



EZO

COMPLETE AND ACCESSIBLE FINANCE FOR

INDIVIDUALS, BUSINESSES, BANKS

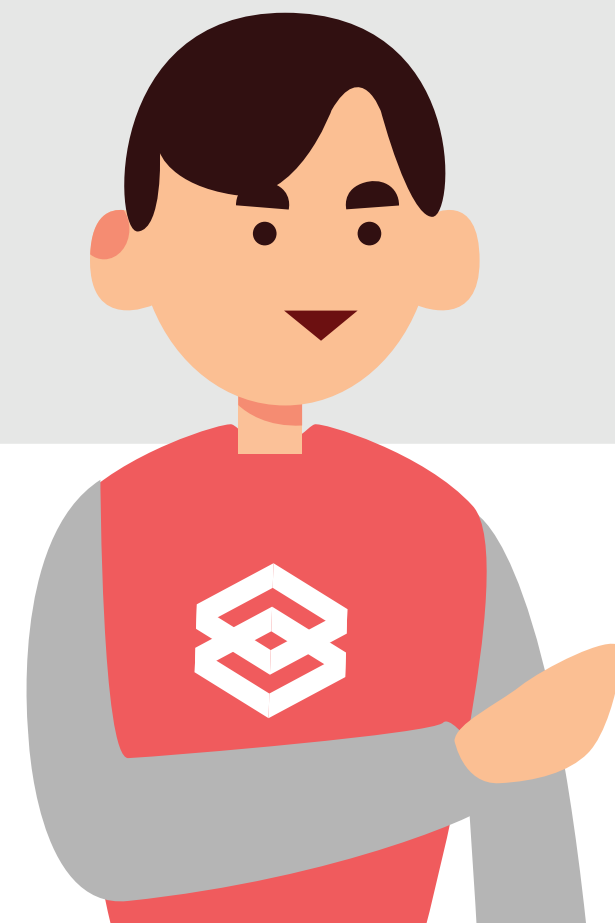
using Modern Fintech and Blockchain (Web 2.5)



Approaching finance from a human perspective.

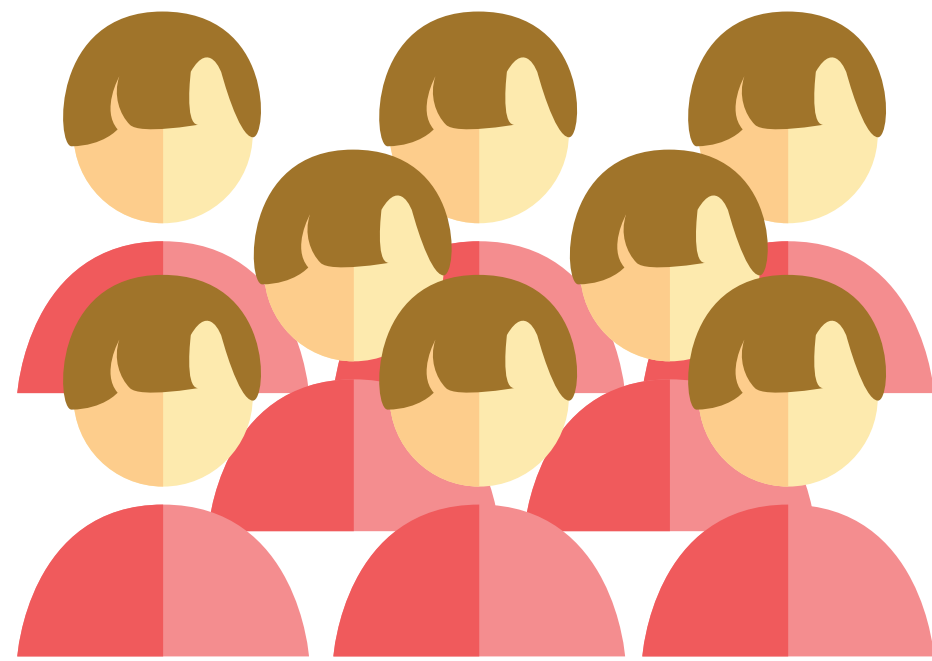
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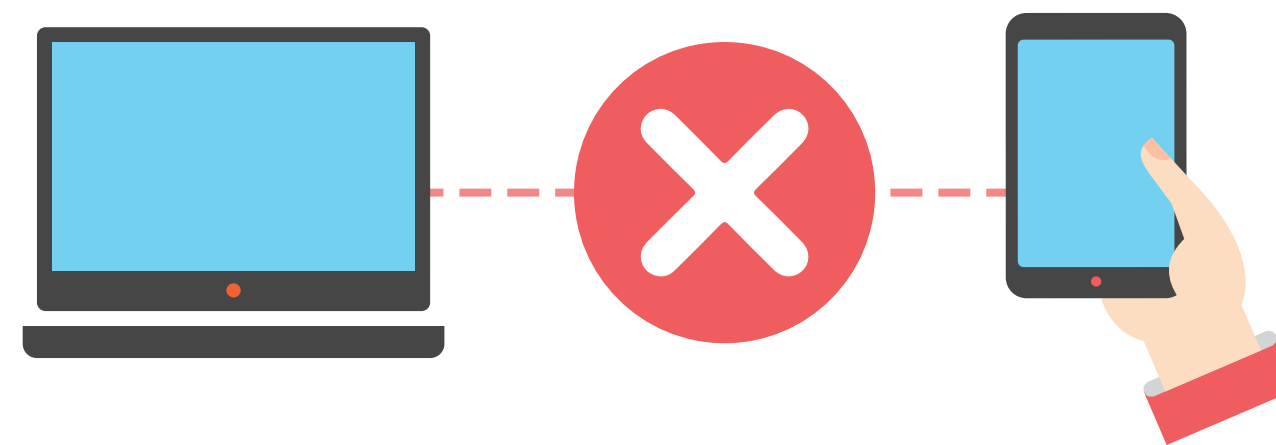


PROBLEM

WHY IS FINANCE SO DIFFICULT?



Financial Services are extremely hard to access for way too many people.



Finance (for those with access) is incomplete.



Financial systems still run on (closed) legacy protocols (limiting innovation and integration).

Only 30% of people in developing countries have access to financial services, but 85%+ own smartphones.

SOLUTION

FINANCE MADE SIMPLE



All-in-One Financial App for everyone.



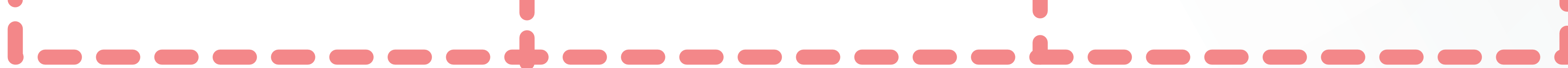
Easy onboarding and adapted accessibility for developing nations.



Technology that integrates directly into traditional systems.

The key to solving the financial inclusion crisis is accessibility and inclusivity. IT IS NOT - A TECHNOLOGY PROBLEM.

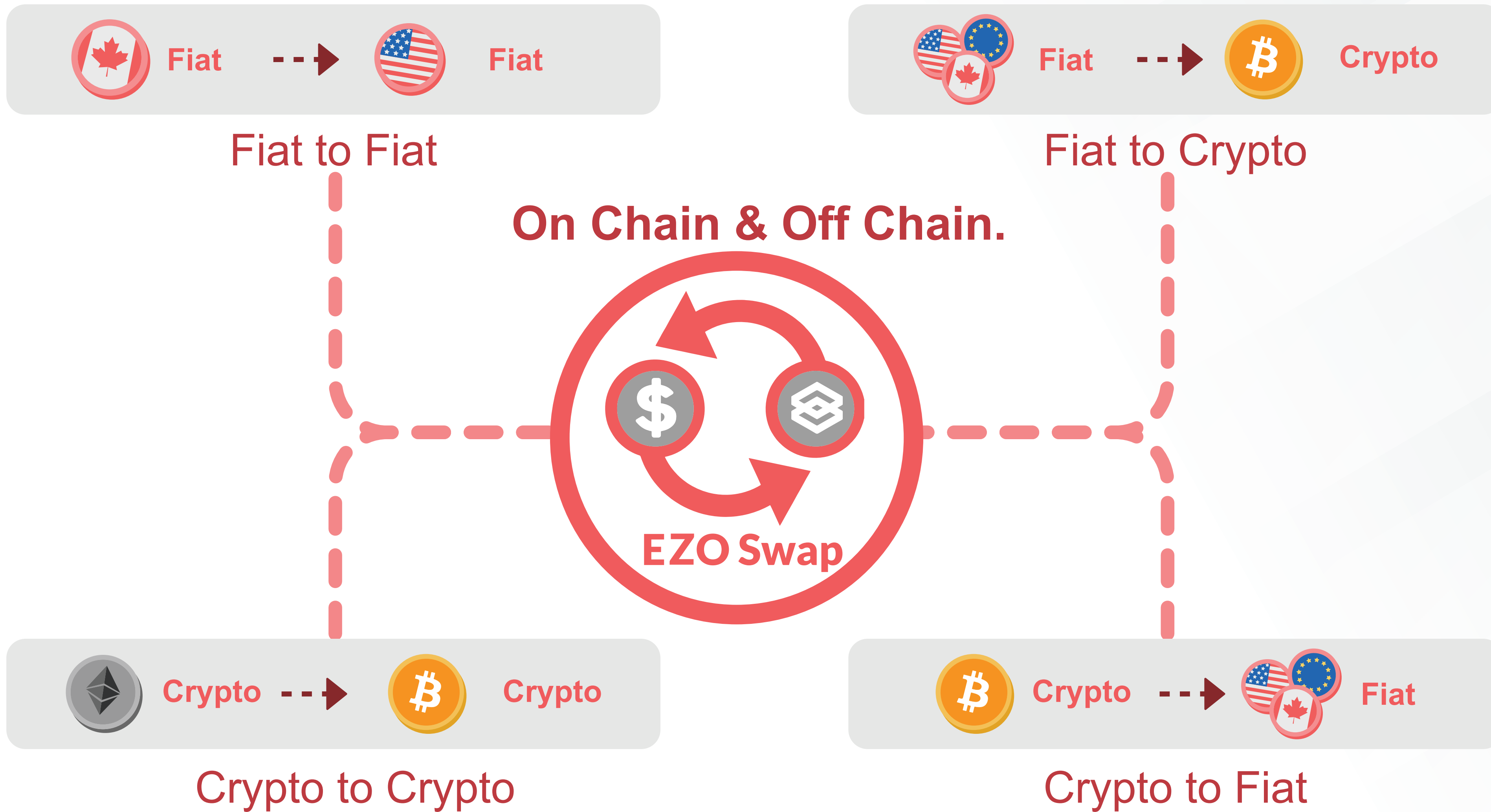
PRODUCT - 1 - OVERVIEW



For

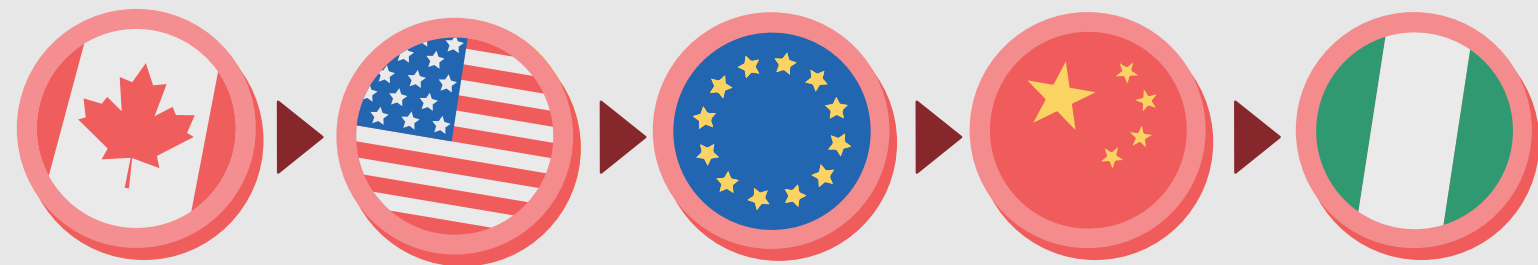


BUY/ SELL/ CONVERT - FIAT AND/OR CRYPTO



PAY WITH WHAT YOU WANT, HOW YOU WANT, WHERE YOU WANT

International Money Transfers



CBPR
(Cross Border Payments)

Physical & Online



Physical Goods

Pay with what you want, how you want.



Online Bills/ Taxes



Fiat + Crypto



Phone, card, Virtual card, Tag



Terminal



Web Purchases



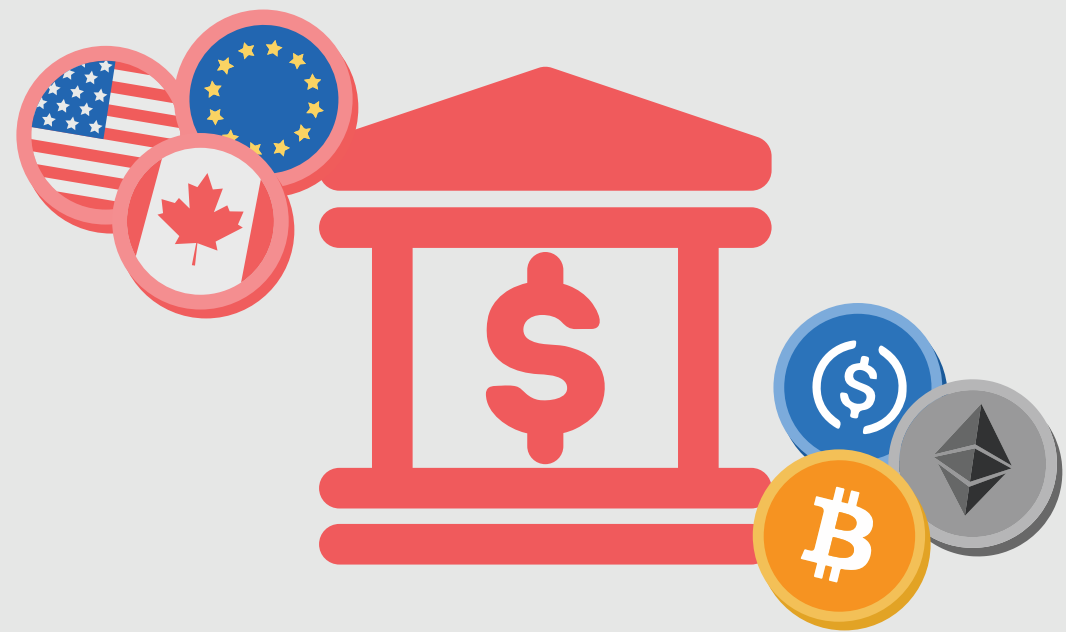
Shop online with your EZO Virtual Card

Offline Capability



GAIN ACCESS TO MODERN SAVINGS AND INVESTMENT PRODUCTS OFFERED WORLDWIDE

Savings Account



Get access to saving accounts for both Fiat and Crypto.



EZO Earn

Stock Market

NFS (Non-Fungible-Securities)*

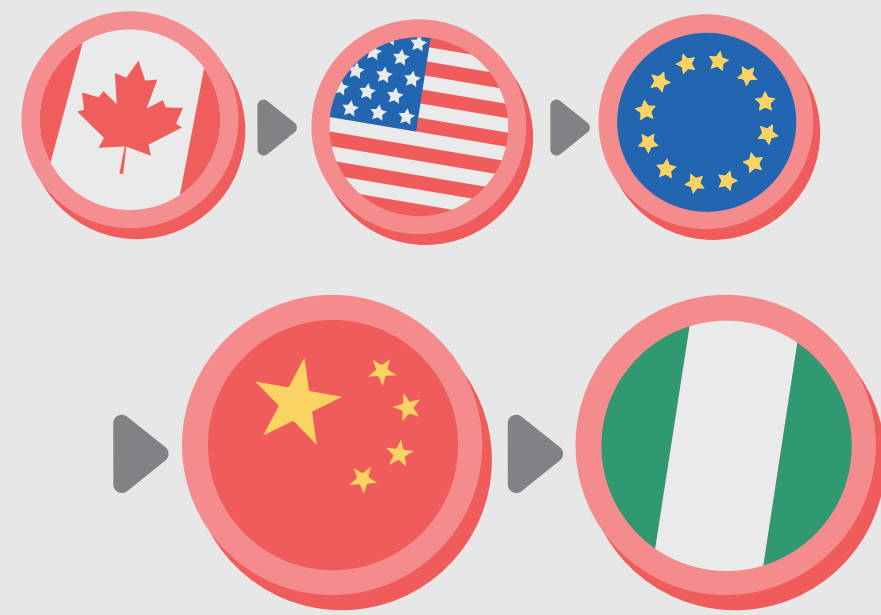


Buy a fraction of a share from publicly traded companies. Start with only \$10.

**Can be done both on chain or off chain.*



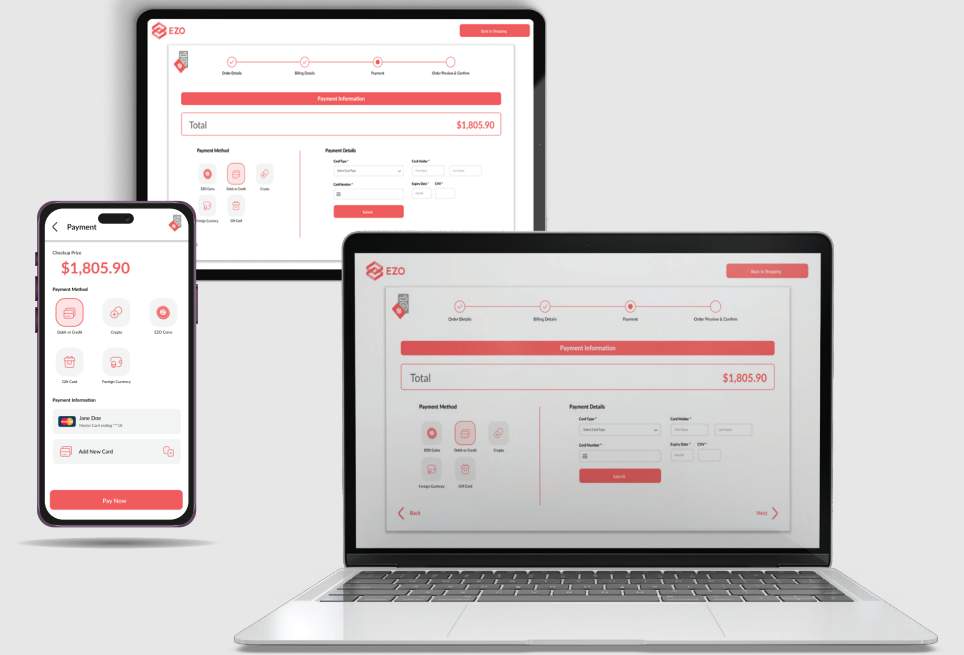
**Sells/Refunds
(via EZO PAY)**



DCC



**Very
Basic
POS**



Online Gateway



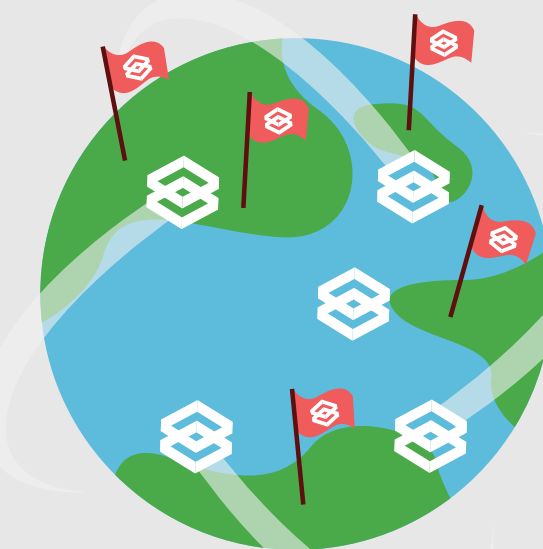
**EZO
Business**



Payroll



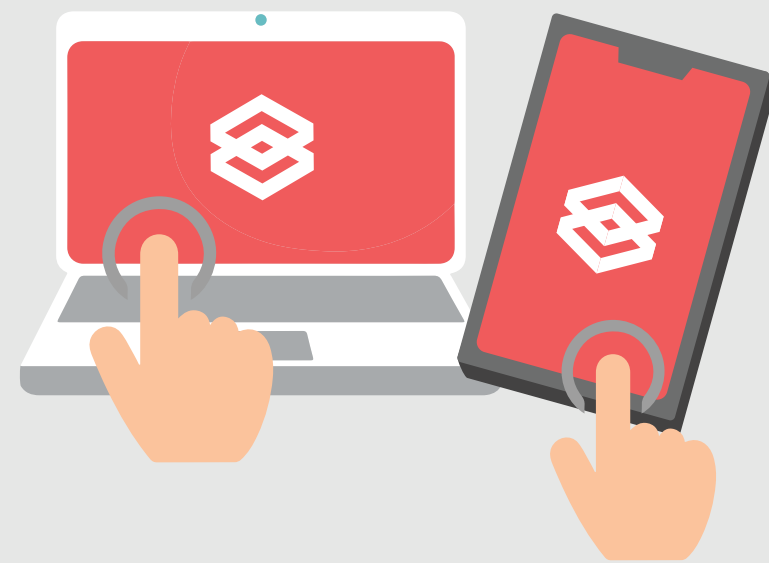
Inventory



**Multiple Physical
Location Management**

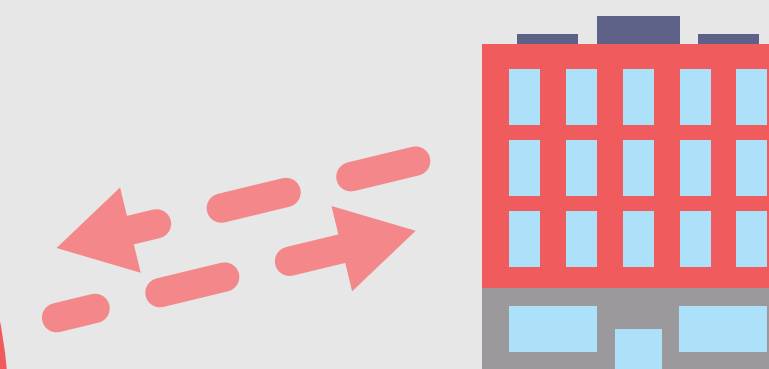
HOW DOES USERS INTERACT WITH EZO?

Access & Manage



Access and Manage the EZO Ecosystem on your Phone or a Computer

Communication with the traditional banking ecosystem



Seamlessly **deposit** and **withdraw** funds from your traditional bank account.

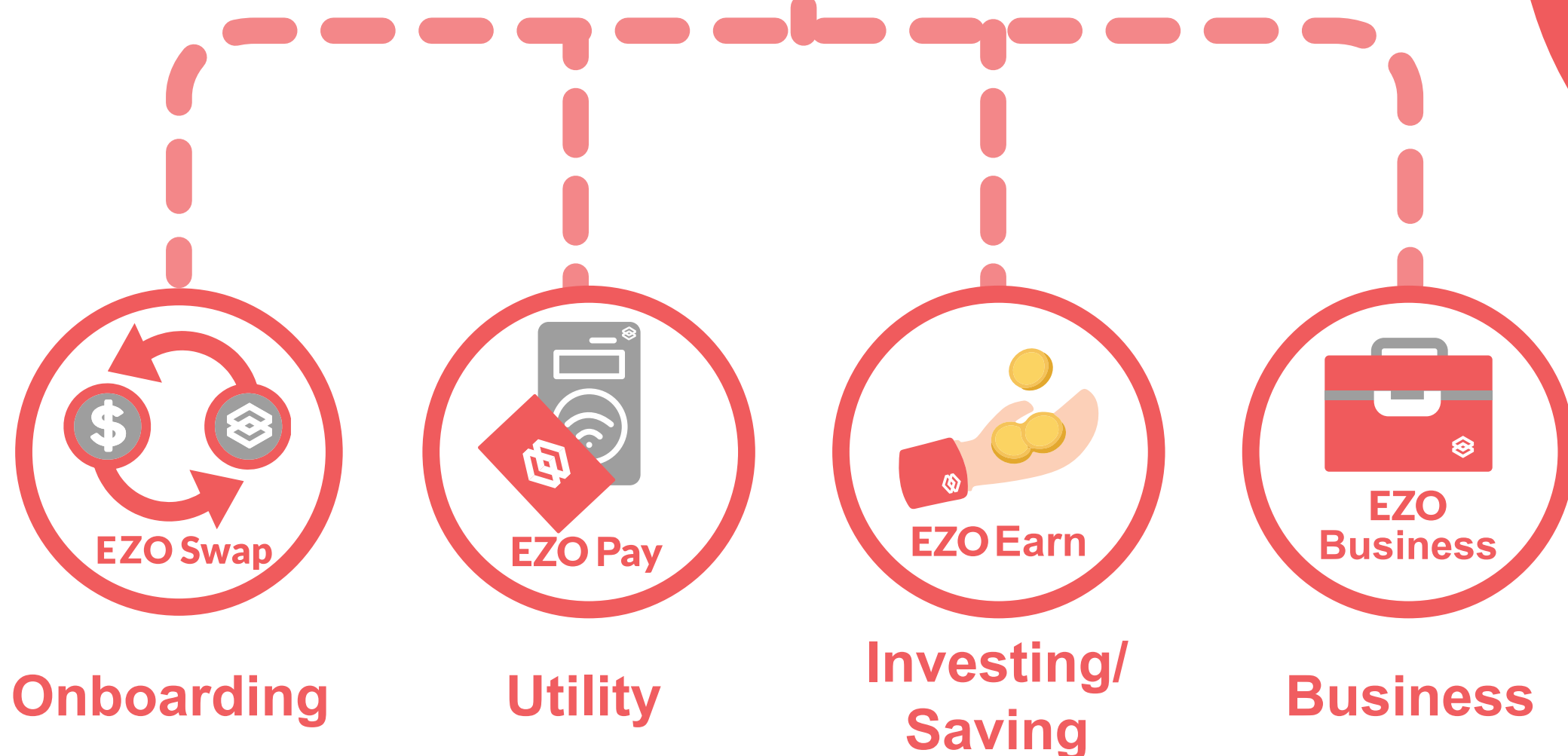
SuperWallet



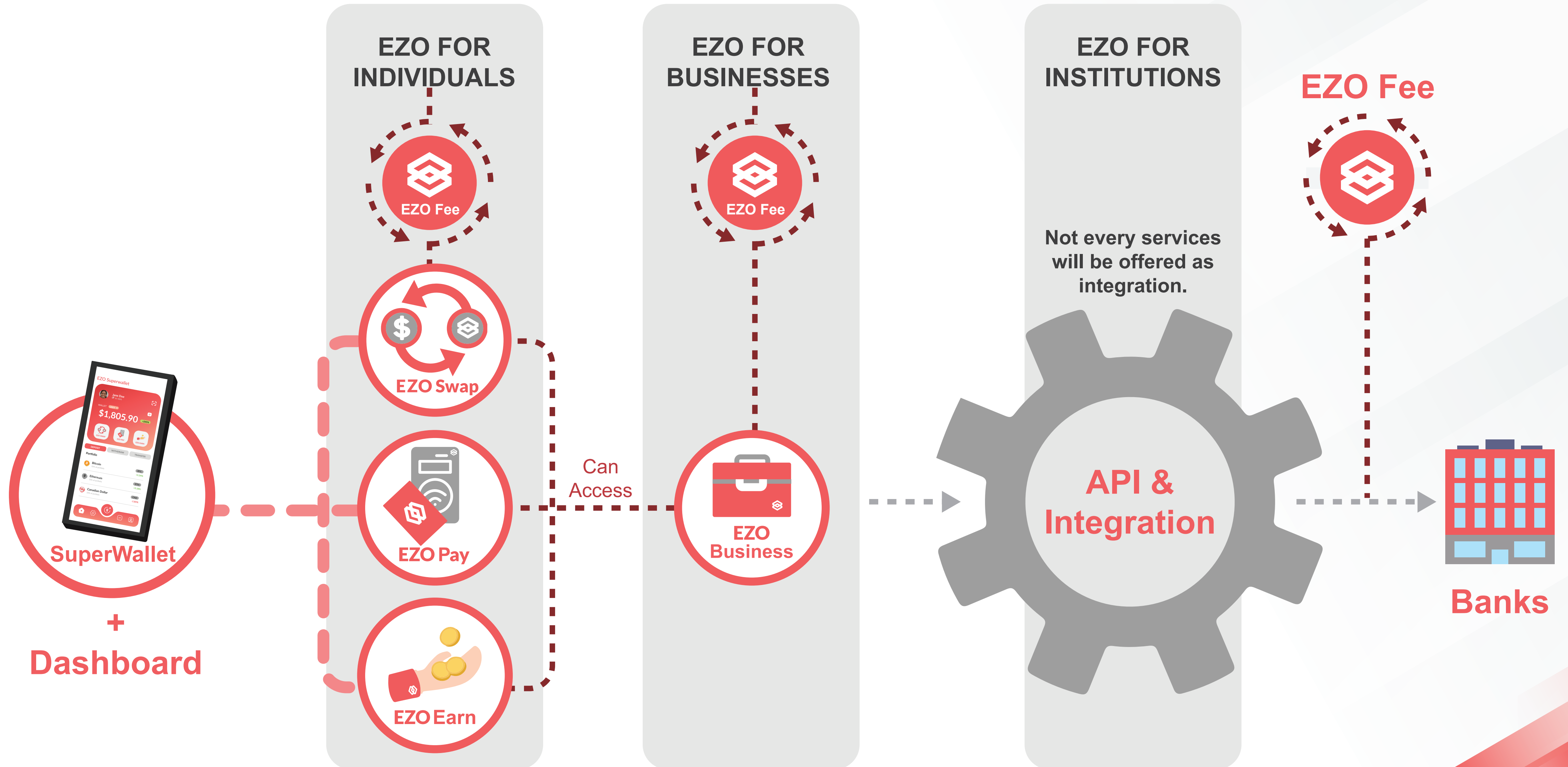
Carry & Use



Users will be able to carry the SuperWallet on their mobile device, cards or on a tag that will work in both **Online** and **Offline** environments.



WHO ARE OUR PAYING CUSTOMERS?

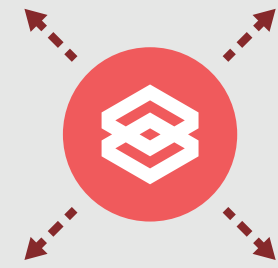


PRODUCT

HOW WE DO IT?

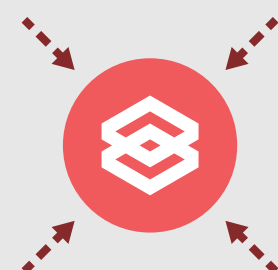


EZO to External



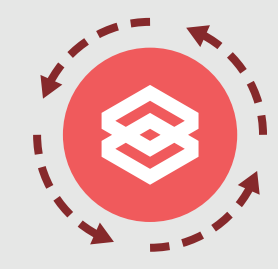
EZO users **making** payments to people, banks, or businesses that are not part of the EZO ecosystem.

External to EZO

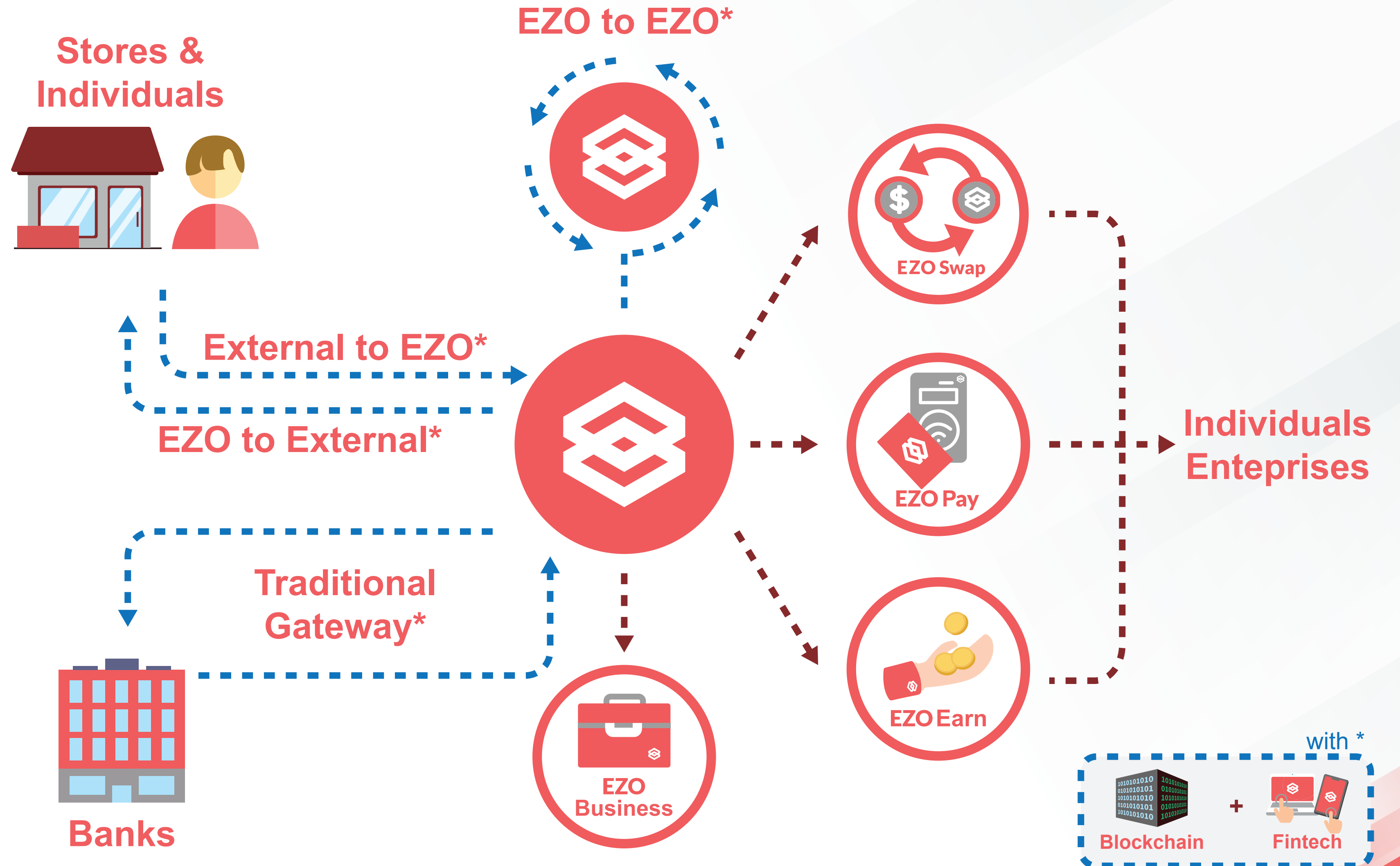


EZO users **receiving** payments from friends, banks, or businesses that are not part of the EZO ecosystem.

EZO to EZO

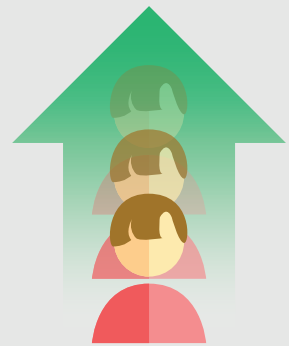


EZO users making and receiving payments from friends, banks, or businesses that **are part** of the EZO ecosystem.

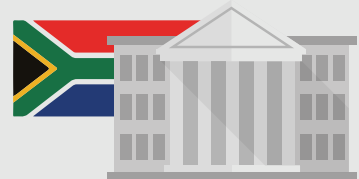


WHAT HAVE WE ACCOMPLISHED?

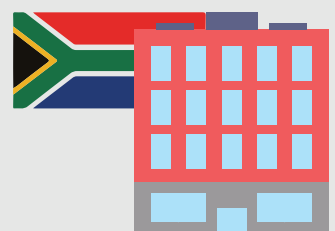
Done + In Progress



- Raised more than 1.1M\$ and grew the team from 1 to 7 core members + 9 advisors.



- 2 extremely successful trips to Africa resulting in key partnerships and pilot project with government + banks



- Able to capture interest of all the banks (in Africa) we met into becoming their on ramp off ramp path to adopt crypto.

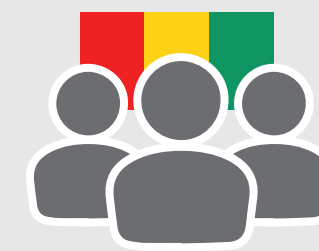


- MVP done in Canada last May (2023).



- Canadian regulatory approval is expected by May 2024 (MSB).

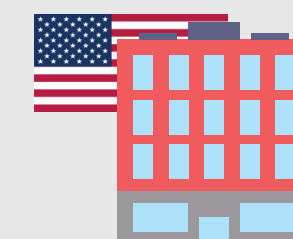
To Come



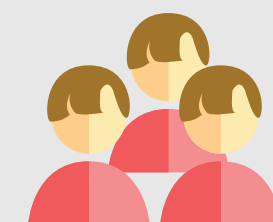
- Going to Guinea (entry for black French Africa) in June, already secured meeting with same key players that we met in Tunisia.



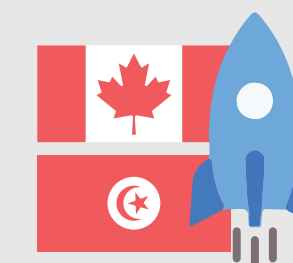
- Payment Canada Summit.



- World Bank meeting Washington.



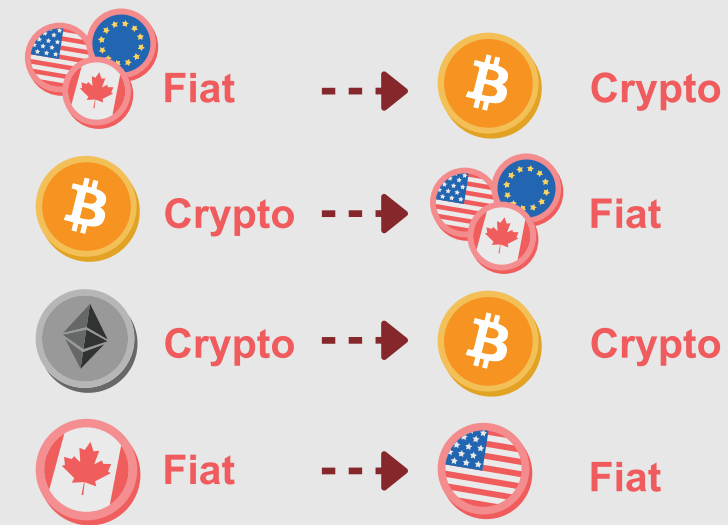
- EZO CORE APP Launch (registration + onboarding) planned for Summer 2024.



- Launch in Canada and Tunisia planned for end of Summer 2024 (Swap + Pay v1).

REVENUE MODEL

HOW WE MAKE MONEY?



▶ X% Fee applied on the volume of the action



▶ X.XX \$ + %
 ▶ Fix 0.XX \$ / Transaction
 ▶ Free, forever
 ▶ Fix 0.XX \$ / Transaction



▶ X% Fee applied on volume
 ▶ X.XX \$ + %

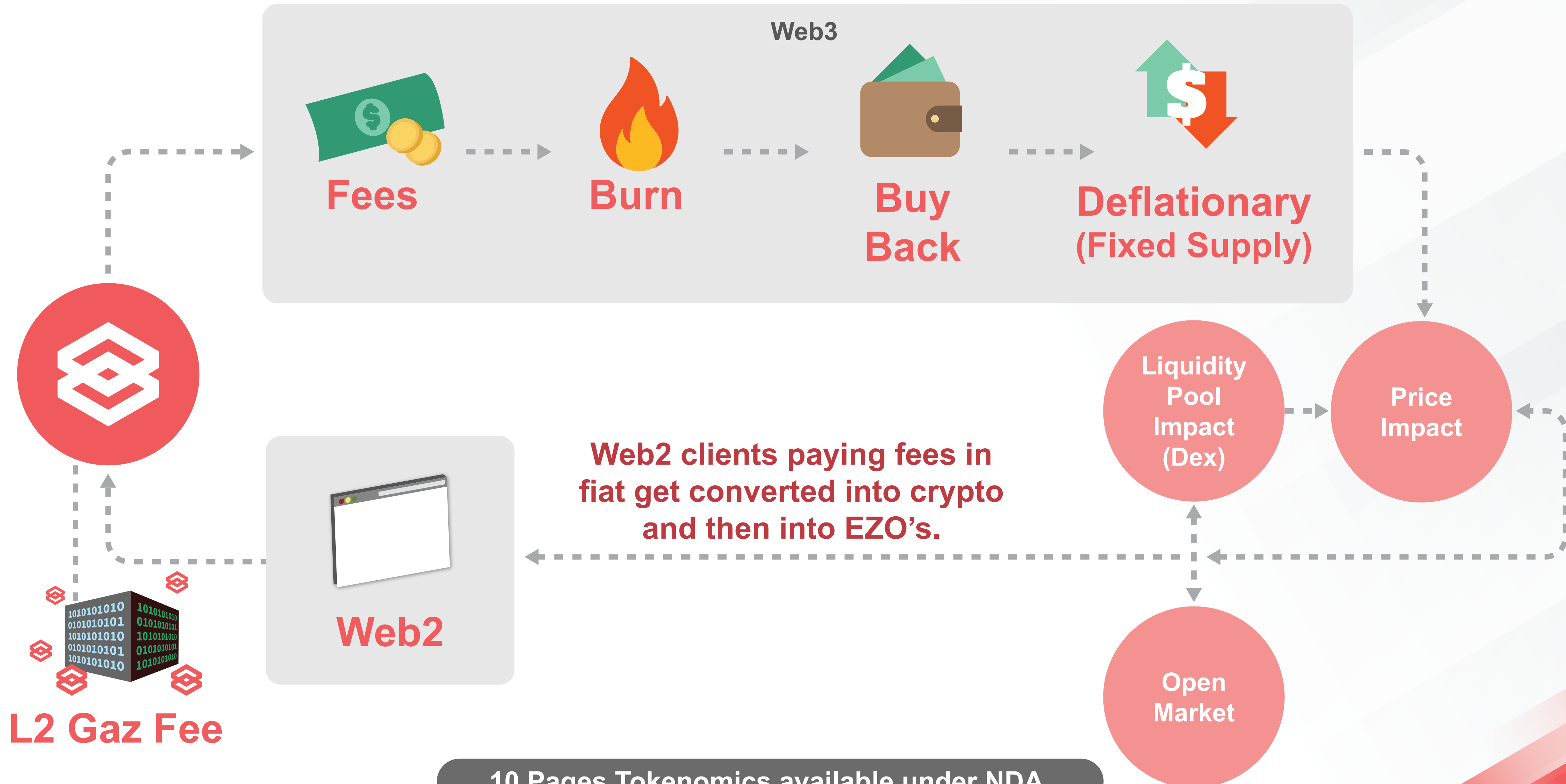


Business Package



Monthly Subscription
 (\$/Month + PAYG for Payment Processing)

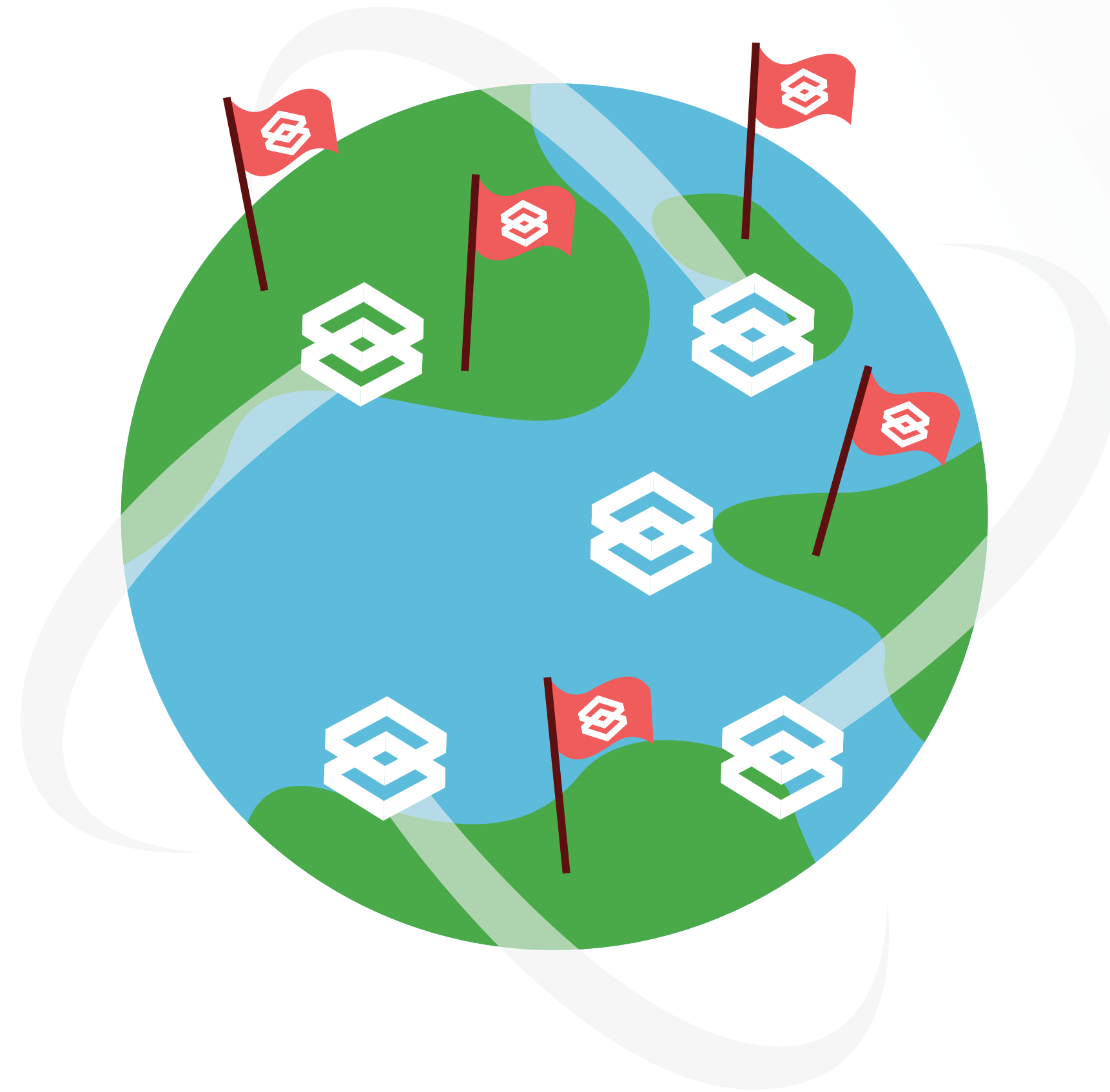
EZO Business solution will be offered on a subscription model basis.



10 Pages Tokenomics available under NDA.

MARKET OVERVIEW

TAM



B2C, B2B, B2I

GO-TO-MARKET

SOM + SAM + ROAD TO PROFITABILITY

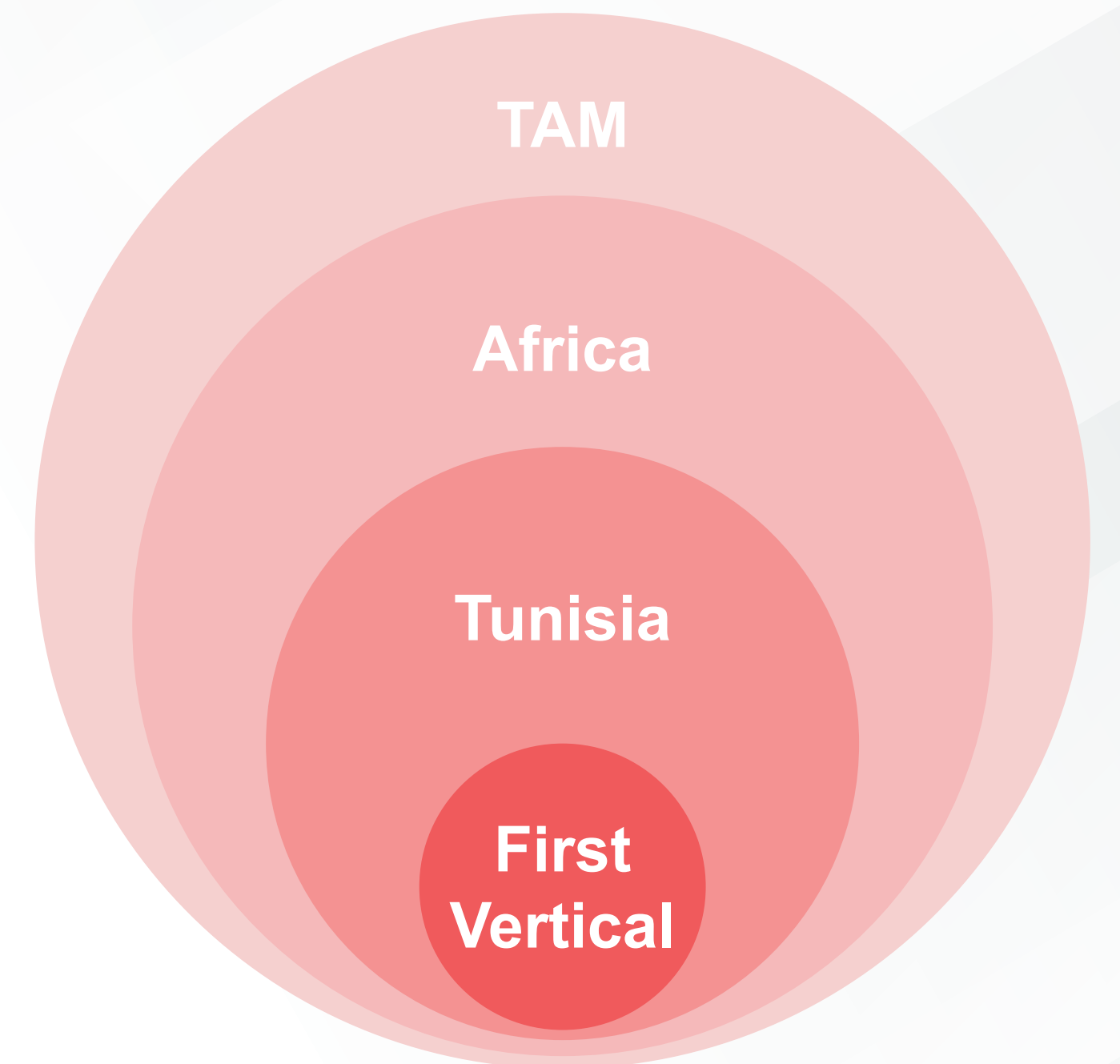


Out of Canada, our first market is Africa, particularly Tunisia (13M Population, official % banked = 30% yet 85%+ smartphone adoption). Most African countries have shown similar challenges and rate of banked vs smartphone.

SOM + SAM

- **Students:** 1.3 millions, of which only 10% are banked (universities + task force with the central banks).
- **Diaspora :** 2 millions spread in Europe, Africa, Canada (x m\$ volume per year), (partnership Banks).
- **Small Business :** x business prefer cash due to the lack of access to payments solutions.

Profitability can be achieved by only focusing on the Tunisian market. However, we aim for much more. Tunisia will serve as our first market in Africa to use as a pilot for other countries.



WHO ARE WE UP AGAINST?

Modern Nation

- Lack of coordinated app (5-10 apps on my phone for my finance).
- Very bad UX UI.
- Lack of international capabilities despite technically possible.
- True digital only product brings their own set of problems.



Developing Nation

- Local Fintech companies are trying to develop what Canada had ten years ago.
- Aimed only for local market.
- Trust factor not present between local fintech and institutional players.
- Massive lack of features actually needed in those environments.
- Lack of efficient onboarding (plus kyc).

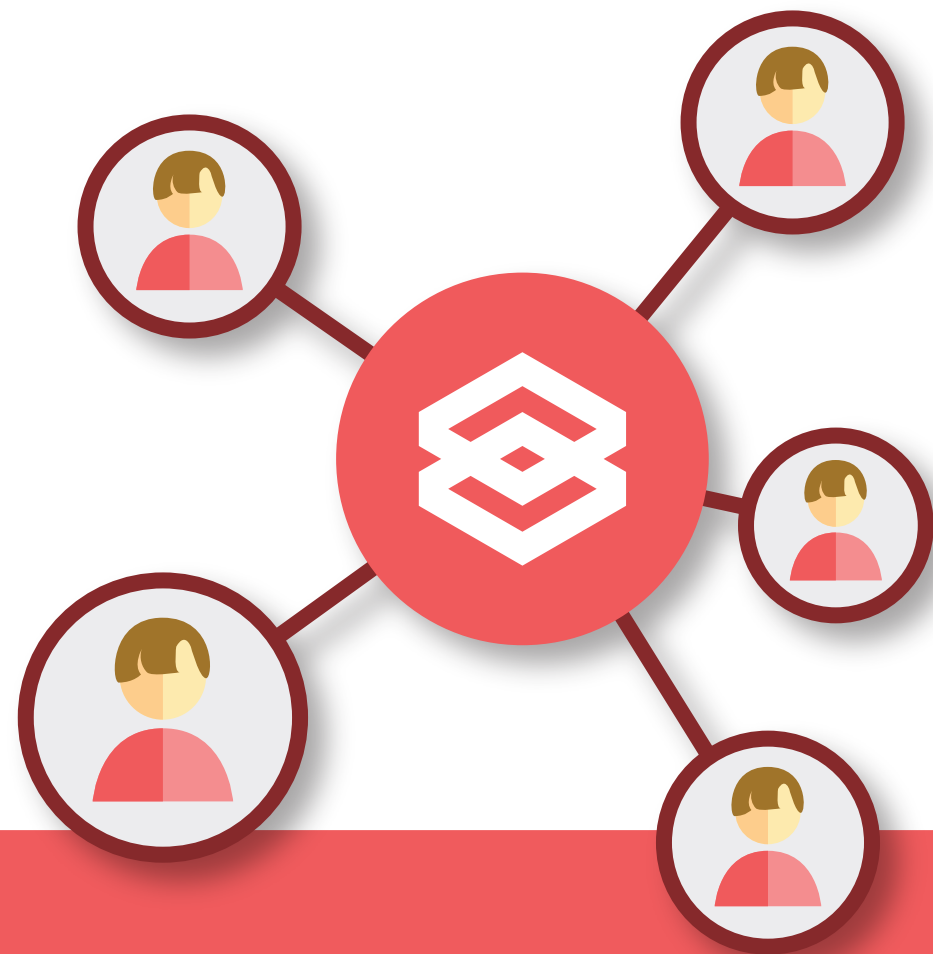


International solutions

- Lack of interoperability.
- Limited to a few very costly product for consumer.
- Extremely costly Auto conversion for FX rate.



WHY WILL WE BE BETTER?



The biggest problem in this industry is disconnection from the true customer needs vs services offered.

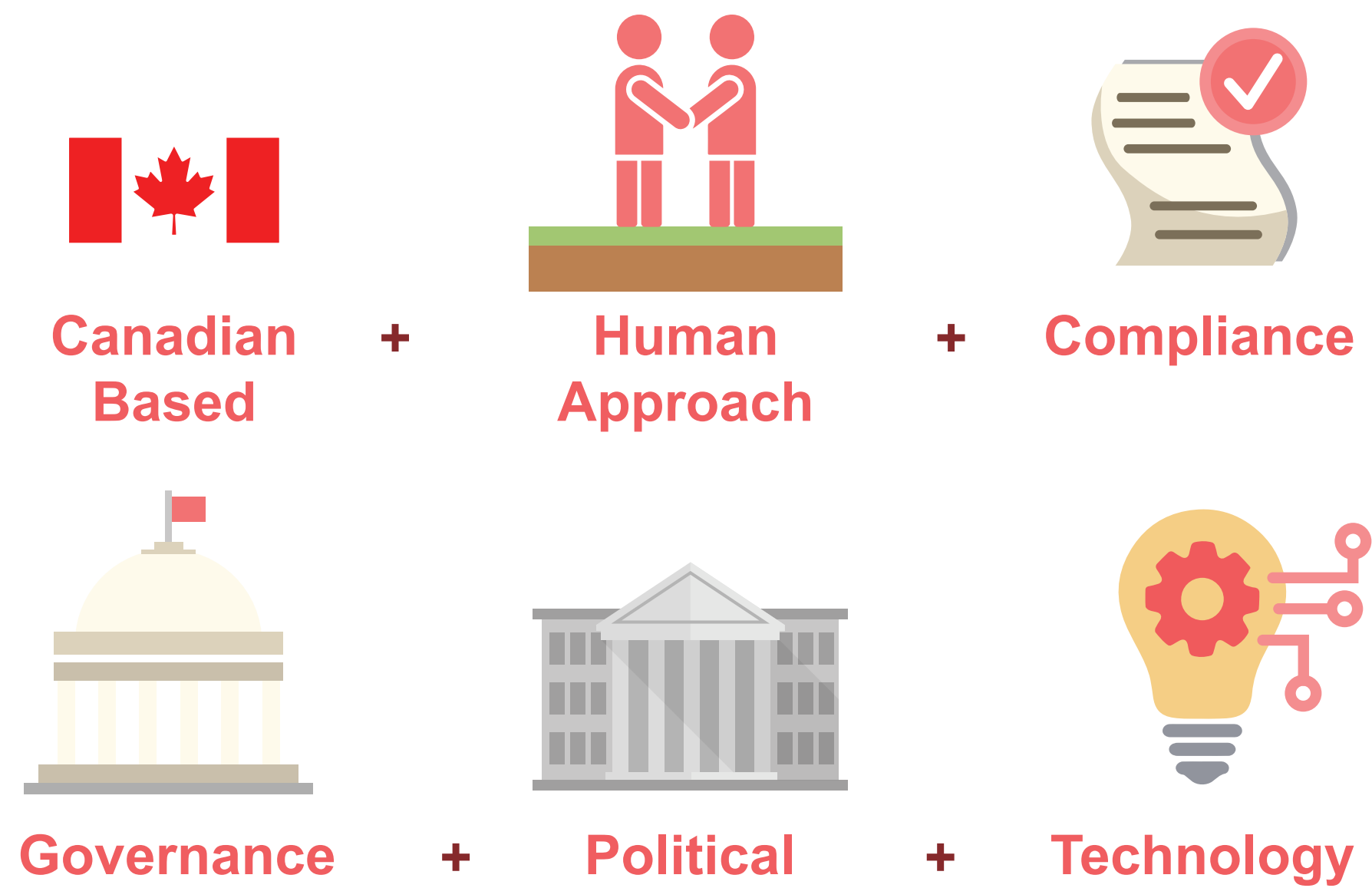
- Fintech in developing nations are working on what we had 10 years ago.
- Since we started our idea in Canada, we had to innovate in an already innovative market, making us 3 steps ahead (consumers needs).
- Key ability to manage failure point in developing nation (KYC, AML, etc).
- Trust factor toward Canadian company opening door few have had access to (field tested indicator).
- Different approach than competition (construction vs disruption).
- Ability to connect with the young population (who are the most vocal).
- Traction with players that were previously inaccessible for competitors.
- Extremely deep understanding of what the actual problems are and how to fix them without requiring more than what they already have.

OUR RAZOR SHARP TEAM!

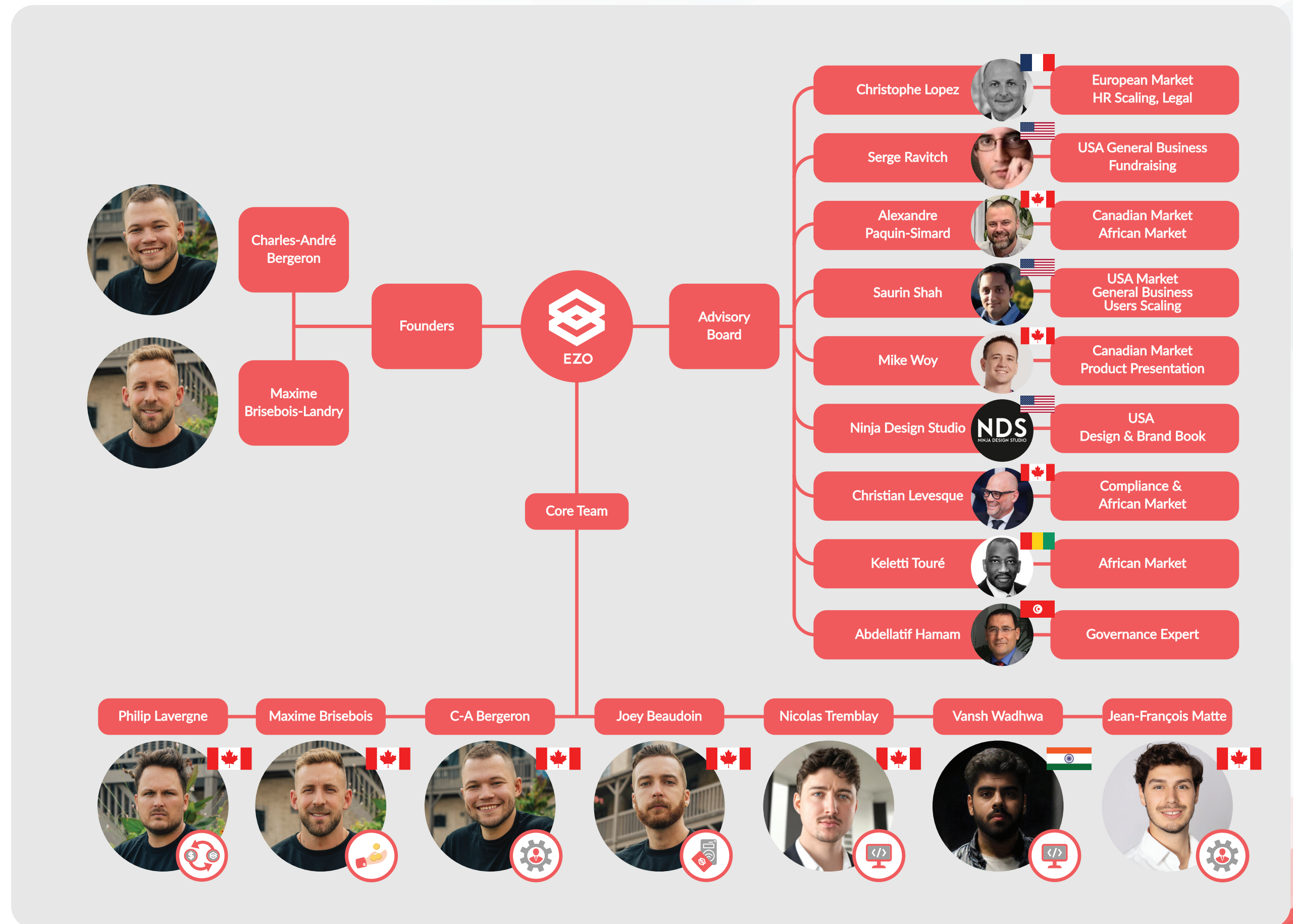
KEY EXECUTIVES:
Crypto Native since 2017

Charles (Founder, CEO)
Nic (CTO) | Jeff (Chief of operations)

WHAT EXPERTISE WE BRING WITH US:



Young, dynamic and startup experienced entrepreneurs.



WHAT ARE THE RISKS AND HOW WE MITIGATE THEM?



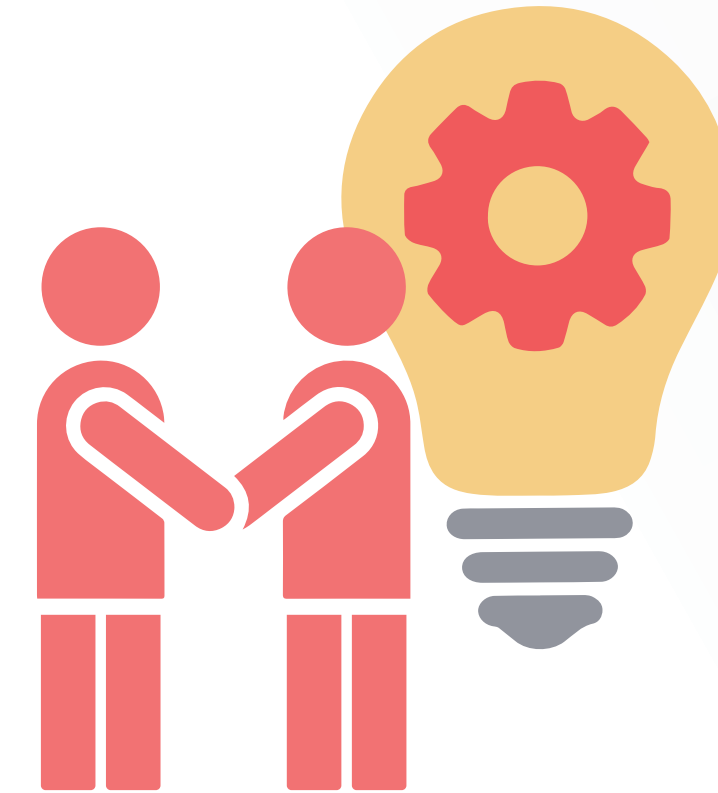
REGULATION

Strong (team) ability to navigate regulatory environments + Canada identity.



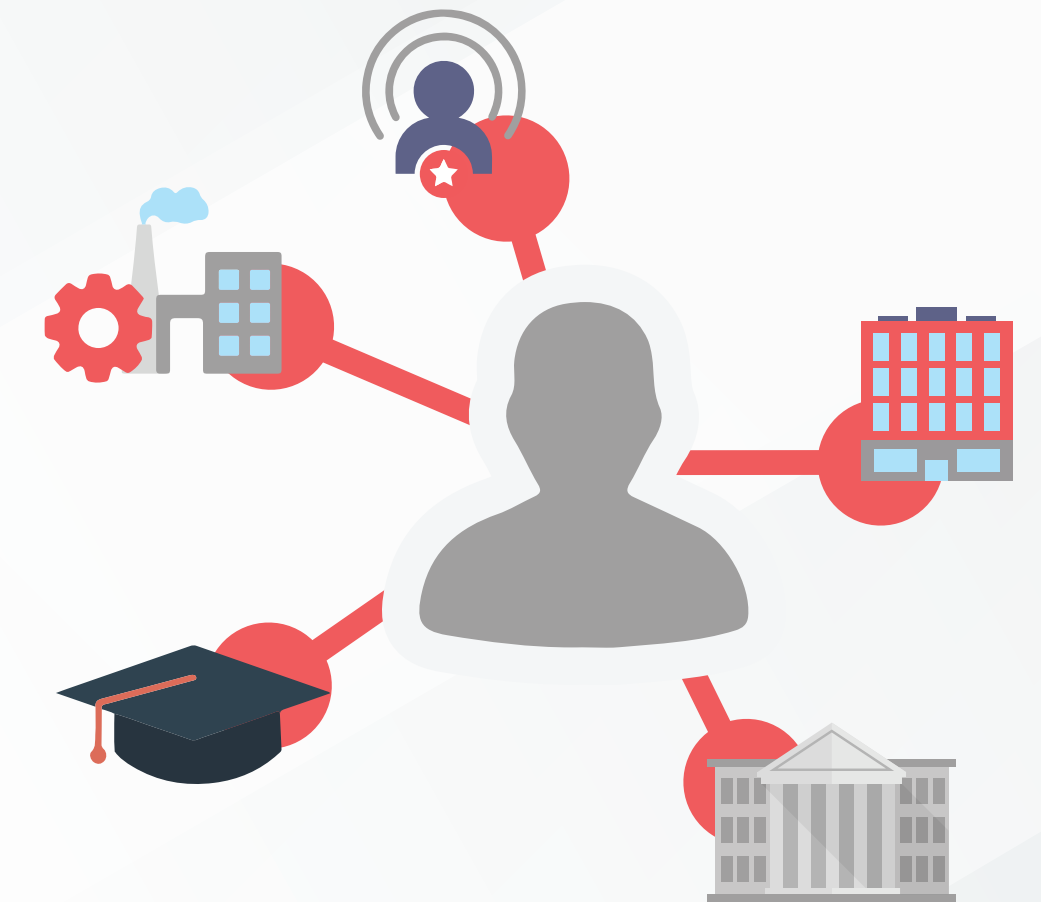
EXECUTION

Not so young core team supervised by accomplished entrepreneurs (exited founders) + external coaching.



COMPETITION

Efficient field test approach that the competition doesn't do, past background in different fields of expertise brings a new way to tackle problems.



RATE OF ADOPTION

Key partnerships with universities, governments, banks, large associations of big incs, KOLs.

ASK



HOW MUCH AND WHY?

- **Raising 5M\$ USD (oversub. up to 7.5M), 30M FDV, via SAFT.**
- **Equity Investment is also available (convertible note, cold hard equity, unity).**
- **Use of proceeds: Accelerate GTM (we have the market, we just need to deliver the product), running capital allocation.**
- **Every members on the funding team will be re-committing \$\$ in the round.**
- **What are we looking for from our investors : Plus value, African - Southeast Asia, Southern America connections.**
- **EZO = \$ and the chance to make an impact through financial inclusion.**



CONTACT INFORMATION

FINAL STATEMENT



The key to combining fintech and blockchain rest in knowing the Customer will use the product without even realising its using blockchain (expect for obvious case).

People want to press 2 buttons and be done, thats it, thats all.

QR Code to
Linkedin



Whitepaper



@EZOAPP



www.linkedin.com/company/ezo-systems-inc



chuck@ezo.app



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EZO