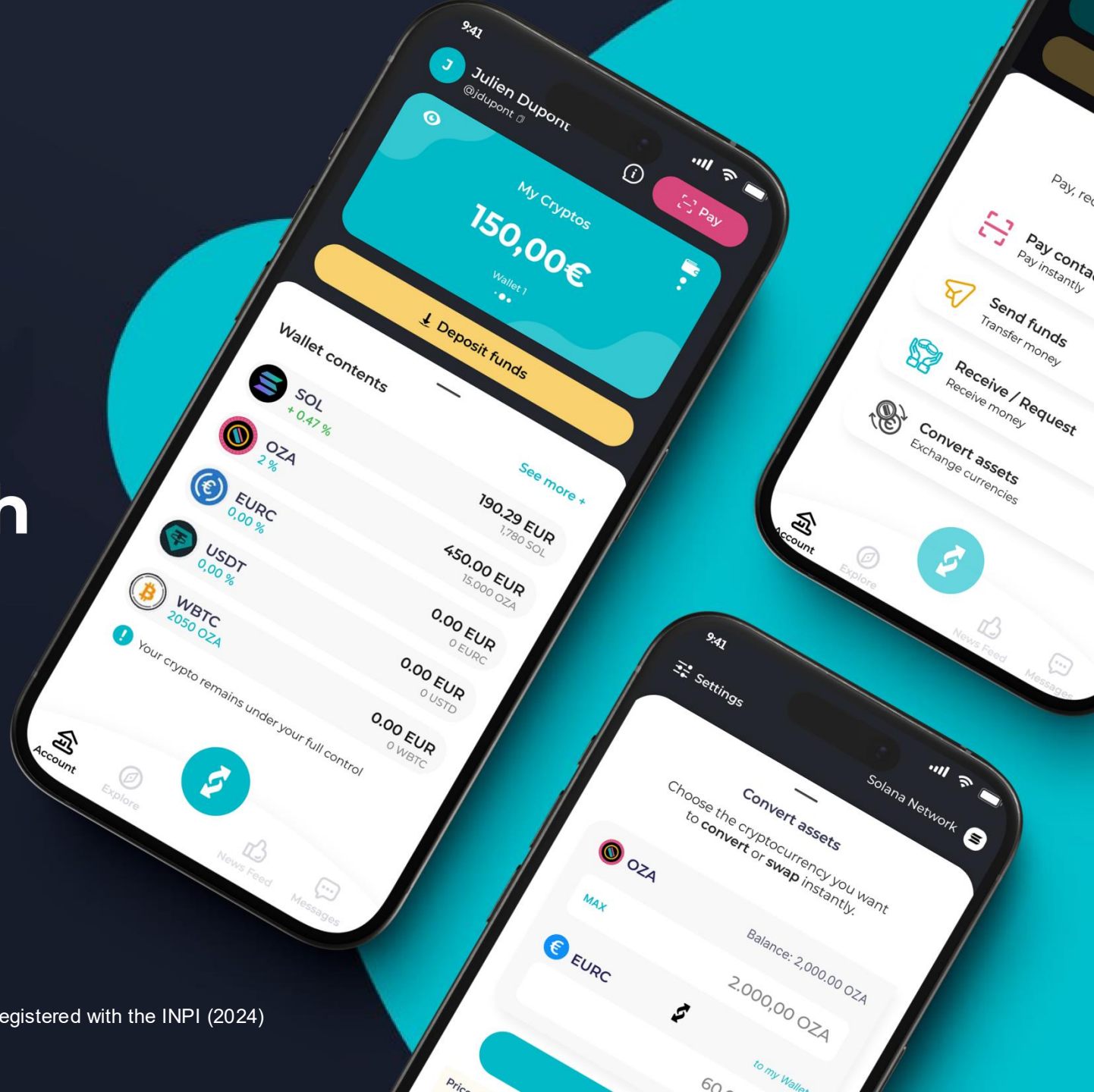




**Pay, exchange, and
receive euros and
crypto anywhere, with
complete freedom !**

coinbase swan Bridge

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GLOSSARY



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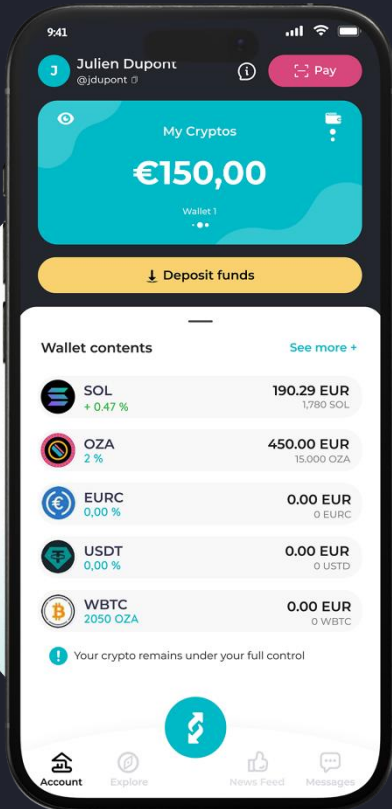


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OZAPAY: Project Overview



OZAPAY is a mobile application that allows users to **pay, send and exchange digital assets in self-custody**, designed to make the use of cryptocurrencies **simple, practical and accessible in everyday life**. It creates a direct bridge between digital assets and real-world usage.



A Clear Vision

- **Simplify crypto payments**
make them instant, seamless, and usable everywhere
- **Give control back to users**
everyone remains the full owner of their assets
- **Connect crypto with the real economy**
direct payments, transfers, and usage with merchants

Crypto. Euro*. Self-custody.

Ozapay recommends EURC for your payments.

How does it work ?

One mobile solution.

All your crypto payments, made simple.

1. Deposit or receive your assets

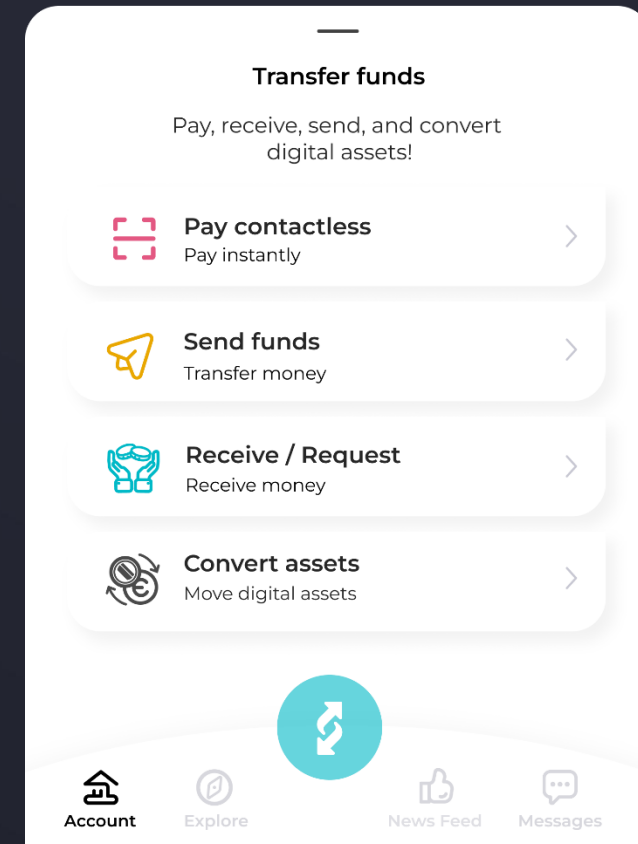
Crypto or stablecoins directly into your wallet (self-custody, you stay in control).

2. Pay, send, swap

QR scan, instant transfers, integrated swaps without technical complexity.

3. Use it in real life

Payments between individuals or with merchants in EURC or with all your favorite cryptocurrencies.



Simple. Fast. No intermediaries.

The problem is not crypto

It's lack of usability

⚠️ PROBLEM

- 1. Extreme complexity**
wallets, networks, fees, incomprehensible UX
- 2. No simple real-world use**
paying remains difficult in everyday life
- 3. Loss of control or lack of trust**
centralized platforms vs complicated self-custody
- 4. Total fragmentation**
crypto on one side, euros on the other



🚀 SOLUTION

- 1. One single application**
pay, send, and exchange easily
- 2. Native self-custody**
the user keeps full control
- 3. Unified experience**
crypto and euro* within the same usage
- 4. UX designed for everyday life**
QR code, instant payments, radical simplicity

The next step for crypto is not speculation. It's real-world usage within a **rapidly growing ecosystem** !

The Product

All your crypto payments in one place.

👉 One single application to pay, send, and exchange easily.

🔒 Self-custody wallet

Keep full control of your digital assets.

⚡ Instant payments & transfers

QR code, user-to-user transfers, and simplified payments

🔄 Integrated swaps

Convert your assets directly from the application.



Digital finance, **simplified.**

Bitcoin · Solana · Stablecoins · Web3

Self-custody & user freedom

Your assets remain under your control



Personal private keys

The user remains the owner of their digital assets.



Simplified payments & collections

QR CODE, contactless payment requests, or payments via our messenger



Compatible with the Web 3.0 / Web 2.0 ecosystem

Users can evolve from self-custody to a bank account*

Coming soon through our regulated partners



USER



PERSONAL
WALLET



SWAP



Simplified crypto payments, transfers, and exchanges. **One single interface to manage everything**



Send, receive, pay, and exchange your digital assets

1. Deposit or receive your assets

Crypto and stablecoins directly into your personal self-custody wallet.

2. Pay, transfer, or exchange

QR code, instant transfers, and integrated swaps from a single interface.

3. Use your crypto easily

Between individuals or with merchants, OZAPAY makes digital assets usable in everyday life.



Merchant Payment



Stablecoins & Crypto



Instant Transactions



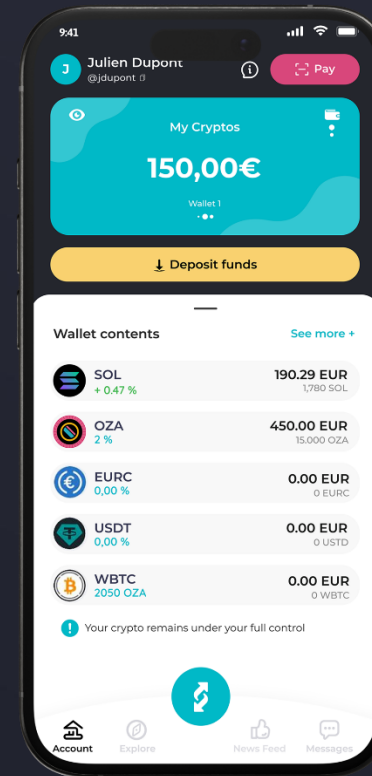
QR Payment



Crypto Swap



User Transfer



The Liberty Offer & Benefits

Start without a bank. Stay in control.

Liberty is a **free** offer designed to give you the **freedom** to use your crypto every day: locally, online, and without technical knowledge.



free

Your crypto remains under your own custody



Simple

Send, receive payments, and convert in just a few clicks



Secure

Your keys and assets remain under your control



Rewarded

Access to the rewards program based on your activity

Self-custody.
Your keys, Your freedom.

The Business Space & the Local Economy

Connect users and merchants

A new way to discover, pay, and build loyalty locally.



Simplified payments for merchants

Receive digital payments quickly via QR code and the OZAPAY wallet.



Visibility & local offers

Merchants can offer promotions, benefits, and rewards directly within the application.



Next-generation loyalty

Cashback managed by professionals, which can reach up to 70% in OZA rewards in certain cases and depending on your offer.

The OZA Loyalty Token & Its Rewards

The OZA token is a digital asset used within the OZAPAY ecosystem to facilitate interaction, engagement, and the use of services offered in the application. It is part of a utility and incentive-driven approach, at the core of the user experience.

A utility OZA token, not a financial asset

- does not constitute a share or financial security
- does not grant any ownership rights in the OZAPAY company
- does not provide access to dividends or voting rights

It is designed as a utility token, intended exclusively for use within the application.

How it works within the Ozapay application

The OZA token notably allows users to:

- **access certain benefits or features**
- **participate in reward programs**
- **benefit from partner offers**
- **encourage user activity and engagement**

It acts as a driver of usage and loyalty.



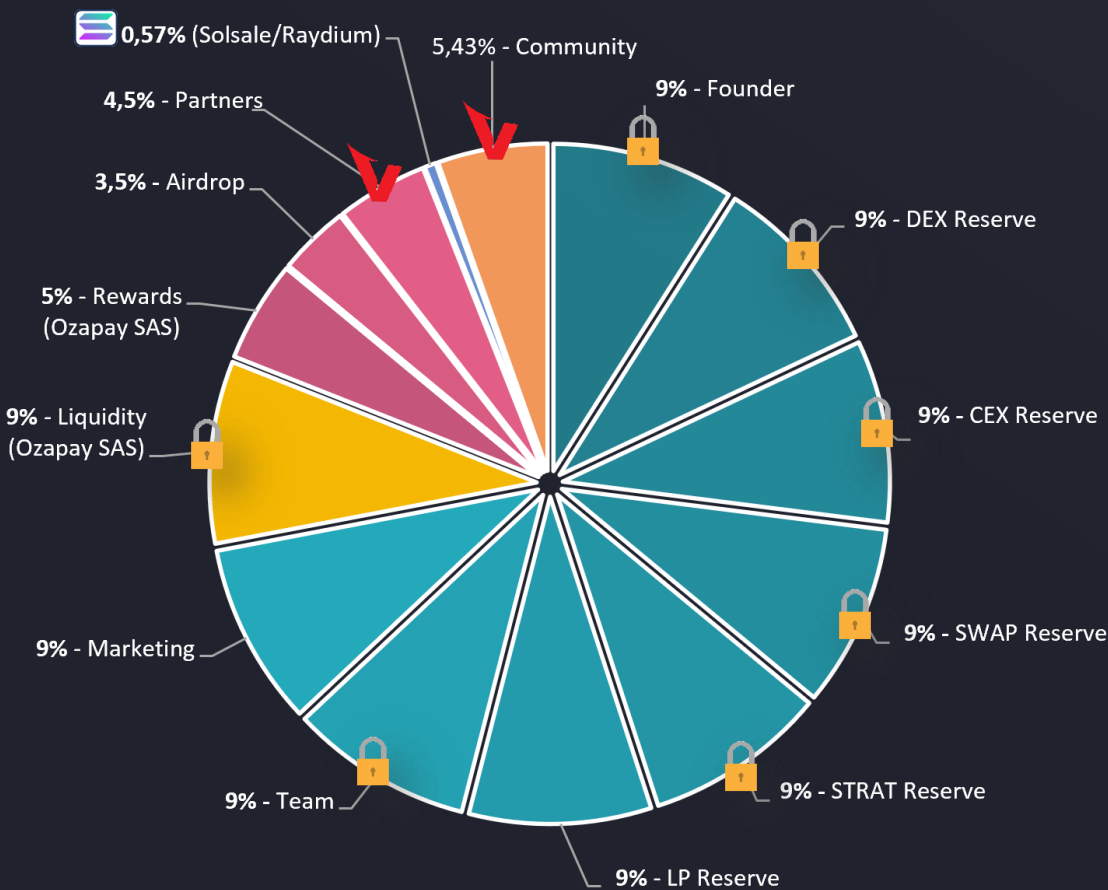
TOKEN OZAPAY (Solana)

[67iVSrbgQKiPjttU9uXx9CXUoS1Si3
XUhrXeINAUUZSR](https://solscan.io/address/67iVSrbgQKiPjttU9uXx9CXUoS1Si3XUhrXeINAUUZSR)

Composition of the OZA Ecosystem



A distribution designed to sustainably support the OZAPAY ecosystem



Settings



Name, Ticker: Ozapay (OZA)
Total Supply: 996,889,071.62 OZA
Wallet Management: Self-custody
Self-custody Wallets: Ozapay, Phantom...
Mint: Revoked – **Freeze:** Revoked
DEX Pool (Liquidity): OZA/SOL & OZA/USDT
Voting: Via the Ozapay app only
Transaction Speed: 60,000 tx/sec
DEX LP Policy: 50% to 100% locked
Launch Date: 30/06/2025
Locked by: Solsale (GemPad Vault)

CA: 67iVSrbgQKiPjttU9uXx9CXUoS1Si3XUhrXeinaUZR

Locked for a 6-month cycle and for a minimum duration of 365 days, renewable.

365-day vesting under a self-custody contract with release of up to 5% per month. [More information here.](#)

Security, compliance & user protection

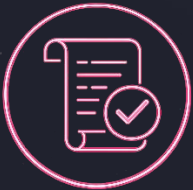


A distribution designed to sustainably support the OZAPAY ecosystem



Enhanced security

Smart contracts and infrastructures secured on the Solana blockchain. Supports up to 60,000 transactions per second.



Compliance and transparency

User protection compliant with current regulations (KYC, AML).



User protection

Integrated controls, limits, and anti-abuse mechanisms for a healthy and sustainable ecosystem.



Sustainable ecosystem

A model designed to create long-term value and reward engagement.



Vision, sovereignty & the future of payments



Take back control of your money in a changing digital world

OZAPAY is part of a new generation of financial applications designed for user freedom, self-custody, and global interoperability.

Our vision:

- simplify the everyday use of digital assets
- enable frictionless payments and transfers
- give users back control of their funds
- connect the real economy to blockchain technologies

Self-custody

Your assets. Your keys. Your control.

Global interoperability

Crypto, stablecoins, and payments united in a single interface.

Next-generation payments

Instant transactions designed for everyday use.



Conclusion & OZAPAY Public Launch



Building an open, simple, and compliant finance aligned with European standards

OZAPAY relies on a hybrid architecture combining blockchain, payment infrastructures, and specialized partners to provide a seamless experience between digital assets and euro.

To ensure security, compliance, and scalability, we collaborate with different players according to their area of expertise :

Crypto & blockchain infrastructure

- **Solana:** high-performance blockchain for transactions and the OZA ecosystem
- **Coinbase:** crypto infrastructure and digital asset access services
- **Bridge:** connection and interoperability technologies between financial systems and blockchain

Euro & payment infrastructure

- **Swan:** banking infrastructure and euro payment services

Architecture vision

Each partner operates within its own regulatory and technical scope, following a model of role separation, compliance, and user protection.