking the value of the portfolio in real-time, the app allows users to deposit (or withdraw) fiat funds, buy, sell, send or receive cryptocurrencies.

#### **4.4. Bitcoin Store brick-and-mortar stores**

Bitcoin Store has a chain of **5 brick-and-mortar stores** in 4 major cities in Croatia where customers can buy, sell cryptocurrencies, or make a deposit directly on their Bitcoin Store account with cash and without fees.

With the offline presence, Bitcoin Store aims to provide the best user experience regardless of skill level. Trained Bitcoin Store agents help customers with setting up a wallet and account verification or help them understand cryptocurrency and blockchain technology.

#### **4.5. Store Pay (POS gateway system)**

Bitcoin Store's **payment gateway** allows businesses to accept cryptocurrency payments for their goods or services. It's a "ready to use" system that can be integrated for free into the existing POS systems or websites without additional costs and monthly obligations.

#### **4.6. KYC/AML/CFT compliant platform**

In order to provide a high level of security and to increase customers' confidence when using online and offline platform services, Bitcoin Store is committed to being fully compliant with all regulations, laws, and policies.

That is why Bitcoin Store implements and regularly updates financial industry standards for KYC (Know Your Customer), AML (Anti-Money Laundering), CFT (Counter Financing of Terrorism), according to guidelines of Croatian and European law standards (**5th EU Anti-Money Laundering Directive**) and financial regulatory agencies.

Bitcoin Store is taking a proactive approach and additional steps when it comes to protecting user accounts. In 2018 we obtained the license to provide fiat to crypto (and vice versa) offline services as well as virtual currency wallet services.

As a regulated and law-compliant business, we are in direct communication with **HANFA** (Croatian Financial Regulatory Agency) to ensure our policies, standards, and obligations are up to date.

We appointed a compliance officer who has the assignment to communicate with regulatory agencies in order to implement new policies and monitor all operations on the entire platform.

## 4.7. New features of the Bitcoin Store platform

Bitcoin Store's long-term strategy is to evolve its cryptocurrency trading platform into an ecosystem that will provide unlimited possibilities for digital asset management.

The goal is to offer existing online and offline Bitcoin Store products and services that make investing in cryptocurrencies simple and practical and to gradually upgrade them with solutions with the help of which the user will be able to:



invest easily in digital assets even for small amounts



earn passive income with staking options



lend cryptocurrencies



spend crypto earnings, withdraw cash at ATMs and earn cashback with your own physical VISA crypto credit card



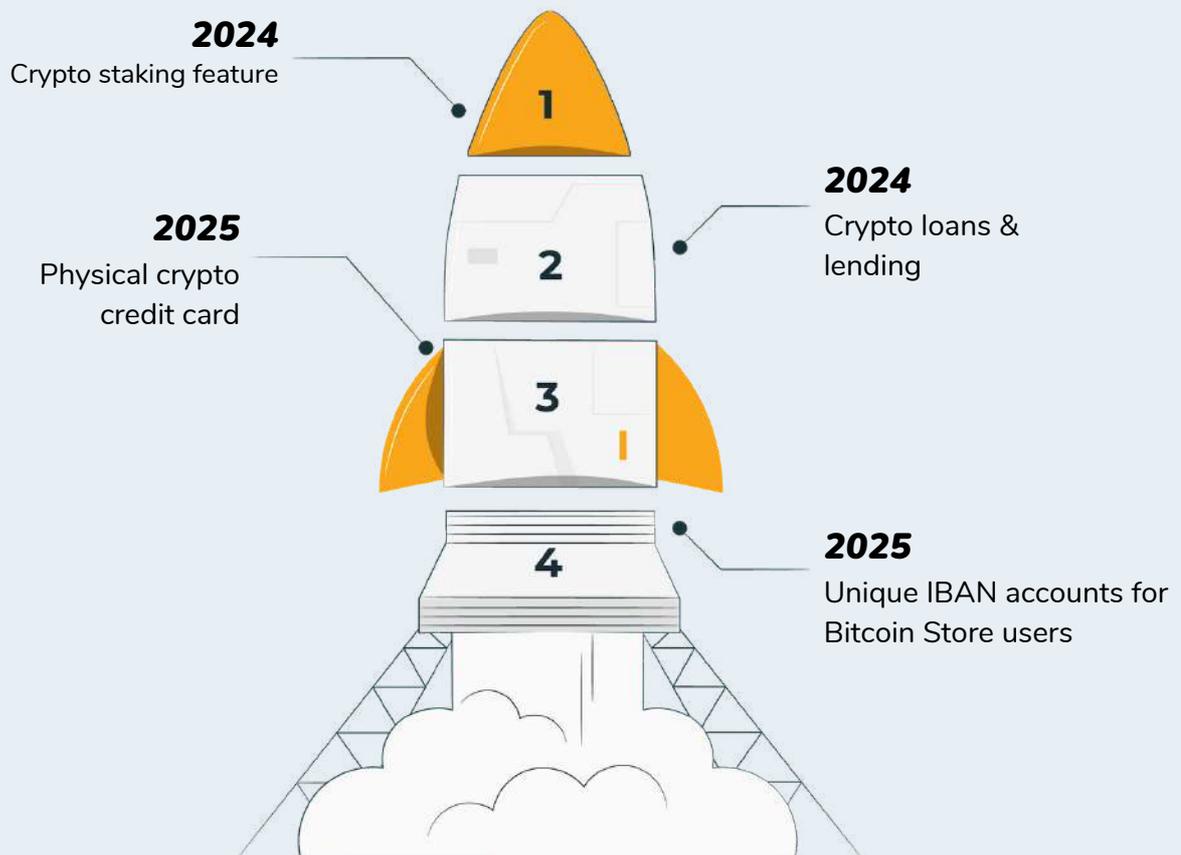
own a unique IBAN account

The Bitcoin Store creates a space where people can manage both digital and traditional money effortlessly without having to switch between different platforms or use outside services.

Our in-house built online trading platform and physical cryptocurrency exchange locations are the foundation of this system, paving the way for new features and products.

The Store Finance (SEF) token is at the heart of it all. It will drive all aspects of the system (both existing and upcoming) and provide a range of features for trading, payments, and managing your digital assets, along with many other advantages.

## Overview of upcoming services and products on the Bitcoin Store platform



### Cryptocurrency staking

Earn passive income by staking cryptocurrencies for a period of time.

### Crypto loans & lending

Borrow and lend cryptocurrencies for a fee or interest.

### Physical crypto credit card

Spending crypto earnings in any store and withdrawing cash from ATMs.

### Unique IBAN accounts

Opening your own IBAN account for sending and receiving funds.

#### **4.8. How is Bitcoin Store different from other exchanges and fintech companies?**

Unlike the high-profile competition in the cryptocurrency and fintech market segment, Bitcoin Store has added an additional feature in order to create a fully integrated hub of financial products that will give retail and business users everything that is required to start building a personal crypto portfolio, while simultaneously managing all assets (fiat or digital) with ease.

In addition to the online platform, Bitcoin Store has a chain of five licensed brick-and-mortar crypto exchanges in four major cities in Croatia.



## Bitcoin Store brick-and-mortar franchise images

The premise of brick-and-mortar crypto exchange is to allow every individual to participate in the digital economy ecosystem without the hurdles of attempting to onboard with self-service online exchanges.

It allows them to **walk in** and **buy, sell** cryptocurrency, or **deposit money** in their account via cash.

Brick-and-mortar stores are a great support to the online platforms. A store with trained staff can also be an educational platform where customers can learn more about various types of cryptocurrencies or blockchain technology in general.

Additionally, physical presence instills confidence and improves the entire experience of buying or selling cryptocurrencies, especially for beginners, as customers can speak directly with an agent in case of a problem, which is almost impossible to get on multiple online exchanges.

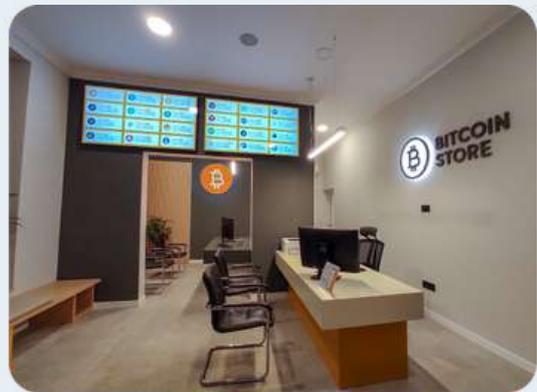
### Bitcoin Store Split



 **Bitcoin Store Zagreb**



 **Bitcoin Store Rijeka**



INTRODUCING 



# Store Finance (SEF)

 **BITCOIN STORE**

  
ECOSYSTEM TOKEN

# 5. Store Finance (SEF)



## Token information:

<b>Token name:</b>	Store Finance
<b>Symbol:</b>	 SEF
<b>Networks:</b>	ERC-20   BEP-20
<b>Max supply:</b>	200 000 000
<b>Distribution mechanism:</b>	Presale - 1st round  Presale - 2nd round 

*\*After the end of the pre-sale phase, all SEF tokens in the total supply will be issued (minted).*

### 5.1. SEF tokenomics

Store Finance (SEF) is the original utility token of the Bitcoin Store platform. SEF will be issued on Ethereum and BNB blockchain networks as ERC-20 and BEP-20 tokens.

There will be a total of 200 million SEF tokens created. All tokens will be made available at once, and the supply will never grow.

The SEF token is designed to play a central role in all financial activities within the Bitcoin Store ecosystem.

By using and holding SEF tokens, Bitcoin Store users will maximize the benefits of the whole system and gain access to special perks and new products.

## 5.2. SEF token functionalities

### Token benefits for Bitcoin Store users.

Store Finance (SEF) holders will have access to a wider range of benefits when using Bitcoin Store products and services:



The token utility will have an implemented buyback and burn mechanism, which should provide long-term incentives for token holders by repurchasing tokens and removing them from circulation.

5% of all trading fees revenue will be allocated to create a Bitcoin Store insurance fund.

This insurance fund is created to increase trust both from retail users and also from governments and regulators as we move forward in this fast-changing environment. The protection of customer assets is our #1 priority.

### **5.3. Store Finance (SEF) presale**

**10%** of the total supply (20 million tokens) will be allocated for the 1st presale round.

**20%** of the total supply (40 million tokens) will be allocated for the 2nd presale round.

\*Store Finance (SEF) will only be available for purchase on **Bitcoin Store launchpad**

Minimum quantity for the purchase of SEF tokens - **75 tokens (€15)**.

Once the second presale round is completed, the starting date for trading the SEF tokens will be announced.

#### **5.3.1. Summary of the first round token presale**

SEF token first pre-sale round started on **March 3, 2022**, and lasted until **May 1, 2022**.

The pre-sale price for the SEF token was a fixed **EUR 0.125** per token.

The token was available for purchase exclusively through the **Bitcoin Store platform**.

1st round of the presale results:

- 329,981 SEF tokens bought

#### **5.3.2. Second round of the token presale**

The second round of pre-sale will start on April 18, 2023, and will last until April 25, 2023.

For the second round of pre-sale, **20%** of the total supply, or **40 million tokens**, will be available.

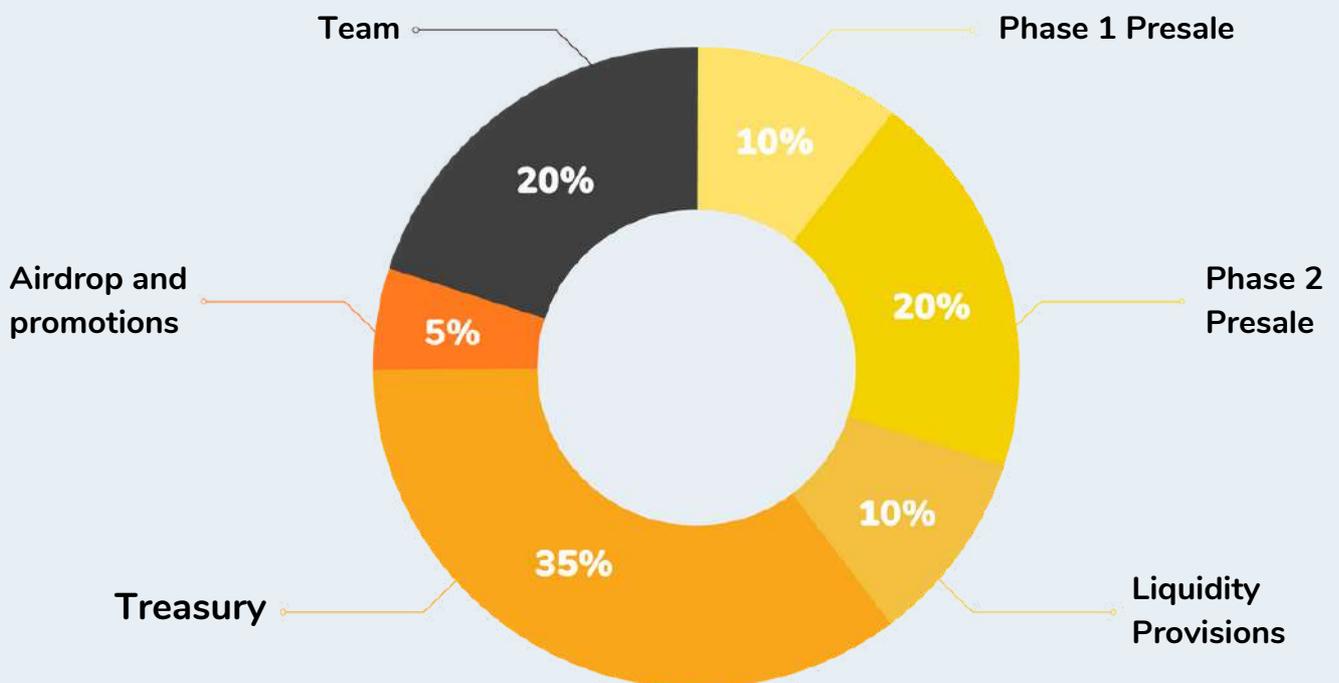
Tokens that are not sold at this stage will be transferred to the treasury.

The pre-sale price of tokens will be a fixed **€0.2** per token.

Bitcoin Store guarantees a redemption price of **€0.1** per token in the next 2 years!

*\*\*Participants of the Presale of SEF tokens do not have a defined vesting period, meaning you can sell them right after purchase.*

#### 5.4. Store Finance (SEF) allocation



**Phase 1 Presale** – 10% of the total token supply will be reserved for the Phase 1 presale of SEF tokens and the initial launch.

**Airdrop & Promotions** – 5% of the total token supply will be reserved for marketing and promotional activities to reward Bitcoin Store users and ensure positive ecosystem growth.

**Treasury** – 35% of the total token supply will be locked by a smart contract and used in the upcoming years for developing new products and services, B2B expansion, partnerships, and other.

**Liquidity Provision** – 10% of the token supply will be used to provide initial liquidity on other CEX/DEX platforms where SEF tokens will be listed.

**Phase 2 Presale** – 20% of the total token supply will be reserved for the Phase 2 presale, which will begin on April 18, 2023, and last until April 25, 2023.

**Team** – We gathered some of the brightest minds in our industry to create a leading cryptocurrency platform. We believe fair compensation and employee benefits are important for long-term growth. Team tokens (20% of the total token supply) will be vested and gradually released 2 years after the presale has finished.

# 6. Store Finance (SEF) FAQ



## 1. What is a Store Finance (SEF) token and what will it be used for?

SEF is the native utility token of the Bitcoin Store platform. SEF token will be issued on the Ethereum blockchain as an ERC-20 token and on the BEP-20 network.

With the help of the SEF token, the growing Bitcoin Store community will gain access to a variety of benefits within the entire Bitcoin Store platform.

## 2. What is the token presale?

Cryptocurrency (token) presale is an opportunity for interested parties to buy tokens before they are released into circulation and listed on cryptocurrency exchanges.

The presale process ensures the best entry price for a project before the token starts trading on global exchanges.

## 3. How can I participate in the SEF token presale?

To participate in the SEF token presale, you need to have a verified Bitcoin Store account and funds in EUR on your Bitcoin Store Wallet to purchase the token.

The presale price of SEF tokens in the second round will be a fixed **€0.2** per token.

Minimum quantity for the purchase of SEF tokens - **75 tokens (€15)**.

## 4. When will the SEF token be available for trading?

After the presale is completed, the planned start of SEF token will be announced at a later date.

## 5. What is the vesting (lock-up) period?

The vesting period is the specific period of time in which some part of the token allocation remains locked (prevented to be sold), which ensures long-term liquidity and sustainability.

## 6. What is the guaranteed buyback price?

Bitcoin Store guarantees a redemption (buyback) price of **0.1 EUR** per STORE token for the next **2 years** after the presale is completed.

## 7. Who is the founder of Store Finance (SEF)?

Digital Assets d.o.o. is the company that founded the Bitcoin Store platform. Store Finance was developed by Bitcoin Store internal team as a part of the long-term strategy to improve the platform's functionality and to create new innovative financial products and services.

# Important considerations



The Whitepaper document is made by Digital Assets d.o.o. Digital Assets is the fintech company that owns the Bitcoin Store (crypto brokerage) brand. The document can be used for information purposes only and may be subject to change.

The purpose of this Whitepaper is to:

- provide basic information about the Store Finance (SEF) token
- provide information about SEF token integration into the Bitcoin Store ecosystem
- provide information about the SEF token utility and its benefits to potential SEF users

## **Whitepaper does not contain any advice**

This Whitepaper does not contain any investment, trading, or other financial advice. Furthermore, this document does not constitute a recommendation by any person to purchase a Store Finance (SEF) token or any other cryptographic token or currency. The issuer (Digital Assets d.o.o.) does not authorize anyone to make any such recommendation.

## **No warranties**

The Whitepaper is created for marketing purposes, and it is not legally binding. Store Finance (SEF) tokens, as envisioned in this whitepaper, are in development. Since the tokens are in development, Digital Assets can't guarantee the exactness of the statements made.

If and when SEF tokens are completed, they may differ from the description presented in this document.

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### **Not a sale of a security**

SEF tokens will have functionality in the Bitcoin Store ecosystem. This means that SEF tokens are not structured or sold as securities. The holders of SEF tokens will not be entitled to any rights in Digital Assets d.o.o. or any of its affiliates, including any equity, shares, royalties, profit in Digital Assets company.

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### **Graphics**

The graphics used in this document are for informational purposes only.

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Before you start investing in cryptocurrencies, seek independent advice and be well informed about the potential risks associated with this type of financial instrument.

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