OZORYS

OFFICIAL GUIDE

7 days to take back control

Understand your money. Protect your data.
Build your financial and digital sovereignty.

Zero-Knowledge
AES-256-GCM

Money to Live On
the only honest figure

Offline
no aggregator

"Your data does not belong to us."

No advertising. No tracker. No bank aggregator.
No readable data on the server — not even for us.

ozorys.com

Designed in New Caledonia · 2026 Edition

Your data belongs to you.

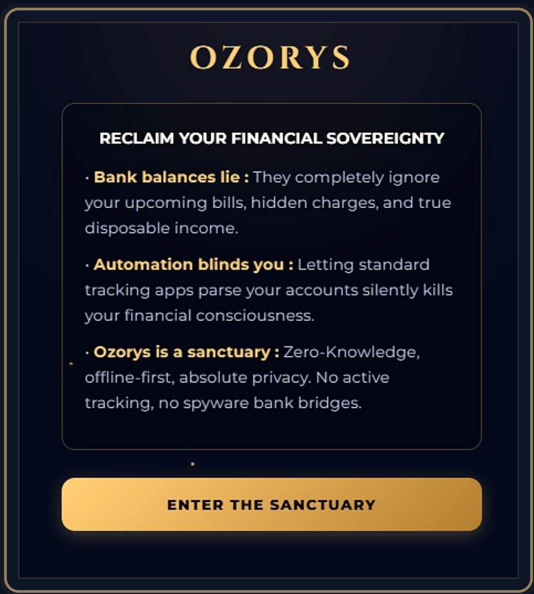
Ozorys is not one more app. It is a stance: giving you back full command of your money and your private life, with no compromise, no advertising, no bank aggregator, and no server — not even ours — able to read what you write.

This guide walks with you for seven days, to turn a vague sense of your finances into daily clarity. You need no technical skill: only the will to take back control.

> **THE ZERO-KNOWLEDGE PROMISE**
>
> Everything you enter is encrypted on your device with your secret code, to the AES-256-GCM standard. The key never leaves your phone. The consequence: nobody can read your finances, not even Ozorys. It is not “we don't look” — it is “we can't”.

> **WHAT WE WILL NEVER DO**
>
> No advertising. No tracker. No bank aggregator. No readable data on the server. These commitments do not live in a text that can be edited: they are engraved in the architecture.

> Privacy is not a luxury that is granted. It is a right that is protected.
>
> — The Ozorys philosophy



The home screen: the tone is set from the first second.

> Your data does not belong to us — and that is the whole project.
>
> — The manifesto

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Seven days, seven moves. Follow them in order — one chapter a day — or browse freely. Gold boxes flag the essentials, green ones the right reflexes, red ones the traps.

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> **THREE HOURS OF READING, SEVEN DAYS OF PRACTICE**
> Twenty-one chapters, seven diagrams, about thirty annotated screens. Nothing is decorative: every page answers a question you will ask yourself sooner or later. And if you could read only one, read day 1 — everything else follows from it.

BEFORE YOU BEGIN

Your account balance is lying to you

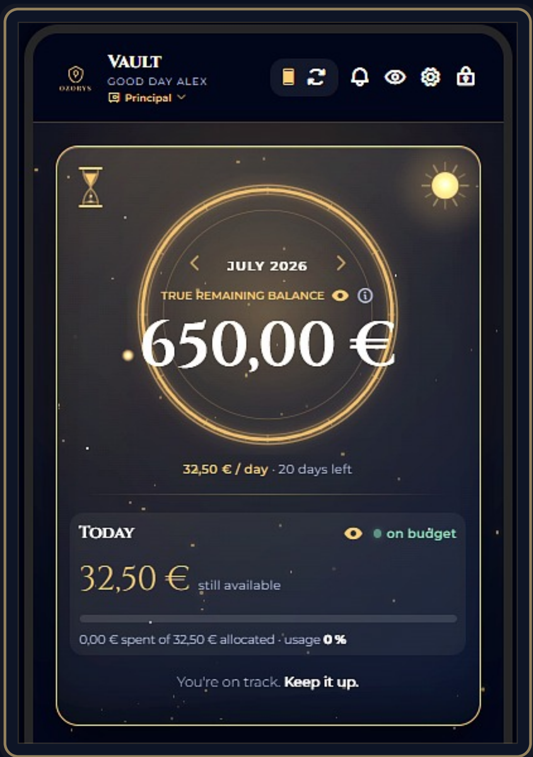
Open your banking app. The number in large type looks like the truth about your money. It isn't. That figure adds up what is present without subtracting the rent leaving in five days, the electricity, the forgotten subscriptions, the annual insurance. It lies by omission — and it is on that lie that hard month-ends are built.

Ozorys replaces that misleading figure with a single honest indicator: Money to Live On. It answers the only question that really matters — "how much can I spend today, calmly, without jeopardising my commitments and my projects?"

THE BALANCE TRAP

A balance of €1,200 with €900 already spoken for is not €1,200: it is €300. The balance says what you have; Money to Live On says what you can.

- What is really left, not what the bank displays.
- A daily budget, worked out over the days remaining.
- The living ring: the month's progress, at a glance.
- Everything is worked out on your device — nothing goes anywhere else.



The Vault: Money to Live On — €650.00 — broken down to €22.41 a day.

> The balance says what you have. Money to Live On says what you can.
>
> — Before you begin

HOW TO READ THIS GUIDE

Seven days, seven moves

Each day fits into one idea and one move. Nothing is theoretical: at the end of every chapter, a concrete action of a few minutes. By the seventh day your budget will be clear and your vault safe — for good.

1 — **Money to Live On**
Set up the subtraction. Note your income, your fixed costs, your savings. This figure replaces your balance.

2 — **Open your vault**
Choose a long code that belongs only to you. Prepare your first backup the same day.

3 — **The 30-second move**
Enter everything, even €1. Eight days are enough for Learning to take over.

4 — **See the month**
Put your three biggest due dates in the calendar. Spot the dip at the start of the month.

5 — **Understand**
Open Insights. Look for the surprise, not the confirmation. Go through the Guardian.

6 — **Build**
Set a realistic savings goal and a modest cushion. Regularity, not the amount.

7 — **The fortress**
Print your QR key. Test a cold restore. Put the sheet away the same day.

THE GUIDE'S THREE COLOURS

- **Gold** the essential — the principle holding up the whole chapter.
- **Green** the right reflex — a concrete action, for today.
- **Red** the trap — the mistake everyone makes once.

WHAT THIS GUIDE WILL GIVE YOU

Immediate clarity on what you can really spend. A thirty-second habit that makes your figures reliable, for life. An understanding of the cryptographic fortress protecting your privacy. A method to save and build, without frustration.

NO TECHNICAL SKILL REQUIRED

This guide assumes nothing. If the words “encryption”, “key” or “derivation” are foreign to you, all the better: day 2 explains them without a single equation, and the glossary on the last page covers every term in one line.

> Seven days for the move to become a reflex, and the net an obvious thing.
>
> — How to read this guide

DAY 1 — UNDERSTAND

Money to Live On, the only honest figure

If you were to keep a single idea from this whole guide, it would be this one. Money to Live On is the beating heart of Ozorys, and the principle is disarmingly simple: you start from everything due to come in this month, take out what is already committed, and set your savings aside. What remains is your true everyday budget.

PLANNED INCOME	FIXED COSTS	SAVINGS	MONEY TO LIVE ON
2 800 €	– 1 610 €	– 300 €	890 €

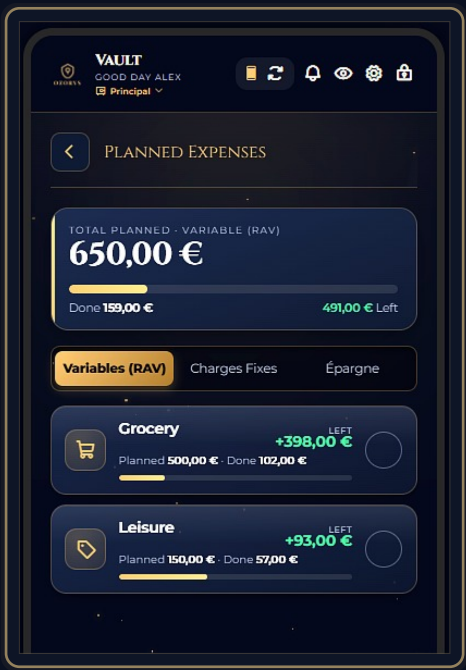
that is about €222 a week · €29 a day

Take a concrete example. You expect €2,800 this month. Your fixed costs — rent, subscriptions, recurring bills — come to €1,610. You decide to save €300. Your Money to Live On is therefore €890. That is the figure that must guide your decisions, not your bank balance.

ORDER MATTERS

Savings are taken out BEFORE Money to Live On, not after. That is the whole difference between “I'll save whatever is left” — which means nothing — and “I pay myself first”. Your future is treated as a priority creditor, on a par with your landlord.

Planned against actual, at a glance.



The variables: what lives inside the RAV.

> The balance says what you have. Money to Live On says what you can.
>
> — Day 1

DAY 1 — UNDERSTAND

The living ring and the daily budget

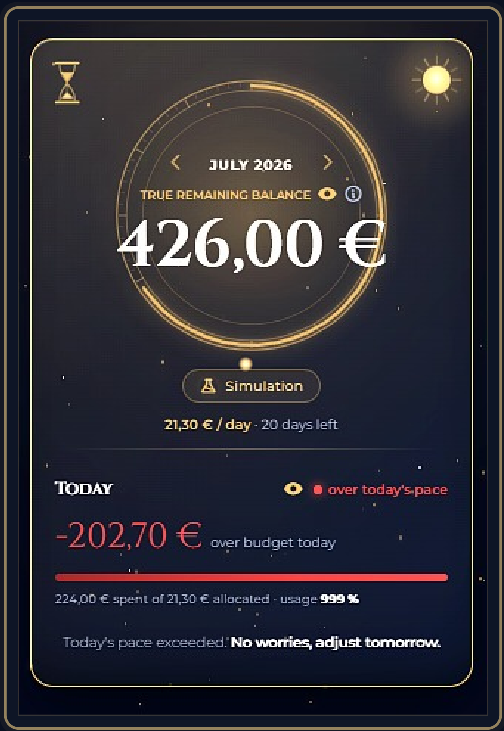
A monthly figure stays abstract. So Ozorys breaks it down into a daily budget: your Money to Live On divided by the days remaining. “€11.64 a day, 29 days left” speaks infinitely louder than “€890 this month”. That is the scale at which real decisions are made.

Around that figure, the living ring fills as the month goes on. It does not judge: it shows. One glance is enough to know whether you are on pace or whether the month is running away.

THE RIGHT REFLEX

Look at your daily budget in the morning, before you spend — not at night, when it is too late. The best advice is the advice you get before the purchase.

- The ring fills up: the month's progress, made visible.
- The daily budget: the real lever of decision.
- The month slider: travel through your budget's time.
- The multi-vault: personal, home, project — one each.



The living ring: €337.50 left, €11.64 a day, 29 days ahead.

> The balance says what you have. Money to Live On says what you can.
>
> — The founding principle

> The ring does not judge: it shows. One glance tells you whether the month is running away.
>
> — Day 1

DAY 1 — UNDERSTAND

The three natures: fixed cost, savings, variable

Not all spending is equal. Ozorys tells three natures apart, and it is that distinction which makes Money to Live On accurate. Getting the nature wrong distorts the figure — and with it every decision of your month.

Fixed cost

Rent, electricity, insurance, subscriptions.

LOWERS THE RAV

Savings

Your future, treated as a priority creditor.

SET ASIDE FIRST

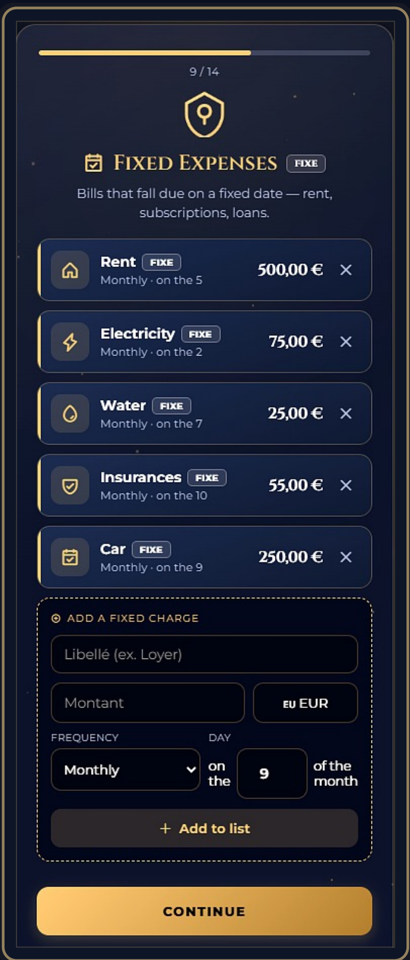
Variable expense

Groceries, leisure, fuel: everyday life.

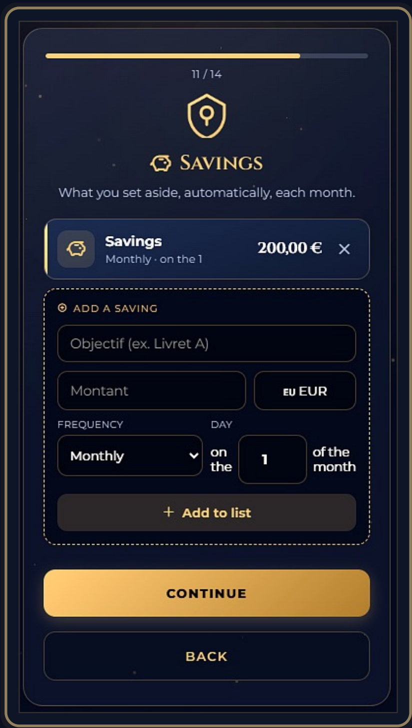
LIVES IN THE RAV

THE CLASSIC TRAP

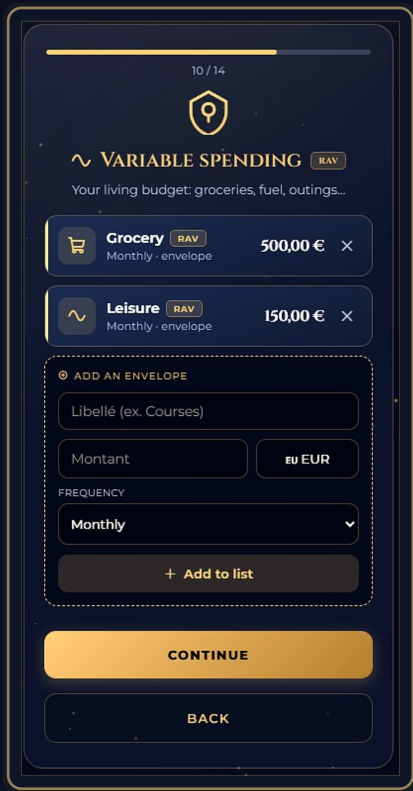
Filing a €9.99 subscription under variable spending. It will come out anyway: it is a fixed cost. In the wrong place it inflates your Money to Live On artificially, and the month takes its revenge at the end.



Fixed costs: what comes out on a set date.



Savings: set aside first.



Variables: everyday life.

THE RIGHT REFLEX

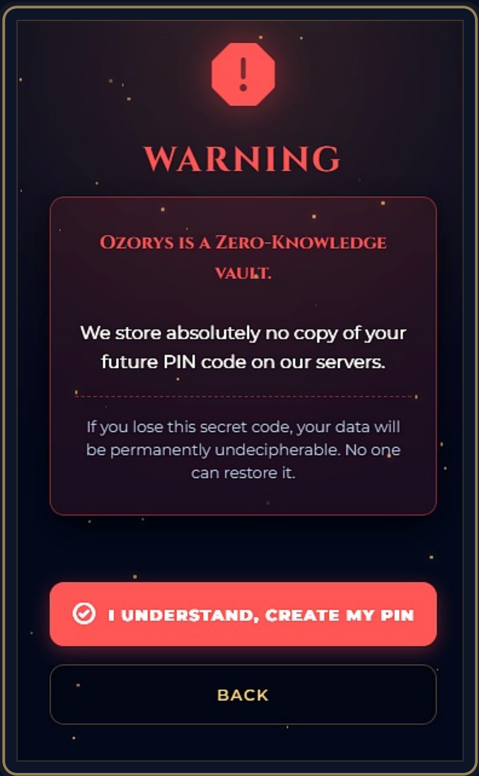
Go through your items once, today, and ask of each: will this come out anyway? If so, it is a fixed cost. Five minutes, and your RAV becomes accurate.

DAY 2 — OPEN YOUR VAULT

The warning nobody else shows

Before you even choose your code, Ozorys warns you. No other finance app does this — because no other can afford to. The screen says something marketing hates: if you lose your code without a backup, nobody will be able to help you. Not even us.

This is not legal caution: it is the proof that the promise holds. An app that can reset your password is an app holding a copy of your key. Our powerlessness is your guarantee.



The warning, before the first code.

Setup: a few questions, once.

CHOOSING YOUR CODE

Take a long sentence that belongs only to you rather than a short code. Length weighs more than complexity: “my grandmother's cat sleeps on the sideboard” beats “X7$k2!”. And above all: prepare your backup the same day, not “later”.

THE ONLY REAL DANGER

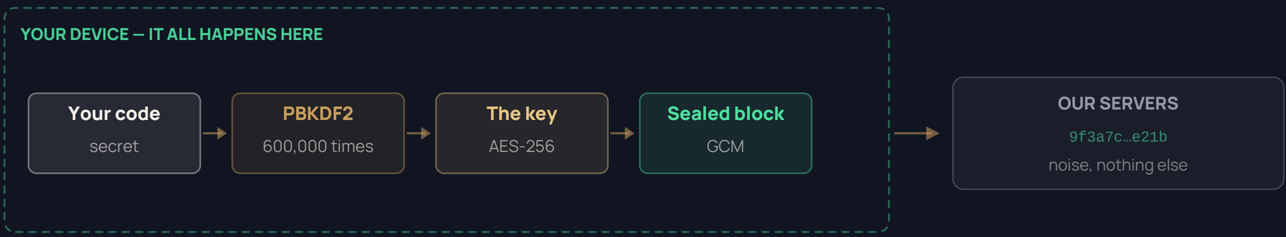
It is not hacking: it is forgetting, without a net. A forgotten code with no backup ready is a vault welded shut for good. Day 7 weaves that net — but nothing stops you doing it tonight.

- Three doors: PIN alone, biometrics alone, or both combined.
- Combined mode really does require both factors — genuine cryptographic MFA.
- In every mode, the key stays on your side.
- In combined mode, the recovery phrase becomes mandatory.

DAY 2 — OPEN YOUR VAULT

From your code to an unbreakable key

Here is exactly what happens when you type your code. No equations — just the right ideas, so you never have to take anything on trust again.



The key never leaves your device. What we do not own can be neither sold, nor stolen, nor seized.

Your code is never stored. It serves to forge a key, by repeating a calculation six hundred thousand times — that is PBKDF2 derivation. That number is not decoration: it makes each guess so slow that attacking your vault by brute force would become unaffordable, even for a purpose-built machine.

That key then seals every piece of data in AES-256-GCM, the standard used by states and banks. The “GCM” adds a signature: were a single byte altered, Ozorys would detect it and refuse to trust tampered data.

ONE SINGLE CHARACTER CHANGES — AND EVERYTHING CHANGES

`1234` → `8f2a c91d 47b3 e05f a218 6cd4 90e7 1b3a`

`1235` → `3d71 06fe b8a2 5c49 e137 2ab0 c65d 84f1`

No likeness, no trail. That is what makes brute force hopeless.

illustration

TWO LOCKS, NOT ONE

Encryption (AES-256) makes your data secret. Authentication (GCM) makes it intact. Without your key, reading is impossible — and altering is impossible without being caught.

THE PROOF IS OUR POWERLESSNESS

It holds against a breach of our servers too — they would find nothing but noise — and against a legal demand: we cannot hand over what we do not have. The trade-off: keep the key.

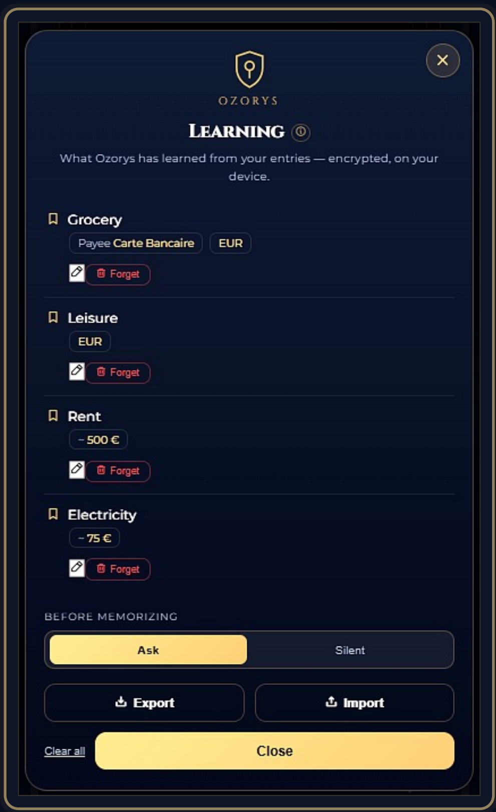
> Our powerlessness to read your data is the proof that the promise holds.
>
> — Day 2

DAY 3 — THE DAILY MOVE

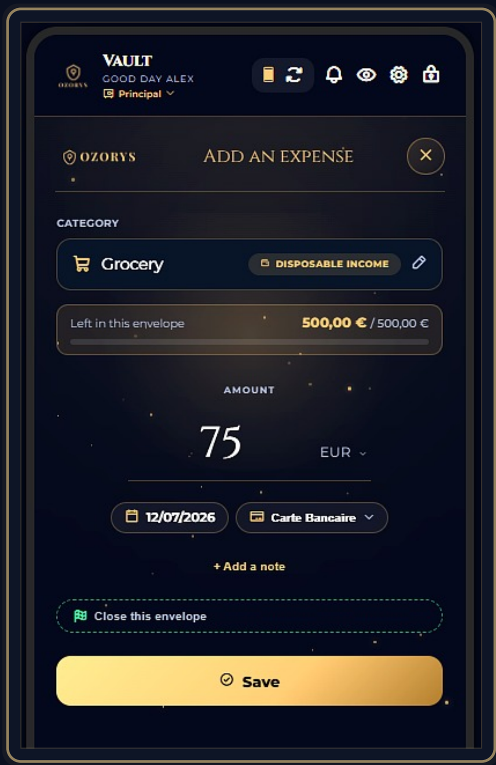
Thirty seconds, two moves

A budget is not held in front of a computer: it is held in the shop, at the counter, in the street. That is why entry in Ozorys fits in your pocket, in two movements, at the very moment of purchase. The gap between the spending and its entry is the only real habit-killer.

Category, amount, done. And with every entry, the app reminds you what is left in the envelope concerned — the figure that counts, at the precise moment it counts.



A leisure expense: the envelope answers.



A grocery expense: the same move.

THE EIGHT-DAY RULE

Enter everything, even €1, for eight days. That is how long it takes for the move to become a reflex and for Learning to take over. Past that mark, you no longer enter: you confirm.

- Two moves, three seconds — at the counter, not at night.
- What is left in the envelope, shown as you enter.
- No network needed: everything is local.
- Encrypted before it is even written to the device.

> A budget is held in the instant of spending — never at night, from memory.
>
> — Day 3

DAY 3 — THE DAILY MOVE

Learning: the app that gets there first

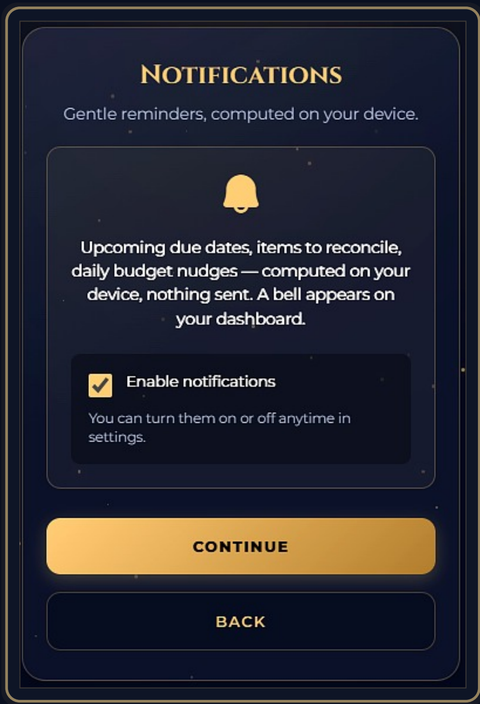
With each entry, Ozorys learns your habits — and it learns them at your place, inside your encrypted vault. After a few days it offers the category before you pick it, the usual amount before you type it. Entry drops from three seconds to one.

LEARNING WITHOUT WATCHING

That learning never leaves your device. No server analyses your habits to build a profile: the model lives in your vault, encrypted like the rest. You gain the intelligence without becoming, yourself, an analysed product.

The same principle governs reminders. A due date approaching, the day's RAV overshot, a subscription about to come out: Ozorys warns before, not after. And it stays quiet when all is well — silence is a form of respect.

Reminders: gentle, worked out locally.



Notifications: you choose which.

THE RIGHT REFLEX

Turn on only the reminders that genuinely serve you. A notification ignored three times is one you will never open again — and the fourth would have been the one that mattered.

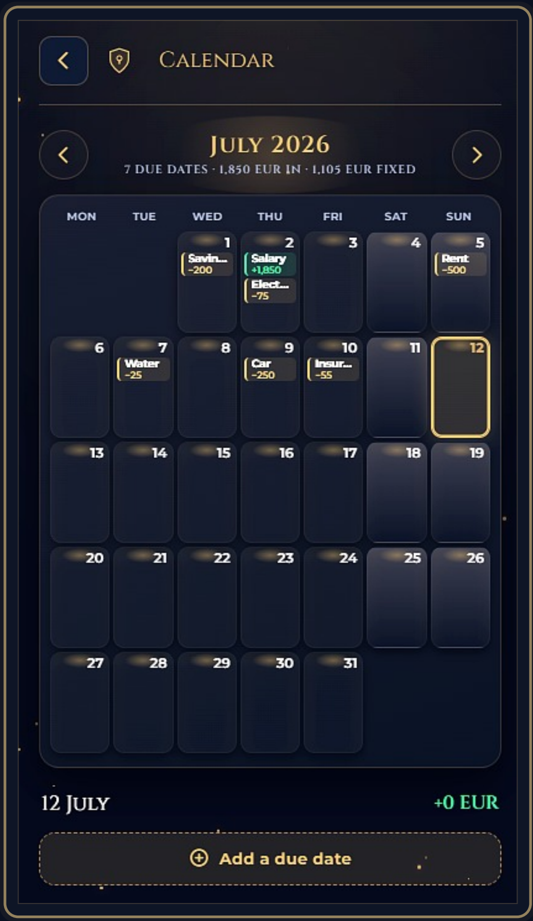
> Intelligence without surveillance: the model lives inside your vault.
>
> — Day 3

DAY 4 — SEE THE MONTH

The calendar and the due dates

A month is not flat. Rent falls on the 5th, salary on the 28th, insurance once a year. The Ozorys calendar lays those due dates on a map, and what was a diffuse worry becomes a relief you read at a glance.

- Money in and money out, on the same map.
- Recurrences set once, projected endlessly.
- The month's total, in and out, at the top.
- One day, one tap: that day's spending.



July 2026: seven due dates, €1,850 in, €939.99 out.

THE DIP AT THE START OF THE MONTH

Most hard month-ends are decided at the beginning. Spot the week where three due dates overlap: that is where you ease off, not on the 28th.

THE RIGHT REFLEX

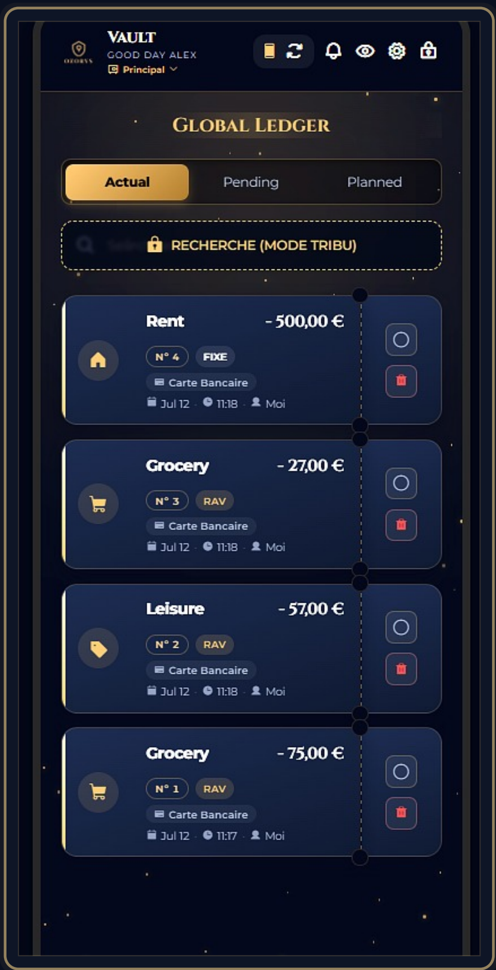
Set your three biggest due dates today. Three minutes, and the month stops being a surprise.

DAY 4 — SEE THE MONTH

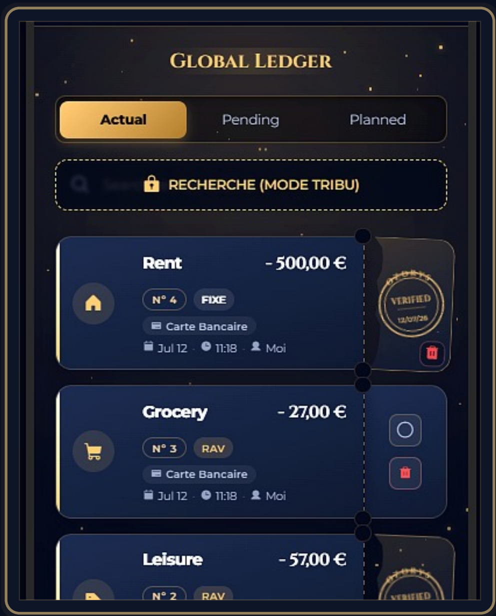
The Ledger and the “Verified” check

Entering is good; verifying is better. A list of entries, however complete, keeps a share of uncertainty: did I really enter everything? is that amount right? The check closes the loop between what you noted and what actually happened.

Once checked, an entry carries a clear status. At a glance you tell the confirmed from what is still to be checked. The ledger is no longer a uniform mass: it is a readable landscape where the certain and the pending stand out instantly.



The global Ledger, overall view.



Actual or planned: the two readings.

THE RIGHT PACE

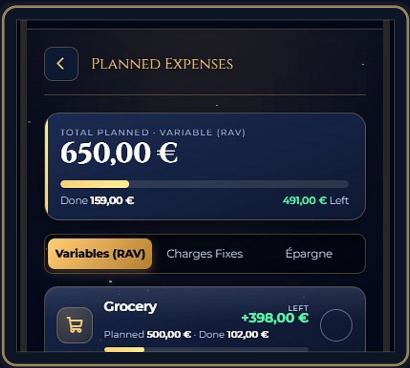
Check as you go, as soon as an expense is certain. A ledger kept up to date never calls for a big catch-up — and a small regular ritual beats one large anxious review a quarter.

> Verifying is not mistrust: it is giving yourself the right to trust your own figures.
>
> — The check

DAY 4 — SEE THE MONTH

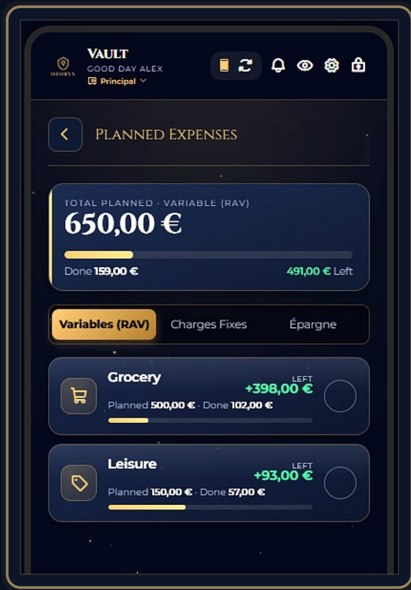
Planned, actual, left

Ozorys keeps two columns side by side: what you had planned, and what actually happened. The gap between them is the most useful information of the whole month — it tells you whether your plan held, and where it gave way.



Planned income.

Actual income.



Planned spending.

A gap is not a fault. It is intelligence: the month is teaching you something about yourself. Perhaps your grocery budget was unrealistic. Perhaps an item is escaping you. The gap does not judge — it informs.

> **THE READING THAT COUNTS**
> Do not look at the size of the gap: look at its sign and its constancy. One overshoot on its own is life. The same overshoot three months running is a forecast to correct.

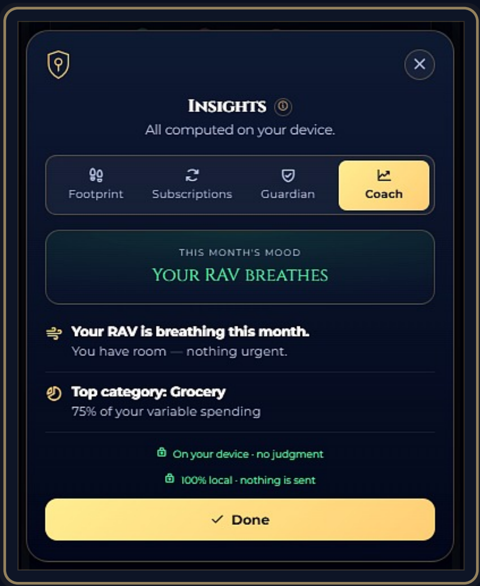
The breakdown: where the money really goes, item by item.

DAY 5 — UNDERSTAND YOUR HABITS

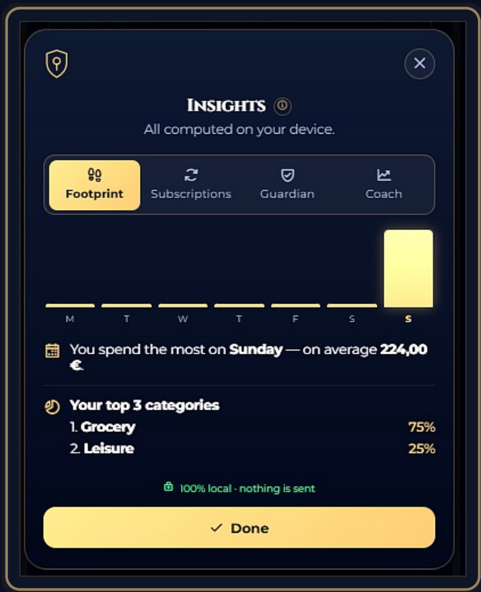
Insights and the Footprint

Ask anyone how much they spend on coffee, subscriptions, small extras: the answer is almost always below reality. Our memory smooths out small spending and forgets recurrences. Nobody lies out of dishonesty, but out of a blind spot.

The Footprint is the portrait of your habits: the shape your money takes over time. Like a signature, it is unique — and seeing it lets you recognise it, then bend it.



Footprint, Subscriptions, Guardian, Coach.



Everything is worked out on your device.

A MIRROR, NOT A JUDGE

The Footprint does not say what you should do: it shows what you do. Real change comes from that clear sight, never from guilt.

ALL WORKED OUT AT YOUR PLACE

These analyses run entirely on your device. No server reads your spending to “do you a service”. Clear sight of your money is not paid for in privacy.

Once a month, open your Footprint with no preconception. Look for the surprise rather than the confirmation: that is where the real room to move is hiding.

> Look for the surprise, not the confirmation: that is where your room to move is.
>
> — Day 5

DAY 5 — UNDERSTAND YOUR HABITS

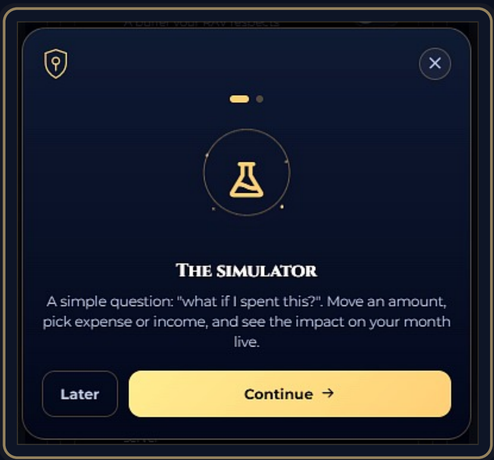
The Guardian and the “What if?” Simulator

Subscriptions are silent leaks: €9.99 here, €14.99 there, and hundreds a year slipping away unnoticed. The direct debit does the rest: you pay without ever deciding again. The Guardian spots amounts recurring at regular intervals — the signature of a subscription — and puts them back in front of you, including the ones you had forgotten.

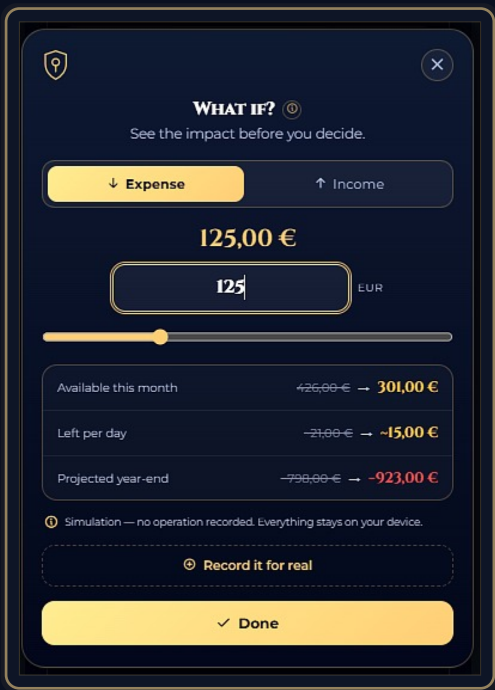
THE EASIEST SAVING THERE IS

A few minutes of quarterly review for hundreds a year. A subscription is taken out with one tap and forgotten within a month: that regular appointment is your best defence.

Facing a decision, we usually guess “roughly”: it should be fine. That is how you commit to a purchase which, added to the rest, unbalances the month. The Simulator turns the light on: it replaces the vague hunch with the figure of the real impact — without touching your data.



“What if I spent this?”



The impact, before the commitment.

FROM IMPULSE TO DECISION

The Simulator's true gift is psychological: it slips a small pause between the urge and the act. Thirty seconds of projection beat a month of regret — sometimes to say yes with confidence, sometimes to pass without frustration.

> Thirty seconds of projection beat a month of regret.
>
> — Day 5

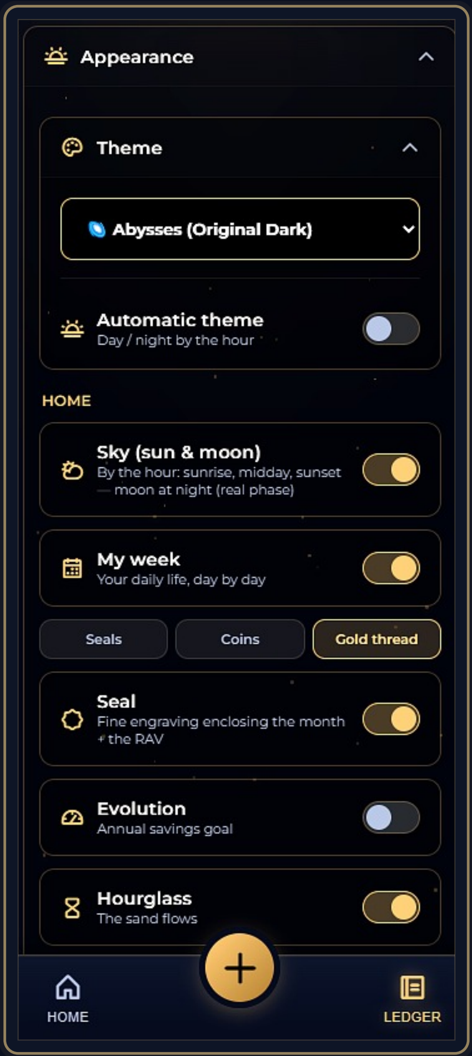
DAY 6 — BUILD

Savings and the Cushion of calm

Living at the edge of zero wears you down. When the smallest surprise — a bill, a breakdown — can tip you into the red, every expense becomes a source of tension. It is not a discipline problem: it is a margin problem. Without a cushion, you live in financial apnoea.
The Cushion is a reserve that Ozorys keeps apart from your spendable money. It does not appear in your current Money to Live On: that way you do not nibble at it without noticing. A visible mattress, but a protected one.

THE CALM THRESHOLD

To that cushion Ozorys attaches a threshold: the level below which your margin becomes uncomfortable. As you approach it, the app warns you gently, before the red zone. That threshold is not a judgement: it is a personal marker, which you set by what reassures you.



Savings over time: starting capital, annual goal, trajectory.

REGULARITY, NOT THE AMOUNT

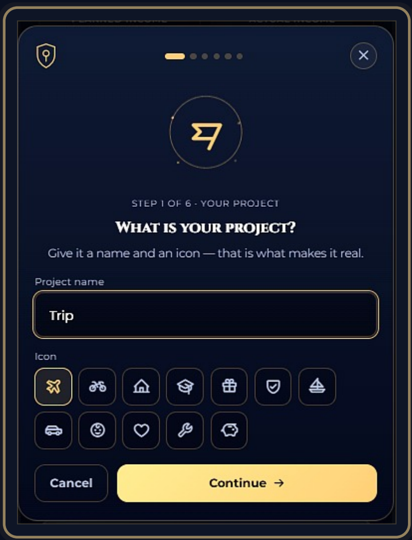
Nobody builds a mattress in one go. Pay in a little, regularly — even a small sum. Every euro in the cushion is one euro less of worry.

> Calm does not come from earning more, but from having a little air between you and zero.
>
> — The Cushion

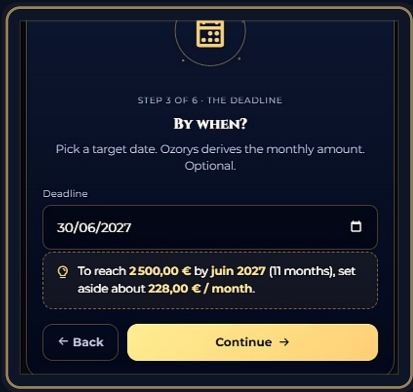
DAY 6 — BUILD

Goals and projects

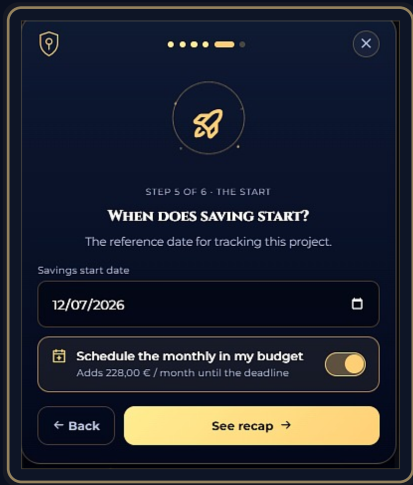
“I'd like to put something aside for…”: the intention is there, but with no concrete mechanism it evaporates over the months. A goal only becomes real when it turns into a saving rhythm — a little, regularly, towards a clear target. Giving a project a plan is what moves it from wish to trajectory.



Name the project.



Set the amount.



Choose the start.

Ozorys offers three routes to fund a goal, because not every project is funded the same way.

1 Fixed amount

€150 every month.

For those who like regularity.

2 Target date

€3,000 by 1 June.

Ozorys works out the rhythm needed.

3 In step with the RAV

What is left, with no floor.

For income that varies.

WATCHING THE PROJECT COME CLOSER

Nothing motivates like visible progress. Ozorys shows where each goal stands — the part covered, what remains — so that saving stops being an abstraction and becomes a road you watch getting shorter.

SEVERAL DREAMS AT ONCE

Your projects live side by side, each with its route and its rhythm, without one cannibalising the others or blurring your current Money to Live On.

> A goal without a plan stays a dream; with a rhythm, it becomes a trajectory.
>
> — Day 6

DAY 7 — THE FORTRESS

Zero-Knowledge, from promise to proof

Your statements do not only say how much you earn. They reveal where you live, your health — a pharmacy, a specialist —, your convictions — a donation, a subscription —, your fragilities. No other data is as intimate as the trace of your money, and that is precisely why it resells so well.

The dominant model of finance apps rests on that gold: aggregate your accounts, build a profile, monetise it. Ozorys starts from the exact opposite — since this data is too precious to be exposed, it never will be. Not even to us.

> **THE DECISIVE TEST**
> What happens if you lose your code? At Ozorys nobody — not even our team — can restore your data. If we could, it would mean we hold a copy of your key; and if we held it, the promise would be a lie. Our powerlessness is the proof.

The Security Log: at your place, for you alone.

> **ONE RULE TO JUDGE ANY APP**
> Ask where your data is decrypted. If the answer is “on their servers”, you are not in a vault — you are in a shop window.

- No bank connection, so nothing to read.
- No readable data on the server.
- The RAV, the analyses, the learning: all worked out at your place.
- Even the SHA-256 attestation is signed on your device.

> Ask where your data is decrypted. The answer says everything.
>
> — Day 7

DAY 7 — THE FORTRESS

The three-mesh net

Sovereignty has a price: nobody can restore a vault nobody can read. The defence is not to choose a weak code — it is to weave a net, starting today. Ozorys offers one with three meshes, designed so that no single failure costs you your data.

1
The device
An encrypted copy, always at hand.

2
The file
Exported wherever you want. Ozorys dates it.

3
The Tribe cloud
Synced, unreadable to us.

+
The paper key
A printed QR. Does not break down.
LAST RESORT

REDUNDANCY WITHOUT THE RISK
Multiplying copies does not multiply the danger: since each copy is encrypted with your key alone, scattering three exposes nothing more than keeping one. You gain the safety of redundancy, without the trade-off.

THE PAPER KEY — THE LAST RESORT
Paper does not break down, does not update, cannot be hacked remotely and depends on no battery. It is the mesh that saves you even without a smartphone, even years later. Treat it like the combination of a real safe: away from view, never photographed on the phone.

As long as no restore point exists, Ozorys says so plainly.

> Since nobody can save you, prepare your net.
> — Day 7

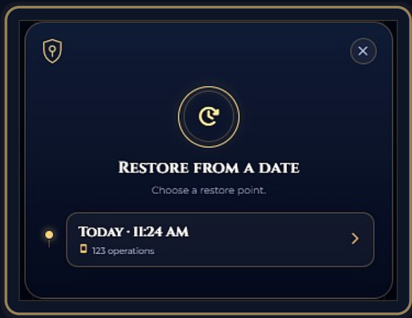
Three minutes today are worth lasting peace of mind.
— Day 7

DAY 7 — THE FORTRESS

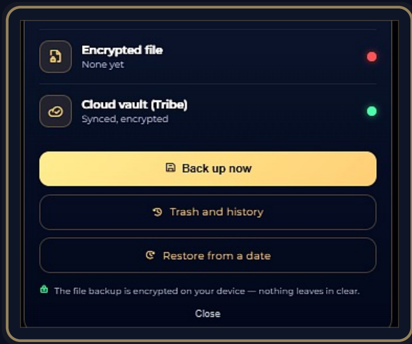
Verify, restore, fear nothing

A backup you cannot restore is not a backup. The worst case is not the absence of a backup: it is the false backup, the one you believe in until the day you need it. So Ozorys verifies the integrity of every copy, and answers with a precise failure code rather than a vague “error”.

The integrity check.



Restore from a date.



The Trash: nothing is lost.

The day you change phone, restoring is a non-event: your code unlocks the sealed block, and your vault comes back intact. No data ever travelled in the clear — restoring merely puts the key back in the lock.

TEST IT COLD

Do a dry-run restore, today, calmly. Succeeding at a restore in quiet conditions means never dreading it again. A backup never tested is only a promise.

THE TRASH: THE RIGHT TO BE WRONG

A finger that slips, a second thought, a deletion made too fast: error is part of a budget's life. Deleting an entry does not wipe it into the void at a stroke — it goes first to the Trash, that airlock where you can still change your mind. Permanent deletion exists, but you are the one who triggers it, knowingly, never by accident.

> A backup you cannot restore is not a backup.
>
> — The integrity check

> A backup never tested is only a promise.
>
> — Day 7

DAY 7 — THE FORTRESS

Everyday defences

Encryption protects your data at rest. But a budget gets looked at in public — in a café, on the train, at home. Ozorys watches over glances too, sometimes with a single gesture.

DISCREET MODE

Your amounts veil themselves with one gesture: the figures give way to dots, the structure stays readable to you, but your balances no longer show themselves around.

PANIC SHAKE

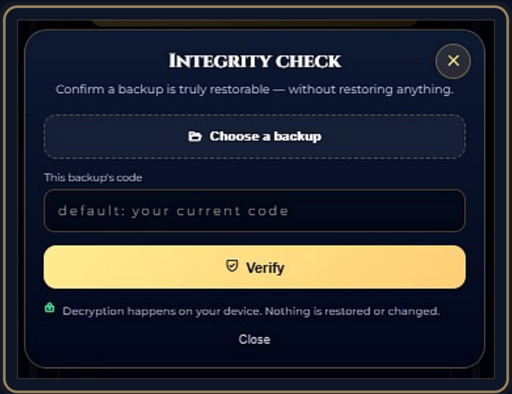
One sharp shake, and the screen locks on the spot. No menu to hunt for: the gesture is instinctive, designed for the moment when there is no time to think.

LOCKING

At rest, after a pause, the vault takes back its sealed shape. Nothing stays open "just in case".

PHONE LOST OR STOLEN

This is the scenario that worries people most — and it is here that the whole architecture makes sense. A lost phone is a sealed vault in hands that do not have the key. Without your code, your data stays unreadable noise. Against theft it is not alarms that protect you, but encryption: what is unreadable has no value to whoever takes it. Your code, plus your net, are enough.



Every sensitive event is logged, timestamped — in your vault, readable by you alone.

> Against theft it is not the alarm that protects: it is encryption.
>
> — Day 7

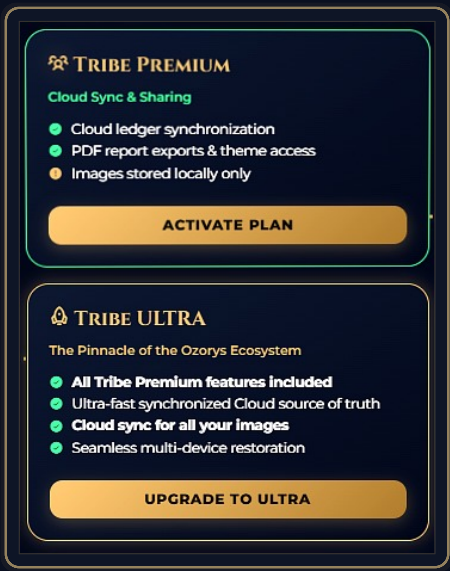
BEYOND THE SEVEN DAYS

The Tribe: sharing without exposing

Managing money between several people looks doomed to a losing choice: pool everything — and expose yourself entirely to the others' gaze — or keep everything separate, and give up the least coordination. Joint account against every man for himself: two dead ends.

The Tribe opens a third way: a shared space, given over to common things, living alongside each person's private vault. What you put into the common is visible to the members; the rest stays yours alone.

Subscription & Tribe mode.



Tribe Ultra: full power.

THE RIGHT MARKER

In a Tribe, always ask yourself: is this in the common space, or in my private vault? That clear border is the key to calm sharing.

- Pairing is done by QR, hand to hand: no secret travels over the network.
- Every common entry knows who made it — to understand, not to watch.
- What circulates stays encrypted: neither Ozorys nor any outsider can read it.
- Leaving a Tribe or revoking a device remains possible at any time.
- Even ten hours apart: each enters on their side, the picture stays current.

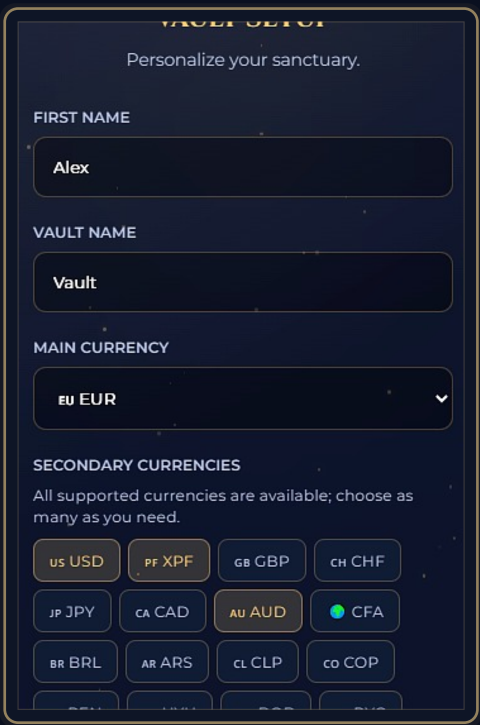
> Share the common, protect the private. Transparency chosen, never endured.
>
> — The Tribe

BEYOND THE SEVEN DAYS

Without borders: multi-currency

Living between two countries — cross-border, expatriate, between New Caledonia and mainland France — means juggling two currencies, two price levels, two financial lives. The risk: never having a consolidated view, and steering blind two halves of a budget which together decide your balance.

Ozorys brings everything back to your reference currency: income and spending, whatever their origin, converge on a single Money to Live On. You enter in the local currency, the app bridges the gap — continuously, and offline.



Currency setup: XPF, EUR, CAD, CFA...

Six languages, six cultures.

THE PACIFIC FRANC, A FIRST-CLASS CITIZEN

Ozorys was born in an island setting. There the Pacific franc is not an exotic currency relegated to an option: it is a currency in its own right, on a par with the euro or the dollar.

100% OFFLINE — THE EDGE FROM THE END OF THE WORLD

No network on the atoll, on the plane, in the middle of the desert? It makes no difference: everything is local. You enter, consult and steer your budget where even your bank is out of reach. Travelling, where roaming costs dear and Wi-Fi is often missing, that is decisive.

> Two currencies, one figure that counts: what is really left to you.
>
> — Multi-currency RAV

Two currencies, one figure that counts: what is really left to you.

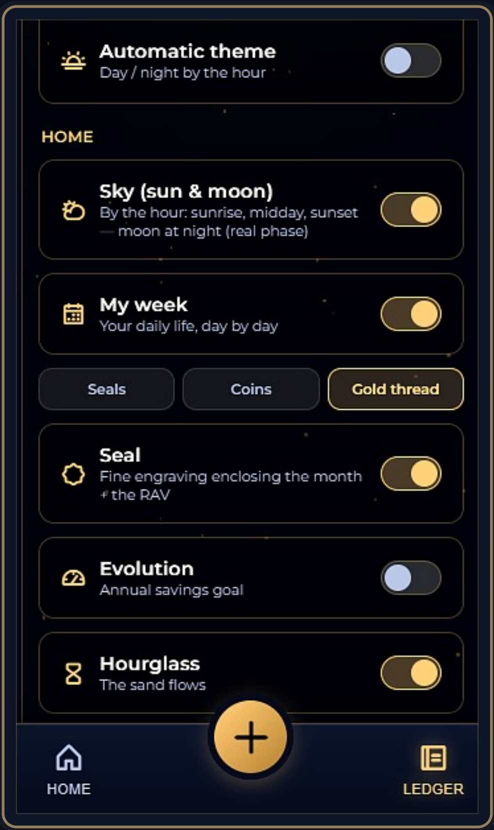
— Multi-currency

BEYOND THE SEVEN DAYS

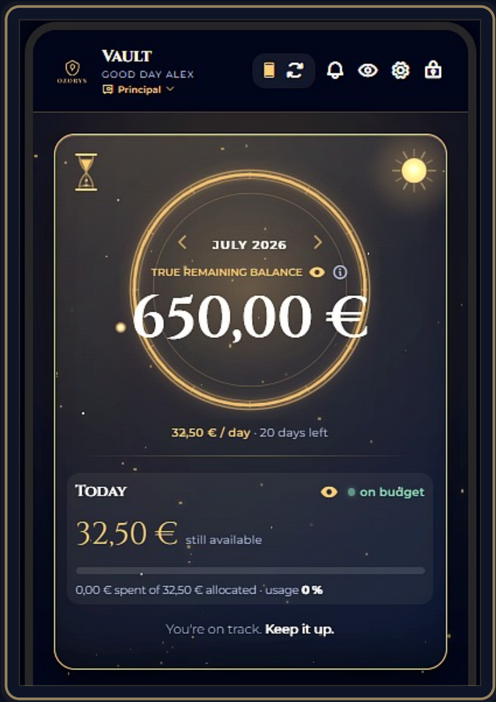
In your image

We go back more willingly to a tool we like. Budgeting is no exception: if it is pleasant to look at, you consult it more often, and the habit settles better. This is no idle detail — the pleasure of use is a quiet ally of regularity.

The skins let you dress Ozorys to your taste — right down to a sky that follows the real hour: sunrise, broad day, dusk, night. Changing the mood never touches the essentials: your Money to Live On, your entries, your security stay exactly the same.



The sky follows the hour: sunrise, broad day, night.



The same vault, another light.

SUBSTANCE, NOT FORM

Customisation is purely cosmetic — it dresses, it changes nothing. And even your choice of mood stays a preference held on your device.

- Encryption, whatever the mood.
- Local computation, whatever the language.
- The absence of advertising and trackers.
- Your key, which never leaves the device.

COMFORT IN THE SERVICE OF USE

A beautiful, discreet budget is a budget you gladly keep to hand — and that is the whole point, because the best tool is the one you actually use.

> The best tool is the one you actually use.
>
> — In your image

TO FINISH

Your roadmap

The whole guide on one page — no longer to read, but to tick off. Print it, put it on the desk, and cross things out as you go. Seven moves, one week, and it is settled for years.

1 Money to Live On

- [ ] Note my planned income for the month
- [ ] List my fixed costs
- [ ] Set my savings share — before everything else
- [ ] Read my first RAV
- [ ] Check each item is in the right nature

2 The vault

- [ ] Choose a long sentence rather than a short code
- [ ] Read the Zero-Knowledge warning to the end
- [ ] Export a first backup
- [ ] Choose my locking mode knowingly

3 The move

- [ ] Enter every expense on the spot, even €1
- [ ] Hold eight days without exception
- [ ] Let Learning take over

4 The month

- [ ] Put my three biggest due dates in the calendar
- [ ] Spot the week where they overlap
- [ ] Check my entries as I go
- [ ] Compare planned and actual at the week's end

5 Understand

- [ ] Open the Footprint and look for the surprise
- [ ] Go through the Guardian's list
- [ ] Cancel at least one ghost subscription
- [ ] Run a purchase through the Simulator before committing

6 Build

- [ ] Set a realistic goal and its route
- [ ] Pay a first sum into the Cushion
- [ ] Set my calm threshold

7 The fortress

- [ ] Print the paper QR key
- [ ] Put it away the same day, never as a photo
- [ ] Test a cold restore

AND ON THE EIGHTH DAY?

Nothing special: and that is precisely the point. The move has become a reflex, the net is stretched, the figure is right. Ozorys steps back — and that is the greatest success a tool can aim for.

TO FINISH

Six lives, the same peace of mind

Money to Live On knows no trade, no status, no country. The formula is the same for everyone; it is the uses that differ. Here are six ways of using it — perhaps you will recognise yours.

- **The student**

  Income in fits and starts: a job one month, a grant the next, a transfer from the parents now and then. Spending, on the other hand, is tight and unforgiving. The RAV answers the only question that counts when you have little: how much until the next money comes in? Where the balance deceives and leads straight to overdraft, the RAV tells the truth. And basic use is free: paying a subscription to manage your lack of money would be a cruel irony.

- **The couple with no joint account**

  Mixing everything means exposing yourself to permanent mutual surveillance. So each keeps their vault, private and encrypted. The Tribe opens only a common space — rent, groceries, energy — with a split decided once and for all. Transparency becomes chosen, never endured. A present being prepared stays a secret.

- **The transcontinental household**

  Ten hours apart, two currencies, never online at the same time. Each enters on their side, and the common picture stays current for both — without ever waking at 3 a.m. to “do the accounts”. Geographical distance stops being financial distance.

- **The freelancer**

  Irregular income, costs that fall whatever happens. The Cushion and its calm threshold turn apnoea into breathing. The Simulator replaces the gamble with a figure, before every commitment.

- **The flatshare**

  One flatmate fronts the groceries, another pays the electricity, a third forgets their share. The Tribe follows who paid what, with a split set once. Clarity makes peace: you no longer argue about feelings, but about figures.

- **The long-haul traveller**

  Other prices, other currencies, often no network at all. Ozorys takes the local currency and brings it back to your reference — offline, on the atoll as on the plane. Coming home holds nothing frightening any more: you knew every evening where you stood.

> **ONE FORMULA, SIX USES**
>
> None of these lives has the same method — but all rest on the same subtraction. That is the strength of a sound principle: it does not ask to be resembled, it adapts to whoever uses it.

> One same subtraction, six lives. A sound principle adapts to whoever uses it.
>
> — Six lives

TO FINISH

What we will never do

A privacy policy can be changed with an update. An architecture cannot. Here is what Ozorys will never do — not out of kindness, but because it is engraved in its very design.

NEVER ADVERTISING, NEVER TRACKERS

A finance app living off advertising has an interest opposed to yours: pushing you to consume, and exploiting what it knows about you to aim better. We refuse that conflict of interest at the root. Our model fits in one honest sentence: you pay a few euros for the app, and that is all.

NEVER A BANK AGGREGATOR

Ozorys will never connect to your bank to read your accounts. Where others demand that total, permanent access, we make the deliberate choice of manual entry. What we do not plug in can be neither read, nor profiled, nor hacked.

NEVER READABLE DATA ON THE SERVER

We hold no readable version of your data: not your amounts, not your categories, not the least usable trace. It is not “we don't look” — it is “we can't”. What we do not own can be neither sold, nor stolen, nor seized.

PROMISED BY A TEXT, OR GUARANTEED BY THE TECHNOLOGY?

Not reselling your data	elsewhere: a promise	Ozorys: we hold no readable version of it
Not profiling you	elsewhere: a promise	Ozorys: no bank connection to profile
Not tracking you	elsewhere: a promise	Ozorys: no tracker on board
Withstanding a breach	elsewhere: a promise	Ozorys: they would find nothing but noise
Withstanding a legal demand	elsewhere: a promise	Ozorys: you cannot hand over what you do not have

COMMITMENTS ENGRAVED, NOT DISPLAYED

Most privacy commitments live in a text that a simple change can empty of meaning overnight. Ours live in the architecture: local encryption, the absence of a server that reads you, the absence of an aggregator. They cannot be revoked with an update to the terms, because they are not words — they are properties of the system.

> You do not have to trust us. The design protects you even if our intentions changed one day.
>
> — The Ozorys commitment

> What we do not own can be neither sold, nor stolen, nor seized.
>
> — Our commitments

TO FINISH

Glossary of sovereignty

The words of Ozorys, on one page. None is here to impress: each names one precise thing, and each leads back to the same idea — your data belongs to you.

Money to Live On (RAV) Planned income minus fixed costs minus savings. The only figure that says what you can spend.

Zero-Knowledge “Zero knowledge”. A mathematical constraint: we cannot read your data, even if we wanted to.

AES-256-GCM The encryption standard of states and banks. “GCM” adds a signature that detects any alteration.

PBKDF2 The forge: your code repeated 600,000 times to produce a key brute force cannot guess.

Avalanche effect One character changed, and the key obtained bears no relation to the previous one.

Cold Budget Technology Your finances live “cold”: sealed at rest, never warmed anywhere but before your eyes.

The Vault Your encrypted space. You can keep several: personal, home, project — each watertight.

The three-mesh net Device, encrypted file, Tribe cloud. Plus the paper key, as a last resort.

Master key The secret everything derives from, printable as a QR. Paper does not break down.

The Cushion A reserve kept apart from the RAV, with its calm threshold. The air between you and zero.

The Footprint The portrait of your spending habits. A faithful mirror, never a judge.

The Guardian The subscription detector. It spots the amounts that keep coming back — including the forgotten ones.

The Tribe A common space living alongside the private vaults. Sharing without exposing.

The Timeline Time travel through your budget: the past that explains, the future taking shape.

Panic Shake One shake, and the vault closes. The gesture instead of the menu.

The Ledger The list of your entries, and the “Verified” check confirming them one by one.

The Great Log The memory of everything: every entry, every check, every event.

The close Closing the month’s figures, drawing the balance, starting again on a clean page.

The Capsule A frozen snapshot of your budget, to find later exactly as it was.

The RAV Coach Your figure put in perspective, turned into concrete markers. It sheds light, it does not watch.

Learning Ozorys learns your habits — at your place, in your vault. Entry drops from three seconds to one.

The Simulator “What if?”: a decision’s impact on your RAV, before you commit, without touching the real.

Discreet mode Your amounts veil themselves with one gesture. Consult without exposing.

The sealed report A snapshot of the month, SHA-256 signed. Your personal archive — never a legal exhibit.

SHA-256 The fingerprint: 64 characters that change entirely if a single cent moves.

The Security Log Every sensitive event, timestamped. It informs, it does not watch.

QR pairing Linking two devices hand to hand. The secret travels over no open channel.

> None of these words is here to impress. Each names one precise thing.
>
> — Glossary

TO GO FURTHER

The Ozorys Académy

This guide is a doorway. The Académy goes to the bottom of every idea: forty modules, six languages, six questions per module — and nothing to pay.

Foundations — 26 modules

From Money to Live On to the first vault: the basics, step by step.

The Fortress — 10 modules

Encryption, from promise to proof. The net, the defences.

Situations — 8 modules

Couple, flatshare, student, cross-border: your life, your method.

Ozy's world — 60 games

The junior academy: money explained to children, with no ad screen.

> Privacy is not a luxury that is granted. It is a right that is protected.
>
> — The Ozorys philosophy

WHAT IS LEFT FOR YOU TO DO

Open the app. Set up the subtraction. Enter the first expense. The rest — the habit, the clarity, the calm — comes on its own, and faster than you think.

ozorys.com

contact@ozorys.com

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