



KOC by octagy
Knowledge for everyone, everywhere

INITIAL COIN OFFERING

Presentation - 2023



www.octagy.io

GENERAL WARNING

“Investing in a token offer to the public as defined in Article L. 552-3 of the French Monetary and Financial Code involves risks of partial or total loss of the investment. No guarantee is given as to the liquidity of the tokens acquired during the offer, the existence of a secondary market for these tokens, the value of the tokens acquired during the offer and the counter value of these tokens in currency. Tokens are not financial instruments within the meaning of Article L. 211-1 of the French Monetary and Financial Code and do not confer any rights other than those described in the information document. In addition, the regulatory framework applicable to the offer and tokens as well as the tax regime applicable to the holding of tokens are not defined to date in some jurisdictions. The visa issued by the AMF concerns only the offer covered by this information document. Once the offer is closed, the AMF will not monitor the issuer and its project. Any communication subsequent to and relating to the offer will not be reviewed by the AMF. The subscriber is invited to consult section 4 “risk factors” of the information document.”

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1. Token Issuer Information

1.1. Company Description

Knowledge Process is a holding company registered in France under number 533 329 371 and headed by its president Mrs Thip PIAU. Knowledge Process holds the Octagy training organization founded in 2016 and registered in France under number 824 839 187 and headed by its founder Yvan JOLY. These entities domiciled at 1 Avenue des Béguines 95800 Cergy have the project of creating a knowledge token the KOC (Knowledge Octagy Coin).

Through the KOC by Octagy project (the “Project”), consisting of creating a global ecosystem for skills learning, Knowledge Process strengthens the vision of democratizing education and creating a more equitable and prosperous society for all. The Project is based on the development of a digital platform (the “Digital Platform”) of online training, where people can acquire and integrate their new skills and at the same time earn money. This ecosystem would be built around the idea of an on-demand economy, where users can offer their services and skills, and/or access training courses and resources. These courses could be developed in partnership with experts and tailored to specific industries or professional roles, ensuring that users acquire the skills they need to succeed. The remuneration of actors through the KOC knowledge token, will make the system more dynamic and interactive. Users will be rewarded for the time spent on training and their contributions to the community. They will be able to exchange these tokens for services, benefits or products on the platform.

1.2. Project Team Contact

The KOC by Octagy team is available by email at sasknowledgeprocess@gmail.com

Website: www.octagy.io

LinkedIn page: <https://www.linkedin.com/company/octagy-france/>

Instagram Page: <https://instagram.com/octagy?igshid=MzRIODBiNWFIZA==>

1.3. The Project Team

Yvan JOLY:

Yvan JOLY, dynamic CEO and founder of the KOC by OCTAGY project, applies his expertise in cryptocurrency and his interest in strategic management to develop innovative solutions in the sector. Passionate about knowledge sharing and education, he aspires to use these technologies to facilitate access to world-class learning and information. Her commitment as a member of the Rotary Club and her passion for social causes reinforces her dedication to creating a better world through education and technology. He firmly believes that knowledge is the engine of progress and is committed to spreading it widely for the benefit of all.

Thip PIAU:

Thip PIAU has followed a rigorous academic path in the field of law and economics, from the Institute of Judicial Study to obtaining its Master 2 in Negotiation and Litigation in Paris XIII, as well as a Master 2 in Real Estate Law and Economics at the University Panthéon-Assas Paris II. She shows a strong interest in the associative world and new technologies.

Antor FERDOUS:

Antor FERDOUS, is the head of the Knowledge Process developers team. He completed a 3/4 Bac in Computer Development FullStack. He was a developer and head of the IT team at ADNR where he built software packages and mobile applications. He is now ready to apply all his skills for the realization of the KOC By Octagy project

Marie-Elena SERRANO:

Marie-Elena SERRANO is an entrepreneur passionate about new technologies. In 2021, she crosses the path of cryptocurrency and decides to create content around Web3 on social networks. Today, it brings together a community of more than 200,000 people and supports companies in their Web3 project.

Gaël COTE:

Gaël COTE, having followed a curriculum focused on business management and management, is passionate about web3 and constantly explores new frontiers. Convinced of the transformative potential of cryptocurrency and blockchain, he is ready to face challenges and apply his skills to the KOC by Octagy project.

Benjamin GREMBI:

Benjamin GREMBI, Managing Director of ITHI - IT Services, is an IT strategy expert with substantial experience in providing customized solutions for professionals. It is recognized by the state for its expertise in cybersecurity and has a variety of certifications in the field of IT, security and digital. An avid autodidact, Benjamin began his journey with an Amstrad 1640 and has since explored a wide range of technologies, from BSD and Linux servers to programming languages and cloud technologies. Today, he leads a dedicated team and actively promotes cybersecurity within his company.

Christophe Marchand:

Christophe MARCHAND, works as Coordinator of controls on money laundering and tax fraud at SECCA. He plays an advisory and audit role on the KOC by OCTAGY project.

Dominika BRYL:

Dominika BRYL, is a finance and technology enthusiast, having enriched her expertise by studying these fields at CY University. Her active role in the KOC by Octagy project leverages her interest in cryptocurrency and blockchain, topics on which she has deepened her knowledge through her professional memory. Today, she brings her financial, strategic and communication skills to the project.

Orlane TOUFFETTE:

Orlane TOUFFETTE, with a solid experience in accounting and tax management, launches boldly into the world of cryptocurrencies. Her ambition leads her to deepen her accounting skills related to this new digital economy. Today, she is dedicated to enriching the KOC by Octagy project with her evolving expertise.

Cassandre HULOT:

Cassandre HULOT is Community Manager at OCTAGY. It highlights the unique benefits of our future cryptocurrency, KOC by Octagy. With a keen sense of communication strategy, she raises awareness around this innovative opportunity with finesse and discernment. Its effective coordination of marketing projects will promote our initiative to potential investors, users and partners

Nabil DAADAA:

Nabil DAADAA, is the full stack developer in the team of developers of the Knowledge Process project, Immersed in a specialization course focused on web development and security, he is ready to put his expertise and know-how to work for the KOC By Octagy project

1.4. Description of any interests including conflicting interests

Knowledge Process is not aware of any discrepancies between its own interests, those of its partners and those of KOC token subscribers through the Offer. Prior to the Offer, no KOC tokens will be sold or distributed. During the Offer, Knowledge Process will not impose any restrictions on its team, partners and advisors as to whether they can participate. Knowledge Process will allocate a fixed percentage of KOC tokens to reward the project team as well as the partner teams, as indicated in part “5.4. Indication of possible haircuts in favour of categories of subscribers”

1.5. Legal Entity Governance Principles

Ms. Thip PIAU (the “President”), President of the Knowledge Process company, is vested in all circumstances with all the necessary powers to manage the company and represent it with regard to third parties. The President is assisted by a Director in the person of Mr. JOLY Yvan. The Head of Management has the same management powers as the President.

1.6. Possible use of an external auditor

In accordance with Article 20 of Law no. 2019-486 of 22 May 2019 (the Pact Law), the Knowledge Process company does not fall within the legal framework of a mandatory appointment of an auditor. The company does not rule out the possibility of appointing an auditor once the project is at an advanced stage.

2. Issuer Bid Proposal

2.1. Detailed description of the transmitter project

Background: Education, lifelong learning, professional development and building the new skills needed for the trades of tomorrow are essential to economic and social progress. They represent a real challenge for the sustainability and stability of the economy. They are also essential to ensure sustainable social inclusion and professional integration of all citizens, the updating of knowledge and the development of individual and collective intelligence, the improvement of the quality of life and the fulfillment of all.

The fourth industrial revolution has led to a migration to the digital economy, as the world becomes increasingly digitized and sophisticated. New technologies play an essential role in all sectors and have an impact on interactions within society. Digital platforms, through the application of Big Data, social intelligence and cloud computing, open the way to new methods of learning. The rapid evolution of digital technology is generating profound changes that have an impact on all actors of society, whether individuals, civil societies, public decision-makers or companies.

The world of training sees its landscape and its borders fundamentally transformed. While digital technology helps to democratize ever faster access to information, proof of quality and authenticity is still not guaranteed and graduate training remains difficult to access. The Covid-19 crisis, has awakened a lot of awareness about the needs for change in the field. According to the national ANDRH survey, HR has the floor -October 2021- 74% of HRDs think that a reform of training is necessary, and 69% call for a simplification of existing training arrangements. Far from being a simple legal obligation, training becomes more than ever a subject of performance for the actors of society. We are witnessing a revolution on the content (new popular training topics) and on the form (innovation of learning methods, development of new technologies, AI).

Project objective: The mission of Knowledge Process is to democratize and simplify access to training worldwide, and knowledge exchange, through the development of a digital platform and the creation of a knowledge token (KOC by Octagy). The Project promotes the sharing of knowledge and the remuneration of actors through the knowledge token.

The Project aims to build a global ecosystem around education and training that connects learners, businesses, governments and organizations. The project will materialize with the launch of a digital platform linking training applicants (learners, companies...) and the offer (training creators, training organizations...), including various services and features (use of artificial intelligence, user achievement tracking); and the release of a mobile version of the platform.

The platform

The Platform is committed to reforming the learning environment. It will enable learners from around the world to acquire the skills that are currently required by the labour market, with a track record of achievements and a clear and transparent reward system. Each learner will have an account with an integrated wallet allowing him to manage his KOC budget. We see this platform as a unique tool to make the link between all the players in the training environment (learners and content creators, companies, schools and training organizations, etc.). A transparent and secure device integrated into the platform will verify the skills and knowledge acquired and accredit authentication certificates.

In the long term, our goal is to have an ecosystem recognized and used in Europe, including a presentation of the project to the European Commission in 2024, and then worldwide. The KOC token will be used as a secure means of transaction on the Platform. A budget envelope in KOC, under the European Social Fund (ESF), will be allocated to the EU Member States. This envelope is dedicated to facilitating access to employment and improving the training of European citizens throughout their lives.

Transaction flow

The operation of the Platform is based on the use of the Knowledge Octagy Coin (KOC) token. The platform will use tokens to reward students, content providers, reviewers, mentors, depending on the time spent learning or transmitting knowledge. The tokens will be paid directly to their wallet. Funding agencies and universities are paid in KOC for their contribution. Any user will be able to use KOC tokens in exchange for services and products available on the platform (training, benefits on the platform etc.) and/or exchange fiat tokens on the cryptocurrency markets.

We anticipate that the rewards received will be sold on the cryptocurrency markets, against cryptocurrencies or even against fiat currencies. It will be possible at this time to obtain KOC via cryptocurrency exchange platforms.

Octagy's business model is to levy a percentage on transactions made with KOC tokens, such as exchanges on cryptocurrency markets or commercial transactions. These fees contribute to revenue generation for the platform and the maintenance of its services.

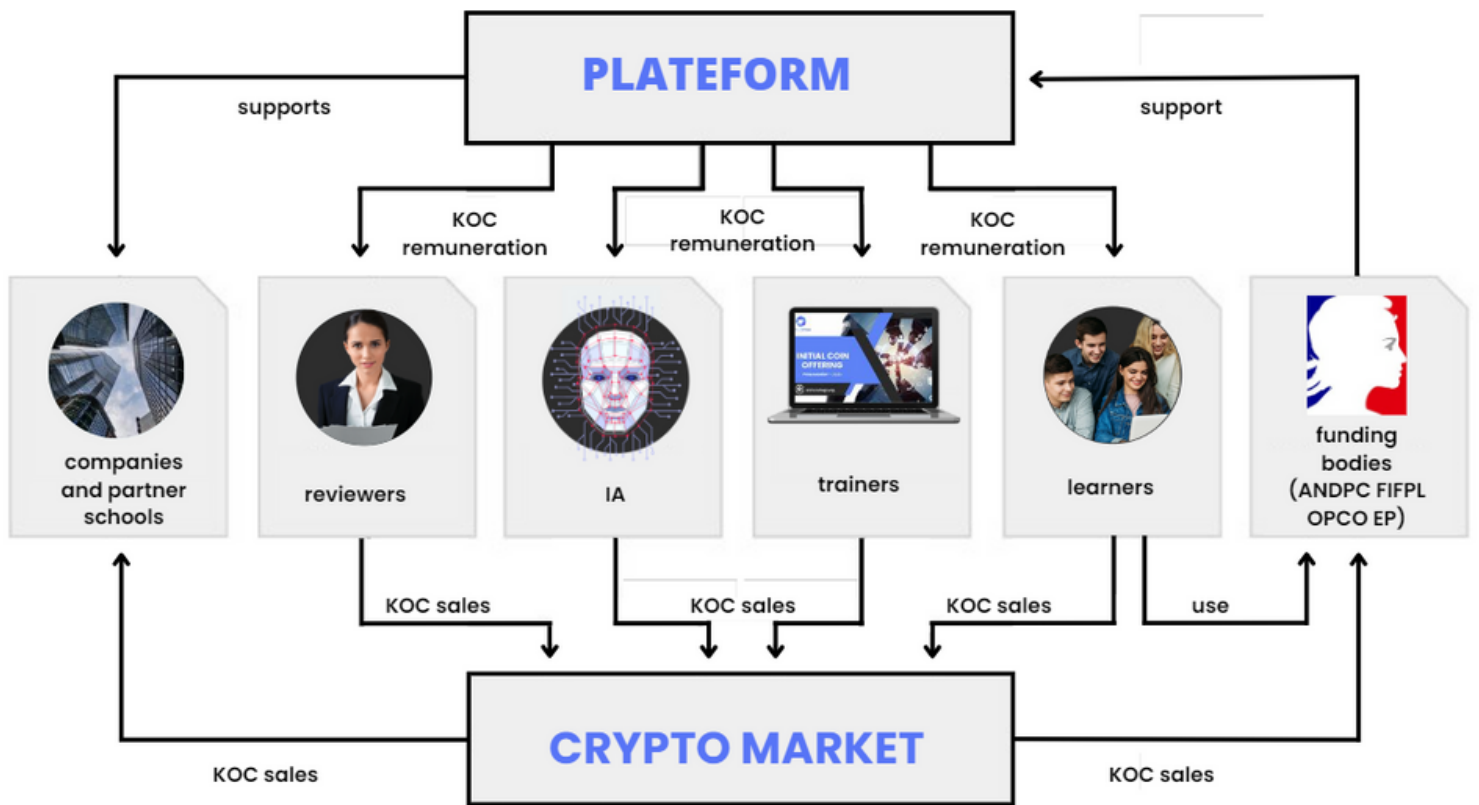


Figure 1: KOC transaction flows

2.2. Decision-making Mechanisms and Project Governance

The decision-making mechanisms and governance of the project meet the same governance principles as those of the Knowledge Process company (see section «1.5. Governance principles of the legal entity»).

2.3. Subscribers to whom the offer is addressed and any restrictions

The users of the platform are the backbone of our ecosystem and are at the origin of all interactions. They form our farsighted community, around which will be built the sharing of knowledge. With the KOC token, users will be able to purchase products and subscribe to services that will be offered on the digital platform. They will also be encouraged to optimize the digital platform experience through their engagement and contributions, including feedback or hot/cold questionnaires. Each user will also have the opportunity to guide the evolution of the products and services offered on the platform, testing them and helping to determine whether these initiatives are relevant and beneficial to promote knowledge sharing.

The following individuals will not be permitted to participate in the Public Token Offer:

Due to high underwriting risk:

- Minors
- Legal persons, natural persons or their beneficial owners, who have not provided consistent or sufficient evidence to justify the source of funds
- Persons subject to sanction(s) and/or wanted

Due to high country risk:

Nom du pays	Recommandations GAFI
North Korea	FATF jurisdictions call on their members and other jurisdictions to apply countermeasures
Iran	FATF jurisdictions call on their members and other jurisdictions to apply countermeasures
Myanmar	The court subject to the FATF calls on its members and other courts to apply enhanced due diligence measures proportionate to the risks arising from the court

Due to the high country risk, residents of the countries listed by the FATF in grey list will necessarily be monitored in enhanced vigilance the Offer. This concerns:

Nom du pays	Recommandations GAFI
South Africa	When the FATF places a jurisdiction under increased surveillance, it means that the country has committed to quickly resolving the identified strategic gaps within agreed timeframes and is subject to increased surveillance.
Albania	

Nom du pays	Recommandations GAFI
Burkina Faso	<p data-bbox="539 958 1396 1122">When the FATF places a jurisdiction under increased surveillance, it means that the country has committed to quickly resolving the identified strategic gaps within agreed timeframes and is subject to increased surveillance.</p>
Cameroun	
Croatia	
United Arab Emirates	
Gibraltar	
Haïti	
Caïmans	
Jamaica	
Jordania	
Mali	
Mozambique	
Nigeria	
Ouganda	
Panama	
Philippines	

Nom du pays	Recommandations GAFI
Democratic Republic of Congo	<p data-bbox="539 689 1394 853">When the FATF places a jurisdiction under increased surveillance, it means that the country has committed to quickly resolving the identified strategic gaps within agreed timeframes and is subject to increased surveillance.</p>
Sénégal	
Soudan	
Syria	
Tanzania	
Turkey	
Vietnam	
Yemen	

2.4. Plan d'activité du projet, notamment : objectifs, déroulement et phases du projet, moyens éventuellement déjà affectés au projet

KOC PROJECT

SEPTEMBER 2021

Birth of the KOC project, Implementation of the roadmap.

1

1 ST SEMESTER 2023

Preparation of the AMF visa. Preparation of the platform model.

2

2 ND SEMESTER 2023

Visa AMF pending. Demonstration of the platform model. Launch of the ICO.

3

1 ST SEMESTER 2024

End of the ICO. Development of the first version of the platform.

4

2.5. Financial requirements for the development of the project and possible financing already obtained

To finance the development of the Knowledge Octagy Coin project, the digital platform and the ecosystem in which it will register, the French company Knowledge Process will issue KOC tokens as part of an Initial Coin Offering (ICO), by applying in advance for a visa with the Autorité des marchés financiers (AMF) in accordance with the provisions of Articles L. 552-4 et seq. of the French Monetary and Financial Code. This procedure requires Knowledge Process, in its capacity as issuer of KOC tokens, to prepare an information document that will be covered by the AMF and will be intended to present to investors the terms of the offer, and comply with anti-money laundering and anti-terrorism financing (AML/CFT) obligations.

To finance the development of Knowledge Process, a first token sale will take place from **11/28/2023 to 05/28/2024**

The soft cap of the fundraising campaign is set at €500,000. This is the minimum funding required to launch the project in order to start the development of the digital platform. Knowledge Process plans to allocate funds and digital assets raised through the ICO for human resources (salaries and compensation), marketing and sales (marketing and business development, publishing and media relations, digital advertising and social media), general management (project management of products and services, budget, control and accounting), asset acquisition (customer database, trademarks and patents), product development, Research & Development, cybersecurity.

If the €10 million threshold is reached, digital assets and resources will be used to develop international partnerships that will have a concrete impact on the entire project. This will allow us to continue and expand our collaborations with law firms and legal advisors to optimize our policies and meet the challenges arising from the scale of the project.

2.6. Allocation of funds and digital assets collected during the offering and use of self-held tokens

Funds in fiat or crypto currencies collected from underwriters during the Initial Coin Offering will be allocated to fund the Project, with an allocation of the funds raised distributed as below.

Fund and digital asset allocations raised:

Needs	Soft Cap	10M cap	Hard Cap
Recruitments and HR	30%	35%	25%
Marketing	25%	30%	35%
Legal	10%	5%	5%
Platform development	35%	20%	15%
Acquisitions of training agency	0%	10%	20%
TOTAL :	500 000 €	10 000 000 €	35 000 000 €

This is ONE indicative expenditure table regarding the use of funds and digital assets allocated to the project. However, they could be modified.

If the company reaches its Soft Cap, it plans to devote the majority of its resources to the development of the platform (35%). Once the team and platform are up and running, the company will focus more on building strong partnerships with schools, government agencies and businesses.

3. Rights and Obligations Attached to Tokens Offered to the Public

3.1. Description of the functions, rights and obligations attached to the token

All KOC tokens offered as part of this ICO will be used as a means of payment for the services made available on the Octagy digital platform.

They are legally qualified as tokens within the meaning of Article L. 552-2 of the Financial and Monetary Code. As such, KOC tokens are not considered securities under French law. Possession of KOC tokens does not grant access to the capital of Knowledge Process. KOC token holders have no right to share the profits of Knowledge Process and/or participate in its governance.

3.2. Description of Project Operating Costs Incurred by the Subscriber

In the initial phase of the project, transaction fees called gas charges may apply on the Ethereum network. Since every transaction on the Polygon blockchain requires computer resources to be executed, there are associated fees. Gas represents the costs necessary to successfully complete a transaction on the Ethereum network. These costs will be borne in full by the subscriber. These fees may vary over time or depending on the speed of execution of the smart contract chosen.

3.3. Divisibility of tokens

KOC tokens will be divisible and have a granularity of 18 decimal places.

3.4 Rules and conditions for the use and operation of tokens

Subscribers of the KOC tokens will be responsible for the use of the tokens, whether they are purchased, sold or used on the digital platform. Knowledge is not responsible for any misuse by subscribers. If a private key is lost or stolen, the funds and assets associated with the corresponding Ethereum address become inaccessible and unrecoverable. The potential risks for the KOC token and the project in general are described in section "4. Risk factors"

When the platform is inaugurated, users will be able to claim KOC tokens in exchange for proof of training (training certificate, diplomas...).

Users will receive rewards in KOC tokens for positive behavior aimed at fostering community growth, ecosystem and valuation of the KOC token itself. To prevent malicious bots from collecting tokens, Knowledge Process will invest heavily in cybersecurity measures.

3.5. Description of the shared electronic recording device on which the tokens will be registered

The shared electronic recording device on which the offer takes place is the public blockchain Polygon. The Polygon platform uses the Ethereum blockchain and connects Ethereum-based projects. Polygon has its own cryptocurrency, called MATIC, which is used to pay fees on the Polygon network, for staking, and for governance.

The Ethereum blockchain and its Polygon sidechain is home to a wide range of economic activities, from markets and NFT games to the challenging growing ecosystem. The network is well suited to this activity due to its compatibility with smart contracts, which can be used to build a wide range of applications, and its mining system.

However, the growing popularity of these applications adds many transactions to the Ethereum blockchain and, therefore, transaction fees (gas fees) can sometimes rise to the point where making small or frequent investments may be economically unsustainable.

Polygon is a Layer 2 (or sidechain) scaling solution that has emerged to speed up transactions and reduce costs for users. It acts as a fast parallel blockchain running along the main Ethereum blockchain. To use it, you can «link» part of your crypto to Polygon, and then interact with a wide range of popular crypto apps that were once exclusive to the main Ethereum blockchain. Using the Polygon platform can increase the flexibility, scalability and sovereignty of a blockchain project while providing the security, interoperability and structural benefits of the Ethereum blockchain.

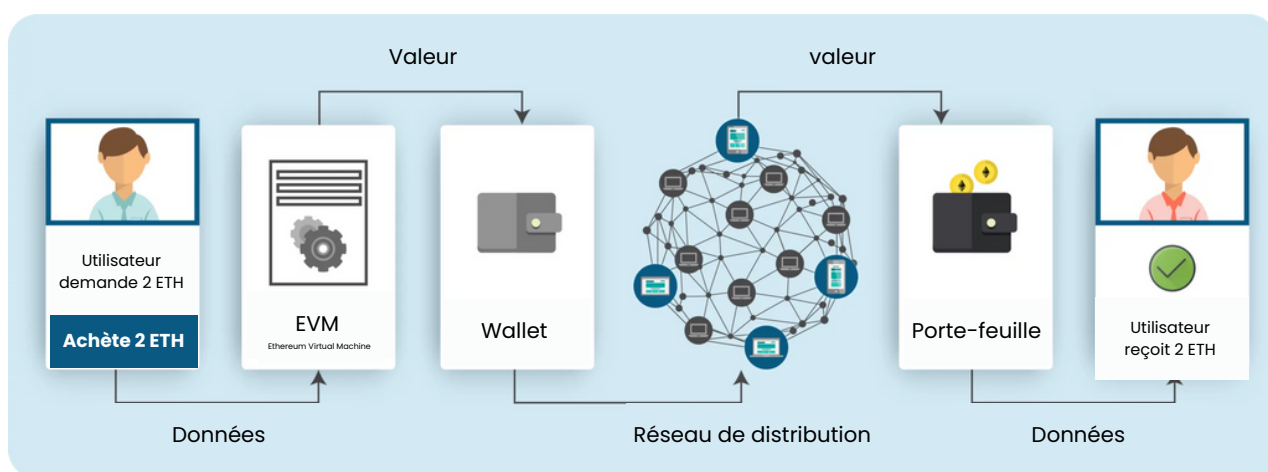


Figure 2 : Ethereum blockchain

Layer 2 scalability solution

zkEVM zk-rollup is a layer 2 construction on top of Ethereum that solves its scalability through mass transfer processing rolled into a single transaction.

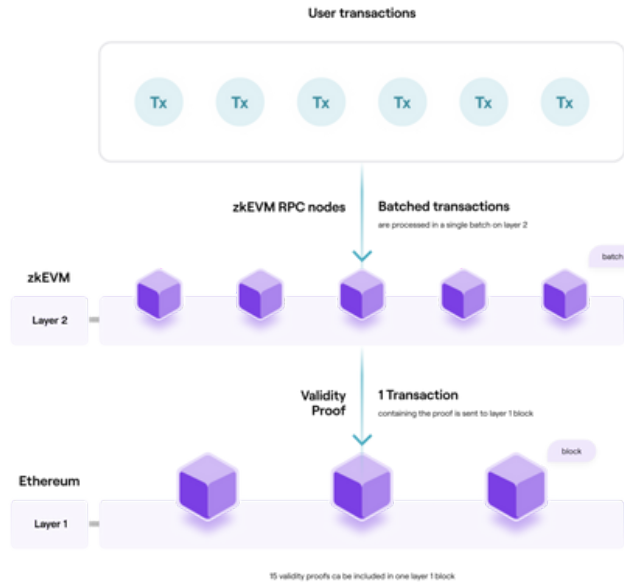


Figure 3 : sidechain Polygon description

3.6. Token Usage Schedule

The KOC token will be usable from the day of the official launch of the digital platform, which we aim to achieve at the end of the Initial Coin Offering on April 01, 2024.

3.7. How tokens are transmitted

Knowledge Process will guarantee the security of the octagy.io platform.

As for the Initial Coin offering, Knowledge Process will provide its wallet address to the buyer to execute the transaction. This transaction can then be verified on the blockchain via a blockchain explorer.

Upon reaching the subscription floor (hard cap) or at the end of the ICO, tokens can be exchanged peer to peer (peer-to-peer) and also exchangeable on cryptocurrency exchange platforms.

4. Risk Factors

Knowledge Process assessed the risks that could negatively impact its project and the KOC tokens affiliated with the project. It is crucial for Knowledge Process to implement strong security measures and regularly monitor their systems to minimize these risks.

4.1. Economic Risks

Risk of partial or total loss of the investment

Investing in digital tokens presents risks of capital loss. The invested capital is unsecured. Any investment can result in a partial or total loss of capital. The price of tokens can be subject to high volatility. It is therefore up to investors to make an informed investment decision. It is advisable to invest only a small part of your financial assets in tokens.

Exchange risk (crypto in fiat) borne by the Subscriber

Currency risk (crypto to fiat) refers to the financial uncertainty resulting from exchange rate fluctuations between digital currencies (cryptocurrencies) and fiat currencies. This risk is manifested when investors make transactions involving the conversion of cryptocurrencies into fiat currencies, or vice versa.

Risk related to the valuation of tokens

Token valuation risk refers to uncertainty and potential fluctuations in the value of the Knowledge Octagy Coin (KOC). This risk can be influenced by various factors, including market demand, the reliability and security of the Knowledge Process digital platform. Token valuation can be volatile, resulting in unpredictable losses or gains for investors and token holders.

Risk of lack of token liquidity

KOC tokens may have no value or liquidity, as they will not be exchangeable on a digital asset exchange. Subscribers may not be able to resell the tokens they have subscribed to. Knowledge Process is not and will not be responsible for the liquidity, transferability and availability of KOC tokens or its market value.

Risk related to the absence of a secondary market for the KOC

The risk associated with the absence of a secondary market relates to the difficulty or impossibility of reselling or exchanging the KOC token after its initial acquisition. If a secondary market does not exist or is underdeveloped, token holders may face problems selling, trading or realizing the value of their investments. This can also lead to low liquidity and increased price volatility for the KOC token.

4.2. Technological Risks

Risk of errors or security flaws allowing a hacking or theft of the transmitter data

The risk of errors or security breaches concerns the possibility of vulnerabilities or failures in computer systems, security protocols of the digital platform of Knowledge Process. For example, during periods of high activity, "octagy.io" may not always work properly. These vulnerabilities can be exploited by hackers or malicious actors to access, steal or manipulate sensitive data. This can cause the holders of KOC tokens to lose all or part of the value of their investment, it can damage the reputation of Knowledge Process and the project and a loss of confidence of investors and users.

Risk of loss or theft of the subscriber's private key holder

The private key is an essential element to access and manage the funds and digital assets contained in the portfolio. Knowledge Process will not store private keys and will not serve as a custodian. If this key is lost, stolen or compromised, it will be impossible to retrieve the subscriber's KOC tokens and other digital assets, resulting in a total loss to the subscriber. The Subscriber will be solely responsible for protecting their portfolio information and ensuring that they are dealing with the correct contractual address. To minimize this risk, it is recommended to backup the private key and recovery information, such as the mnemonic phrase, in several copies and keep them in safe and protected places. It is also advisable to use secure storage methods, such as hardware wallets, to reduce the likelihood of loss or theft.

Risk related to the use of the Ethereum Blockchain

It is possible that technical issues, errors, vulnerabilities or malicious attacks affect the Ethereum network, on which the KOC token runs. A malfunction or hack of the Ethereum blockchain could lead to negative consequences, including the interruption of Ethereum-related services, disruption of transactions and ERC-token exchanges²⁰, which could affect the liquidity and value of the KOC token or the possibility of loss of funds or theft of digital assets in case of successful piracy.

Risks of hacking the Knowledge Process digital platform

Knowledge Process's digital platform uses traditional web technology. In the event that a hacker manages to trap the subscription page without the knowledge of the issuer and subscribers, KOC funds could be diverted to one or more digital wallets controlled by the hacker, resulting in the irreversible loss of the KOC of the subscriber

To prevent this risk, the issuer has implemented security measures described in section "8.2 Description of cybersecurity and technical malfunction detection devices implemented", and also listed below:

- Protection against DDoS attacks.
- Real-time server health monitoring system
- Firewall blocking malicious IP addresses.
- Antivirus up to date.
- Intrusion detection (IDS) and intrusion prevention (IPS) systems to identify and block unauthorized access attempts to servers and networks.
- Up to date operating system and software.
- Daily database backups and storage on an additional server

4.3. Project Risks

Risk of failure in the launch or technical and operational development of the project

Subsequent to the Initial Coin Offering, Knowledge Process may not be able to launch the Platform as intended and described in this backgrounder due to technical or operational issues, or difficulties in establishing solid security.

Risk of substantial project changes and token rights

The development of the Knowledge Process digital platform is ongoing and may change significantly over time. Knowledge Process undertakes to comply with all specifications mentioned in this information document, but adjustments may be made for various reasons, including with respect to KOC tokens and their prerogatives.

Risk related to a lack of regular communication by the issuer on its project or on any event that may have an impact on the project

Knowledge Process will strive to provide investors with optimal communication to the extent of its possibilities. However, there is a risk of delays or other incidents in project communications. These risks can lead to uncertainty and mistrust, potentially affecting project reputation, token value and stakeholder trust. To mitigate this risk, Knowledge Process is committed to an annual review of the KOC project, sharing with all underwriters the progress, challenges and significant developments related to the project.

Risks related to the lack of visibility on the regulations applicable to the offer of tokens in all the jurisdictions in which the tokens will be offered as well as the taxation applicable to the subscribers of tokens

Taxation and accounting rules related to the offer, sale or donation of KOC tokens are subject to French law in force on the date of this information document, including the provisions of the PACTE Law. It is impossible to guarantee the consequences of a possible judicial or administrative decision, or a subsequent change in French legislation or regulations. Such a decision or modification could harm the subscribers and the value of KOC tokens. In addition, Knowledge Process declines all responsibility for the adoption of a European Union text aimed at harmonizing the legal qualification of digital assets, which could affect the current qualification of KOC tokens and their associated rights.

5. Token Offering Features

5.1. Number of tokens to be issued

The total number of KOC tokens will be limited to 800 Billion tokens

5.2. Expected amount of the issue: target amount, soft cap and hard cap

Number of KOC tokens already issued: 0 KOC

Blockchain: Polygon

Subscription limit (hard cap): €35,000,000

Subscription floor (soft cap): 500,000 €

Offer start date: 11/28/2023

Offer end date: 05/28/2024

5.3. Token Issue Pricing and Explanation of Pricing Principles

The issue price of 1 KOC token will start at €0.0025 and increase to €0.0040. The circumstances are set out in Part 5.8. Timing of the offer: chronological sequence of the offer, important stages of the offer, duration of the offer and means of publication of the results of the offer." Gas fees may be applied when converting KOC tokens to other cryptocurrencies or fiat currencies, these fees may vary depending on the time. Knowledge Process will not cover these gas costs, they will be the responsibility of the subscriber. To establish this issue price, Knowledge Process took into account the estimated value of the project and KOC tokens, based on their utilities and growth potential. A comparative study was also conducted on a sample of projects including an Initial Coin Offering, and the price was set according to the success and valuation of these projects.

5.4. Indication of possible haircuts in favour of categories of subscribers

0.75% of the tokens will be reserved exclusively for the team in charge of the project as well as for the project partners. These tokens will be distributed on the digital portfolio of each employee/partner, with the manager with the agreement of the president of Knowledge Process being free to set the amount according to the employees/partners.

5.5. Accepted currencies and digital assets and exchange parity with the token

The accepted payment methods will be Bitcoin (BTC), Ethereum (ETH), the € EUR, and the \$ USD, the Polygon (MATIC), the Binance Coin (BNB).

5.6. Allocation structure of tokens to be issued by category of holders

0,03% presale	250 000 000 tokens
1,25% ICO	10 000 000 000 tokens
90,47% dedicated for community	723 750 000 000 tokens
0,75% team and partners	6 000 000 000 tokens
7,5% on sale after platform launch	60 000 000 000 tokens

90.47% of the tokens will be exclusively dedicated to the community, and they will be distributed to all people who have created an account on the Octagy platform, depending on their activity and shared/consumed knowledge.

7.5% of tokens will be sold on the platform, up to a limit of 5 billion tokens per year for 12 years.

5.7. Terms of subscription of tokens

Subscription to the offer is available on the octagy.io page. He will find information on the development of the KOC project and will be notified when the Initial Coin Offering begins. To subscribe to the Initial Coin Offering of KOC tokens, a subscriber must have a digital wallet of tokens or wallet, compatible with ERC20. The KOC tokens will be sent to the wallet. If the subscriber does not already have a Metamask wallet or other, he will be offered to create one. MATIC tokens will also be required on the wallet to cover transaction fees. A minimum investment amount will be claimed during the 3 phases of the Offer, the minimum amount will be 150 €.

5.8. Offer schedule: chronological sequence of the offer, important stages of the offer, duration of the offer and means of publication of the results of the offer.

During the Offer, KOC tokens will be purchasable in three price phases, following a degressive discount mechanism. The first phase will run from 28/11/2023 to 28/01/2024 and 1 KOC can be purchased at a price of € 0.0025. After this deadline, the second phase will run until 28/03/2024 with a purchase price of € 0.0035. Finally, the last phase will run until 28/05/2024 and 1 KOC will be awarded a prize of €0.0040. The whole process and information will be on the octagy.io platform. The Offer will end once the 3 phases have passed, or earlier if the subscription limit is reached.

Operation	Price (€)	Cliff period	Vesting period
Presale	0.0020	6 mois	0
ICO round 1	0,0025	9 mois	6 mois
ICO round 2	0,0035		
ICO round 3	0,004		
Community distribution	0	0	0
Team, advisors and partners	0	0	12 mois
On sale	market price	0	0

5.9. Post Offer Period Information

Subsequent to the Initial Coin Offering:

- No dilution of KOC tokens is possible, neither during nor after the offer.
- The issuer cannot destroy KOC tokens.
- The issuer does not have auto-held KOC tokens as of the date of this Disclosure Statement.
- The issuer communicates annually on any element likely to have an impact on the value of KOC tokens, on its website.
- Once this offer is closed, Knowledge Process does not rule out making new offers to the token exchange public. In which case, the details of the new offer will be communicated on social networks as well as on the company's website.
- The distribution of the tokens involves a cliff, a duration during which investors do not receive any of their tokens; then a vesting, a linear calendar to distribute the tokens once the duration of the cliff is over. Details of the duration of the cliff and vesting are given in part 5.8. "Offer schedule: chronological sequence of the offer, important stages of the offer, duration of the offer and means of publication of the results of the offer."

6. Technical Procedures for Issuing Tokens

6.1. Description of technical specifications, including: description of the protocol of the shared electronic recording device, standards and standardization used.

During the Initial Coin Offering, the KOC token will be launched on the Polygon protocol. The KOC token will be deployed using the framework of an open source smart contract (ERC-20). The ERC20 protocol is a technical standard for tokens on the Ethereum blockchain. The use of the ERC20 standard allows for increased interoperability and facilitates the integration of tokens into exchanges, wallets and dApps. This token standard has established itself as the industry benchmark for token issuance, mainly due to the strength of the software and its many support tools available.

6.2. Audit of a third party performed on the computer program allowing the automatic execution of the issuance of tokens and identification elements of that third party.

The smart contract of the KOC token will be developed and reviewed internally by Yvan JOLY and a team of developers. A security audit will take place prior to the ICO.

7.Retention and return of digital funds and assets raised under the ICO

7.1. Detailed description of the procedures for collecting and managing funds and assets raised, as referred to in Article 712-6 of the AMF General Regulation

Knowledge Process has chosen to raise funds in different currencies including Euro (EUR), US Dollar (USD) and digital assets such as Bitcoin (BTC), Ethereum (ETH), Binance Coin (BNB) or Polygon (MATIC)

If a subscriber wishes to make a payment in euros or US dollars, they must do so by bank transfer. On the other hand, if the subscriber wishes to pay in digital assets, he will have to send BTC or ETH to the portfolio address below. The payment will be made after the end of the AML/CTF control.

The funds in digital assets will be transferred to an account in the COINHOUSE bank (see section 7.3. “Recipient(s) of the funds and digital assets as defined in 3° of III of Article 712-7 of the AMF General Regulation, bank account and address designed to receive and send digital assets specifically dedicated to the offer”) on behalf of our dedicated interlocutor, Julien EVANO, who collects and manages funds to ensure their monitoring and safeguarding.

7.2. Form of the system(s) for monitoring and safeguarding funds and assets retained by the issuer

The monitoring and safeguarding of funds and assets held by Knowledge Process will be kept as follows :

For the funds they will be kept by the Crédit Mutuel bank. These funds will only be used during the offer under the conditions set out in section 2.7 “Allocations of funds and digital assets collected during the offer and use of self-held tokens”

For assets they will be retained by Coinhouse Custody Services during the offer under the guidance of the asset manager

7.3. Recipient(s) of digital funds and assets as defined in 3° of the III of article 712-7 of the AM General Regulation, bank account and address designed to receive and send digital assets dedicated specifically to the offer

For payments in euros or US dollars, the company's RIB is:
Credit Mutuel Cergy Pontoise 12 Rue des Galeries 95000 Cergy
IBAN FR76 1027 8063 1800 0213 8230 137 BIC CMCIFR2A

For payments in BTC or ETH cryptocurrencies:
ETH Digital Wallet Address: 0x2dd15094c813137f8bba8be447c09f1b4a9b3c74
BTC Digital Wallet Address: bc1q4qkqqqq388wr5een9umnyeh0c5ra8py3f3artn3d

7.4. Foreign exchange risk management and the issuer's intention to convert digital assets into euros or foreign currencies.

Knowledge Process undertakes to assume the risk of conversion into fiat currencies of all digital assets collected during the financing offer of the digital platform.

7.5. Any commitment by the issuer to maintain or put in place, at the end of the offer, a system for monitoring and safeguarding the funds and assets collected as part of the offer

Knowledge Process is committed to providing regular audits and information reports for subscribers to keep them informed of the status of digital funds and assets.

7.6. Detailed description of the process of reimbursement of subscribers: generating facts and conditions, in particular in case of non-accession of the soft cap or exceeding the hard cap. Repayment terms, including funds or digital assets that will be returned and foreign exchange risk management at the time of repayment

If the soft cap, as detailed in section "5.2 Expected amount of the issue: target amount, soft cap and hard cap", is not reached, subscribers will be reimbursed for the funds and digital assets invested.

However, it should be noted that in all other cases, no right of withdrawal or refund of the investment will be granted.

In the event that the soft cap is not reached within the limit of the end of the ICO, subscribers will be reimbursed according to the following defined terms:

- For payments made in euros or US dollars, the subscriber will receive the amount of funds invested in the bank account from which he made the payment, but he will have to bear the bank transfer fees.

- For payments made in BTC or ETH, the subscriber will receive the amount of invested assets converted into euros, depending on the price of the investment date, at the portfolio address from which he made the transfer, but it will have to bear the costs of network transfer

8. Subscriber awareness, anti-money laundering and security measures put in place

8.1. Description of the subscriber awareness and anti-money laundering mechanisms put in place

All activities of KNOWLEDGE PROCESS, including its subsidiaries including OCTAGY, are covered by these anti-money laundering and anti-terrorist financing guidelines. Knowledge Process is very conscientious when it comes to underwriter identity verification (KYC) procedures and anti-money laundering (AML) measures. Its objective is to establish the basic mechanisms that entities must apply in the fight against money laundering and the financing of terrorism.

These mechanisms must comply with the following regulatory references:

Internationally:

The recommendations of the Financial Action Task Force (FATF)

United Nations International Convention on the Suppression of the Financing of Terrorism.

At European level :

- Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 amending
- Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing as well as Directives 2009/138/EC and 2013/36/EU
- Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds.
- Directive (EU) 2015/849 of the European Parliament and of the Council

In terms of French regulations :

- The Monetary and Financial Code
- Guidelines of the Prudential Supervisory Authority and Resolution

8.1.1. AML/CTF System Administrator

For the purposes of the Offer, Knowledge Process has appointed Thip PIAU as the administrator responsible for the LCB-FT system of KNOWLEDGE PROCESS. Its key responsibilities are:

- Approve the KNOWLEDGE PROCESS risk classification and communicate it to the Oversight Committee after each update.
- Validate the AML/CTF procedures of KNOWLEDGE PROCESS by ensuring that information exchange and escalation processes are in place to ensure timely and efficient transmission of information necessary for the implementation of AML/CTF obligations.
- Ensure that KNOWLEDGE PROCESS subsidiaries and branches in France and abroad establish control mechanisms to ensure compliance of their operations with local AML/CFT rules. The manager must also ensure the implementation of procedures to centralize or coordinate information on any anomalies in the implementation of AML/CTF obligations.
- Be informed of malfunctions identified by internal control systems or observed by national and foreign supervisory authorities.
- Define procedures to verify the implementation and follow-up of corrective measures to correct malfunctions, incidents and deficiencies mentioned above.
- Keep leaders and the Supervisory Committee informed of developments in the fight against money laundering and the financing of terrorism, as well as actions in this area.
- Manage the relationship with the AML/CTF KNOWLEDGE PROCESS Lead and provide reports in accordance with KNOWLEDGE PROCESS instructions and procedures.

8.1.2 Development of a Risk Classification

Risk classification is at the heart of the AML/CTF system. AML/CTF risk is not the same for all our activities. It is essential to take a risk-based approach and adjust our monitoring system to each level of risk.

The risk classification aims to identify all the risks to which the entity is exposed and assess the level of risk taking into account:

- Clients and beneficial owners;
- Distribution channels;
- Products and services;
- Of operations;
- Geographical areas (sensitive countries) or any other factor considered a risk in terms of prevention;

A risk ranking according to three levels (low, normal, high) is established at the end.

All entities must take into account the KNOWLEDGE PROCESS risk classification, and certain types of customers, product types or transaction types must be classified as high or very high risk (see Appendix: Corporate Risk Mapping). For situations classified as normal or low risk, entities must ensure that their local regulations do not impose specific supervisory measures.

The risk classification must be updated at least once a year, in particular following any internal or external event having a significant impact on the activities and clients. As for the procedures, the risk classification must be attached in the following directory: see information drive xxx (name of the entity) Procedures and risk classification Risk classification. In addition, entities that have access to our ERP disseminate their mapping on the ERP by adding the LCB-FT KNOWLEDGE PROCESS function to the list of readers.

Low risk customer

Simplified due diligence measures can be applied depending on the type of customer, distribution channels, products or services (see local regulations).

As such, French regulations allow simplified due diligence measures for financial transactions amounting to €1,000 provided that transactions are carried out via a bank account opened in the customer's name, domiciled with a body established in a Member State of the European Union or in a State party to the Agreement on the European Economic Area which is subject to obligations identical to those of due diligence.

High risk clients

As part of the risk-based approach, it is imperative to adapt monitoring measures according to the nature and degree of the risk identified. Therefore, for high-risk situations, it is essential to implement enhanced surveillance measures.

Situations classified as high risk include:

1. Politically Exposed Persons (EPP)
2. Customers residing in a country on the list of sensitive countries
3. Clients subject to a statement of suspicion
4. Customers require specific temporary monitoring.

1. Identification of Politically Exposed Persons (PEP)

According to the Fourth Directive, a PEP is:

- A person who holds or has held a significant public position, for example:
 1. Heads of State, Government, Ministers, Deputy Ministers and Secretaries of State
- Parliamentarians or members of similar legislatures
- Members of the governing bodies of political parties
- Members of supreme courts, constitutional courts or other high-level courts whose decisions cannot be challenged, except in exceptional circumstances
- Members of the courts of auditors or of the councils or boards of directors of central banks
- Ambassadors, chargé d'affaires and senior military officers
- Members of the administrative, management or supervisory bodies of public undertakings
- Directors, deputy directors and board members of an international organization, or equivalent

A “family member” of a PEP:

- Spouse or a person considered equivalent to a spouse of a PEP
- Children and their spouses, or persons considered equivalent to a spouse, of a PEP

Parents of a PEP

- Persons known to be the beneficial owners of an entity or legal entity in connection with a PEP, or having a close business relationship with such a person
- Natural persons who are the sole beneficial owners of an entity or legal entity known to have been created de facto for a PEP
- People known to be closely associated with PEP

For PEPs, enhanced monitoring measures are required, such as:

- The implementation of appropriate procedures to determine whether the customer is a PEP or becomes a PEP during the commercial relationship
- The authorization of a member of the board of directors or a person authorized for this purpose by the board of directors to establish a commercial relationship
- The search for the origin of the assets and funds involved in the commercial relationship or transaction
- Enhanced control of the business relationship on an ongoing basis.

2. Clients residing in a red-listed country

In assessing sensitive countries, entities must take into account the list established by the FATF. FATF identifies jurisdictions with anti-money laundering and anti-terrorism financing (AML/CFT) measures are weak in two FATF public documents that are published three times a year. A control system must be established to identify tax-resident clients in these countries, and their transactions must be tracked. These transactions must be controlled against limits set for cash transactions and other types of transactions.

3. Clients reported as suspicious

When a client has been reported to a Financial Intelligence Unit, transaction tracking must be in place. We recommend tracking the following transactions:

- Transactions from a threshold defined by the entity;
- Transactions from a threshold defined by the entity when the report was sent to the judicial authorities;

These customers are designated by the code "Customers at risk of money laundering".

Codes will be specifically annotated for transactions to monitor for clients that have been reported to the FIU; and for transactions to monitor for clients that have been reported to judicial authorities.

4. Customers requiring special temporary vigilance

These are clients whose transaction has been the subject of an in-depth analysis, a request for information from the judicial authorities and/or the FIU as part of the fight against money laundering or terrorist financing.

These customers must be specifically coded in the information system (IS) to monitor their operations. We recommend monitoring the transactions carried out by these customers (whose threshold will be defined by the entity).

These clients are coded as "AML-Client at risk of money laundering – AML requisition, right of communication, supervision" at the initiative of the head of the entity in contact with the client or the local head of AML-CTF. Only the latter can anticipate this risk. This generates a SP 363 for the operations to be analyzed.

8.1.3. Controls and security measures applied

Knowledge of Underwriters (KYC):

Subscribers will be required to provide verifiable personal information such as name, address, date of birth, as well as other identifying information. We will perform checks to validate the identity of policyholders, including requesting official identification documents such as an ID card, passport or driver's license. Information provided by subscribers will be verified using data verification tools and external databases to ensure accuracy. We will process the personal data of subscribers in accordance with applicable data protection laws.

Anti-Money Laundering (AML):

Knowledge Process has procedures in place to detect and prevent money laundering and terrorist financing activities. We will analyze transactions in detail and monitor patterns of behaviour that may be suspicious. We will use advanced tools and technologies, such as fraud detection software and artificial intelligence, to identify illegal activities. We will work closely with competent authorities and regulators to report suspicious activity and cooperate in investigations, if necessary.

Through these KYC and AML mechanisms, we guarantee the legitimacy of policyholders, strengthen investor confidence and prevent risks related to money laundering and terrorist financing. We are committed to the highest standards of regulatory compliance and security as part of our ICO.

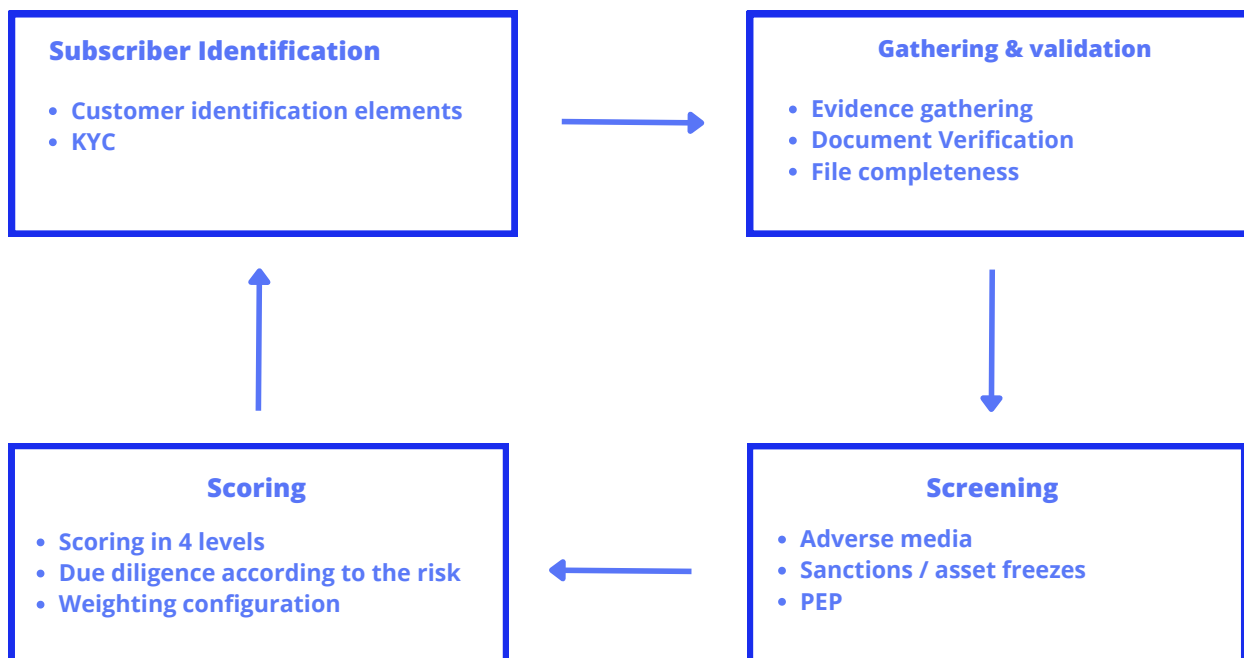
All new AML-CTF employees must receive training shortly after their arrival in the company, either during onboarding or during specific AML-CTF training. A training program must be developed to renew employee knowledge. This program aims at an annual update of knowledge on AML/CTF, in accordance with the KNOWLEDGE PROCESS standard.

A review of the training program is performed in the tasks of the CINTMT LCB (LCB 01-02). Training materials should be included as much as possible, as well as a report presenting the participation rate.

Training should provide employees with the tools to identify customers and transactions at risk as early as possible. This training must allow each employee to understand the internal procedures related to the AML/CTF, including detailing the requirements for customer identification and verification of the data obtained, setting out data confidentiality obligations, outlining transactions that may be related to money laundering and terrorist financing (and how to deal with them when they arise), and setting out the procedure for reporting to the relevant bodies.

Here is a detailed description of the mechanisms that will be implemented from the creation of the platform

Process KYC / LCB FT



Identification and verification of the subscriber's identity

For individuals, the identification of the client and the verification of his identity must be made from a valid official document with a photo. A copy of the document must be kept and must contain the following information (to be confirmed according to local regulatory specifications): surname; given names; date and place of birth; type of identity document; number, date and place of issue; name of the issuing authority.

For legal entities, a document dated less than three months containing, among other things, the name, legal form, the address of the registered office, and the identity of the directors must accompany the account opening procedure. It must be completed by the declaration of beneficial owners in the national registers where required by local regulations.

The collection and analysis of information

Each KNOWLEDGE PROCESS entity collects and analyses the information retrieved. This analysis must lead in particular to an assessment of the future mode of operation of the relationship which will serve, where appropriate, to detect transactions inconsistent or unusual.

Screening

The next step is to perform due diligence checks for all Offer Underwriters. These checks ensure that the client's behaviour and transactions are consistent with their expected risk profile. Knowledge Process will monitor customer activities over time to detect any transaction or suspicious behavior that may indicate potential financial crimes. Filtering using databases provided by partners (see details in 8.1.4. Technical implementation of controls) be operated to verify whether the subscriber is on a list of persons or entities sanctioned by governments or international organizations; or if the subscriber is a politically exposed person who may be at higher risk of committing financial crimes because of their position or influence.

Scoring

According to the analysis, the subscriber is assigned a risk rating that can vary in 4 levels, very low risk; low; high; very high. Underwriters with low risk ratings are considered less likely to engage in money laundering activity, while those with high risk ratings are considered more likely to engage in suspicious activity. This risk rating is established according to specific criteria; in coordination with our partner LCB/FT ComplyAdvantage.

8.1.4. Technical Implementation of Controls

To enable efficient and secure implementation of AML/CFT control procedures, the company has entered into a partnership with **Onfido**, a company headquartered in London, UK. **Onfido** was responsible for providing assistance and advice on structuring and implementation (including initial implementation, employee training and review of AML/CFT processes)

In order to enable an efficient and secure implementation of AML/CTF control procedures, the company has entered into a partnership with **Talium**, a company whose head office is located at 56 Av. Jean Jaurès, 92290 Châtenay-Malabry. **Talium** offers a white label SaaS solution for intermediaries, allowing the establishment of a marketplace. Talium is a technological integrator specialized in digital transformation projects with blockchain and is the publisher of the Platform. Talium will perform services of creation and registration of Tokens on a blockchain. Talium was responsible for providing assistance and advice on the structuring and full implementation of the Offer (API technology supply contract, secure payment method installation via payment service providers, KYC Provider via Onfido partner, smart contract, vesting and cliff of tokens).

8.2. Description of the cyber security and technical malfunction detection devices put in place

The platform used to perform the KYC integration process is hosted by a third party, called **Talium**. **Talium** has established a series of security measures which are described below.

1. Firewall: an advanced firewall that monitors and controls incoming and outgoing network traffic. It blocks unauthorized intrusions and malicious access attempts.

2. Authentication protocols: Ensures that only authorized users can access the platform. This includes the use of strong passwords, additional security measures such as two-factor authentication, and secure management of access keys.

3. Real-time monitoring: a real-time monitoring system to detect suspicious or abnormal activity on the platform. This allows us to quickly identify any intrusion or unauthorized access attempts and take the necessary steps to remedy them.

4. Password Management Policy: A strict password management policy requiring users to choose strong passwords and update them regularly.

5. Regular security audits: Security audits will be conducted by Talium. Audits will be conducted to identify potential vulnerabilities and ensure that our infrastructure and systems are up to date in terms of security patches. This allows us to maintain a high level of security and prevent potential attacks. The Comprehensive Security Audit (with scenario detection and attack paths) will take place twice a year for local networks and web servers. Continuous training in cybersecurity and good practice will take place for the entire team, with testing and testing in real condition of the acquired

Here is an example of troubleshooting and troubleshooting procedures

Upstream: Manage redundancy of IT systems, coupled with preventive maintenance to avoid detecting failures before they occur

In case of malfunction: Identify the specific problem or malfunction that occurs in the computer system.

Recording the malfunction: Document the malfunction in detail, noting the symptoms, errors encountered, and steps that led to the problem. This is to provide accurate information when solving the problem.

Cause Analysis: Perform a thorough analysis to determine the underlying cause of the malfunction. This may involve testing, diagnosing and reviewing error logs to identify contributing factors.

Prioritization: Rank the dysfunction based on its impact and urgency. This will determine the order of problem resolution.

Troubleshooting: Identify and implement the necessary corrective actions to resolve the malfunction. This may involve actions such as troubleshooting, repairing, configuring, or updating system components.

Testing and verification: Once the problem has been resolved, perform tests to ensure that the malfunction has been successfully resolved. Check if the system is working properly and if performance is restored.

Documentation and follow-up: Document all steps taken to resolve the malfunction. This will serve as a future reference for similar problems. Also follow up to ensure that the malfunction does not recur and that the solution implemented is effective.

9.Applicable law and competent courts

9.1. Description of the law applicable to the issuer

The applicable law is French law.

9.2. Indication of competent courts in case of dispute

In case of dispute, only the courts of Cergy-Pontoise, FRANCE will be competent.

9.3. Description of the tax regime applicable to the holding of tokens in France for subscribers

It is the responsibility of all subscribers, regardless of their country of residence, to respect the tax rules in force in their respective country.

The following information is provided for information purposes and presents the main tax consequences for subscribers residing in France in connection with the subscription and sale of digital tokens. However, this information does not purport to be an exhaustive analysis or a complete list of all potential tax effects related to the subscription and sale of tokens for each subscriber.

Please note that the information below is subject to change. These changes could be retroactive and impact the tax consequences described below.

Individuals or non-commercial companies domiciled or established in France must declare, each year, at the same time as their income or income tax return, the references of the digital asset accounts they hold abroad.

It is recommended that KOC subscribers consult with their tax advisors to determine the tax consequences of buying and selling tokens based on their particular circumstances.

Since the KOC is used as a means of payment and as a means of exchange, the winnings made on the sale of tokens are submitted as follows:

- Corporation:

Capital gains realized by companies resident in France would be subject to corporate tax (IS) or income tax according to the statutes of the company. The Accounting Standards Authority prescribes utility tokens as intangible assets, with accounting for depreciation and/or depreciation, if applicable, if the company wishes to use the service. Otherwise, these tokens are recorded in account 5202 "Tokens held" and are the subject of an evaluation at the close, the difference being the subject of an accounting treatment comparable to the accounting treatment applied to receivables and debts in foreign currencies.

Thus, in accordance with Article 150 VH bis of the General Tax Code, the total capital gain realized in the year is taxable if the total of the disposals is greater than 305 euros. The earnings are then subject to the single lump sum levy: they are taxed at an overall rate of 30%, or 12.8% for income tax and 17.2% for social security contributions.

- Natural person resident in France:

Capital gains realized by a French resident natural person are subject to the taxation of non-commercial profits (NBC).

10. Certification of Responsible Persons

We, Thip PIAU, President of Knowledge Process, and Yvan JOLY, President of OCTAGY, hereby certify, after taking all reasonable steps to this effect, that, to our knowledge, the information contained in the disclosure statement is accurate and there are no omissions that could make it misleading.

Done at Cergy, Octobre 6, 2023

GLOSSARY

Blockchain: A blockchain is a register, a large database that has the particularity of being shared simultaneously with all its users, all equally holders of this register, and who also all have the ability to register data, according to specific rules set by a very secure computer protocol thanks to cryptography.

Cloud Computing: Cloud computing is the provision of computer services (such as software, databases, servers, and networks) over the Internet. This means that end users can access software and applications no matter where they are.

Decentralised finance ecosystem: The decentralised finance ecosystem (challenge) refers to stablecoins, cryptocurrencies, decentralised exchanges, money markets and other financial products and services created using smart contracts and live in blockchain environments.

Initial Coin Offering (ICO): funding mechanism used by Knowledge Process for the KOC project, in which the company will issue and sell KOC digital tokens to the public. Investors buy these tokens in exchange for fiat or crypto currencies, to support the development of the project.

KYC process: the KYC (Know Your Customer) process is the procedure that companies carry out to verify the identity of their customers in accordance with legal requirements and regulations in force.

PEP: Persons who exercise, or have ceased to exercise for less than a year, political, judicial or administrative functions on behalf of France, a foreign state or an international organization, as well as their relatives. Politically exposed persons (PEPs) are persons who are considered, at the international level¹, to be exposed to “higher risks” of money laundering.

Sidechains: unique blockchain that are linked to the main Ethereum blockchain and are effective in supporting many decentralized (challenge) finance protocols available in Ethereum.

Smart contract: It is an agreement between several parties instituted in the form of computer code, kept in a public database. In this way, it cannot be changed. When the conditions are met, it makes it possible to carry out transactions automatically, without resorting to a trusted third party.

GLOSSARY

Subscriber: investor who buys KOC tokens issued by Knowledge Process during the ICO phase of his project,. The subscribers thus support the project by providing funds in exchange for tokens, in the hope that they will increase in value.

Reskilling: process of reorienting employees by teaching them new skills, often in a field different from their current job. This may be necessary due to structural changes, automation or changing labour market needs. Reskilling allows employees to adapt to these changes and remain employable by acquiring relevant skills for new roles or industries.

Upskilling: the process of improving the existing skills of an employee or group of employees by providing them with additional training or instruction. The objective is to increase the added value and productivity of employees, helping them to master new techniques, technologies or knowledge in their current field of work.

Vesting: The vesting represents a process defined before the launch of a project and aimed at blocking investors' tokens over a defined period. The vesting affects the evolution of the price of the cryptocurrency