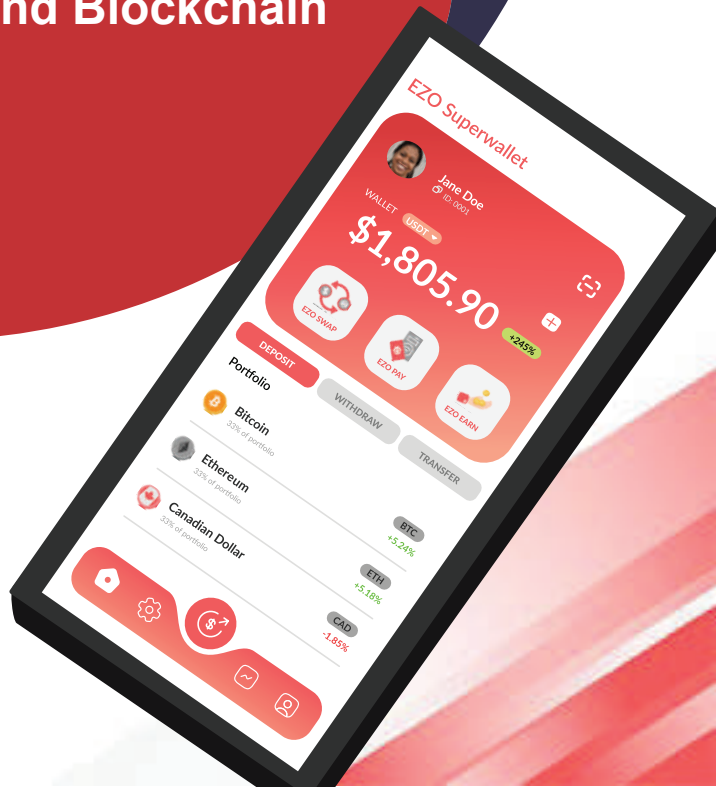




EZO

IMPROVING THE WORLD OF FINANCE

with Modern Fintech and Blockchain





Founder Introduction

“At EZO, we believe financial accessibility is a universal right.

Right now, there are too many people who do not have access to a bank account (or even basic financial products), and for the ones who do, there are still limitations that affect our everyday lives.

As a result of not having access to banking services, a huge part of the population are left to themselves financially, especially those living in “rural/offline” environments.



Outdated and depreciated systems still rule the space and extract too many fees out of individuals and businesses.

People need and deserve an efficient, accessible and centralized solution to manage their finances.

Although companies have attempted to build this solution in the past, it's only recently that innovation like blockchain technology has matured enough to be integrated into the fintech world and finally create a true hybrid that merges the best of both worlds. A product that fixes the long standing problems that have existed for far too long.

Through this document, we hope that you will be able to envision what we're aiming to create; a financial ecosystem where financial operations are quick, easy, efficient and accessible. A Super App combining all your financial needs into one place.

And this is what EZO is all about, improving financial inclusivity by bridging the gap between traditional banking and the digital economy, one transaction at a time.”

Charles Bergeron,
Co-Founder

As a team of young entrepreneurs entering an aging industry, (oversighted by an experienced board of advisors) we're able to quickly pivot and keep track of what needs to be done to address the financial problems of tomorrow.

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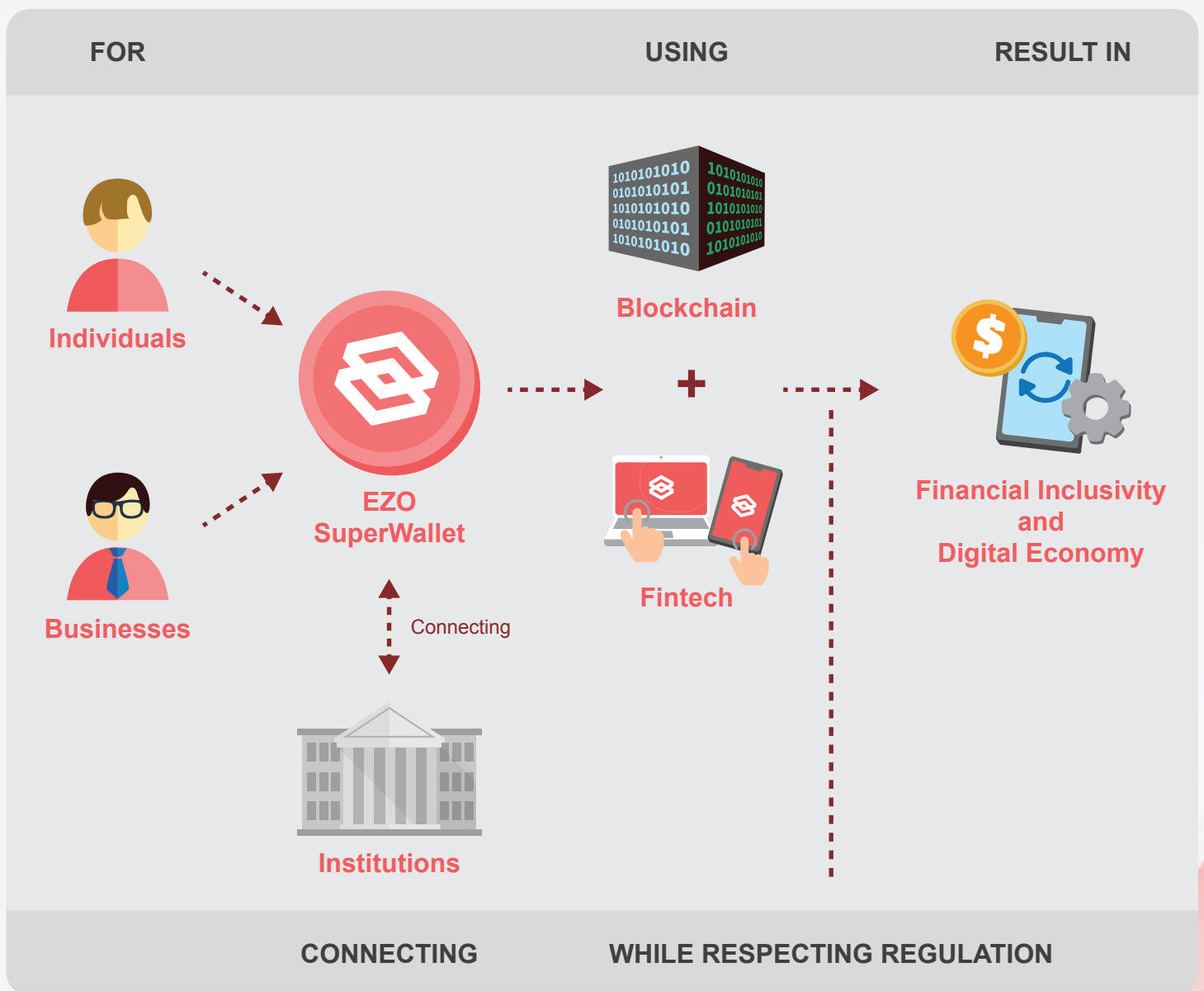
MISSION STATEMENT

Mission Statement

EZO: Simplifying access to the financial world as an international agent enabling banking and financial inclusivity by combining modern fintech and blockchain for consumers and businesses.

EZO offers accessible solutions to facilitate global connectivity between individuals and institutions, thereby breaking down financial barriers to create economic opportunities.

Together, we are building a future where people and businesses are capable of achieving their financial ambitions, all while complying with local and international laws, as well as being attentive to social and cultural norms.



THE CHALLENGE

Challenge

We do 3 things with our money:

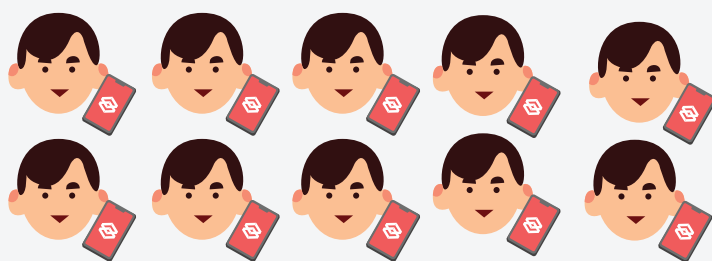
we earn (it), we spend (it) and we invest (it).

Although the world of finance has evolved over the past century, businesses and individuals still face issues with regards to banking, payments, investments and money transfer. In 2023, why are these supposedly simple systems still so complicated to interact with?

For example, businesses are forced to use archaic payment systems that involve numerous third parties, each taking a cut leading to excessive fees. Individuals in modern countries often have over 5 different apps to manage their finances and the lack of communication between them results in excessive time loss and a painful user experience.

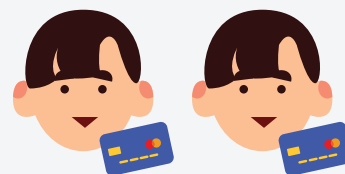
In developing countries, an estimated 80% of people own a smartphone, yet only 20% (**going as low as 5% in certain nations**) have access to a bank account. Currently, alternative “fixes”, such as virtual bank accounts linked to phone numbers, come with their own limitations like being inefficient, inaccessible and expensive. In those regions, more than 90% of people have never made an online purchase. Additionally, the unavailability of offline payment solutions, primarily in rural regions (without internet access or cell phone connectivity), has left over 2 billion people without any banking option.

Due to a lack of infrastructure, inaccessibility, poor interoperability, or just too many third parties, financial operations have become a burden rather than a simple-to-use process.

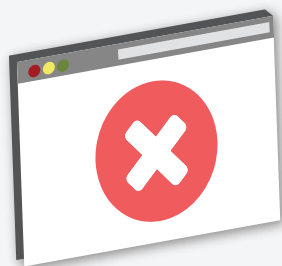


**80% PEOPLE HAVE A
SMARTPHONE**

...YET...



**20% PEOPLE HAVE A
BANK ACCOUNT**



**90% OF PEOPLE IN
DEVELOPING COUNTRIES
HAVE NEVER BOUGHT
ANYTHING ONLINE**



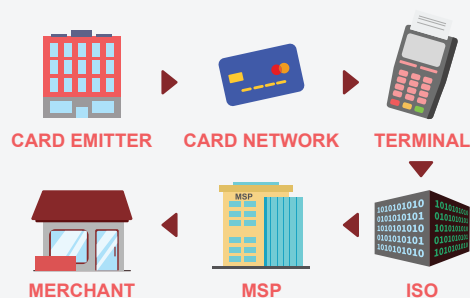
**2B PEOPLE WITHOUT
A BANK ACCOUNT**

The three main causes of financial problems



1. Lack of infrastructure and accessibility

- No access to bank account or no way to easily remotely get one
- Modern products only available in modern countries
- Lack of solution adapting to developing countries (offline, autonomous onboarding)



2. Too many 3rd party involvement

- Too many players = Friction = High cost
- Reliability (system dependency and redundancy)
- Communication still based on 40 years old design

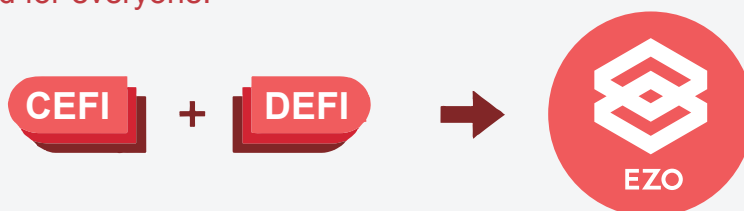
3. Incapacity of interoperability



- Too many apps that don't talk to each other
- Closed ecosystem from one country to another (I can't spend my local currency elsewhere in the world)
- Users forced to adapt back and forth with too many systems

The traditional finance system is trying to evolve while maintaining the same core infrastructure that has limited its growth. The industry has improved with things like Blockchain technology, which offers decentralization, self-verification, and technical independence, but still fails to understand how to reach customers efficiently and is still seeking its place in the modern financial landscape.

These international problems are why EZO was created, to evolve the traditional financial ecosystem, by combining the best of **Traditional Centralized Finance (CEFI)** with **Decentralized Finance (DEFI)** to create a practical, hybrid system that integrates seamlessly with and into anything, anywhere and for everyone.



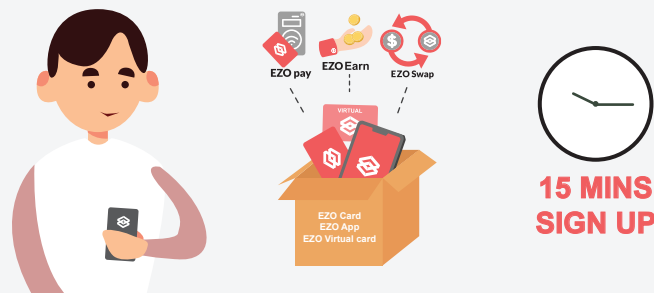
The absence of alternative solutions allows current players to hold monopolies and extort fees out of people. How is it that the poorest people have to pay the most fees?

THE SOLUTION

Solution

EZO is an all-in-one financial app that integrates payments, banking and investments together, into what we call the EZO SuperWallet.

Within 15 minutes using only a smartphone, computer or at a physical location, **individuals and businesses** are able to autonomously onboard themselves into the SuperWallet Ecosystem, gaining instant access to the 3 main products that answer all your financial needs, EZO Swap, EZO Pay and EZO Earn.



The EZO SuperWallet utilizes universal standards already present at any international point of sale (terminal and online gateway), allowing users to use an app that will work **Online, Offline**, globally and with any currency. For example, users can pay with anything (traditional currencies & crypto) while travelling abroad with a tap from their mobile device (or card), and without needing to convert to the local currency beforehand. Furthermore, users without a phone will be able to carry the SuperWallet via an NFC TAG or card (obtained at a physical location) to make payments.



With EZO, **individuals and businesses** will regain control over their finances. In modern countries, merchants access a product that reduces operating costs while improving convenience. In developing nations, merchants will eliminate loss of sales due to lack of capacity to accept foreign means of payments.

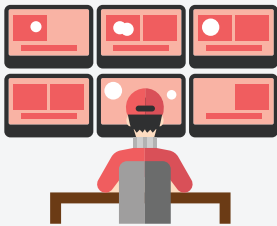
In modern nations, users now manage all their financial needs in one place without requiring multiple apps. In developing countries, individuals will finally have their own bank account allowing them to become independent while staying compliant with the local regulatory environment. Sending and receiving money abroad will finally become easy and cost effective.

The three key factors that make a true financial revolution possible



1. Universal Accessibility & Easy Onboarding

- Sign up anywhere within 15 minutes using only your phone
- Simple and Intuitive onboarding process adapted to less technical users



2. Operational Independence & Worldwide Interoperability

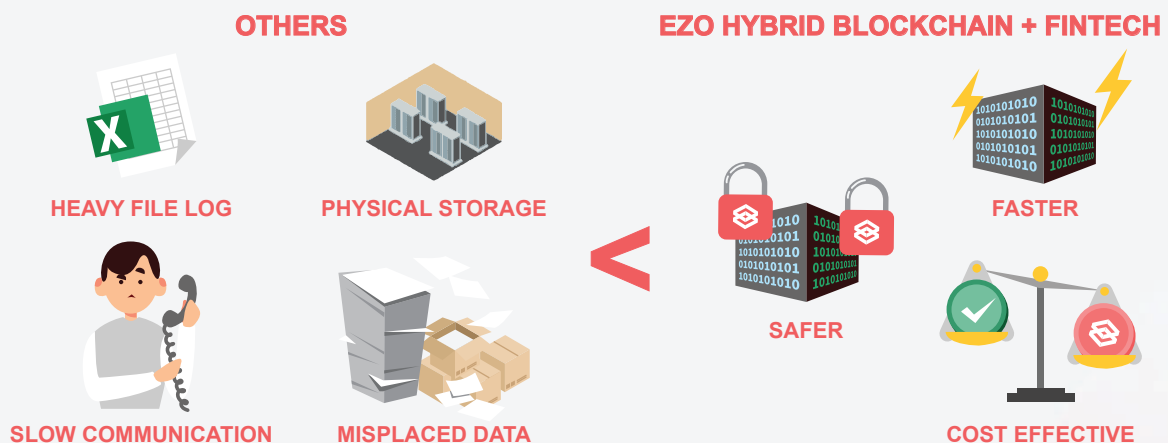
- By leveraging blockchain technology in certain sectors, we delegate the responsibility of handling large amounts of data to mathematics protocols that drastically reduce fraud and greatly increase efficiency and redundancy.
- EZO uses universal payment norms to ensure our solutions integrate seamlessly with all current traditional points of sale technology. Spend your money anywhere at any time!



3. Centralizing all financial needs/services in one place

- All-in-One Financial app
- Simplifying long, complex and tedious operations down to a few clicks
- Fair and clear fee structure

Due to our unique approach about how we treat, move and manage data flow, we're able to cut the majority of 3rd party involvement resulting in a drastic reduction in financial friction (cost). All of this while being able to instantly treat and process transactions, transfers and all other traditional operations present in our day to day.



In the same way the cellphone opened up developing nations to the modern world, EZO will open up and revolutionize financial accessibility and efficiency to the world.



EZO FOR INDIVIDUALS

EZO APP - USER

With the EZO App, users gain access to an all-in-one financial ecosystem that integrates payments, money transfers, banking and investments together, into what we call the EZO SuperWallet.

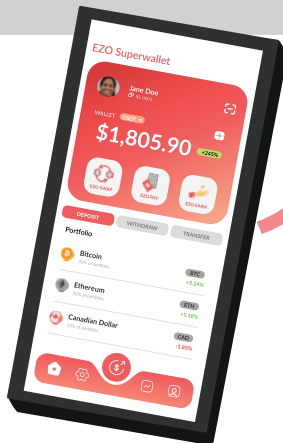
Within the SuperWallet, individuals will be able to interact and use EZO Swap, EZO Pay and EZO Earn to manage all their financial needs anywhere at anytime in both Offline and Online environments.



Pay with what you want, how you want.

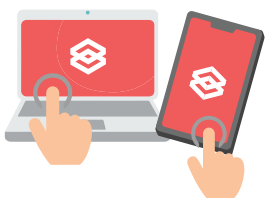


Send, Receive, Request money and Crypto internationally in just 2 seconds!



SuperWallet

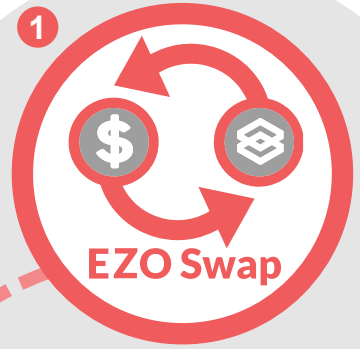
Access and manage the EZO Ecosystem on your phone or a computer and carry the Superwallet how you want - phone, card or tag. Offline and Online, we got you covered.



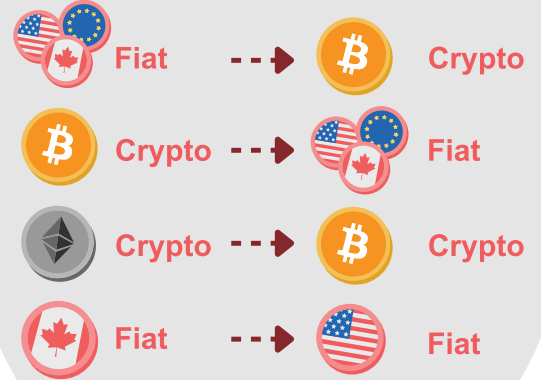
Access & Manage



Use & Carry



Buy/Sell, Convert Fiat and/or Crypto.



Gain access to modern saving and investment products offered worldwide.

ACCESSIBLE SOLUTION

1. SAVING ACCOUNT



Get access to saving accounts for both Fiat and Crypto.

2. STOCK MARKET

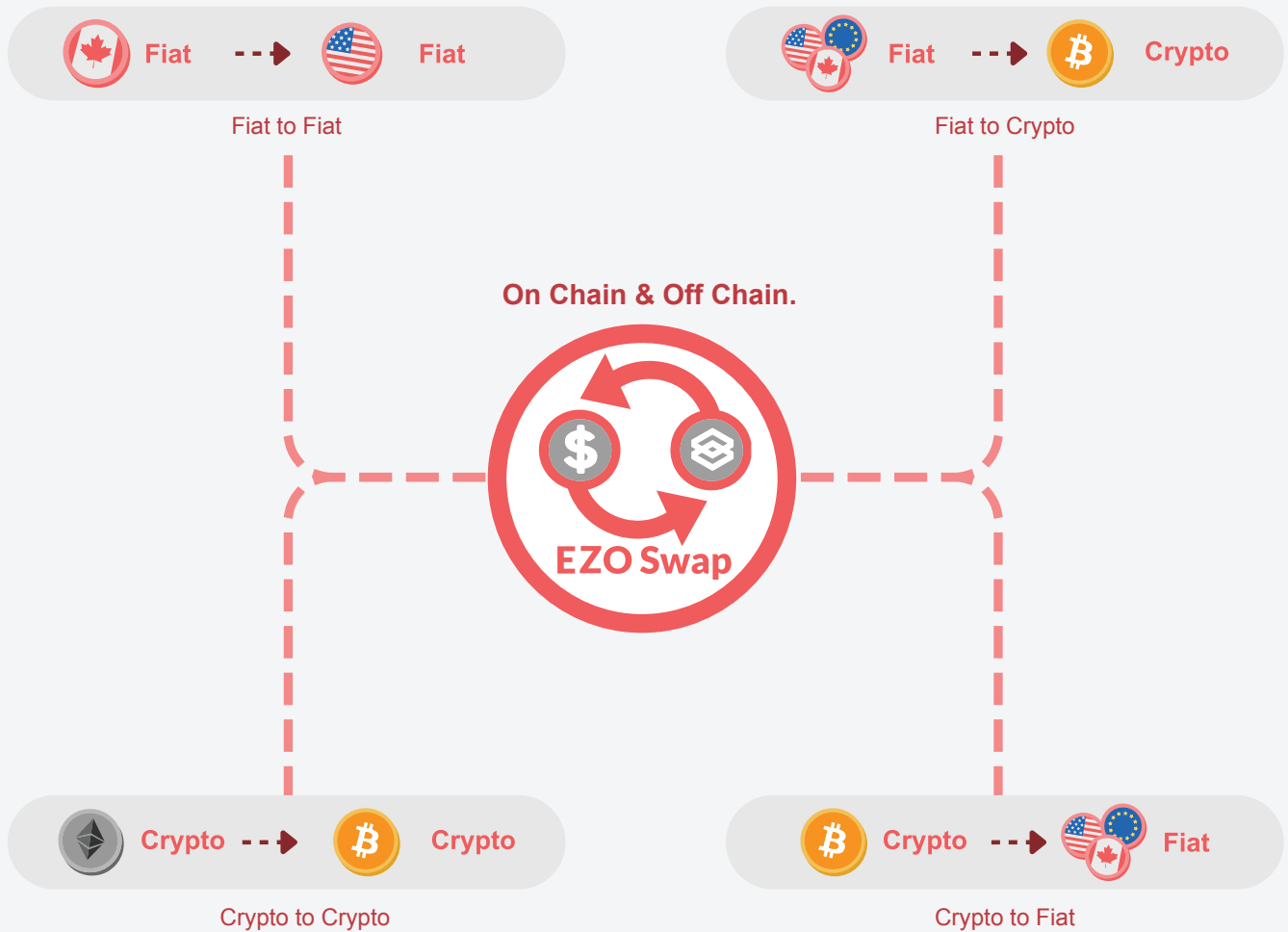


Buy a fraction of a share from publicly traded companies. Start with only \$10.

Enjoy the flexibility of modern investments.

EZO Swap

Buy/ Sell/ Convert - Fiat and/or Crypto.



EZO Swap can be used both as an universal on-ramp/off-ramp for converting Fiat to Fiat, Fiat to Crypto, Crypto to Fiat and Crypto to Crypto.

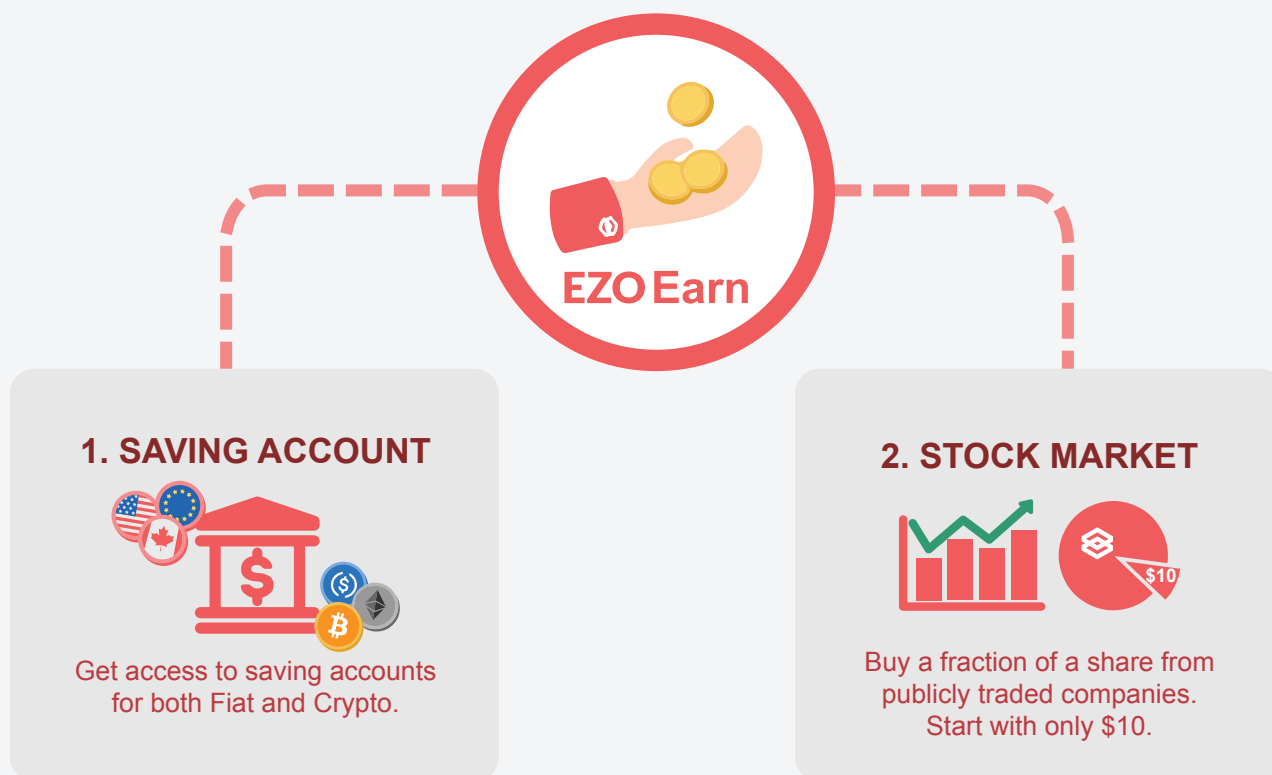
EZO Swap ensures a smooth and transparent experience without the 2-8% premium that competitors charge.

*In developing countries,
EZO Swap could be the entry ticket to
the global digital economy.*



EZO Earn

Gain access to modern saving and investment products offered worldwide.



Accessible for anyone, anywhere!

With EZO Earn, we will provide users access to modern investment tools regardless of their location. No matter where you reside, whether on an island in the Pacific, a field in Africa or in a penthouse in Manhattan, you will have access to the same amenities.

First, a basic Saving account backed by accounts linked with traditional banks.

Second will be fractionalized stocks, kinda like what Robinhood or Wealthsimple offers.

An estimated one third of the world has yet to experience any investment products in their life.

EZO Earn changes this for people in developing countries.

EZO Pay

Dreaming of a borderless, limitless banking experience? We've created it. Make and receive payments worldwide, in-store or online, with the convenience of fiat or cryptocurrencies. Say goodbye to the hassle of excessive exchange fees when traveling, as EZO Pay simplifies everything.

International Money Transfers



CBPR
(Cross Border Payments)

Send, Receive, Request money and Crypto **internationally** in just **2 seconds!**

Physical & Online

Whether its the EZO card, both virtual or physical, or the EZO app (P2P), users will have a choice on how they wish to make payments. No matter the technology used by the merchants point of sale, **EZO Pay will always work, anywhere at any time.**



Web Purchases



Shop online with your **EZO Virtual Card**

Offline Capability



The EZO App is designed to be lightweight and work even without internet connectivity allowing for an **Offline** experience for both banking and payments. Don't own a phone? No worry, you will be able to carry an NFC tag on your keychain to mimic your card or phone while keeping a Pin security at the checkout.

And we're leaving no one behind. In less developed countries, it's a revolution. People who wouldn't have thought it possible to gain access to an ordinary bank account within their lifetime, much less pay online, can do so within 15 minutes.

SuperWallet

All of our services will be integrated into the EZO SuperWallet. With our SuperWallet, it's no longer necessary to use 4-5 apps to perform your basic financial transactions. You now experience banking, payments and investment in one place.



With EZO Swap, we onboard individuals, with EZO Pay, we make them use it, and with EZO Earn, we make them stay.

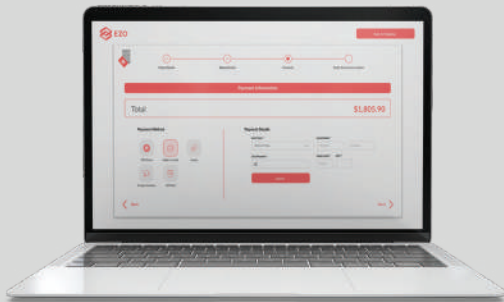
**HOW DO I
CREATE MY EZO
ACCOUNT?**

How do I create my EZO Account?

Onboarding onto the EZO Ecosystem can be done either online (using a computer or phone), or physically.

Online Signup

Within 15 minutes, individuals and businesses can sign up online using their computer, laptop, phone or tablet.



EZO Website / WebAPP

Utilizing any online device, join the EZO Ecosystem by going to <https://ezo.app/auth/signup> on their web browser and following the instructions. For lightweight phones (none android or ios), people can access the EZO WebAPP instead of having to download an app.

EZO Official APP

Utilizing a cell phone or tablet, download the official EZO APP and follow the easy to use sign up process.

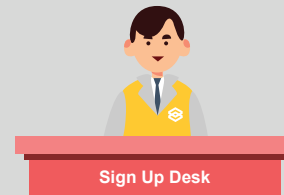


Physical Signup

Physical signup can be done at official EZO locations, physical terminals or at partner sites. The process, almost as quick as the online one, will allow people with less technology experience to still benefit from EZO's quality of life improvements without requiring ownership of a phone or computer.

EZO Physical Locations

EZO will have offices throughout major cities for users to sign up. Additionally, an EZO employee will provide signup assistance to ensure the process is quick and smooth.



Physical Terminals

Similar to Runpay, EZO will have physical terminals throughout supermarket locations where users can onboard and gain access to the EZO ecosystem.



Partner Sites (bank or store)

Partner sites, such as local banks and stores, will have an EZO sign up space for users to join our Ecosystem.



Bank



Store

**HOW DO I
DEPOSIT IN AND
WITHDRAW
FROM MY EZO
ACCOUNT?**

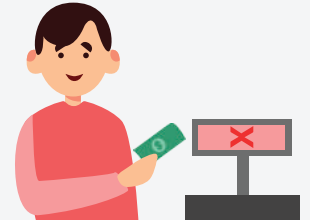
Initial Deposit, Recharging, Withdrawing

My EZO account has been created, now how do I make my initial deposit?

EZO users can make their first deposit after they have completed the account creation process. EZO offers a variety of means for individuals to onboard their liquidity into our ecosystem. An initial deposit may be made either physically or digitally.

Physical Deposit

Users can usually use cash or a card at the same location where they created their EZO account. We will accept cheques and physical notes (coupons), but we will freeze them until they clear in order to prevent fraud.



Digital Deposit

EZO users will have multiple options to load their accounts, including third party apps (CashApp, Wise, Venmo, etc), bank transfers (INTERAC, WIRE, EFT, ACH, SEPA, IBAN, etc), and card payments. Your account can also be loaded by a family member located inside or outside the country where you are using EZO. As a result, people in developed countries can facilitate the initial onboarding of their family members living overseas.

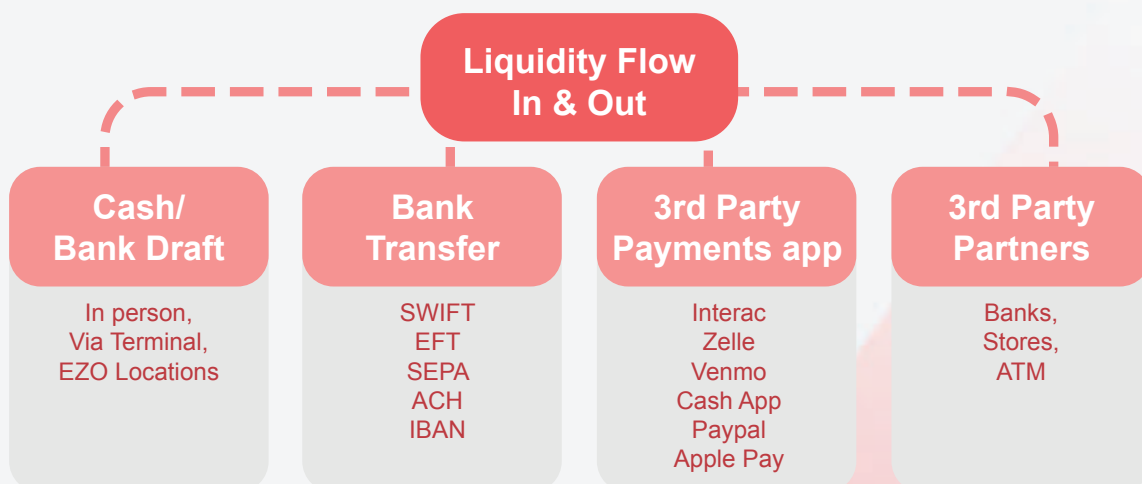


Recharging & Withdrawing

Your EZO account can be recharged or withdrawn using the same process as the initial deposit. Through our network of partners, we will be able to offer additional quality of life features.

Specific banks, for example, will allow you to deposit/withdraw at the counter or via their ATM. Want to withdraw money and send it to a family member? With EZO Pay, it takes just 2 minutes.

Our Ecosystem has a special feature that will allow people to top up or withdraw funds at most point of sale locations like a supermarket. You could top up your account while buying groceries or withdrawing cash from your local convenience store. The feature will allow EZO to operate even in remote locations where competitors are not able to manage and oversee their operations.



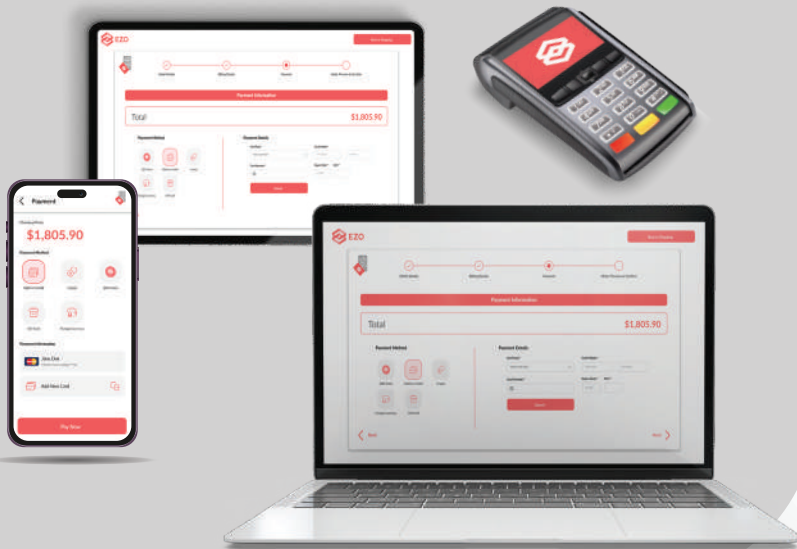
EZO FOR BUSINESSES

EZO APP - BUSINESS

Within 15 minutes, businesses can register and start processing payments internationally without any tedious onboarding processes.

MULTIPLE WAYS TO TAKE ON PAYMENTS

Process payments from your phone, tablet, computer or a terminal.



EZO Pay

EZO Pay gives merchants the ability to process payments in person or online in both fiat and cryptocurrencies.







Get access to our optional POS allowing you to easily understand and manage your payments.



Choose in what currency you get paid. Whatever the customer pays you with, you can now change it in whatever currencies you like. Customer paying you in fiat and you want crypto? We got you covered.

Payment in  Settlement in

Default (Fiat)

 Fiat X in	---	 Fiat X out
 Fiat X in	---	 Fiat Y out
 Fiat X in	---	 Crypto out

Default (Crypto)

 Crypto X in	---	 Crypto X out
 Crypto X in	---	 Crypto Y out
 Crypto X in	---	 Fiat out

No internet? No problem. Process offline payments with the same speed and security of online transactions.



Enjoy instant settlement and modern fees model while keeping the convenience of a state-of-the-art payment solution, whether you are in America or Africa.



Businesses will be able to access **EZO Swap** and **EZO Earn** if they need it.



EZO Swap

Buy/Sell, Convert Fiat and/or Crypto.



EZO Earn

Gain access to modern saving and investment products offered worldwide.

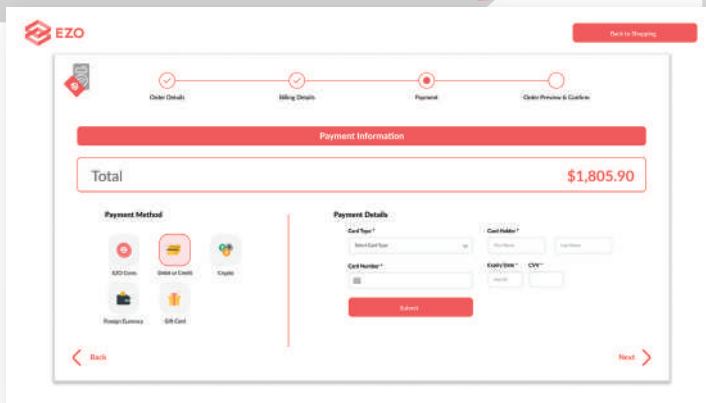
EZO POS - SOFTWARE

Easily manage your business from anywhere at anytime using any device.

Sign up in 15 minutes!

Seamless Software

- Intuitive Inventory management and oversight
- Payments summary and tracability
- Returns made simple
- Physical & Digital Cards



EZO GATEWAY

Accepts multiple means of payments with extremely low fees



Debit Card



Credit Card



Cryptocurrency



Foreign Currencies

And get paid in what you want!



Accepts payments in person and offline.



Multiple Location Management

- Cross Location Inventory
- Easy reconciliation of revenue and return across locations

EZO POS - HARDWARE

Easily manage your business from anywhere at anytime using any device.

Run your business with modern hardware that fits your needs.

Gain access to state-of-the-art white label hardware.

Multiple Brands of Terminal

- Clover
- Ingenico
- Pax
- Verifone
- POS connected to your physical phone

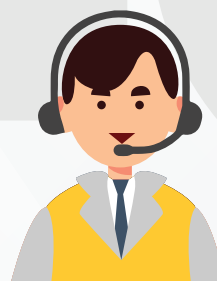


Processes and accepts payments with your mind at ease.

- AI Assistant should any problem arise
- Under 24H Terminal Replacement
- 24/7 Online Support via Live Agent

Reliable & Polyvalent Hardware

- Fast
- Satellite Relay (if needed)
- Choose between Keyboard and Mouse or Touch Screen
- Scanner
- Printer



**EZO FOR
INSTITUTIONS/
BANKS**

Institution/Bank within an Ecosystem (Minimum 1 Per Country)

Upon entering a new market (country or currency), or new financial system (SEPA, ACH, EFT, IBAN, RIB, etc.), we plan on partnering with a local institution**. When choosing, our focus is on institutions that are fundamental to the area and open to change.

While EZO is an independent company (EZO services can be provided without banks), partnering with a bank is vital for us to tap into existing routes for cash flow, and to improve communication with external sources**.

There are three cash flow routes: EZO to External, EZO to EZO, and External to EZO.

EXAMPLES

EZO to External



EZO users **making** payments to people, banks, or businesses that are not part of the EZO ecosystem. For example, EZO user sending money to a friend's bank or paying with his EZO card anywhere in the world.

External to EZO



EZO users **receiving** payment from friends, banks, or businesses that are not part of the EZO ecosystem. For example, a person sending money to your EZO account, a business accepting payments from anyone with a bank card.

EZO to EZO



EZO users making and receiving payment from friends, banks, or businesses that are part of the EZO ecosystem.



Partnering with a local institution allows immediate access to their market and customer base (often in the millions) while we focus on licensing to other banks.

IMPORTANT NOTICE: EZO onboards users with (regardless of if their bank is a partner with us or not) and without a bank account. Everyone is covered and welcome.

** Regulations sometimes require at least one bank to partner with each ecosystem.**

External Institutions Partner

As we explored bank partnerships, we were pleasantly surprised with the level of interest. As a result, we decided to license parts of EZO services to other institutions and keep some core features for our main partner.

Banks and stock markets are showing a ton of interest in Web3, as proven with the recent addition of BTC ETFs, and soon to be ETH ETFs. Moreover, cross-border payments are in high demand, and small investors are now looking for direct exposure to international markets.

It takes a significant amount of time and resources for a bank to research, develop, integrate, and offer these products, especially for Web3 due to a number of regulatory and compliance requirements. EZO expedites this process by providing a proven and regulated technology for banks to incorporate with their traditional system.

The following services will be licensed to external institutions:



Fiat to Fiat, Fiat to Crypto, Crypto to Fiat and Crypto to Crypto. EZO offers banks and their clients direct exposure to Cryptocurrencies, including on/off ramping.



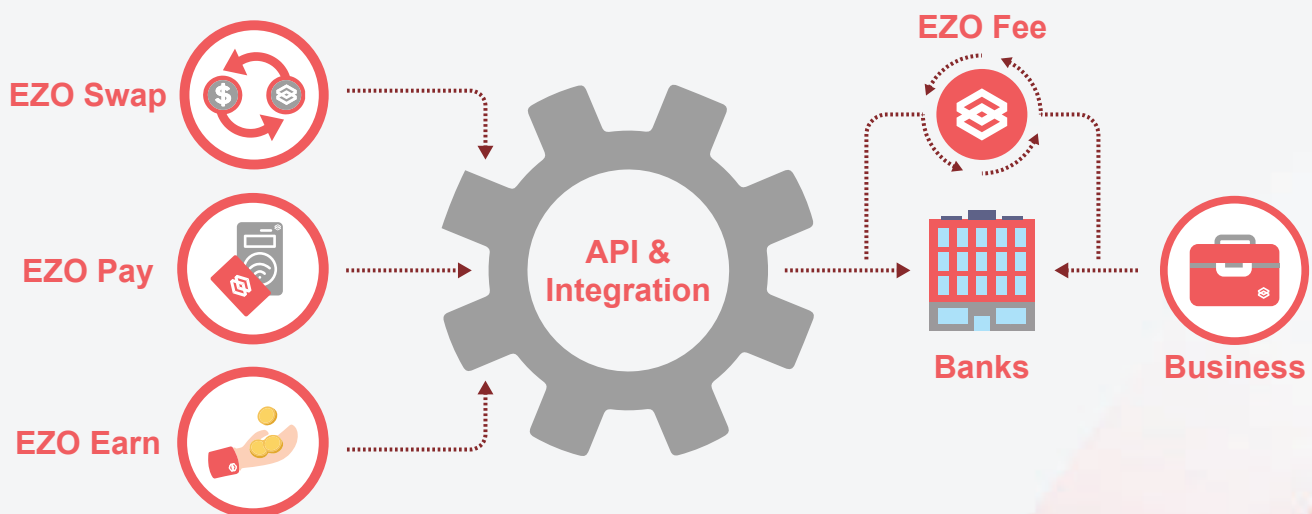
Only international money transfers will be offered.



Savings for Fiat and Crypto, and exposure to local and international stock markets.



The entire solution will be offered.



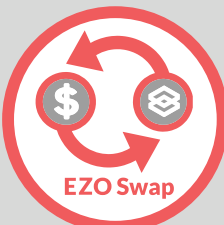
During our international trips, we received high interest for offering EZO Swap, Pay, Earn and services to banks via an integrated API. The value EZO provides is handling all the complicated connections and regulations for banks to offer these products. This secondary adoption and growth is vital to EZO as it directly taps into the user base of millions.

REVENUE MODEL



Revenue Model



EZO uses two different revenue models, Pay-As-You-Go (PAYG) and subscription. The concept of PAYG is that you only pay for a service when you are using it. For example, you don't pay (or consume) gas when you aren't driving your car. Every product offering a direct service will use the PAYG model (for both consumer and business users).



FEE STRUCTURE





EZO Swap



-->



-->




-->




-->



X% Fee applied on the volume of the action. If the fees is 1% and you make a transaction of 100\$, the fee will be 1\$.




EZO Pay


▶


▶


▶


▶

Sending Money Internationally X.XX \$ + % (significantly cheaper than current competitors).

Purchase (online & in person) Fix 0.XX \$ / Transaction, shouldn't be more than a few cents.

Receiving Money Free, forever.

Paying bills Fix 0.XX \$ / Transaction.



EZO Earn


▶


▶


▶


Saving/Earning Fiat X% Fee applied on volume. For example, if we offer you 3% per year, we will charge a small percentage like 0.10% on top giving you 2.90%.

Saving/Earning Crypto X% Fee applied on volume. For example, if we offer you 3% per year, we will charge a small percentage like 0.10% on top giving you 2.90%.


Stocks Market Buy/Sell X.XX \$ + % (considerably cheaper than current competitors).

Pay-As-You-Go is a transparent fee model that consumers and businesses can understand and appreciate.

FEE STRUCTURE



EZO Business








▶

Business Package Monthly Subscription with different pricing in accordance with the business needs (\$/Month + PAYG for Payment Processing).

EZO Business solution will be offered on a subscription model basis.

Revenue Model 2

Initially, we will not charge a subscription fee to access our three main services (Swap, Pay, Earn). As a result, individuals and businesses can use our product immediately without a paywall. As we grow, we plan on incorporating a subscription model via a tier system with separate benefits (recurring monthly fees). Furthermore, pricing will vary for each country in relation to their economic reality.

		NOW	FUTURE
Core Services	 Individual Users  EZO Swap  EZO Pay	Free Access + PAYG	Free Access + PAYG + Purchasable Tier*
	 Enterprise Users  EZO Earn		
Business Solutions Package	Business Clients  EZO Business	Free Onboarding + Subscription	Free Onboarding + Subscription

* Tiers will be available on a monthly subscription basis. Higher tiers will drastically reduce the base fee, making it economically worthwhile for users who use our product frequently. As a result, we're able to secure recurring revenue not only from the business clients, but also from the users.

EZO FOR GOVERNMENT

EZO For Government

Currently, cash-based systems diminish the paper trail, which makes it possible to commit financial fraud and drastically reduce the potential for auditing and verifying financial transactions. Taxes are often collected manually or in complicated ways, which is inefficient and costly for both citizens and the government.

EZO provides citizens with a digital financial solution, which the government can interact with, follow and audit to ensure financial integrity and transparency.



EZO enables individuals to conveniently pay various taxes (income, municipal, etc.) directly and digitally within its system.

EZO allows businesses to pay employee salary contributions via deduction-at-source mechanisms, which ensures accurate tax compliance and reporting. Additionally, the EZO platform allows for automated calculation, collection and distribution of sales taxes (if enabled).



By mitigating the risk of financial fraud, EZO increases fiscal revenue for the government, thereby allowing for more sustainable investments that benefit its country and citizens.

Keypoints

- 

Collect taxes digitally and efficiently (remote location)
- 

Collect sales taxes FOR REAL
- 

Reduction in Administrative Cost
- 

Diminish Fraud
- 

Increases government revenue (by cutting fraud)
- 

Audit come to you VS you need to come to the audit

EZO lessens reliance on cash-based systems and improve economic workflow.

EZO STRATEGIC APPROACH

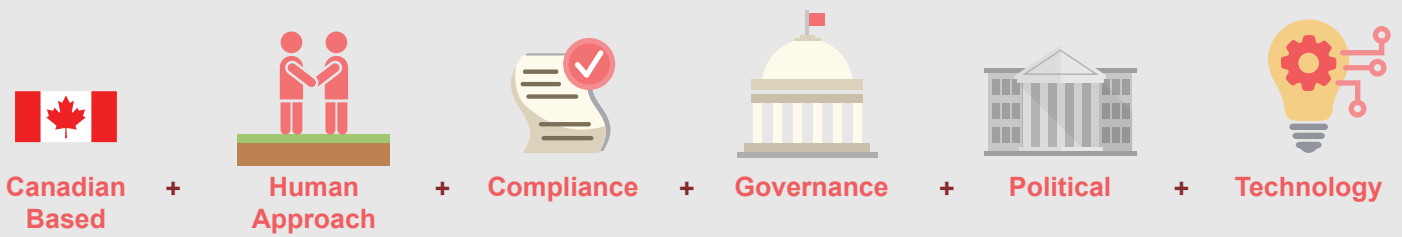
EZO Strategic Approach

EZO has developed a unique approach that has proven to be successful when entering new markets. This approach was developed during our first two trips to Africa in 2023 and 2024.

Understanding each market's uniqueness requires awareness of the challenges each key player faces. It is vital for us to go in the field and experience firsthand what individuals and businesses face in their day to day reality.

The final key point of our approach focuses on decision makers within countries, such as governments, central banks, regulators and huge networks including universities and business associations.

WHAT EXPERTISE WE BRING WITH US



We set ourselves apart from the competition by establishing connections with these key players to position ourselves as the trusted central hub. We are able to pivot on the market more swiftly and effectively as a result.

EZO Strategic Approach 2

ALL PICTURES BELOW WERE TAKEN DURING OUR TRIPS TO AFRICA (TUNISIA 2023-2024).



Businesses

Small and large businesses often face the same challenges regarding financial operations. An economy's health depends on the health of its businesses, and stronger/more efficient businesses means a stronger economy.



Incubators

Incubators help us establish local offices and recruit local employees. Local talent has the chance to grow with us toward our long-term goals through these partnerships.



Banks

Banks are often perceived as institutions that don't want to change. Contrary to popular belief, our experience shows otherwise. Due to their large size and complicated infrastructure, our fintech side is interesting to them. Every time we enter a new market, we will partner with at least one local bank. Through our alliance with local banks, we increase public confidence.



Regulator + Central Bank

In new markets, it is crucial to develop a trusting relationship with regulators.

University & Citizen

The importance of connecting with students (the new/next generation of leaders) cannot be overstated. Industry tends to forget them most of the time when it should be listening to them. It is the same for the everyday person. Their needs are just waiting to be heard.



Political

Large Industry Association

Our ability to access huge company associations enables us to tackle the challenges facing large companies.



Key Influencer



EZO

Non-Profit & Foundation

Talking to and connecting with Non-Profits allows us to gain a more social and human perspective on the challenges associated with new ecosystems.



Rural Area

Distributor & Intergrator

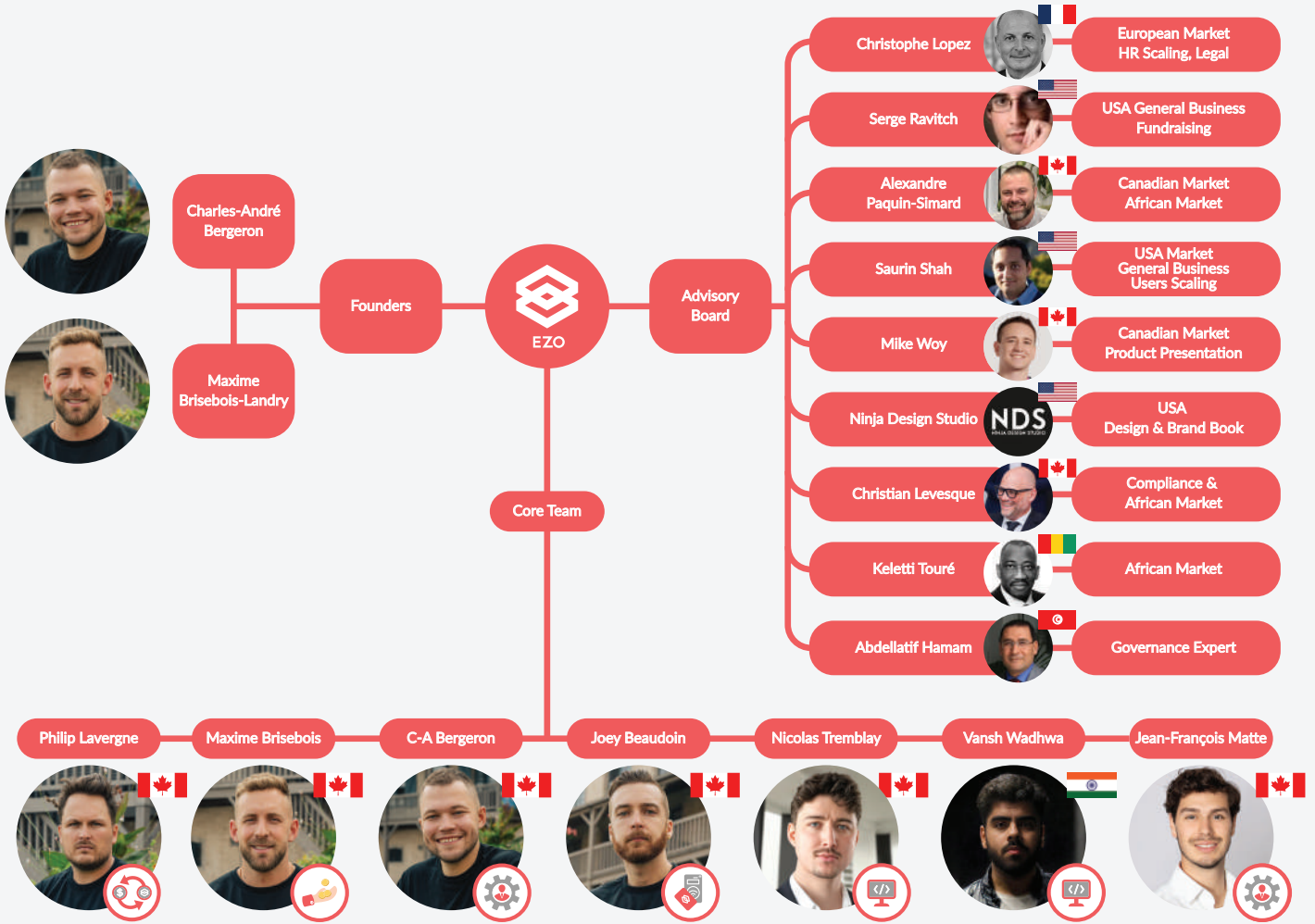
Media

Using media to connect with people and make noise will always be a great idea. It is important not to underestimate the network effect in developing nations.



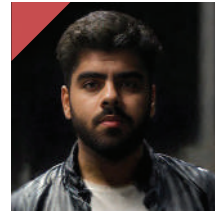
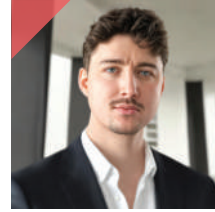
THE EZO TEAM

EZO Team + Advisory Board



Partners





EZO

TEAM STRUCTURE

Core Team

CHARLES BERGERON

As a tech entrepreneur, Charles has been through the trenches. Through success and failure, he learned how to build and develop a product. He best describes himself as ambitious and passionate. In order to open doors for his venture, he is not afraid to get his feet wet. Since 2017, Charles has been involved in the cryptocurrency industry and even has a Bitcoin tattoo on his arm.

EZO came to me as soon as I read about blockchain. My vision from the very beginning was that one day we would provide a better and faster method of payment and banking. The possibility of challenging the status quo in an aging industry motivates me more than anything else. EZO will be the leading blockchain company in Canada. I am confident that my team will be able to accomplish the impossible.



Co-Founder, CEO

MAXIME BRISEBOIS

Maxime is a project manager with experience in the construction industry. It is not uncommon for him to manage dozens of men over a number of projects every year. With his extensive inventory management experience and ability to meet deadlines, he is an integral part of any core team.

Co-Founder, Angel,
Director EZO Earn



"In my opinion, EZO is a project with numerous core features that will revolutionize the way merchants view and use their payment solutions. With no risk to them, we can increase their net revenue wherever they are!"

Core Team



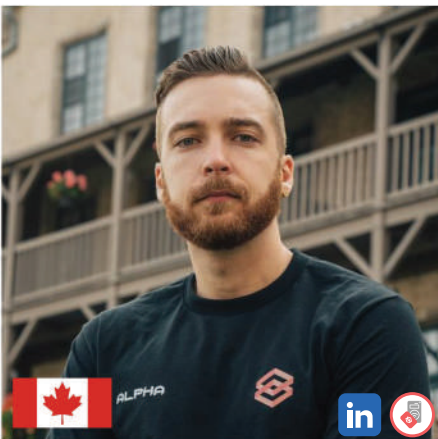
Director EZO Swap

PHILIP LAVERGNE

Having served in the Canadian Army for 14 years, Phil believes that effective leadership and following a vision are crucial to the team's success. After working diligently and dedicatedly since 2017, Phil gained an extensive knowledge of cryptocurrency.



"As far as I am concerned, EZO represents the future of banking 2.0. With three services that the world needs available from only one place, it is just wow! Simplicity and utility at their finest. Global adoption is our only mission."



Director EZO Pay

JOEY BEAUDOIN

Joey is an experienced sales representative with a background in territory management, market integration, product growth and placement.



"EZO is the result of extensive work and dedication. In my opinion, this solution is completely revolutionary and game-changing. Various aspects are applicable to all people worldwide on a daily basis."

Core Team



Chief Technology Officer

NICOLAS TREMBLAY

Nick is a tech enthusiast who ignited his passion for technology at a young age by coding his first software at the age of 11. His journey was marked by a solid academic foundation as a 2015 Schulich Leader, which laid the groundwork for his seamless transition into the entrepreneurial world. In his previous venture, Nick assumed the role of technical CEO, where he delved deep into the intricacies of building a business from the ground up and honed his skills in developing software that not only met but exceeded enterprise-level requirements, focusing on scalability and robustness. Nick is widely recognized for his unwavering dedication to continuous learning and driving innovation within the tech industry. His particular areas of expertise include Blockchain, software engineering, and cybersecurity, where he consistently seeks to push the boundaries of what's possible.



"With EZO's deep understanding of clients' needs and our development team's knack for smart decisions and continuous innovations, we're not just creating experiences - we're transforming them. Our focus on optimizations and fresh ideas drives life-changing value."



Senior Software Engineer

VANSH WADHWA

Vansh, self-taught Full Stack Developer hailing from India, harbors a profound enthusiasm for coding and blockchain technology. Prior to joining EZO, Vansh amassed over two years of hands-on experience in the startup realm and the emerging web3 sector. Renowned for his inventive prowess, he thrives on crafting novel solutions and is wholeheartedly committed to continuous learning and innovation.



"EZO is definitely the future of how the payment infrastructure works in the world. It is gonna change how banking works worldwide."

Core Team



Chief of Operations

JEAN-FRANÇOIS MATTE

Jeff is the operations guy. With fintech experience as the Managing Director of 2 Canadian recognized startups, he brings his expertise in handling the day-to-day operations. He has sales experience selling SaaS products to fintechs and financial institutions, generating hundreds of thousands of dollars in ARR. A graduate of McGill University, he was also a financial advisor for several years before entering the startup space.

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“Even in developed countries like Canada, people need more than 4 apps to manage their financial lives. I strongly believe in Charles' vision to bring proven Canadian technology to the developing world. I believe that financial inclusion by providing millions of people with fair and sophisticated access to banking, investment and payment technology will have the greatest impact in this century. All through a single super app, EZO.”

ADVISORY BOARD

Advisory Board



SAURIN SHAH

Saurin is an experienced tech product executive and serial entrepreneur with experience in Silicon Valley, New York, and Boston. In the past, he has held senior leadership positions at companies at the forefront of digital consumer innovation. These include Rent the Runway, Care.com, Rue Gilt Groupe, Feather and Digital Chocolate. He was also the Founder/CEO of multiple funded start-ups including Sift, a pioneering mobile commerce platform that leveraged location, social and data science. As an advisor, he also has helped numerous startups scale, such as SuperWorld (web3 metaverse), Pluto (martech), Avante (fintech), and others. Saurin combines consumer product expertise with an entrepreneurial spirit to build leading consumer facing disruptive products at scale. Saurin received his MBA from the University of Texas at Austin.

**USA Market General
Business Users Scaling**



"EZO is solving an incredibly important problem - namely reducing payment fees for merchants. By using Web3, EZO helps remove the traditional payment players and gives more back to merchants. This especially helps small businesses where even a point or two in fees can be the difference between growth and stagnation."

USA Market - General Business - Fundraising
SERGE RAVITCH

Serge worked as a lawyer and project manager. Formerly at PokerStars, now a blockchain entrepreneur.



"I appreciate the need for compliant DeFi projects and am looking forward to seeing what EZO can accomplish"

Advisory Board



European Market - HR Scaling - Legal

CHRISTOPHE LOPEZ

After selling his company in France, Christophe came to Canada in 2017. At the time of its sale, the company employed more than 400 individuals. Christophe has extensive experience in crew management and human resources development. In addition to having over 30 years of experience and multiple successful exits, Christophe will be an integral part of EZO's success when it reaches critical mass.



"EZO is a revolutionary technology that will reform the market by giving the power back to merchants and customers. The payment industry will experience a significant change for the first time in its history."

Design - Brand - Media

NINJA DESIGN STUDIO

Ninja Design Studio is an award-winning creative agency with the mission to bring high-quality artwork to cryptocurrency. With a team of experts who specialize in writing, design, animation, development, and more, the studio creates quality work that even the best would be jealous of.



"We believe EZO will bring forth the transparency and trust crypto needs that many others have failed to do. EZO will show everyone that crypto is more than just memes and that there is real utility in this space."

Advisory Board



Canadian Market - Product Presentation

MIKE WOY

Mike has a Bachelor of Science in Nursing with distinction and is currently attaining a nurse specialty.

Mike is experienced in managing and representing companies, which includes a previous role as regional representative on a national board of directors.



"I believe EZO will shake-up the financial sector and become a staple in our daily lives. As technology progresses, evolution is inevitable and EZO will revolutionize payments globally."

Canadian Market
African Market

ALEXANDRE PAQUIN-SIMARD

Alexandre is an entrepreneur who manages multiple ventures. His experience with cryptocurrency began in 2017 and he currently operates a mining company in Canada. For him, the greatest satisfaction can be found in satisfying every customer, no matter how big or small it may be.



"In my opinion, EZO services that cannot be ignored. It's a new way for customers and merchants to receive payments and manage their money."

Advisory Board

CHRISTIAN LEVESQUE



Compliance & African Market

Levesque was elected President of a Chamber of Commerce in the Quebec City region in Canada in 2006 and subsequently Member of Parliament in 2007. In his role as a parliamentarian in the Quebec National Assembly, he acts as the official opposition critic for the portfolios of treasury, public finance and economic development. In 2009, he became President and Chief Executive Officer of the ADQ and in 2011 actively participated in the creation of the Coalition Avenir Québec, which has formed the Quebec government since 2018.

In 2012, he founded his government relations and governance firm Levesque Stratégies. That same year, he was appointed by the Standards Office of Canada to act as President and Head of Delegation for Canada in the creation of ISO 37001 – Anti-corruption Management Systems. In 2017, he was appointed President and Head of Delegation of Canada for the creation of the ISO 37000 standard in Corporate Governance. Since 2022 he has been chairman of the scientific committee for the only CSR certification standard, ESG1000.

Today, Mr. Levesque is a board member and past president of the Cercle des ex parlementaires de l'assemblée Nationale du Québec and acts as Senior Advisor in Governance and Leader Forensic Afrique francophone at Deloitte, in addition to acting regularly as international speaker.



"In a rapidly changing world, where efficiency, costs and trust are crucial issues, EZO stands out as an innovative company focused on simplifying and securing financial transactions on an international scale.

Now based in Tunisia, it's a daily routine to be exposed to the complexities of the banking sector and the obstacles caused by an international system that is struggling to modernize. It is time for a new generation to come up with innovative models to strengthen the efficiency and security of financial systems. EZO represents the solution to this necessary evolution."

ABDELLATIF HAMAM



Governance Expert

A product of the National School of Administration in Tunis, Abdellatif Hamam boasts a diversified and confirmed experience of over a third of a century in organizing and managing public production organizations and enterprises.

Between 1992 and 2000, Hamam notably served as the head of cooperation with Canada. He spearheaded the establishment of a private sector development fund by CIDA. This experience allowed him to become familiar with and appreciate Canadian management culture, and also to contribute to real operations transferring Canadian know-how, especially in the education industry in Tunisia.

From 2000 to 2010, Hamam served as an advisor to the Prime Minister before subsequently taking the helm of Tunisia Export Agency, the Tunisian Tourism Office, and the largest industrial and commercial phosphate group, CPG and GCT. On October 12, 2019, he was appointed Secretary-General of the government until June 30, 2020, the date of his retirement.

He was appointed to chair the Board of Directors of Ennakl, a publicly traded automotive dealership, for a term of 3 years. He continues today to provide consultancy as a facilitator for foreign investors in Tunisia.

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“Abdellatif Hamam has invested himself with commitment and strong motivation in EZO for the past few months to facilitate its access to the technological entrepreneurship ecosystem and startups in Tunisia. He asserts his belief in EZO's innovative project and trusts in the professionalism and technological expertise of its founders. He firmly believes that technological universities in Tunisia are the best guarantee of success for projects that have a global vision, like EZO.”

Advisory Board



KELETTI TOURÉ

Keletti is a Canadian citizen of Guinean origin, he is an entrepreneur with over 20 years of experience in business development. He serves as an advisor to the International Economic Forum of the Americas (FEIA) for West African countries. In this capacity, he facilitates connections between businesses in West Africa and North American companies. This role provides him with an intimate understanding of the business environment in this region of the African continent. He is also the founder of a logistics firm.

African Market



"I joined this financial application designed by EZO with the intention of supporting the commendable goal of improving accessibility and ease of financial transactions for all social strata. This reflects my commitment to financial justice, social inclusion, or simply the desire to contribute to the democratization of access to financial services and improve financial inclusion."

Finish the document with our vision of the future.



FINAL NOTE



Final Note

In the financial sector, open banking and financial inclusion have been hot topics for many years. Despite this, neither of these factors are incorporated in a way that significantly improves or affects daily user experience. It is time for us to tackle this issue and find a solution that works.

Ultimately, we want (will) to create the ultimate version of the finance of the future, the hyper-complete version of what a financial ecosystem should offer. Using our expertise in conjunction with traditional banking institutions allows us to achieve this. **It is not our purpose to replace banks**, but rather to bring them the flexibility of a fintech (We bring the rapidity and knowledge, they bring the clientele and the trust factor).

Our field experience has shown that banks around the world are open to moving in that direction. It is not a question of if, but when the system will change.

There will come a day when all aspects of finance will be interconnected. If you look at a comic book and see how people are going to pay for the future, everything is connected. Starting tomorrow, we aim to be the pioneers of this reality. EZO aims to be the pioneers of this future, bridging traditional banking with Web3 and enhancing the daily lives of billions.

It's our turn to improve the world, so let's go.

Charles Bergeron
Co-Founder

