



FAQ

1. What is a virtual player ?

It is the digital representation of a professional footballer whose current market value is divided into Units to allow each fan, for 1€, to become the owner of 1 unit of the VP of his choice.

2. How do I buy a virtual player ?

By registering on the SVPM platform and betting a minimum amount of €10, half of which will be paid to the Training Centre of the professional football club of your choice. This minimum amount of 10€ will allow you to receive 10 Units to bet on the chosen VPs.

3. What is a Unit ?

The unit represents the title of ownership of the VP you have chosen, it is initially worth €1 but can be worth much more if the real player, the object of the VP, is transferred before the end of his contract with his current Club. It can also be sold (or bought) on the internal SVPM exchange platform.

4. How do I buy Units ?

By registering on the SVPM platform and betting a minimum amount of €10, half of which will be donated to the Training Centre of the Professional Football Club of your choice. This minimum amount of 10€ will allow you to receive 10 Units to bet on the chosen VPs as a reward.

5. How do I earn money ?

There are two ways to earn money :

- Either by waiting for the eventual transfer of the player of your choice if the fixed transfer price per Unit is higher than 1€
- Either by selling on the SVPM exchange platform the Units that you hold so well on the real player object of the VP has in the meantime taken value

6. How do I help training centers by playing SVPMercato ?

The application is ethical, that's why we operate it as a non-profit association. When you make a donation of 10€ minimum, 5€ are donated by SVPM to the Training Centre of your choice from which 2€ are deducted for our operating costs and 5€ are put in reserve at a Notary's office to pay for the transfers.

7. Why does SVPM give my contribution to the club of my choice ?

We want to work for the transparency of the financial means dedicated to the training of young footballers and for this reason the fan has to decide to which Training Centre he wants to make his donation and we also want to work to reward the Clubs that give the most playing time to young players.

8. How is the player's value calculated ?

In fact there are two values that are given to SVPM by the market and on which we have no influence:

- The current value of the player given by the big specialized sites such as Transfermark : if a player has a present value of € 1 million his VP will have a value of € 1 million and will result in the creation of 1 million Units with a nominal value of € 1. For a minimum donation of €10, the fan who receives 10 Units will be able to assign them to that player.
- The value at which the player is transferred for the fixed part of the transfer (the management of bonuses that often increase the value of the transfer over time is too complex to organize)

9. What happens if my player is transferred less than his purchase price ?

If the player has lost value between the time you allocated the €1 Units on the VP and the date of transfer (e.g. a player who was worth €1m and is transferred €0.5m) then that player's Units will be bought back from you on the basis of €0.5 per unit, before being destroyed.

10. What happens if my player is on loan ?

Legally the loan is not a transfer because the player remains the property of his home club and therefore as long as he is not transferred the units of this player cannot be bought back by SVPM. If at the end of his contract with his home Club, the player is not transferred against financial compensation, the Units of this VP are then destroyed and the fan will lose his stake.

11. What happens if my player is transferred more than his purchase price ?

In the case of a player who was worth €1m and was transferred €2m, the VP Units of this player will be bought back €2 per unit and the win will be €1 for the fan.

12. How many VPUs can I buy for each player ?

SVPM forbids any fan to personally hold more than 3% of the total amount of Units forming the price of one VP.

13. How can I bet on the value of a player at the end of his career and not only at the end of the contract with his Club ?

The principle of the SVPM application is to be based on the transfer of the player according to the "Club/Player" binomial concept. As soon as a player changes Club, whether or not he has been transferred, a new binomial is created and offered for purchase to the fans. If the player has a value that increases over time, the successive gains on transfers will give you the means each time to re-invest part of the sum on the same player but according to a different "Club/Player" codification than the previous one

14. Can I create my Wallet of virtual players ?

No matter how much you want to donate per week, per month or per year, you can develop a real mercato strategy like any Club President by deciding to build a portfolio exclusively:

- Front row players under 22 years old or
- Brazilian players, or
- Young players still in the making in training centres
- Etc, etc...

And then use the SVPM exchange platform on a daily basis to strengthen your positions or, on the contrary, to lighten them on this or that player.

15. Why is the player's name not used to designate the VP ?

The player's name is inseparable from his Club to allow for as many transactions and hopes of winning as he will have to transfer in his sporting career. This also limits the risk taken by the fan who can, for example, lose money on a part of the player's life with Club A, but regain it when he plays with Club B.

16. Are clubs your partners ?

Objectively all clubs without exception need to receive additional financial resources to boost the training of young people. The inertia at the beginning will come rather from the reluctance of this or that club to face a digital world that can be frightening.

17. Are you in contradiction with FIFA rules regarding the TPO ?

Not at all, we respect article 18 to the letter, as confirmed in writing by the largest law firm in Monaco, where the application will be hosted. SVPM thanks to donations from fans signs a sponsorship contract with the Club specifying that the funds must go to the training of young players and does not support any counterpart. There is then no more financial link with the Club.

18. What happens in the event of an exchange of players between two clubs ?

In case of an exchange of players between two Clubs, which results in a new contract for both clubs, the initial bet is not lost for the fans and the Units held on the first VP are carried over to the player's new VP with his new Club.

19. Will this application be available on other championships than the European top 5 ?

Yes of course, the main world football leagues will gradually be covered, starting with Brazil and Argentina.

20. Can I use currencies other than the Euro ?

No, because the management of multi-currencies would be too complicated, your credit card will be charged in € and it is your bank that will convert these euros into the currency of your country to debit your account.

21. Why do I have to assign my units within 30 days maximum ?

To comply with money laundering legislation and to avoid that a fan asks us to reimburse him on another account than the account where the funds arrived. We do not do any banking activity and as much as the fan is entitled to a cooling-off period between the moment he buys his Units and the moment he allocates them to this or that VP (30 days maximum) as much as he has the obligation to allocate them in full if they are not destroyed.

22. How and when do I receive my reward for a transfer ?

The world of transfers is marked by two Mercatos per year: the main one, the Summer Mercato usually open between 1/7 and 1/9 and the Winter Mercato usually open between 1/1 and 31/1. In the case of Units with a real player VP transferred, their redemption will occur on 9/30 and 2/28.

As explained above, for a VP created on the basis of a present market value of 1mo€, having given rise to the creation of 1moU, if the fixed part of the transfer represents 2mo€, each VPU will be repurchased by SVPM 2€, before being destroyed.

23. What is your reference to identify the exact amount of the transfer ?

The reference will be the Transfermark site which today in the world of football seems to be the best informed, however SVPM will systematically verify this value using the press, Clubs and if necessary directly the Players' Agents.

24. How do I collect the proceeds from my VP sale to a fan ?

Very simply, when you want to sell the units of a VP you want to get rid of you go to the "trading" tab of the SVPM application and you propose the quantity to sell and the price you want to get out of it.

If your offer finds a buyer, the system validates the transaction and the next day on your « cash" account you see the credit and on your "VP" account you see the exit of the Units of the VP in question.

25. What is my guarantee that I will be paid in the event of a transfer ?

SVPM is an Association that will never distribute profits and will keep 50% of the fans' donation on a blocked account with a Monegasque Notary (the other 50% being given to the Training Centres of your choice minus the 20% needed to pay the platform's operating costs).

Our application is based on the laws derived from FIFA statistics, i.e. out of 113,000 professional football players, only 2,000 transfers with money per year occur, i.e. less than 2%, so our reserve is sufficient.

However in the extreme case where one year there are only transfers that each bring in 50 times the starting stake (a player arriving at the Club for 1mo€ and reselling before the end of his contract 50mo€) in this case we would tell the fans based on our available cash reserve, how much we would pay in cash and how much we would pay in new Units to be allocated on VPs. In other words it could be for 1€ invested, if the buyback price is 10€, the first 3 € will be paid in cash and the next 7 will be paid in 7 units worth 1€.