



OTC: SMKG



PayTech, FinTech & BlockChain Innovator in
E-Commerce, Cloud & Mobility Applications!



Top 3 - 5G
Hackathon - IDRBT
India 2021



Top 3 PayTech
Singapore '2017



Best in Fintech
2018



Top 3 VISA
FINTECH India 2020





At SMKG, we have developed an Agnostic portfolio of Fintech and Paytech Applications with business intelligence to Activate and Accelerate Financial Institutions and Enterprises

Our objective is to enable their multi-tenant merchants and consumers portfolio with marketplace applications and interoperability with industry leading vendors to Activate their deployments.

We are not aiming at disrupting but rather Creating new “Unicorns” in the industry globally!

Best Regards,

*Massimo Barone
CEO & Founder
SmartCard Marketing Systems Inc (OTCQB: SMKG)*

ACCELERATOR AND ACTIVATOR

Opportunity & Challenges:

The move to digital has been accelerated by Covid19 on a global level. We have learned that we can be completely disconnected from Financial Transactions, Face-to-Face meetings, Events & Shopping Experiences. The simplest of tasks has been altered altogether. Ex. In branch banking, Grocery Shopping & Traveling.

- Compliance with Onboarding Individuals & Businesses
- Global Security concerns at all time high - cause of increase in online Transactions
- FX Transactions & Cross-border transaction at more risk today

(Ongoing Lockdowns, Uncertainty accesses to the Govt. offices creates a very difficult scenario for companies & individuals to complete required regulatory mandates)

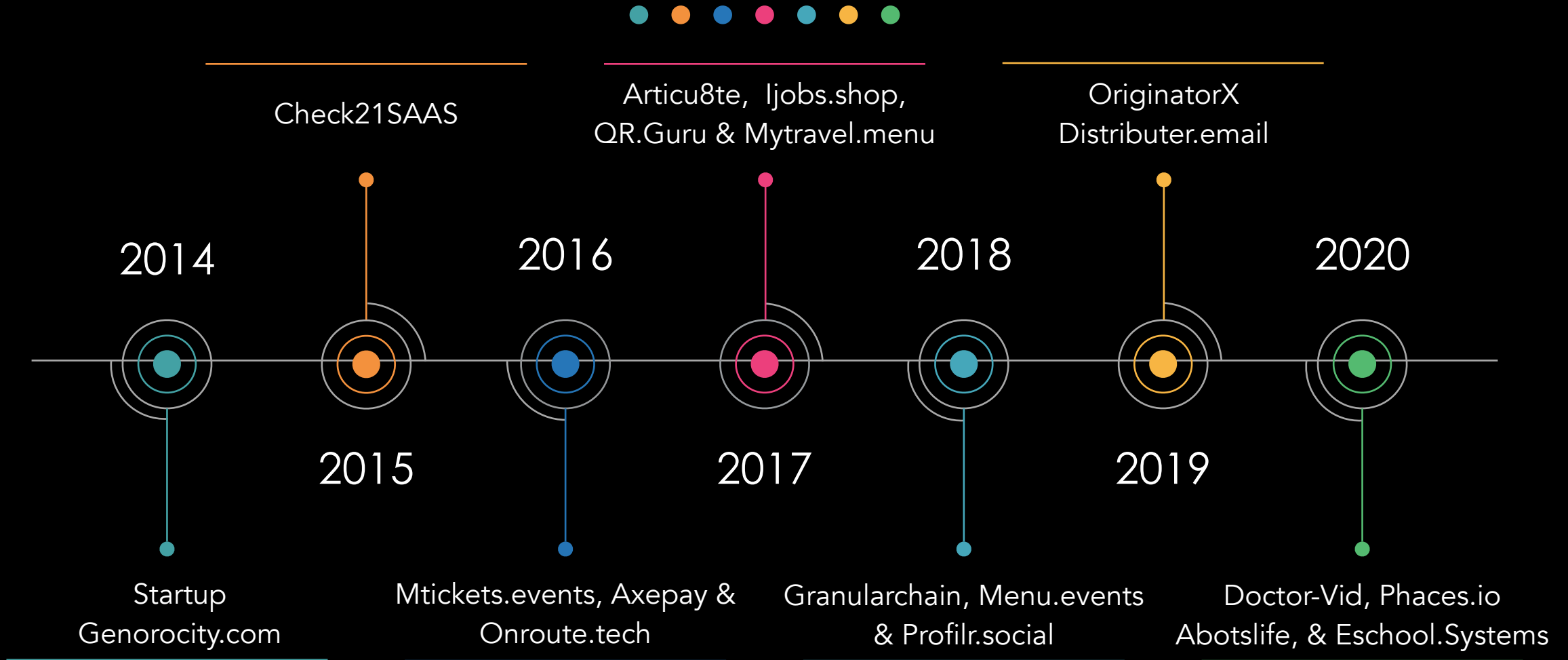
Echo effect:

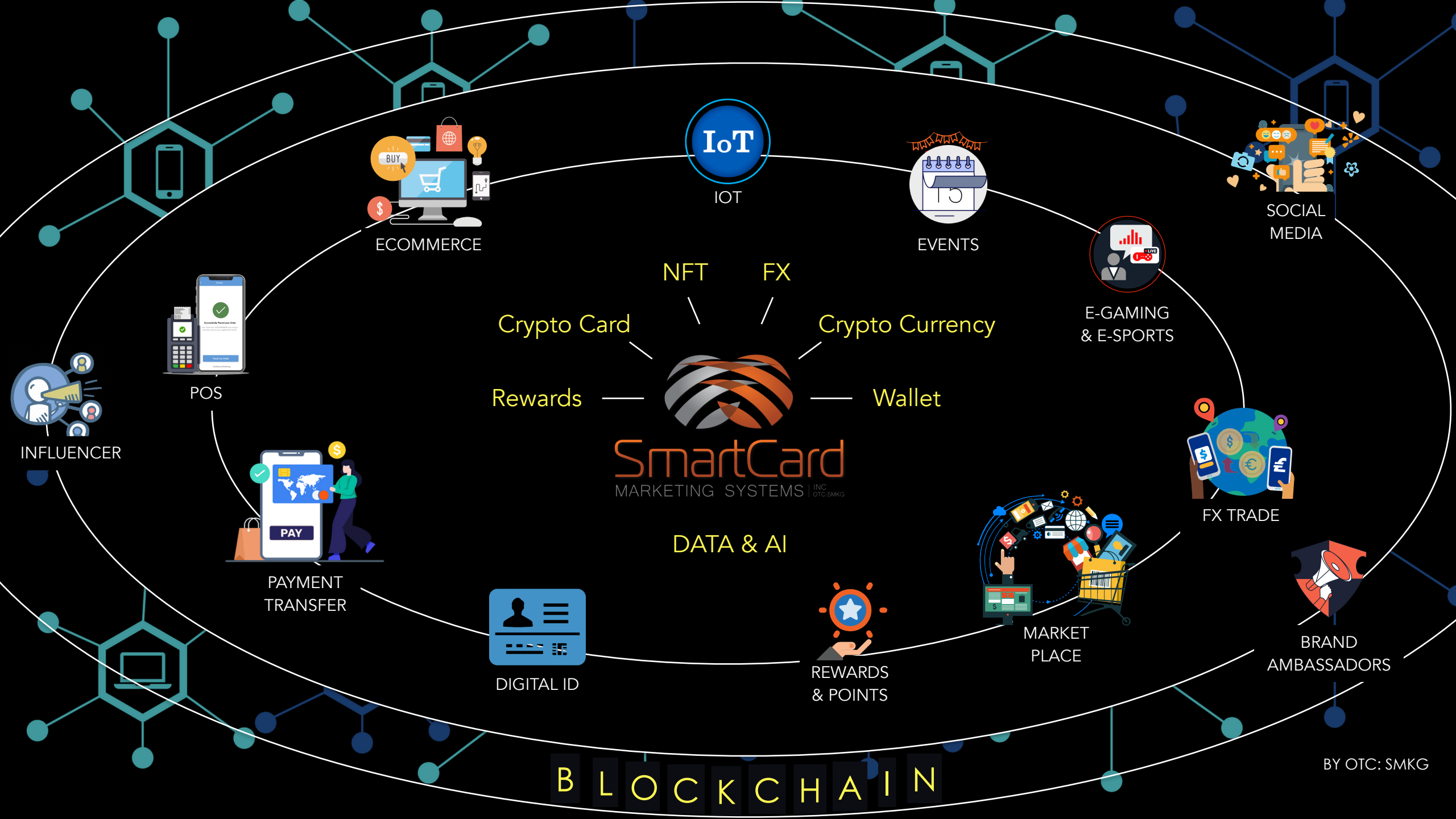
Digitization of Debt, Equity & Assets is being completely disrupted by Blockchain, Tokenization, NFT, Crypto cards wallet & new methods of engagement. Treasury & Regulatory Compliance needs enhanced tools & cyber security driving Digital IDs required for the Onboarding & Transaction experience.

Digital Transformation in Fintech & Paytech:

SMKG accelerates Digitization & Virtualization with the largest & most scalable proprietary portfolio of business intelligent solutions to fast-track deployment, minimize CAPEX, & offers best-in-breadth for E-Commerce, Cloud & Mobility applications encapsulating Cyber Security.

Since 2014 the company has set out to develop a suite of specialized industry cloud and mobility applications for the Payments and Financial Services markets, with more than **\$3m USD invested** and **\$5.2 Million Paid up capital** in 16 proprietary Cloud & Mobility applications by 2021.





IoT

IOT



E-COMMERCE



EVENTS



SOCIAL MEDIA



E-GAMING & E-SPORTS

NFT

FX

Crypto Card

Crypto Currency

Rewards

Wallet

SmartCard
MARKETING SYSTEMS INC
OTC:SMKG

DATA & AI



FX TRADE



BRAND AMBASSADORS



MARKET PLACE



REWARDS & POINTS



DIGITAL ID



PAYMENT TRANSFER



POS



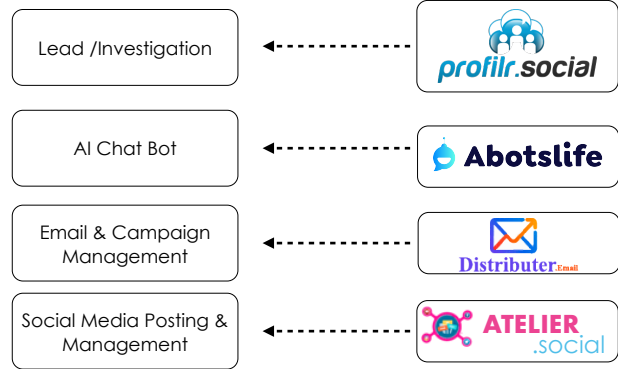
INFLUENCER

B L O C K C H A I N

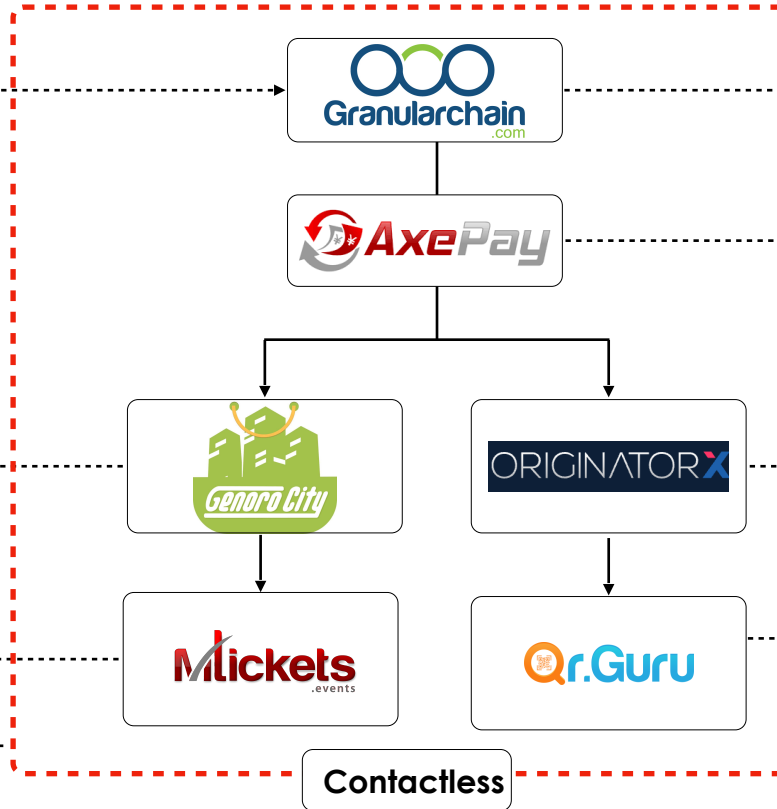
BY OTC: SMKG

SMKG AGNOSTIC ECOSYSTEM FLOW

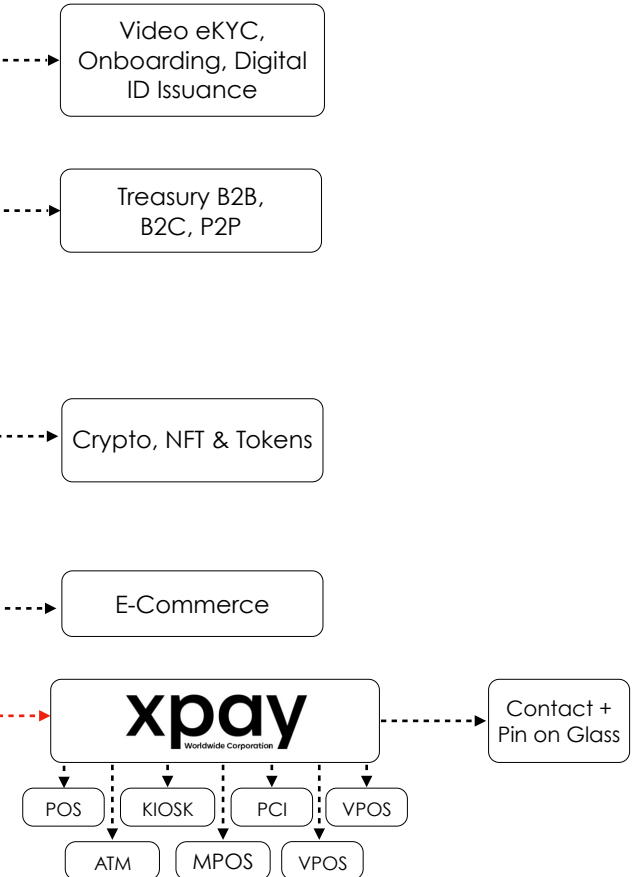
AI EXTERNAL COLLECTION ASSEMBLY



AI INTERNAL COLLECTION LISTENER



AI FRONTEND ENGAGEMENT



SANDBOX

API / SDK / APK / Semi-Integrate Devices / Kernel & Token



MODUS OPERANDI

The company's applications are licensed to Partners and Clients as **'Brand As Your Own'** Solutions accelerating commercial deployments.

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

1

We develop business intelligent process wire-frames, with integrated payment gateways and card networks

2

Embedding third party tools to expedite the Go-to-market

3

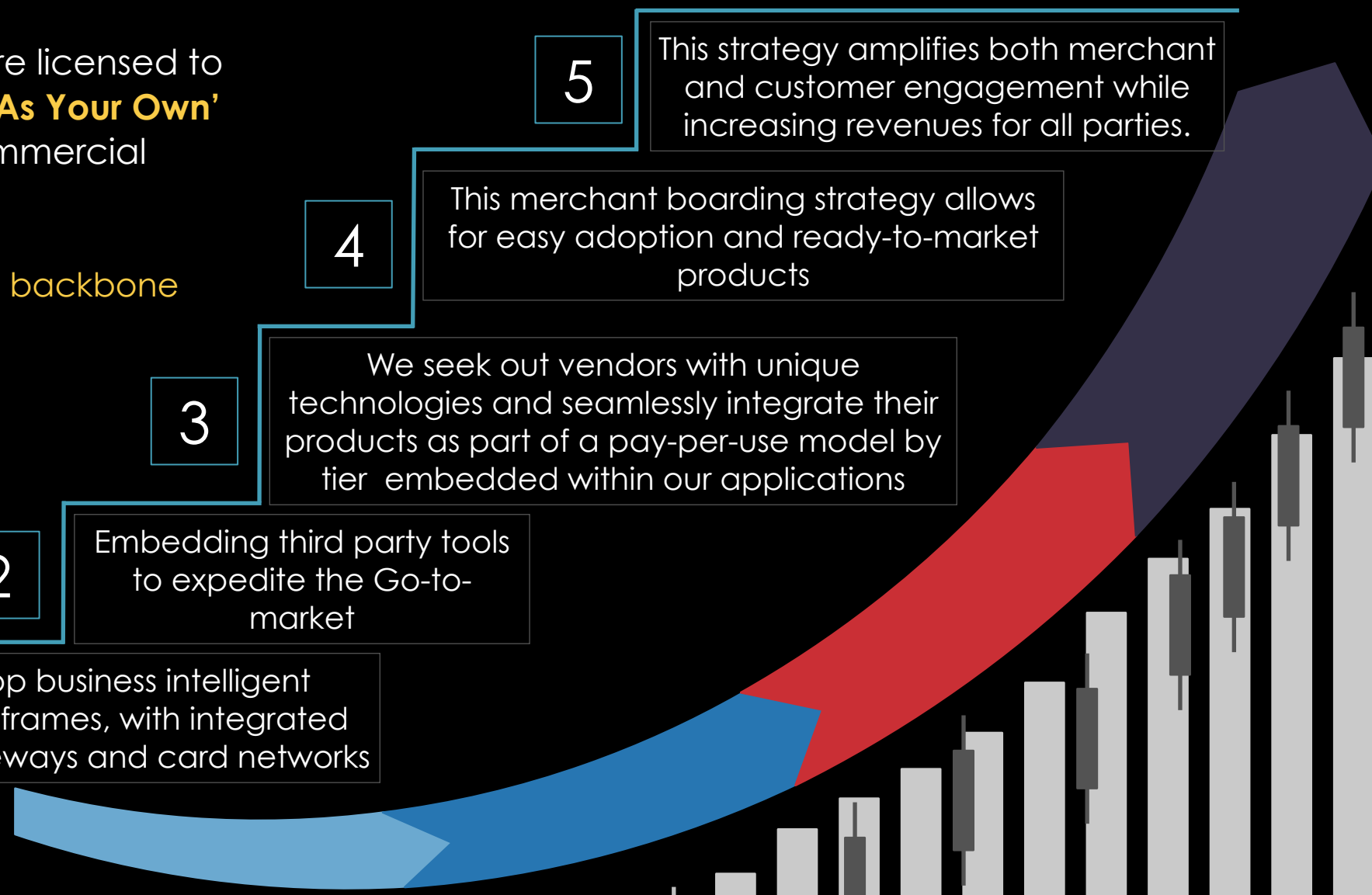
We seek out vendors with unique technologies and seamlessly integrate their products as part of a pay-per-use model by tier embedded within our applications

4

This merchant boarding strategy allows for easy adoption and ready-to-market products

5

This strategy amplifies both merchant and customer engagement while increasing revenues for all parties.



CRITICAL SUCCESSES

Partner

PayFacto, WorldNet,
Paypal, Authorize.net,
Humbolt, DataTrax

Xpay, Valivid, Newline, NMBS,
North America Bank Card,
Kontakt IO, Cup

Discover, Visa, Ali pay,
WeChat, Shekel World, First
Money Corp, XCoop, Vital4

2014 - 2018

2019

2020 - 2021

Sales Channel

IFCS, Contact
Innovations, Axepay

Onplan,
Enable Funding,
White Prompt. Shiji

Ingram Micro, Redington, Compuage
Ltd, Microsoft, Wipro, Unify
Mumbai Fintech Hub, Airfi, ITD Cloud

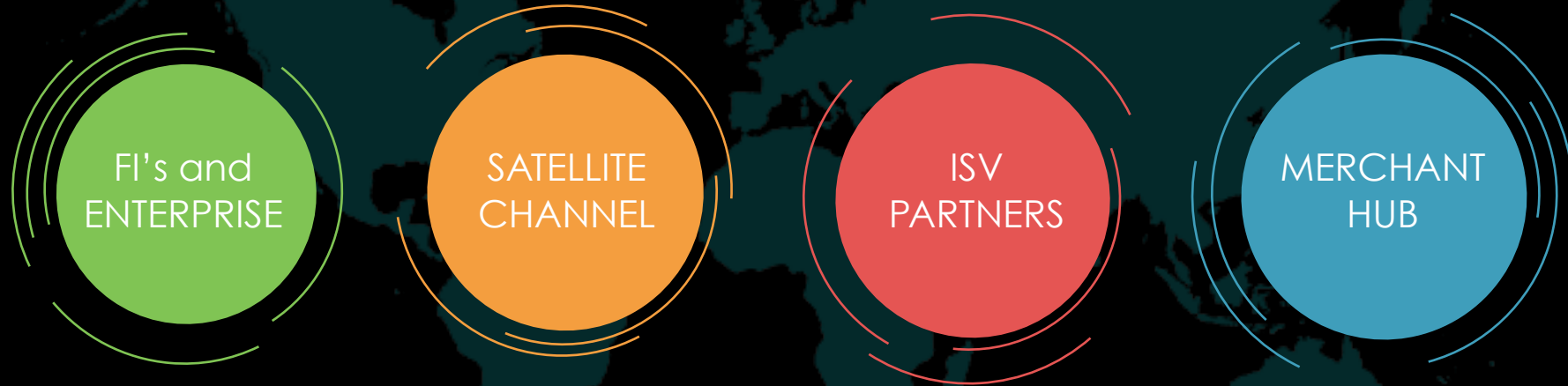
PARTNERS





Marketplace Portal
www.emphasispay.com

We Operate globally through our Proprietary CRM & CSM solution for marketing and supporting our Products and Services



Supporting Our Partners with:

Marketing & Communications | Product walk through and Trainings | Prospect Management
Dedicated Partners, ISV & Reseller Portals | Webinars, Training, Maintenance & Support



Marketplace Portal
www.emphasispay.com

SATELLITE PARTNER PROGRAM

EMPOWERING PARTNERS & BUSINESSES

FX & PAYMENTS

Payment rails and Gateways in 200+ countries for eCommerce and Digital Payments

CUSTOMIZE AND BRANDING

Collaborate with Partners and Enterprises to expedite Go to Market

EKYC, KYC, KYB & AML & FRAUD DETECTION

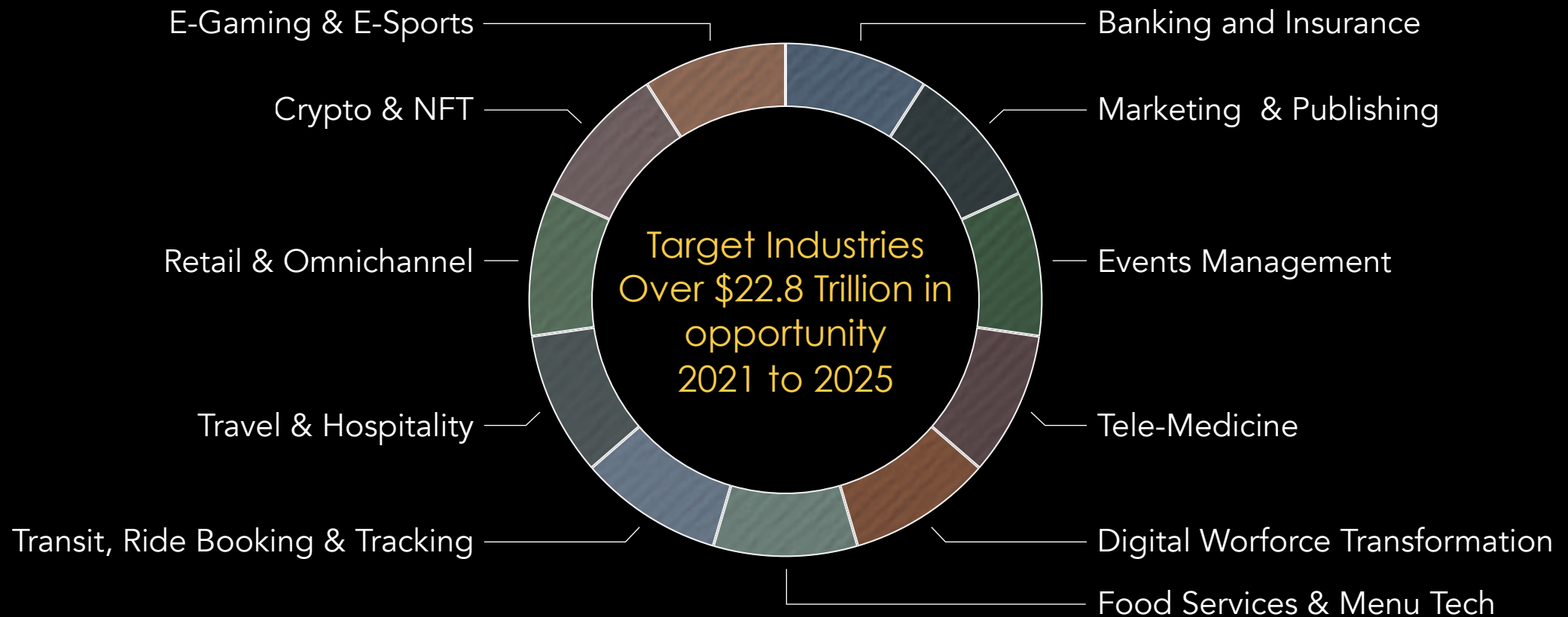
Service offering in 230 + Countries

E-COMMERCE, CLOUD & MOBILITY

Enable your clients with 18 cutting edge Tech Suite on cloud and mobility for all Industry application

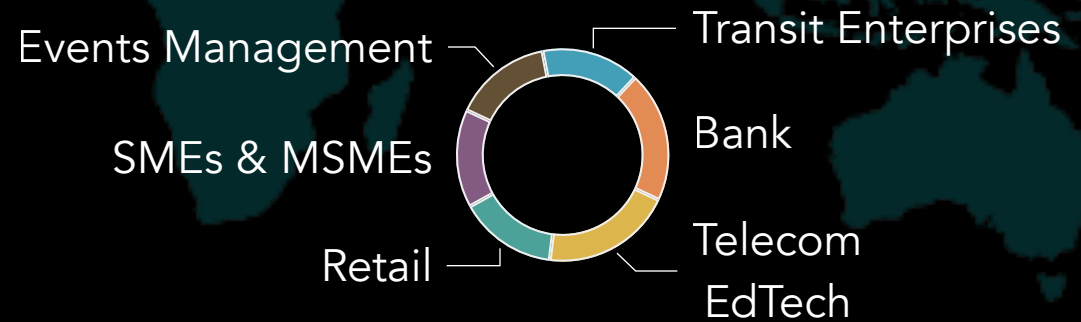


Our E-Commerce, Cloud and Mobility architecture includes: Payments with QR & Wallet, Remote Deposit Capture, Blockchain, EKYC by Video, E-commerce, Cross Border FX, Events Management, Transit and Tracking, Documents Vaulting, Digital ID Key, Crypto, NFT, E-Gaming, E-Sports, Card Issuing management & Media Publishing.



TARGET MARKET AND INDUSTRY FOCUS

- North America
- South Asia - SAARC & India
- China
- South East Asia - Philippines
- European Union
- Middle East
- Caribbean



BUSINESS OPERATIONS

The company is in a transformational state from local operations offices 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)

Our Next Steps



- Focus on International Cloud Center Deployments
- Streamline Sales Support in Key Markets
- Build up our Sales through Enterprise and Distributer Channels

FINANCIAL MODEL JOURNEY

Key Factors - 1

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

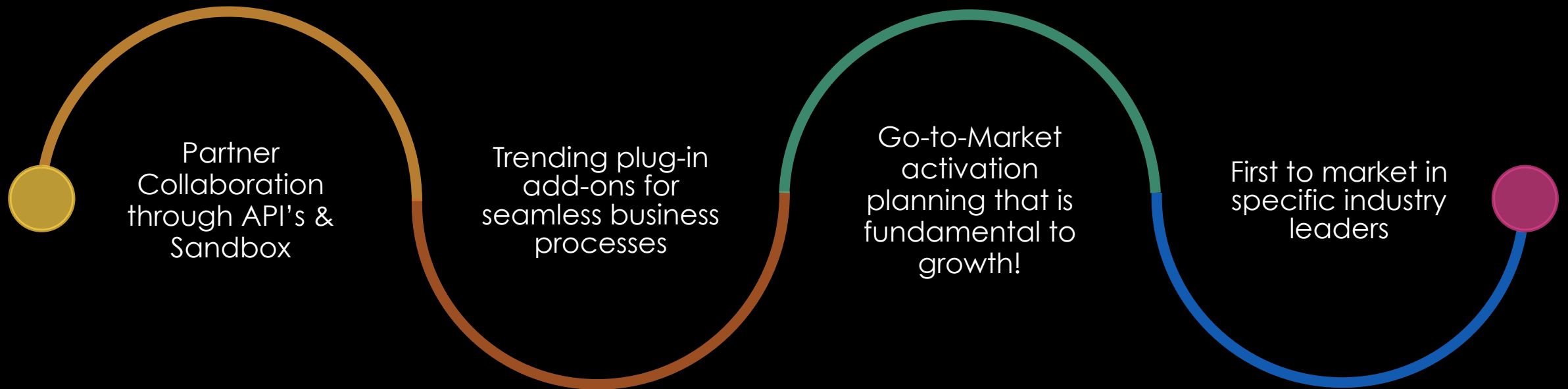


Generating fee's from licensing, activations of both merchants and members, fee's from transactions processing and activity monitoring

FINANCIAL MODEL JOURNEY

Key Factors - 2

We license our technology to Partners as a combined FinTech & PayTech Model to capture equity and accelerate growth.



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

GO TO MARKET STRATEGY - ASIA, MIDDLE EAST AND EU

Our Go to market strategy includes strategic collaboration with partners enabling us to **Capitalise on the existing sales eco-system**. This gives us an edge to work with known and existing client relationships of our partners.



COMPUAGE INFOCOM LTD



And many other partners across the region....

NORTH AMERICA, EMEA & INDIA

GO TO MARKET STRATEGY



- Listed on BSE and NSE
- US \$8B
- **NDA for EU, Middle East and Africa Region** - giving SMKG to access and work with all Banks, Financial Institutions, Organisations and Government in the region



- It is a **Government of Maharashtra Initiative for implementation and promotion of Fintech** in the State, located in the Financial and Economic capital of India - Mumbai
- With Financial institutes, Regulators, Technology partners, Investors, Academic institutes, Incubators/Accelerators, Government Institutes as key stake holders, SKMG has an opportunity to take Indian Fintech to the global market and Global market to India
- **SMKG represents Mumbai Fintech Hub globally** to enable a link for Investors, Vendors and Partners and Fintech and Technology Companies

GO TO MARKET
STRATEGY



- Listed on BSE And NSE with a turnover of US \$7.3B
- 325+ Warehouse with 6 MN Sq. Feet space
- 75+ Owned Service Centres
- 200+ Partner Service Centers
- Global Presence - 80+ offices in India and SAARC Region, Middle East, Africa, South East Asia with 37,500 Channel Partners and Resellers



COMPUAGE INFOCOM LTD

- Listed on BSE and NSE
- 46 offices and 69 service Centers
- 12500+ online & offline retailers, resellers and system integrators
- Footprints in 7 countries across SAARC nations

Tech Suite of Proprietary Applications for enabling Clients & Partners for Cloud, Mobility & E-Commerce strategies for Digital Acceleration.



Accelerating the Digital Realm

At SMKG, we thrive on enabling your Community, Ecosystem or Marketplace by providing a Digital Strategy for your vendors & consumers interaction & payment transactions.



To provide our clients and partners with flexible, scalable and customized choices for quicker deployment.

RETAIL &
OMNI CHANNEL

Genorocity 
<http://www.genorocity.com>



A digital Retail platform and wallet with a suite of features for Mall, Hotel & Entertainment Property, Theme Parks, Enterprises, Franchisers and more; Coupons, Cards, Loyalty points, Social-media, Offer Showcase, Promoted offers, Proximity, Beacon Tech for both Web & Mobile Applications with payment gateways.

ONBOARDING, VIDEO
EKYC, DIGITAL ID &
DOCUMENT VAULT

Granularchain 
<http://granularchain.com>



A digital ID Key with a permission based onboarding and EKYC by Video Biometric solution with two-level authenticate solution on a permission based transaction architecture for Digital ID with Documents Vault.

ASSETS, CRYPTO &
NFT

OriginatorX 
<http://originatorx.com>











OriginatorX underwrites the entire process and delivers a powerful management and audit application to Issue ERC20 Tokens and streamline them into the new global economy by SmartContract Auctions.

LEADS EVALUATION &
MANAGEMENT

Profilr.social 
<http://profilr.social>



A search engine and booking tracking solution with eKYC that organizes public records and social network information into simple profiles to help you safely find and learn about people. The ability to build a case file on an individual is now a simple task with Profilr.social.

<p>E-COMMERCE, PRIZE, LEADS & MANAGEMENT</p>	<p>QR.guru  http://www.qr.guru http://myshopping.guru http://www.prizescan.guru</p>		<p>A digital e-Commerce shopping platform, a lead generator and capturing solution for sales events, MLM and affiliate marketing. Generates automated unique URL and QR codes by event or business type. Includes a user- friendly product selection list, as well as exportable leads and data. Includes a Prize scan solution to capture data and set prizes on products.</p>
<p>DIGITAL WORKFORCE MANAGEMENT</p>	<p>Articul8te  http://articul8te.com</p>		<p>Our more recent release Digital Data-room for Sales, Content & Task management application both Web & Mobile. A suite of features includes; Private or Public mode with Group set-up, To-do Lists, Social-media &Articles publishing, Creating Tasks and Invites, with tracking and calendar functionality.</p>
<p>JOB POSTING AND MANAGEMENT</p>	<p>iJobs.shop  http://www.ijobs.shop</p>		<p>A digital job seeker solution for both merchant and job seeker. This innovative solution is QR Code based and allows the job seeker to simply upload their CV and Profile within seconds.</p>
<p>AI CHAT BOT</p>	<p>ABots Life  https://abotslife.com</p>		<p>ABots Life connects your business with buyers through real-time conversations on your business site, social media, WhatsApp, and other platforms and captures the data for call to action. With Features like Machine Learning, AI ChatBot is the most preferred mode of conversations with businesses, Supporting customers with queries, task walk through and management, Lead generation, Sales Support. Preferred by Educational Institutions, Banks, FI's, Insurance companies, Pharmaceuticals, Hospitals, Real Estate, Logistics, Tele-Medicine and SME's across industries.</p>


RIDE, COURIER &
TRACKING
MANAGEMENT

Onroute.Tech 
<http://www.onroute.tech>



Designed to manage Booking Ride and Tracking solutions for individuals, Limousine, Courier, Shuttle and Bus services for the transit industry.

EMAIL CAMPAIGN
MANAGEMENT

Distributer Email 
<https://distributer.email>



An email campaign and analytics solution for enterprises and agencies to distribute and manage email campaigns with analytics.

SOCIAL MEDIA
PUBLISHING
MANAGEMENT

Atelier Social 
<https://atelier.social>



Atelier is a publishing and managing tool for Social Media Content, Marketing and Networking. A critical tool to collect data, analytics and reporting to improve opportunity and conversion.

IN-TRANSIT MENU
MANAGEMENT

Mytravel.menu 
[http://
www.mytravel.menu](http://www.mytravel.menu)










Designed to capture the Consumer & Business pre-order food market & onboard or inflight menu sales. The application allows transport operators to easily integrate and import menu options.

MENU & CATERING
MANAGEMENT

Menu.events 
<http://menu.events>



Made for event facilities, Conference Centers and Catering companies, Menu.events offers a fully digital catering order application for both web & mobile. Includes dashboards for customers, merchants, and administrators, with a customizable interface.

<p>EDUCATION INSTITUTION MANAGEMENT</p>	<p>Eschool System  https://eschool.systems</p>		<p>School Management System platform enables schools to operate on a cloud environment enabling them to manage the complete educational and Administrative operations</p>
<p>TELE-MEDICINE</p>	<p>Doctor Vid  http://doctor-vid.com</p>		<p>The Platform provides Medical Clinics and Doctor's with the Tele-Medicine communications needed to facilitate both scheduling and E-Video sessions Enabling doctors, hospital, pharmacy to register on the platform and customer can access and book appointments seamless and contactless and Integrated with payment gateways.</p>
<p>FACIAL RECOGNITION</p>	<p>Phaces.io  http://phaces.io</p>		<p>A SAAS solution for Organizations to enable Face Recognition for security verification and to authenticate users for online meetings, webinars, conferences and onsite meeting or events.</p>
<p>APPLICATIONS MARKETPLACE & PARTNER MANAGEMENT</p>	<p>Emphasispay http://emphasispay.com</p>		<p>A proprietary CRM & CSM solution Products and Services Portal</p> <ul style="list-style-type: none"> • Marketing & Communications • Marketing PDF's & Onboarding PDF's • Partners, ISV & Reseller Portals • Client Prospect forms • Webinars, Training, Maintenance & Support • Portal Banners

FX &
CROSS BORDER

Axepay  
<https://axepay.com>



A powerful gateway that seamlessly processes multiple transaction payment types (B2B,B2C,B2B2C) and specializes in offering cross-border payment rails for onboarding in more than 42 Countries including China.

Payment Rails provide access to payouts and receiving funds from over 180 Countries. Our ability, through strategic partners provides Compliance, EKYC and AML Internationally including China. Integrated connection to global E-KYC & AML verification, Multi-Payments Gateway, E-commerce / E-billing / E-escrow Payments/MPOS solution, International FX settlements, Cross-border Payments, Prepaid Cards & top-up, Single or Bulk Pay-in & Pay-out

DEFINING LINES OF BUSINESS



Crypto, NFT, Tokens
& BlockChain

4) Underwriting &
Issuing & Smart
Contracts

Proprietary Solutions & API
Integrations for clients & FI's

1) Development
& Certifications

3) Payment
Underwriting and
Acceptance

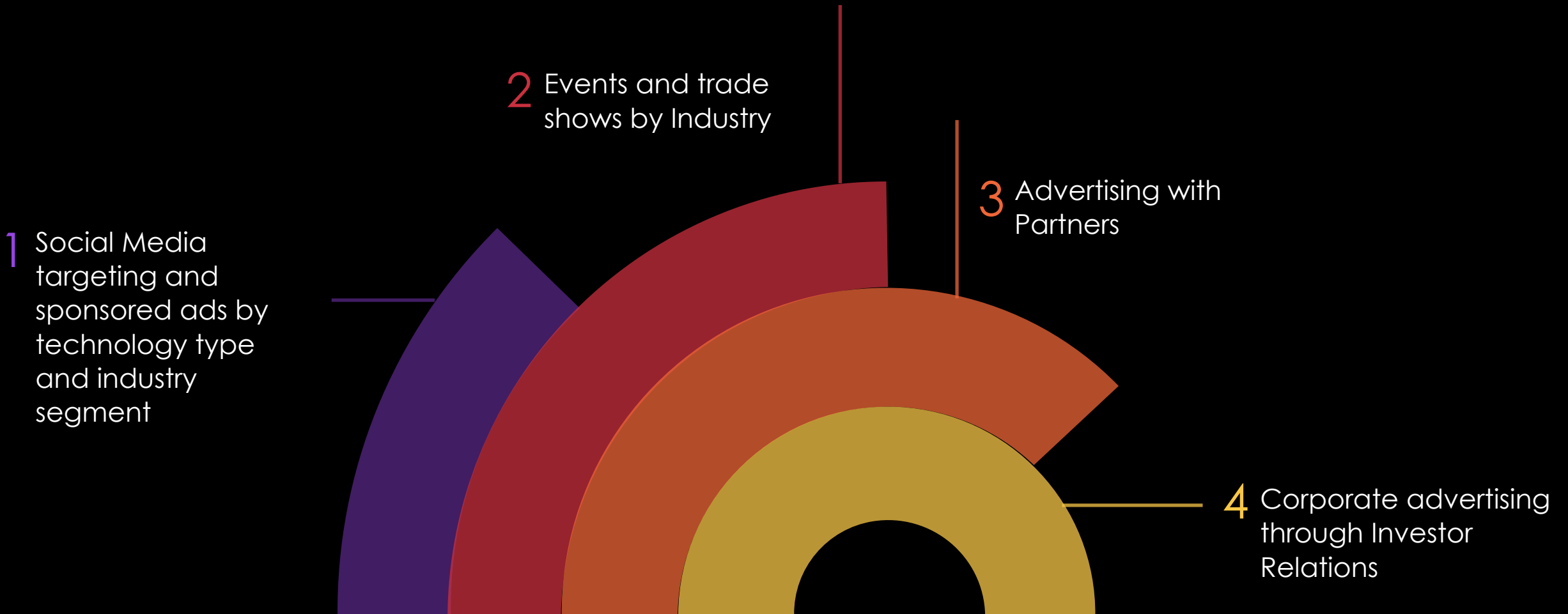
2) Licensing to:
a) Distributors &
Resellers
b) FI's, Telecom
and Enterprise

Merchant Approvals with
Processing partners for MDR% &
FX rates- commissions

A) Direct licensing Sales &
Recurring transaction
revenues
B) ISV integrations & Added
Value Sales

MARKETING AND BRANDING

The company focuses on a 4 facet marketing and branding approach..



MANAGED PARTNERSHIP

We offer a unique equity management service for founders and stakeholders with Investments in services and technology applications.

We commercialize through equity share of technology applications in-house to maximize value together!

- Business Intelligence for Digital Transformation
- Access to Established Global Partners



TRANSACTIONAL HIGHLIGHTS



- ✓ **Cross-Border FX Payment Rails for over 200 Countries & Territories. Onboarding in 42+ Countries. Unique RMB cross-border channel & Onboarding for China**
+ KYC/AML (230 Countries)
+ Including China Businesses and Individuals
- ✓ Enabling Sending, Receiving & Top-up Treasury
+ Card Networks
+ Crypto, FIAT & Coin Exchanges
+ E-commerce, E-Billing &
+ E-Escrow
- ✓ **Unified Payment Solution (33 Million Customers - 2 Telecoms)**



- ✓ **PCI Compliant Remote TMS Hosts**
- ✓ **AWS**
- ✓ **EMV PoS Device Certification**
- ✓ **MPoS ready**
- ✓ **E-Commerce Cart**
- ✓ **Blockchain AI**
- ✓ **PF License (Philippines)**
- ✓ **7% Ownership**



- ✓ **Fungible / Non Fungible (NFT) Issuing Assets & Debt Tokens**
- ✓ **Underwriting of Assets or Debt**
- ✓ **Issuing Ethereum**
- ✓ **SmartContracts**
- ✓ **Auditing**
- ✓ **Listing**
- ✓ **Banks, Insurance Companies, Art, Trends**



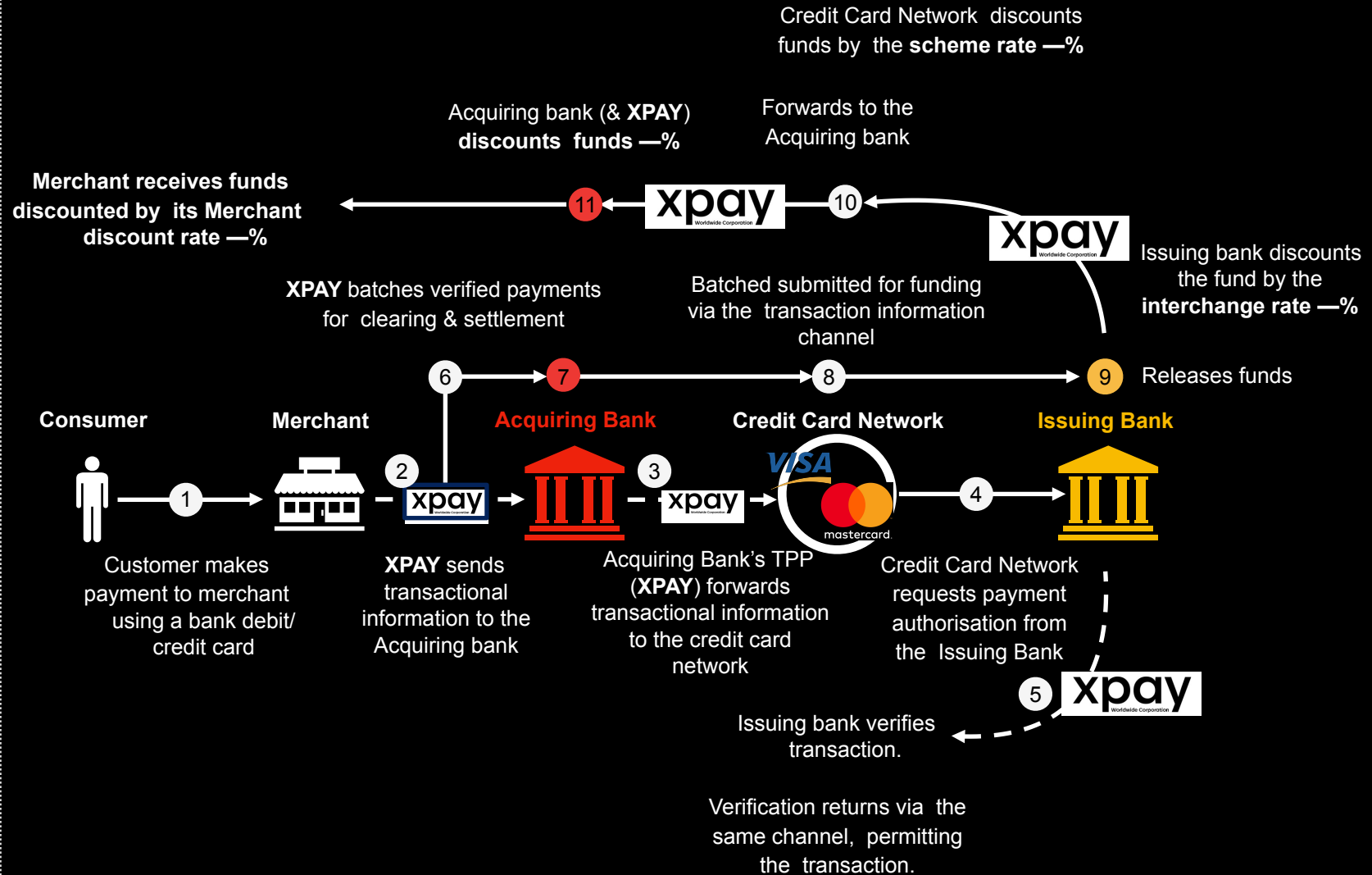
- ✓ **An AI Chatbot solution supporting multiple applications**
- ✓ **Assisted Peer to Peer Transactions**
- ✓ **Walk through on an application eg. eKYC**
- ✓ **Payment Transactions**
- ✓ **Banking Loans & applications, Crypto**
- ✓ **Healthcare**



PAYMENT PROCESS - WHERE XPAY FITS

An affordable White-label, PCI certified EMV CREDIT and PIN Debit mPOS platform built to accelerate Banks', Enterprises', and government Agencies' entry to mobile/digital payment via a vast selection of new Android "All-In-One" SuperPOS EMV devices/ e-commerce using a Payment as a Service (PaaS) model that encourages terminal deployment for card and QR usage at small/ medium merchants.

XPAY complemented its payment solution with a SmartCard Marketing Systems partnership in September 2019 and now deliver a fully integrated Digital Transition library of platforms with card present and e-commerce payment at its foundation.





SmartCard
MARKETING SYSTEMS INC. OTC:SMKG

Executive Team





Massimo Barone
CEO and Founder



A Montreal born entrepreneur with over 25 years of entrepreneurial experience. Mr. Barone joined the technology sector in the late 90's after leaving the family Restaurants and Hotel Concessions business. Initially leaving the industry to be part of one of the first online bank offerings by the Major 5 in Canada in the early 90's, Mbanx, he realized the possibilities and immediately began focusing his interests in the alternative payments sector. This transition became the foundation for his technology expertise and start-ups throughout the 90's and his success today at SmartCard Marketing Sys Inc OTC:SMKG.

During the past 25 years he founded three tech companies, each of which were successful in securing multiple series of investment rounds of capital, both from the private and institutional sectors. Additionally, all 3 tech companies were transformed from private to Public Co's each within their first 2-3 years of inception.

Mr. Barone has developed a significant network of people, financial institutions and enterprises around the globe. He has also developed a significant reach into Asia & India. Today Mr. Barone continues to develop and implement technology solutions for the Fintech & Retail marketplace. He is the Founder & CEO of SmartCard Marketing Systems Inc. (OTC:SMKG) a Fintech company with Banks, Telecoms & Retail Enterprises as customers. His also works with many start-ups to develop and commercialize service solutions.



Paolo Continelli
President and Founder

Mr. Continelli has over 20 years of experience as an entrepreneur and a visionary in the payment and technology space. He has extensive experience in general contracting having grown into a family business, which he then took operational and sales control in the late 90's and successfully tripled the sales and fleet of the company and later sold. Since then he got involved in the payment sector looking for a challenge and change. He has been involved in multiple start-ups from initial seed capital, concept to live production while working in global markets. During the past 10 years he has worked extensively with banks, telecoms and variety of businesses in Asia to implement payment applications., Mr. Continelli is currently responsible for business development in multiple markets for SmartCard Marketing Systems Inc.



Gary Repchuk
President Asia

Mr. Repchuk has over thirty year's management/executive experience and technical skills in Mobile Payments, Banking, Payment Processing, and Financial Technology complemented by a Master of Business Administration. An Operations Professional that utilizes the new technologies to deliver process improvement to global enterprises.

He previously led an innovative team of software development professionals that delivered a payment omni-channel ecosystem now processing for multiple Global Partners in the Airline, Telecom and Cryptocurrency industries. The middleware platform enabled the simultaneous management of Enterprises, Merchants, SmartPOS, Banks, Fintech's and global processors. As a highly motivated executive and a collaborative negotiator, he successfully directs enterprise wide cross-functional projects, fosters new global relationships.

Previously carved out a unique strategy that has attracted the world's largest SmartPOS manufactures to the VPI Mobile Laboratory that housed a payment switch, fintech gateway, and a certified key injection facility that doubled as an acquirer certification facility. Delivered a true All-In-One mobile payment platform that supports stand-alone and semi-integrated solutions and has captured the attention of national and international institutions interested in managing every aspect of their payment requirements.



Michele (Mike) Tasillo
CFO

Mr. Michele Tasillo, also known as Mike, serves as a Finance Manager of Smart Card Marketing Systems Inc. Mr. Tasillo was the Founder of Hybrid PayTech World Inc. (known as Freeport Capital Inc.), served as President and Chief Financial Officer until January 2014. He has been active as a Consultant and Educator for the past 20 years, specializing in ISO Certification Standards in the Urban Planning in the Construction Industry dealing with Municipal, Provincial and Foreign contracts. He also brings vast experience with project management, implementation and deployment of products. He served as a Director of Hybrid PayTech World Inc. (Freeport Capital Inc.) from November 19, 2009 to February 8, 2014.



Lee Tang
CTO & CSO

Mr. Tang graduates from Concordia University with a Bachelor degree in Computer Science is a seasoned senior IT consultant with more than 20 years of experience in IT and Telecom sectors. He worked with clients from various industries like FinTech, Pharmaceutical, Marketing, Retail, BPO, Nature Resources and International Trading. He held many important key IT roles and positions in his IT life, from Systems Director, to Data Center Architect, to VP of IT and Security, to CTO. His broad knowledge of different aspects of the IT makes him a great asset to any company.

Mr. Tang's extensive experience on new start-ups grants him to be an ideal partner to have on new ventures. He knows no single approach is the right one for every start-up company, the dynamic environment and limited resources of the start-ups make each one very unique and challenge. That's why Lee often finds creative solutions in order to satisfy the specific needs from business side, helping company to reduce TCO while maximizing ROI, paving the way towards success.



Dharmesh Vora
President India + SAARC

Dharmesh Vora is an astute professional with 14 years of experience in Consulting organizations with their IT and HR needs. Graduated in India from Pune University in International Trade and Business. Also, an Electrical engineering.

He has worked with global organizations like Franklin Covey and Antal International and has a proven track record . Hie has extensive training on global training material offered by BlessingWhite, Mahaan Khalsa and Dr. Stephen Covey.

He has been in the Indian subcontinent working closely with senior leadership teams of MNCs and Stakeholders of MSMEs. An expert in understanding the opportunities and challenges in the organization with C-Suite Executives and CXOs suggesting alternatives.

He has collaborated with major institution including Mumbai Fintech Hub, Visa Net, Wipro, Compuage in India, European Union, Asia and Middle East.



Eric M. Sherb, CPA

Mr. Eric is a CPA with over 11 years experience in accounting advisory, auditing and mergers and acquisitions. He began his career at PricewaterhouseCoopers and has several years' experience in mid-size audit and consulting firms with clients in a variety of industries.

Eric is the founder of EMS Consulting Services, which provides outsourced CFO services to private and public companies. Eric has extensive experience in SEC financial reporting, audit and IPO readiness, financial modeling and technical advisory. Eric graduated with a BBA from Emory University in Accounting and Finance.



Gina Leslie LL.B.
Managing Partner Axepay Inc

Gina commenced her legal career in Toronto practicing Securities Law and reviewing contests for clients. When Canada's largest casino, Caesars Windsor, opened for business, she was appointed the first Vice-President, General Counsel and Compliance Officer in the gaming industry in Ontario, Canada. In this role Gina was responsible for overseeing and managing all legal and regulatory aspects of the Company's operations including gaming, anti-money laundering and privacy law matters. Her role also included being a member of the Executive Committee and leading various departments including Purchasing, Internal Audit, Risk Management, and Compliance.

Gina is known for her ability to provide a business approach to legal issues and to develop creative solutions in an exceptionally fast-paced and newly emerging regulatory environment. In doing so she supported customer service goals while maintaining compliance with the legal framework in a highly regulated industry.

Gina is Founder and President of Axepay Inc. a private company with proprietary business relationships servicing fintechs, banks, governments, enterprise and business (b2b, b2c, b2b2c) for a combination of services in the payments industry. She has experience in the payments industry as an entrepreneur in emerging markets including China, Vietnam, and the Philippines and with a bitcoin exchange in Hong Kong.

Throughout her career, Gina has developed and fostered positive relationships and communication with key stakeholders, clients, co-workers and various officials and government agencies and has been active in her community. Gina was Chair of the Windsor Chamber of Commerce and a member of the Board of Directors, a member of the Board of Directors of the Windsor Essex County Development Commission, a member of the Odette Management Advisory Board at the University of Windsor and a member of the Board of Governors at St. Clair College.

EXECUTIVE SUMMARY

SmartCard Marketing Systems Inc (OTC:SMKG) Invest smart 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. This strategy allows for SME's & Large Merchants to be deployed with minimal human capital.

Massimo Barone - Founder and CEO

mbarone@smartcardmarketingsystems.com

