Introducing MoneyRebel platform

Entrance to crypto powered by AI and a marketplace of advisors

Whitepaper

moneyrebel
We believe there’s enough money in the world for everyone, we just need to know how to channel it so that anyone can safely and creatively live up to their potential. Each and every one of us is the creator of our own financial future and all of us are part of the community of the new financial world. Our actions are changing the fossilized rules of the financial industry.

Everyone’s wealth is based on a variety of sources. Long-term personal financial security is something that everyone provides for themselves using their own assets; the extent of this security is dependent on responsible management and allocation of funds. Power and knowledge contribute to that success, but peak individual security can be achieved only when we add a community dimension. Together we have enough, and we know enough to change the state of the world and create the foundations for the financial independence of all individuals. Knowledge and connectivity are the tools that will achieve this. We can do a lot by ourselves, but we can do a lot more by working together!

In the world of new currencies with dispersed oversight of value, financial independence is framed within an entirely new reality. We no longer expect security from large institutions. In this time of technological progress and blockchain technology we can create it for ourselves through knowledge and by linking several sources together. These new possibilities mean that we are no longer working one for one, but one for all!
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“BANKING IS NECESSARY, BANKS ARE NOT!”

Bill Gates, 1994

“All banks are terrified. Everybody’s wallet is a bank now and we won’t need banks anymore. Banks are going to disappear, if they do not do something.”

John McAfee, 2018
1. Abstract

Managing money is not an option; it’s a must for all of us. Yet still the majority of the population is financially illiterate, and these people need help managing their money. Especially crypto currencies! People feel stressed because of money and they are losing money to fears and fees day after day. It would be nice to have a magic formula or an easy trick that would make it so that we would never have to worry about money again. Instead, we deal with tons of papers, several difficult to use applications and passwords, bankers, insurance agents and advisors to try to get a hold of our personal finances.

But – it doesn’t work for most of us, does it?
Thanks to the advent of blockchain technology the world of crypto offers exciting investment opportunities. But let’s face it. Knowing how to navigate the crypto landscape can be difficult. That’s where MoneyRebel comes in. You see, we’re a unique platform that brings newcomers and advisors together in one place.

The result?
We provide a safe, secure, and simple way to get the expertise and resources newcomers need to take advantage of everything crypto has to offer.

MoneyRebel is a financial platform that acts as a marketplace. It brings together crypto-skilled advisors and newcomers who want to explore the world of crypto. Ratings of advisors are stored on blockchain, eliminating the problem of trust between counterparties.

Banking as we know it began changing almost at the same time as crypto emerged, especially in Europe. The adoption of the revised Payment Services Directive (PSD2) set the stage for open banking. It will enable the entry of third-party providers and FinTech companies by providing standardized access to customer data and banking infrastructure. New business models will thrive, and so will a range of completely new banking services. MoneyRebel will explore that. As a FinTech start-up with a team of wealth management, financial coaching, and banking professionals, we partnered with a group of highly skilled tech individuals and crypto specialists to make managing money tasks completely trivial.

The Moneyrebel (MR) Platform is designed like a set of independent, well connected products. The foundation existed beforehand, since the founders of the MR Platform previously developed and successfully introduced two of the products (MR Advisor and MR Portfolio) on their home market, Slovenia. They decided to spin off the technology to pursue scaling opportunities for their current business, and to upgrade and automate the set of features and processes.
2. Industry opportunities

For nearly a decade all financial service providers, especially banks, have faced an unprecedented array of challenges, chief among them shrinking revenues and intense pressure from customers and regulators. We are witnessing huge and fast steps toward mobile, artificial intelligence and the adoption of blockchain technologies. There are new players, financial technology (FinTech) firms, that have emerged to challenge old institutions.

Based on the 2016 CGI Global 1000 outlook, which involves in-person conversations with business and technology leaders in 10 industries and 20 countries, 65% of retail bank executives identify increasing competition and innovation as a top industry force.

Most people still use only offline financial services, but their numbers are shrinking fast. All banks now offer online payments and apps, but users are still not able to get all financial services in one place, whenever and wherever they need to address them, on a phone.

Which concepts do consumers value the most?

Consumers place the highest value on protection and personal financial management (PFM), followed by mobile payments and personalized digital experience. These concepts come well above widely publicized FinTech concepts such as peer-to-peer (P2P) lending and robo-advice.

<table>
<thead>
<tr>
<th>Concept</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protection</td>
<td>78%</td>
</tr>
<tr>
<td>PFM</td>
<td>61%</td>
</tr>
<tr>
<td>Mobile payments</td>
<td>51%</td>
</tr>
<tr>
<td>Personalized digital experience</td>
<td>47%</td>
</tr>
</tbody>
</table>

Protection is by far the most valued across demographics and geography. Personal financial management (PFM), mobile payments and personalization found greatest interest among the affluent, 40 and under, and those in APAC countries.


The financial service industry represents a huge market.

There are many segments we are aiming for. Besides wealth managers, bankers and financial planners one needs also insurance specialists, coaches, tax specialists and sometimes even ac-
The problem is they are losing 3.5% annually (based on Dalbar’s 22nd Quantitative Analysis of Investor Behavior) because of poor knowledge, lack of guidance, and because of fear and fees. The fact is, the average European consumer needs help with managing their money.

<table>
<thead>
<tr>
<th>Investor Returns1</th>
<th>Equity Funds</th>
<th>Asset Allocation Funds</th>
<th>Fixed Income Funds</th>
<th>Inflation</th>
<th>S&amp;P 500</th>
<th>Barclays Aggregate Bond Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Year</td>
<td>3.66</td>
<td>1.65</td>
<td>0.59</td>
<td>2.60</td>
<td>10.35</td>
<td>6.73</td>
</tr>
<tr>
<td>20 Year</td>
<td>4.67</td>
<td>2.11</td>
<td>0.51</td>
<td>2.20</td>
<td>8.19</td>
<td>5.34</td>
</tr>
<tr>
<td>10 Year</td>
<td>4.23</td>
<td>1.89</td>
<td>0.39</td>
<td>1.88</td>
<td>7.31</td>
<td>4.51</td>
</tr>
<tr>
<td>5 Year</td>
<td>6.92</td>
<td>3.28</td>
<td>0.10</td>
<td>1.58</td>
<td>12.57</td>
<td>3.25</td>
</tr>
<tr>
<td>3 Year</td>
<td>8.85</td>
<td>3.81</td>
<td>-1.76</td>
<td>1.07</td>
<td>15.13</td>
<td>1.44</td>
</tr>
<tr>
<td>12 Months</td>
<td>-2.28</td>
<td>-3.48</td>
<td>-3.11</td>
<td>0.95</td>
<td>1.38</td>
<td>0.55</td>
</tr>
</tbody>
</table>

1 Returns are for the period ending December 31, 2015. Average equity investor, average bond investor and average asset allocation investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions and exchanges for each period.


You are losing 3.5% yearly!
WHY DOES THE AVERAGE INVESTOR NOT SEE WHAT THE MARKET RETURNS? FEES AND FEARS!

Tony Robbins
3. MoneyRebel Platform

The idea of the MoneyRebel (MR) Platform and the accompanying all-in-one mobile app was conceived by our founders. They have extensive experience in financial services, wealth management and the banking industry, as well as in the crypto world. They are on a mission to help people change their financial lives and functionally connect two worlds – fiat and crypto. Because the blockchain technology is disrupting the financial industry, they decided to spin off the financial services platform they are using to manage their clients’ money and so they founded MoneyRebel in 2015. They were soon invited to join the ABC Accelerator program, where they met with startups and investors from the crypto world and decided to build the MR Platform and enable safe and simple entrance to crypto for all, based on market place of advisors.

But – technology alone is not enough. Even if you use a hundred mobile banking, budget tracker, brokerage, and crypto apps, nothing will change because most users have neither the knowledge nor the tools needed to manage their money. Most of them need guidance. And that is exactly what the MR platform will offer. It will act as a confluence between customers and advisors, no matter what the topic will be: wealth management, tax optimization, insurance or crypto, which is the hot topic at the moment.

In terms of crypto there will be the newcomers, in short everybody who wants to join the crypto world, and those with crypto skills who are willing to offer their help and advice. Consequently the newcomers get on board in as simple and safe a manner as possible: with blockchain enabled ID processes, with easy UX, with good timing, and with help if needed during onboarding and afterwards. On the other hand, the crypto-skilled will no longer help for free but will get paid in tokens, significantly shortening the time they need to provide assistance. The newcomers rate the quality of all advisory service, which results in variety of track records proven advisors and scalability for advisor’s monetization.

The MR platform will be constructed as a range of independent products, divided into modules. They will be connected and synchronized 24/7. With the API and PSD2 (new Payment Service Directive in Europe) connectivity in place, you will have access to all your accounts managed through the MR Platform on your smartphone. You will be able to buy crypto with fiat, transfer fiat from your bank to your broker (when banks fully implement PSD2) without ever having to open any other app. You will have a constant overview of all your assets in a portfolio and guidance from human and, later, also robo advisors.

MoneyRebel is a market place of advisors, helping newcomers to get onboard for crypto present and future. It is based on blockchain, which resolves the problem of the lack of trust between counterparties.
Solution? MoneyRebel Platform!

MoneyRebel is a marketplace of advisors, helping newcomers to get onboard for crypto present and future. It is based on blockchain, which resolves the problem of a lack of trust between counterparties.

Products will be developed and launched depending on the funds raised. Let us walk you through our milestones.

**Milestones**

1. 2 mil €  
   = 2.48 mil $  
   **MR Platform**  
   - MR Wallet and accounts  
   - API and PSD2 connectivity  
   - MR Portfolio  
   - all assets in one place  
   - customizable dashboards  
   - MR Advisor  
   - ratings  
   - communication centre  
   - News feed  
   - MR Kriptel.de  
   - crypto arbitrage

2. 4 mil €  
   = 4.96 mil $  
   **MR Smart Platform**  
   - Advisory tools  
   - smart integration of CRM and MAS tools  
   - planning and portfolio simulation tools  
   - Tools for users  
   - personalized news feeds  
   - smart calculators  
   - Trust on blockchain  
   - Accounts with PISP

3. 8 mil €  
   = 9.92 mil $  
   **MR Banking**  
   - Full account management  
   - Smart debit card  
   - Fiat/crypto connections  
   - Automated Budgeting  
   - Reports

4. 15 mil €  
   = 18.60 mil $  
   **MR Smart Banking**  
   - MR Robo advisor  
   - tax loss harvesting  
   - periodic rebalancing  
   - MR Virtual assistant  
   - real expert knowledge translated to virtual assistant  
   - conversational bot

5. 24 mil €  
   = 29.76 mil $  
   **MR Investment**  
   - MR Kriptel.de PRO  
   - AI-supported trading strategies  
   - enhanced interest rates  
   - MR ICO Pooling
3.1. Our expertise

The MR Platform would be a challenging project for every team. We all see many projects with big promises, but often little actual expertise. This project is not one of them. We have already been doing all the things that are described in this whitepaper. We are using existing technologies to help our clients manage their money, and they already see the problem and the need for such a platform in everyday life. We are highly experienced in the financial service industry, wealth management, financial planning and coaching, as well as in building mobile applications, crypto trading and setting up new companies, leading them towards substantial profits.

3.2. Products that are already built and operational

Our founders have built and tested a range of products that are in full operating mode and are already generating revenue (Portfolio and Advisor module) and returns (MR Kriptel.de). They are ready for automation and need to be upgraded for scaling business.

3.2.1. Portfolio and Advisor

Our founders are currently using portfolio and Advisor modules to serve their clients in Slovenia. You can check the web based modules on www.mojskrbnik.si. To be able to scale the business, we need to upgrade current technology, automate processes, utilize blockchain and add some new features that we will list under Milestone 1 which will be available for beta testing in March 2018.

3.2.2. MR Kriptel.de - Crypto Arbitrage

MR Kriptel.de is a closed type investment product available to a base of selected clients. We have gone through alpha and beta testing to build an algorithm that is capable of harvesting arbitrage opportunities in the crypto currency markets.
3.2.2.1. Crypto arbitrage

An investment product supported by an automated arbitrage trading platform with a unique trading strategy (makes arbitrage on crypto/crypto and crypto/fiat pairs), which generates a consistent 1 to 1.5% net monthly profit (based on previous real returns). As we raise more funds, we'll further develop and improve the trading algorithm - more money raised means more crypto currencies covered, and this means bigger profits on arbitrage.

In June 2013, Miha started to work on the idea of building an arbitrage algorithm. Until today, it has been put through alpha and beta testing and it is in full operating mode. At the moment it searches for arbitrage opportunities only with bitcoin.

- **June 2013**: First working prototype
- **November 2013**: First investment 100 BTC
- **May 2014**: 2nd iteration of trading platform
- **November 2014**: First client with 11% profit
- **October 2015**: Accepted in to ABC Accelerator program
- **November 2015**: 3rd iteration of the platform
  - Third investment
- **September 2016**: 70,000 USD of managed funds with more than 500,000 USD traded - profit for 8 months 10%
- **October 2016**: Fund idea - rolling out new trade pairs ETH,BTC,EUR,BTC
- **November 2016**: Testing the fund idea with real central account
- **March 2017**: Fund test with central account succeeds with ~ 16% yearly profit
- **June 2017**: Start of the process of launching an arbitrage fund product: MR Kriptel.de
Currently, the MR Kriptel.de Arbitrage is making 1.18% per month on average. That means 16% of profit per year (note: minus operating fees).

### 3.3. Milestone 1 – MoneyRebel Platform

After reaching its first goal, the MoneyRebel team has turned its focus to the active development of the platform by accessing currently built and operational products. We will completely change and upgrade technology and secure the state of the art design and UX experience.

#### 3.3.1. MR Wallet and accounts

Cryptocurrency wallets are software programs that store your public and private keys and interface with various blockchain so users can monitor their balance, send money and conduct other operations. To make things easy for the user, who is confronted with cryptocurrencies for the first time, we will integrate a fully functional 3rd party Ethereum wallet onto our platform. There are several 3rd party providers on the market. Most known are MyEtherWallet and MetaMask. The private key from the wallet will be encrypted and stored on the mobile phone, thus enabling secure interaction with the blockchain, without being exposed to the user in a clear form. In order to move funds from the wallet, users will need to enter a pin code or use biometric which will decrypt the stored private key and unlock the wallet and its assets. Restore will be possible only with seed words or private key owned only by the user. Portfolio tracking feature will automatically detect all ERC20 tokens and ETH in your wallet and display them on the platform visualized as an account.

Additionally, thanks to API connectivity, users will be able to connect their existing crypto accounts with MR platform enabling them to give orders to transfer, buy or sell crypto directly from the platform.
3.3.2. MR Portfolio

To be able to scale past the current user and AuM figures, we need to upgrade the current technology, automate processes, utilize blockchain, and add some new features that are listed below. The MR Portfolio will be our first product based on the platform. It will be free to use!

3.3.2.1. All assets in one place

We all know how difficult it is to track all our investments. Users need one banking account for savings, one brokerage account for stocks, ETFs, another account for mutual funds, separate insurance and pension accounts, and so on and so on. If we add alternatives, such as private equity, physical gold, and crypto assets, everybody gets confused.

The MR Portfolio will put all these investments in one pie chart, enabling seamless connections to your traditional brokerage, mutual fund, insurance, alternative and crypto accounts so you don’t waste time trying to find the latest values in your Excel sheets, webservices, databases or cloud applications. The MR Portfolio will update them in minutes and bring them all together in one place.

3.3.2.2. Customizable dashboards

We all strive for simple solutions to complex problems. Personal finance management can be a very complex task even for experienced individuals. That’s why the MR Portfolio will offer customizable dashboards for a complete overview of your financial life. You will be able to select the data you want to monitor within a specific dashboard.

3.3.2.3. Free checkup for new users

New users will be able to submit their portfolio for an investment checkup and assess the state of their current portfolio with our free checkup tool. This is a great way to gain trust from new users and to demonstrate the added value of our platform, which goes far beyond portfolio overview.
CHOOSING THE RIGHT ADVISOR CAN MEAN THE DIFFERENCE BETWEEN POVERTY AND WEALTH, BETWEEN INSECURITY AND FREEDOM.

Tony Robbins
3.3.3. MR Advisor

24/7 advice “on the go”, whenever and wherever you need it. The MR Advisor will be the second product built into the MR Platform. Advisors will offer wide variety of services that are payable on the go or based on a monthly subscription fee. Their information about expertise and trust will be put on blockchain to create rating and identity vault. Advisors will have to deposit MRP Tokens in MR Platform’s wallet. These will act as insurance if their advice proves fraudulent.

3.3.3.1. Advisors with ratings

When you are on the MR platform and you need to create a personal financial plan, dig deeper into the bones of financial products, build your own investment portfolio, file your tax report, or check your insurance coverage, you probably need advice from a professional advisor. Or maybe you just want to get help with opening a crypto account on an exchange. The MR Platform will offer a list of verified advisors to contact directly from the app. Using MoneyRebel will significantly shorten the time needed to receive help.

Since choosing the right advisor is of high importance, as it and can mean the difference between poverty and wealth, advisors will be verified and rated. This way we will ensure that advisors’ track records, past successes, and credibility are transparent and trustworthy, consequently resulting in the opportunity for everybody to choose among the best ones. Ratings will be then (in milestone 2) pushed on blockchain, eliminating the problem of trust between counterparties.

3.3.3.2. Advisor communication center

You cannot always schedule a meeting with your advisor and sometimes it is not cost-effective to meet in person. For instance, you have just one simple question and need a quick answer. With the built-in communication center you can ask a question and get a tailor-made answer from a professional within 12-48 hours, depending on the payment model.

All past communications will be safely stored and archived in your communication center, where you will also have the option to store files and documents for review with your advisor.

3.3.3.3 Electronic Library and Video Recordings

Nowadays, the internet is full of fake or misleading information. The MR Platform will feature an extensive electronic library of preselected e-books and video recordings to improve your knowledge and financial literacy.
3.3.4. News feed

You will not need to search for finance-related information on the internet or other specialized apps, as you will be able to read it in our app. Bloomberg or Yahoo! Finance and similar news feeds will be incorporated into the platform. Free stock quotes, up-to-date news, portfolio management resources, international market data, social interaction, and more will be available for you to browse 24/7.

3.4. Milestone 2 - MR Smart Platform

At this stage, we will start adding smart features to our platform to benefit users. We will also focus on advisors, to give them the smart tools needed for automating and scaling their business. MR Smart Platform will give both users and advisors everyday tools with benefits they will be keen to use on their way to financial independence.

3.4.1. Advisory tools

Professional advisors all know that financial service industry is about to change big time. All advisors will have to adapt and embrace technology to keep and grow their client base. If you want to receive comprehensive advice, your financial advisor needs to focus on finding the right solution for you, instead of spending 80% of their time on marketing and data gathering. To better understand and address client needs, and to build meaningful client relationships, advisors must focus on content.

Our next product will be MR Advisory tools – a tool that will give the advisors all they will ever need to give the best possible advice: goal and tax calculators, financial planning templates, investment strategy questionnaires, and portfolio simulators connected with your data. On top of that advisors need a connection to CRM and MAS marketing tools to really know their clients.

3.4.1.1. Smart integration of CRM and MAS tools

Managing data and users is crucial for ensuring the quality and scalability of business for all advisors. To achieve that one must automate the data gathering process and connect all the tools. The MR Platform will thus offer integration with leading CRM and MAS marketing tool providers to ensure a comprehensive view of each user.

Advisors will be able to integrate their contacts into their email marketing campaigns and send highly targeted offers to optimize their campaign results. That way users will receive only content they are prone to, from the person they trust. With smart insights, advisors will be able to identify new opportunities to engage new prospects and convert more leads. Smart and integrated tools will help them create customers for life.

3.4.1.2. Financial planning tools

Financial planning requires a lot of data gathering. On the MoneyRebel Platform, your advisor will have it all in one place, so there will be no need for manual input. All information gathered will be available to prepare the highly tailored plan for you. Your advisor will be able to use planning templates, whereas you will always have your plans in your pocket.
Both you and your advisor will be able to monitor and adapt plans on the go, using smart features, like the probability dashboard. This tool will enable you to react in real time, if unforeseen events like a market crash occur.

### 3.4.1.3. Portfolio simulations and risk assessment

With the built-in AI technology, your advisor will be able to objectively calculate your true risk tolerance, utilizing a scientific framework. He will be alerted to adjust the portfolio to fit your unique risk preferences and present various simulations to you. With this feature, you can be sure to meet your financial expectations with a 95% probability.

### 3.4.2. Tools for users

Tools for users will create highly customized experience, helping them to see the big picture and understand their situation. Gathering data and information in spreadsheets or documents and deal with multiple desktop, online and mobile apps usually doesn’t give you a complete overview of your personal finances. Getting the right information at the right time will pave the way to financial independence for everyone.

#### 3.4.2.1. Personalized news feeds

There are far too many news out there, and nobody can follow everything. With every tap or click you make, built in AI will tailor the news widgets with the quotes most important to you. This way you will receive far more detailed information about your own portfolio and other money management topics directly through our platform. Customizing the news feeds will save you time, empower you with the knowledge from the community and eliminate the need to look elsewhere for your money related news.

#### 3.4.2.2. Smart calculators with fees and tax impact

This easy-to-use feature will allow you to formulate an investment goal and calculate the probability of achieving it. With the sum you are aiming for, alongside other parameters such as time frame, expected rate of return and rate of inflation, you will see the amount you need to invest now, each month, quarterly or yearly, in order to reach that goal. The smart calculator will furthermore also show you the impacts of fees and taxes on your returns and time frame.

### 3.4.3. Trust on blockchain

Trust is advisor’s biggest asset. It is often said that trust is the hardest thing to gain, but the easiest to lose. But while trustworthiness is a fine ideal, it is also intangible and tricky to measure. At this point blockchain technology steps in by storing blocks of information that are identical across its network, so the information on the blockchain cannot be controlled, erased or rewritten by any single entity making it secure, reliable and trustworthy. As a result user can make more reliable decision which advisor to choose. We will have many options to choose from regarding which information will be stored on blockchain. Some examples:
1. Advisor's:
- education, acquired licenses, achievements, ...
- overall rating
- periodic investment track record, consistent returns, clear investment process
- identity vault (so client is sure that only authorized person is reviewing his financial data)

2. User's:
- individual advisor's rating
- comments and statements

Advisors and users will have the option to store individual information on blockchain. To be able to rate an advisor user will have to hold certain amount of MRP tokens, which will be used to cover the costs of gas. For approval regarding education, licenses or track record, advisor will have to get confirmations from the issuer. This means that we will eliminate any doubt and put trust on blockchain.

3.4.4. Accounts with PISP

With the new EU regulation PSD2, banks and other financial institutions will have to enable customers, both consumers and businesses, to use third-party providers for managing their finances. Through APIs (Application Programming Interfaces), all third-party providers will be able to connect to the newly enabled service types, from which we will use Payment Initiation Service Provider (PISP) to enable you to manage your money within one app. In short: you will be able to monitor and execute orders on all your existing accounts (banks, brokerage, crypto account) through our MR Platform.

PSD2 opportunity

PSD2 gives third parties access to data and payments via APIs

[https://www.strategyand.pwc.com/media/file/Catalyst-or-threat.pdf](https://www.strategyand.pwc.com/media/file/Catalyst-or-threat.pdf)
3.5. Milestone 3 – MR Banking

At this stage we will be able to build a true banking solution with a EU passport for all EU citizens. Our innovative business model will make us able to offer a lot of mobile banking features free of charge (for PREICO and ICO crowdsale participants only). But our vision of banking is much more than just free payments. We will include the smart features described below.

3.5.1. Customizable debit card

When it comes to the card, our **MR Smart Debit Card** will allow you to customize it to your needs. You will receive a push notification for every transaction. In terms of safety you will be able to adjust the maximum transaction amount or temporarily disable online purchases, ATM withdrawals, foreign transactions, and the use of a secondary debit card (given, for example, to your spouse or child).

You will receive a **MR Smart Debit Card** in two forms: virtual as soon as you apply for it on your smartphone and physical via post. We will offer more types of cards, depending on the market.

3.5.2. Real-time transfers and fiat/crypto connection

What will distinguish MR Banking payment products is the ability to use both fiat and crypto currency for payment settlement.

In fiat, SEPA Instant Credit Transfer Payments (SCT Inst) will be used. The scheme itself is based on the existing SEPA scheme, whereas instead of batch processing, real-time settlement (in under 10 seconds time) will be used. The amount of a transaction is limited to 15,000 EUR, and the limit shall be revised on an annual basis. From the technical point of view, we use ISO 20022 (the universal financial industry message scheme) for API. MR Banking will thus join hundreds of financial institutions across the EU that are already using SEPA Instant Credit Transfer for moving funds almost instantly, thus enabling its users to have real time transfer between different financial institutions inside EU.

While the frontend acquiring will use standard interoperable rails for card payments today, the background ecosystem will allow the end user to choose between crypto or fiat currency, whether up front or in real time based on predefined parameters (value of the transaction, time of the month etc).

The basic principle includes a wallet in MR Banking with some crypto currency amount. This unique feature will enable following services through the mobile app using a MR Smart Debit payment card:

- In app crypto purchase
- In app crypto payment
- P2P money/crypto transfer
- In store payment with plastic/mobile debit card with funding from crypto or fiat wallet
The **MR Banking** will allow you to transfer money in real time to your friends and contacts. The ability to make real time transactions is not common for a bank, but there are many occasions when transferring cash from one to another immediately is important, such as splitting the bill for lunch, for example. In order to achieve that, MR Banking will aim to support innovative new platforms such as Ripple (www.ripple.com) to conduct transactions between banks without using the traditional SWIFT network. This will enable us to transfer fiat currency from one bank account to the other more cheaply and around the clock.

### 3.5.3. Automated budgeting and categorization

Every transaction will be automatically categorized into preset categories to help you keep your monthly budget under control. If your expenses (including your savings goals or debt payoffs) equal earnings, then you have a balanced budget. Otherwise tweak your categories, based on advice from the MR Virtual Assistant.

### 3.5.4. Detailed Categories Report

Budget reports provide realistic and in-depth data on personal financial standings. They provide each user with an exact overview of how they handle their personal finances. The report is highly detailed, showing every transaction or purchase made during each month. It shows in which categories you are spending too much and where you could or even should spend more. Besides providing accurate financial analyses, MoneyRebel also identifies problem areas in the set budget. By identifying these issues, users can correctly adjust their budget.

### 3.5.5. Open 24/7 and accessible everywhere

You will be able to pay or withdraw money all over the world (in the country of residence, without additional charge, but limited up to a certain number of withdrawals per month), and with the MasterCard exchange rate, which is usually far better than the one from the merchants or other banks. These features will be accessible 24/7.

### 3.6. Milestone 4 – MR Smart Banking

To make our banking really smart, we need to have AI-based features accessible directly from our app. So, we will use the data and advanced technology to integrate two of the most sought after smart features into our banking.

#### 3.6.1. MR Robo Advisor

The **MR Robo Advisor** will take care of your investment portfolio, tax loss harvesting, and periodic rebalancing – in the fiat and crypto worlds. Since technology is best exploited with a human touch, the MR Robo Advisor will work hand in hand with your real Advisor, which will tackle more sophisticated tasks and offer advice on request.
3.6.1.1. One time and/or periodic investments
The MR Robo Advisor will offer two ways of depositing funds, either as a one-time lump sum or periodic smaller investments. It will also offer automated rest purchase investments. For instance, every time you swipe your debit card, it will round the sum up on the upper end and invest the rest (change).

3.6.1.2. Tax loss harvesting
Though it can be extremely complicated, the basic concept is simple-tax loss harvesting involves selling securities that have experienced a capital loss and replacing them with a similar one, in order to help offset taxes on capital gains and income.

3.6.1.3. Periodic rebalancing
Over time, the value of individual securities in a diversified portfolio moves up and down, drifting away from their target weights. For example, over the long term, stocks generally rise faster than bonds, so the stock portion of your portfolio will go up relative to the bond portion - if you do not rebalance. That is what you need to do and MR Robo Advisor will be able to do it automatically.

Periodic rebalancing can be done in several ways. The most efficient way is with cash flow. This involves either buying or selling, but not at the same time, and it is done when cash flows into or out of the portfolio. Every cash flow (deposit, dividend reinvestment, or withdrawal) is used to rebalance the portfolio.

3.6.2. MR Virtual Assistant
The Virtual Assistant will be the last step in our vision of a MR Smart Banking for the digital age. It will be like your personal secretary who never sleeps, never gets sick and never abandons you. It will be AI-based and it will be able to help you keep track of all of your personal financial affairs, eliminate bad financial habits, and complete your financial goals quicker. It will help you save more money.

3.6.2.1. Real expert knowledge
This is real expert knowledge, translated and automated into a virtual personal finance assistant. It will help you keep track of all of your personal financial affairs, such as budgets, goals, your portfolio, insurances, and loans, all in one. The virtual assistant will teach you how to manage your money in a friendly and easy way, and guide you towards financial peace.

3.6.2.2. Conversational bot
The Virtual Assistant will use the best-in-class chatbot platform to make self-service more human. It will combine AI, NLP, and Machine Learning technologies.
3.7. Milestone 5 – MR Investment

Upon reaching the development cap all funds raised above 15 million Euros (≈ $18.6m) will go directly to MR Investment.

3.7.1. MR Kriptel.de PRO

We will further develop the algorithm of the MR Kriptel.de arbitrage upgrading it with the additional trading strategies to boost its performance thus taking it to a PRO level.

3.7.1.1. AI-supported additional trading strategies

We will develop additional intelligent investment strategies. We plan to mine data and track trends of all active currencies, to recognize the up trends before they happen. This is how we can use part of the profit from arbitrage to enter specific currencies before they gain value. The plan is to enter before they go up and exit at a specific profit gain. With such strategies, we do not risk any of the base capital - but we can substantially raise value monthly.

3.7.1.2. Enhanced interest rates with no risk

We will deploy MR Kriptel.de to make profit for all clients with a savings account in the MR Banking. They will provide overnight liquidity in fiat or/and crypto assets for the fund, and earn money risk-free while they are sleeping.

3.7.2. MR ICO Pooling

It has recently been very tough and even very expensive to enter a good ICO. Gas prices are soaring, contributions are sometimes limited to very small amounts, KYC procedures are painstaking. And, sometimes, you even don’t get in at the end after all the trouble. You feel disappointed. On the other hand, investors with larger wallets have an advantage over smaller ones as they can enter an ICO already in the presale phase, where they are being rewarded by large discounts simply because they can meet entry requirements. This creates an inequity in the system.

MR ICO pooling is a solution where a number of small investors can grab the “whale” reserved discounts simply by pooling together to reach the minimums offered in presale deals with minimum risk of missing out on fast selling ICO’s.

MoneyRebel and its Advisory Board will continuously scan the market for new ICO opportunities and act as a big investor enabling its users to participate and invest in the most exciting and rewarding ICO’s globally.
4. Business model

The MR Platform consists of multiple products that will be built within the same technical framework. Some of them will be free to use, and for some we will charge transactional or recurring fees.

4.1. Revenue streams

Let’s look at the revenue streams which will cover the running costs of the MR Platform. As you can see from the diagram below, most of the fees are recurring.

- **In-app purchases (transactional)**
  One revenue stream will be generated through sales of our merchandise products such as books, tickets and seminars, or even partner products like investment funds, insurances etc.

- **Fiat/Crypto exchange fees**
  MR platform will offer a safe and simple way to enter crypto by enabling seamless exchange from fiat to crypto for a small fee.

- **Fees on marketing of advisors (recurring)**
  Advisory firms similar to our founders’ wealth management firm Vezovišek & Partners will pay MoneyRebel a marketing fee to publish their advisors on the platform. When listed, they will receive inquiries from users. This way, the MR Platform will function as a marketplace for financial advisors.
On the other hand, independent crypto skilled will be able to promote their services via various marketing channels on the MR Platform.

- **MR Advisor monthly subscription and AuM fee (recurring)**
  While the MR Platform will be free to use, some users will decide that they need professional financial advice and will subscribe to the MR Advisor. They will be able to choose between different packages and decide to pay a monthly subscription or a yearly portfolio fee. This fee will be split between the Advisor and the MR Platform. Subscription fee can be lowered with a deposit of MRP tokens for a minimum period of 1 month.

- **MR Virtual Assistant and MR Robo Advisor fees (recurring)**
  The MR Virtual Assistant as a secretary that never sleeps and MR Robo Advisor, your automated portfolio optimizer, will be offered for a fee to clients that want to tackle the most difficult financial challenges and extract the most from the automated processes that are supplemented by the knowledge of real advisors. A deposit of MRP tokens will be required to access these functionalities.

- **Arbitrage revenue (recurring)**
  Immediately after our ICO, we will start exploiting arbitrage opportunities on crypto exchanges with MR Kriptel.de. We will fund it according to the milestones which will translate in up to 1.6 million Euros (≈ $1.98m) of revenue per annum, if we take into consideration the current 16% yearly profit rate.

- **MasterCard fee (transactional)**
  Every purchase a user makes with MasterCard will enable MoneyRebel to receive a small fee from the merchants.

- **MR ICO Pooling fees (transactional)**
  MR ICO pooling will offer a possibility to participate in selected ICO’s where a number of small investors can grab the “whale” reserved discounts for a fee. A deposit of MRP tokens will be required to access this functionality.

For in-app purchases, only MRP tokens will be accepted and used for payment of all services on the MR Platform.

### 4.2. Benefits for users and advisors

The MR Platform will bring clients (users) and advisors together in one place, where all users can search for advisors from their country. On the other hand, advisors will be able to focus on their job, instead of focusing on finding clients, negotiating with partners, and implementing technology. They will all enjoy various benefits, reduce stress and save a lot of money and time every day. Core benefits for users will be:

- Easy and safe entrance to crypto
- Wide selection of advisors that offer help on the go
• Comprehensive overview of your personal finances on your smartphone
• All accounts (bank, brokerage, funds, crypto) are connected and manageable from one app
• Banking, transactions and Mastercard, free of charge (for PREICO and ICO crowdsale participants only)
• Improved interest rate on savings account with crypto arbitrage
• Instant money transfer
• No hassle with documents, no need to visit an office to manage your money
• Opening an account takes just a few minutes and it is done completely via smartphone
• Personalized news feed and recommendations on money and portfolio management
• Smart features integrated like MR Robo Advisor and MR Virtual Assistant.

Lower prices of subscriptions and more functionalities will be available if user decides to deposit a required sum of MRP tokens.

Some of the benefits for users are the same as for advisors, but advisors will also get some of their own benefits like:
• Constant flow of new clients
• Elevated reputation with rating and identity vault information on blockchain
• Advisory tools eliminate the need for spreadsheets and various specialized applications
• Reduced costs of paper, storage and personnel
• No worries about technology
• Lower fees with token deposits

MR Platform will offer benefits to both users and advisors, in the fiat and crypto worlds. With that in place, it will become a go-to platform for both.
5. ICO crowdsale details

The MR Platform Token Crowdsale and the corresponding token creation process will be organized with smart contracts running on Ethereum blockchain technology. Supporters of the MoneyRebel project can support it by sending ETH to the designated address. Base token price upon the launch of the crowdsale will be set to 0.05 EUR (≈$0.062). ETH/EUR exchange rate will be locked based on May 8 market exchange rate and will be valid for the entire time of the crowdsale.

5.1. MRP token Issuance summary

<table>
<thead>
<tr>
<th>Token ticker:</th>
<th>MRP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creation:</td>
<td>The MRP tokens will be created in a single token creation event and only once. Tokens will be distributed no later than 14 days after the closing date of the Crowdsale.</td>
</tr>
<tr>
<td>Token price:</td>
<td>0.05 Euro (≈$0.062) for 1 MRP token. Token price in ETH will be published 1 hour prior to Crowdsale start.</td>
</tr>
<tr>
<td>Crowdsale start:</td>
<td>May 8th, 2018, at aprox. 15:00 CET (13:00 UTC). Crowdsale start block number will be announced 2 days before.</td>
</tr>
<tr>
<td>Crowdsale end:</td>
<td>7 days after Crowdsale start at 15:00 CET (13:00 UTC) or sooner if hard cap is reached</td>
</tr>
<tr>
<td>Soft cap:</td>
<td>2 million Euros (≈$2.48m). Have already been reached on November 8th, 2017.</td>
</tr>
<tr>
<td>Hard Cap:</td>
<td>24 million Euros (≈$29.76m)</td>
</tr>
<tr>
<td>Founder Stake:</td>
<td>Core team and executive team tokens will be vested over a 12-month period in monthly tranches, starting 3 months after Crowdsale end.</td>
</tr>
<tr>
<td>Advisor and Legal Stake:</td>
<td>Tokens for Advisors will be released 3 months after Crowdsale end.</td>
</tr>
<tr>
<td>Bounty tokens:</td>
<td>Will be released at the same time as crowdsale tokens</td>
</tr>
<tr>
<td>Utility of token:</td>
<td>The MRP tokens are used as a sole payment method on the platform and to access certain functionalities of the MoneyRebel platform including a variety of other authorization features. The MRP Token does not represent or confer any ownership right or stake, share or security or equivalent rights.</td>
</tr>
</tbody>
</table>
Contributions:
Minimum contribution is set to 0.2 ETH and maximum to equivalent of 300,000.00 Euros (≈$372k) in ETH. If we evaluate that a contributor has a strategic value for the MoneyRebel project, we allow higher maximum amount to be contributed. Contributions have to be made in Ethereum (ETH) only. Each contributor must register with authorized partners or login onto our webpage to obtain all information regarding payment. The base price of MRP token is set at 0.05 euro (≈$0.062). ETH/EUR exchange rate will be locked based on May 8th market exchange rate and will be valid for the entire time of the crowdsale. Participants will be offered also a safe and secure way to exchange euros for crypto currency.

Premature or overdue contributions:
All contributions received before official ICO start and all contributions received after official ICO end will be returned to the sending address within 48 hours. Please use personal wallets. Refrain from sending contributions from exchanges. You might not receive rejected contributions.

5.2. Bonuses
A bonus up to 10% and a PriorityPass with a guaranteed contribution allocation can be obtained. Please follow our Telegram group https://t.me/moneyrebel and our web page https://moneyrebel.io for more information.

Total number of issued tokens:
will be known within a few hours after the end of the ICO. The mathematical formula is:

\[ \text{Tokens issued} = \text{Tokens issued in PREICO} + \text{potential airdrop} + (\text{ETH received in ICO} \times (\text{ETH/EUR} \text{ conv.rate} \times 20 \times \text{bonus 10%}) / 0.60 \]

Services on the MR Platform will be priced in Euros, but payable in MRP tokens.

Potential Airdrop
ETH and BTC prices are very volatile. From November 8th, when we have successfully closed PREICO, they rose quite substantially. We decided to compensate this price volatility and airdrop tokens to our early supporters according to this Airdrop factor formula:

\[ \text{Airdrop factor} = \frac{(\text{current ETH price in } € / 259 \times 0.414) + (\text{current BTC price in } € / 6378 \times 0.586) - 1}{\text{Airdrop factor}} \]

Example: if you received 1000 MRP tokens in PREICO and the airdrop factor is 1.5, you will be airdropped an additional 1500 MRP tokens.

If the prices of ETH and BTC are lower than they were on November 8th and the result of the Airdrop factor formula is less than 0, no Airdrop will occur. That is why we call it a Potential Airdrop. We deserve a right to limit the Airdrop factor to a value of 4.
5.3. MRP token allocation

The total amount of MRP tokens created will be allocated:

- 60% of tokens are allocated for ICO crowdsale purchases
- 17% of tokens are allocated for the core team
- 8% of tokens are allocated for the executive team
- 8% of tokens are allocated for advisors
- 4% of tokens are allocated for the bounty campaign
- 3% of tokens are for the liquidity pool

5.4. Budget allocation

An exception in the budget cut is represented by funds that will be allocated to MR Kriptel.de arbitrage (milestone 1) and MR Investment (milestone 5). In milestone 1, 827,000 € (≈$1.02m) have been allocated to arbitrage and all the proceeds from milestone 5 will be allocated to MR Investment for MR Kriptel.de PRO and MR ICO Pooling. All in total of 9.827 mil. euros (≈$12.18m).

All other funds will be allocated according to distribution below:

- **Software development and licenses**: 68% of the budget will be allocated for the acquisition of all needed licenses and to the development team to fund creating the initial platform structure and all the described products according to the milestones.
- **Marketing**: 12% of the budget will be utilized to promote the utility token and the platform through social media, direct marketing and other marketing activities, to ensure that MoneyRebel becomes a household name in Europe. A certain amount of marketing budget will also be used for listings of MRP token on Tier1 exchanges.
- **Customer acquisition**: 15% of the budget will be reserved for customer acquisition. You cannot grow and prosper without clients. (In fact, without clients, you don’t have a company at all.)
- **Legal**: 5% of the budget will cover legal costs

5.5. Bounty

We strongly believe in our project. But, there are times when one could use a bit of help. We will award bounty tokens to all crowdfund participants who will help us promote the project in some way.

**Bounty pool: 4% of all tokens issued**

Bounties will be awarded for:

- Telegram campaign
- Beta release testing
- Affiliate program
6. Roadmap

2014
- Vezovišek & Partners, later co-founders at MoneyRebel, launch of two finance management apps

2016
- Based on success of the above finance management apps the idea of MoneyRebel is born
- The MoneyRebel team joins start-up environment within ABC Accelerator
- At the ABC Accelerator the MoneyRebel team meets the Krip.to team, which complements the MoneyRebel business model
- Lean approach testing of business idea on the market – phase I.

2017
- Lean approach testing of business idea on the market – phase II.
- Establishing of MR Kriptel.de as a part of MoneyRebel’s business model, start-up for optimizing the investments in cryptocurrencies
- Business model confirmed on five milestones: 1 - MR Platform, 2 - MR Smart Platform, 3 - MR Banking, 4 - MR Smart Banking, 5 – MR Investment
- Subject matter institutions join MoneyRebel as partners and supporters: Josef Stefan Institute, Quintelligence, BitIns, ABC Accelerator, Quantum Project.
- Pre-ICO crowdsale for the milestone 1 - MR Platform executed – 2,327 mio € raised

Q1 2018
- Formation of Strategic board of top-experienced business strategists
- Release of beta version of milestone 1 - MR Platform
- Announcement of the date for the ICO crowdsale for all the following milestones

Q2 2018 (end)
- Formation of Advisory board with most respected wealth managers, financial planners and personal finance advisors
- Release of milestone 1 - MR Platform
- Release of the MoneyRebel’s Protocol & Standard Certificate as part of the milestone 2 - MR Smart Platform; i.e. entering requirements for independent advisors to apply into the platform’s Panel-of-Independent-Advisors among which platform users can choose
<table>
<thead>
<tr>
<th>Quarter</th>
<th>Milestone Released</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 2018</td>
<td>Release of milestone 2 - MR Smart Platform</td>
</tr>
<tr>
<td>Q2 2019</td>
<td>Release of milestone 3 - MR Banking</td>
</tr>
<tr>
<td>Q4 2019</td>
<td>Release of milestone 4 - MR Smart Banking</td>
</tr>
</tbody>
</table>
7. Team

In creating a new, independent financial world, we are guided and motivated by:

- **passion, the source of empathy among people;**
  We can only care for our fellow citizens through passionate concern for ourselves. With the right kind of assistance, which takes the individual step by step through learning about the world of finance, we are expanding the field of opportunities to include all people.

- **knowledge, the foundation of fairness;**
  The world’s long-term sustainability can be ensured by a greater degree of equity among people, and this can only be achieved by easier access to knowledge and its use for the good of people.

- **free-and-easiness, which is inseparably connected with responsibility.**
  We manage changes with the special MoneyRebel attitude. We are delighted by novelty as we responsibly test all solutions, since all knowledge is thoroughly verified and since we include only the highest rated and proven responsible experts. MoneyRebel is a community of people who work with passion, knowledge, and free-and-easiness, but always responsibly, fairly, and with empathy for others.

7.1. Core Team

**Mitja Vezovišek, CEO, Co-founder,**
(Wealth manager, CEO of Vezovišek & Partners)

Mitja Vezovišek, the CEO at MoneyRebel, is also one of the very best personal financial advisors in Slovenia. He is dedicated to personal financial planning focusing on wealth management, development, and implementation of sophisticated, long-term financial plans that are highly tailored to the client’s individual needs. He has more than 15 years of experience in the financial service industry and strong industry connections that helped him to serve many families with tens of million Euros in investable assets. Mitja is a renowned author of financial services, applications, and numerous articles.

**Ana Vezovišek, Banking Expert, Co-founder**
(Specialist for personal budget and financing, financial coach)

Ana Vezovišek is a banking expert and financial coach who specializes in financial planning and personal budgeting and has had a successful career in financial consultation and advice for over 18 years. She has been working in the banking and financial sector since 2000. Ana is a highly qualified specialist with diverse experience, specializing in financial consulting and advice. She has established herself as the foremost financial coach in Slovenia, with an individual approach to helping people find an appropriate way to manage money, get out of debt and equipping them with knowledge on how to run personal or family budgets. She heads department of Fiat Finance.
Nataša Kozlevčar, CRO, Co-founder
(Personal financial advisor and a specialist for lost assets. Previously Sales Director in Medvešek Pušnik AM and ALTA AM.)

Nataša Kozlevčar, Chief Revenue Officer at MoneyRebel, is a personal financial advisor and a specialist for lost assets with an excellent track record. She loves helping highly goal-oriented individuals and families reaching their financial goals faster and with less stress. Being a field operative, she has been an endless resource of information that is incorporated into the MoneyRebel platform. Being on the track with latest financial trends, managing personal finance, setting financial objectives, planning and increasing your wealth are her core strengths. Nataša is also a lecturer, a speaker at financial conferences and an author.

Urban Cjuha, CIO, Co-founder,
(IT specialist, co-founder, lead developer behind development of financial applications like Skladi, Mojportfelj, Mojbudget)

Urban Cjuha is an experienced Chief Information Officer, with a demonstrated history of working in the financial services industry. He has 19 years of experience in designing and developing personal financial applications and tools for personal financial advisors. He is also an integrator of financial applications with marketing automation systems, customer relationship management platforms and analytics platforms. At MoneyRebel Urban is responsible for developing, maintaining and upgrading the IT infrastructure specially dedicated to crypto financing. A few years ago, he started combining the IT with the start-up environment and trends.

Miha Pulko, CTO, Co-founder
(Crypto arbitrage Specialist and CEO of Kriptod)

Miha Pulko is an experienced crypto and blockchain believer with 13 years of experience in field, in which he has an extremely strong background. He has been involved with the crypto scene since its early days, and he has spent recent years trading Bitcoin and other crypto currencies. He has developed an automated arbitrage trading platform called kripto. After being an entrepreneur in his home country, he moved abroad, where he established a few successful start-ups on the international level. Miha is also a lecturer and a speaker at crypto conferences and events, especially on blockchain technology and crypto arbitrage.

Matjaž Mausser, Business Strategy Expert, Co-founder

Matjaž Mausser is a highly motivated and experienced manager with more than 20 years of proven track record in the field of entrepreneurship. He is an expert in coordinating teams and in the development of new products. He recently engaged in business strategy consulting where tailor-made thinking is required. His experience also derives from monitoring and analysing trends on crypto markets, blockchain technology and the development of products whose competitive power and disruptive nature derives from new technological trends. He is a big crypto currency believer and fan, inviting people around him to experience the crypto world as well.
7.2. Executive Team

**Nataša Japelj, CMO, Strategic Marketing Expert**

Nataša Japelj is a strategic marketing expert, focusing on marketing strategies and brand building strategies. She has 20 years of experience in the international business environment and international relationships. She focuses on understanding consumer psychology, enabling companies to successfully transform consumers’ needs and aspirations into a user friendly and useful financial product. She values her latest working experience with IT companies that have been emphasizing innovation and developing business ideas into start-ups.

**Goran Bosankić, General Product Manager**

Goran Bosankić has been active in the IT world for over 15 years, the last seven of which he has spent working in the payments industry. In recent years, he has been in charge of managing and developing sales products, strategic planning and creating added value in payment services in Eastern Europe. A great deal of his experience stems from his work as a consultant in the implementation of many innovative payment solutions and services, including the upcoming European PSD2 Directive, so disrupting for the banking industry.

**Natalija Prešern, Executive Secretary of the Investment Board**

Natalija Prešern has more than 22 years of work experience, mainly in banking and insurance, covering product and strategic development, optimization of processes, managing projects, etc. Her main advantages are in-depth expertise in all aspects of the business environment (besides banking and insurance, it also involves the financial entrepreneurial side and state tax administration), permanent engagement with an international environment, as well as organizational skills along with long-term experience in leadership with proven results.

**Boris Kozlevčar, Legal expert, CEO & Founder of JK Group**

Boris Kozlevčar is expert in economics. He is the managing partner of the law office JK Group, a law office that is specialized in IT, internet, telecommunication and blockchain law, big data and privacy law. But he focuses his attention not only to legal issues but also more delicate tax issues as well. He has advised several blockchain projects from 2010 until today. As a business strategist with economic and legal background he helps shape future business models. He has been the CEO of the successful Slovenian startup, and he has helped numerous VC companies.
Mateja Kegel Kozlevčar, Marketing Specialist

Mateja Kegel Kozlevčar has 20 years of experience as a journalist and editor-in-chief, with newspapers, magazines, web media and radio stations. There she encountered various content, people and challenges. For the last 10 years, she has been working as a national and international event organizer and marketing specialist. She is also a member of different councils and supervisory boards, a certified international trainer and the idea leader of many innovative leisure projects. Mateja is an author and co-author of more than fifteen professional and fiction books in various fields.

7.3. Advisors

Danijela Vukosavljević, Ph.D., Scientific area of Finances and Banking

Danijela Vukosavljević, Ph.D. is an associate professor in the scientific area of the finances and banking in Vienna. With 22 years serving at various financial institutions, she has a far-reaching international experience, especially in banking. Danijela played an instrumental role in growing and expanding retail and corporate banking, overseeing operations and information technology across 15 countries (network banks) in Central and Eastern Europe, also including Russia, Ukraine, and Belarus.

Julien Coustaury, Founding Partner at Fil Rouge Capital

Julien Coustaury has over 20 years of relevant experience in manufacturing and services, much of it at CEO level. He has worked in more than 80 countries across five continents and participated in over $1.7bn of purchase, sale and financing transactions. He invested in more than 80 early stage ventures, mainly focusing on deep tech software, marketplace and crypto currencies trading and arbitrage platforms. Julien co-founded and is the entrepreneur in-residence at ABC Accelerator. He holds a master’s degree in telecommunications engineering.

Peter Merc, Ph.D., Legal at Lemur Legal, Blockchain Think Tank leader

Peter Merc is a co-founder of the Lemur Legal company and also the lead coordinator of the Blockchain Think Tank, initiated by the Ministry of Public Affairs of Slovenia. Lemur Legal is the leading legal expert for startups, angel investors, accelerators and IT companies. They cooperate with government, regulators and chambers of commerce. Their services link the real and parallel crypto economy. They also participate in various projects relating to blockchain, personal data protection, and FinTech.

Jaka Kladnik, Digital Marketing Consultant

Jaka Kladnik worked as a sales director in different IT companies for more than ten years, including internationally. He joined one of the most agile digital marketing agencies as a sales
director, where he worked as a consultant for well-known brands in Europe. This accelerated his decision to shift his knowledge acquisition and skill mastery towards marketing expertise. He is passionate about business models, growth hacking and digital marketing in general, especially when combined with management 3.0 practices.

ABC Accelerator

Slovenia’s first and biggest accelerator with offices in Ljubljana (Slovenia), Munich (Germany) and San Jose (USA). ABC is the acceleration engine that pushes new businesses and startups to greater heights. It is positioned at the center of the rapidly developing Slovenian start-up ecosystem and thus represents an important hub in the start-up ecosystem of South-East Europe, of which Slovenia is the most developed part.

Edin Poprženović, CEO ABC Software Development, Entrepreneur & Investor

Edin Poprženović currently holds the position of the CEO at ABC Software Development Company. He worked in several managerial positions in his career. His last corporate position was the President of the Management Board of Asseco SEE BIH and as a Board member on the Extended board of Directors on Group Level for 4 years. During that period, he worked with the biggest banking groups in Europe on C-level management. After leaving Asseco SEE BIH, he started working as an external consultant for USA Venture capital fund, on “Due Diligent” projects across Europe. He is also currently engaged as a senior consultant for the Raiffeisen Bank CEO and CIO in BiH.

Luka Pušić, Expert in Security, Cryptocurrencies & FinTech

Luka Pušić is a cryptocurrency expert, FinTech enthusiast and information security professional. In 2014, he cofounded the Bitcoin Association of Slovenia with the goal to connect the local cryptocurrency community and make it prosper. He worked with cryptocurrency startups like Bitstamp and GateHub, where he is also a partner. Recently he has advised several startups such as SunContract and Quantum, which have both raised multimillion-dollar investments via token crowdsales.

Sebastjan Štucl, Business Blockchain Advisor, IBM

Sebastjan Štucl is an expert with years of experience in the corporate B2B world. He works in the fields of blockchain services, networking and mobility services, security services, systems services, managed services, cloud and SoftLayer services, middleware and asset management services, and software support services. He helps large corporations in delivering proven security and blockchain practices for ICOs. He is also an enthusiast of public blockchains, such as Ethereum and Ripple.
7.4. Escrow

**Jure Pirc, IT expert, President of Bitcoin organization Slovenia**

Jure Pirc is an experienced IT professional with a high-level understanding of computers and computer networks. Jure currently works as an IT manager in a Slovenian hotel, operates a small homebased IT business, and manages the Slovenian Bitcoin association.

**Ana Vezovišek, Banking Expert, Co-founder**

(Specialist for personal budget, and financing, financial coach)

See description at Core Team.
8. Conclusion

Cryptocurrencies are hitting the mainstream and blockchain technology is projected to change the financial system as we know it. We are witnessing how blockchain technology is disrupting the financial system, especially banking, in the same way that internet disrupted the media.

The adoption of the revised Payment Services Directive (PSD2) has set the stage for open banking in Europe. The PSD2 will enable the entry of third-party providers and FinTech companies by providing standardized access to customer data and banking infrastructure. New business models and a range of completely new banking services, not provided by old brick and mortar banks, will emerge. The PSD2 will be a catalyst for disruption in Europe’s banking system.

We have recognized the opportunity to upgrade our existing solutions in the wealth management sector and combined them with the development of new features, especially in crypto, seamlessly connected into a new scalable platform, easy to use for the retail uses and financial sector (fiat or crypto) professionals as well.

MoneyRebel is a team of wealth management, financial coaching, and banking professionals, partnered with a group of highly skilled tech individuals and crypto specialists, united in a quest to bring the task of managing money to a trivial level. The concept of the MR Platform was born.

The MoneyRebel Platform is designed like a set of independent but connected products. Interconnecting accounts, the MR Wallet, the MR Portfolio, the MR Advisor, the news feed, and the MR Kriptel.de fund, a crypto arbitrage product - these are the platform’s basic features. Put the MR Banking, the MR Robo Advisor, the MR Virtual Assistant, and the MR ICO Pooling on top of that, and you get a complete financial platform for the digital age. The first crypto investment fund MR Kriptel.de with a proven track record will be the bloodline of the platform and it will secure additional stable returns of your savings. Returns, which are not possible in the traditional economy.
The MoneyRebel platform takes advantage of an extremely promising business environment.

Welcome aboard.