

# WHITEPAPER

## OZALENTOUR PROJECT

Code Name: "The Super Payment App"

# GLOSSARY

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# 1) OZALENTOUR: Presentation, findings and challenges

The Ozalentour solution aims to provide a multiservice payment application centralizing in a single "super app": an IBAN account compatible with the main cryptocurrencies, a bank card and a marketplace offering cashback of up to

## Situation and challenges

Against a backdrop of economic crisis, and following the digitization of cash, Ozalentour aims to facilitate the adoption of a 100% dematerialized Euro to all types of professionals and consumers in the form of electronic money.

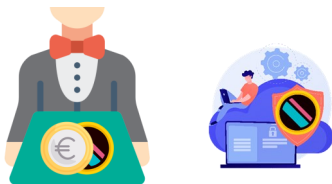
In order to bring our application to a wide audience, Ozalentour brings together in a single application all the needs of everyday life, with the aim of facilitating both financial and commercial exchanges, as well as the quality of life of all types of users.

Benefit from a single application that saves you time and money!

## Our multi-service "Super App"

### IBAN account

#### Contents



- 1 IBAN account, 1 RIB, 1 CB, and up to 70% cashback (1)
- 1 OZACOIN balance reader (via public key only)
- 1 NFC/QRCODE system for receiving and sending funds
- Automatic tracking, proof and qualification of transactions

(1) Cashback amount available through our Marketplace

### A Market Place

#### Contents



- Access to local activities and offers with up to 70% cashback (2)
- Opportunity to promote an activity and offers in exchange for at least 2.5% cashback
- Online purchasing, easy order management with delivery tracking

(2) Cashback reusable at all local shops registered with Ozalentour

### A Community Space

#### Contents



- Access to news feed: most "liked" expressions, photos, videos and highlights
- Possible sponsorship of activities and offers depending on location
- Instant messaging
- Meeting system to come

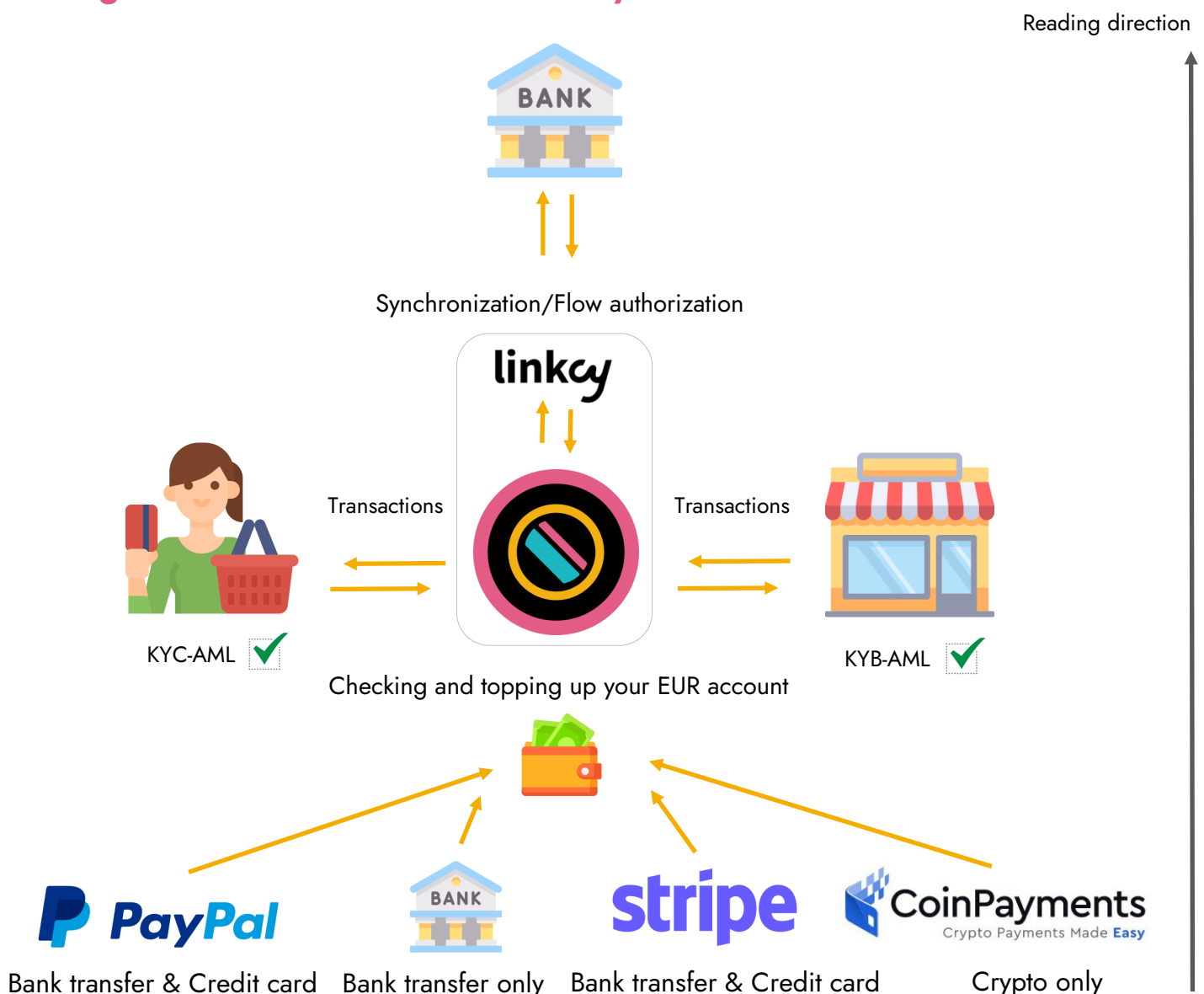
## 2) OZALENTOUR: Operation and cash flow

The **Ozalentour** application is a payment solution that includes a rechargeable **IBAN** account synchronized with our regulated partners and our bank. It is designed to facilitate the acceptance of all currencies and digital assets.

Connected to the Bank, **LinkCy**, Stripe, Paypal and Coinpayment, Ozalentour aims to facilitate transactions and the purchase/sale of goods and services in EURO and CRYPTOMONY via our own application.

For security reasons, **Ozalentour** will systematically request the identity of the user in the case of contactless payment, either by personal PIN code, fingerprint or any other means of authentication.

### Diagram of connections and money flows



### 3) OZACOIN (OZA): Presentation, findings and chal-

Our OZACOIN (OZA) utility token is designed to offer a digital asset correlated to our Ozalentour solution and backed by the main cryptos such as: BTC, BNB and ETH. Storable and exchangeable via third-party applications, OZACOIN will soon be convertible via various regulated markets in France and the European Union. OZACOIN holders will also be able to use their tokens to top up their



## Context and challenges

Following the loss of confidence in digital assets (FTX crisis), Ozacoin aims to return to the fundamentals of blockchain technology by strategically decentralizing exchanges, reserves, as well as governance.

## Key parameters of the smart contract

**Governance:** Ozalentour SAS (governance released after market dilution)

**Consensus:** Binance SMARTCHAIN (BEP20) - **Total quantity:** 100,000,000 OZA

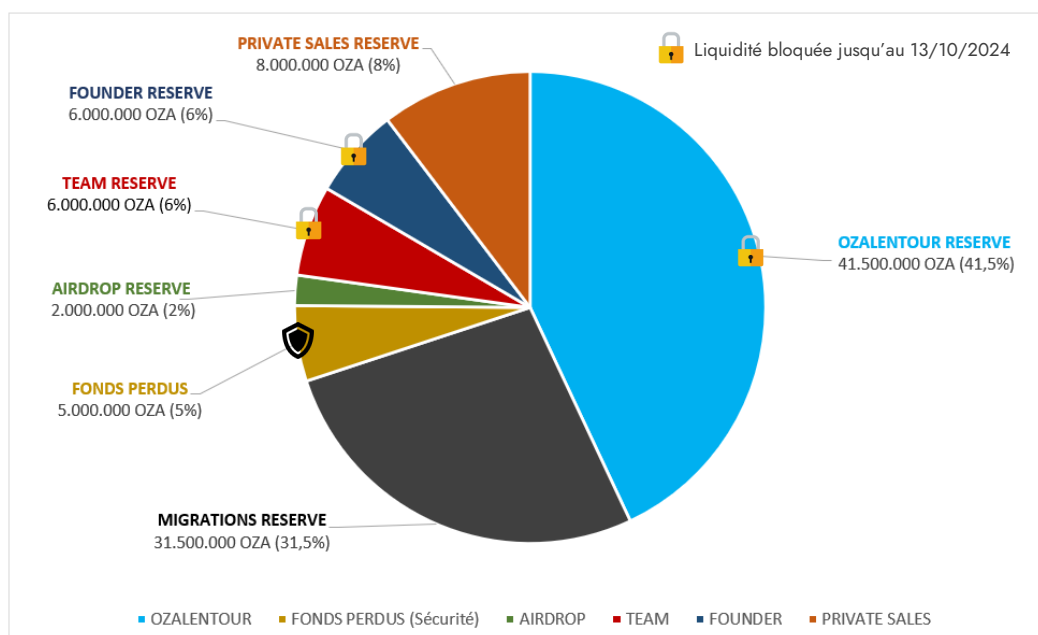
**Print/Destroy:** ☒ Active via community only (Flash Mint) - **Voting rights** ☒

**Pause - Ozalentour reserves blocked at 51%.** *Present option disabled*

**Lost Funds section:** 5 million OZA **Transaction speed:** 15 to 20 tx/sec

**Contract:** [0x1e16d4579d6a1471745a20ec491739e201971151](https://bscscan.com/address/0x1e16d4579d6a1471745a20ec491739e201971151)

## Tokenmetrics (MAJ)





## 5) Values, beliefs and legal extract

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### The Founder's Vision :

Before going into the details of the offer, we feel it's important to present our values and convictions in order to align the community's expectations with the ecosystem we wish to cultivate around this initiative:

- We're convinced that more people should have access to financial services while enjoying the benefits of a digital asset portfolio.
- We believe that everyone has the inherent right to control the fruits of their legal labor.
- We are convinced that innovation comes first and foremost from centralizing the real needs of professionals and consumers alongside short-distance and decentralized solutions.
- We're convinced that crypto riches can stimulate the local economy on a global scale.
- We are convinced that Ozacoin (OZA) connected to Ozalentour by simply reading the balance digitally will provide better protection for holders.
- We are convinced that user data must be protected in the same way as any other asset. User data will therefore remain strictly confidential, modifiable and deletable.
- We are convinced that a social network should be self-managed by its community, with interactions to stimulate publications.
- We are convinced that protecting the environment begins with a profound revolution in our consumption habits. Optimizing short-distance circuits, combating food waste, cashback on consumption...

### Extract from a legal memorandum by Maître POUGET to the AMF (digital asset coast) :

**It is clear from the developments of my colleagues and the documentation provided to you by SAS OZALENTOUR that it does NOT provide:**

- A service for holding digital assets on behalf of third parties or providing access to digital assets in the form of private cryptographic keys, with a view to holding, storing and transferring digital assets (Art. L54-10-2 1° of the French Monetary and Financial Code);
- A service for buying or selling digital assets in legal tender (Art. L54-10-2 2° of the French Monetary and Financial Code);
- A service for exchanging digital assets for other digital assets (Art. L54-10-2 3° of the French Monetary and Financial Code);

## 6) The Offer and the Ozalentour

**A self-liquidating, reloadable IBAN account with no surcharges!**

Offre <b>Découverte</b> <span>0€/mois</span>	Offre <b>PREMIUM</b> <span>15€/mois</span>
✓ Un Compte IBAN en EUR	✓ Un Compte IBAN multidevises
✓ Virements instantanés (0,50€/virement)	✓ Virements instantanés <u>sans frais</u>
✓ Une CB virtuelle (0,25€/transaction)	✓ Une CB physique <u>sans frais</u>
✓ Jusqu'à 30% de CASHBACK	✓ Jusqu'à <u>70% de CASHBACK</u>
✓ Revenus complémentaires Ambassadeur	✓ Revenus complémentaires Ambassadeur

**A Super App for all your everyday tasks!**

From Ozalentour, you'll find all the tools you need for your daily life!

Whether you're an individual or a professional, our super multiservice payment application aims to offer you in a single application: an account, good deals and an innovative social network complete with instant messaging.

In order to protect the community, a KYC/KYB/AML user verification will be requested from anyone wishing to open an account on Ozalentour.

**Visibility for your business!**

Once verified, as a professional, you can easily promote your business from your Ozalentour menu, in the "Promotions" section.

**No hidden costs, everything is transparent!**

Account management fees	0€
Reloading with OZACOIN (OZA)	1,30%
Reloading with BTC, ETH, BNB...	1,60%
Refill by credit card	1,90%
Reloading by SEPA Credit Transfer	Free



## 7) Reload and payment operations

### Reloading an Ozaléntour account

Each verified Ozaléntour member can top up their Ozaléntour account at any time either via the main digital assets (BTC, ETH, BNB, OZA), or via their bank account by transfer/debit, or via Paypal, or via one or more bank cards (Stripe).

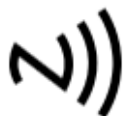
The image displays four sequential screenshots of the Ozaléntour mobile application interface for recharging an account.

- Screenshot 1 (Recharger):** Shows the current balance (Solde actuel: 4715,15€) and a selection of amounts to recharge (100€). Below the amount selection is a numeric keypad.
- Screenshot 2 (Recharger):** Shows the 'Choix du moyen de paiement' (Payment method choice) screen with options: VIREMENT (1€ fee), PAYPAL (1,9% fee), OZA (1,3% fee), BTC (1,6% fee), ETH (1,6% fee), and BNB (1,6% fee).
- Screenshot 3 (Récapitulatif):** Shows the transaction summary: Total à recharger: 100,00€, TVA non applicable, ID Transaction 2671568, Moyen de paiement: Virement, Frais: 1€, Total à payer: 101,00€. A 'Confirmer' button is at the bottom.
- Screenshot 4 (Rechargement en cours...):** Shows the confirmation screen with an hourglass icon, indicating the recharge is in progress. It displays the amount to recharge (100€), the amount to transfer (101,00€), and the IBAN FR18484057348.

### A bank card soon accepted at all your retailers!

Ozaléntour members can use their VISA virtual credit card or VISA physical credit card at any time to make online and local purchases.

### Forgotten your blue card? Don't panic!



**Contactless payment up to €50**



**QR-CODE payment up to €500**



**Instant transfer up to €5,000**

## 8) How OZA exchanges work

Every OZACOIN (OZA) token holder will soon be able to exchange their digital assets in any currency on exchanges chosen by Ozalentour. NB. BNB-type GAS is required for 100% decentralized wallets (e.g. Meta Mask, Token Pocket...).

### What's the collateral behind OZACOIN (OZA)?

Ozalentour is currently building up the following collateral: BTC, ETH, BNB.

### Which regulated markets does Ozalentour target?

Ozalentour's aim is to list OZACOIN (OZA) mainly on regulated markets such as BYBIT, KRAKEN, BINANCE and COINBASE.

### What are the taxes on OZACOIN (OZA) cryptocurrencies?

Each OZACOIN (OZA) holder will be obliged to declare his accounts (exchanges) to the tax authorities (Flat Tax).

The Flat Tax is a **Prélèvement Forfaitaire Unique of 30%**. It includes income tax currently at a rate of 12.8% and social security contributions currently at a rate of 17.2

### Which accreditation and/or regulated service does Ozalentour use?

OZALENTOUR SAS is currently partnering with the regulated company LinkCy, to use a licensed electronic money service (EMi).

#### ■ Section 1 : Définitions (Articles L526-1 à L526-6)

##### › Article L526-1

[Création LOI n°2013-100 du 28 janvier 2013 - art. 12](#)

Les établissements de monnaie électronique sont des personnes morales, autres que les établissements de crédit et autres que les personnes mentionnées à l'article L. 525-2, qui émettent et gèrent à titre de profession habituelle de la monnaie électronique telle que définie à l'article L. 315-1.

Versions ▾

Liens relatifs ▾

##### › Article L526-2

[Création LOI n°2013-100 du 28 janvier 2013 - art. 12](#)

Outre l'émission, la gestion et la mise à disposition de la clientèle de monnaie électronique, les établissements de monnaie électronique peuvent :

- 1° Fournir des services de paiement définis au II de l'article L. 314-1 dans le respect des dispositions législatives et réglementaires applicables à la fourniture de ces services ;
- 2° Fournir des services connexes à la prestation de services de paiement mentionnés à l'article L. 522-2 dans le respect des dispositions législatives et réglementaires applicables à la fourniture de ces services ;
- 3° Fournir des services connexes opérationnels ou étroitement liés à l'émission et la gestion de monnaie électronique, tels que des services de change définis au I de l'article L. 524-1, des services de garde et l'enregistrement et le traitement des données.

Versions ▾

Liens relatifs ▾

## 9) Ozalentour roadmap

### NEXT STEPS



## 10) The Company and its key figures

**Ozalentour SAS** with a share capital of **€210,680** is a simplified joint stock company registered with the Lille trade register under the number **210.680€**. **Ozalentour SAS** is therefore guarantor of the **OZACOIN (OZA)** applications and utility token.

### Ozalentour in figures

- ⇒ **5 managers , 2 employees and 3 outsourced service providers**
- ⇒ **+ More than 1397 registered members on Ozalentour**
- ⇒ **+ More than 284,000,000 potential prospects in the French-speaking world alone**
- ⇒ **+ 147,390 subscribers on all our social networks**

### Ozalentour" Management



### Contact Advisors

**CEO (Founder) :** [Johan Decottignies](#) ■ ■  
**COO (Chief Operating Officer) :** [Adrien Andreetta](#) ■ ■  
**CFO (Chief Financial Officer) :** [François Gary](#) ■ ■  
**CHRO (HR Manager):** [Vincent Wertz](#) ■ ■  
**ADVISOR :** [Arnaud RATTE](#) ■ ■

### CONCLUSION

**Currently under development for our application and in partnership with regulated company LINKCY (EMi Approval), Ozalentour's aim is to offer a regulated EURO payment service under e-money license, while being compatible with all major cryptocurrencies.**