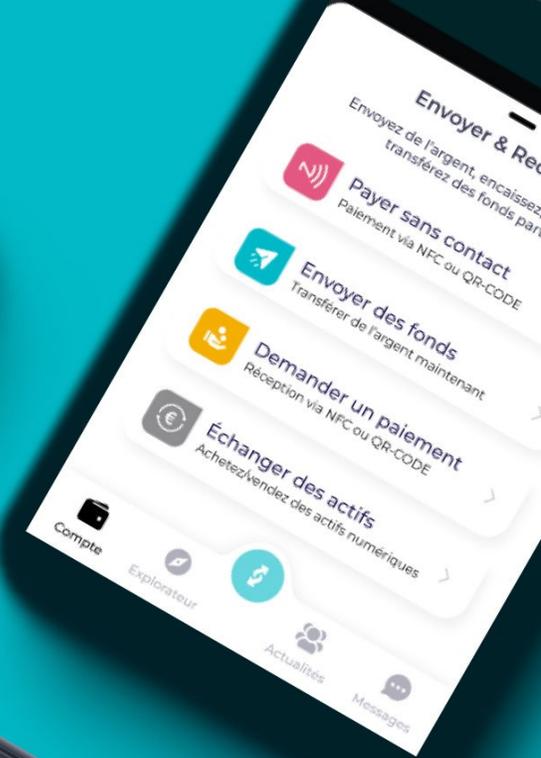
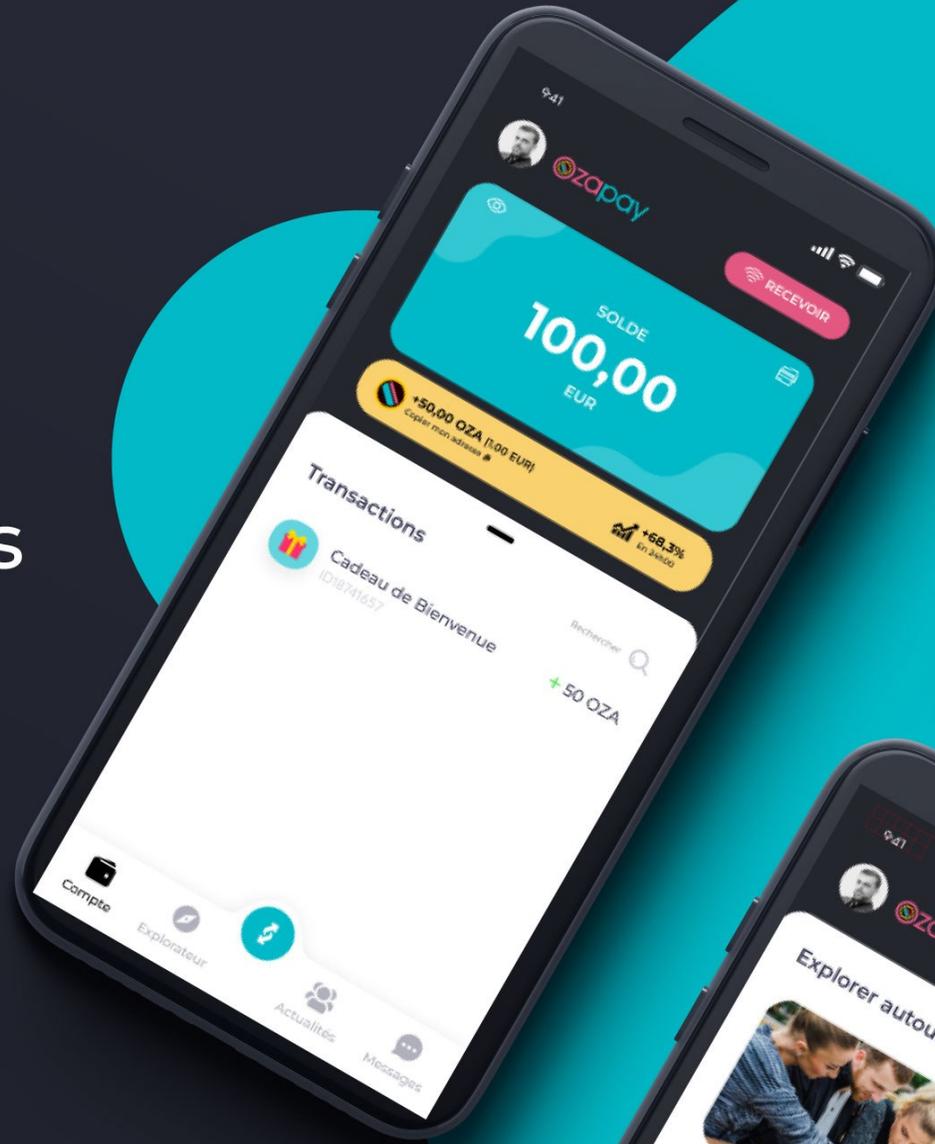




WHITEPAPER

The **Super Payment app** that facilitates and rewards exchanges everywhere in multi-currency!



GLOSSARY



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La
FRENCH TECH
GRAND PARIS

OZAPAY : Project presentation



OZAPAY – The Super Payment App aims to facilitate monetary transactions and commercial exchanges anywhere in the world, in any currency, as well as in cryptocurrency.

As part of its development strategy, OZAPAY aims to offer a multiservice mobile payment solution that meets the main needs of consumers and professionals, including :



A multi-currency/crypto IBAN account + credit card within a payment app that makes it easy to collect and transact anywhere, as well as invest!



An Explorer to promote and take advantage of the community's great deals online, in stores and in the great outdoors!



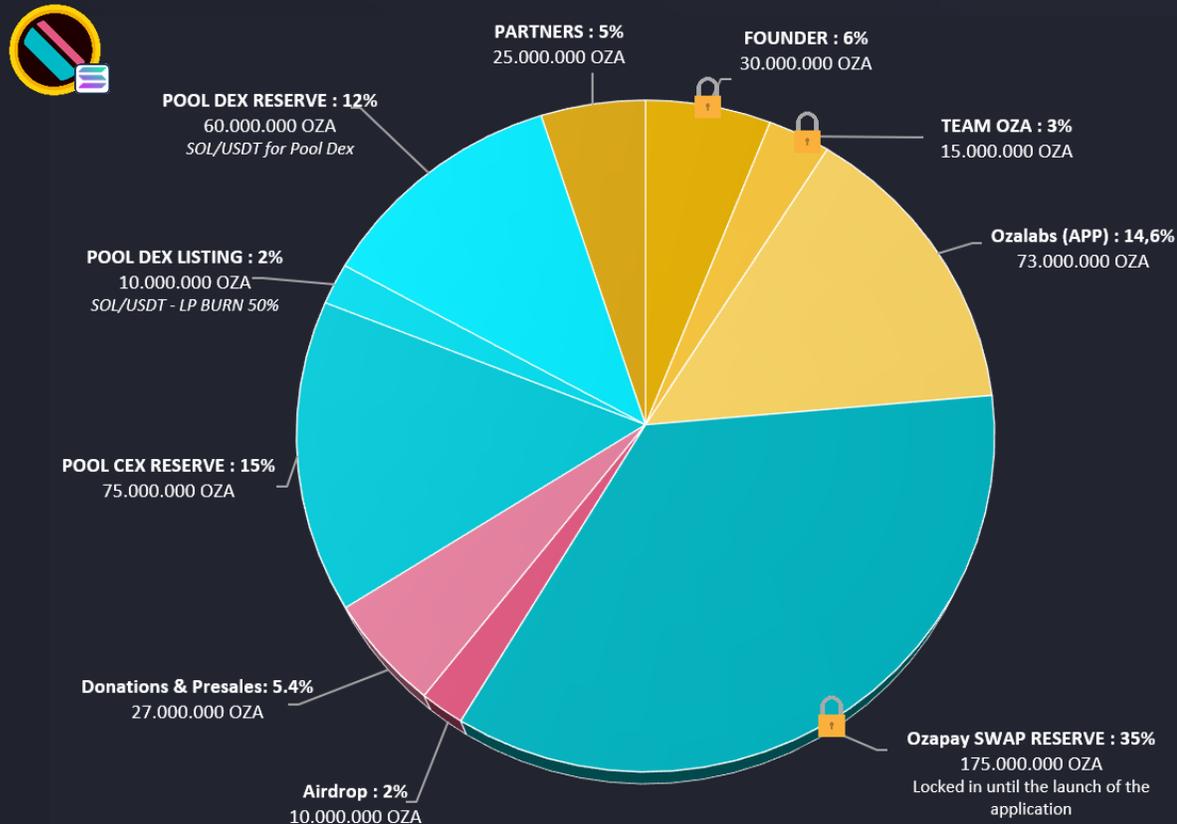
A Community including a News Feed and Messaging!

Introducing our token OZACOIN (OZA)



Our **OZACOIN (OZA)** utility token is designed to facilitate transactions, top-ups, exchanges and withdrawals in all currencies via our future OZAPAY payment application.

To achieve this, our OZA token uses blockchain technology called SOLANA (SPL token). The user is the sole master of his wallet, and all transactions are carried out ONCHAIN.



Parameters

Total Supply : 500.000.000 OZA

Governance : Ozapay SAS, Owner revoked

Portfolio management : Self-holding

Custodie : Exclusively by Smartphone/PC

Mint : Revoked

Freeze : Revoked

Voting : Disable, via Ozapay app only

Transaction speed : 60.000 tx/sec

LP DEX Policy : 100% Burn

Contrat : [CVNR361aB8A94rnq6Bacw6vVeD8AY4Mr5hLy1A1jPG6Z](#)

[Migrer mes OZACOIN \(OZA\) de BSC vers le réseau SOLANA](#)



100% locked by Governance for a minimum of 12 months (March 29, 2025)

The OZAPAY offer and business model



Enjoy a Super Payment App and an IBAN Account with exclusive services!

Subscription offers excluding insurance & partner offers: minimum commitment of one year by tacit renewal.

Choose the offer that's right for you!	LIBERTY	ESSENTIAL	PREMIUM	BUSINESS
	FREE without obligation	€7,5/month 1 year commitment*	€15/month 1 year commitment*	€30/month 1 year commitment*
A Payment Account (IBAN + CB)*	EUR - CRYPTO	EUR - CRYPTO	€, £, \$ - CRYPTO	€, £, \$ - CRYPTO
Request and transfer funds (1)	0,50€/ transaction	0,25€/ transaction	no fees	no fees
Up to 70% cashback per payment (2)	✓	✓	✓	✓
Buy, Earn and Place OZA (3)	✓	✓	✓	✓
Convert and withdraw my OZA (4)		✓	✓	✓
Send and receive OZA (5)			✓	✓
Promoting and managing my business (6)				✓
	GET STARTED	SUBSCRIBE	SUBSCRIBE	SUBSCRIBE



(1) Single transaction fee

(2) Cashback calculated according to members' offers from 1%.

(3) Exchange rate 1.3%. Discounted for ambassadors to 0.9%. Portfolio under your sole ownership.

(4) Exchange rate 1.3%. Ambassador discount of 0.9%.

(5) Free transaction fee included in your subscription

* Virtual VISA card included in your account (excluding physical card that can be personalized)

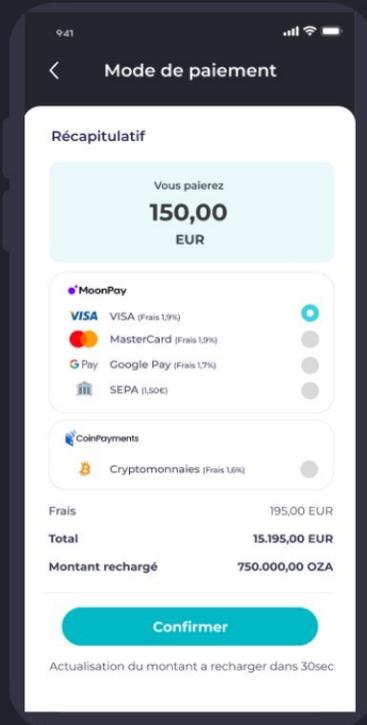
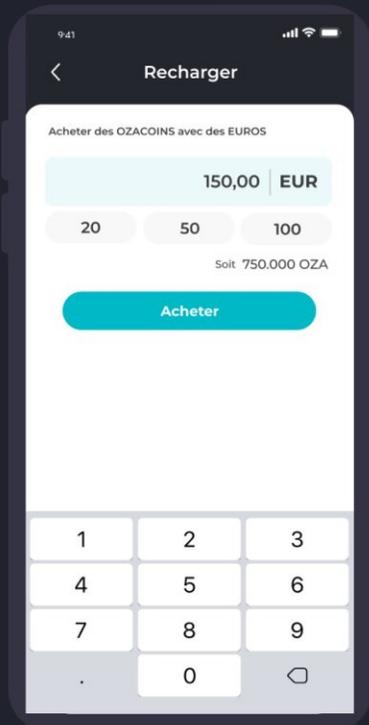
How the OZAPAY account works



Regulated and supervised by LINKCY (EMI/PSAN), each OZAPAY member can take advantage of a MULTIDEVISE/CRYPTO account at any time, rechargeable either by credit card via the "BANXA" gateway, or in cryptocurrency via the "Coinpayments" service provider.

EMI regulation: LinkCy SAS, Paynovate agent (Belgian EMI), registered in France under the identifier 852295732.

PSAN regulation: LinkCy SAS, PSAN agent, registered in France under identifier E2023-73 (AMF).



Our EMI/PSAN partner

linkcy (FR)

Reload by credit card via

BANXA

Reload in CRYPTO via

 **CoinPayments**

How OZA exchanges work

OZA tokens will soon be available from the PREMIUM offer on the OZAPAY application, and will be accessible from the applications and exchanges selected by our company. Their purpose is to be able to be exchanged for current currency at any time.

Lucky owners of OZA on the BINANCE SMARTCHAIN network are invited to migrate their OZA tokens to the SOLANA network via the dedicated space : <https://migration.ozapay.fr>



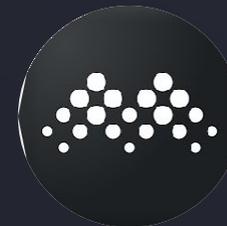
You can also open and manage your OZA wallets via :



Phantom



Token Pocket



Math Wallet



Trust Wallet



Launch strategy and cash flow

The 3-phase **OZAPAY** strategy :



Money flow diagram :

CRYPTO/EUR flows and identity checks via our regulated EMI/PSAN* partner: LINKCY PARIS



*OZA portfolios are your sole property. Only public keys are saved.

Roadmap and forecast

Objective : Finalize development + marketing of our "Super Payment App"!



End of 1st financial year

1st Quarter 2024

Creation of OZAPAY SAS and 1st Listing of the OZA on March 29, 2024 on Raydium

2nd Quarter 2024

Pre-Marketing, SEED and Development of the OZAPAY application

3rd Quarter 2024

OZAPAY marketing and application launch on September 30, 2024

4th Quarter 2024

Commercial partnership, listing of the OZA on one of the TOP 5 exchanges

CA : ~3.349.703€
December 2025

Users Evolution

	2024	2025	2026	2027
	6.000 users	18.000 Users	54.000 users	164.000 users

Distribution



30% Retail



70% Consumers

Legal Extract, Values and Beliefs

Extract from a legal memorandum by Maître POUGET:

"... OZAPAY is governed by PSAN and EMI regulations. This provision is made directly by LINKCY for the PSAN part in its capacity as a PSAN registered with the AMF. LINKCY is the white-label agent for PAYNOVATE, a Belgian electronic money institution authorized to provide payment and electronic money services, notably in France.



Values and beliefs

Committed to freedom, OZAPAY wants to enable everyone to have a multi-currency account including an OZA portfolio under self-holding, alongside more exclusive digital services.

Whether you're an individual or a professional, take advantage of a **super multiservice payment app** that rewards your payments and your loyalty in the form of cashback.

With **OZAPAY** : Pay, Enjoy, Earn !

Our good deeds for the planet

OZAPAY ultimate goal is to meet the challenges facing our planet by providing a revolutionary payment solution that facilitates local commerce on a global scale!



Promote local economies and commercial exchanges everywhere, online and locally!



Reduce greenhouse gases through our commercial ecosystem of short circuits!



Fight inflation and food waste with our exceptional cashback offers (activities, bars & restaurants...)

Ozapay SAS and key figures



OZAPAY SAS is a simplified joint stock company registered in the Paris Trade Register under SIREN 983 874 884.

OZAPAY SAS is therefore the guarantor of OZAPAY applications and the OZA brand.



A. RATTE
Advisor



A. ROUSSEAU
Business provider



A. ANDRETTA
COO



J. DECOTTIGNIES
CEO/FOUNDER



B. CHESNET
Office Manager



R. DE FREITAS
CTO



S. MASQUELET
Relationship Manager

OZAPAY in figures :

- ❖ **1 outsourced development service provider: OZALABS** (web2, web3, AI)
- ❖ **+ over 5500 members** on our Telegram Group + **33 Ambassadors**
- ❖ **+ over 1433 members** pre-registered in our databases
- ❖ **+ 147,390 subscribers** on all our social networks
- ❖ **+ over 284,000,000 potential prospects** in the French-speaking world alone
- ❖ **+ over 2700 billion euros in market potential**

Partners and thanks

Ozapay SAS warmly thanks its investors and partners.
Interesting in contacting us or joining us? [Click here](#)

  SOLANA  ADAN

BANXA

 CoinPayments

 OVHcloud

 EURATECHNOLOGIES
EUROPE'S STARTUP BUILDER