

ovato



WHITEPAPER



Abstract

While Blockchain technology is the key to providing a better way to exchange value in truly permissionless, non-custodial and decentralized way; Ovato's approach to mass adoption of its utility coin is razor focus and embracing centralized business principles and incentives.

Overview

Ovato, the New Digital Currency designed for every day, real-life !

From barter to state issued physical and digital assets, the world of currencies has come a long way on centralized models backed by governments and pseudo governments. Until 2009, most of the currency systems heavily realized on national centralization backed by trust of the custodial government. Bitcoin radically changed that perception and with the blockchain technology made it possible to imagine a global currency system backed by consensus and absent of national or centralized agenda.

Blockchain is a mutually distributed ledger that enables the process of creating an unalterable record of transactions and assets both publicly and privately, depending on the business requirements. Assets may be of a tangible - a house, a car, cash, land, or an intangible - intellectual property, such as patents, copyrights, or branding nature.



Ovato is building a full circle economy for the utility of its coin, and we provide mechanisms through our strategic partners to provide incentive to both shoppers and merchants to adopt and use it. First on the supply side, users are rewarded by Ovato when they shop every day. And then we help merchants save money while increasing the revenue by adopting three new customers and lower customer acquisition cost.

Similar to Bitcoin, Ovato is built directly on the blockchain using its own protocol allowing excellent incentive for early adopters and users. We believe the Ovato model provides the perfect gauge with the appropriate throttle that is required in migration from centralization to decentralization for its economy. In this regard, Ovato is creating the perfect currency in this regard ideal for mass adoption. Ovato has a full suite of wallets already developed and ready to be used.

Operational Status

The Ovato coin is already being used as a method of exchanging value both with shoppers and merchants as well as peer to peer transactions. Readers are encouraged to download a user or merchant app and enjoy the simplicity and ease in exchanging Ovato (OVO)



The Ovato coin isn't just for shopping but an excellent way of exchanging value in today's new economic climate. As you will discover a little later in the paper Ovato presents an easy sure-fire way of exchanging value quickly and efficiently. Making it also ideal for peer-to-peer transactions



Ovato Products

Ovato has already developed a full suite of products for merchants and users



Web Wallet

- ✓ Start sending and receiving OVO in minutes.
- ✓ Intrasend and private send
- ✓ Complete control from your desktop
- ✓ Rotating Wallet Address



Mobile Wallet

Download your Wallet onto your mobile device
mobile wallet includes enhanced control.



Ovato Merchant wallet

- ✓ Designed Merchant stores
- ✓ Sync with your main wallets
- ✓ Integrate into your POS applications



Ovato Multi Sig Wallet

For extra level security,
use our multi Sig wallet



Cold Storage

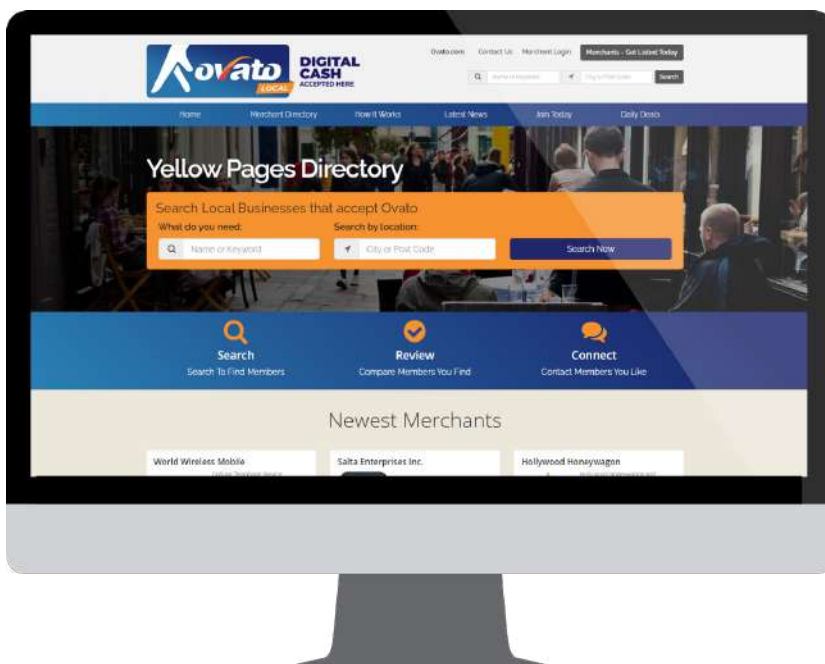
Using your favorite hot wallet app, starts a transfer and
use the QR reader feature.

Scan the public key found on the reverse of your Cold Storage coin and match the Coin ID to the full public key confirm, you scan the right Address. Enter any amount of OVO, large or small, authorized the transfer and that's it.



Text Wallet

- ✓ OVO to complete Transactions
- ✓ Instantly send OVO to any phone, even phones without the internet.
- ✓ No apps and passwords needed



The Ovato Directory

Like a Yellow Pages for those merchants who accept Ovato. Users can now search ovato merchants locally in their neighborhood who accept Ovato

Users can read and write reviews as well as share content with other users while merchants can offer daily deals to users

Coin Economics



The Ovato protocol is designed to have a fixed number of coins at just 34.4 million, making ideal for early adopters and participants. Ovato is creating a full circle economy for its coin for both shoppers and merchants

First, users join Owards (owards.com). A free platform that allows users to use Ovato's suite of activities from shopping, referring members and social influencing activities. Not only do users earn Ovato but they also get daily deals exclusively and incentives available only through owards.com. Users can then save, spend or trade their Ovato whenever they like.

Second Ovato is creating a deep merchant presence through which actually helps merchants fully integrate and accept Ovato into their regular business and POS systems while reducing merchants' costs by as much as 85%. Addition, Bitovation helps small local business in expand their business and market in the new world economy by offering access to the already \$1.2 Trillion economy. Additionally



“Creating Demand”

Through its proprietary platform Bitovation offers a suite of products to help merchants:

Full-circle Ecosystem

Here's where things start to get very interesting and is Ovato's secret sauce. Ovato is building a full circle economy for the utility of its coin, and we provide mechanisms through our strategic partners to provide incentive to both shoppers and merchants to adopt and use it. First on the supply side, users are rewarded by Ovato when they shop every day. And then we help merchants save money while increasing the revenue by adopting three new customers and lower customer acquisition cost.

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2020 TIMES CALL FOR 2020 VISION



Also operational Bitovation provides a suite of products to help merchants really take advantage and prosper with the acceptance of Ovato. These products include SMS marketing, rewards and loyalty, Digital coupons and mobile keywords. When used in concert with the Ovato they provide merchants with a competitive edge and efficiency.

Bitovation takes a boots on the ground approach with small local merchants. They actually demonstrate how inefficient the old way is of doing everyday transactions in physical or virtual dollars. Just on payment processing merchants are able to discontinue spending 1 to 11% and then start earning anywhere from 4 to 10% just on their merchant processing along. All at the same time is as their own custodial agent and having their money directly in their own wallet to do with it that they would like.

OLD WAY

- Physical or Virtual Dollars
- Merchant Processing (~ 1% to 11%)
- Payment Settlement 1- 21 Days
- Security- 3rd Party Custodial varying risk

NEW WAY

- Digital Currency
- Merchant Processing (+ 4% to 10%)
- Payment Settlement - Immediate
- Security- Self Custodial- Low Risk

Once Bitovation has signed the merchant to start accepting Ovato, then they offer a suite of marketing and CRM services. All of their customers start integrating into their own backend that merchants can easily navigate and use to grow their business more efficiently. Merchants can now dispense with the old way of doing business by offering meaningless discounts anywhere from 10 to 50% and reinforcing a transactional relationship and move towards the new way of doing business of establishing Real meaningful discount and rewards in their own integrated backend system.

THE NEW WAY DATA IS KING

IF YOU DON'T HAVE A MARKETING DATABASE YOUR BUSINESS IS INCOMPLETE

Once users are uploaded into the merchant CRM the Emerging can then empower these users to become micro social influencers in promoting their business using the Ovato. Digital currency is the perfect vehicle to facilitate these types of transactions once the delivery and distribution of them is done. Merchants do this by using digital coupons and distributed and seamlessly through Text and MMS all from the user's interface.

Mobile Keywords

Additionally, Bitovation offers merchants Mobile keywords and short codes to help market their services

In just one memorable word, a mobile keyword makes it easy for subscribers to opt in to receive important messages and offers. There are no forms to fill out, apps to download, or URLs to remember. All they need to do is text your keyword to your number, and they're in.

But Bitovation offers even more. While other mobile keywords can only collect phone numbers or send a single auto response, ours work as a powerful gateway to advanced features, enabling you to automatically capture data and engage your contacts.



The platform enables “sticky marketing” for merchants to incorporate such as “text to Vote” and win \$200 in a Ovato. It brings a greater sense of cohesion between the merchants and their customers/prospects. It’s also a phenomenal way of promoting themselves in third party campaigns using QR codes and the like.



HOW IT WORKS

01

Subscriber texts the mobile keyword associated with your mobile voting campaign.

02

They immediately receive a question and choices on their mobile phone.

03

Subscriber replies back with just the number of the choice they want to vote for.

04

Subscriber gets a customizable auto-response. This can even include a unique coupon based on what they vote for!

SMS Marketing Services Simplified

Whether you're sending mobile text messages for marketing alerts, sales events, coupons, discounts, announcements, or notifications, Bitovation makes communicating with your contacts easy and efficient.



SUPER POWERFUL

98% of all text messages are read within three minutes. Text messaging is mighty powerful!



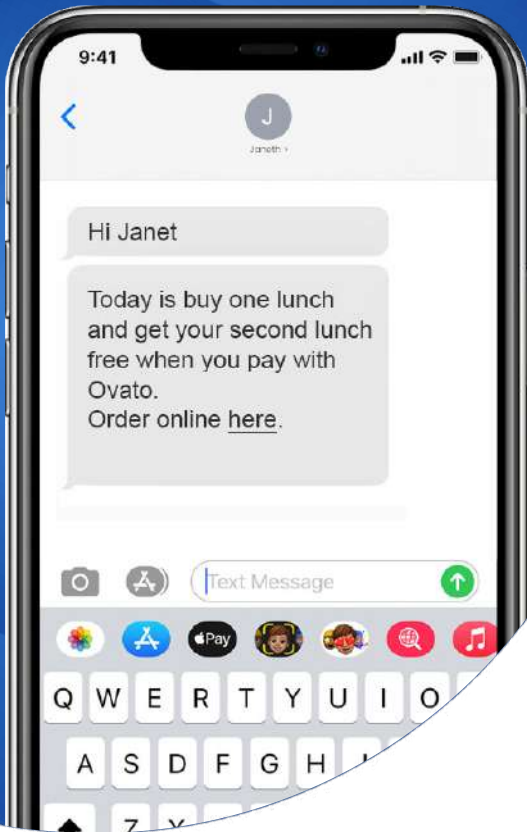
UNRIVALED BEAUTY

Easily send and track all your text messages and monitor your performance.



SUPER CUSTOMIZABLE

A rich feature set that you can fully customize based on your needs and timelines.



Social Influencers

One of our more interesting applications and uses for the Ovato Coin is the ability for merchants to offer additional coins through making of social marketing posts for the participating merchants. Social media users, including citizen journalists and key influencers, want to be rewarded for creating content on behalf of merchants and Ovato provides the perfect solution. Ovato allows participating merchants to seamlessly offer real-time coin rewards for specific acts and this provides



Owards- Generating Shoppers

EARN FROM OVER 2000 STORES

By Shopping, Referring and Trading



Earn Exciting Rewards

Owards offers discounts, coupon codes, and rebates in Ovato from over 2,000 nationwide brands you already know and trust. Users can register for free and immediately receive money-saving coupon codes, and anytime a user shops online, they get a rewarded back in Ovato.

The Industry



The shopping and rewards space is particularly ripe for entry as both merchants and are very aware of the fractures and inefficiencies of both payments and rewards. However, it only begins there. Ovato believes that there is a pent-up desire for users desiring alternatives in their money in payments. Both shoppers and merchants alike have a real desire to have their money in their own. Cash has become increasingly difficult. And many currencies are highly depreciable. Shoppers and merchants alike are being squeezed everywhere and this has presented a unique opportunity for digital currencies. Additionally, high-risk merchants used to be confined to one or two possible categories. Now it seems the list is growing and growing with merchants below paying as much as 10% for their merchant processing activities.

High Risk Merchant Services

Adult Industries (Will Not Support)	Airlines	Airplane charters
Antiques	Amazon, Yahoo or Google Stores	Annual contracts
Bankruptcy attorneys	Auctions	Automotive brokers
Cigarette or electronic-cigarette sales or nicotine cartridges	Casino, gambling or gaming	Check cashing services
Coupons or rewards-points program	Coins, collectible currency or auto-graphed collectibles	Collection agencies
Credit protection	Credit or debt repair	Credit counseling
Discount health – medical care programs	Debt collection	Direct selling

eBay Store	Debt consolidation	Drug paraphernalia
Event ticket brokers (unlicensed-non-registered)	E-Books (copyrighted material)	Electronics
Federal Firearms License (FFL) dealers	Exporting services (non-US based)	Fantasy sports websites
Financial planning, strategy or advising	Finance broker or financial	Indirect financial consulting
"How-To" type websites	"Get rich quick" – books, pro-	High average tickets grams, etc.
Hypnotists or self-hypnosis	Horoscopes, astrology or psychic	"Hype" products or services
Investment firms	International merchants	International shipping
Lawyer referral services	Investment strategy	Investment books
Lotteries	Life coaching	Lingerie sales
Membership organizations (over 12 months)	Magazine sales and subscriptions	Mail order
Multi-currencies	Merchants on the terminated	Modeling agencies chant file (TMF list)
Non-US citizens	Multi-level marketing (MLM)	Music, movie, software downloads or uploads
Poor credit	Off-shore corp. establishment	Pawn shops
Real estate	Prepaid debit cards	In-bound or outbound tele- marketing services
SEO services	Replica handbags, watches, wallets, sunglasses	Self-defense, pepper spray, mace, etc.
Talent agencies	Tour operators, Travel clubs	Vitamin and supplement sales Weapons
Social networking sites – Face- book, Third-party processing, factoring	Travel services	Vacation planners
VOIP services	Sports forecasting or odds Time-shares advertising Travel agencies	Vacation rentals Extended warranty

Current Exchanges

Ovato is currently trading on WhiteBit under the symbol: OVO. Plans call for Ovato (OVO) to be listed on six more exchanges by the end of 2021. Along the way, Ovato is committed to a continual promotion of its coin on the exchanges and to be a leading participant.



The Stacking Solution

How Does It Work?

You select a time, from one week to one year and then you earn extra Ovato just for holding it in your own wallet



USERS

Select From 3 Plans



*Buy on an exchange and then deposit it in your wallet

MERCHANTS

Select From 2 Plans



*Must be generated at point of sale and then stacked in your merchant wallet

Conclusion

Ovato is perfectly poised to be a tear one coin massively adopted on a global scale. The key foundation is utility utility utility at the retail shopping level while providing incentives for both buyers and sellers that cannot be ignored. With just 34 million coins outstanding Ovato is uniquely positioned with the model of limited supply while incorporating incentives and demand allow early adopters dramatic appreciation.

