

The organization of the DBC project based on For Direct and a partner bank including the transfer of money.

Basic terms and definitions:

1. A partner bank.

An electronic bank with an international A-class license (the highest class of bank licensing), published by the Mwali Republic (Fomboni) / Comoro Union / Africa.



An offshore bank for the republic's foreigners.

The bank does not have any stationary headquarters and operates purely electronically, organizing payments through correspondence accounts in other banks. It is similar to Inteligo, a Polish bank. It is responsible for accountancy and financial services for clients. It guarantees secrecy and security of the value stored on the accounts (it is impossible for a bailiff to take over the financial means on the account).

2. For Direct

Headquarters – The Dominican Republic (Santo Domingo), Latin America.



FD is tightly integrated with the partner bank. It lends its company bank account as a correspondence account for the partner bank. The bank account is led by The Bank of The Dominican Republic (BANCO POPULAR DOMINICANO), with a guarantee of withdrawal of the financial means on the account from the Dominican government, also in a time of instability or bankruptcy.

For Direct mainly handles high interest, short-term loans with an interest rate of 30% per month, which is the lowest interest rate in the country and region – other institutions charge up to 100% per month in interest.

3. For Direct Representatives in Poland.

Headquarters – Poland (Biała Podlaska), Europe.



FDPP is responsible for marketing and PR. It is also tightly integrated with the partner bank and has its own company account in a Polish bank (PKO BP), which serves as a secondary correspondence account of the partner bank.

The flow of money.



The customers register in the partner bank (online banking), activate their accounts and deposit money in the Polish bank on the FDPP account. The money that is meant for investment are sent to the Dominican Republic to their bank account. FD can then invest this money and provide loans. The 30% interest rate is then divided into: 10% for loan reinvestment, 10% for salaries and the banks HR, 10% is sent back to Europe as an investment return, depending on the type of products and services.

Finance products:

Personal account (ROR) – with no interest – protected from bailiff activity. Opening costs – a single payment of 250 PLN.

Savings account –6% (yearly) investment account

Investment account – a two-year 12% (yearly) investment account

Trustee account (Trustee fund) – a ten-year 24% (yearly) investment account.

Pre-paid Mastercard card – a cost of 25 USD with a maximum deposit of 10 000 USD

Own digital currency – (DBC) – a static amount, 1 billion units of two parts: internal unit (emission / wholesale) – external unit (retail / stock exchange).

The pool of units (internal/external) is constant, where external units, through clients, leave the system.

The units are countable and the price is steered by a mathematical algorithm. When the internal units no longer have a wholesale purpose, they are sent to the DBC account (the purchase of the unit by a bank) as external, retail units. Every time such a unit leaves the system, its price is higher by a constant margin. When the unit returns from a DBC account (the sale of the unit to a bank) for use (as an internal unit), the DBC exchange rate also falls by a fixed margin.

This price of purchase/sale is steered by an appropriate mathematical algorithm.

Financial services.

DBC Saving – a savings product of a partner bank (online banking), based on a given currency.

DBC wholesale – a long-term investment program.

DBC retail – a medium-term investment program.

Bonus marketing – a short-term investment program based on the recommendations of new clients.

S-account – the most important and most efficient product of the partner bank, based on DBS wholesale, DBC retail and bonus marketing.

DBC wholesale application – (Carousel) – a mechanism handling the financial operations of clients investing in DBC wholesale

DBC account (retail) – an own-currency account of a partner bank with all the traits of a currency portfolio.

Currency exchange bureau – a supporting service to DBC retail, with no bank involvement, with possibilities similar to a stock exchange platform, where the client can put out a purchase/sale offer for third parties.