

Introducción



Introducción

Sistema Fiduciario Tradicional



Draghi

Popular

 **Santander**

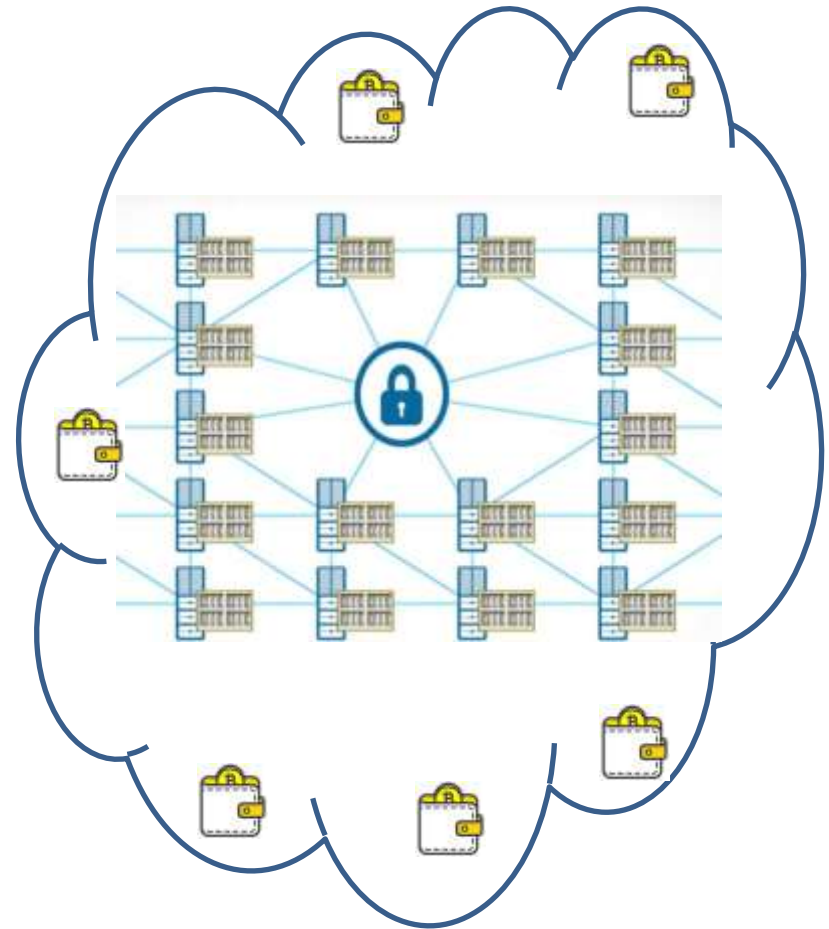
B Sabadell

Bankia

BBVA

 **CaixaBank**

Sistema Blockchain





Fabricación Euro (1€=100 cts)



Fabricación Bitcoin (1 BTC = 3.800€)

El Banco de España fabrica €, por debajo de su precio oficial (100 céntimos).

Aureum Gold fabrica Bitcoin por debajo del precio oficial de mercado (Exchanges).



60%

15%

Equipos



5%

60%

Consumo energético



20%

20%

RRHH



15%

5%

Infraestructura

¿Qué es un monedero electrónico?

- Almacena la moneda digital Bitcoin.
- Permite recibir y enviar Bitcoins **SIN INTERMEDIARIOS**. La criptomoneda Bitcoin simplemente se transfiere de una cartera a otra en cada transacción.
- Puede tenerse de manera digital (en Internet), guardado en tu computadora/smartphone/tablet (usuarios avanzados) o en un dispositivo físico (usuarios aún más avanzados).

Composición del monedero

Información privada

Información pública

- Clave de acceso
- Tarjeta de coordenadas



- Número de cuenta
- IBAN

ENTIDAD BANCARIA

- Clave Privada (**archivo**)
- Contraseña del monedero



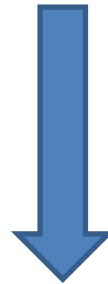
- Dirección de Bitcoin
- Clave Pública

WALLET CRIPTOMONEDA

¿Cómo representamos nuestro monedero?



(IBAN ó CCC)



1Nm8nXvWdAJAYSfh8Sgh2WE5FEmYCF1C3F

(e-wallet)

¿Qué es un Exchange?

Exchange vs. e-Wallet







Tipos de monederos y proveedores

Tipos de monederos electrónicos

- Monederos para ordenadores personales o smartphone
- Dispositivos físicos diseñados para ser monederos Bitcoin
- Monederos online en internet

Proveedores de monederos online

| | Dificultad | Transacciones periódicas | Exchange | Tarjeta débito | Retiro bancario |
|---|------------|--------------------------|----------|----------------|-----------------|
|  | Mínima | No | Sí | Sí | No |
|  | Mínima | Sí | Sí | No | Sí |
|  | Alta | No | Sí | No | Sí |
|  | Media | No | No | Sí | No |

¿Cómo creamos un monedero Bitcoin?

xapo

 **coinbase**

<http://www.coinbase.com>

coinbase

Products ▾

Help

1 BTC = \$1,000.88

Sign In

Sign Up

Sign Up

I agree to the [User Agreement](#) and [Privacy Policy](#).

CREATE ACCOUNT

The easiest on-ramp to the bitcoin & ethereum world



Create your own digital
currency wallet in minutes.










Setting up a wallet is always
free.



Trusted by over 5.8 million
users.





coinbase

 Aureum Gold

-  Dashboard
-  Buy/Sell
-  Send/Request
-  Accounts
-  Tools
-  Settings

Accounts

[+ New Account](#)
[% Transfer Bitcoin](#)

| Label | Balance | Last Activity | | Actions |
|---|---------------------------|-----------------------|--|--|
|  BTC Wallet | 0.00575319 BTC = 5.72 USD | 3 months ago | PRIMARY | Rename Get bitcoin address |
|  ETH Wallet | 0.0000 ETH = 0.00 USD | 3 months ago | PRIMARY | Rename Get ethereum address |
|  EUR Wallet | 0.00 EUR = 0.00 USD | 3 months ago | | Rename Get euro address |
|  BTC Vault | 0.0000 BTC = 0.00 USD | Needs to finish setup | UNCONFIGURED | Rename Delete |

Dashboard

Buy/Sell

Send/Request

Accounts

Tools






Settings

BTC Wallet 1,2190333 BTC ≈ 1145,25 EUR

Dirección de la cartera

Transacciones

Search

| | | | |
|--------|---|--|---------------------------------|
| FEB 09 |  | Received bitcoin de bitcoin address | +0,09363295 BTC +90,28 € EUR |
| FEB 08 |  | Sent bitcoin a dirección bitcoin – Paso Javier Sorribas para compra tarjeta en Xapo | -0,020103 BTC -19,82 € EUR |
| FEB 08 |  | Sent bitcoin a dirección bitcoin – Para la tarjeta Xapo de info@elmmoc.com | -0,095238 BTC -93,91 € EUR |
| FEB 07 |  | Received bitcoin de bitcoin address | +0,09496676 BTC +92,83 € EUR |
| FEB |  | Received bitcoin | +0.09765625 BTC |



The screenshot displays a Bitcoin wallet interface with a modal window titled "Dirección de Bitcoin de BTC Wallet". The modal contains a QR code and a Bitcoin address: `18FHRjsw3fdCZoU1R8CMJj1sjSGtEPctPw`. The background shows a list of transactions with the following details:

| Date | Description | Amount (BTC) | Amount (EUR) |
|--------|------------------|--------------|--------------|
| FEB 09 | Transaction | +0,09363295 | +90,28 |
| FEB 08 | Transaction | -0,020103 | -19,82 |
| FEB 08 | Transaction | -0,095238 | -93,91 |
| FEB 07 | Transaction | +0,09496676 | +92,83 |
| FEB | Received bitcoin | +0,09765625 | |

<http://www.xapo.com>



Create an Account

Get started with digital money!

Email

Create a 4-digit PIN

Create a Password



I'm not a robot

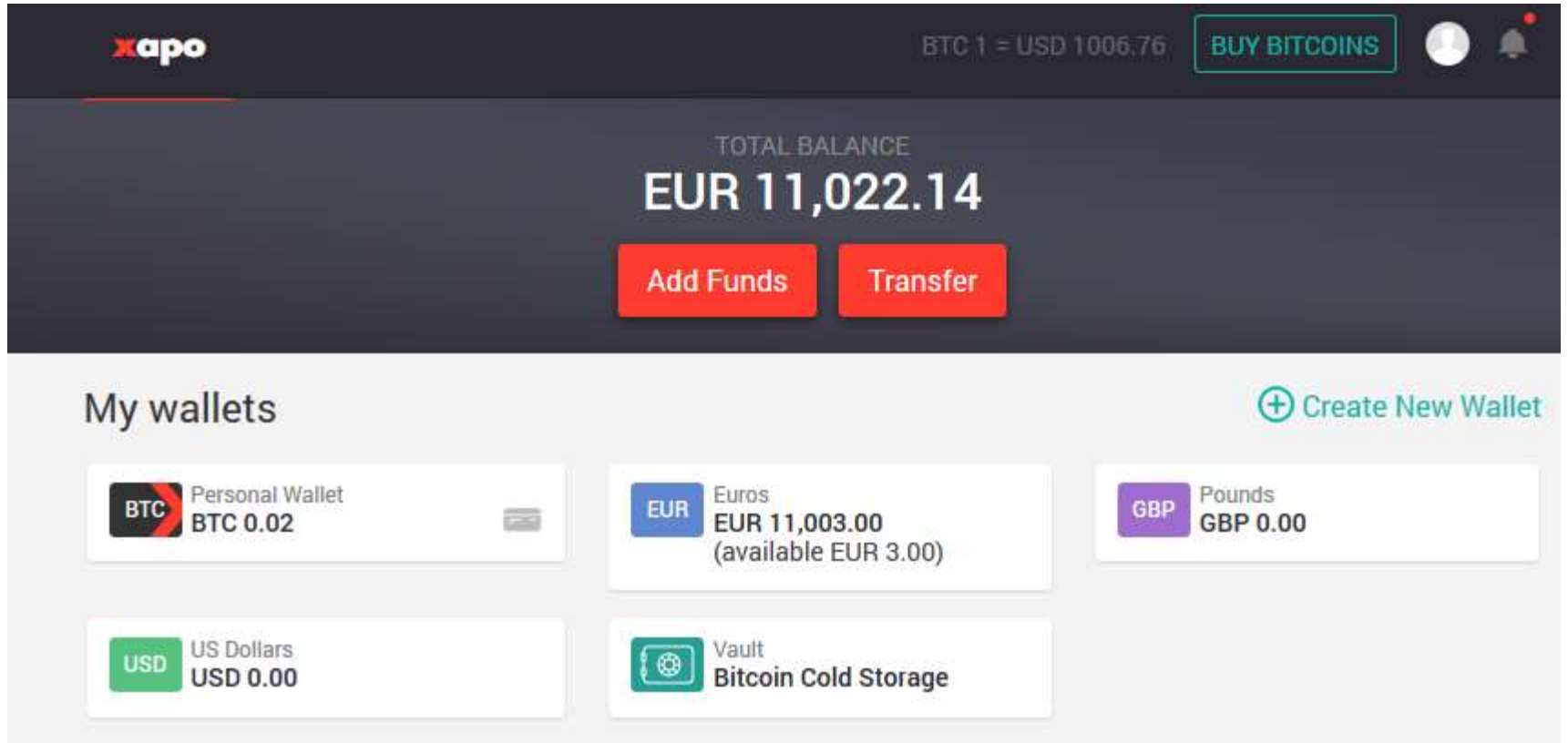


reCAPTCHA
Privacy - Terms

I agree with Xapo's [Terms](#) and [Privacy](#).

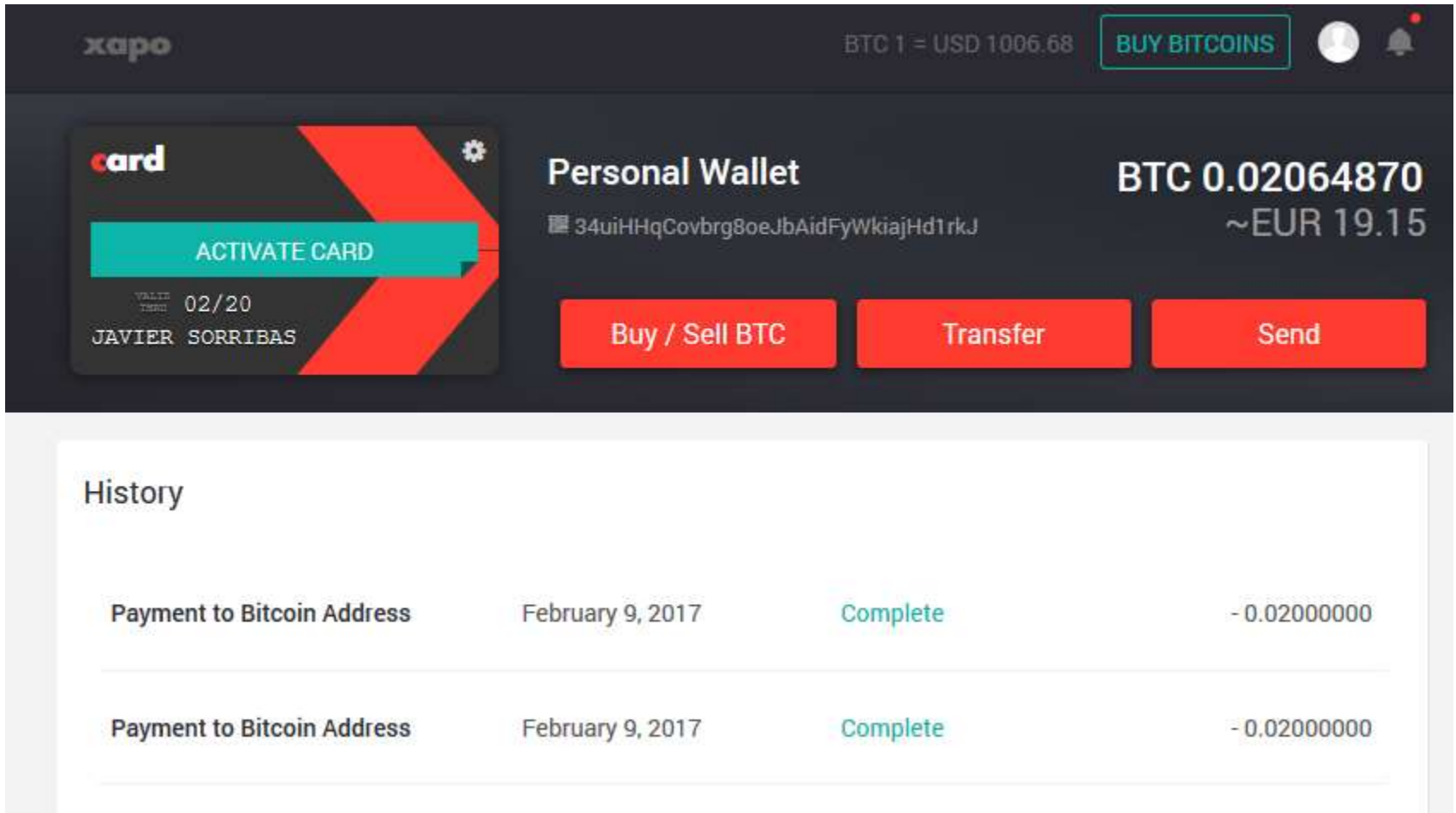
Create an account

Already have an account? [Log In](#)



The screenshot displays the XAPO user interface. At the top left is the XAPO logo. The top right shows the current exchange rate: BTC 1 = USD 1006.76, a 'BUY BITCOINS' button, and user profile and notification icons. The main section features a dark grey background with the text 'TOTAL BALANCE' and a large white number 'EUR 11,022.14'. Below this are two red buttons: 'Add Funds' and 'Transfer'. The 'My wallets' section is on a light grey background, featuring a '+ Create New Wallet' link. It contains five wallet cards: 'Personal Wallet' (BTC 0.02), 'Euros' (EUR 11,003.00, available EUR 3.00), 'Pounds' (GBP 0.00), 'US Dollars' (USD 0.00), and 'Vault Bitcoin Cold Storage'.

| Wallet Name | Balance | Available Balance |
|----------------------------|---------------|----------------------|
| Personal Wallet (BTC) | BTC 0.02 | |
| Euros (EUR) | EUR 11,003.00 | (available EUR 3.00) |
| Pounds (GBP) | GBP 0.00 | |
| US Dollars (USD) | USD 0.00 | |
| Vault Bitcoin Cold Storage | | |



The screenshot shows the XAPO Bitcoin wallet interface. At the top left is the XAPO logo. To the right, it displays the exchange rate "BTC 1 = USD 1006.68" and a "BUY BITCOINS" button. Below this, there are three main sections: a card activation section, a personal wallet summary, and a transaction history section.

Card Activation: A card with the name "JAVIER SORRIBAS" and expiration date "02/20" is shown. A large red arrow points to the right with the text "ACTIVATE CARD".

Personal Wallet: The title "Personal Wallet" is displayed. To the right, the balance is shown as "BTC 0.02064870" and its equivalent value in Euros, "~EUR 19.15". Below the title is the Bitcoin address: "34uiHHqCovbrg8oeJbAidFyWkiajHd1rkJ". Three red buttons are visible: "Buy / Sell BTC", "Transfer", and "Send".

History: A table with the following data:

| Description | Date | Status | Amount |
|----------------------------|------------------|----------|--------------|
| Payment to Bitcoin Address | February 9, 2017 | Complete | - 0.02000000 |
| Payment to Bitcoin Address | February 9, 2017 | Complete | - 0.02000000 |

¿Cómo obtener Bitcoins?

xapo

 **coinbase**

¿Cómo obtener Bitcoins? - COINBASE

- Panel
- Comprar/Vender
- Enviar/Solicitar
- Cuentas
- Herramientas
- Configuración




Buy Sell Limits

Moneda

Más información

| | |
|--|--|
|  Bitcoin @ 944,74 € |  Ethereum @ 10,73 € |
|--|--|

Método de pago

| | | |
|---|---------------|-----|
|  EUR Wallet | 4,47 € | ⌵ |
|  Servired Sociedad Espanola De | Credit · 0028 | mo |
|  Ing Bank N.V. | Credit · 4048 | ing |
| + Añadir un nuevo método de pago | | |

Comprar Bitcoin al instante - 4,06 €

YOU ARE BUYING

0,0042 BTC

@ 945,48 € per BTC

Método de pago

EUR Wallet

Ingresar en

BTC Wallet

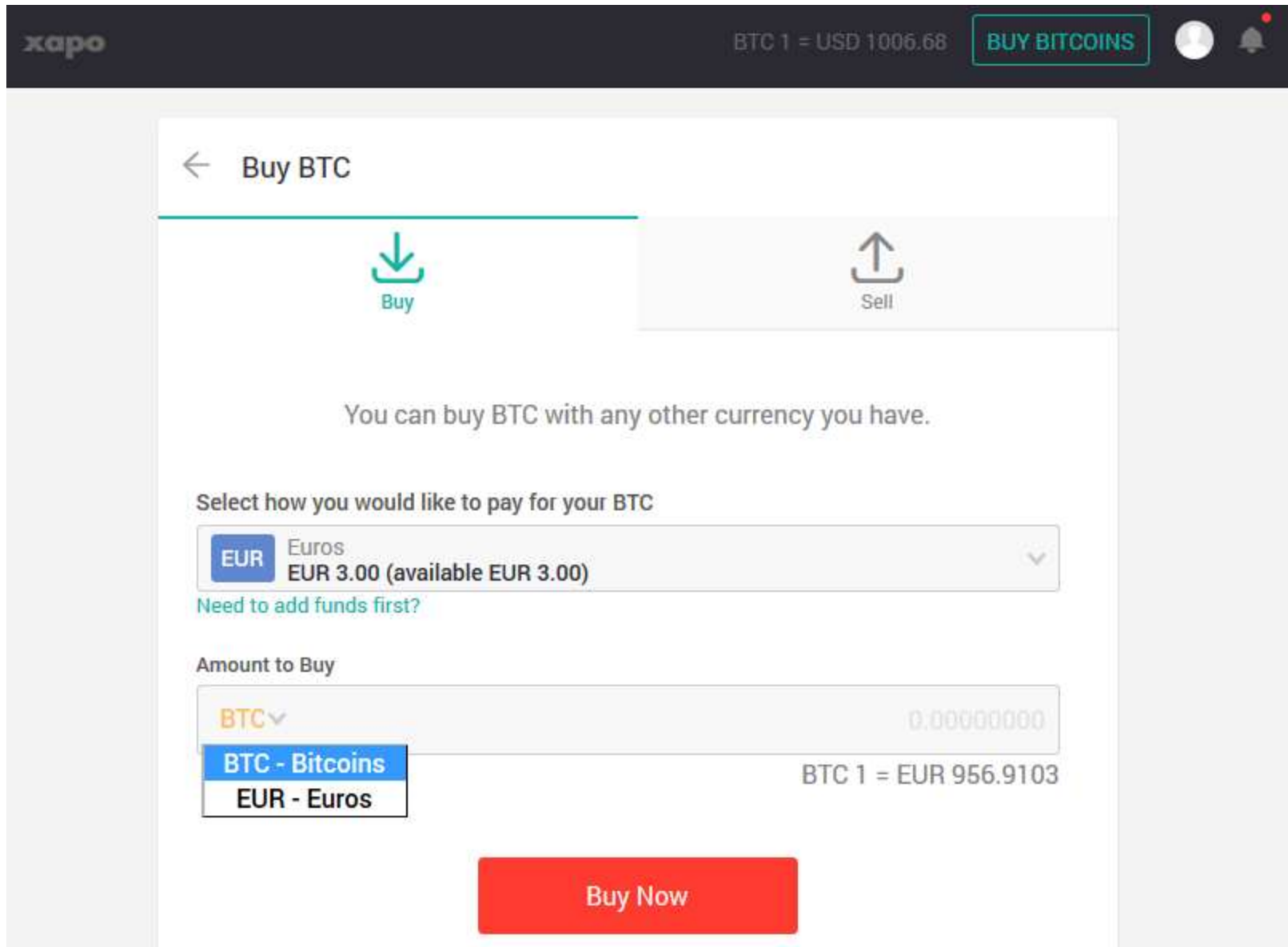
Change

Tiempo de espera

Instantáneo

| | | |
|------------|-------|--------|
| Comisión ⓘ | | 0,06 € |
| Subtotal | | 4,00 € |
| Total | | 4,06 € |

¿Cómo obtener Bitcoins? - XAPO



The screenshot shows the XAPO mobile application interface for purchasing Bitcoin. At the top, the XAPO logo is on the left, and the current Bitcoin price is displayed as "BTC 1 = USD 1006.68" on the right, next to a "BUY BITCOINS" button. Below this, a navigation bar shows a back arrow and the text "Buy BTC". Two large buttons are present: a green "Buy" button with a downward arrow icon and a grey "Sell" button with an upward arrow icon. A message states, "You can buy BTC with any other currency you have." Below this, a section titled "Select how you would like to pay for your BTC" features a dropdown menu currently set to "EUR Euros" with a value of "EUR 3.00 (available EUR 3.00)". A link "Need to add funds first?" is visible below the dropdown. The "Amount to Buy" section shows a dropdown menu set to "BTC" with a value of "0.00000000". A dropdown menu is open below it, showing "BTC - Bitcoins" (highlighted) and "EUR - Euros". To the right of this menu, the price "BTC 1 = EUR 956.9103" is displayed. At the bottom center, there is a prominent red "Buy Now" button.

¿Cómo enviar Bitcoins?

xapo

 **coinbase**

¿Cómo enviar Bitcoins? - COINBASE

coinbase

Dashboard Envíe Solicitar

Buy/Sell

Send/Request

Accounts

Tools

Settings

Enviar fondos

Recipient



Amount

| | |
|------------|-----------------|
| 0,00 | BTC ▼ |
| BTC Wallet | 1,2190333 BTC ↕ |



Note

Enviar fondos


¿Cómo enviar Bitcoins? - XAPO

xapo BTC 1 = USD 1006.58 [BUY BITCOINS](#)  

← SEND

 Transfer  Send

From

 Personal Wallet
BTC 0.02

To

Name, email or bitcoin address

Amount to pay

BTC 0.00000000
~ EUR 927.9336

SEND

¿Cómo monetizar mis Bitcoins?

xapo

 **coinbase**

¿Cómo monetizar mis Bitcoins?

- Vender mis Bitcoins
- Cambiar por moneda fiduciaria (€, \$, ¥, £)

¿Cómo monetizar mis Bitcoins? - COINBASE

Dashboard

Buy/Sell

Send/Request

Accounts

Tools

Settings

EUR Wallet 4,47 € EUR




Cambio instantáneo

Ingresar

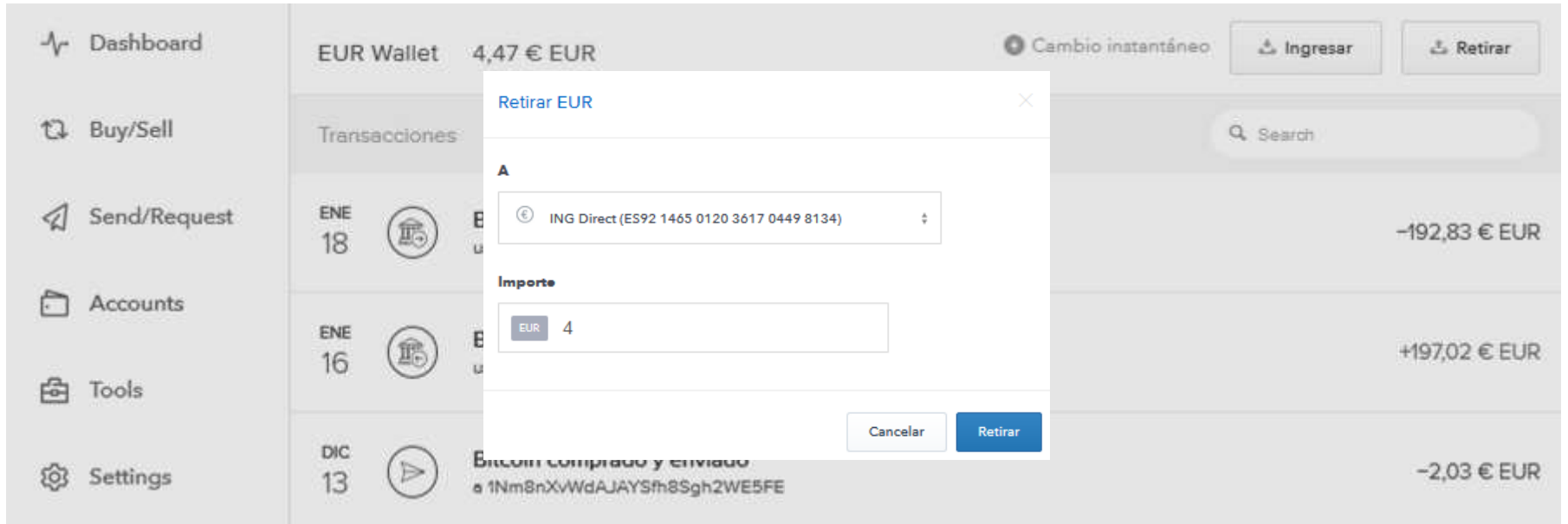
Retirar

Transacciones

Search

| | | | |
|-----------|---|---|---------------|
| ENE 18 |  | Bitcoin comprado using EUR Wallet | -192,83 € EUR |
| ENE 16 |  | Bitcoin vendido using EUR Wallet | +197,02 € EUR |
| DIC 13 |  | Bitcoin comprado y enviado a 1Nm8nXvWdAJAYSfh8Sgh2WE5FE | -2,03 € EUR |

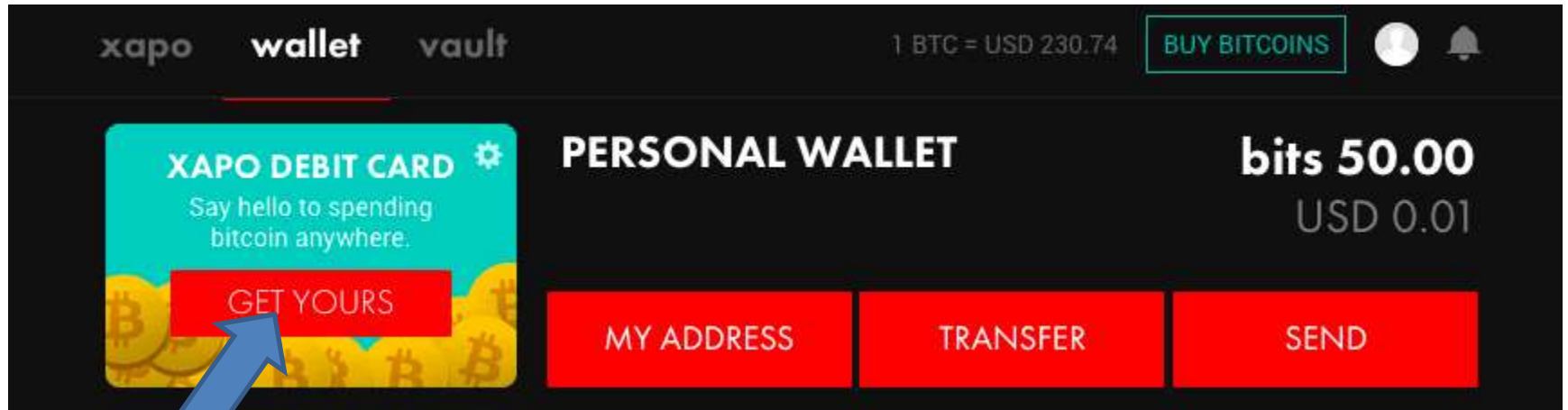
¿Cómo monetizar mis Bitcoins? - COINBASE



The screenshot displays the Coinbase interface with a modal window for withdrawing EUR. The background shows a 'EUR Wallet' with a balance of 4,47 € EUR and a list of transactions. The modal window, titled 'Retirar EUR', is open over the transaction history. It features a dropdown menu for the bank account, currently showing 'ING Direct (ES92 1465 0120 3617 0449 8134)'. Below this is an input field for the amount, showing 'EUR 4'. At the bottom of the modal are 'Cancelar' and 'Retirar' buttons.

| Fecha | Descripción | Cantidad |
|--------|---|---------------|
| ENE 18 | ING Direct (ES92 1465 0120 3617 0449 8134) | -192,83 € EUR |
| ENE 16 | ING Direct (ES92 1465 0120 3617 0449 8134) | +197,02 € EUR |
| DIC 13 | Bitcoin comprado y enviado a 1Nm8nXvWdAJAYSfh8Sgh2WE5FE | -2,03 € EUR |

¿Cómo monetizar mis Bitcoins? - XAPO



¿Cómo monetizar mis Bitcoins? - XAPO



Gracias por su atención



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