FLASH

FINANCIAL VISION AND BEYOND
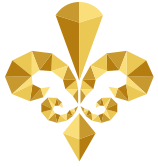
THE FLASHPAPER

CONTENTS

The purpose of this FlashPaper is to present FlashGroup and OZTG cryptocurrency to potential token holders in connection with the proposed Token sale occurring January 5th 2018. The information set forth below and its elements does not constitute a contractual relationship of any kind. This documents sole purpose is to provide relevant and reasonable information to potential token holders and prospective investors, in order for them to determine future involvement with the proposed opportunity.

Equally, it is provide information to enable thorough, concise and transparent analysis of the company for the presumed intent of purchasing and investing OZTG cryptocurrency.

The content within this document is not considered to be an application for investment, nor does it, in any way apply to the offer, or offer to purchase any securities in any legal jurisdiction. This document is not drawn up in accordance with the laws or regulations of any jurisdiction and is not subject to laws that are intended to protect investors *(ie: SEC).*
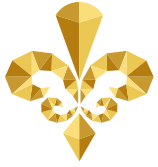
The FlashGroup cryptocurrency is a utility. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

The FlashGroup token cannot be used for any purpose other than those specified in the FlashPaper, including, but not limited to, any investment, speculative or other financial purposes beyond application within the FlashGroup app.

The FlashGroup cryptocurrency is not intended for sale or use in any jurisdictions where sale or use of digital tokens may be prohibited. The FlashGroup token does not give any other rights in any form, including but not limited to any property, distribution *(including but not limited to profit)*, redemption, and liquidation. *(Including all forms of intellectual property)* or other financial or legal rights, with the exception of those specifically described within the content of this FlashPaper.
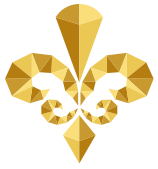
Some statements, estimates and financial information contained in this FlashPaper represent statements or information concerning the future of the FlashGroup app and OZTG cryptocurrency. Such forward-looking statements or information are associated with known and unknown risks and uncertainties that could cause actual events or results to differ materially from those estimates or results implied or expressed in such forwar-dlooking statements. This specific FlashPaper can be changed or modified over time to provide more detailed information.

Additionally, more information can be requested at any time by registering an inquiry. This document is the main official source of information about the OZTG cryptocurrency. The information contained herein, may from time to time be translated into other languages or used in a written or oral communication with existing and potential customers, partners, etc.

During such transfers or communications, part of the information contained in this document may be lost, maimed or distorted. The accuracy of such alternative messages cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this Official Document in En-glish, the provisions of this document in English shall prevail. Additionally, more information can be requested at any time by registering an inquiry.

As many new areas , regulators' and the majority of people will be mistrustful but like Arthur Schopenhauer says
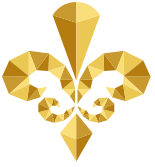
"All truth passes three stages. First, she is ridiculed. Then it is strongly opposed. Then, it is considered to have been an obvious."

We are today somewhere in the Grey zone between stage 2 and stage 3.

SMALL HISTORY OF
THE BLOCKCHAIN

The idea of blockchain traces back to 1991 when researchers Stuart Haber and W. Scott Stornetta wrote *"How to Time-Stamp a Digital Document"* a paper proposing practical procedures for certifying when a digital document is created or modified.

Over a decade later, in 2002, David Mazières and Dennis Shasha took the concept further, studying how blocks can store data. In their paper *"Building secure file systems out of Byzantine storage"* Mazières and Shasha focused on data structures and protocol of a multi-user network file system called SUNDR *(Secure Untrusted Data Repository)* that highlighted blockchain's ability to store data in each block, thus laying out the framework for today's blockchain.

Blockchain development saw a breakthrough in 2005, when computer scientist Nick Szabo proposed a whole new blockchain-based currency: bit gold

But it's Satoshi Nakamoto in 2008 who published a whitepaper who outlines the Byzantine generals generals problem: The Byzantine Fault Tolerance

Solution is presented as a tokenized currency, Bitcoin is born, starts in 2009.

The answer Satoshi give us in this whitepaper start something new and revolutionnary.

1982

Byzantine
General Problem

2008

Satoshi
Whitepaper

2009

Bitcoin
Cryptocurrency released
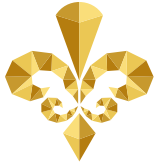
2015 July

Ethereum
goes live

2015 December

Hyperledger
goes live

2018 +

The next
technology boom

Today, virtually every type of economic exchange that takes place outside of face-to-face cash transactions requires the intervention of a trusted third party *(in fact, it can be argued that even cash transactions require a trusted third party since governments assure cash's use as legal tender)*. When we purchase goods online, we rely on a credit card company or bank to verify and process the payment. When we send money to friends or family members, we rely on money service businesses to oversee the transaction. And when we want to establish an ownership claim to an asset, we rely on central authorities, including the government, to confirm our property rights.

By verifying the identity of participants to a transaction, overseeing clearing and settlement, and preserving a record of exchange, these intermediaries reduce uncertainty and enable exchange between parties that may have no reason to trust one another. In doing so, they expand the set of potential opportunities for exchange and unlock potential growth.
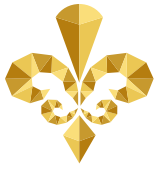
However, there are several reasons why we may not want to rely on third parties to provide these functions.

First, and most obvious, are the fees that intermediaries charge for their services, which can be quite high.

For example, the average fee charged by a credit card company to a merchant for a single transaction is 2 percent *(Value Penguin 2017)*, while the average fee for sending remittances is 7.4 percent *(World Bank 2016)*.

Relying on third parties can also be inefficient. This is particularly the case for cross-border financial transactions, which often require multiple intermediaries and take an average of 3-5 business days to clear.

Relying on third parties also entails cybersecurity risks, as storing sensitive data on centralized servers creates a *"honeypot"* for would-be hackers and a single point of failure.

Finally, there may be good reason to question how trustworthy the *"trusted third parties"* we deal with actually are. Public confidence in financial institutions cratered during the global financial crisis, and it may be more than mere coincidence that the Bitcoin protocol, which aimed to provide an alternative to the formal financial system, was introduced in October 2008, as the global financial crisis was taking hold.

"One thing that's missing but will soon be developed is a reliable e-cash, a method whereby on the Internet you can transfer funds from A to B without A knowing B or B knowing A—the way I can take a $20 bill and hand it over to you, and you may get that without knowing who I am."

Milton Friedman (1999)

Blockchain technology address development challenges in major economic and social area.
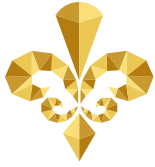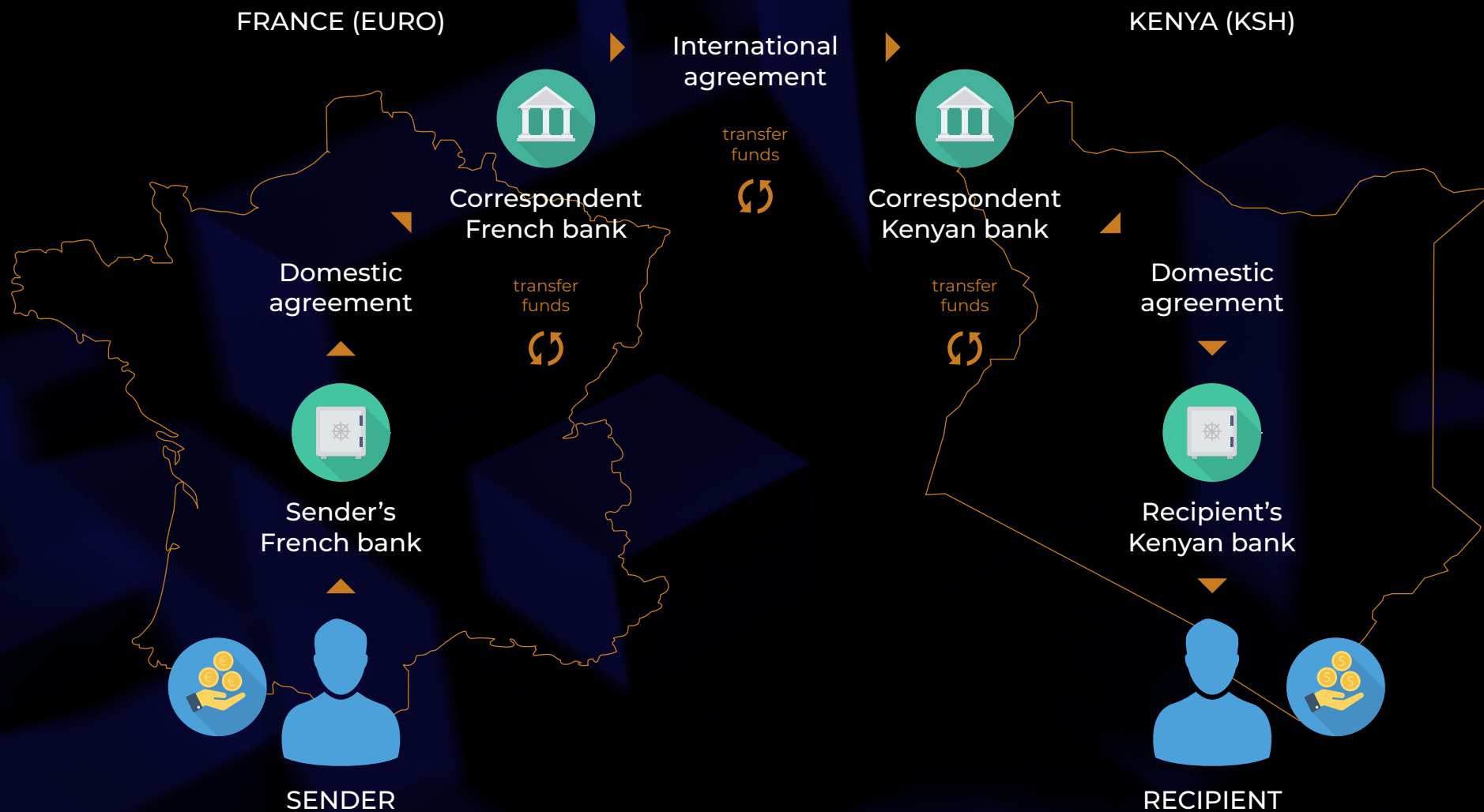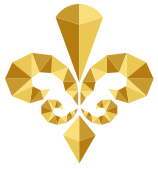
FASTER AND CHEAPER INTERNATIONAL TRANSFER

The flow of funds from migrant workers to their families living in their home country is an important source of income for many developing economies. The recipients often depend on remittances to cover day-to-day living expenses, to provide a cushion against emergencies or, in some cases, to make small investments. The total value of remittances has been increasing steadily over the past decade involving 175 million migrants.

Remittances are now probably the largest source of external financing in developing countries and for some of them they represent as much as a third of GDP. Moreover, the flow of remittances seems to be significantly more stable than any other form.

However, remittances can be expensive for low income migrants given the size of their transactions *(typically no more than a few hundred dollars or its equivalent at a time)*. Moreover, it may not be easy for migrants to access remittances services if they don't speak the local language or if they don't have the necessary documentation.

Alongside these lines, the relatively undeveloped financial infrastructure in some countries may make it difficult for recipients to collect the remittances. In some cases, the services are unreliable, and in others too slow, particularly because of the time taken for funds to be transferred. In addition, some markets are uncompetitive or have regulatory barriers relating to remittance services.

FRANCE (EURO)

KENYA (KSH)

International agreement

transfer funds

Correspondent French bank

Correspondent Kenyan bank

transfer funds

transfer funds

Domestic agreement

Domestic agreement

Sender's French bank

Recipient's Kenyan bank

SENDER

RECIPIENT

14

Cross-border payments are inefficient because there is no single global payment infrastructure through which they can travel. Instead, international payments must pass through a series of bilateral correspondent bank relationships, in which banks hold accounts at other banks in other countries. The number of such relationships that a bank is willing to maintain is limited by the cost of funding these accounts as well as the risk of conducting financial transactions with banks who lack strong controls to prevent illicit transactions.

The global average cost of sending remittances worth $200 is 7.4 percent but varies greatly across corridors: for example, the average cost of sending $200 from a developed country to 17 South Asia is 5.4 percent, while the cost of sending the same value to sub-Saharan Africa is 9,8 percent *(World Bank 2017)*. Small and medium-sized businesses face similar costs when conducting cross-border payments. Industry surveys suggest that approximately two-thirds of cross-border businesses are unhappy with the delays and fees associated with using traditional bank transfers for sending international payments *(Banking Circle 2016)*.
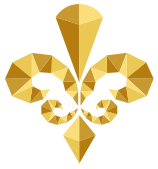
TOKENIZED AN ASSETS SUCH AS REAL ESTATE

The tokenization of assets refers to the process to issuing a blockchain token *(specially a security token)* that digitally represents a real tradable asset and in many way similars to the traditional process of securization with a modern swift.Tokenization brings full or fractional ownership of real-world assets and all accompanying rights onto the digital world. A new token economy offers the potential for a more efficient and fair financial world by reducing greatly the friction in the process to creating,buying and selling of securities.

There is 4 main benefits that tokenisation provides for both sellers and buyers:

Liquidity
By removing middlemen and embedding both execution and legality within smart contract code, Coins ease divisibility and lower the cost global transfers of ownership. As a result, our ability to trade real-world assets that are currently illiquid's increase by an order of magnitude and create more liquidity.

Faster and cheaper transactions
The automation introduced by smart contract reduce the administrative burden in buying and selling with the reduction of intermediaries needed, leading to faster deal execution but also lower transaction fees.

More transparency
Token holder right and identity can be embedded directly onto the token with immutable record of ownership, with the capacity to know who you are dealing with and which rights they have you can also know who has previously owned the tokens etc.
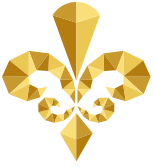
SECURE DIGITAL INFRASTRUCTURE FOR VERIFYING IDENTITY

Globally, 1.1 billion people, or roughly one in every seven, lack proof of their legal identity. This problem dispro-portionately affects children and women from rural areas in Africa and Asia, and is even more acute for the world's more than 21 million refugees *(World Bank Group, 2017) (United Nations High Commissioner for Refugees 2017)*.

In 2015, the World Bank estimated that *"some fifty thousand Syrian refugee children have been born abroad and over 70 percent of them have not been registered at birth, making it almost impossible for them to prove their citizenship later on." (Dahan and Edge 2015)* Without legal identification, it can be difficult to access health and education services, open a bank account, get a loan, and even vote *(World Bank Group and Center for Global Development 2017)*. For that reason, people who lack a legal ID struggle to fully integrate into society and achieve their economic potential.

User-centric ID systems built on blockchain technology Because of the weaknesses of centralized and fede-rated ID solutions, and the belief that people should have greater control over their own personal data and the value derived from it, some ID experts have turned their focus to developing *"user-centric"* or *"self-sovereign"* systems. These systems aim to shift control to individuals by allowing them to *"store their own identity data on their own devices, and provide it efficiently to those who need to validate it, without relying on a central repo-sitory of identity data" (Lewis 2016)*. Until recently such a solution seemed technically infeasible, but blockchain technology appears to make it possible.
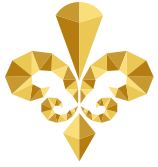
WHAT FLASHMONI ECOSYSTEM PROPOSE TO BRING ECONOMIC CHANGES THROUGH DLT

Ease the access to DLT to empower unbanked under-bank and banked people.

To achieve our goal we need some basic requirements listed below:
We create a Coin linked to a tangible asset.

OZEETY BLOCKCHAIN'S

Knowing that the blockchain will soon become a narrow road to process all the information flow, we already worked to solve the scalability issue with our own Distributed Ledger Technology *(DLT)* solution who has been release in mai 2019 ozeety.com

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

OZTG is extremely faced theoretically capable of transaction speeds of up to 175 TPS, with blocks processed approximately every 30 seconds. OZTG is faster and suitable for payment transaction with instant payments.

THE OZTG COIN

OZTG COIN SPECS
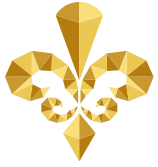
Algo:
Scrypt

Block Reward:
5 OZTG

Block Time:
30 Seconds

Max Coin Supply:
PoW Phase: 773,199,500

PoW Phase 1:
[block# 1] 730 Millions Premine

Masternodes:
TBA

PoS Phase 2:
PoS TBA

OZTG IS AN ASSET-PEGGED COIN

FlashMoni created a Utility Coin called OZTG.

In the world of cryptocurrencies, the final users of token/Coin usually face two issues:

- The Token's value is based on nothing tangible.

- This creates problems concerning the Tokens' *"fair value" (i.e how much it's worth)* and how to determine it.

- The volatility of the Token's price. As it is meant to be used by FlashMoni's users,
  we can't allow the Token's price to fluctuate by 10, 20 or even 50% from one day to the other.

- Bitcoin hit $11k on the 25th June 2019!!!

Therefore, to counter these two side effects of using a coin, we decided to have our coin pegged on LMBA gold value .

OZTG is a public Coin *(tradable on crypto exchanges)* with a core valuation based on 1/20 value of the grain which is a subdivision of the gold metrics *(therefore linked indirectly with a gold collateral)* but subject to the market's *"bid and ask"* which will impact the OZTG's global core value.
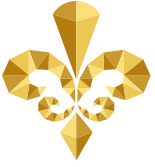
THE KEY QUESTION IS: HOW WILL THIS SOLVE THE VOLATILITY AND VALUATION ISSUES?

To answer this question, we have to go through some very simple concepts to make sure that we all share the same understanding. There are two valuations of a company. The financial/accounting valuation, based on the company's financials.

Including the assets, the liabilities and the cashflows. The other valuation is based on the market's expectations of the company's financial behavior over the coming years. Keep this in mind.

*According to the *"avoirdupois"* defined by the international yard and pound agreement of 1959.

1 grain   = 0.0647989 gram
1 grain   = 20 mites
1 mite   = 24 droits
1 droit   = 20 perits
1 perit   = 24 blanks
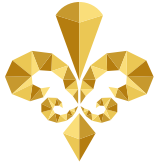
WE HAVE 2 COINS IN OZEETY

One coin is non tradable and private and represent the total value of physical gold hold by our global custodian there is 36.5 millions of OZG.

Consider OZG as Grain so 1 OZG = 1 Grain so the value of OZG is linked to the LMBA pricing of 24 karat of Gold therefore to calculate the core value of our utility coin OZTG decide to take as reference the mite which is 1/20 of the grain's value so 1 OZTG core value = 1/20 of OZG

That's why we define the core value of the Coin at $0.13, but the bid and ask mechanism will determine the relative value of the Coin so now you understand that our coin has a floor price and a market price.

Note that a third part Audit firm will be auditing our global custodian every Quarter once the ecocystem is runing in order to show to the community how much asset his being management,moreover additional quantity will be add into the global custodian safe to raise unit value of OZG and therefore the core value of the asset-pegged Coin OZTG!
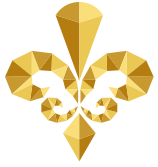
FLASH
ECOSYSTEM
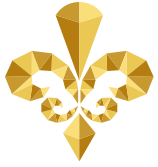
WE NEED TO ENABLE EASY ACCESS TO OUR ECOSYSTEM

FLASHCRYPTOSTATION

FlashCryptostation is a device that enables the opening of FlashMoni's blockchain-powered finance solution to all countries suffering from a lack of financial services but not only. It will be able to use our basic and additional services, and grant access to this brand new digital world. People living in low income countries should also be part of it as they will soon represent 70% of humankind.

The device will be a cash-in machine to convert local currencies into cryptocurrency. People will be able to register a free account from the FlashCryptostation with a national ID and a biometric feature in less than 2 minutes. As postal addresses remain a major issue in those countries, users will be able to order a prepaid card from the device and they should be able to collect it directly from the FlashCryptostation. This device is not only design for low income countries, occidental countries are also a main target of our ecocystem.

BASIC SERVICES WILL BE OFFERED

- Exchange

- Multi-currency wallet *($, eur, Bitcoin, ETH and OZTG)*

- Remittance services

The FlashCryptostation is primarily intended for those who do not have access to online payments, Those who do will be able to make a wire transfer or use a credit card on our site to refill directly their FlashMoni's wallet with any cryptocurrency or fiat money. The FlashCryptostation's solution was thought to be implemented starting the Fourth Quarter 2019 and will be available to anyone willing to benefit from this brandnew paradigm.

We built our *"crypto-economics vision"* to reach everybody, including people living at the bottom of society's ladder. Because we want the mass adoption of this new industry, no one should be left behind!
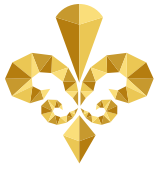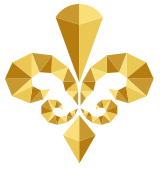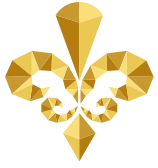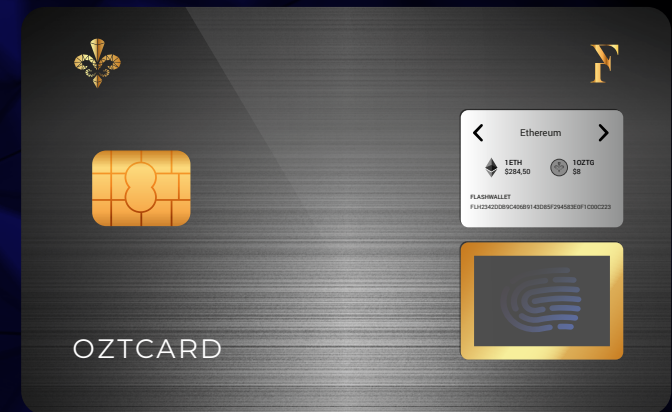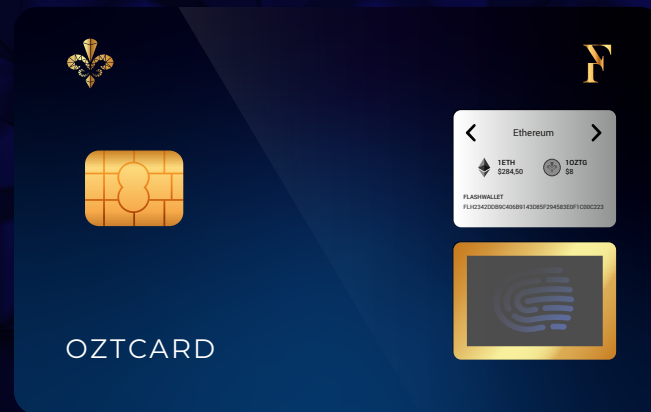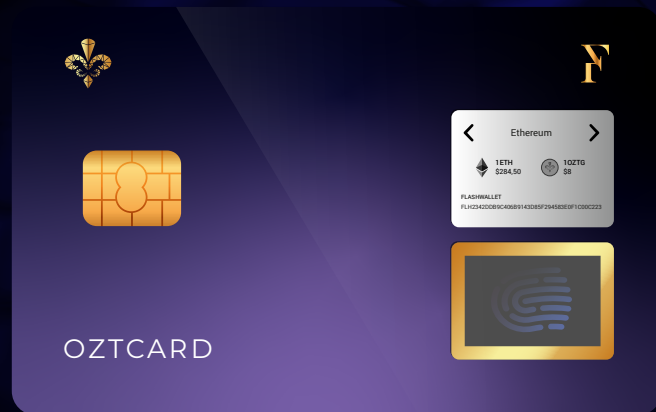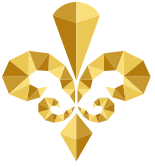
OZTCARD

OZTCARD offers all physical wallet functions with tokenization and the anti-theft protections.

- Multiple payment cards

- Money transfers

- Anti-theft protections

- Global Loyalty card

- Cold Storage feature...

www.OZTCARD.com

OZTCARD

Ethereum

1ETH
$284.50

FLASHWALLET
FLH2342DDB9C406B9143D85F294583E0F1C00C223

1OZTG
$8

WE NEED TO CREATE AN UTILITY COIN AND CREATE OUR OWN MARKETPLACE FOR PRODUCTS AND SERVICES

FLASHMARKET

Our global Marketplace powered by OZTG with luxurious products and services

FLASHXCHANGER

We will offer a user-friendly and simple interface to exchange currencies. We will provide this feature for free to token holders, but this interface will also be available to everyone willing to exchange currencies from an online platform to another with an affordable fee structure.

We aim to become the most used exchange platform within the next three years. Our partnership with the trade Solutions Group company will allow us to offer a large range of fiat currencies at spot rates.

We also dedicated our development to allow our solution API to be able to be connected to Calgo or metratrader with a very low latency rate. This exchange will power a specific algorith capable to take advantage of the market inneficiency betwen other exchanges but many more feature will be release.
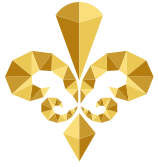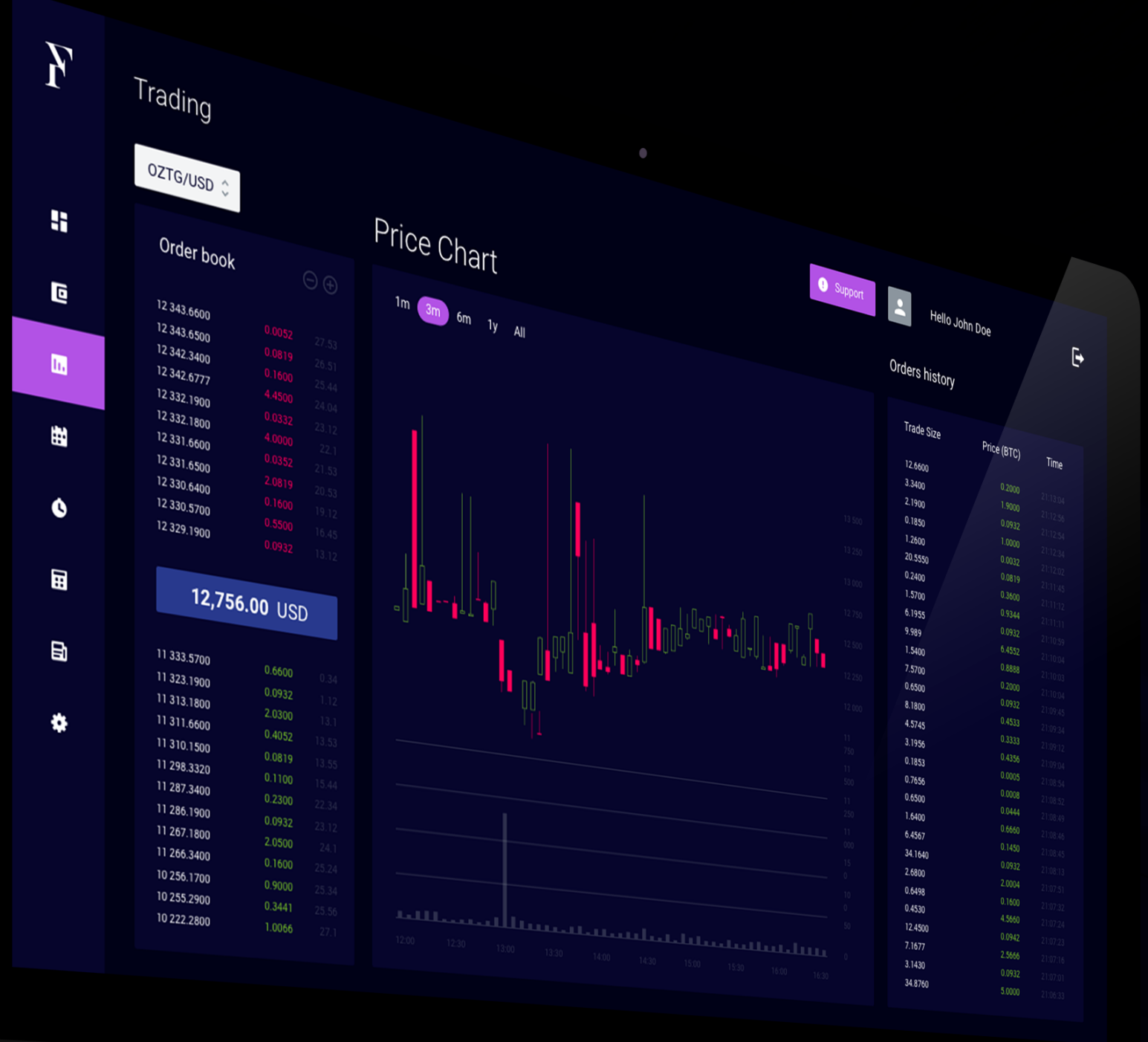
FLASHWALLET

- Create your ePayments E-Wallet to receive and make cross-border payments absolutely free.
  Save money when making instant mass payouts and access your funds anywhere in the world.

- Order your ePayments Card to access your funds anywhere in the world.
  Feel free to withdraw cash at ATMs and make purchases across the globe.

- Accept payments with your ePayments Merchant Account. Manage your funds to pay your suppliers,
  employees and partners. Versatile API will make integration with ePayments easy and secure.

Fiat and crypto digital currencies are available with our solution. Your e-Wallet will be pre-synced to save time and to avoid hours of desktop syncing with the blockchain. Therefore, your mobile wallet will be ready to use. You will be able to load your e-Wallet by debit card, wire transfer, crypto currency and even with cash through our network agent *"POS"* for East African users *(we have a partnership with Easypay, an e-money mobile solution based in Uganda, and hundreds of shops accepting to load online wallets).*
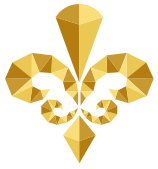
FLASH
XCHANGER

FlashXchanger.com

HOW TO KNOW
THE FAIR PRICE?

Every CMO knows that (s)he's not paying a fair price when (s)he advertises a product. For each dollar invested in advertising there's only 0.44 USD of return. A study provided by *"Forrester"* claims that publishers who remove middlemen can increase CPM from 1 USD to 5 USD. And according to the Wall Street Journal, last year Bots fraud cost advertisers 7.2 billion USD.

The current advertising model is not effective and doesn't optimize the marketing investments. Why hasn't the blockchain been widely adopted by now.

Fred Askham, an Associate Director of Analytics at IMM who is looking into using Adchain technology, said that while fraud is an important concern, the big issue in the industry is its adoption.

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

We are working on a blockchain advertising solution to solve many of the digital advertising's problems with fraud and transparency on the RTB market.
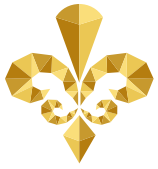
Our solution will tag a piece of creative *(via smart contract)* and follow it across the internet to make sure that someone sees it, determining who did and what is the cost of an ad comparing it to the actual return obtained as well as which actions were taken afterwards.

We are at the early beginnings of this technology but since advertising is one of our core businesses we need to be in the leading edge of this new technology. We are willing to use our entire growing network to create a Data market in the FlashAdchain.

- The advertiser will take the Blockchain made package and determine the brand target.

- FlashMoni will review the Ad and insert a smart contract script.

- The ads will be sent through the FlashAdchain and will be randomly assigned to be displayed on the screen of a user matching the advertiser's requirements.

- If the user is interested in the product or service he will activate the contract by purchasing it.

- The advertiser will be notified and will be able to call the contract once the services or the goods are delivred to the customer.

Advertiser ▶ FlashReview ▶ FlashAdchain DATA POOL ▶ Consumer
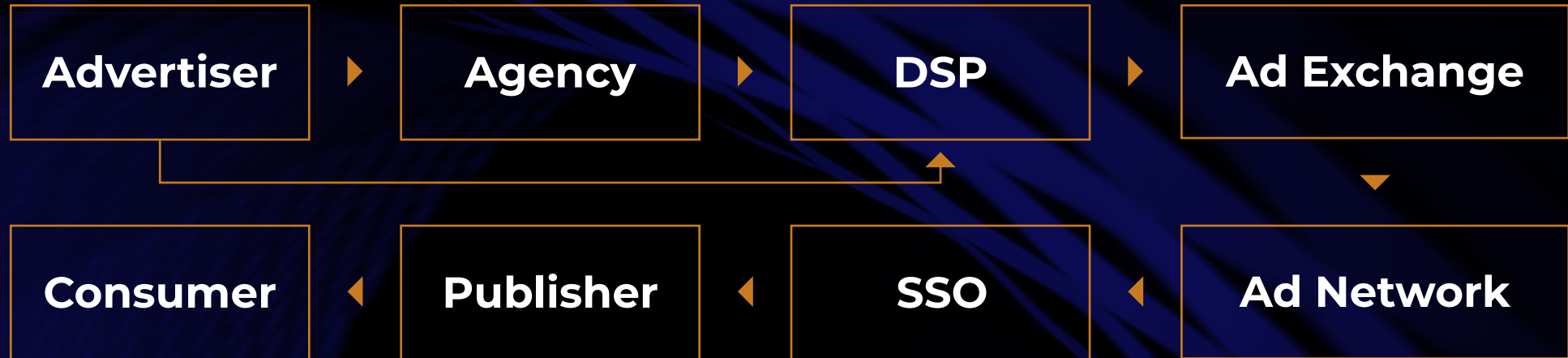
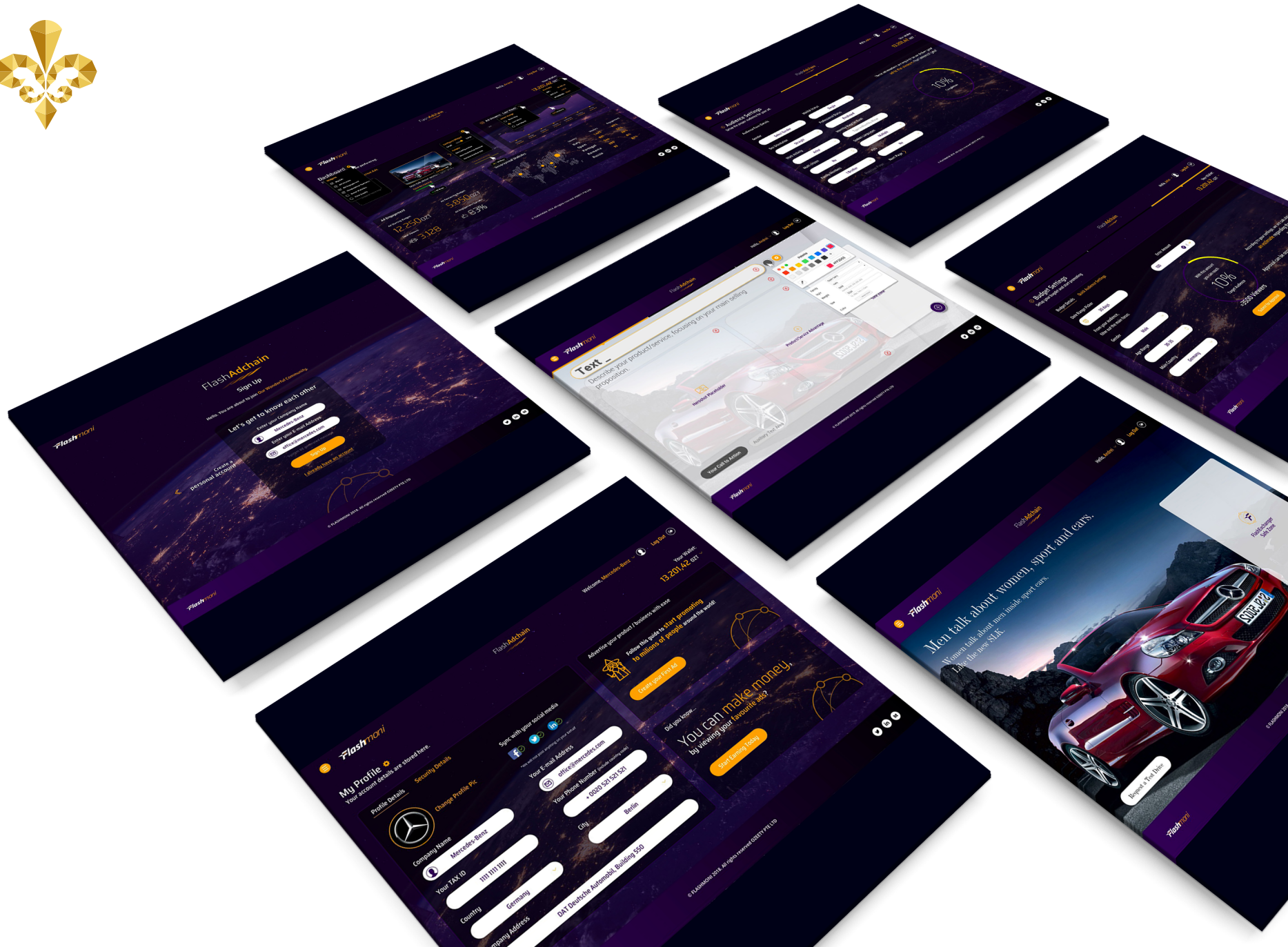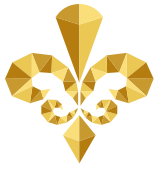## ALL OPERATIONS WILL BE"U"SING OZEETY'S TOKEN – OZTG

Advertisers should have an e-Wallet with Flash to pay for the services and to collect the money of the sales. Instantly and free of charge.
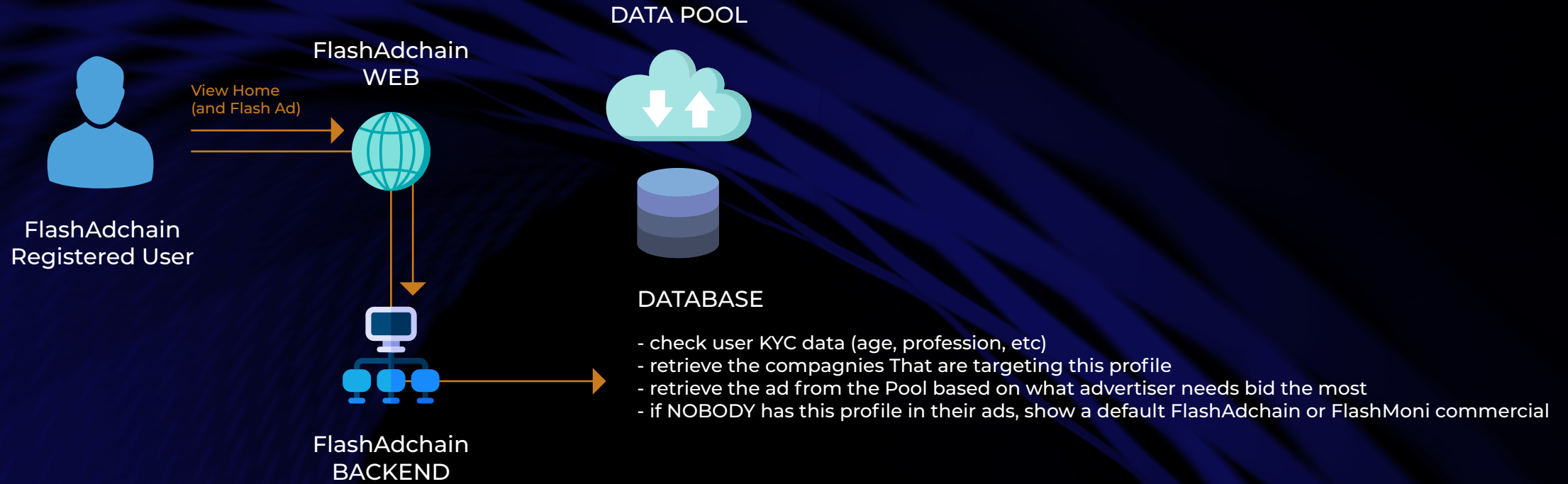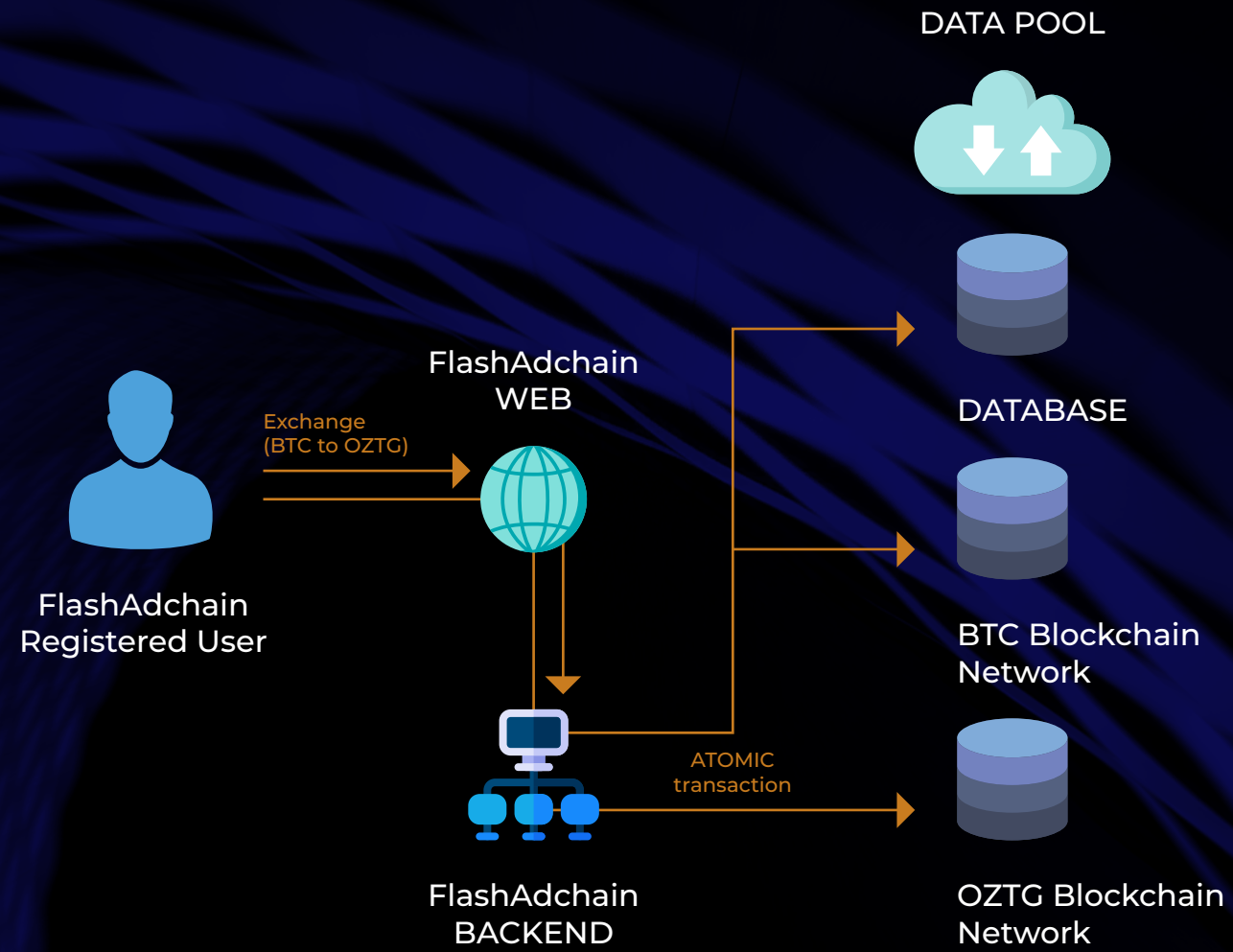
THE DATA POOL SOLUTION

We are willing to create a Data pool market in order to match advertiser's needs to qualify user profile. Therefore, to have profiles of users available for advertisers through our FlashAdchain solution we need tools to gather data.

That's the reason why we are working on a Blockchain based extensions. It will be possible for a user to exactly know and monitor his data value in real time! Spreading free data through internet browsers will no longer be the standard. Whenever the user's data is used on FlashAdchain, the user will be paid for it instantly through FlashWallet!

A paid questionnaire of 15 questions with an monthly update feature will complete this data collect process.

DATA POOL

FlashAdchain
WEB

View Home
(and Flash Ad)

FlashAdchain
Registered User

FlashAdchain
BACKEND

DATABASE

- check user KYC data (age, profession, etc)
- retrieve the compagnies That are targeting this profile
- retrieve the ad from the Pool based on what advertiser needs bid the most
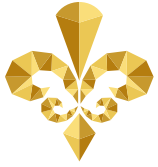- if NOBODY has this profile in their ads, show a default FlashAdchain or FlashMoni commercial

OUR CONCLUSION

This FlashPaper presents a blockchain-based FlashMoni transfer system that aims to ease people's lives enabling the financial inclusion of billions of unbanked and underbanked people across the world and even over-banked people, for free and at spot rate for some services.

FlashGroup offers a very powerful and sustainable solution due to the FlashAdchain module. It also presents the mainstream concept of OZG, a private cryptocurrency backed with physical gold, and of OZTG, a utility public Asset-pegged Coin linked to it.

Users can convert local currencies into OZTG using a fully licensed currency exchanger or in/out cash services, and transfer the coins into their FlashWallet instantly.

OZG's physical backing will be stored in a safe vault. It will be constantly audited by an independent and renowned international accounting firm.

Our solution provides secure services, stable core coin value with a controled 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.

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

FLASH

FINANCIAL VISION AND BEYOND

THE FLASHPAPER