



LUX ANT DIGITAL

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In timp ce depunem toate eforturile pentru a asigura ca orice material din aceasta carte alba este corecta si la zi, ar putea sa nu fie exhaustiv, contine declaratii anticipative si poate fi schimbat.



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ABSTRACT

Din punctul nostru de vedere si din intreaga comunitate cryptografica, lipsa de inovatie in domeniul managementul patrimoniului financiar inseamna ca ramanem ancorati in trecut. Oportunitatea care este oferita noua pentru a incepe sa fim parte din liderii noii ere digitale nu a fost niciodata atat de grozava si enorm de benefica pentru toti.

Acest acces la modernizarea tehnologica reuseste sa altereze modelele comerciale ale bancilor prin reducerea semnificativa a costurilor si cu o crestere semnificativa a castigurilor din cota de piata prin achizitia digitala a clientilor.

In urmtorii 2 ani, noua generatie a mileniului va incepe si noi ne vom adapta la toata tehnologia pe care evolutia financiara o aduce.

Putem confirma ca, criptomonede, putin cate putin, sunt clasificate ca o clasa de asseturi si ca nu sunt multe solutii de investitie personalizate sau consilieri financiari valabili pentru comunitatea cryptografica. Doar cativa au cunoasterea necesara sa le manipuleze prin minimizarea riscurilor si foarte putini sunt pregatiti sa se acordeze la una dintre cele mai grozave realizari din istorie. Pe scurt, ar trebui sa reconstruim intregul sistem financiar si centralizat ca acela pe care l-am avut la data, printr-un sistem descentralizat si in intregime transparent.

Lux Ant Digital sustine un Plan de Continuitate Digital, fiind in intregime analizat si dezvoltat anterior, care include comunicatii de criza, fie ca sunt sisteme informationale, servicii de suport sau operatii.



INTRODUCERE

Dupa cum bine se vede, integrarea industriei bancare si inovatia in era digitala este obstructionata de catre malpraxis-ul monetar al sistemului financiar centralizat. Demonstrand o atitudine sovaitoare a acceptarii a noi tehnologii digitale.

Aceasta inseamna ca doar cativa pot avea acces la bogatia manageriala de companii specializate in domeniu. Toata aceasta limitare ne forteaza sa crestem in elitisti si intr-o lume separata si sfarsim prin a lua parte in acest monopol.

In primul rand, banii continua sa fie forma de bani dominanta, in special in economiile de dezvoltare, chiar daca stim ca aceasta se va schimba in urmtorii zece ani. In al doilea rand, banii digitali si electronici castiga din ce in ce mai multa popularitate. Si in al treilea rand, noi tipuri de bani pot fi adusi in viitorul nu prea indepartat in timp ce tehnologia avanseaza atat de rapid. Pare ca nu este usor de acceptat de sistemul monetar centralizat, noua schimbare ce vine, dar este de observat ca exista o tendinta ca sa fie acceptat de client.

Realitatea este aceea ca este o necesitate urgenta in societatea noastra, unde beneficiile sistemului bancare ar trebui sa fie pentru toata lumea, nu doar pentru cativa. A fost observat in ani, ca acest tipar al descentralizarii predomina intr-un mod intrerupt.

Astazi intalnim multi oameni care au impartasit acest gand si discuta despre cateva solutii la aceasta problema. Raspunsul nostru la atata nesiguranta ne duce la concluzia de a face saltul catre noua era digitala. Putem sustine ca intram intr-o lume noua unde DAO - Decentralized Autonomous Organization- prezinta o guvernare alternativa independenta, lasand totul in mainile unui lucru mult mai simplu, mult mai transparent si cu mult mai de incredere, precum contractul inteligent. Acestea sunt doar linii a unui cod deschis la care toti utilizatorii pot revizui si pot decide daca sunt de acord sau nu, inainte de a incepe executia acestuia.



Istoria bancara a inceput cu un prototip bancar din urma cu 4000 de ani in urma. Putem spune ca modernizarea care a venit inca de atunci nu a fost consistenta in totalitate in era in care traim. In 1973, primul apel s-a putut face dupa un telefon mobil si a fost ca un rezultat cand am inceput sa ne familiarizam cu tehnologia. In timp ce anii au trecut, un sistem gratuit de mesaje nelimitate este creat de un proiect inovator, care ne face sa credem in evolutia tehnologiei adaptate in timpurile in care ne aflam acum.

Avand toate acestea precizate, de ce tot ce cuprinde sistemul bancar centralizat continua si pana in aceasta zi cu aceeasi metoda precum in urma cu sute de ani?

Inca din 2009, Blockchain a devenit o tehnologie potentiala distructiva. Misiunea sa este de a executa ca manager de carte mare a tranzactiilor distribuite prin reseaua computerizata. Aceasta retea este o incarcatura de urmarire a unui record imutabil a tranzactiilor printre alte functii, care in principiu sunt oferite de banci.

Initial, cea mai remarcata aplicatie Blockchain a fost cea mai cunoscuta criptomoneda Bitcoin. Dar in prezent este o capitalizare de 340 miliarde de dolari printre toate criptomonedele, care confirma ca din ce in ce mai multi utilizatori folosesc sistemul. Combinatia de algoritm cu contractul inteligent va permite servicii financiare complet noi, pe care intreaga comunitate criptografica si membrii acesteia care apar zilnic, asteapta ancsiosi.

Comaniile sau indivizii care adopta o abordare focusata in cadrul comunitatii in jurul veridicitatii si a unei infrastructuri democratice, unde serviciile de investitie vor fi mereu livrate, in ceea ce priveste asteptarile comunitatii, acestia vor fi liderii zilei de maine.



PROBLEMS

PROBLEME INTALNITE

- Multi oameni si-au pierdut controlul asupra propriei mosteniri, care este limitata de catre Bancile Centrale
- De la cele mai sarace sau mai scazute standarde de trai ale populatiei, am observat ca au fost exclusi din cauza costurilor care sunt mai mari decat venitul pe care il pot genera.
- A third part of the world population is unbanked.
- Nowadays, if you are unbanked, you can only use cash, which limits you in many negotiations such as sending money, requesting micro-lendings, saving and even managing big purchases.
- The Central Banks are unable to end with the previous problems due to these high costs.

FINTECH Vs TRADITIONAL BANKING

It is not a question of a new discovery, but of a reality. Every day we face thousands of monetary disadvantages worldwide, from accounts being blocked due to irrelevant reasons, excesses of commissions for any type of account maintenance or cards, high interest rates in loans and/or mortgages, even for any movement of the balance or transfer, an abuse of charges is generated by the Central Banks. And because of all this, and because there isn't an alternative, we see ourselves obliged to continue using the financial system set.

“Raising a change of the current financial industry as a fight, such as David against Goliath, and Fintech against the traditional banking system, this is not a correct exposition, as it does not succeed in the diagnosis of the situation.”

The real threat to the financial traditional sector is neither the new technological companies, nor regulation or the negative interest rates. The new habits of the users are the ones that can knock down the current business models.



FINANCIAL EXCLUSION

In spite of being a relatively new concept in the academic world and in the area of the public policies, the term of financial exclusion was used for the first time in 1994 to show the process of retreating in the financial institutions of the most disadvantageous environments and the widespread closings of bank branches in these zones in disadvantage of some countries (Leyshon, 1994). In 1995, the World Bank confirmed that everybody should have access to the bank transactions, savings accounts, access to the credits and to the insurance services, and to be able to request all types of financial services.

RISK FACTORS

It is demonstrated as a dominant factor of risk the spatial and geographical aspects:

The removal of some bank entities in some areas, difficulty of access in the rural zones or in zones of low population density, etc. This reality can be seen in our closest geographical environment.

A study by the British entity Joseph Rowntree Foundation identified the following groups as especially vulnerable to the financial exclusion:

- Unemployed people
- Young women without a job, education or formation
- Tenants of council houses
- Single-parent or divorced families
- With disability, mental health or drug addictions
- Prisoners, ex-prisoners or relatives of prisoners
- Members of ethnic minorities
- Immigrants
- Asylum seekers and refugees
- Homeless
- Old age pensioners
- Women
- People with basic/simple bank card
- People with low income



FINANCIAL EDUCATION

- 1ST PRINCIPAL: The financial education has to actively promote itself and must be available in all the stages of life constantly.
- 2nd PRINCIPAL: The programs of financial education have to be carefully monitored so that they satisfy all the needs of the citizens.
- 3rd PRINCIPAL: The consumers must receive education and knowledge on the financial and economic matters as soon as possible, starting from school.
- 4th PRINCIPAL: The plans of financial education must include general instruments of awareness regarding the need to improve the comprehension of the problems and financial risks.
- 5th PRINCIPAL: The financial education that they are given by the lenders of financial services must be contributed in an equitable, transparent and impartial way.
- 6th PRINCIPAL: The instructors in this field have to possess the adequate formation and the adapted resources to give such courses on financial education in a fruitful and confident way.
- 7th PRINCIPAL: One must promote the national coordination of the interested parties in order to obtain a clear definition of functions, to facilitate the exchange of experiences and to rationalize and prioritize resources.
- 8th PRINCIPAL: The providers of the financial services of education have to evaluate regularly and, if needed, update the plans that they manage, that is to say, adapting them to the best practices of such field.

“Financial exclusion is deeply linked to the social exclusion, due to the majority of the people who are in a situation of poverty or social exclusion, it is very difficult for them to access the financial services.”



THE SOLUTION

The banking system can be defined as the degree of participation that the people and the companies have in the financial formal services that a country offers. Its degree of importance takes root in a measure that a population has more of a banking system, the levels of economic growth are superior, providing that while it is major, the access to the financing of the economic agents, it turns into a mechanism to increase such productive capacities and to improve such levels of income.

The banking system is directly related to the meaning of incorporation. A major access of the population of minor income to the financial services can be turned into a decrease of poverty, allowing them to take part in activities to improve their income and to promote saving.

Between 2011 and 2014 the percentage of adults who had an account went from 51% to 62%, a trend that meant an increase of 13% of points in the account ownership in developing countries and for the role played by technology. Especially, the accounts of mobile money managing in Africa to the south of the Sahara, these are helping to extend and intensify rapidly the access to the financial services. Parallel to these advances, such information also reveals big opportunities to stimulate the financial incorporation of the women and the poor people.



POSITIVE SOLUTIONS

- The creation of an Entity specialized in Electronic Deposits puts end to so many problems.
- Open a new market niche in the financial business that in the beginning were vetoed to the small and medium investors and entrepreneurs. This way giving the opportunity, to the stagnant microeconomy, a way of opening new horizons to our innovative decentralized banking system.
- The base to this electronic banking is the Blockchain, which allows us to include this part which the Central Banks cannot due to its high management costs.
- Lux Ant Digital, through the new technology of "Smarts Contracts", replaces the traditional contracts. Minimizing this way, the high costs of commissions of third parties, in a simpler, quicker and more secure. The smart contracts execute any sort of agreement between two or more intermediaries in an autonomous way, decentralizing the management between both parts.

The solution is found, once created the network ERC-20 of which you dispose of a great digital programming system, to which we call "Smart Contract".

Smart contracts are programs that execute registered agreements between two or more brokers, they are designed with an autonomous technology, that is, that decentralizes the management that corresponds to the parties involved with the contract, programmed with a series of codes that cannot be deciphered or changed in any way, because their autonomous technology is responsible for assigning compliance with the variables, in order to obtain the best results.

By substituting human management for the intelligence of a system that has the ability to account for, determine, securely and automatically secure the conditions of a contract at a lower cost, it is possible to determine that artificial intelligence has become a better option.



Our trained infrastructure of experts specialized in heritage management, we offer a wide range of solutions for the most studied diversification and analyzed every detail.

We started to work on the project, as we can observe, the integration of the banking industry to the innovation of the digital age, is obstructed by the bad monetary practice by the financial centralized system. Demonstrating an attitude opposed to the acceptance of the new digital technology.

This means that only a few can have access to wealth management by specialized companies. All this limitation, forces us to grow in an elitist and separatist world and we end up playing part in this monopoly.

PRODUCTS & SERVICES

The function to create an EDE, allows the user to be able to operate in a decentralized way, without depending on a third one who executes their operations, to link this on-line account with an official bank account, gives the user the power to work with FIAT to continue supporting/managing with the use of cash.

To give this main function services, a series of added products, the App linked to the account of the user which will allow people to work from their telephone, in which they will be able to manage to send money (Euro, dollar, Ethereum, Tokens, etc.), to make payments of any type (receipts, lists, etc.), to make on-line purchases, to save, to request micro-lendings and above all. Everyone will be able to make operations such as dealing with any type of currency by means of our platform. To all this, it is allowed to add the Alux Bank's own totally secure payment card.

The society wants to create a secure network of local collaborators as a service point of Alux Bank, to be able to make any sort of transaction. At the same time, we also want to establish ATM machines for such services. All this will be integrated by means of a Smart Contract.



1. Electronic Banking platform with own account of official bank.

In the middle ground are the business of electronic money, which are not banks or Fintech, but have the ability to operate as both they comply with the provisions of Law 21/2011 of electronic money and obtain the required license to issue and processing digital money. According to this law, "it means for electronic money stored monetary value electronically or magnetic representing a claim on the issuer which is issued on receipt of funds for the purpose of performing operations and services and be accepted by a other physical or electronic money issuer legal person.

That is, the EDE calls require an even more powerful technology platform that Fintech to comply with the rules on security, prevention of money laundering and operational risk, for instance. And on the other hand, they may operate as any financial institution it is currently doing with their different models of mobile banking, with the required approvals of activity. This places the EDE in a competitive advantage to additionally provide services "and regulatory core banking", for now, the Fintech are not authorized to perform.

DEVELOPMENT PLATFORM FOR ELECTRONIC BANKING

Electronic banking is a telematics service provided by financial institutions whose mission is to enable its customers to perform operations and transactions with their products, independent, secure and fast real-time autonomously.

We want to present the electronic banking service for both businesses and individuals, with businesses and freelancers that make more intensive, dynamic and professional use as it offers greater convenience and speed in their daily management. The most common within the electronic banking operations ranging from transfers and sending and receiving files or notebooks management to see the movements of the accounts, among many others. Electronic banking offers a number of advantages that create value:

- Comfort and availability 24 hours a day.
- Global Access.
- Speed and time savings.
- Cost savings for both the bank and the customer.
- Transparency of information.
- Offer customized products and services.
- Very low fees



ISSUANCE OF PAYMENT SOLUTIONS

With the platform Lux Digital Ant presented as an Electronic Banking, you can build close relationships with customers, suppliers, family, etc. and control the experience of buying, selling, sending money and / or digital assets from login to the end of the transaction.

Lux Digital Ant integrated into your custom operations experience and allows customers to use their credentials commonly used to identify and transact on your website.

To all this, we add the low costs of transaction fees than traditional banks do not offer their workers were involved as third parties in transactions. Ant Lux Digital Smart Contract apply where intermediaries do not exist and thus reduce service costs.

Like other services, we have designed issuing microloans with a pre-feasibility study of the customer upon request and all at a single click, using the Smart Contract. This will reduce the costs of the interests of each of the loans requested by ensuring the comfort and ease of fees to be amortized.

2. App to manage your funds (With module to compile biometric information for the user + API for third parties.)

Lux Ant Digital wants to make the network of products and services go one step further. It uses its own APP where all the users, once registered, will be able to perform any type of operation by using it. Those users with identification problems will be able to sign in using the protocol checks; such as facial and voice recognition.

With the APP Alux Bank, you will be able to carry out negotiations such as the sending of money, saving, collections of lists or other payments, currency conversions, on-line purchases and requests of micro-lending's, as well as others.

In the same APP, it will be possible to find a portal of social network, where there will be access to only those that are clients of Alux Bank. The portal mentioned previously will allow all those users that need to make a publication.

We are seeking to create the opportunity to make your own profile allowing you to interact with others. However, also allowing you to make your profile private in case of not wanting to interfere in said social network.



TECHNICAL PART OF THE BIO-IDENTIFICATION OF THE APP

The bio-identification is obligatory to create an account. The process consists in taking photos, recording videos of the user using facial gestures and using speech recognition.

The chosen software works with the hardware provided by Android 5.0, totally useful with attainable devices and equipped with a frontal chamber and microphone.

The user will be able to gain money by inviting friends and start doing transactions. In addition, we enable the possibility for them to earn a living using their mobile phones, which makes it more impressive.

TECHNICAL REQUIREMENTS

1) Mobile APP (Android, since it is in use in 95 % of the market of the underdeveloped regions).

2) Software for authentication (every "part" of the information of every person will have to be stored in an encrypted and decentralized way)

- To satisfy these two conditions, it is enough to create the applications and buy the license rights for the best available Bio-ID solution.

3) The procedure of identification and authentication will have zero costs for the final users.

- To comply with the third condition, it is enough to specify in the protocol that the nodes/hubs that they must add "parts" of a new person in his database and support such synchronized databases.

4) The transactions will have zero costs for the senders.



3. Completely secure payment card.

The innovative emission of debit card payment, it allows us to give the approach to design a simpler card. This action is functional, without the need of a chip and/or a pin, using a simple QR code that Alux Bank links directly with said bank account.

The efficiency will allow the extraction of cash from any cashier Alux Bank and for the future central banks associated with it, as well as the payment in any small or great trade, only with the simple gesture of spending the QR code

It will be based on a card without GO making it easy to detach it from the account in case of loss or theft, it is as simple as entering the online platform and canceling the stolen or lost card.

The cards Alux Bank collaborators of the company will be available for all the traders as well as requesting through the APP.

4. Service of sending money with the minimal cost of commission and maximum speed without intermediaries.

The method of sending money is used every day, due to the fact that many people do not have bank accounts, they could use the services mentioned above.

Who uses the money sending service?

- Any person who needs to send or to receive money in a fast and secure way.
- People who help relatives or friends.
- Travelers in an emergency situation.
- Business people that need to send or to receive money rapidly for their work.
- Someone who wants to send a gift in cash.

The traditional methods request an identification in case of receiving the money and extracting it as cash, bering in mind the limitations of international transfer, and the limitations of extraction in cash. Throughout this process, the person waiting to receive the amount of money should have access to the money sent because of the lack of transportation.



In Alux Bank, we offer the possibility that any person in the world can receive money without their geographical location being of importance.

The method of automatic conversion of our platform will do the change without an intermediary

The fast and easy execution of Smart Contract's that will perform the operation with the minimal commissions and maximum rapidity without forgetting the high safety.

5. Physical ATMs throughout the world

Lux Ant Digital wants to implement a cashiers' network ATM in the whole world. The functions of the cashiers will be:

- Conversion of cryptocurrencies as Ethereum or Bitcoin, for the currency that the solicitor needs.
- To execution of the inverse service to the previous one, to carry out the conversion of currency for Ethereum or Bitcoin.
- To deliver cash and to receive FIAT in Alux Bank's APP.
- To execute the inverse service to the previous one, to carry out the conversion of FIAT and to receive cash in an instant.
- To recharge Alux Bank's cards by means of the cashier.

6. Business Network with our brand (like tobacconists, newsagents, shopping centers, etc).

The main idea of causing the growth of the Alux banking network and this is a way of promoting its use, collaborators for the contracts with professionals and companies for the issuance of cards and recharge them.

The vision will focus on the chains of shopping centres, streets, in every country, bookstores, at the gas stations, cabins, etc. This way we will be able to be closer to our users.



7. Secured micro-loans

With the platform of Digital Lux Ant presented as an Electronic Banking, you will be able to begin relationships with your clients, suppliers, relatives, etc, and to control the experience of purchase, sale, sending of money and/or digital assets from the beginning of the session until the end of the transaction.

Lux Ant Digital allows the clients to use their credentials of habitual use and to identify and to make transaction on their web. To all that, we will charge the minimum costs for the operations. In Digital Lux Ant we apply the Smart Contract, where the intermediaries no longer exist and this way we reduce services costs. We have designed the emission of micro-lendings with a previous study of viability for the client who requests it and everything aT one click, using the Smart Contract.

This will allow cheaper costs for the interests and guaranteeing the comfort and the facility of the fees to be redeemed.

HOW TO USE IT

The user/client once he/she has passed the biometric level recognition and uploaded/entered in the Alux Bank platform. The user which does not desire to take part in the portal, will be able to decide at any given moment is their profile is private or public.

As we mentioned before, the entry will reflect all the different publications of the users; the launching of new startups, for new business or extension, requesting a micro-loan both from individuals or companies, etc.

Publications will be related to new investments and requests for micro-lendings. According to the profile of each user, it will create a type of request or other one due to his needs.



IN CASE A MICRO-LOAN IS REQUESTED

On the other hand, the profiles will be interested in helping and collaborating in covering the requests needed, this is one way in which we want to give the capital to other users to be able to proceed with the lending or investing in some published project, it will be able to be done by means of the Smart Contract integrated inside Alux Bank's platform.

The lending profile will proceed to accept the request directly with the plaintiff, without intermediaries, saving itself high costs of management and improving the process thanks to the rapid response of the smart contracts.

Once the request is closed, the plaintiff of the same one, will proceed to the returning of the lending in the margins established and marked in the agreement with its due interests.

COLLABORATION WITH FINANCIAL ENTITIES

Lux Ant Digital will link part of its projects to collaborate with financial institutions, thus it will grant facility of integration inside the operative official ones. Our approach in working with central banks and endorsing digital additional coins will be our principal aim will be financial- economic and social incorporations, this will help us to endorse initiatives at a much greater scale and as microeconomies, at the same time that we will be able to improve the international transactions. Definitively, we will be able to offer the above mentioned financial institutions, the systems and infrastructure to integrate or to issue its digital coin, as well as the products in order that clients interacts with said currency in multiple ways.

Finally, the information gathered by the central banks from our platform will provide the necessary information to manage and to regulate the mentioned system in a totally effective way.



THE MARKET

There exists more than a third part of the world population, which does not possess any access to financial formal services. The great majority of them are in the developing economies of Sub-Saharan Africa, the Middle East, Oriental Asia, and the region of the Pacific.

The underdeveloped banking infrastructure, the high cost of the financial services and of the distances from and towards the bank branches, the lack of identifications, the low income and rates of literacy, the frequent civil conflicts, and even the wars are all factors which contribute to the low level of presence of bank branches out of the urban principal centers in these economies.

The opportunities are immense to solve the problem of them without a banking system. The countries with the highest percentage of citizens tend to also have the economies with most rapid growth. An example would be the middle class of Africa, which has tripled during the last 30 years and now it is formed by more than 300 million people. The general expense in goods and services in the African countries have increased to near 860 billions dollars in 2008, and it is hoped that this number will increase up to 1,4 trillions of dollars in 2020.

This is an incredible opportunity for all the parts involved (if we were allowed to gain access to the international capitals, Africa for example might be capable of growing faster than it does now. In the same way, the companies out of the continent would be qualified to do business with a great number of people, who until now have not been exposed virtually to products and financial foreign services). To have a lot of people isolated from the international capital presents a great opportunity lost for these people as well as for the international community. This growth, though it is rapid, it continues being severely blocked by the lack of access to financial formal services.

The people who seek to initiate their own business or, for example, to start saving money, cannot obtain a credit or a deposit account, respectively. Without the bank companies, the transfer of money also prevented, in most cases there is the physical presence of both counterparts required.



Furthermore promising that the cryptocurrencies themselves, are the diverse projects constructed on them. Whereas the cryptocurrencies themselves are useful, they have some disadvantages such as the high volatility of the prices.

The Smart Contract of Ethereum's network offers a simple way of transferring values. They can be sent to any place at a very low cost. An identification is not necessary or a bank infrastructure to use them: all you need is a smart telephone with access to Internet to send money across the continent and the world. Furthermore promising that cryptocurrencies, they are the diverse projects constructed on them. Whereas the cryptocurrencies are useful, they have some disadvantages such as the high volatility of the prices.

Understanding the problems of a client which does unbanked, the developers have elaborated the functions so that one is assured that the product will remain accessible for people who are unrolled in the economies which is developing. A simple system of facial and/or voice recognition provides a method of authorization for people without identity documents. In addition, an egalitarian system of Tokens's emission, already created, allows the incorporation of familiar units with low income.

They are companies such as these, which centre on the particular needs of the communities that are unbanked and offer solutions to their specific problems, which can have major potential on these emerging markets.



OUR GOAL

OUR AIM FOR THE DEVELOPING COUNTRIES

- To reduce the level of poverty.
- To give the possibility of offering work at a distance and economic growth increasing the saving and the capacity of lending.
- Innovation and infrastructure: the electronic finance will allow the creation of new business and products.
- To minimize the inequality of classes.
- The equality of genre will be established promoting the financial electronic activity to women increasing the control on their own funds and business.
- To improve the quality of the education by means of immediate access and capacities of payment.

THESE PREVIOUS ASPECTS WILL HAVE AN IMPACT ON THE IMPROVEMENT OF

- The economic situation in the countries of the third world will reduce the immigration that the advanced economies face, particularly in the European Union, where enormous tensions are created in the social well-being systems and the high costs associated to the problem.
- As a vicious circle, this would provoke that the companies out of the continent would have more opened doors for themselves when business delas with a great number of people, trades and markets, which util now has not been exposed virtually to products and financial foreign services.

Alux Bank is neither a well-being or a charity, but we try to give the ideal solution to the people in order for them to change their lives and to go out of the high economy in taking part in a new digital economy which they can help to construct/build, and it opens the doors for a second niche of market for those already developed countries.



BUSINESS MODEL

Lux Ant Digital has designed two strategies to generate income, the activate one and the passive.

Active model:

- Personalized development of the Tokens.
- Own Trading Robot.
- ATM's Manufacture with personalizad software.
- Custody of digital assets in the surest and most transparent form.
- Consultancy and Advising of Digital Assets.
- Service of dealing with digital assets (exchange).
- Network of training of private courses training for external parties that may be interested in the company (Courses of Cryptocurrencies, Blockchain, Smart Contract, Trading of digital assets).

Passive model:

We have created the offer of the development of 1 Billion of Tokens ALUX, which has as an aim, inically, to give liquidity to the company to be able to achieve our intentions. In the same way, the sale of said token will be able to be negotiated, once passed the period of Pre Sale, in several exchanges rates that will be quoted. The buyer of Tokens, in order for the Company recognizes the quality as a partner and the he/she could exercise the rights as a partner and especially the collection of dividends will have to be justified in the corporate web of the company, accrediting the fulfillment of all the legal requirements KYC and AML that are established in the legislation of the country that exercises the headquarters.



We can allow ourselves to say that although not the whole world knows how to manage the new technologies, we have entered a new age, where the current generations are born, grow and learn by means of all kinds of technologies. Because of this, it is important that we can advance ourselves to the use of new financial systems, and take the step into understanding, that we cannot maintaining ourselves in the traditional banking system since we would be committing a serious mistake.

To continue evolving maintaining the current banking system, is like trying to make ourselves believe that a Seat 124, can be an electric car. There are things that are not functional and that can bring many problems as the days go on. Thus we find ourselves obliged to evolve simultaneously with the new technologies.

PRESENT RESULTS

Up to the date, Digital Lux Ant has (finished during the first round):

- The creation of the constitution of the company.
- Collaboration with external managers.
- Corporate Web with access to the user / client.
- Development and activation of tokens created.
- Module of purchase for tokens inside the web.
- Activation of sale of tokens.
- Bot de Trading's Development + IA.
- Management service of dealing with digital assets.
- Custody service of digital assets.
- Service of consultancy and advising of digital assets.
- ATM's's Manufacture under order.
- Beginning of Bounty Program.

“Nowadays we have a clients' portfolio which since the beginning of the company, all our services have been used by the society/clients.”



GROWTH STRATEGY

PRIVATE PRE SALE ROUND 1		
• Completed milestones:	• Timeline:	• Money tarjet
<ul style="list-style-type: none"> - Website - One Page & Short version - Whitepaper V1 - Token Dynamic + Token Supply Structure - Jurisdiction Legal & Physical - Initial Product Design - Initial Market Partnerships - Engagement Advisor 	<ul style="list-style-type: none"> - 1th March - 16th June 	<ul style="list-style-type: none"> - 100K

*** The previous aims are finished and developed in their entirety, with this we might say that the second round happens to be the first and only round.**

PRIVATE PRE SALE ROUND 2		
• Completed milestones:	• Timeline:	• Money tarjet
<ul style="list-style-type: none"> - Alpha product working (tokenization stage) - Video of the project - Initial Community - EDE Constitution - External managements procedures - Start Bounty Campaign - Whitepaper V2 - Softwares & Patents 	<ul style="list-style-type: none"> - 20th June - 31th August 	<ul style="list-style-type: none"> - 1M



PUBLIC PRE SALE ROUND 3		
• Completed milestones:	• Timeline:	• Money target
<ul style="list-style-type: none"> - Alpha product working (Exchange) + Beta tokenization part - Whitelist ready with 10k users - ANN Thread in Bitcointalk - Airdrop Launched out of Bitcointalk - Bounty Program - Promoting services 	<ul style="list-style-type: none"> - 1th August - 31th October 	<ul style="list-style-type: none"> - 1M - 2M

PUBLIC TOKEN SALE ROUND 4		
• Completed milestones:	• Timeline:	• Money target
<ul style="list-style-type: none"> - Beta Product (both Tokenization and Exchange) - Team Completed (at last 10-12 people on the website) - First workout use case already working 	<ul style="list-style-type: none"> - 1th November 	<ul style="list-style-type: none"> - 10M



FINANCIAL NEEDS

1M - 2018

Network expansion:

We make society grow according to the needs of the team and the speed of evolution within the project.

External hiring specialized personnel:

As society expands, we are committed to selecting specialized staff in certain sectors to improve day by day and grow in the sector.

New platform for personal users Lux Ant Digital:

Lux Ant Digital offers personal access for each of our clients. This access is offered from the control and management of the digital assets themselves, consultations with a 24/7 advisor, access to the company's accounts and various operations to offer absolute transparency to our services.

10M - 2018/2019

Regulation constitution EDE:

Regulation Constitution EDE: The principal practice of Digital Lux Ant is defined as a project that as a purpose looks for the necessary capitalization to manage process' of all kinds of licenses and permissions in the necessary jurisdictions to finally possess an EDE. In an intermediate area we find the of Electronic Money Entities, which are neither banks nor Fintech, but they have the aptitude to operate as a financial institution. It is done nowadays with different ways of mobile banking, with the obligatory authorizations of activity. It places the EDE in a position of competitive advantage to offer, in addition, services of " core and regulatory banking " that, for the present, the Fintech are not authorized to perform.



Development of Electronic Banking platform:

We want to offer the service of electronic banking both for companies and for individuals, being the companies and autonomous those who do a more intensive, dynamic and professional use since it offers them a major comfort and rapidity in their daily management. The most common operations inside the electronic banking system go from the transfers and the sending and receiving of the files or notebooks of management up to the consultation of the movements of the accounts, between others.

The electronic banking will offer a series of advantages of great value and, overcoat, we him will add the low costs of commissions for operations that the traditional bankings do not offer for his they involved as third operatives in the transactions. In Digital Lux Ant we apply the Smart Contract, where the intermediaries do not exist and this way we reduce costs of services.

Issuance of payment solutions:

As other presentations, we have designed the emission of micro-lendings, both private and public, with a previous study of clients viability which requests it and everything is just one click away, by using the Smart Contract. This is going to cheapen the costs of the interests of each one of the requested lendings guaranteeing the comfort and the facility of the quotes.

25M - 2020

I+D+i Plan

Global Regulated Financial Manager:

At this point, society is bound to have specialized personnel and regulated in the jurisdiction in which reside the seat of our electronic money institution.

Collaboration with a physical financial institutions:

Lux Ant Digital links part of their projects to collaborate with financial institutions thus granted ease of integration within the official operational.

Our approach in working with central banks and support additional digital currencies will be our main objective of financial, economic and social inclusion, this will help us support initiatives both at a large-scale and micro-economies, while improve international transactions.



ICO development supported:

Lux Digital Ant studies and develops the best formula for an ICO "initial offering currency", looking its best functionality and wishing, in 2019 to integrate and make collaborating with any financial institution.

The intention is not losing the essence that wraps the decentralization being able to, adapt it as mean of payment and being accepted in multiple financial institutions worldwide.

Ways to participate:

- An opened company: it is not the promoters' objective/aim to monopolize the 100% of the transaction.
- The participation of the shareholders is observed/contemplated in the register of the founding partners, making the workers acquire special responsibilities inside the company and, financial partners of temporary character.
- The company is open to any type of idea to create change or improvement from investor interest.
- The interested investor will receive, not only the traditional actions in front of a notary, not only that but he/she will receive Token's from that correspondent invested capital.
- The clients who only buy Tokens ALUX by means of the web, will not receive any type of dividend, unless they complete the forms of KYC and obligatory AML.



TECHNOLOGY

BLOCKCHAIN

It's a database, an accounting book, of which all who take part in the network will have a copy. The key to this technology is the consensus: if we all have the same information, this information is true. It registers and stores transactions (transfers of information between entities inside the network), eliminating essentially the need of "reliable" and centralized third parties. This information can be digital currency, information of identity or any other type of structured information.

THE REALITY OF HIS KNOWLEDGE

Knowing how and when to start being self-sufficient in the virtual financial world involves many risks in the management of digital asset managements itself. There is a progressive learning curve which cannot be missed.

New terms which have never been heard before, new interfaces created with maximum security, every day new cryptocurrencies, new ICOs including new Tokens, which we must know how to deal with them from knowing how to differentiate an ICO from a Cryptocurrency, to knowing the functionality of them, studying the usefulness of the Tokens and learning how to manage them.

All this can lead to a risk due to the misuse of digital wallets and the loss of large capital.

To all this we provide the solution on the management of digital assets, including training for each of its investors. The fact of not having time to review our own portfolios and funds means having to depend on a financial advisor specialized in the planning of digital assets which means being able to protect the assets against operational and fiscal risks.



SMART CONTRACT

Smart contracts are programs that execute registered agreements between two or more brokers, they are designed with an autonomous technology, that is, that decentralizes the management that corresponds to the parties involved with the contract.

A smart contract represents the constant evolution of technology, this is because it replaces the conventional contract, its autonomous design makes this type of agreement one of the safest inventions, because it allows investors to dispose of their capital in any business they wish to execute according to the established parameters, since the contracts can not be modified in any way.

They are a strategy that builds digital agreements, programmed with a series of codes that cannot be deciphered or changed in any way, because their autonomous technology is responsible for assigning compliance with the variables, in order to obtain the best results.

Due to this, the efficiency is increased, the security of the results, and a considerable reduction in relation to the cost of the contracts is obtained, this is due to the fact that conventional agreements must be made by a lawyer, who describes the variables, people being involved, scheduled dates and more.

By substituting human management for the intelligence of a system that has the ability to account for, determine, securely and automatically secure the conditions of a contract at a lower cost, it is possible to determine that artificial intelligence has become a better option.

SELF-CONTROL OF THE ACCOUNTS

The account holders of Alux Bank will find their own funds in the blockchain, and the users will be able to carry out transactions without the explicit approval of any intermediary or central entity, in an autonomous way. In other words, only the account holders have access to the key necessary accounts, and providing that they fulfill the rules established in the smart contracts that are administered by the network, the holder of the account can proceed with his own funds.



PRIVACY

The transactions and the access to private information, as well as the identity of the user, require a private password and a biometric recognition that is exclusive for the user of the device.

Under no concept will third parties have access to the private passwords of the user, nor will he be able to act as the users, there will be no access unless previously allowed by said user.

In addition, we are conscious of the challenges that guaranteeing privacy in a blockchain, and we will take advantage of all the functions of preserving the privacy, as the coding of information. In the situations in which there is a need to exchange information deprived from the user, an explicit authorization is requested from the user, and the only user that can authorize the above mentioned access with his private key.

SAFETY RISK

HUMAN RESOURCES

Our team of human resources we try to maintain our team/personnel fully qualified and completely updated in terms of Security and Management to make sure that they can face and internal o external threats.

We add a differential spirit: the Promoter Team's approach is to de-link as far as possible from the traditional models of financial services, technology and computer innovation companies, which have identified significant shortcomings in generating sustainable, differential and guarantees of success for clients: lack of vision, mission and values, instability of highly qualified personnel, lack of involvement of technical and commercial personnel caused by the concentration of decisions, minimal investment in training and technological recycling, etc.



On the basis of these errors and as a business philosophy, the following improvement elements are proposed with the aim of not only attracting the best professionals but also the best partners and, of course, the best customers:

- Recruitment and retention of talent: autonomous regime, variable remuneration according to commission for any employee based on company objectives set at the beginning of each year, indefinite hiring for the profiles associated with the development of softwares, etc.
- 360° communication: the professionals of Lux Ant Digital are specialists with extensive experience in their area so that operational decisions have to be shared, discussed and adapted if necessary.
- Specialization: the target market must know Lux Ant Digital for its high expertise in software development and for its digital financial management but, unlike a large part of IT companies, this must be absolutely true.
- External company image: In line with this philosophy and since it is contrasted that the usability of new technologies and computer advances are a key factor of success when leading this sector, Lux Ant Digital intends to print a design image again , modernity and differentiation towards the market through a more corporate image.

We offering a innovative vocation: the reinvestment of profits is a priority objective to develop a catalog of innovative products so, to the extent of the possibilities, the investment will be made in line with the billing.



CONSTANT EVALUATION

- Obtain the commercial possibilities that do not have to do with the core of the company focusing the attention of the whole team on the corporate development proposed.
- Strengthen relationships with partners with international capacity.
- Enhance the image and brand positioning focused on attracting the interest of buyers (Marketing, Advertising and Communication Managers of finalist companies) without neglecting the seriousness in the image printed by technology companies.
- Carry out a highly active competitive surveillance on the evolution of financial systems and regulations on digital assets.
- Given the novelty of the technology and the shortage of specialized personnel, promote recruitment actions for students in recent courses or recent graduates who are trained by experienced staff already hired.
- Special attention and critical monitoring of treasury. In case of raising external funds, assess the possibility of a financial manager contributed by the investor.

CONTINGENCY PLAN

We follow a management of continuity of business, in this way, to process the achievement of the capacity and maintenance of our company. It shapes a vital part of the safety management of information systems, planned and proven, that now knows itself more commonly as cybernetic safety. When we speak about continuity of the business we refer to the aptitude to survive the "bad things " that can have a negative impact on the company.



REGULATIONS & OBLIGATORY FULFILLMENT

The EDE calls require an even more powerful technology platform that Fintech to comply with the rules on security, prevention of money laundering and operational risk, for instance. And on the other hand, they may operate as any financial institution it is currently doing with their different models of mobile banking, with the required approvals of activity. This places the EDE in a competitive advantage to additionally provide services "and regulatory core banking", for now, the Fintech are not authorized to perform.

KYC & AML

As a regular entity, Digital Lux Ant promises to fulfil all the necessary and obligatory requirements for the regulation KYC and AML, to detect any fraudulent use of money from suspicious activities. We understand KYC controls and processes the supervision that as an entity is to know his new and former clients, from what they devote themselves to and where said funds come from, with the intention of avoiding favouring commercial relations with people involved in crimes such as money laundering, terrorism, governmental corruption, crimes related to drugs, between others.

KYC answers to a legal order of the financial institutions worldwide. On the one hand, they must carry out a formal identification of the clients by means of the presentation of the ID card, passport and NIE for the foreign clients, as well as of the NIF. And on the other hand, they are obliged to take part in the main identification, that is to say, to know at all times who is behind a company that is opening an account, etc.

All these requirements, which are needed as much for new clients as for those that have been for a long time, they are constant and therefore from time to time the entity client can ask this information from anyone. If the client refuses to deliver the documentation needed by his bank, this one can stop giving him services and proceed to the closing of his bank accounts with the entity.



KYC PROCESS

Alux Bank believes accounts with digital identities integrated for all his users and it checks them across a compound process KYC. This validates the identities of the user and it they leads to the services according to the jurisdictional regulations of every country. There will be in use the model of biometric record by means of facial and vocal recognition, thing that will allow many people, that scarcely should have identification, to join the financial global system.

PSD2

The new implementation of the service PSD2 will bring one of the major changes of the latest years in the bank and financial industry, especially from the digital point of view and of the mobile applications.

The European Union adopted a new "board in services of payment " (PSD2), improving the existing rules and, especially, promoting the payments via the mobile and through the Internet, in an attempt to bringing the bank companies over to the new digital times in financial matter and of payments. It is now, in 2018, when all these procedures come into force, and that will suppose an important enough change of which we will begin to be conscious of soon.

This one service allows us to authorize simply the trade where you carry out the purchase in order that it authorizes payments in your name across a bank account. For it, the trader and bank will be able to communicate across an API without needing to appeal intermediaries as Visa or Mastercard that, till now, were those who were loading the amount of the purchase in the current account of the consumer.



With PSD2, the holders of the account will be those who will give the permission in order that such information is accessed by a third party that has license to offer services of payment. With these permissions, it might seem that the intermediaries' elimination is now unnecessary to make the payments more vulnerable on line. But not beyond at all of the reality.

The own board has established a set of safety elements, though some of them will not be binding until September, 2019 allowing the banks time in order that they can fit such technology. The check will be performed across two factors, between which they find a password, PIN code, the number of the card, the mobile phone and enclosed the scanning of the iris or the fingerprint.

In fact, it is very probable that many applications of third parties carry out this check in only a step or even none, which will facilitate and make the process of purchase simpler on the part of the consumer.

In addition, having to regulate the access to the bank accounts of the consumer on the part of third parties, some technologies are avoided as the Screen Scraping, which they take part in tracking the information of the clients for a normal user and later this information is used to facilitate access or to reduce the time checking and analyzing, for example, to grant a lending.



TOKEN ALUX

SALES OF THE TOKEN ALUX

Lux Ant Digital S.L. has developed a digital token, which is an intelligent contract provided by the Ethereum network. The name of said token is “Alux Digital” and its ticker is ‘ALUX’. The Token has been certified and checked by developers of the standards of Ethereum. The tokens are managed like an Ethereum purse, and they work the same as a virtual coin, meaning that every movement or transaction is registered.

The buyer of tokens, in order that the company recognises him as a quality partner and that he may be able to make usage of his rights and mostly the special payments of dividends will have to be justified in the corporate web of the company. Proving the compliance of all the existing legal requirements KYC y AML that establishes the current legislation in the country that exercises the seat

The token is of free usage for members as well as third members and there is no need for any prior communications with the remaining shareholders.

With the view to equip the equity of the token, the shareholders authorize the administrator so that he can request the contribution of the tokens in the specialized web pages online, being in compliance to the requirements of the foreign exchange offices so that they may list their quoting price.

It is also approved, if the administrator finds it necessary, to hire the services of a Market Maker (market creator) with the aim to avoid abrupt or sudden movements on the price of the token.



OWNERSHIP & CUSTODY OF TOKEN

The proposal for the creation of the Tokens ALUX aims to provide Lux Ant Digital with liquidity and be able to carry out the purposes. In this way, the sale of the Tokens ALUX can be negotiated after the pre-sale period, in several exchanges.

The buyer of tokens, in order that the company recognises him as a quality partner and that he may be able to make usage of his rights and mostly the special payments of dividends will have to be justified in the corporate web of the company. Proving the compliance of all the existing legal requirements established by the country that holds the company.

- Description of the Project: Development of an EDE
- Description of ALUX: Token created by Lux Ant Digital to poses the necessary liscenses to create the final project.
- Symbol Ticket: ALUX
- History of the Token: Token ERC-20 in the Blockchain of Ethereum
- Total quantity of Tokens ALUX: 1 Billon tokens
- Transaction of tokens not sold: Will be burnt
- Cryptocurrencies accepted as a sale of Token ALUX: Ethereum & Bitcoin



TECHNICAL SPECIFICATIONS

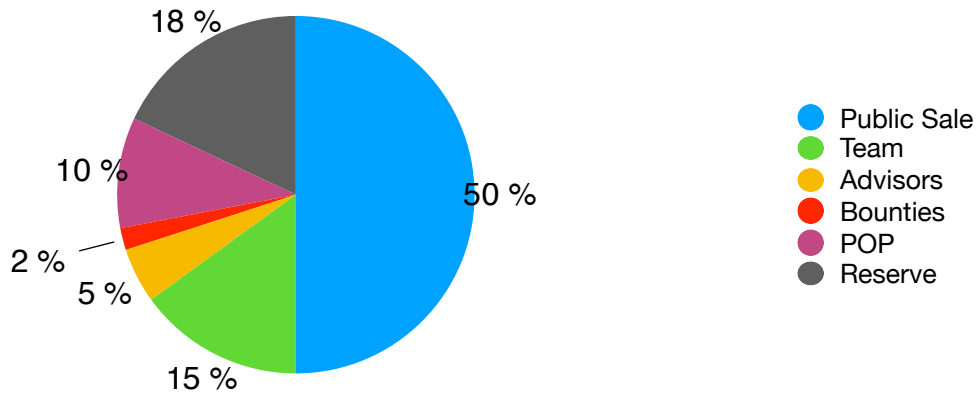
The smart contract is registered indefinitely from the Ethereum network:

<https://etherscan.io/address/0x42cee7dd9b47c2cee35ca996a712e8c99471d46f>

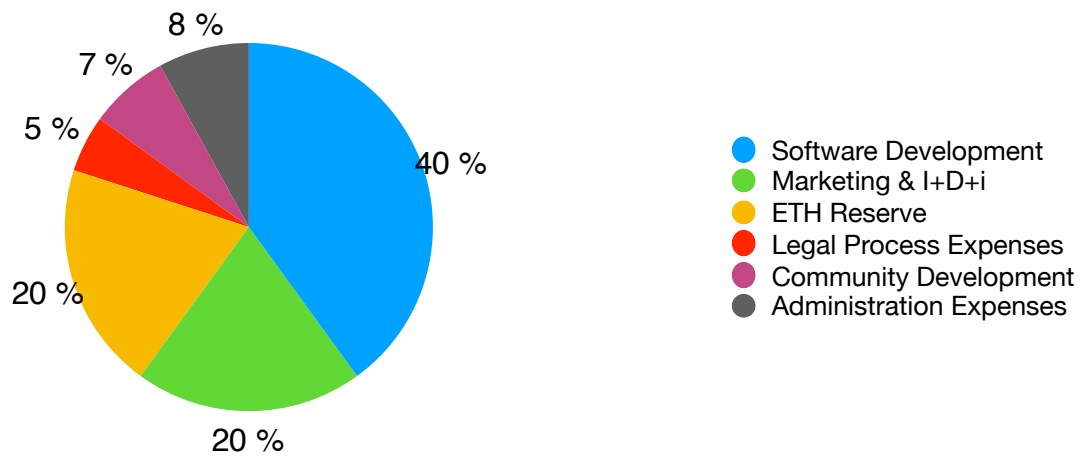
Description of the project	Development of an EDE
Description of ALUX	Token created by Lux Ant Digital to poses the necessary liscenses to create the final project.
Symbol Ticket	ALUX
History of Token	Token ERC-20 in the Blockchain of Ethereum
Start date	Private pre sale: 20th June - 31th August Public pre sale: 1th Sept.2018 - 31th Oct.2018
Final date	Public sale: 1th November 2018
Price of the Token ALUX	Announced at pre-sale
Total number of Token ALUX issued	1 Billion tokens
Limit of usage of Ethereum	Once the pre-sale has ended
Transaction of tokens not sold	Will be burnt
Cryptocurrencies accepted for the sale of Token ALUX	Ethereum (ETH) & Bitcoin (BTC)



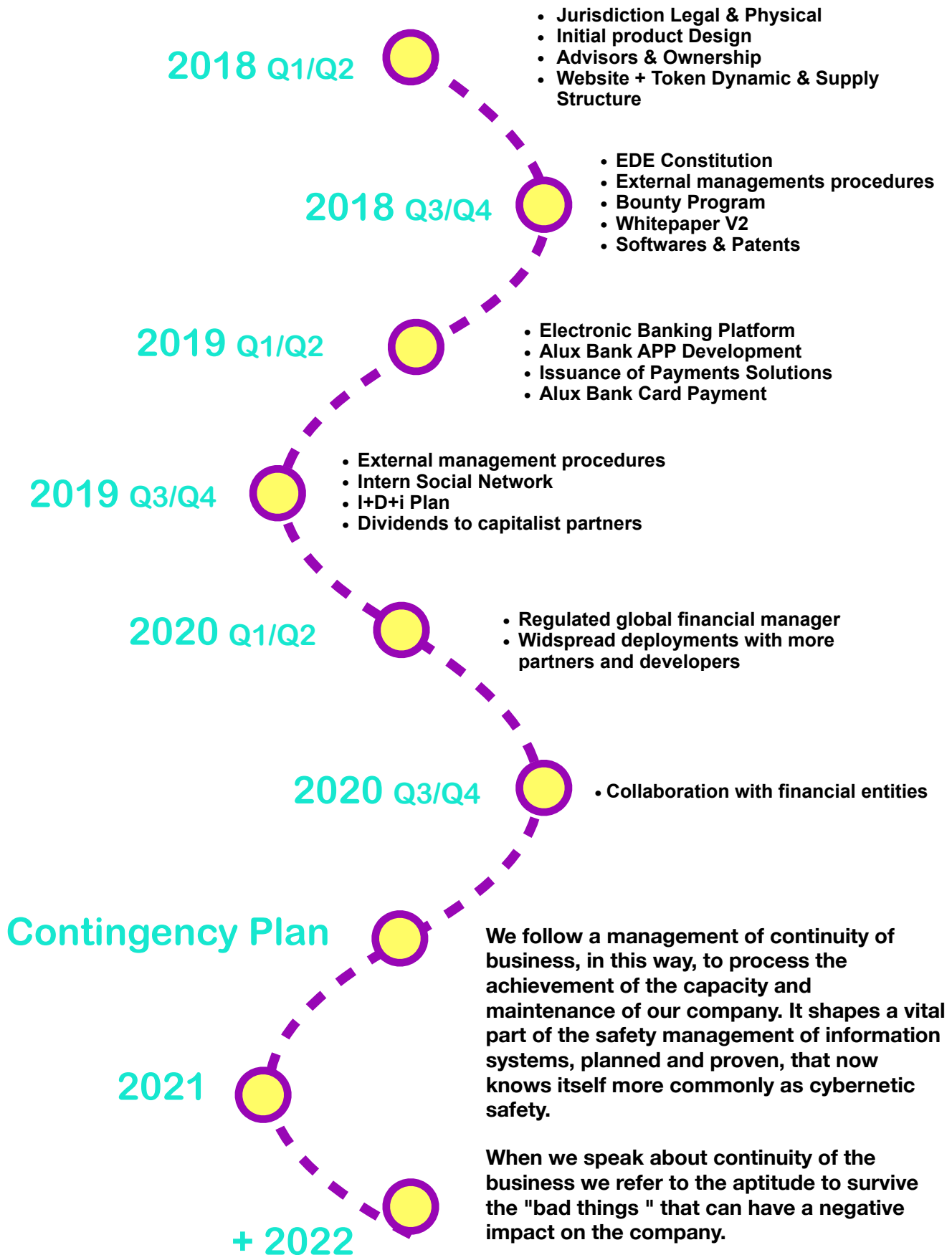
TOKENS ALLOCATION



USE OF PROCEEDS



ROADMAP





CONCLUSION

From our point of view and the entire cryptographic community, the lack of innovation within the field of financial heritage management, means we remain anchored to the past. The opportunity that is being offered to us to start being part of the leaders of the new digital era has never been so great and enormously beneficial for all.

This access to technological modernization manages to alter the commercial models of the banks themselves by significantly reducing costs and greatly boosting market share gains through the digital acquisition of customers.

Lux Ant Digital has integrated in the project the creation of an EDE (electronic money entity), which will be focused on economies of scale, the elimination of commissions from third parties and in offering basic banking services such as savings and loans. To carry these objectives to term, Lux Ant Digital will request additional banking, licenses and / or partnerships in key jurisdictions to be able to operate with different fiduciary currencies and facilitate international transactions without the need for third party commissions. It will also provide innovative services both for individual clients (savings) and for businesses (cash flows).

Lux Ant Digital does not forget cash as payment methods in developing countries, that is why we have anchored a network of existing retailers to maintain this service. A network of agents as well as service stations, tobacconists, etc. Each of them will have an account with Lux Ant Digital to facilitate said operations and services. In turn, they will have payment cards issued directly by the company, which can be used as an option for withdrawals and deposits at most ATMs available throughout the world.

The ability to have deposits and issue loans is understood as the basis of any banking system, even so, we know that it is very difficult to access this sector due to the compliance requirements especially of the capital. That is why Lux Ant Digital has as a goal the success previously analyzed in the acquisition of licenses and collaborations and in this is the way to be able to execute the estimated operations without there being a limitation for the amount of initial capital. Therefore, it is very important that Lux Ant Digital access the market with enough capital to enjoy and access economies of scale and thus enjoy competitiveness with existing markets.



Nowadays, every investor asks for a more personal experience, immediate and with more adjusted commissions. The entire shipping process to this new era facilitates this whole procedure. Without limitations of users or financial advisors that left thousands of customers in the dark and without any control over their financial decisions.

In the next two years the new generation of the millennium will begin and we will be adapted to all the technologies that digital evolution brings us.

We can confirm that Blockchain technology, little by little, is classified as a system that offers many tailored solutions.

Only a few have the necessary knowledge to manipulate them minimizing risk and very few are prepared to tune in to one of the greatest digital achievements in history. In short, we should rebuild the entire centralized and obscure financial system like the one we have had to date, through a fully transparent and decentralized system.

Lux Ant Digital maintains a Business Continuity Plan, fully being analyzing and developed previously, which includes crisis communications, whether it be informational systems, support services or operations.

We seek to obtain the greatest security in our software, its improvements and daily updates. At the same time we offer a simple service to use for any type of audience.

We work with all regulations in compliance to have an equitable operation. As a regulated entity, Lux Ant Digital will comply with all the mandatory requirements for the KYC (know your client) and the AML (prevention of money laundering) with the relevant program developed to detect any suspicious activity.



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