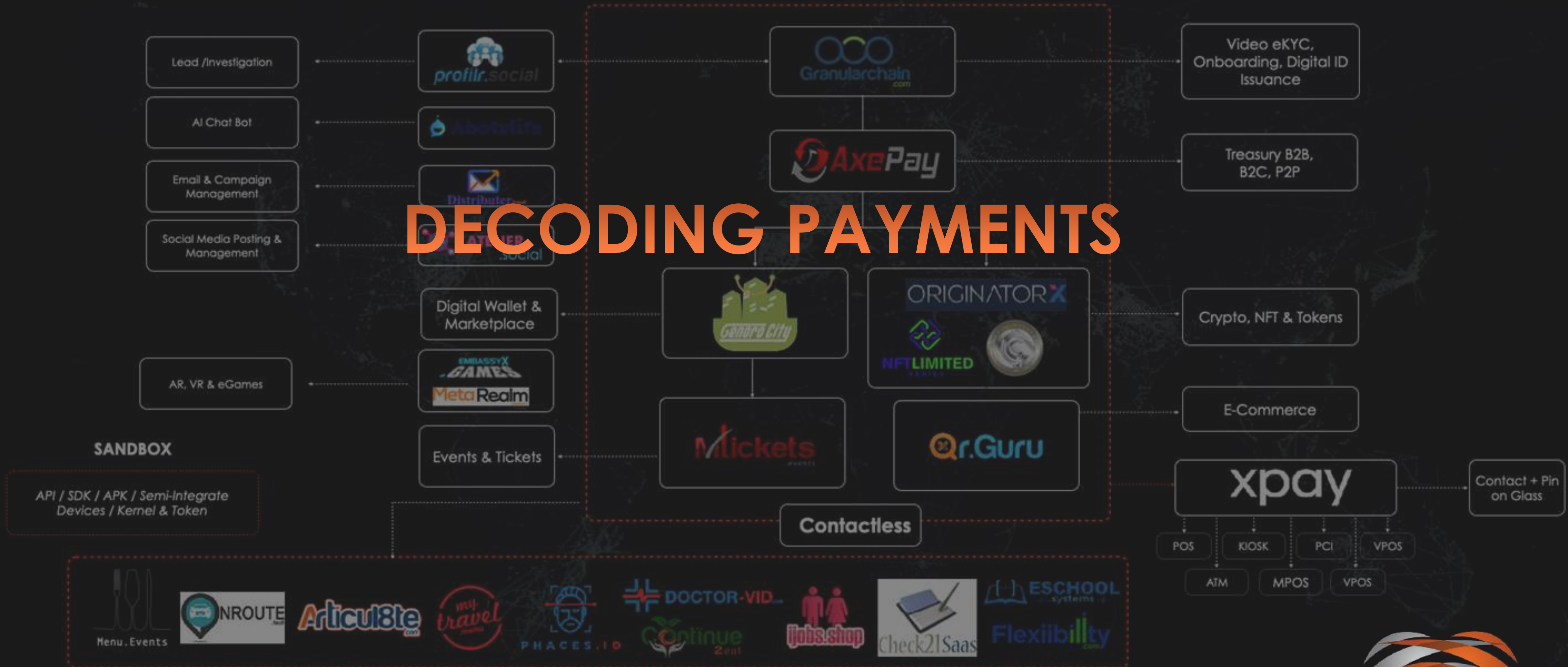


AI EXTERNAL COLLECTION ASSEMBLY

AI INTERNAL COLLECTION LISTENER

AI FRONTEND ENGAGEMENT

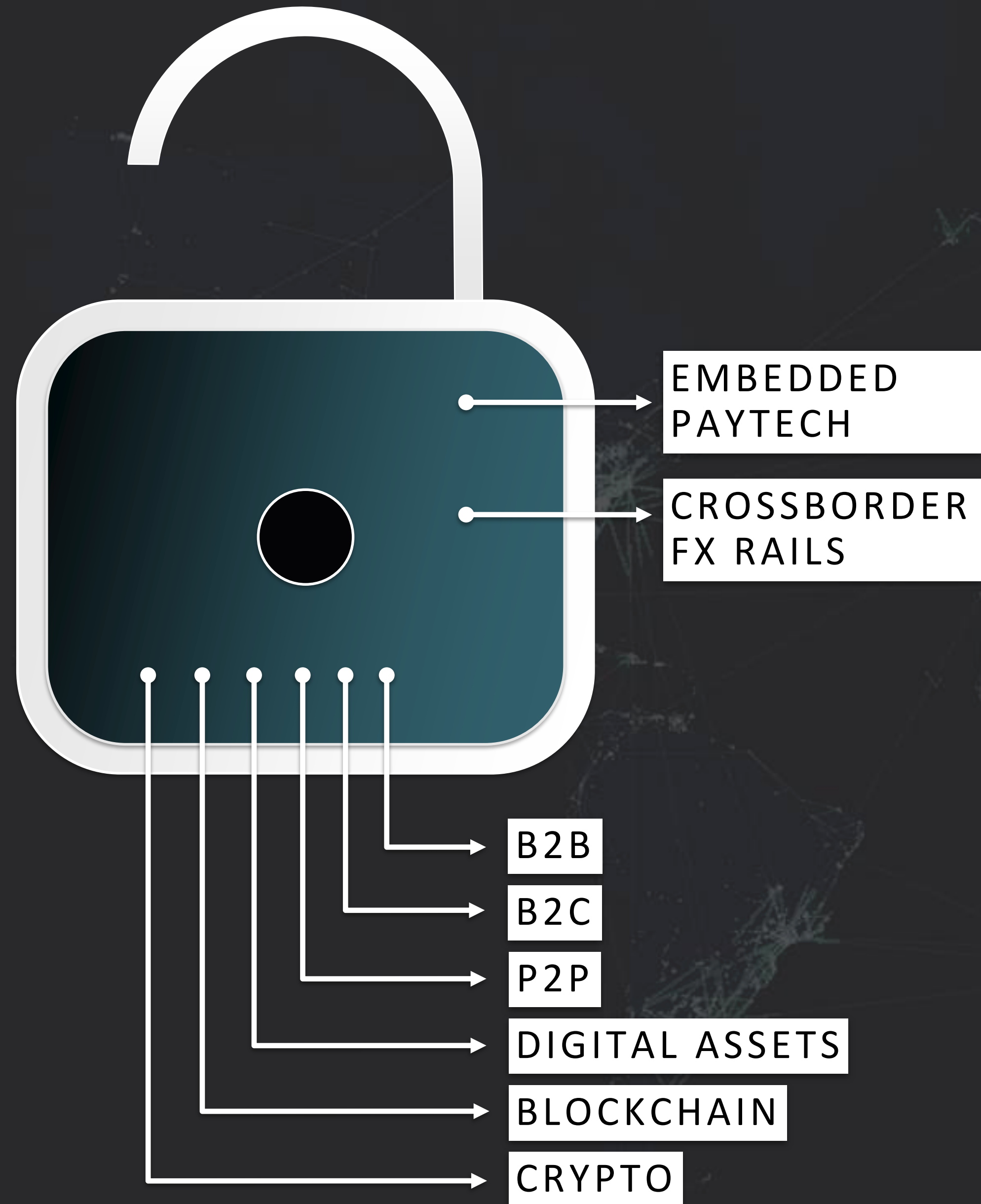
# DECODING PAYMENTS



Massimo Barone  
 Founder & CEO | SmartCard Marketing Systems Inc (OTC: SMKG)  
[mbarone@smartcardmarketingsystems.com](mailto:mbarone@smartcardmarketingsystems.com)  
 November 2023







VALUE

22+

IP Composable  
Proprietary  
Platforms as a  
Service

TIME

60+

Embedded Utilities,  
Less CAPEX & Time  
to Market with  
Ready Solutions

REACH

65+

Countries &  
Collaborative  
Global FI  
Sponsors

# Our Portfolio of Industry Agnostic Platforms as a Service

CUSTOMIZABLE ARCHITECTURE AND WIREFRAME FLEXIBILITY FOR CLOUD, E-COMMERCE AND MOBILE WIRELESS SCALABILITY

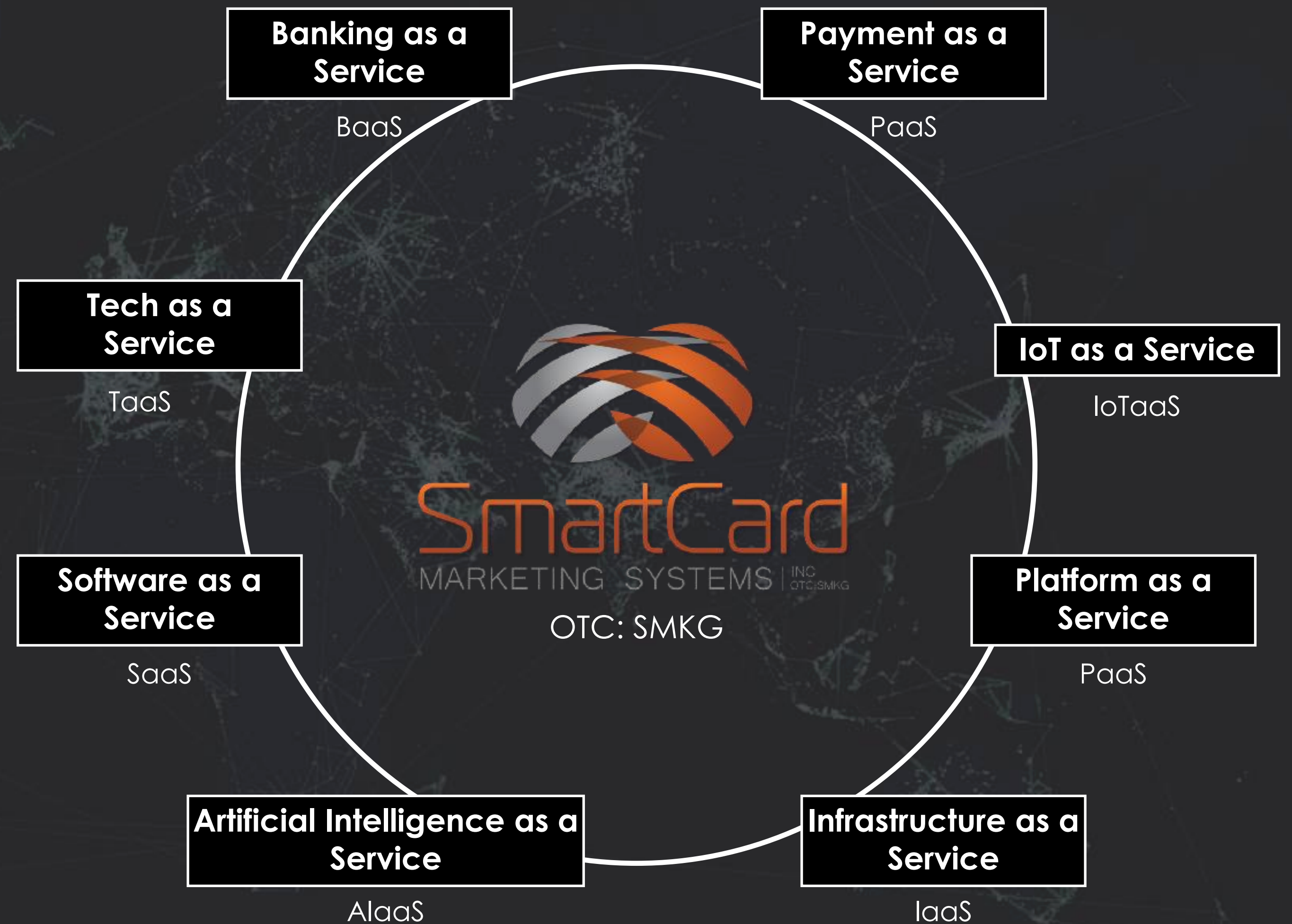




# THE FUTURE IS CLEAR!

## Multi-Industry Enabler

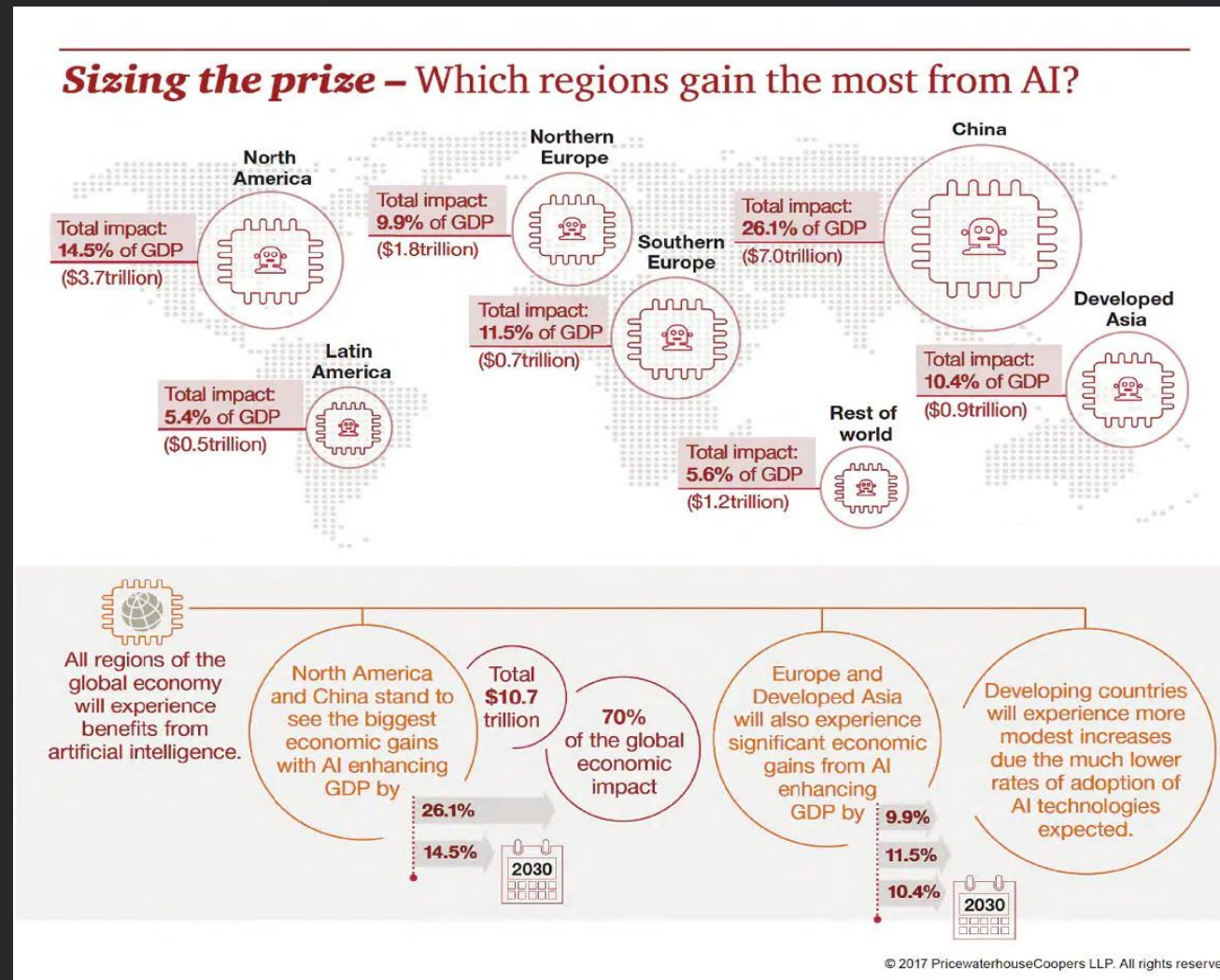
INNOVATIVE DIGITAL STRATEGIES  
AS A SERVICE By SMKG: 2024



*\* The market focus has shifted from individual users to community-centric approaches*



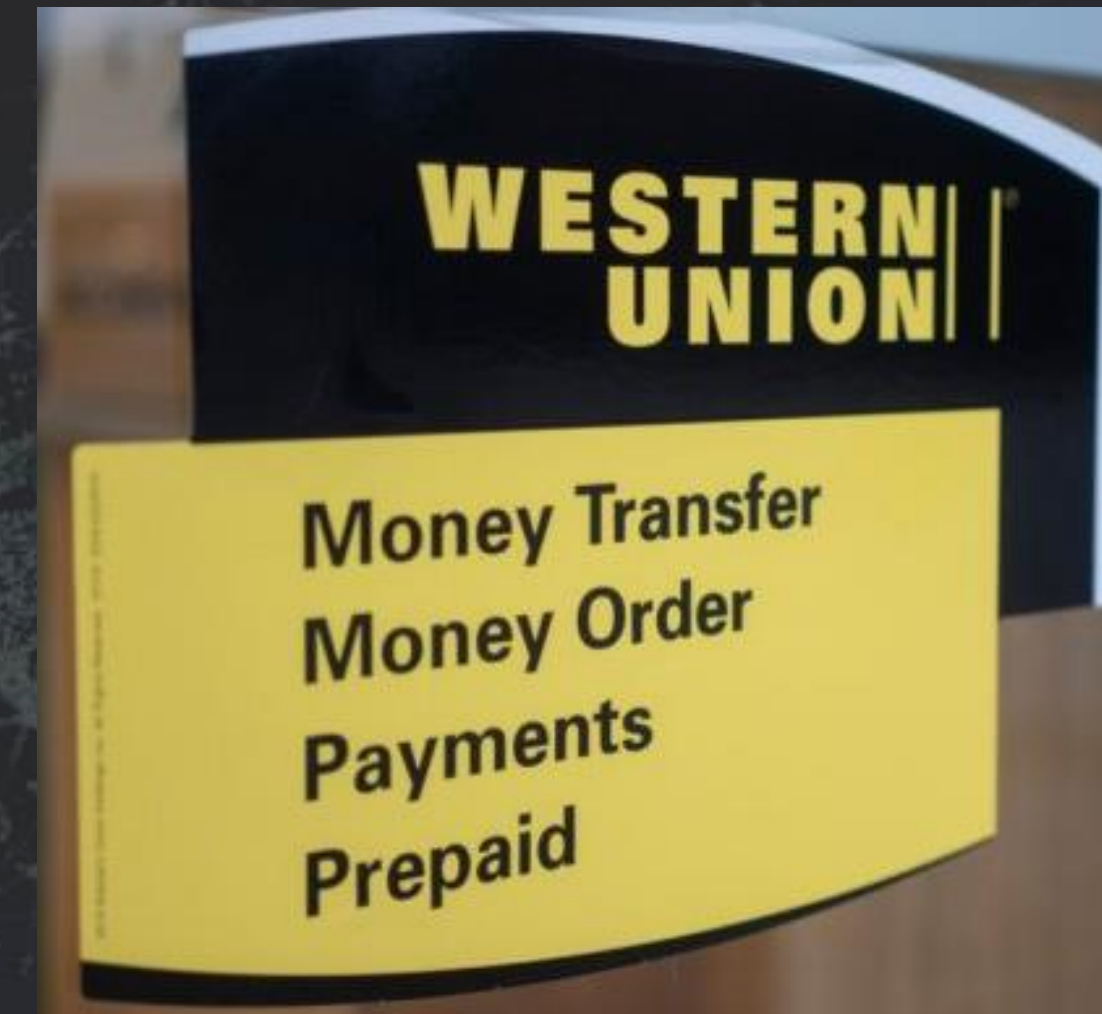
# INDUSTRY DRIVERS – SMKG HITS SEVERAL MARK'S



## Sizing the prize PwC's Global Artificial Intelligence Study: Exploiting the AI Revolution

What's the real value of AI for your business and how can you capitalise?

[SOURCE LINK](#)



Western Union CEO Sees Digital Driving Global Remittance Growth

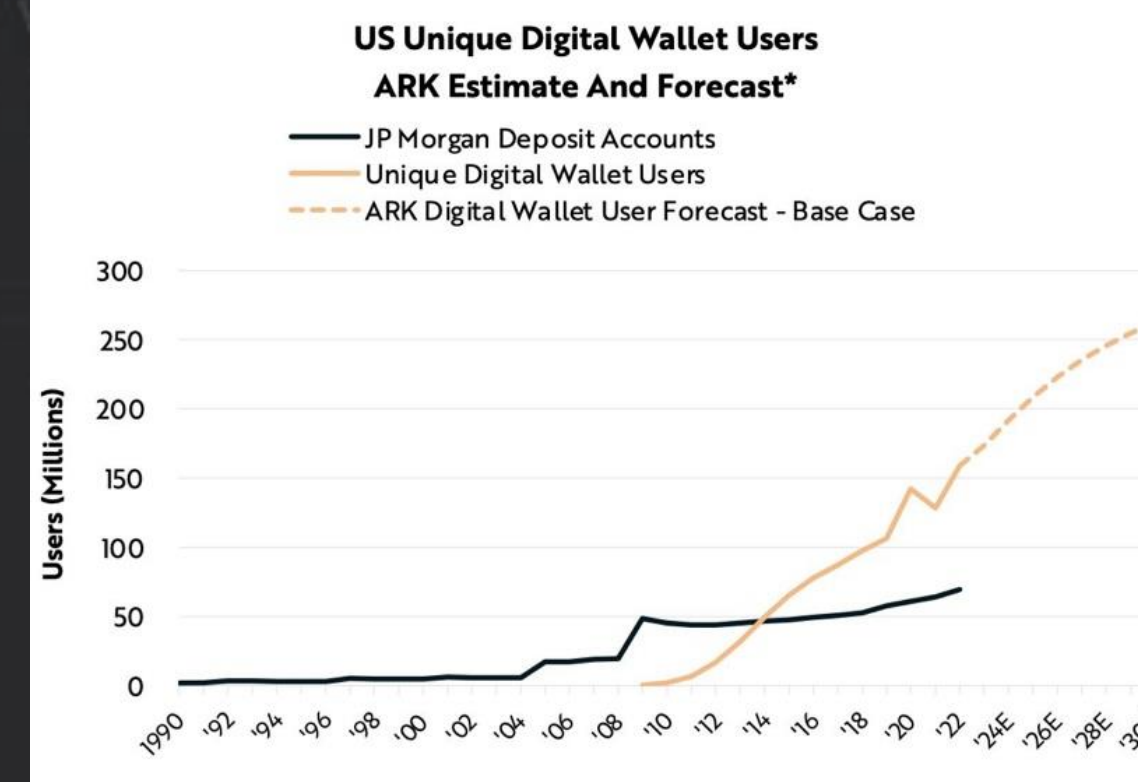
[SOURCE LINK](#)



MasterCard CEO Michael Miebach recently shared a statement stating, "I think we're going to have a world where everything will be tokenized and will be passed around in a safe fashion."

[SOURCE LINK](#)

ARK Invest: Digital wallets are scaling faster than accounts at traditional financial institutions

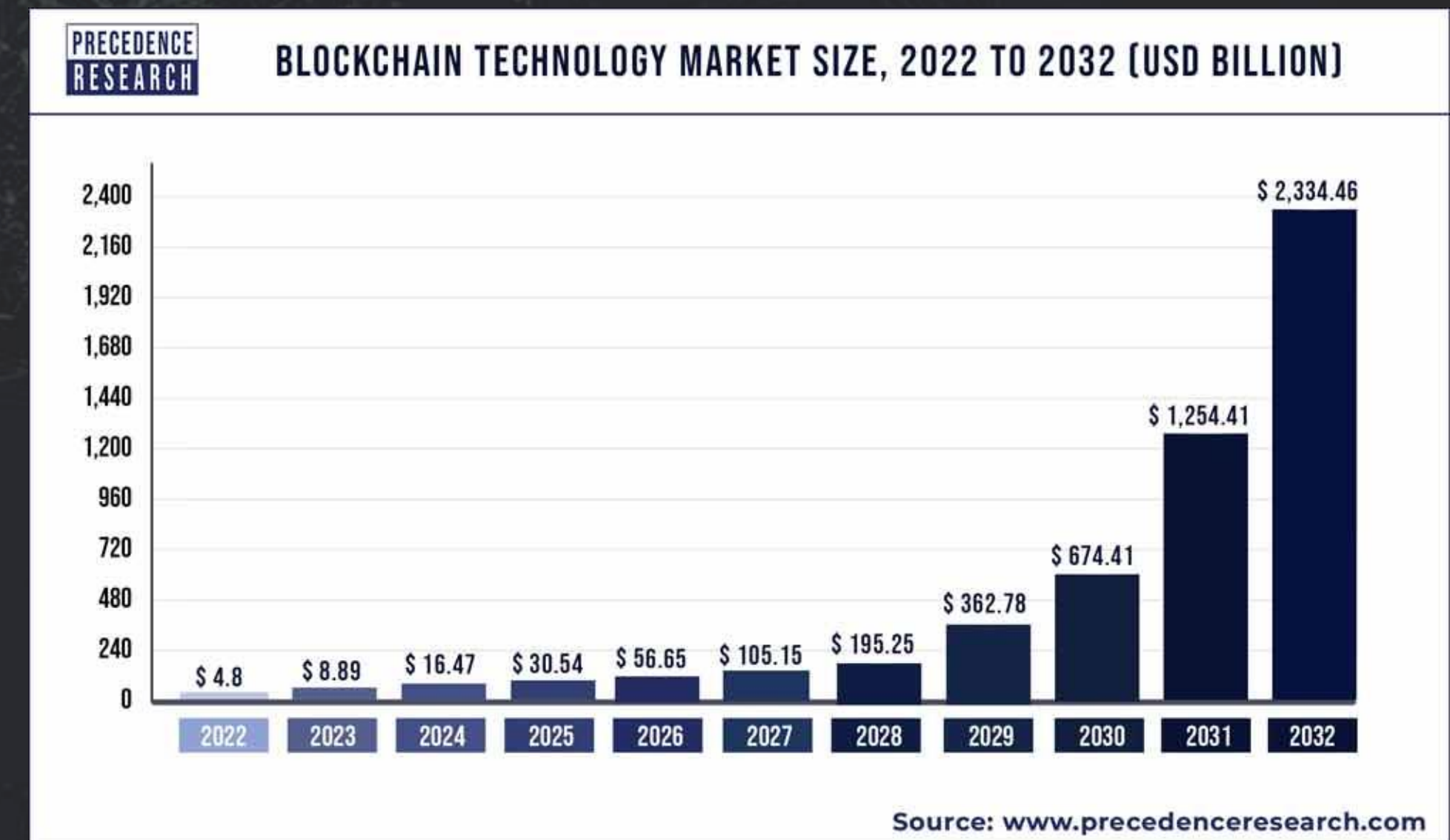


DIGITAL WALLETS  
+ SUPER APPS



# BLOCKCHAIN TECHNOLOGY MARKET FORECAST 2023-2032

Report Coverage	Details
Market Size in 2023	USD 8.89 Billion
Market Size by 2032	USD 2,334.46 Billion
Growth Rate from 2023 to 2032	CAGR of 85.7%
Base Year	2022
Forecast Period	2023 to 2032
Segments Covered	Type, Component, Application, Enterprise, End-Use, and Geography



Source: <https://www.precedenceresearch.com/blockchain-technology-market/>

# PROBLEM STATEMENT



The global payment industry faces significant challenges, especially for Small & Midsize Acquirers, Issuers, Deposit Banks and EMV POS manufacturers attempting to unify product solutions & certifications



These complexities create obstacles for SMEs and Large enterprises in their go-to-market Projects, Products & Payments strategies.



Now adding to the complexity with the introduction to Blockchain & Crypto in to the mainstream of payments.



# RESPONSE TO CURRENT & FUTURE CHALLENGES

## VALUE

- Affordable product portfolio addresses existing market opportunity & effectively resolves intricate challenges leading to more successful deployments.

## TIME

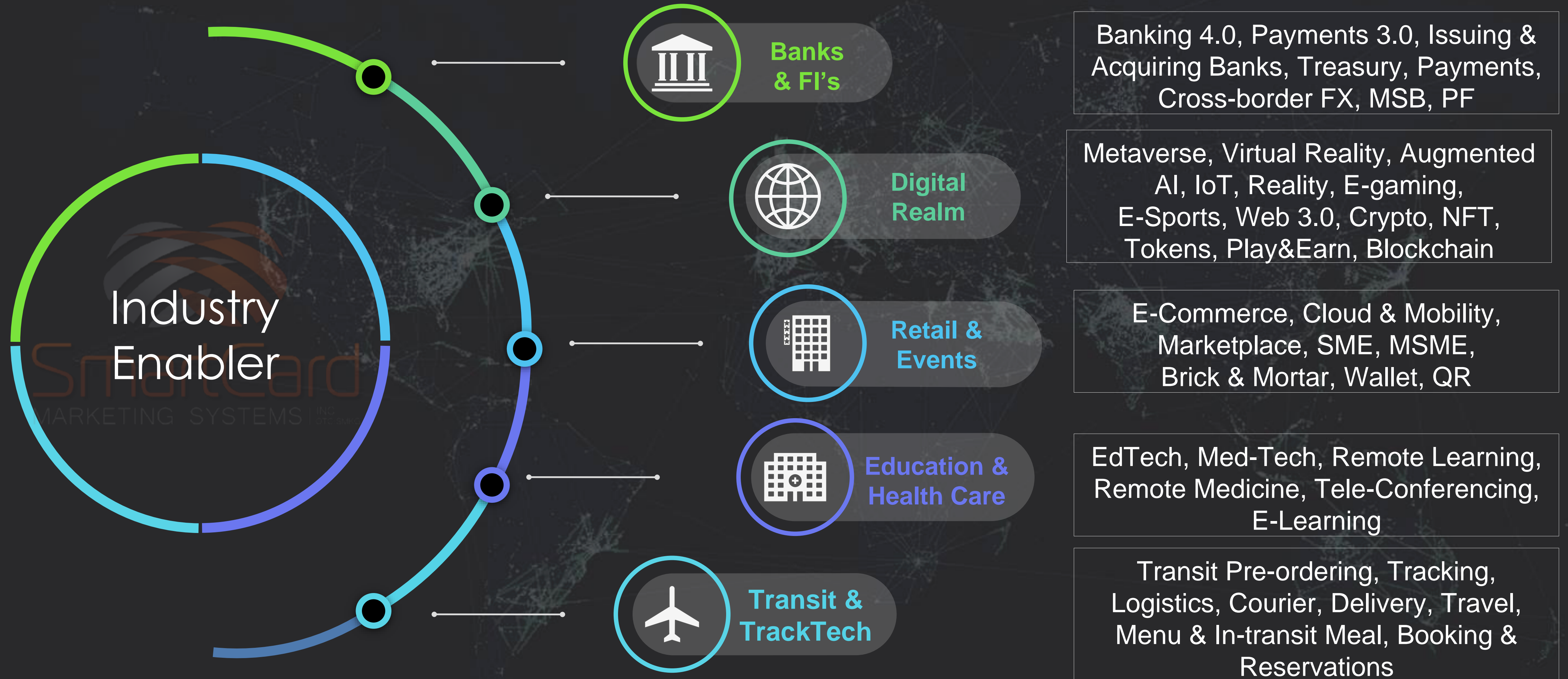
- We streamline Integrating solutions like Visa, Vodafone, Ingenico, and AWS traditionally with complex layers.
- Achieving simplicity that otherwise requires years of preparation, costly development, and regulatory compliance, particularly adhering to standards.

## REACH

- SmartCard's Platform as a Service is an accelerated deployment for payment utilities and protocols across Cloud, Mobility, and E-commerce.
- This spans various domains, encompassing Card Networks, Payment Partners, Blockchain Ledgers, Bank Sponsors, and MSBs, ensuring smooth transactions between diverse regions and offering multiple payment options for Payment Orchestration and automation.



# ACTIVATION - PLATFORM(S) AS A SERVICE





# TRANSACTIONAL HIGHLIGHTS



## CROSSBORDER FX

- ✓ Cross-Border FX Payment Rails for over 200 Countries & Territories.
- ✓ Onboarding in 50+ Countries.
- ✓ Digital Banking Platform
- ✓ 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
- + 50% net revenue partnership
- + 100% platform ownership
- ✓



## PAYTECH

- ✓ PCI Compliant Remote TMS Hosts
  - AWS Cloud architecture
- ✓ EMV PoS Device Certification
- ✓ MPoS and Wallet ready
- ✓ E-Commerce Cart
- ✓ Blockchain protocols interoperability
- ✓ PF and TPP License (Philippines)
- ✓ Ingenico Partnership
  - + 7% Ownership
  - + 50% partner channel partnerships
- ✓
- ✓



## DIGITAL ASSETS

- ✓ Fungible / Non Fungible (NFT) Issuing Assets & Debt Tokens
- ✓ Underwriting of Assets or Debt
  - Issuing Ethereum
- ✓ SmartContracts
- ✓ Auditing
- ✓ Listing
- ✓ Banks, Insurance Companies, Art, Trends
- ✓ 50% Ownership
- ✓



## AI CHAT BOT

- ✓ An AI Chatbot solution supporting multiple applications
  - Assisted Peer to Peer Transactions
- ✓ CRM Solution
- ✓ Payment Transactions Automation
- Banking Loans & applications, Crypto
- Multi- Industry use cases
- ✓ Virtual Assistant
- ✓ 100% Ownership
- ✓
- ✓



# CHALLENGING THE INDUSTRY LEADERS WITH PLATFORM(S) AS A SERVICE

## JPMORGAN

- Banking Services
- Investment Banking
- Asset Management
- Retail Banking
- Wealth Management
- Commercial Banking
- Treasury and Securities Services
- Asset Custody
- Private Banking
- Risk Management
- Commodity Trading
- Technology and Innovation
- Research and Analysis
- Community and Social Responsibility
- Global Presence
- Payments & CrossBorder services



How we stack against global leaders in their respect segments with our Industry Technology Platforms as a Service

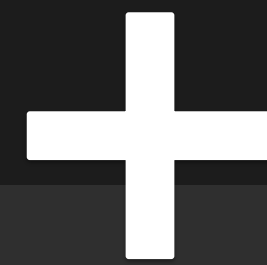
## SOFTBANK

- Venture Capital Investments
- Telecommunications
- Technology and Internet Services
- Robotics
- Investment and Asset Management
- Real Estate
- Energy and Sustainability
- Autonomous Vehicles
- Financial Services
- Retail and E-commerce
- Media and Entertainment
- Healthcare and Life Sciences
- Artificial Intelligence
- Community and Philanthropy
- Global Expansion

- White: Industry Solutions offering by SmartCard Platforms
- Red: This represent the financial service we currently do not offer.
- Yellow: This represents industries we are not currently invested in with a solution



# SMKG FORECAST GROWTH BY REGION






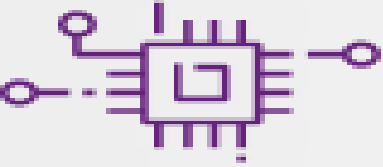







***Future of banking excellence powered by product innovations and partnerships for Global reach.***



# OUR INTEGRATOR - LTIMINDTREE'S CAPABILITY & REACH

 <p><b>GLOBAL REVENUE</b></p> <hr/> <p><b>\$4.2B+</b></p>	 <p><b>EMPLOYEE STRENGTH</b></p> <hr/> <p><b>90,000+</b></p> <p>Capabilities across IT, engineering &amp; digital</p>	 <p><b>DIGITAL REVENUE</b></p> <hr/> <p><b>45%</b></p> <p>Your Digital Transformation Partner</p>	 <p><b>GLOBAL CLIENTS</b></p> <hr/> <p><b>700+</b></p> <p>100+ Fortune 500 Clients</p>	 <p><b>GLOBAL PRESENCE</b></p> <hr/> <p><b>100+</b></p> <p>Locations across 30+ countries</p>
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 <p>Banking &amp; Financial Services</p>	 <p>Insurance</p>	 <p>Retail &amp; Consumer Packaged Goods</p>	 <p>Manufacturing</p>	 <p>Energy</p>	 <p>Hi-Tech</p>	 <p>Utilities</p>	 <p>Media &amp; Entertainment</p>	 <p>Travel, Transport &amp; Hospitality</p>	 <p>Health</p>	 <p>Life Sciences</p>
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**Tech Partnerships**



**Awards and recognitions**





# FINANCIAL SUMMARY

## INVESTED CAPITAL

\$4 MILLION

## PAID UP CAPITAL

\$10 MILLION

## SHARE STRUCTURE

507 MILLION / 900 MILLION

## REQUEST / ASK

\$3 MILLION

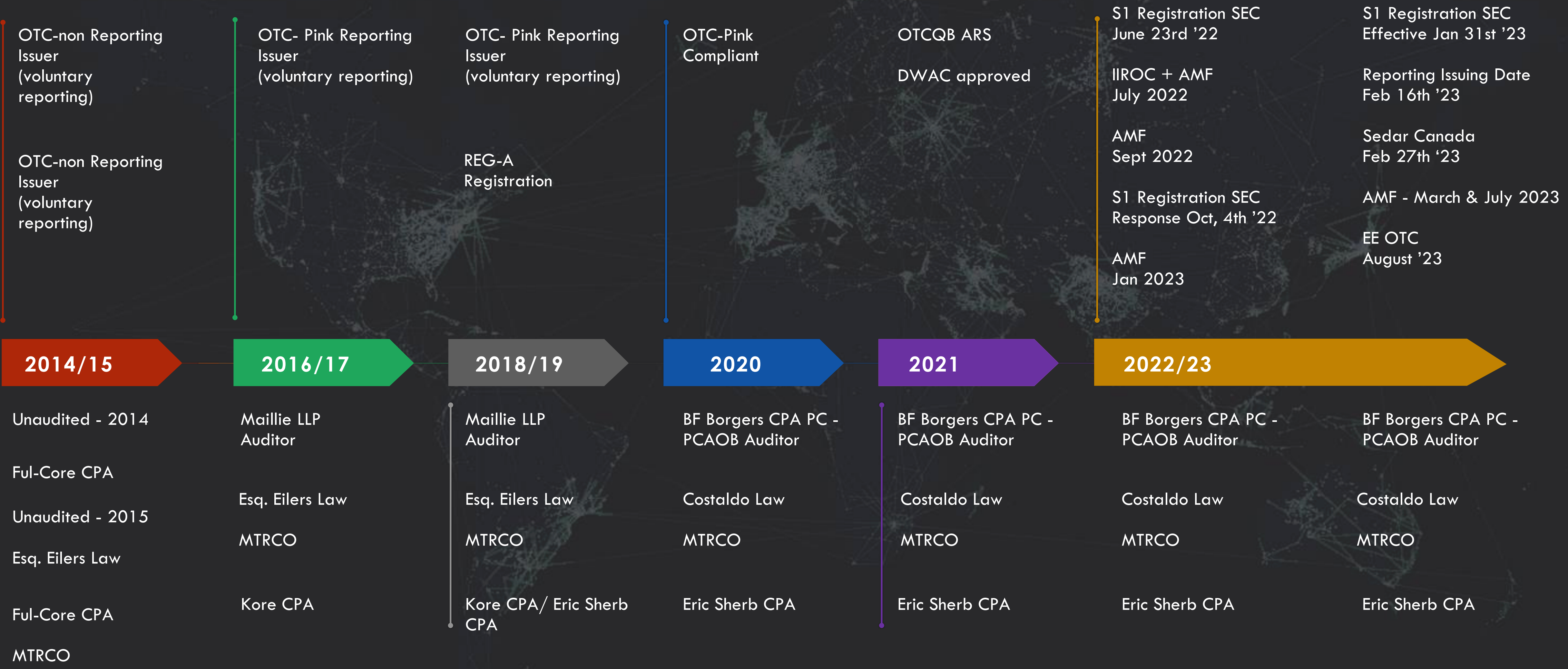
## LAST FUNDING VALUATION

\$20 MILLION

\*All figures are in USD



# SMKG – REGULATORY ROAD MAP TO NASDAQ & EXPANDING CANADIAN LISTING





# EXECUTIVE TEAM



Massimo Barone   
CEO & Founder



Dharmesh Vora  
President Enterprise Solution



Lee Tang  
CTO



Michele (Mike) Tasillo  
CFO



Eric M. Sherb  
CPA



Gary Repchuk  
X-Pay Pres. Phillipines



Gina Leslie LL.B.  
Advisor Axepay



Paolo Continelli  
CBDO