



**TFC**

# TheFutbolCoin

MONETISING HUMAN ATTENTION TO FOOTBALL

**TheFutbolApp** by **pandaHAUS**

2019

## Abstract

Football is the most popular sport in the world with approximately 4 billion fans and 265 million players. Digital attention to football is spread across news and video sites, live score apps, apps from professional clubs and social networks. On social media, multiple football players are among the top ten most followed people on the planet with hundreds of millions of followers.

Google, Twitter, Instagram and Facebook earn massive revenue from the attention that is given to football, yet their offerings are not primarily built around the sport. No social or discussion app dedicated entirely to football has yet captured even a fraction of the time on site spent on social networks, and there is no app that the 265 million players around use to deliver live scores, video highlights and news for their recreational clubs to their family and friends.

Recreational teams of all ages can post do-it-yourself live scores and video highlights. There are an estimated 10 million recreational and amateur teams globally. Incorporating this with social networking and discussions for the 6,000+ professional clubs that includes hundreds of thousands of professional players into a single easy to use app, **TheFutbolApp (TFA)** has the potential to be the primary place where the billions of fans and hundreds of millions of players turn to for interaction with the sport they love.

**TheFutbolCoin (TFC)** becomes the token that monetises that attention to football and enables a digital economy around the sport benefiting all participants.

TheFutbolApp's highly desirable ad space must be purchased with **TFC**, and so TFA's advertisers must get this **TFC** from our users by offering them goods and services via the app in exchange for the token. The users can mine the token from their daily use of the app, and use it to upgrade the app or pay for goods and services in establishments accepting **TFC** via our in-app **TFC** wallet.

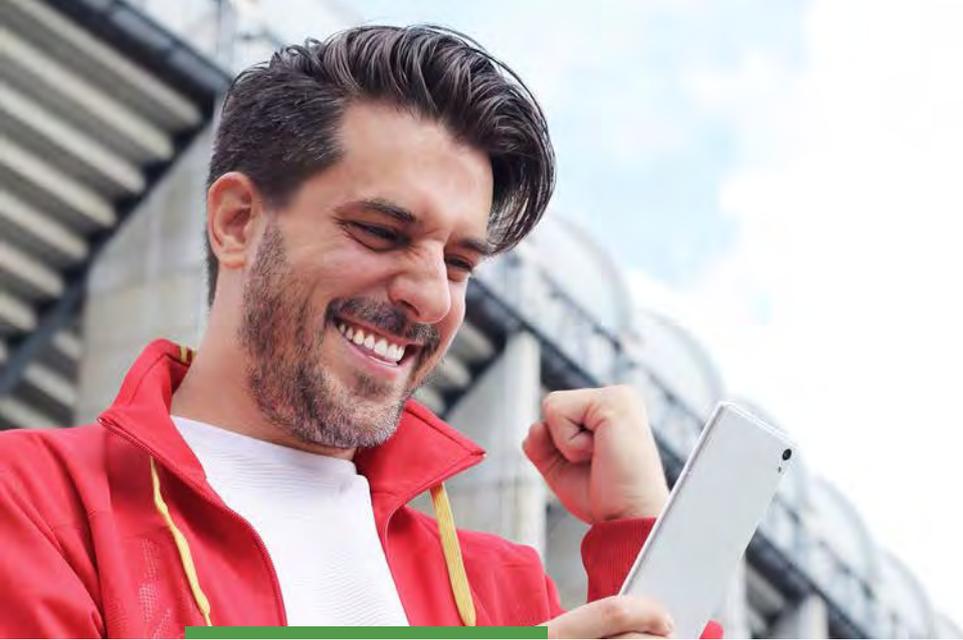
## Mission

Thrilling the entire football community worldwide with a compelling, rich and easy to use app while creating a digital economy within our ecosystem via the **TFC token**.

## Vision

**TheFutbolApp (TFA)** by **pandaHAUS** was built to provide a single platform allowing fans, players, clubs and coaches to engage in the digital activities surrounding football that are important to them in a simple, fun and powerful way. By getting fans, players, coaches and clubs (professional and recreational) into the app, a large, powerful and sustainable community is created.

By implementing **TheFutbolCoin (TFC)**, we build a transactional framework and digital economy within that app that allows the wealth of the community to be shared with its participants, contributors and stakeholders. A minimum viable economy (MVE) is achieved by enabling goods and services in the real world to be exchanged for **TFC** via TFA's in app wallet while also enabling transactions related to football such as advertising, buying tickets, paying registration fees and donating money to aspiring young football players or charitable causes. **TFC** produces an effect that is quasi-barter within a micro-economy, yet far more efficient than barter, through the use of **TFC** as an intra-economy means of payment and incentivisation for in-network activity. In this way **TFC** powers aspects of a sharing and participatory micro-economy.



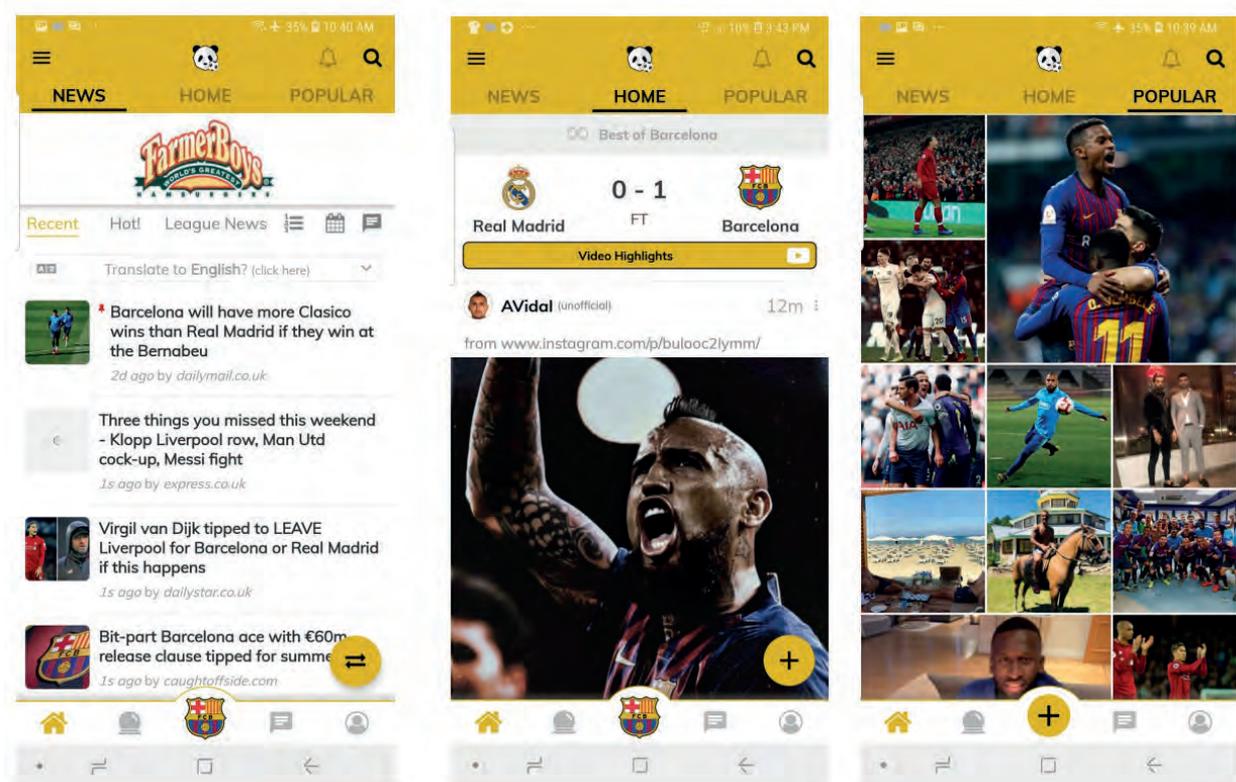
## About TheFutbolApp (TFA)

While there are millions of avid football fans who follow live scores for dozens of matches per day, there are billions of fans who are supporters of major clubs and players who are interested in the social side of being part of a club. These social oriented fans do not download live score apps, they follow clubs and players on social media (Instagram, Twitter and Facebook). The passion of football is driving a significant part of the attention to worldwide social media, yet there is no world class social app experience centered around football and being part of a fan community.

**Welcome to TheFutbolApp (TFA)** which delivers a compelling football centric social experience for the casual and die-hard fan alike.

**TFA** brings a social network to life around each club and player, enabling deeper immersion in the social experience and feeling of belonging. We add to that a world class news experience in any language and discussion rooms for each club and match. **TFA** is also rich in fun and rewarding free games such as match predictions with leaderboards, MIDNIGHT madness, pandaMONIUM and **TFC** trivia; this is great fun and completes **TFA's** fully interactive experience.

More than one hundred million die-hard football fans follow three or four clubs. They are forced to use a dozen or more apps and websites to interact with the clubs they follow to get news, live scores and discussions. This is a painful, time consuming process that wastes their valuable time and detracts from their love of the game. **TFA** solves this challenge by allowing users to follow four or more clubs and switch between them instantly. **TheFutbolApp** is live in the Play Store and iOS App Store and has been launched successfully in Cyprus in cooperation with local clubs and players. **TFA** is set for worldwide launch in Q3 2019.

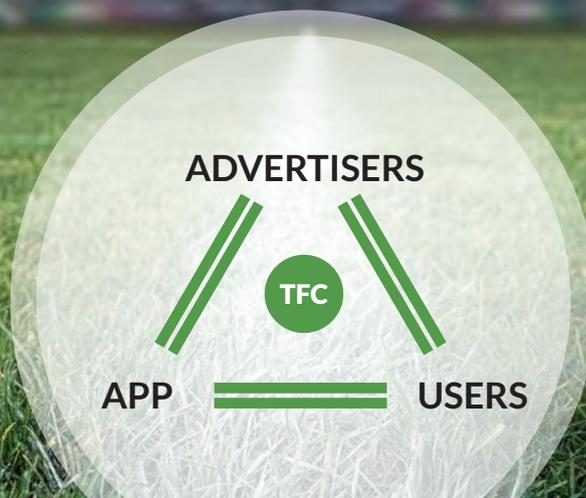




## About TheFutbolCoin (TFC)

By weaving **TheFutbolCoin (TFC)** into the fabric of **TheFutbolApp (TFA)**, a digital economy is built within that app that allows the wealth of the community to be shared with supporters. This digital economy also allows millions of small businesses to run beautiful ads and make compelling offers to our **TFA** user base. This enables convenient, secure and fraud proof transactions related to football (advertising, buying tickets, paying registration fees, donating money to deserving charitable causes and more). Through the implementation of **TheFutbolCoin**, a powerful digital economy is created.





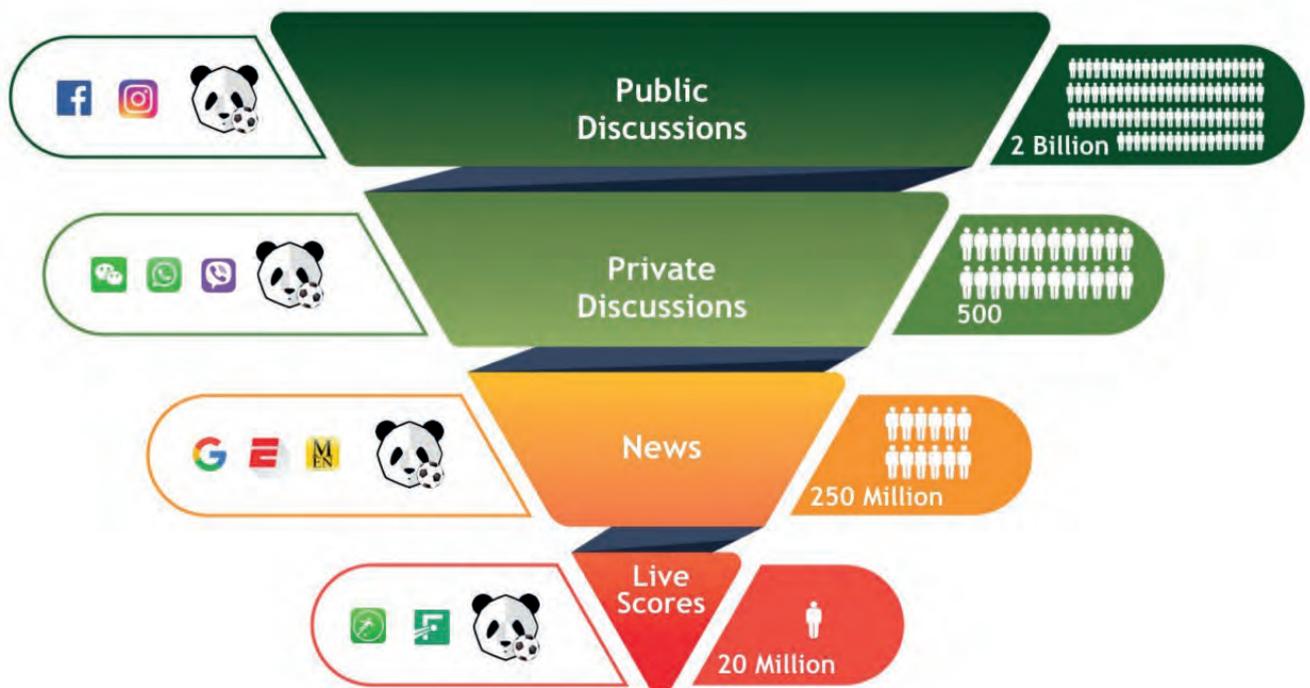
## TFC use and monetisation strategy

**TFC** has a unique monetisation strategy centred around in-app premium targeted advertising (businesses can target **TFA** users in all geographies worldwide at specific times). This is useful for bars and restaurants with TV's who can target fans in a certain geography for a big match on a Thursday. We have Instagram style ads embedded gently in the flow of social posts, allowing delivery of video and display ads that get the full attention of the **TFA** user often without disrupting their user experience or never invading their privacy. These ads are highly desirable to small businesses who wish to reach the **TFA** worldwide audience but cannot afford in-stadium advertising or TV advertising.

The only payment accepted from advertisers for running ads to targeted audiences within the app is **TFC**. The advertisers must get this **TFC** from **TFA** users by offering goods and services in exchange for the **TFC** token. So users “mine” **TFC** within **TFA**, and our advertisers “mine” **TFC** from our users by accepting a limited amount of **TFC** for payment of goods and services that they offer from our users who are nearby and discover them within **TFA**.

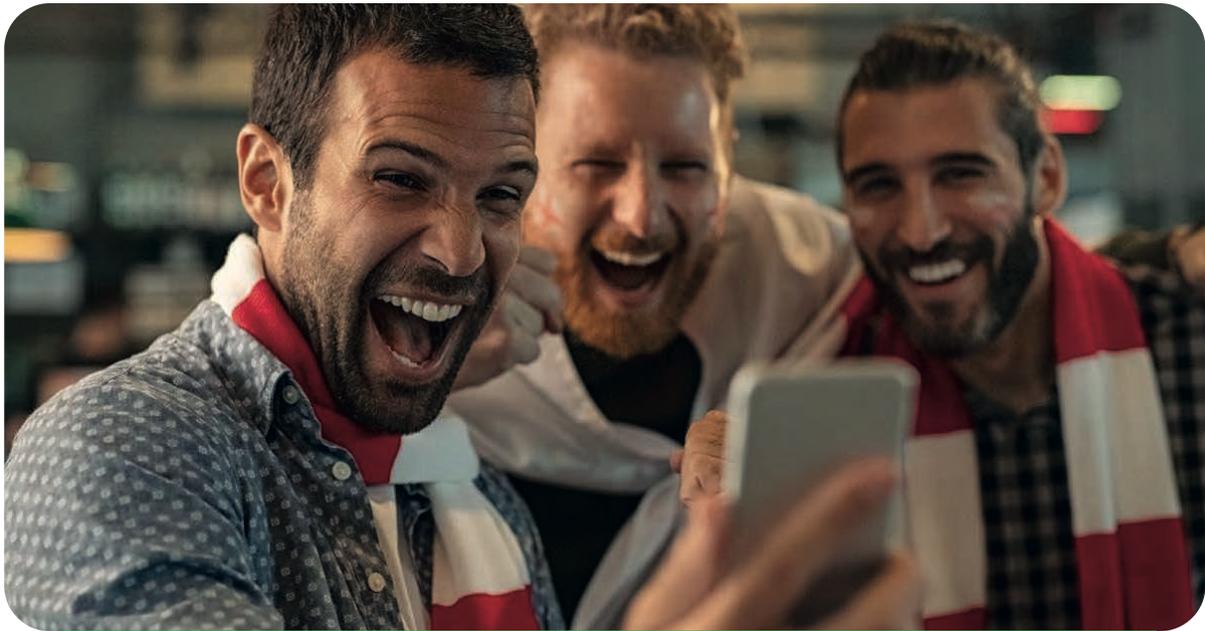
## Other Addressable Challenges in the Football Market and Our Solutions

Until now, there is no single app that serves all the market segments below:



Modern app ecosystems (Facebook, Twitter, Instagram and others) do not fairly share their wealth with the community. Users' privacy is mined relentlessly and sold to the highest bidder with no compensation other than free use of the app to the user. Content providers' content is used to drive engagement with most of the money going to the app ecosystem. This puts a lot of financial pressure on the content provider and demotivates or disables their ability to continue to deliver excellent content over time.

Clubs have no way to significantly monetize their social media following. Their own apps have low usage and therefore low monetization. The clubs' presence on Facebook and Instagram only serves to make Facebook more money. It is noteworthy that Facebook is estimated to make approximately 12 billion USD per year in revenue from Manchester United's 659 million fans around the world, while Manchester United's total annual revenue is less than 1 billion USD. This is revenue the clubs could capture with a partner like **TheFutbolApp** who has an app ecosystem similar to Facebook but centred entirely around football and the football clubs fans love.



## For fans



## CHALLENGE

The average football fan supports three to four clubs around the world. To meaningfully follow and interact with these clubs as well as getting news and live scores they must go to dozens of sources (livescore apps, Facebook, Twitter, news sites, forums, club website, player profiles on Instagram, individual apps from each club, WhatsApp discussion groups and chats). This is a tedious, painful process which wastes their time, splinters their attention and creates unneeded discomfort.

## SOLUTION

**TheFutbolApp (TFA)** enables an “app within the app” for each football club that the fan supports. This “app within the app” contains news from many newspaper sources, websites and social sites. **TFA** makes reading and commenting on the news easy, fast and fun. Each “app within the app” has a social area similar to Instagram, Twitter and Facebook where fans of the club can socially interact with each other as well as with the players.

All important data for each club (fixtures, live scores, squad, statistics) can be found within their “app within the app”. Each “app within the app” has data interactive discussion rooms and match discussion rooms with predictions leagues and video highlights. The user can switch between “app within the app” with a single click, making it easy and instant to toggle between the three or four clubs they follow on average.

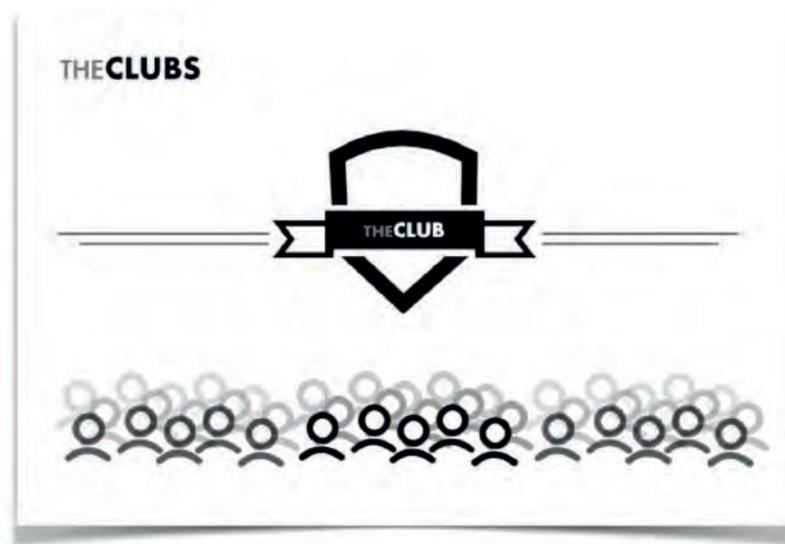
The fan can also see league wide data, news and live scores for over 6,000+ clubs in the live score section of the app. So everything the fan would want is within **TFA** in an easy to use, fun and engaging fashion.





## For professional clubs

The average football fan supports 3-4 Clubs around the world. To meaningfully follow and interact with these Clubs and get news and live scores they must go do dozens of sources (livescore apps, facebook, news sites, forums, club website, player profiles on instagram, individual apps from each club, whatsApp discussion groups and chats). This is a tedious and painful process which wastes their time, splinters their attention and creates unneeded discomfort and inconvenience.



## CHALLENGE

Lack of direct access to fans (websites and apps from large clubs are usually mediocre, slow loading, difficult to navigate and ad heavy). Lack of monetization

from small businesses (Facebook gets all the revenue). Lack of reach on social media (Facebook forces them to pay to reach their own audience).

## SOLUTION

**TheFutbolApp (TFA)** partner program. Clubs promote **TFA** to their fans in exchange for administrative rights to their “app within the app” and get either a revenue share or an allocation of ad space that they can sell to their large advertisers. In addition there is a pool of up to 500 million **TFC** available for football clubs that partner with **TFA**. This is a further, most significant economic opportunity for **TFA** partnering football clubs.

## For semi-pro and recreational clubs

### CHALLENGE

No live score reporting or history for the club, no way to show video highlights to people who are interested in the club.

### SOLUTION

**TheFutbolApp (TFA)** provides an easy to use interface for adding live scores from mobiles during the match and adding video highlights direct from phone by people at the match (parents, friends or coaches). These live scores appear in the live score section of **TheFutbolApp**, giving their recreational club visibility. Instant native notifications of goals and important match events are sent to people who follow the club (parents, relatives, friends, players from other teams in the league that are interested in the outcome of games in their league).

## For coaches

**TheFutbolApp (TFA)** partner program. Clubs promote the app to their fans in exchange for administrative rights to their “app within the app” and get either a revenue share or an allocation of ad space that they can sell to their big advertisers.



## CHALLENGE

There is no secure team player communication tool with football specific functionality. Many coaches of leading clubs use WhatsApp or equivalent for sensitive team discussions. WhatsApp can be readily hacked - instructions to do so can be found quickly from a google search.

## SOLUTION

TheFutbolApp (TFA) implements a secure double factor authentication player-coach discussion room within the app with the additional benefit of being able to add events (next match, practice time and location, travel instructions).





## For professional players



## CHALLENGE

While famous players have no problem attracting a large social media following, tens of thousands of players do not reach the fans of their club. Getting a large social media following is often directly related to their ability to earn endorsements for themselves or for their club. Fans may want to follow all players from the club but do not do so because it is a tedious process to follow

them all on Instagram. Even then their posts may not be seen because of the hundreds, if not thousands, of other people the fan may be following on Instagram, Twitter or Facebook.

## SOLUTION

All fans auto-follow ALL players from the club in the social area of each clubs' "app within the app". Existing player Instagram accounts can be auto-fed into the app, so they do not have to post content twice.

## For semi-pro, amateur or recreational players

## CHALLENGE

These players' accomplishments, statistics, history and video highlights are largely invisible to the world.

## SOLUTION

**TheFutbolApp (TFA)** brings these players into the spotlight by letting them list themselves in the app to be discovered and followed by fans, players and coaches. They can update their profile with video highlights and accomplishments. Statistics are automatically generated from the use of live scores or can be manually updated after a match.

## Large advertisers

**TheFutbolApp (TFA)** partner program. Clubs promote the app to their fans in exchange for administrative rights to their “app within the app” and get either a revenue share or an allocation of ad space that they can sell to their large advertisers.



## CHALLENGE

Inability to reach football fans with interactive ads (television ads and in-stadium ads are viewable only, viewers cannot respond easily to a call to action or find more information in a single action/click).

## SOLUTION

**TheFutbolApp (TFA)** lets large advertisers reach fans of specific football clubs in specific geographies with clickable banners, Instagram style autoplaying video ads with “Shop now” or “Learn more” buttons, and much more.

## Small business advertisers

### CHALLENGE

There are millions of small business owners around the world who are avid football fans or who wish to reach a football specific audience with their offering and support their local club. However, these small businesses cannot afford to advertise in the stadium or on television during the match.

## SOLUTION

**TheFutbolApp (TFA)** has small business advertising packages that are affordable that reach the desired audience in the desired geography. The system is turnkey and easy to use. The small business can simply place a banner ad from the web using their credit card to pay in minutes and see simple play reports within the app and on the web via our reporting console.



## TheFutbolCoin (TFC) Solution

By weaving **TheFutbolCoin (TFC)** into the functionality of **TheFutbolApp**, we are able to share wealth with the different stakeholders in our community.

**Fans:** A pool of 300 million **TFC** has been set aside for the **TFA** user community to earn by adding value in a variety of ways (using the app, making winning free predictions, playing pandaMONIUM and other free games, inviting their friends to **TFA**, taking surveys from advertisers, moderating forums etc). The users receive points for these activities in **TFA** which are convertible to **TFC** as described below.

**Merchants** can accept **TFC** at their business establishment by listing their business in the **TFC** wallet. They can accept a limited amount per month which is electronically enforced within the **TFA** wallet. They then use the **TFC** to purchase advertising within **TheFutbolApp** to attract more new customers.

**Clubs** who partner with **TFA** can sell tickets and merchandise with **TFC** that are bought and delivered within the app with a single click. In some cases we may pre-buy an inventory of tickets and merchandise to guarantee availability to our user community.

**Players** who build a following in **TheFutbolApp** social network are eligible to receive a share of advertising that is targeted to their followers. **TFA** also provides players a mechanism to formally endorse products they love in exchange for **TFC**.

## Using TFC within the app ecosystem

Advertisers **must** use **TFC** to run ads in **TFA**.

Advertisers get this **TFC** by making goods and services available for purchase within the **TFC** wallet which is linked to or embedded in the **TFA** app.

**TFC** can also be used to buy goods and services from participating vendors within the **TFC** wallet (similar to WeChat pay) or for items in **TheFutbolApp** store (tickets, merchandise and other goods supplied by organizations who want to reach the **TFA** community with offers or obtain **TFC** in exchange for their goods).

**TFC** can also be donated to young players wishing to participate in football via our crowdfunding system.

**TFC** can also be used by recreational youth players/coaches/parents to list their club and roster within the app. They can enable live scores and video highlights for their club.

**TFC** is implemented on the Stellar blockchain. Stellar has no owner; if anything it's owned by the public. The software runs across a decentralized, open network and handles millions of transactions each day.

Like Bitcoin and Ethereum, Stellar relies on blockchain to keep the network in sync, but the end-user experience is more like cash—Stellar is much faster, cheaper, and more energy-efficient than typical blockchain-based systems. (Reference: <https://www.stellar.org/learn/intro-to-stellar>).

## Go to market model

There are approximately four billion football fans in the world and 265 million players (<https://www.worldatlas.com/articles/what-are-the-most-popular-sportsin-the-world.html> ; [www.fifa.com/mm/document/fifafacts/bcoffsurv/ema-ga\\_9384\\_10704.pdf](http://www.fifa.com/mm/document/fifafacts/bcoffsurv/ema-ga_9384_10704.pdf)). To reach this market quickly at scale, **TFA** partners with clubs and players offering them **TFC** in exchange for promoting **TheFutbolApp**. We have successfully partnered with clubs in Cyprus, offering them advantages within our app and revenue sharing (paid in **TFC**) from ads run within their section of the app in exchange for promoting us to their fanbase and ecosystem.

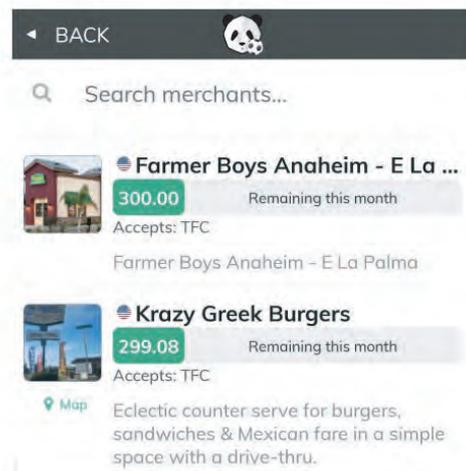
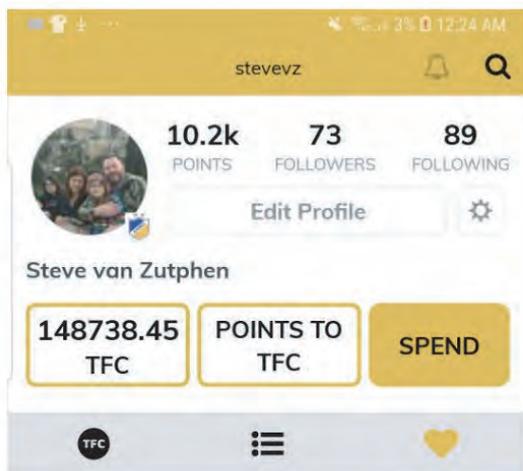
Vendors that accept **TFC** also encourage people to download TheFutbolApp (**TFA**) to earn **TFC** that can be used for payment at their establishment. They will typically have a sign on the counter with a bar code that says “We accept **TFC**, download **TFA** today and start earning **TFC**!”. This attracts many new users that invite other users to enjoy **TheFutbolApp**. These invitations are rewarded with points that can be converted into **TFC** and spent in real world locations in exchange for food, drink or other goods and services. Currently 5,000 points are required for each **TFC**. Once the **TFA** user accumulates 5,000 points or more they can convert them to **TFC** conversion is very easy to use in **TFA**'s profile section. Once converted from points **TFA** automatically adds the **TFC** to the user's wallet.

## Primary Monetization model

**TheFutbolApp (TFA)** makes money by growing the value and liquidity of **TFC** in the markets as well as earning these tokens in exchange for advertising that is placed within the app. We believe that **TFC** grows in value as its multi-purpose usefulness in the real world increases and the number of participants increases. **TheFutbolApp (TFA)** can attract many millions of users and welcome them into the **TFC** crypto economy.

## Crypto for the masses

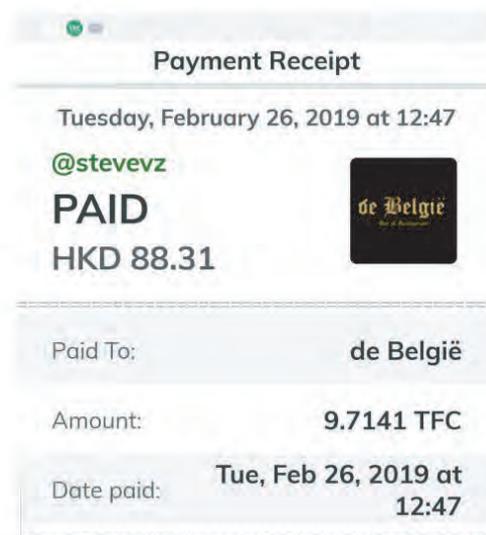
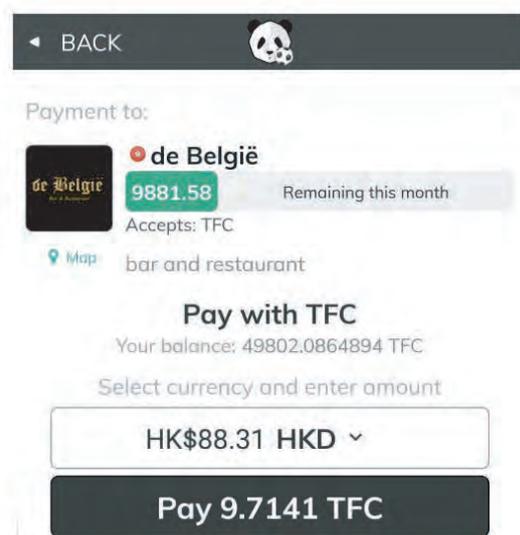
Understanding crypto, setting up and securing a crypto wallet, purchasing, obtaining or mining crypto, and spending crypto are very complex tasks. The market to date has been limited to sophisticated technically adept early adopters, and they have been richly rewarded for the participation, sharing the spoils of hundreds of billions in new wealth. **TFA** makes it easy for any fan to obtain, understand, use and benefit from crypto.



Our **TFC** token is just a few clicks away. We secure the users' wallets, manage their secret keys and do all necessary background operations for them. Because we already have vendors participating in accepting our **TFC** (so that they can run ads in **TheFutbolApp**), our users instantly understand how they can use **TFC**.

## Our TFC payment gateway

Our app ecosystem and related products (POS Register, Wallet, Mobile Pay system) also allow vendors/merchants to accept **TFC** with ease so they can get the tokens they need to advertise within the app while attracting new customers.



The process of payment with **TFC** is easy for the user and the vendor/ merchant.

## Team

Our team of nine developers have worked together for over a decade on dozens of sophisticated products serving over 45 million unique users around the world. Our executive leadership team has decades of world class experience in all aspects of technology businesses - Fortune 500, private, big and small.

We continue to hire and attract top people in all categories of the business as we prepare for worldwide expansion of **TheFutbolApp (TFA)**. The app is available for download from the link on thefutbolcoin.io website, or simply search “**TheFutbolApp**” in either app store.

## How can the token be obtained

- Within the TheFutbolApp (TFA): 300 million tokens to be earned by taking actions that are valuable to TheFutbolApp community such as posting good content, participating in discussions, inviting friends and participating in fun free games
- On Bittrex Global, StellarTerm and LATOKEN exchanges
- Via peer to peer transactions between users
- By placing goods or services for sale in our store or wallet



## Why Stellar?

Stellar is an open-source network for currencies and payments. Stellar makes it possible to create, send and trade digital representations of all forms of money—dollars, pesos, bitcoin, pretty much anything. It's designed so all the world's financial systems can work together on a single network.

As mentioned prior, Stellar has no owner; if anything it's owned by the public. The software runs across a decentralized, open network and handles millions of transactions each day. Like Bitcoin and Ethereum, Stellar relies on blockchain to keep the network in sync, but the end-user experience is more like cash—Stellar is much faster, cheaper, and more energy-efficient than typical blockchain-based systems. (Reference: <https://www.stellar.org/learn/intro-to-stellar>).

Because we are using **TFC** as a tokenized buying method for purchase of football tickets, merchandise and crowd-funded donations, we needed the speed, stability and low cost of transfer. An additional benefit of Stellar is the automatic listing of **TFC** on the StellarTerm Decentralized Exchange, allowing our user community and investors to unlock value outside **TheFutbolApp** ecosystem with **TFC**.

## Legal and Regulatory Compliance



TFA-TFC has operations based in Cyprus, Singapore and Switzerland and accordingly is subject to the regulatory regimes of those states and to the cognizant authorities of the European Union, of which Cyprus is a member state.

European regulators generally follow a tripartite classification scheme for blockchain-based tokens, i.e., digital assets that are created and secured by a combination of cryptography and distributed ledger technology: (1) virtual currencies, i.e., tokens used and accepted for payments outside the network of the issuer, in a manner similar to fiat currencies but not issued or backed by any governmental authority; (2) investment or security tokens representing debt or equity claims upon the issuer, or similar financial instruments such as options, other derivatives or unit trusts or funds; and (3) utility tokens that are used to provide or offer access to applications, services, goods or networks and are not generally accepted as a means of payment outside the ecosystem created and supported by the issuer.

In our compliance efforts, we take into account the degree of risk inherent in the TFC for those who acquire it:

- Risks to consumers (e.g. from fraudulent ICOs that never deliver the promised system in which the token will purportedly operate)
- Risks to consumers from inadequate disclosures of how the tokens they acquire can be used in the future
- Risks to individual privacy
- Risks of money laundering via use of the TFC

Because TFCs are used to offer and provide goods and services only on the TFA platform and within the contours of its associated platform and ecosystem, essentially a self-contained micro-economy, and because TFCs offer no debt or equity claim upon the issuer, TFCs fit into category 3 above and not into categories 1 and 2. TFCs are not financial instruments or a virtual currency within the operative definitions and interpretations of authorities in Cyprus, the European Union and Switzerland.

Holders of TFCs have no claim against the assets of the issuer, nor do they have any claim or right to redeem TFCs at par value or issuance value.

Under the definitions and interpretations of the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA), TFCs are utility tokens and not virtual currency, electronic money or financial instruments. TFCs are thus not subject to an EU-wide regulatory scheme such as that applicable to electronic money and financial instruments, but are subject to the national laws of EU member state Cyprus as well as, in respect to some aspects of the TFC, the laws of Singapore and Switzerland.

TFA is consistently monitored for risks to consumers, risks of money laundering and terrorist financing, and risks of security breaches with respect to the private

keys of TFC holders and the personal information of TFC holders, pursuant to a company risk mitigation plan.

To the extent that TFCs become tradable on additional exchanges over time, TFA cooperates with such exchanges in their know-your-customer (KYC) programs and protocols to prevent TFCs from becoming useful for money laundering or terrorist financing purposes. TFA also provides those exchanges with additional criteria to ensure the highest level of compliance with regards to the regulations of the states where it operates.

TFA aims to comply with the highest standards in terms of anti-money laundering (AML) policies and establish itself as a trustworthy player of the crypto industry. TFA takes active measures to ensure that TFCs do not become usable for illegal purposes in any significant respect and has created an AML committee whose expert members will monitor the evolution of this landscape and advise proactively TFA's board on the best behavior to adopt and comply with the European and the Swiss standards.

<sup>1</sup> See, e.g., "Report with advice for the European Commission on crypto assets," European Banking Authority, Jan. 9, 2019; "Advice: Initial Coin Offerings and Crypto-Assets," European Securities and Markets Authority, Jan. 9, 2019.

<sup>2</sup> See, e.g., "<https://www.admin.ch/gov/en/start/documentation/media-releases.msg-id-81563.html>"; "<https://www.cmta.ch/standards>"