



SmartCard

MARKETING SYSTEMS INC

[An OTCMARKETS Listed company OTC:SMKG](#)

www.smartcardmarketingsystems.com

presentations@smartcardmarketingsystems.com

1-844-843-7296





Executive Summary

SmartCard Marketing Sys Inc. is poised with growth and has established a great network of vendor partners including clients leading 2019 with a robust prospect pipeline with POC's in place, all during the course of the past 8 months. The company monetized an important investment during this course which allowed the company to develop its core strategy offering, brand its products and showcase to international markets to implement a marketplace for its commercial deployment success. The next phase of SmartCard is growing its sales team to become the technology leader in the Cloud SAAS & Mobility market for Retail and Banking.

[CEO Massimo Barone](mailto:Mbarone@smartcardmarketingsystems.com)
Mbarone@smartcardmarketingsystems.com
1-844-843-7296



We're about "Empowering the Payment Industry"

SmartCard Marketing Sys Inc. (OTC:SMKG) a boutique global payments and incentives solutions developer delivering "Cloud SAAS & MOBILITY" applications for Issuing & Acquiring Processors, Retailers & Enterprises.

The company offers proprietary core & frontend industry applications with business process intelligence and processes that includes seamless integrations to payment networks globally & embedded third party vendor technologies.

Industry key words associated to SMKG; Incentives, Rewards, Couponing, Points, EMV, NFC, EPOS, MPOS, Wallet, Processing, Payments, Cards, Blockchain, Cryptocurrency, Cross-border, DCC, Fiat, ICO, Issuers, Acquirers, Contactless, Workforce Management, Retail, Enterprises, Banking, Telecom, Fintech, Insurtech, Martech, PayTech, Artificial intelligence, Beacon, Proximity, Geo-sourcing & fencing, PCI, Tokenization, HSM, Key Injection, Cryptology

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 Jan 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/>

Popularity of Social Media in Europe

SMARTPHONE USERS BY REGION (Millions)	451.9
POPULATION BY REGION (Millions)	742,648,010
GDP GROWTH BY REGION	NA
UNEMPLOYMENT BY REGION	8.5

Powered by:




UNITED STATES OF AMERICA

SMARTPHONE USERS BY REGION (Millions)	226.29
POPULATION BY REGION (Millions)	326,766,748
GDP GROWTH BY REGION	2.181
UNEMPLOYMENT BY REGION	3.9

Powered by:




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 with clients who have ecosystems that require customizable and scalable solutions.



Positioning the Company

We have established ourselves with clients as **Middleware** and **Front-end** solutions 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 platforms, this is to facilitate **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.

Popular Payment Schemes



Revenues from MDR %



During the past 30 years the driver of Sales and revenues were led by POS Hardware and Merchant MDR % rates – margins were significant. Resellers also made hefty commissions making it very lucrative to be a Reseller or an ISO.

As seen in markets like Australia now in S. Korea, MDR % rates are falling to low levels reducing margins, whereas is in North America they have become marginally slim. Following suit is hardware pricing of POS terminals which as industry claims is the “race to zero” for manufacturers.

So what's next? SmartCard has a unique window of opportunity to capture significant market share as the convergences from Point-of-Sale to Smart POS is morphing quickly. The Smart POS doesn't truly have a form but rather a host device for any of the Popular OS's that can than interact with consumer APPs frictionless. Either Web or through Mobile merchants want technology that is intuitive, efficient and most of all no Capex.



**MDR: Merchant Discount Rate for Processing*

Introduction

We have a methodical approach to the Payments acceptance industry. Our proprietary business applications are developed as a Cloud-SAAS model for Web & Mobility, offering flexibility, security and scalability to our customers. The company's Web & Mobility applications are licensed as white-label solutions to customers and partners.

We develop business process applications with integrated payment networks and embedded third party tools to expediate the go-to-market for our customers. 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.

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



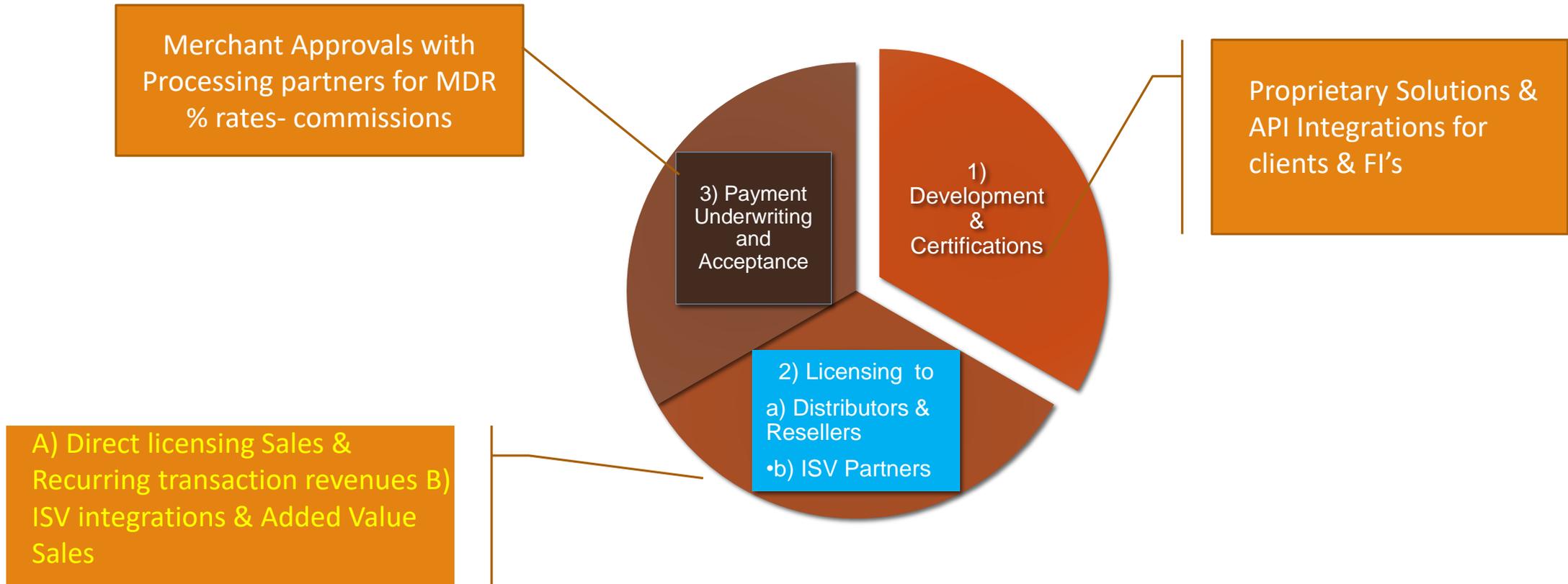
<https://www.youtube.com/channel/UC9f46Z3mSpFFtjBu0JeFXtg>



<https://www.linkedin.com/company/smartcard-marketing-systems-inc/>



<https://twitter.com/otcsmkg>



Defining Lines of Business

Mission

To be the global leader in
Cloud –SAAS Mobility
applications for Retailers &
Enterprises.

Management

CEO & Founder Bio

Massimo Barone

A Montreal born entrepreneur with over 20 years of entrepreneurial experience. Mr. Barone joined the technology sector in the late 90's after leaving the family Restaurant 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.

During the past 20 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 relationships, 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.



www.twitter.com/massimobarone



linkedin.com/in/massimo-barone-1401227



President & Founder:

Paolo Continelli

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.



Finance Manager

Mr. Michele (Mike) Tasillo

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 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.



External Audit Compliance

Pierre Ravary CPA-CA,.

Mr. Ravary has more than 20 years of experience in executive financial position, all in technology oriented companies. He began his career at Blue Cross Canada, in charge of the Accounting in the Travel Insurance Division where he was the youngest manager of the company. He then spent twelve years at Toon Boom Animation as Director of Finances then Chief Financial Officer. He was an important part of the Company turnaround, from restructuring to the global leader in 2D Software Development. During those years, as part of the Management team, Pierre was finalist in 2006 Ernst and Young in the Media and Entertainment category and won in 2005 an Emmy Award for Best Technology. After Toon Boom, he held different Consulting positions in high potentials technology start-ups. His range of expertise includes implementation of accounting and reporting structures to prepare young companies for growth and governance, as well as getting funding through traditional networks such as banks and institutions but also with North American investors for Series A and B equity.



Vice President Sales

Antonino Moschella

Mr. Moschella is **Vice President of Sales** for SmartCard Marketing Systems Inc. In this role, Tony manages and leads three international sales teams providing them with support in all aspects of Sales, customer service and after sales support. Before joining SmartCard Marketing Systems Inc. in early 2017, Tony worked and owned for over 20 years a diverse range of organizations and businesses, including, International Advertising company, Congress center and a variety of Eateries. Tony Moschella's varied background in Sales, Customer Service and Operations provided the perfect foundation to take on this lead role in a time where the companies go to market strategy and expansion is in full deployment.



Lee Tang CTO & Security

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.



Executive Sales Advisor India Mr. Dharmesh Vora EE.

Dharmesh Vora, a sales specialist with over 12 years of experience, handles Indian subcontinent for SmartCard Marketing Systems Inc. He consults with Senior Leadership team (CXOs) of MNCs and MSMEs to identify their digital transformation journey and provides alternatives complementing their growth strategy.

He is graduated in India from Pune University in International Trade and Business with a Diploma in Electrical Engineering. He has worked with global organizations like FranklinCovey and Antal International and has extensive training in global material offered by BlessingWhite, Mahaan Khalsa and Dr. Stephen Covey.

With active participation in events by CII and FICCI, he has established a trusted name for SmartCard Marketing Systems Inc. in India in a short span of time.



Gary L. Repchuk President ASEAN Markets

Gary has over thirty-five year's management & executive experience and technical skills in Banking, Payment Processing, and Financial Technology complemented by a Master of Business Administration. The past five years he has established an ASEAN FINTECH operation and delivered a global mobile payment platform now being delivered to multiple National Banks and Global Partners.

The middleware platform and Gateway enables the simultaneous management of Merchants, Consumers, Banks, Smart Android devices and global processors. Previously, a Canadian Banking Vice President with accountability to diversify bank income via new partnerships and ventures while managing diverse areas of responsibility: business development, telecommunications, affiliations, business transition, centralization activities, security infrastructure, operational improvement, policy, procedure, purchasing, and card issuing/acquiring services.

A highly motivated executive, and a collaborative negotiator, who successfully directs enterprise wide cross-functional projects, fosters new global relationships, and excels within the complexity of the mobile payment world.

As the SMKG Regional President he leads the regional team and is responsible for implementing and executing the regional strategy across several countries, focusing on the Philippines and in line with the Smartcard Fintech acceleration strategy.



EmphasisPay.com is the business **marketplace** of Smartcard Marketing Systems Inc. The marketplace has been developed as a go-to strategy to communicate to our Resellers, ISO's, Vendors and Partners, with a full CMS to streamline and manage business opportunities including specialty projects for our proprietary technology suite. We provide presentations, marketing brochures, pricing matrix's and manage both introductions and trainings to our portfolio of platforms.

We also provide a vast network of global partners for acquiring, issuing & processing transactions for Retail & Enterprise merchants globally.

www.emphasispay.com

Product Suite

Payment Gateways

Vendor List

f t s+ in
Login / Register



1-844-THE - PAYMENT

CALL: 1-844-843-7296
EMAIL: SUPPORT@EMPHASISPAY.COM

[HOME](#)
[ABOUT](#)
[CONTACT](#)
[PARTNER/RESELLER](#)
[MERCHANT HUB](#)
[ISV PARTNERS](#)
[CLIENT PROSPECT](#)

www.emphasispay.com

Call: 1-718-717-8657

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About Us

EmphasisPay is a division of SmartCard Marketing Systems Inc (OTC:SMKG). The web portal is the marketplace of the company to develop payment technologies & service the Fintech market for Independent Sales Organizations (ISO), Independent Software Vendors (ISV), Merchants and Startup Companies.

Our focus is enabling Business Process applications and Enterprise Ready Platforms (ERP) with a turn-key network payment infrastructure. We provide a vast network of global partners for Acquiring, Issuing & Processing transactions for Retail or Enterprise merchants. Emphasis Pay delivers an agnostic environment for all your payment deployment needs. From UI design, development of integrated solutions for EMV-POS, EMV-MPOS, E-POS, Web commerce & Mobile Apps.

We Emphasize on Payments!

The Emphasispay.com portal will be our key driver for our satellite partners program.

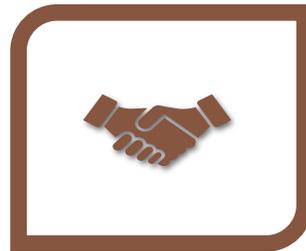
Partners need more to improve sales!

We are delivering a clear strategy to our partners to facilitate sales and recurring revenues.

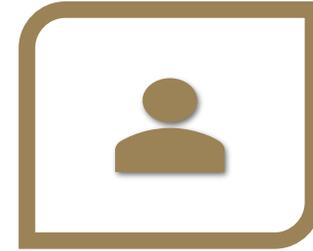
New payment technology offerings like Blockchain, ICO's, DCC and Cross-border payments are being introduced quicker than they can be adopted into the marketplace. We build a path to remain ahead so our partners can engage and deliver.



RETAIL & BUSINESS
MARKETPLACE



ISV PARTNERS



TREASURY
DEVELOPMENT
OPPORTUNITIES

Software!

Our key drivers are Genorocity.com for the Retail Industry, Mtickets.events for Event Management and Granularchain.com targeting Gov't and Banking as our lead blockchain with tokenization utility software for Digital ID Keys & Digital Signature capture.

We have clients currently signed contractually to licenses in several markets and successfully implemented with a vast pipelines of POC's and RFP's underway for each technology. During the course of 2018 a large part of our focus has been teaming with key distributors and vendors in emerging markets to stake-hold on growth and the transformation of cash to cards.

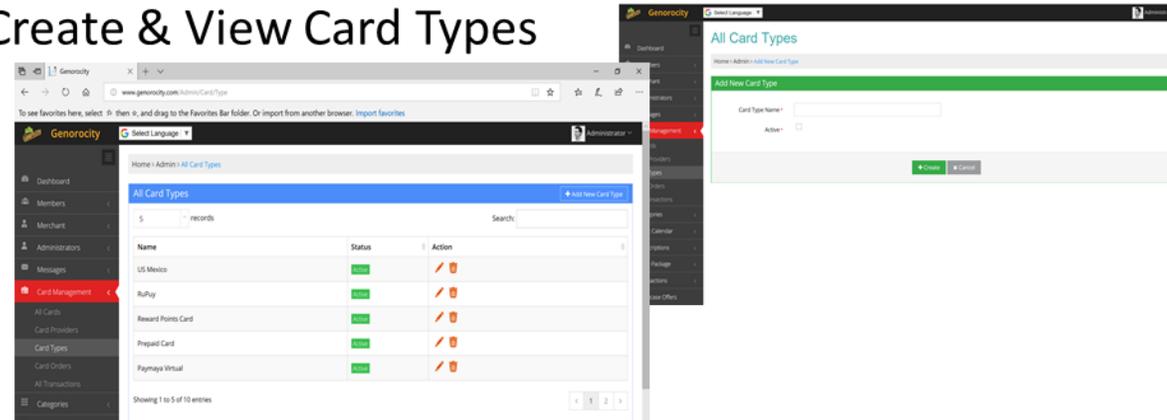
The largest scale development we focused on was the introduction of our Card emulator technology in Genorocity.com which is a significant utility feature to manage Card Issuance, processing and Vaulted loyalty and incentives. This all becomes part of a major undertaking when offering any Mobile Wallet integrated solution to global enterprises.



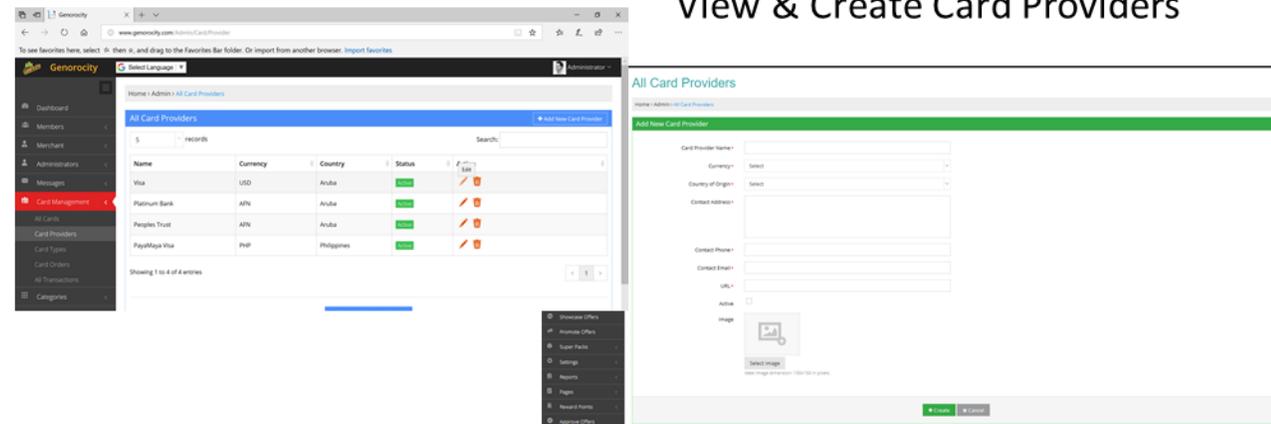
Card Emulator – Genorocity.com

Create, Issue, activate, manage, top-up, transfers, transact, points, wallet and more!

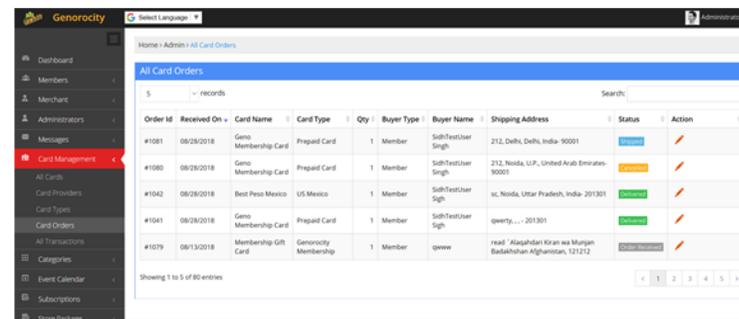
Create & View Card Types



View & Create Card Providers



View Card Orders





1 corporate ppt.pdf



2 Generocity.com.pdf



3 Mticket.events.pdf



4 check21saas.com.pdf



5 Articul8te.com.pdf



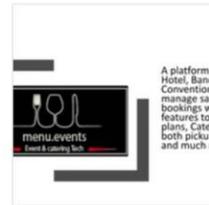
6 Axepay.com.pdf



7 granularchain ppt v2.1.pdf



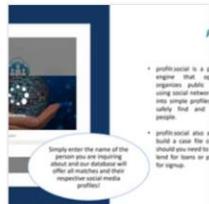
8 ijobs.shop.pdf



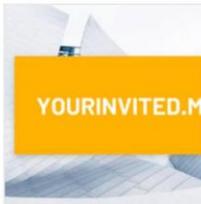
9 menu.events 2019.pdf



10 Onroute.tech v1.1.pdf



11 profilr.social.pdf



12 YOURINVITED pptt.pdf



13 RAINMAKERS.TECH.pdf



14 qr.guru product ppt .pdf



15 my travel pptt.pdf

Proprietary Product Suite

Retail – Ticketing - RDC



www.Genorocity.com

<https://www.youtube.com/watch?v=005K4s7MwYc>

- A real-time digital solution with integrated Wallet and API's
- Digital couponing & incentives
- Card management module for both issuer or membership user experience
- Proximity beacon technology for marketing ads & promoting offers
- Social media wizard
- Merchant & Customer APPs for frictionless transactions
- Fully integrated payment gateway
- Real-time data and analytics



www.Mtickets.events

<https://www.youtube.com/watch?v=Dh-uS2aFNwM>

- A digital Events & Mobile ticketing management solution.
- Create Events, Conferences, Exhibitors, Collaborators, Partner Suppliers, Ticketing and registrations
 - Sponsor management
 - Check-in and verification
- Web & Mobile Applications with fully integrated payment gateway
- Fully integrated with Genorocity.com modules for seamless user experience



www.Check21saas.com

- Remote Deposit Capture (RDC) & X9 file submission clearing for Financial Institutions
- . Cloud based solution with Head Office Admin dashboard, remote Branch operations dashboard and treasury client dashboard for scanning
- Multi peripheral selection
- SAAS service for Financial Institutions & Global Enterprises processing with OCR and Archive
- Host Secure Data-center

EKYC, ID-Security & Blockchain



www.Granularchain.com

-Granularchain is a methodical approach to the Health, Banking, Insurance & Cryptocurrency market with embedded Blockchain & Tokenization technology. It anticipates the digitalization of Profiles, SmartContracts, Money, Points, Rewards, Credit Cards, Gov't issued ID's and other types of compensation schemes that will emerge in the near future.

- A level down linkage allowing both multi-signatory authorization and capture.



www.Profilr.social

-Profilr.social is a opt-in and investigate review application for enterprises. A people search engine that organizes discoverable public records and social network information, importing of existing files all into simple profiles to help you safely find and learn more about people to evaluate customers.

-Building a case file or lead generation file on individuals is now a simple task.

Food & Beverage Industries. Hotels, Entertainment, Restaurants & Shops



www.Ijobs.shop

https://www.youtube.com/watch?v=tRZnEQvGv_g

- 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
- Allows the merchant to have access to hundreds of pedestrians without interrupting business



www.Menu.events

- Fully digital catering ordering application for both web & mobile
- Customer/merchant/admin dashboards
- Mobile apps
- Customizable interface
- Made for event and catering companies



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.

Geo Tracking, Fencing and Dispatch Solutions



www.Yourinvited.me

- A social gathering tracking system.
- You can now create an invitation for a social gathering and track the location of your guests.
- The platform can also be used to track school field trips and locate students and teachers.



www.Onroute.tech

- Customer booking application for Car Service
- Customizable interface
- Transaction based SAAS model
- Track your employees
- Track your driver
- Track your package
- Geo Tracking -Real time

Automated Digital Workforce Solutions



www.Qr.guru

- Digital lead generator for Sales events,
- MLM and affiliate marketing product distribution
- Automated unique generated URL and QR code by event or business type
- User friendly product selection list
- Exportable leads and data
- Prize Scan



www.Articul8te.com

<https://www.youtube.com/watch?v=7RmDKKaHdYU>

- Our more recent release 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.

Payment Gateways

<i>Gateways</i>	<i>E-Comm</i>	<i>EMV- POS</i>	<i>Description</i>	<i>Countries</i>
	<p>YES</p> <p>FX TRADE & SETTLEMENT</p>	No	<p>Axepay has a unique CMS platform that manages all aspects of the registrations, transactions and records.</p> <p>We digitally manage all registration of records and necessary filing to the PBOC</p> <p>Connection to global KYC & AML verification partners for instant response and resolution queries</p> <p>A global team of partners delivering expertise to businesses and individuals</p> <p>An International EMV & Ecommerce host Gateway including MPOS, EPOS & Wireless POS for all Card Schemes</p>	USA, EUROPE, IRELAND
	YES	YES	<p>Providing Partners with a fully-hosted version of the WorldNet Platform, to deliver an advanced range of 'own-brand' EMV-enabled products and services across multiple payment channels including eCommerce, Mobile, PoS and iPoS. The Platform is highly scalable and provides both multi-currency processing and multi-lingual support capabilities</p>	CHINA CROSS-BORDER, INTERNATIONAL
	YES	YES	<p>CT-Payment has been setting the pace in electronic POS transactions since 2002. We are a North American leader in EMV-compliant payment service and innovation, providing unsurpassed ePOS functionality and gateway-to-gateway connectivity, partnering with a varied range of organizations, businesses and industries—including ones like yours</p>	CANADA

Payment Gateways

<i>Gateways</i>	<i>E-Comm</i>	<i>EMV-POS</i>	<i>Description</i>	<i>Countries</i>
PayPal	YES	NO	PayPal Holdings, Inc. is an American company operating a worldwide online payments system that supports <u>online money transfers</u> and serves as an electronic alternative to traditional paper methods like <u>cheques</u> and <u>money orders</u> . The company operates as a payment processor for online vendors, <u>auction</u> sites, and other commercial users, for which it charges a small fee in exchange for benefits such as one-click transactions and password memory.	WORLDWIDE
stripe	YES	NO	Stripe is a technology company. ^[2] Its software allows individuals and businesses to receive payments over the <u>Internet</u> . Stripe provides the technical, <u>fraud</u> prevention, and banking infrastructure required to operate <u>on-line payment systems</u> . ¹	USA, CANADA
Spreedly	TOKEN GATEWAY	NO	With Spreedly, you connect once to our payments infrastructure and secure card vault. You can use tokenized card data to transact with virtually any payment API or gateway worldwide. That lets you do more transactions, in more markets, with more partners. All while keeping customer card data secure and PCI compliant.	WORLDWIDE

Payment Gateways

<i>Gateways</i>	<i>E-Comm</i>	<i>EMV-POS</i>	<i>Description</i>	<i>Countries</i>
	YES	NO	MojoPay works by allowing sellers to accept online payment for their goods and services. After you are approved, integrate your website with MojoPay using a shopping cart of your choosing. Your customers will order on your site, and then pay within MojoPay's secure PCI compliant payment page. When the order is completed successfully, we will send the customer an order confirmation.	USA, CANADA, EUROPE
	YES	NO	HMS specializes primarily in providing credit card processing and electronic payment services to high risk business types. The company's primary website also contains a link to a separate, PCI Compliance-related site (hbmspci.com) designed to provide PCI support for clients. Humboldt Merchant Services is sponsored by BMO Harris N.A. in Chicago, Illinois, as its <u>acquiring bank</u> .	USA
	YES	NO	Inovio is the revolutionary new payments gateway with seamless integration and global scalability that continuously evolves with the industry A fully integrated payment gateway, Virtual POS and Hosted Checkout services, and more	USA
	YES	NO	Accept Payments Any Time, Anywhere Our simplified payment solutions are designed for whenever and wherever you need them, with premium features that help you run your business and protect your customers.	USA

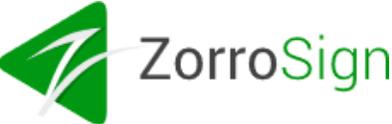
Vendor List

<i>Vendors</i>	<i>URL:</i>	<i>Description</i>
	https://www.datatraxtechnologies.com	<p>DataTrax offer a versatile mobile POS application that makes it easy to handle instant ticket sales and print boarding passes right from a mobile phone or tablet. This app enables bus companies, tour operators, and airport greeters, among many others, to easily provide their customers with a wide array of services as a very cost effective alternative to a fully integrated POS terminal and increase the bottom line.</p>
	https://www.cardlogix.com	<p>Since 1998, CardLogix has manufactured and programmed millions of cards from the United States that have shipped to over 43 countries around the world. CardLogix is continuously at the forefront of Secure Element (SE) technology, specializing in smart cards, card operating systems, biometrics, chip encoding software, authentication, encryption, development tools, and middleware.</p>
	https://idtechproducts.com	<p>ID TECH has established a solid reputation in the industry as a leading payment peripheral provider with magnetic stripe, EMV contact, and EMV contactless expertise. We are also an OEM payment solution provider with the capability and willingness to customize solutions to fit our customers' needs. With a strong foundation and continued success rooted in card readers, ID TECH is currently expanding its reach in the ever-evolving payments industry</p>
	https://www.infobip.com	<p>Since 2006, our mission has been to create seamless mobile interactions between businesses and people. An integral part of the A2P messaging evolution, Infobip is committed to creating solutions that just work. We believe it's what's on the inside that counts, it's why we built our A2P SMS platform from the ground up. Our unique culture fuels continuous innovation at the platform's core, allowing full control of security and service quality down to the deepest interaction. Our 58 worldwide offices represent our vision of being truly local, everywhere</p>

Vendor List

Vendors	URL:	Description
	http://www.unrapp.com	<p>What is the best part of watching someone open a gift? Most givers enjoy the happiness, facial reactions and natural excitement during this experience. At Unrapp we have set out to enhance this process with a mobile system that delivers candid reactions with instant gratification. Unrapp provides a social platform for users to send images, which are digitally wrapped, then sent to recipients within our network. The recipient must swipe the screen to unveil their gift while the front camera captures raw reaction footage. This footage is then shared with the gift giver to complete the gift giving experience.</p>
	https://kontakt.io	<p>We developed something that you would call today a proximity solution—but it was months before Apple released the iBeacon profile using Bluetooth Low Energy. That’s how our innovation began. Since then we’ve adopted technology like iBeacon, Eddystone, and more into our smart hardware system, and we continue to push the borders of what’s possible with bluetooth proximity devices</p>
	https://www.threatmetrix.com	<p>ThreatMetrix®, A LexisNexis® Risk Solutions Company, provides an end-to-end platform for digital identity intelligence and trust decisioning. Our solutions recognize up to 95 percent of returning website visitors. We instantly detect high-risk transactions and dynamically score them, enabling digital businesses to safely grow online revenue and personalize the digital experience for trusted customers. With ThreatMetrix, sales conversion rates rise and fewer customers get flagged for review. Fraud, security and payment operations run more efficiently. Operational costs decrease and, best of all, fraudsters often leave for greener pastures. We believe security doesn’t need to come at the expense of profitability. Security and fraud prevention simply needs to be better, not harder for legitimate customers. That’s profitability and security without compromise.</p>
	www.contactinnovations.com	<p>By October 2004 with the introduction of ‘Check21’ in the United States, CI announced ‘IA Exchange’ to deliver compliant secure electronic deposits over the internet clearing items with the FED, Banks and other 3rd party processors. In addition Contact Innovations Inc. offers a full suite of Check, Remittance and Document Management Solutions. These solutions offer seamless interface between all IA products and are easy to implement, configure and use.</p> <p>As of today, Contact Innovations Inc. Image Archive (IA) solution has an installed based exceeding 200+ Financial Institutions, Government, Professional and Commercial businesses across North America</p>

Vendor List

<i>Vendors</i>	<i>URL:</i>	
	https://touchpeak.com	<p>We are a product and service provider based in Atlanta/USA and Copenhagen/Denmark, with operations across North America, Europe and the Middle East. Our Touchpeak FRAMEWORK is a product designed for applications to exchange messages real-time using dynamic message routing, configuration and switching technologies.</p> <p>Through our Sales Team, as well as a network of partners and distributors, customers can get access to the Touchpeak products and associated services, which include white-label and self-service options</p>
	https://www.zorrosign.com	<p>Back. in the 90's, one of our co-founders introduced an innovative new technology – electronic signature.</p> <p>The electronic signature also served as a key technology component when President Bill Clinton signed the Electronic Signatures in Global and National Commerce Act, also known as the “Millennium Digital Commerce Act” and the “E-SIGN bill” on June 30, 2000.</p> <p>In 2015, ZorroSign was born to use the electronic signature technology to create a unified platform of complete advanced Digital Transaction Management (DTM) Solution. The idea is to provide a highly secure, flexible, seamless, and robust solution to support end-to-end flow of document signature ceremonies for any situation, any industry, any department – for signatories located anywhere and using any device.</p> <p>ZorroSign DTM takes the electronic signature to the next echelon and we will continue to earn your trust.</p>

ISV Partners

ISV's	URL:	Description
	https://www.datatraxtechnologies.com	<p>DataTrax offer a versatile mobile POS application that makes it easy to handle instant ticket sales and print boarding passes right from a mobile phone or tablet. This app enables bus companies, tour operators, and airport greeters, among many others, to easily provide their customers with a wide array of services as a very cost effective alternative to a fully integrated POS terminal and increase the bottom line.</p>
	https://www.axepay.com/	<p>Axepay has a unique CMS platform that manages all aspects of the registrations, transactions and records.</p> <p>We digitally manage all registration of records and necessary filing to the PBOC Connection to global KYC & AML verification partners for instant response and resolution queries</p> <p>A global team of partners delivering expertise to businesses and individuals</p> <p>An International EMV & Ecommerce host Gateway including MPOS, EPOS & Wireless POS for all Card Schemes</p>
	https://www.schedule101.com/	<p>Schedule101 offers an Employee Management solution for restaurants and retailers, providing quick and easy access to employee files and work schedules. Managing internal messages, event calendars, announcements on new store openings and employee shift swaps becomes simpler with Schedule101. Its easy-to-use forecasting tool results in logical daily and weekly predictions improving shift-by-shift probability. Predictive forecasting allows for a better understanding of future demand therefore, allowing efficient scheduling. All this with no hardware, software, installation or maintenance to worry about</p>
	https://staffrrs.com/	<p>Staffrrs is an online community of both staff and employers, meeting each others needs for shift fulfillment!</p>

Data Centers

<i>Company</i>	<i>URL:</i>	<i>Description</i>
	https://aws.amazon.com	Whether you're looking for compute power, database storage, content delivery, or other functionality, AWS has the services to help you build sophisticated applications with increased flexibility, scalability and reliability
	https://iweb.com/datacenter/montreal	iWeb's flagship Montreal data centers provide high-speed global connectivity via ISP peering in both New York and Toronto, with a Content Delivery Network option for serving website content from points of presence around the world. Montreal is also home to the <u>iWeb Cloud</u>

Marketing Strategy – Trade Events



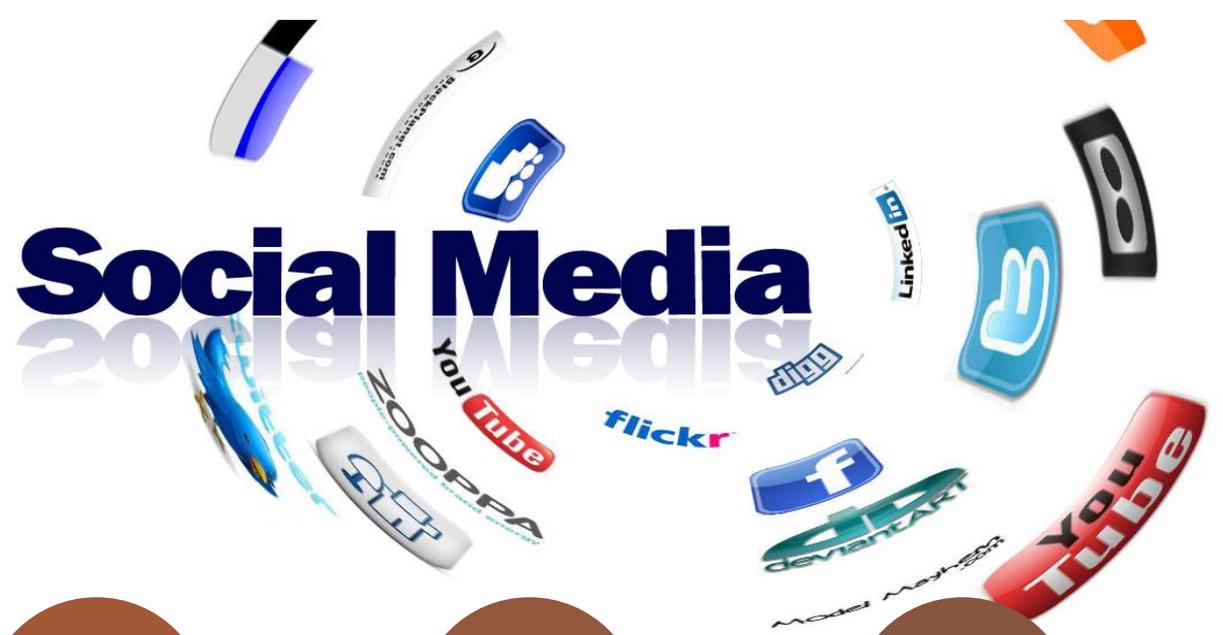
During the course of the past 12 months the company aggressively invested in marketing itself at Payment technology events like CES 2018, Money2020, TechCrunch in the USA & Seamless Payments in Vietnam, Thailand, Singapore & the Philippines.

Since January of 2018 the company has hosted several events globally showcasing its suite of technologies spending marketing capital of over \$400k USD.

The company anticipates the same expenditures throughout 2019 as it expands its partnership relationships in each region and doubling that in 2020.

Our audience is three tiered; the first is marketing to Issuing & Acquiring Banks to adopt our technology, second developing distributors & Resellers, third selling our licenses to these same financial institutions and global enterprises in the various markets.

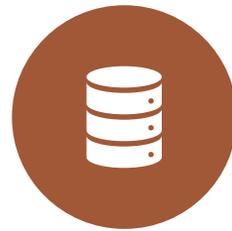
Marketing Strategy **Social Media**



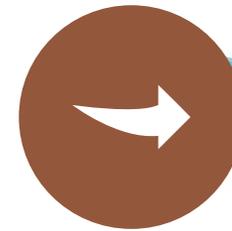
THE COMPANY HAS INVESTED A SIGNIFICANT AMOUNT OF TIME AND CAPITAL IN DEVELOPING ITS FOOTPRINT IN BOTH



SOCIAL MEDIA AND SEO SERVICES. THROUGHOUT 2017-18 CAPITAL EXPENDITURES TOWARD SOCIAL MEDIA ADVERTISING AND



DEVELOPMENT WERE APPROXIMATELY \$120K USD, THIS IN ADDITION TO THE COMPANY'S INVESTOR RELATIONS MEDIA AND



PRESS RELEASES. THE INDIVIDUAL REGARDLESS IF CONSUMER OR BUSINESS PERSON HAS ADOPTED SOCIAL MEDIA



AS THEIR OWN AND LOOK TO SOCIAL NETWORKS FOR EVERYTHING FROM MEETINGS, EVENTS, PRODUCT AND SOLUTIONS.



Trade Shows

Trade shows

shows	Description	Shows	Description
	https://www.terrapinn.com/exhibition/seamless/index.stm		http://www.retailbusinesstechnologyexpo.com/
	https://techcrunch.com/events/disrupt-sf-2017/		https://www.mobileworldcongress.com/
	https://www.ces.tech/		https://www.terrapinn.com/exhibition/seamless/index.stm
	https://www.terrapinn.com/exhibition/seamless/index.stm		https://show.restaurant.org/

SALES STRATEGY & GROWTH

The global strategy is not the same for each market as Financial Institutions play different roles in each of them. The company has developed a sales strategy specifically dedicated to each for targeted growth.

North America



The United States and Canada share the same infrastructure with Processors leading the management of Merchants.

China & Asia



In China and most of Asia the Banks and Telecoms are the main drivers and manage their infrastructure directly with little or no Processors involved for the management of Merchants. China Union Pay, JCB of Japan and now MasterCard and Visa trying to grow.

India



In India the Banks and Telecoms are the main drivers and manage their infrastructure directly with little or no Processors involved for the management of Merchants. Debit Cards is stronger than Credit Cards.

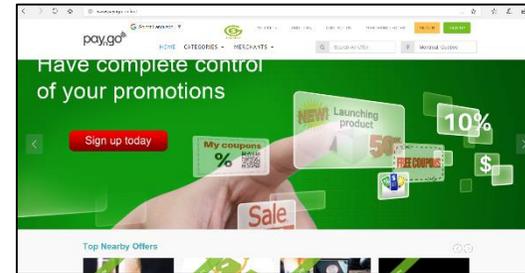
Club UBC TV



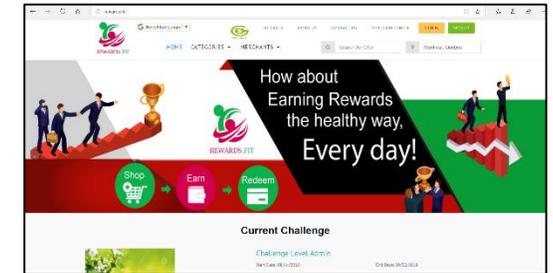
BoutiqueQE



PaynGo.Online

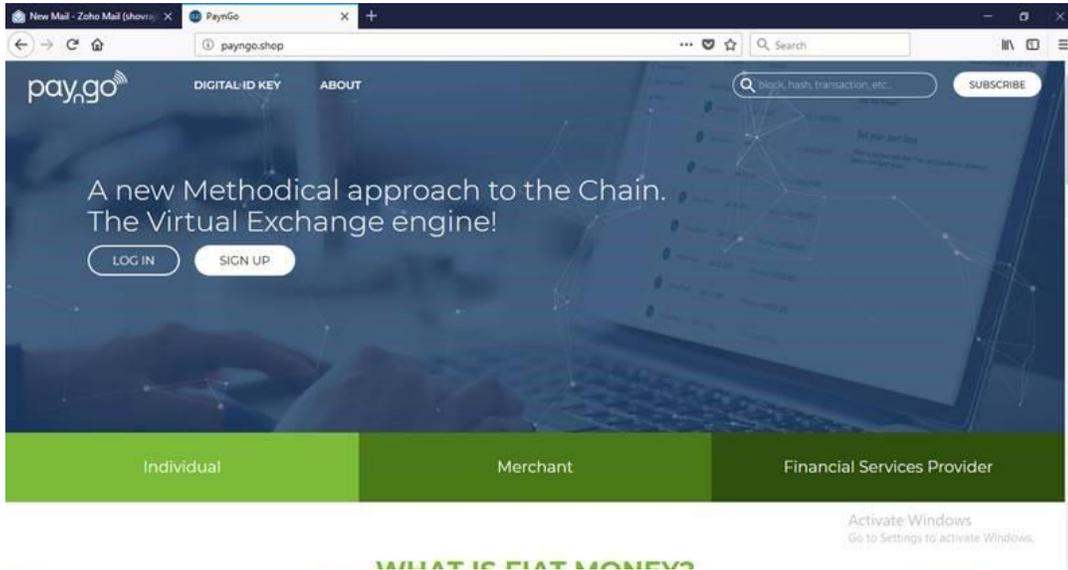


Rewards.Fit

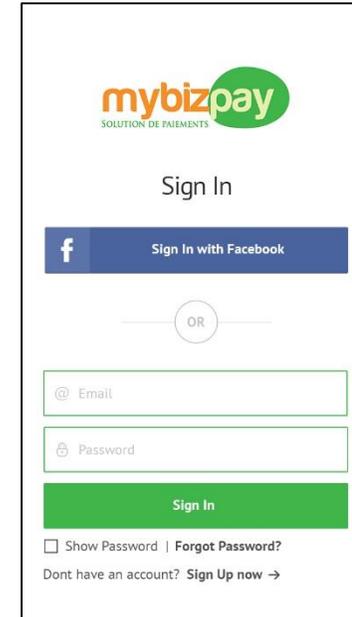


Clients & Opportunities!

PaynGo.Shop



My Biz Pay



- **Fidelite Plus**
- **BlockstoneX**
- **Hub4events**

Clients & Opportunities



Payments.Studio

The company is well recognized by the industry for intuitive design and the development of payment technologies, deliverables of end-users product's meeting the highest certifications.

The collaborations between our partners and vendor networks creates a unique opportunity for SmartCard Marketing to extend its strategic design influence and expertise to multiple industries that want to launch products with payments as an integral part of their solution.





The company in early 2017 entered into a 50/50 partnership with Axepay Inc. a unique opportunity for Cross-border payments for China Union Pay, and EKYC of China individual and businesses.

SmartCard Marketing Systems Inc. management and team was fundamental in the strategic business negotiations, process, design, development and commercialization of the platform from end-to-end. The solution incorporates an additional component with automated FX trades and settlement seamlessly against the RMB currency - powered by global leader AFEX. The global opportunity for Cross-border with China has begun to materializes into one of the most significant trading Countries.

Another major score for the company was the added unique value of EKYC with China. With over 1.2 billion records to access, SmartCard Marketing Systems Inc will be a key driver of EKYC of China individual and businesses to the international markets. www.axepay.com

Note we are able to provide API's to Global Enterprise and Financial Institutions to provide them with China Union Pay processing and FX currency trades with settlements.*



In early 2015 SmartCard entered into partnership with Contact innovations of Ontario to form a partnership for the Check21 Act. The agreement entered was a 50/50 split whereas Contact Image Archive solution and SmartCard's Check21saas.com platform resulted in a Cloud based Remote Deposit Solution for one of India's largest Banks.



The technology developed by SmartCard provides a cloud based remote secure host solution with web dashboards for Head Office, Branches and Treasury clients. Integrated into the platform are Canon and Panini check scanners that import the images into check21saas.com for processing, batching and clearing. The end result is uploaded to Contacts Image Archive solution which produces an x9 file for deposit.

At the current time ICICI Bank is operating 15 branches in Canada and over 60 Treasury clients, with up to 5000 items monthly and growing.

Note* We have introduced the solution to foreign banks to offer similar solutions for their needs in North America.



BLOCKCHAIN & EKYC



The Blockchain market has become a significant part of the companies overall product strategy. As we truly understand the importance of managing risk and fraud for Financial Institutions and Government Agencies, our strategy is through EKYC and being a key player in the Digital ID KEY sector. We believe that the root of all Blockchain like a grain will be Digital ID's and tokenization solutions.

Our blockchain offering branded as Granularchain.com provides customers with a complex layer of security and the architecture to be the engine for their initiatives.



We know that encryption technology isn't enough to simply protect financial institutions & global enterprises from deterrents and fraud. In response we have developed a unique AI to improve searches on existing and future customers, engage with them by two way communications for high-level authentication. A search engine using social-media and hashing to scope out profiles and bookmark them

Alternative Market Drivers fuelling Demand!

Financial Inclusion

- Financial inclusion is becoming a priority for policymakers, regulators and development agencies globally
- Financial inclusion has been identified as an enabler for 7 of the 17 Sustainable Development Goals.
- The G20 committed to advance financial inclusion worldwide and reaffirmed its commitment to implement the G20 High-Level Principles for Digital Financial Inclusion.
- The World Bank Group considers financial inclusion a key enabler to reduce extreme poverty and boost shared prosperity, and has put forward an ambitious global goal to reach Universal Financial Access (UFA) by 2020.

<http://www.worldbank.org/en/topic/financialinclusion/overview>

Internet of Things

This statistic shows the number of connected devices (Internet of Things; IoT) worldwide from 2015 to 2025. For 2020, the installed base of Internet of Things devices is forecast to grow to almost 31 billion worldwide. The overall Internet of Things market is projected to be worth more than one billion U.S. dollars annually from 2017 onwards.

<https://www.statista.com/statistics/471264/iot-number-of-connected-devices-worldwide/>

Biometrics

Non-AFIS market is anticipated to account for significant industry share in the forecast timeframe owing to its extensive usage in numerous applications including workforce management and cashless vending. The high revenue is attributed to its applications in public areas that ensure keyless entry and efficient overall security. Iris recognition market is expected to witness double digit growth from 2017 to 2024

<https://www.gminsights.com/industry-analysis/biometrics-market>

AI- Artificial Intelligence

Here are [15 AI stats](#) you need to know in 2018:

- Only 15% of enterprises are using AI as of today, but 31% are expected to add it over the coming 12 months, according to Adobe.
- The number of active startups has increased by 1400% since 2000, per Stanford University.
- Investment into AI startups by venture capitalists has soared six fold since 2000, per Adobe.
- The share of jobs requiring AI has increased by 450% since 2013, per Adobe.
- For enterprises using AI, top-performing companies said they are more than twice as likely as their industry counterparts to use the technology for marketing, 28% vs. 12%, per Stanford.

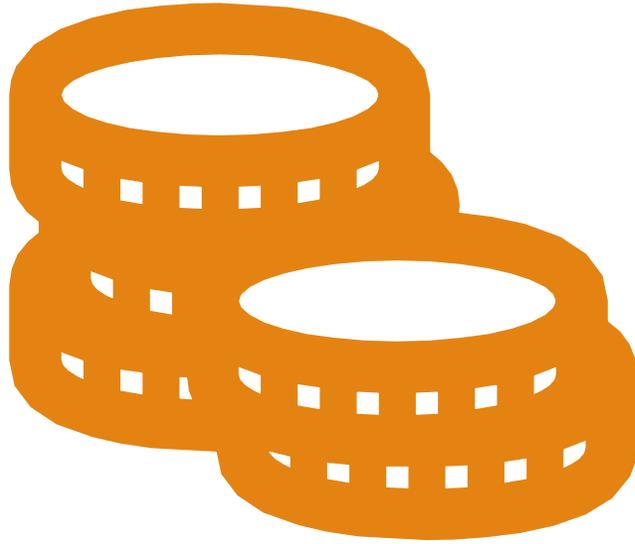
<https://towardsdatascience.com/15-artificial-intelligence-ai-stats-you-need-to-know-in-2018-b6c5eac958e5>



Fintech Accelerator Partnerships

In the last Quarter 2017 the company opened its activities to include Fintech opportunities with Start-ups with technologies that could compliment business opportunities with our channel partners. *Almost immediately we had several SME engage with us to collaborate and participate in our technology offerings to partners and clients. A great example of these opportunities included **Shechule101.com, Staffrrs & Findigm.***

In many cases the owners and founders were aged 25 to 45 with coding experience, some invested capital upwards \$100k with unaccounted for Sweat Equity. They do have an understanding of their market segment, but required direction on corporate guidance, contract negotiations and payment technology acceptance to broaden their scope of work. The opportunity to take a small stake in these companies and secure being their payment portal facilitator will lead to strong long-term growth and a vast portfolio of great technologies.



The company has created a unique position for itself as a Payment Studio with a full suite of Industry technologies to meet the needs of Financial Institutions, Processors and Resellers. Our focus to offer and support modules that meet Today's customer centric needs.

Competition Landscape

- ✓ As stated the landscape has dramatically changed and the focus has shifted toward ready-to-go solutions as opposed to foreseeing project timelines. FI's want to capitalize on the now and no longer on the future of projects. What this translates to is that both FI's and Global Enterprises are willing to paying a premium to be leaders in deploying trending technologies.
- ✓ Our strategy in the marketplace is to build a portfolio of intuitive business process applications for specific industries allowing us a lead time for customizing application in place of developed from ground zero.
- ✓ **How will this manifest itself?** We believe that offering Issuing or acquiring FI'S a portfolio of ready technologies then both merchants and customer can adopt and engage with less time possible, distressing also the FI's resources by implementing an API strategy to activate the network quicker.

INDUSTRIES

Our product suite is developed to umbrella the portfolio of Issuing Banks & Telecoms.

Product Applications

- Retail & Property Management
- Restaurant, Hotels & Entertainment
- Events & Conferences
- Commuter Transporters
- Workforce Management
- Payment Processing

Service Applications

- KYC (Know your Client)
- AML (Anti-money Laundering)
- Investigations
- Underwriting
- Payment Clearing & Settlement



NEWS HIGHLIGHTS FOR 2018

[SmartCard Marketing Systems Inc \(OTC:SMKG\) Releases Granularchain.com White Paper, Sandbox with API's for its Blockchain Accelerating Adoption by FI's, ICO's & MSB's](#)

[SmartCard Marketing Systems Inc. \(OTC: SMKG\) & Partner Axepay sign Joint Venture with ZorroSign to deliver Digital Document & Signatory solution tokenization for Blockchain for Cross-border payments](#)

[SmartCard Marketing Systems Inc. \(OTC:SMKG\) releases Granularchain.com; a Blockchain solution creating Digital ID Keys for Financial Institutions, Merchants and individuals to transact and maintain complianceSmartCard Marketing](#)

[Systems Inc \(OTC:SMKG\) releases Mtickets EO APPs for Android and IOS for the Events & Meetings Industry](#)Press

[SmartCard Marketing Systems Inc. \(OTC: SMKG\) sets Introduction launch of ljobs.shop](#)

[SmartCard Marketing Systems Inc \(OTC:SMKG\) Continues to Expand its Bridging Digital Motion Campaign in Singapore at the Seamless Payments Show Next Week](#)

[SmartCard Marketing Systems Inc \(OTC: SMKG\) Hosting at upcoming events, Seamless Payments Singapore and the National Restaurant Association in Chicago.](#)

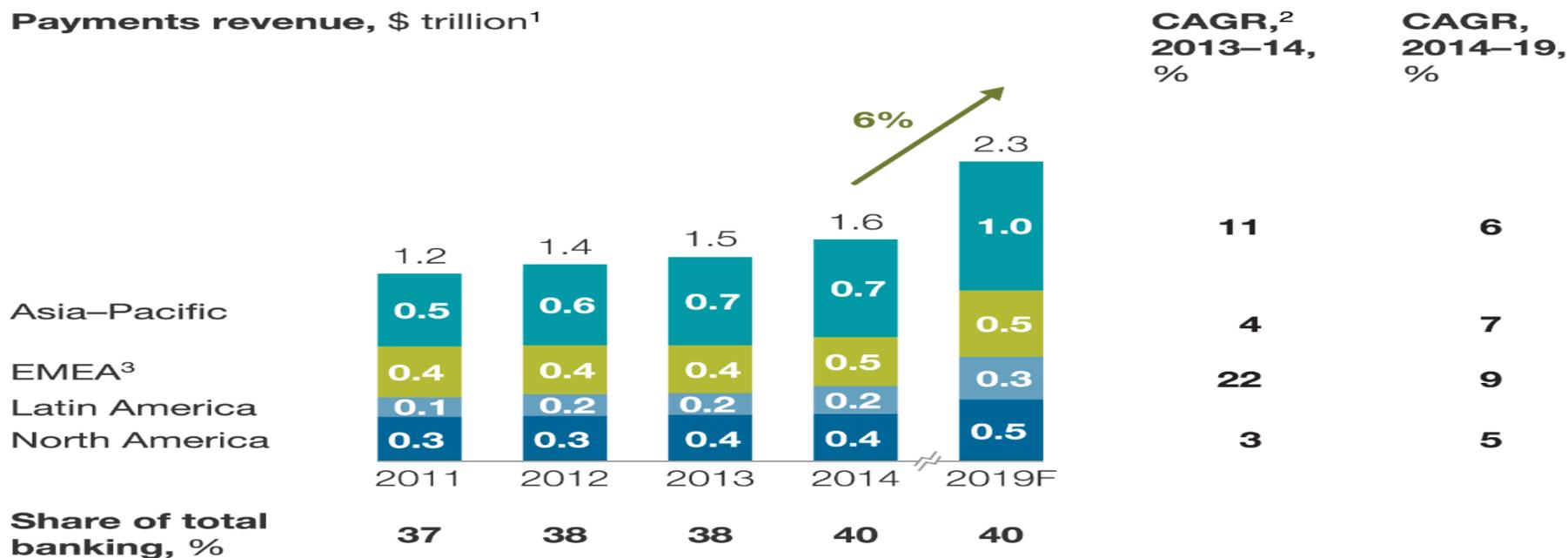
[SmartCard Marketing Systems Inc \(OTC:SMKG\) Next Monday at the GSMA World Mobile Congress in Barcelona, Spain from Feb 26th to March 1st 2018, hosting in Hall5 booth 5k17](#)

For more visit www.otcmarkets.com

2011 to 2019 was an impressive decade of growth!

Global payments revenue is forecasted to grow by 6 percent annually for the next five years.

Payments revenue, \$ trillion¹



¹Figures may not sum, because of rounding.

²Compound annual growth rate.

³Europe, Middle East, and Africa.

McKinsey&Company

<https://www.mckinsey.com/industries/financial-services/our-insights/how-the-payments-industry-is-being-disrupted>

Payment Card numbers ‘to reach 17bn by 2022’

The number of payment cards globally reached **14 billion in 2016** and is predicted to rise to 17 billion by 2022, driven by further debit card issuance as the banked population continues to increase, a new RBR report has revealed.

The study found that the number of payment cards worldwide increased by eight per cent to 14 billion in 2016. This is forecast to rise by **22 per cent to 17 billion by 2022**, driven by an increase in bank account holding in large but developing markets such as China and India.

In China it is common for consumers to hold multiple cards for different purposes and that will also drive growth in the country, RBR predicts.

The figures show that **debit cards are by far the most common payment card type, making up 71 per cent of the worldwide total, up slightly from 70 per cent in 2015.**

This share is expected to rise further, mainly as a result of **financial inclusion** initiatives in developing markets in **Asia-Pacific, the Middle East and Africa, and Latin America**. In Pakistan, for example, only 13 per cent of adults hold a bank account and a debit card will normally be the first card they will receive when they enter the banking system.



**In 2nd Qtr of 2018
SmartCard
Marketing Systems
introduces Card
Emulator and host
in the
Genorocity.com
gateway and
mobile Apps.**

http://www.retail-systems.com/rs/Payment_Card_Numbers_2022_RBR_Forecast.php

The Fintech Industry year after year proves that the Payment Sector is continuously growing and transaction sizes and evaluations have morphed beating expectations.

<p>exclusive strategic and financial advisor to</p>  <p>in its sale to</p>  <p>for cash consideration of approximately</p> <p>\$ 200,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>sole strategic and financial advisor to</p>  <p>in its acquisition of select assets of</p>  <p>for a total consideration of approximately</p> <p>\$ 137,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>sole strategic and financial advisor to</p>  <p>in its sale to</p>  <p>for total consideration of</p> <p>\$ 85,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>in its strategic investment in</p>   <p>with additional participation from</p>    <p>for approximately</p> <p>\$ 70,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p>  <p>in its Series B minority financing led by</p>  <p>with participation from</p>    <p>for total consideration of</p> <p>\$ 38,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p>  <p>in its financing, including investment from</p>   <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its role as exclusive strategic and financial advisor to</p>  <p>in its growth equity investment led by</p>  <p>for total consideration of</p> <p>\$ 20,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its role as exclusive strategic and financial advisor to</p>  <p>in its sale to</p>  <p>for total consideration of</p> <p>\$ 438,000,000</p> <p>FINANCIAL TECHNOLOGY PARTNERS The Only Investment Bank Focused Exclusively on Financial Technology</p>
<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p>  <p>in its sale to</p> 	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its role as exclusive strategic and financial advisor to</p>  <p>in the sale of its index Business to</p> 	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its role as strategic and financial advisor to</p>  <p>in its financing round led by</p>  <p>for total consideration of</p>	<p>Financial Technology Partners FTP Securities LLC</p> <p>is pleased to announce its exclusive role as sole strategic and financial advisor to</p>  <p>in its Series B financing led by</p>  <p>with participation from</p>   <p>for approximately</p>



<https://www.ftpartners.com/transactions>

Payments / Cards, Loyalty and eCommerce Solutions

Ground-Breaking Payments Transactions Pioneered by FT Partners

FINANCIAL
TECHNOLOGY
PARTNERS

cardconnect.
in its sale to
First Data.
\$ 750,000,000

Landmark transaction following successful sale of CardConnect to a SPAC only a year earlier

Heartland
in its sale to
globalpayments
\$ 4,500,000,000

Largest U.S. strategic merchant acquiring acquisition in over the last decade

MARQETA
in its minority financing led by
VISA
\$ 25,000,000

Significant capital raise for next gen processor serving commerce startups and disruptors

sum up®
in its financing from
GROUPON **BBVA**

Groundbreaking strategic round for early stage European payments company

cardSPRING
in its sale to
twitter

First sale of a payments company to an established social media company

CUSTOM HOUSE
in its sale to
WESTERN UNION
\$ 370,000,000

First sale of an "International Payments Specialist" to a pure-play consumer remittance provider

CAYAN
in its 100% cash sale to
TSYS
\$1,050,000,000

Highly successful outcome following long-term advisory relationship through initial recap, rebranding and multiple acquisitions

MERCURY
in its approximately 60% growth investment by
SILVERLAKE
for a value up to
\$ 900,000,000

First large-scale transaction for an integrated merchant acquirer

VERUS
in its sale to
sage
\$ 325,000,000

First sale of a U.S. merchant acquirer to an international software company; became Sage Payments

Lynk
in its sale to
The Royal Bank of Scotland
\$ 525,000,000

First sale of a U.S. merchant acquirer to a large international financial institution; became Worldpay U.S.

<https://ftpartners.docsend.com/view/rvhqtb9>