

FLASH

FINANCIAL VISION & BEYOND

FLASHGROUP

OVERVIEW

In 2017 the FMI said that 1.7 billion adults have not a bank account, and the access means attached to it (credit/debit cards).

The reason is straightforward, sometimes to be able to open a bank account, you must have a regular and fixed address, and we all know that in many countries and even in the occidental world, millions of people do not have it.

So the problem is global even if in some regions it's more critical than in the industrial world.

In some countries, some alternative solution has been found with the mobile payment way but let's be clear here it's not a viable and longterm vision because it's not in favour of the end-user.

Blockchain brings the latest technology to deploy a solution capable of addressing all the issues occurring in the finance area and is a clear response for the advocate of financial inclusion like our Corporation.

MASS ADOPTION PROBLEM

01

To make the cryptocurrency and the technology underlined mainstream, we need to address a few barriers first.

As we are willing to go mainstream, we need to focus on the end-user but also the merchants, which are the essential agent leftovers into our area.

If users do not have a place to spend their coins, they will not use it, so how all barriers which restrain the merchants from accepting such means of payment can be broken? The main issues are:

- **HIGH VOLATILITY**

Allow a means of payment with an item's Price which will not be covered, when the merchant will want to cash-out is challenging. The merchant might gain money, but they also might lose due to the high volatility Coin's Value in this sector, uncertainty is not suitable for the commercial industry.

- **THE ACCESS**

Access and usability are other significant barriers which block this technology to go mainstream.

02

SOLUTION

Come up with a solution who allow end-user and merchants to get in and get out for a reasonable price and hassle-free.

You cannot propose a technology which is destined to fix issues in a specific market if you do not provide the on-boarding key to this solution.

Create a Volatility-controlled Coin is just a part of the solution, to propose a complete resolution we come up beside the software part with a hardware solution named [FlashCryptostation](#) and the [OZT card](#).

[FlashCryptostation](#) is addressing the issue met by millions of "address-less" people when they try to obtain a bank account and credit/debit card even though they have a job!

[OZT card](#) enable a reliable cash-out way by providing people with a way to pay, withdraw but also a credible way for people to store their cryptocurrencies with the digital ledger feature.

To wrap the solution and create unity, we decide to introduce a not so spread approach in our sector. Indeed we want to use people data and monetize it but at the same time to share with them the benefit from this non-mandatory feature called [FlashAdchain](#).

The specific advantage is a crucial component to the "fees structure" part because we can use this money to lower the access to the solution and even make it completely free in a short period time.

Since 2017 the ValueValue of the Data industry is superior to any over commodity market! Just look the benefit of GAFA's companies.

Whatever the level of wealth of a person has, everyone is creating data, and that is Value!

The solution is an assembly of a Volatility-Controlled Coin, Hardware components and a Data valuation feature.



03

MARKET

As mentioned above the market is vast and represent billion of potential users.

The historic financial world, as failed in many fields and that create defiance, more and more "institutional" users are trying a new way of banking.

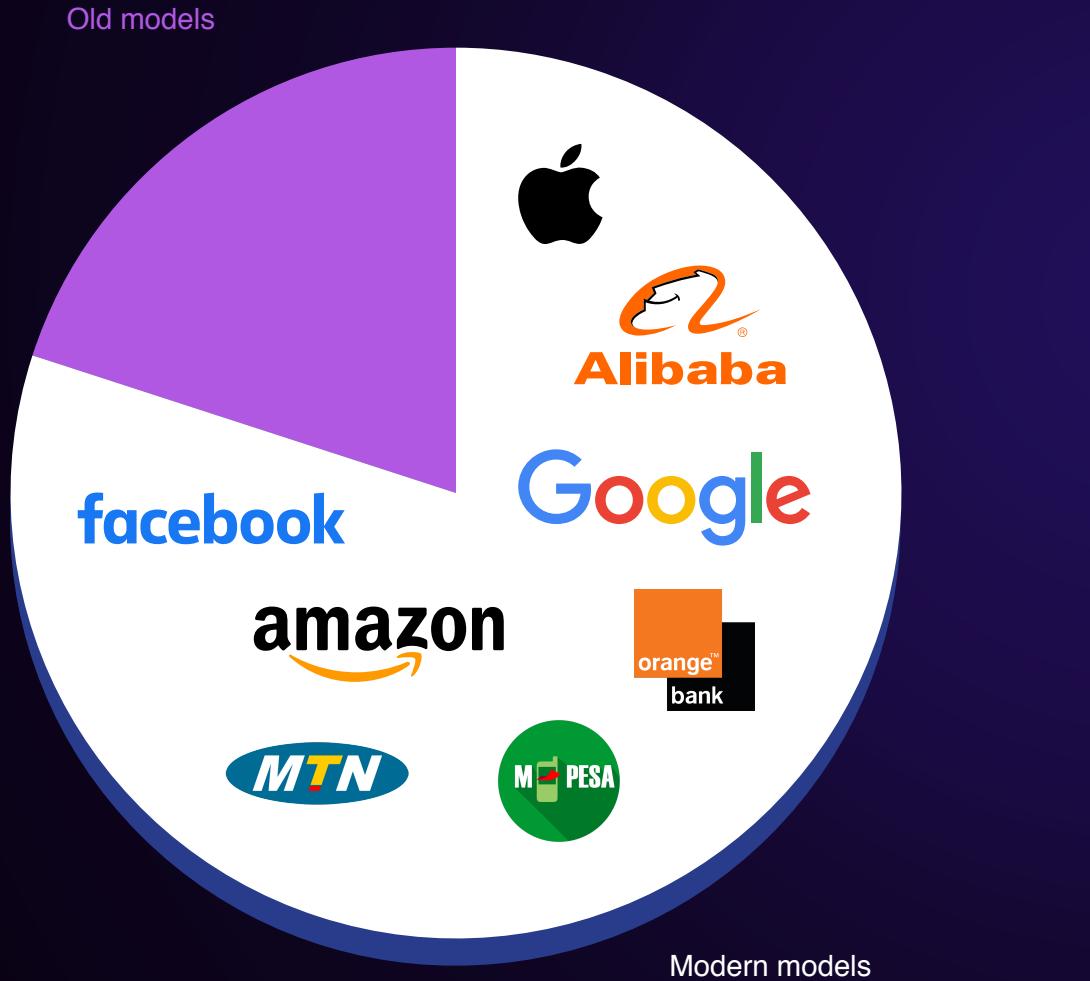


Innovative payment methods brought by non-banking players such as Google, Apple, Facebook, Amazon (GAFA) and Alibaba have changed the way consumers "experience" payments.



There is an explosion of the online banks without a physical branch, and there is a lot of mobile payment providers such as MTN, Orange pay or the most successful of all Mpesa.

Estimation revenue pool 2020



These new-age players have been able to clutch a significant share in the payments market already. Globally, modern models could impact up to 80% of existing banking revenue pools by 2020, according to a recent Accenture study.

Even if those are a serious alternative to the old financial institutions, the lack of transparency and their fees structure left a niche space that the Distributed ledger technology companies can fill up.

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PRODUCTS & SERVICES



BLOCKCHAIN
ozeety.com

XCHANGER

FLASHXCHANGER
Flashxchanger.com

FLASH

ADCHAIN

FLASHADCHAIN
Coming Soon



OZTCARD
oztcard.com



FLASHCRYPTOSTATION
Coming Soon



BLOCKCHAIN

OZTG is a cutting edge cryptocurrency, with many features not available in most other cryptocurrencies.

Anonymized transactions using coin mixing technology, we call it Obfuscation.

Fast transactions featuring guaranteed zero-confirmation, we call it SwiftTX.

Decentralized blockchain voting providing for consensus-based advancement of the current Masternode technology used to secure the network and provide the above features, each Masternode is with collateralized with 10K OZTG.

The most notable feature of this Blockchain is the **Gold-pegged Coin OZTG**.

OZTG is a tradable Coin with a core valuation based on 1/20 value of the grain, which is a subdivision of the gold metric (therefore linked indirectly with gold collateral).

The Coin relative value is subject to the market's "Bid and Ask" mechanism, which will impact the coin's global core value.

The company's global custodian plan to add more Gold on a safe quarterly, the underlined goal is to "try" to catch up with the market relative value of the tradable coin that will lead to reducing the volatility velocity.



OZTCARD

"ONE CARD TO RULE THEM ALL"

This European- based company has designed the "Multi-card holder" killer!

Scan all different kind of cards through the **OZT app** and access also all your cryptocurrencies without hassle!

Offer designed for each segment of the market, learn more:
www.oztcard.com



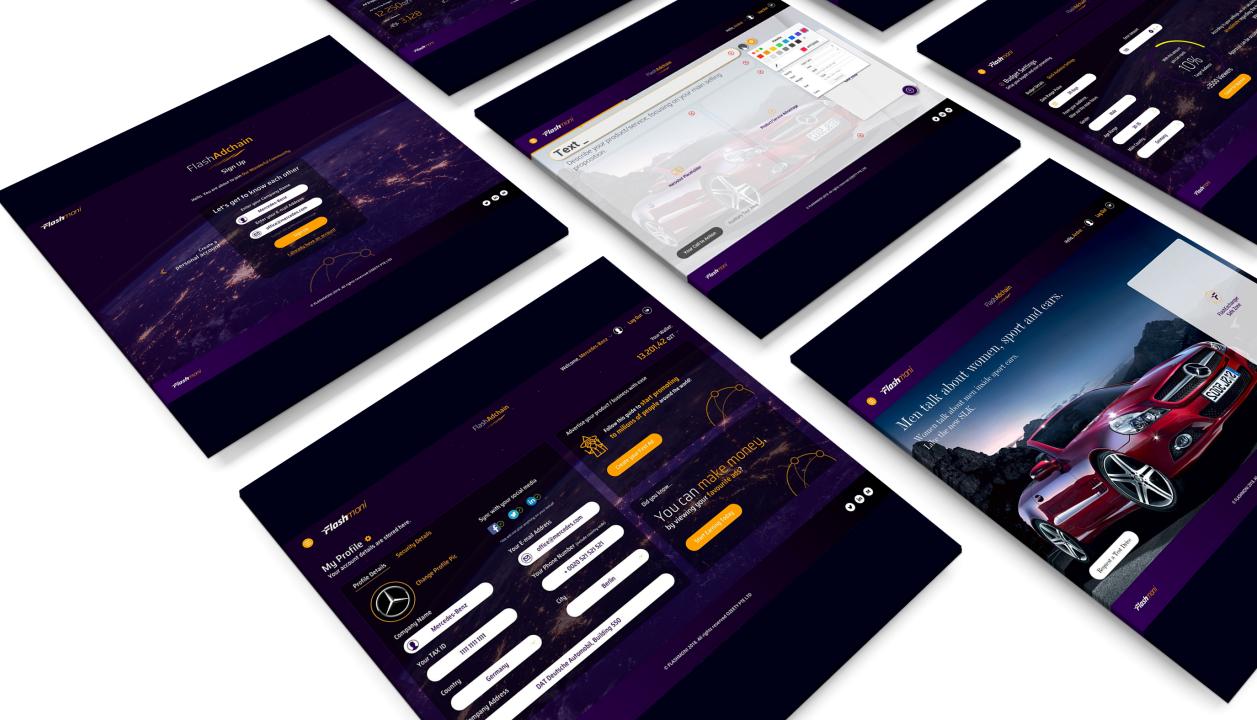
FLASHCRYPTOSTATION



Kiosk to enable users on-boarding into the Flash solution. There is two release, a small version to equip the local merchant and make their shop a key point for everyone people in the city willing to buy, sell and exchange cryptocurrency with cash but also with a debit card.

A bigger version built for malls, airports and other locations will allow people without address to order their cards and to pick it up in the same kiosk or any other device across the network.

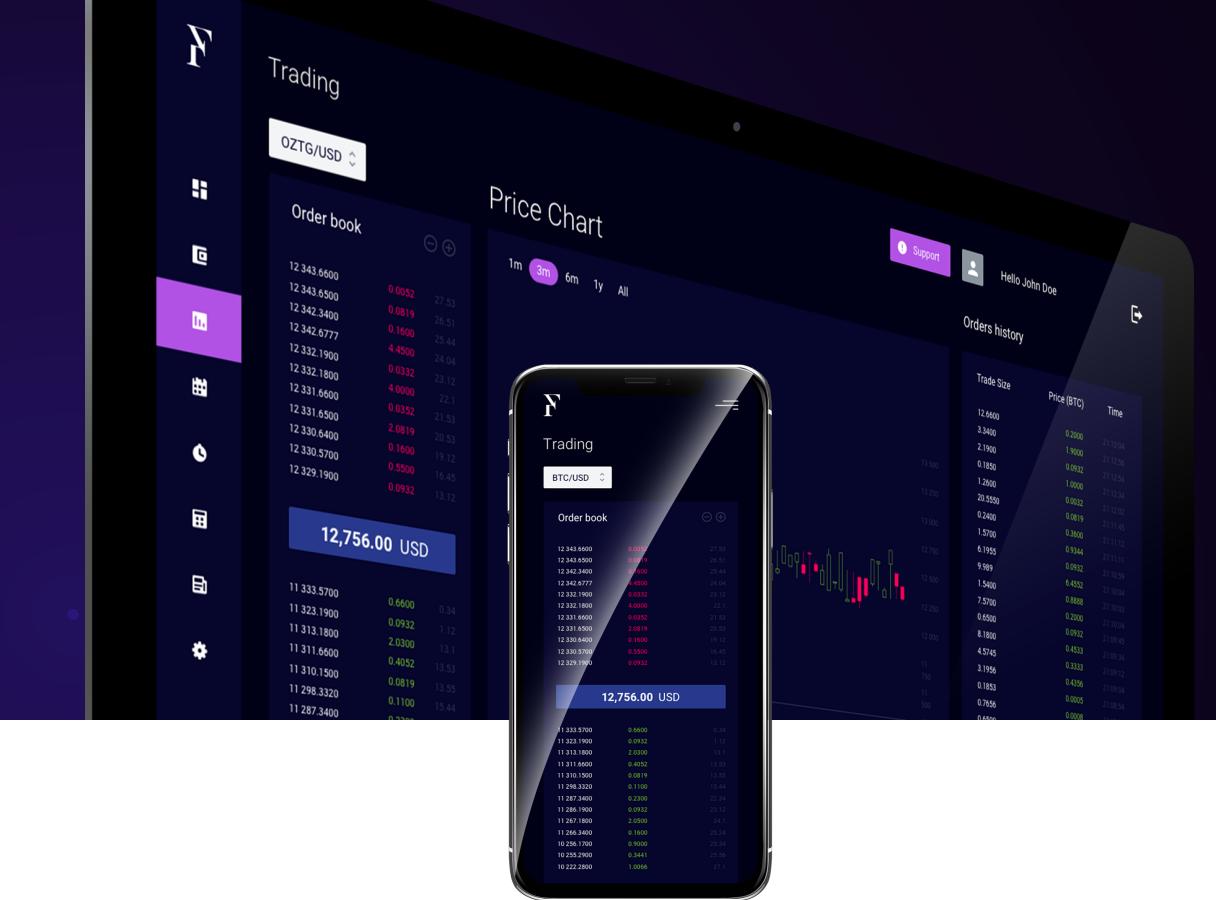
FLASHADCHAIN



The current advertising model is not sufficient and doesn't optimize marketing investments.

FlashAdchain is a blockchain advertising solution to solve many of the digital advertising's problems with fraud and transparency in the RTB market. Still, this feature also allows a fair redistribution on the monetization of users Data by reversing 1/3 of the benefit of this specific segment directly on user wallet!

FLASHXCHANGER



A licensed exchange dedicated to coins with intrinsic Value

www.flashxchanger.com

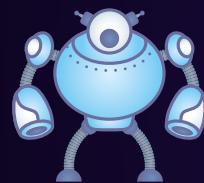
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TRACTION

Since 2018, we have plus 21k participants in our ICO, and we can consider that we have 8k+ real followers of the projects based on the Data that we have collected and study.

The next move will be to sign a partnership agreement to grow our solution user's base.

CORE TEAM



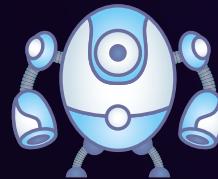
SERGE MAURICE LOBREAU
FOUNDER, PRESIDENT



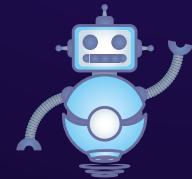
LEONORE RIOTTE
CEO, FLASHCOM



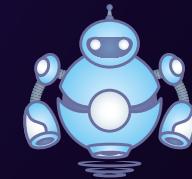
THIBAUT RIOTTE
COO, FLASHCOM



JULIEN GEMIEUX
CTO



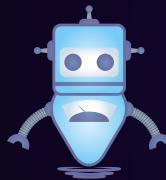
AURELIE HAUTIER
BUSINESS DEVELOPER



SAMUEL BEAUMONT
CFO

06

CORE TEAM



STACEY MCKAY

CRM



MICKAEL DAMOUR

CIO



BERTRAND CANAVY

PRESIDENT, FLASHCARE



CRYSTELE LOBREAU

HR



HELENE COHEN

CCO

LEADING ADVISORS

HERVE LACORNE

MATHIEU CAVALIE

MRU PATEL

TYLER WOOD

CHRISTIAN BEAUX

PIERRE JEAN HANARD

SALIM SAIF

BERNARD MUHINDO

COMPETITION

08

There are more than 4687* cryptocurrencies on the market, less than 1% of them are considered as a stable coin or backed/pegged to a tangible asset.

0.1% of those coins are proposing hardware to empower their solution. However, our offer stays unique in how the system is interconnected because if you isolate each one of our Product and service, you can have an alternative solution on the market except for the [OZT card](#) as we are the first mover.

*CoinMarketCap

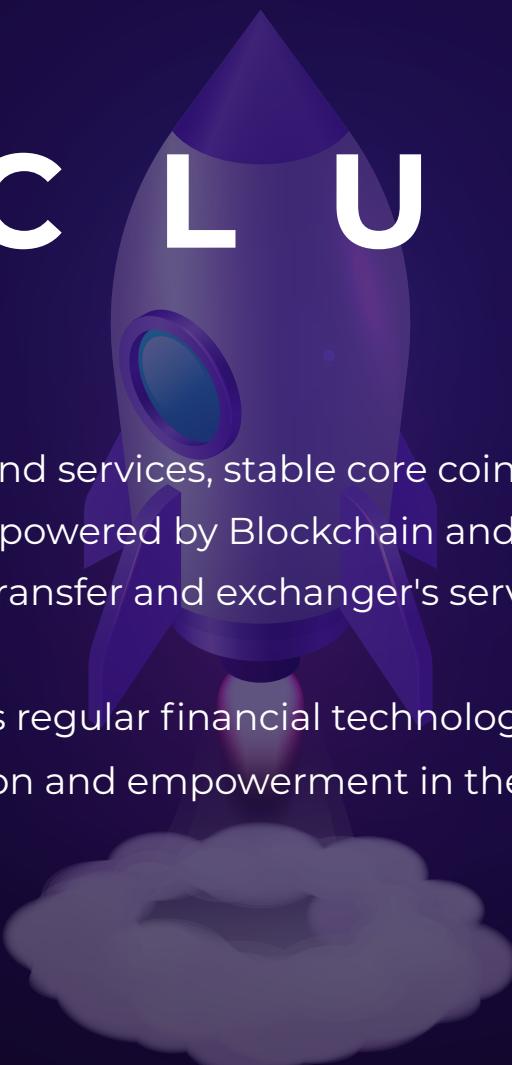
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FINANCIALS

In addition to the fund raised in Fiat and cryptocurrency during ICO rounds, the company can count on the coins valuation and the services proposed to users to cover his development.



CONCLUSION



Our solution provides products and services, stable core coin value with a controlled volatility, high potential advertising solution powered by Blockchain and a unique Data retribution services, free remittance services, instant wire transfer and exchanger's service with the lowest cost in the market.

Flash products and services combines regular financial technology and blockchain-powered finance to bring users an efficient solution and empowerment in their daily financial transactions.