



Paytech & Fintech specialized  
Industry applications innovator!

OTC:SMKG an OTC Markets Co. 1 844-843-7296 | [www.smartcardmarketingsystems.com](http://www.smartcardmarketingsystems.com)



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## *History*

Since 2014 the company has set out to develop a suite of specialized industry applications for the Payments and Financial Services markets with more than \$3m USD invested in 14 proprietary Cloud & Mobility applications.

# The Payment landscape has changed

The introduction of Smartphones, then Multi-OS APPs market followed by Social-media created a whole new dynamic for companies to enter the marketplace. We understand the architecture and layers of complexity needed to develop and commercialize applications with a strategy to meet the needs of Banks, Telecoms, Gov't & Global Enterprises.

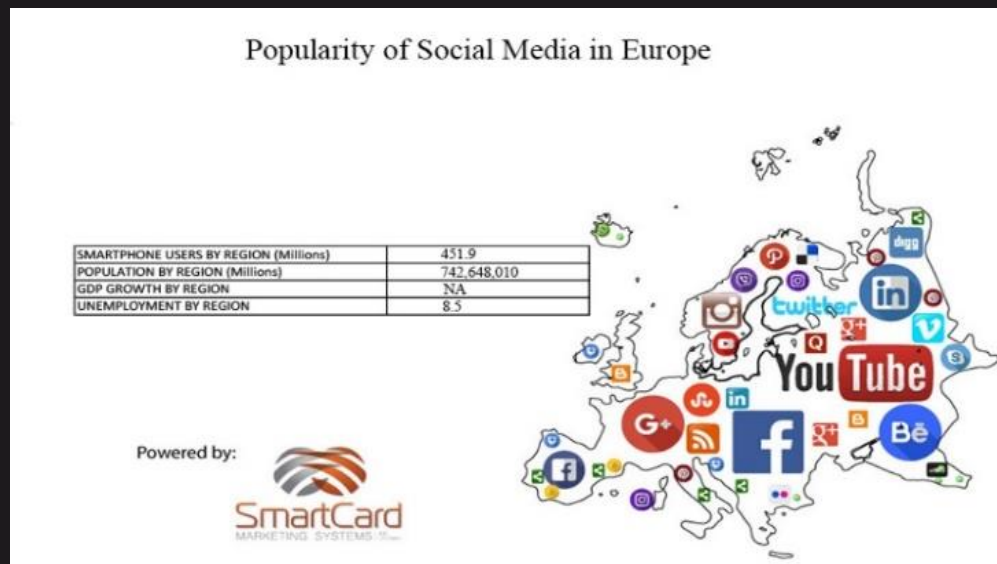
CEO Massimo Barone December 2019



# The Smartphone is King!

The number of smartphone users is forecast to grow from 2.1 billion in 2016 to around 2.5 billion in 2019, with smartphone penetration rates increasing as well. Just over 36 percent of the world's population is projected to use a smartphone by 2018, up from about 10 percent in 2011. By statista

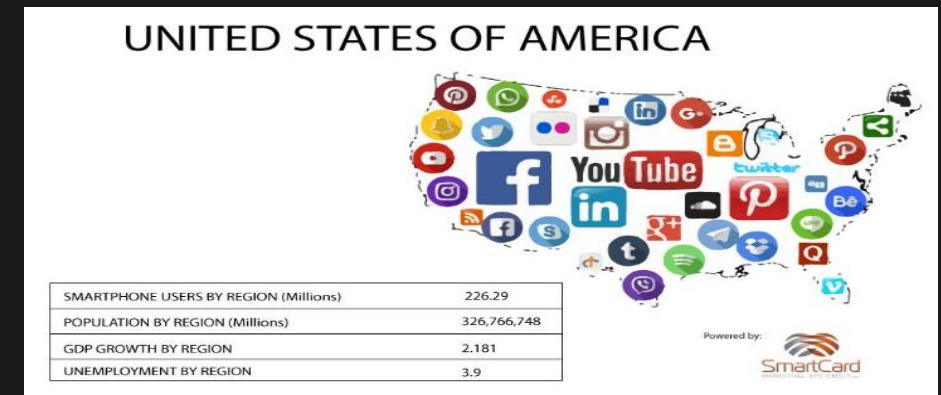
<https://www.statista.com/statistics/330695/number-of-smartphone-users-worldwide/>



The new 2018 Global Digital suite of reports from We Are Social and Hootsuite reveals that there are now more than 4 billion people around the world using the internet.

Well over half of the world's population is now online, with the latest data showing that nearly *a quarter of a billion* new users came online for the first time in 2017. Africa has seen the fastest growth rates, with the number of internet users across the continent increasing by more than 20 percent year-on-year.

<https://wearesocial.com/blog/2018/01/global-digital-report-2018>



# THE INDUSTRY OVERVIEW by SmartCard Marketing Systems Inc. (OTC:SMKG)

For over 30 years the industry has been dominated by companies who had a stronghold providing Financial institutions with core banking and processing platforms. Their software architecture has evolved slowly to expand and accept EMV,NFC & POS peripherals from the same top 5 manufacturers. This last decade how it quickly morphed into hundreds of new MPOS peripheral providers for EMV-MPOS, QR code scanners & further expanding to Smart POS's on Android & IOS operating systems allowing for semi-integrated applications connecting by Bluetooth, Wi-fi & SIMS.

The company strategy is to allow for seamless integration with EMV MPOS, EPOS, Ecommerce & semi-integrated solutions for instant merchant deployment regardless the size or scale of the client. We work



# Introduction

We have a methodical approach to the Business Applications & Payments acceptance Industries. Our proprietary business applications are developed as a Cloud and SAAS model for Web & Mobility, offering flexibility, security and scalability to our customers.

The company's applications are licensed as white-label solutions to customers and partners to accelerate commercial deployment.

We develop intuitive process wire frames for businesses with integrated payment networks and embedded third party tools to expediate the go-to-market. This merchant boarding strategy allows for easy adoption and ready-to-market products.

Furthermore, we seek out vendors with unique technologies and seamlessly integrate their products as part of a pay-per-use model by tier embedded within our applications. This strategy amplifies both merchant and customer engagement while increasing revenues for all parties.

\*We believe that API's are the backbone of our strategy.

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# *Smart Business Solutions*

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To develop Cloud and Mobility applications as specialized industry wireframes ready to deploy.= and enabling ecosystems of merchants and customers to engage in frictionless best of breadth processing using intelligent and trending technologies.

All of SmartCard Marketing Systems Inc wireframes are proprietary. The company has more than 30 vendor utility plug-ins to enhance the customer experience.





*Target  
Industries  
Over \$40B in  
opportunity*

1. Banking & Insurance
2. Retail & Omnichannel
3. Digital Workforce Transformation
4. Food Services
5. Ride Booking & Tracking
6. Travel & Hospitality

Our solutions include Payments with QR Wallet, Remote Deposit Capture, Blockchain, EKYC by Video, E-commerce, Events Management, Tracking, Documents Vaulting, Tokenization & Card Issuing management.

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# *Business Operations*

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The company is in a transformational state from local operations office to working through office networks with partners to monetize on global clients and growth.

- office in Canada servicing North America
- Subsidiary Office in Mumbai, India
- Partner Office in Makati, Philippines
- Local development, sales and support
- Key Managing Partners by Demographic Region
- Outsourced Development teams (BPO)



# 1) *Financial Model – Key Factors*

We license our technology as a “Brand As Your Own” offering to meet clients deployment requirements

- Integrated seamless applications with their issuing, acquiring, processing payments and services
- Allowing customers to co-host the solution with support services and security monitoring
- Commissions from 3<sup>rd</sup> party utility plug-ins
- API's & Sandbox planning which is fundamental to growth!

Generating fee's from licensing, activations of both merchants and members, fee's from transactions processing and activity monitoring

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## 2) *Financial Model – Key Factors*

We license our technology to Partners as a Fintech Model to capture growth and equity

- New utility technologies
- Trending plug-ins
- First to market specific industry leaders
- API's & Sandbox planning which is fundamental to growth!

Generating fee's from licensing, activations of both merchants and members, fee's from transactions processing and activity monitoring

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# *Our Tech Suite of Industry Applications (2019)*



Provide our clients and partners with flexible scalable and customizable choices!

# *Financial Solutions*



- Digital ID KEY issuing
- Permission Based Blockchain
- E-KYC By video with FR & OCR
- Smart-Contracts
- Tokenized & QR transactions processing



- Remote Deposit Capture
- Brand & Treasury Client Remote Hosting
- Image Archive & Quality approval
- Secure Host Archive
- Multi-Peripheral Scanner Options



- Lead and Investigations bookmarking
- E-KYC by Video and dynamic form client opt-in
- Digital profile verification for leads generation and professionalism management
- Scoring for underwriting clients



## Retail & Omnichannel

The Genorocity platform is a Retail Multi-tenant “**Merchant EPOS**” with Consumer “**QR Wallet**”. Enabling merchants and consumers with both Web & Mobile couponing, rewards, incentives, payment acceptance, card management and social media publishing.

*All enhanced with Proximity, Beacon & Frequency Emitting technology.*

# *Digital Workforce – Analytics*



A digital transformation solution for SME's & Large Enterprises with public and private mode integrity

- Document Vault with Notifications Solution
- Secure Vault for audit periods
- Directory & Department management
- Sales & Marketing Book management
- Articles, Survey, & Bulletin publishing
- Project Timeline Indexing and Visual charts
- Communications & Messaging & more!



A new transformation solution for the digital workforce and job seeker!

- Digital Hiring conversion
- Merchant and Trade QR stickers for brick and mortar Help Wanted signage.
- Job Seeker App with CV an profile to scan both brick and mortar and online community
- HR interview request communications



# *Food Services*



A Menu & Catering booking solution for Banquets and Conventions Centers

- Reservations and Bookings
- Create Event Rooms
- Menu Setup
- Staff planning
- Messaging and notifications
- Web portal



An Pre-Ordering solution for Commuter Transporters offering Pre-order and in-transit food services with E-commerce

- Reservations and Bookings
- Menu Setup
- Staff planning
- Employee Sales Tracking
- Passenger notifications

# *Events & Leads Management*



An Events and Tradeshow ticketing solution with turn-key setup for events, conferences, sponsors and registrations with ticketing solutions, including Mobile apps for exhibitors and organizer for operations control with messaging.



A multiplex ecommerce solution for Events lead generation, Ecommerce with specialized targeted carts and Scan Prize Campaign platforms form Retail, MLM, Affiliate and marketing service providers.

# *Ride Booking & Tracking*



The Onroute.tech platform provides a web portal and mobile tracking app for both driver and customer.

- Independent Business Registration
- Booking
- Marketplace for Customer Bids
- Real-time tracking
- Dispatch car, courier or driver
- Client dashboard and ID
- Business profile and fleet tracking

## *Cross-border & RMB*

The Axepay platform is a powerful gateway with FX trading and settlement in real-time with Cross-border acceptance of RMB & China Union Pay.

- Ecommerce
- E-Billing
- Digital Contracts Approval with PBOC
- FX in 40 Currencies and 200 Countries
- KYC of China Individual and businesses



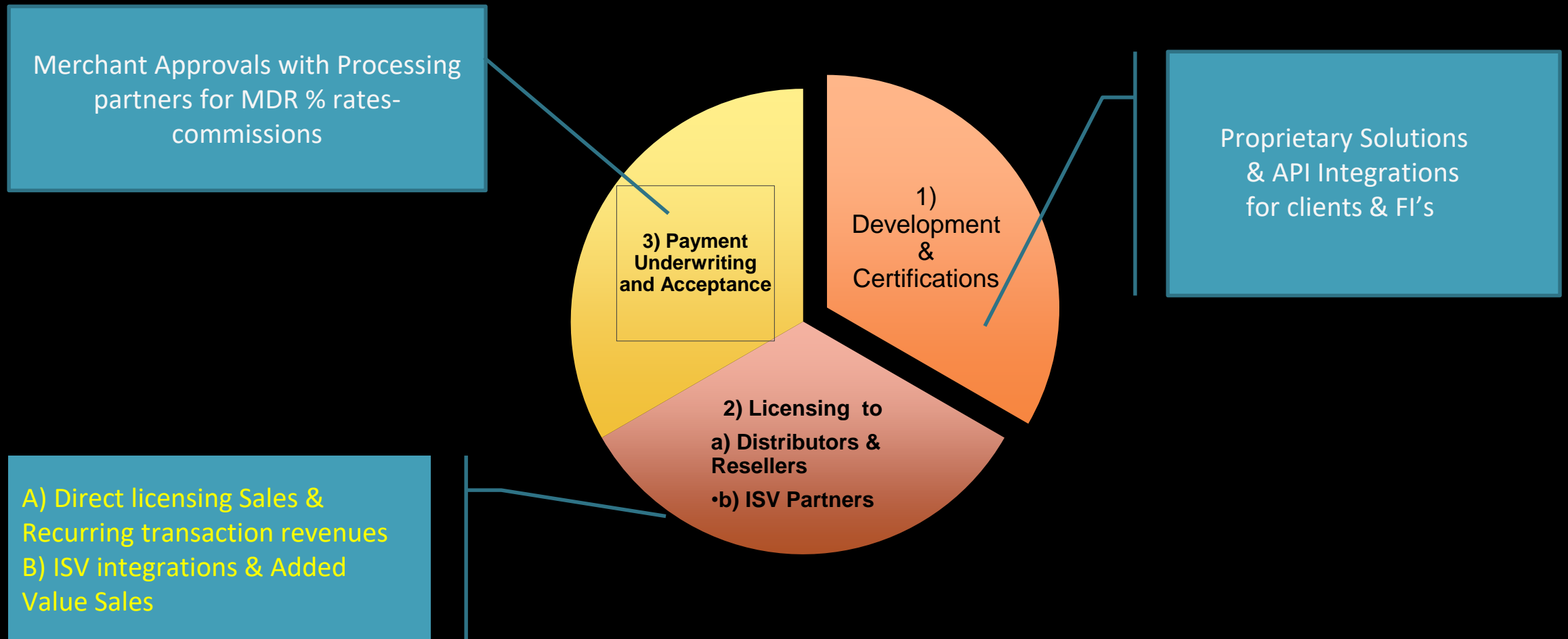
# Our Applications Marketplace

*Sales,  
Training  
& Support*

*Emphasispay.com*

Our very own proprietary CRM & CSM solution center.

- Products and Services Portal
- Marketing
- Partner Portal
- Client Prospect forms
- Webinar s / Training / Maintenance & Support
- Messaging and Portal Marketing



# Defining Lines of Business



# *Satellite Partners Network*

The payment and financial industry has always been driven by partners/resellers and advisors. We have developed a strategy modelling existing sales opportunities to grow exponentially.

- A reseller network for Partners
- Easier access to global markets
- Reaching FI's & Global Enterprises through trusted relationships

We offer partners a Referral or Partnership model with different tier levels of compensation derived by commissions on transaction volumes

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# *Marketing & Branding*

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The company focuses on a 3 facet marketing and branding approach. We have a unique branding method of our technology in live production mode showcasing the technology as operating solutions.

How we do it!

- Social Media targeting and sponsored ads by technology type and industry segment
- Events and trade shows by Industry
- Corporate advertising through Investor Relations



# Positioning the Company

We have established ourselves with clients as **Middleware** and **Front-end** solutions providing for their Retail Merchants and Enterprises. The payment industry has become more open through hybrid type payment schemes but it's our role to integrate these alternative payment options into our business process platforms. This facilitates a larger **client payment acceptance**. **There are truly now two parallel paths for payments;**

**1) Open-Loop and 2) Closed-Loop. We service both.**

***Note:**\* Our applications are developed to manage the following when taking a payment request for Card present and Card not-present; EMV, MSR, QR, Tokenization, FX or DCC, BIN or Card Issuer routing & Cryptocurrency processing. Furthermore, NFC and QR codes are leading the way. The largest by far because of Population and number of active cards is now **China Union Pay** which surpassed **Visa** in 2014.*





# *Fintech Partnerships with Startups*

SmartCard Marketing Systems Inc. (OTC:SMKG) is uniquely positioned to succeed in the Fintech & Paytech Industry. The company's portfolio investment in technology wireframes makes it significantly easy to partner with Start-ups and Global Enterprises wanting to accelerate their deployment objectives, drastically reduce go-to-market times and minimize or eliminate CAPEX.



Opportunity



Evaluation



Strategy

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# *Timeline of Development Milestones*

2014	Startup Genorocity .com
2015	Check21SAAS
2016	Mtickets.events, Axepay & Onroute.tech
2017	Articu8te, ljobs.shop , QR.Guru & Mytravel.menu
2018	Granularchain, Menu.events & Profilr.social
2019	Emphasispay.com & Distributer.email

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# *Executive Summary*

The company SmartCard Marketing Systems Inc (OTC:SMKG) has invested significant capital and resources into product development by focusing on specialized industry wireframes for turn-key deployments shortening time-to-market and limiting CAPEX exposure for clients, which allows for SME's & Large to be targeted.

The growth of the company will come from licensing the technology to larger Industry Corporations with a superior sales force and established client networks.

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