

# SMART.PAY

Proximity marketing & payments



## Executive Summary

**Problem:** Have you been faced with situation where you'd like to pay with bank card, but Merchant refused it and asks you to pay in cash? Or even when you're able to pay by card, you suppose that cash more convenient for small amount? Of course, you've been, because more than 60% of purchases less than 10\$ are paid in cash. It is really headache for Customers, where only 5% in age 25-34 prefer to pay with cash and moreover for Merchants, because 45% of millennials say: «If merchant does not have card facilities, we will shop somewhere else».

**Solution:** SMART.PAY is payment service for Merchants allowing them not only accept innovative hands free payments, where Customers don't need cards or even phones to confirm transaction, but also:

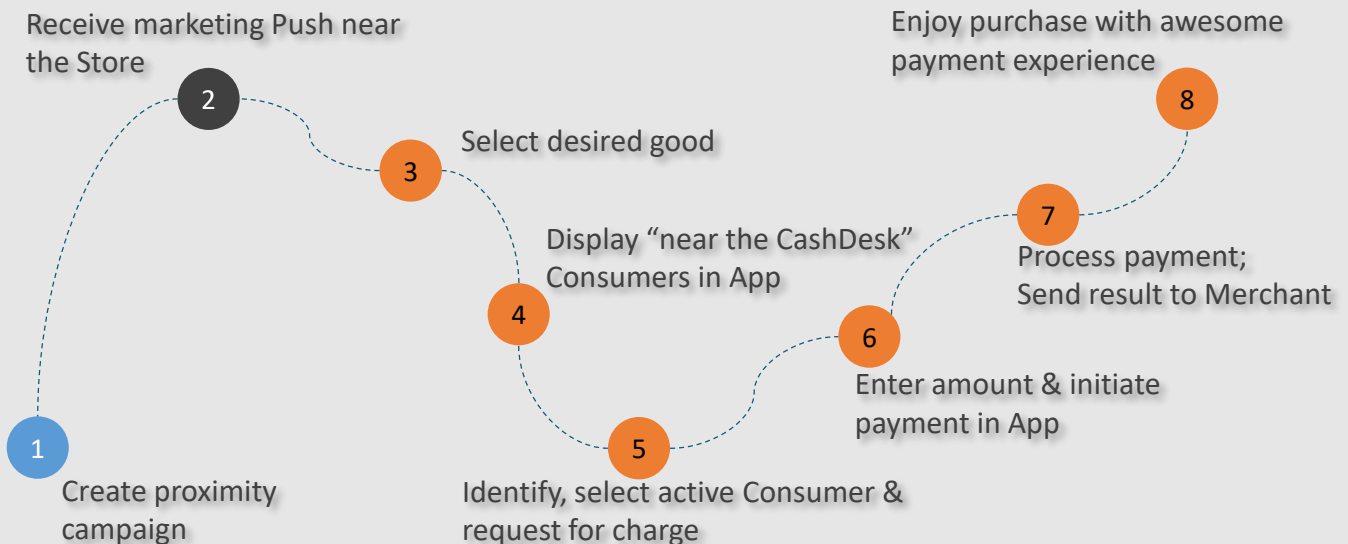
- Generate new leads by launching proximity marketing campaigns targeting potential Customers who are near the store,
- Get competitive advantage providing unique payment experience increasing Customer loyalty,
- Significantly decrease fees when operating as PISP in EU after PSD2 will be implemented.

## How does it work?

Proximity campaign

Push notification

Sales Process



## Competition:

- **Merchant's payment service providers:** oriented on small and medium businesses, like Square and iZettle, but here we different because provide Merchant's with proximity marketing opportunities
- **Proximity marketing companies:** like Radius network and Roximity. This market is very young and unconsolidated and we are different because provide proximity payments
- **Companies providing solutions in area proximity payments,** like Netclearance and LabWerk. They are niche players more focused on marketing and custom-tailored solutions for big merchants, while we are focusing on payments for SMB

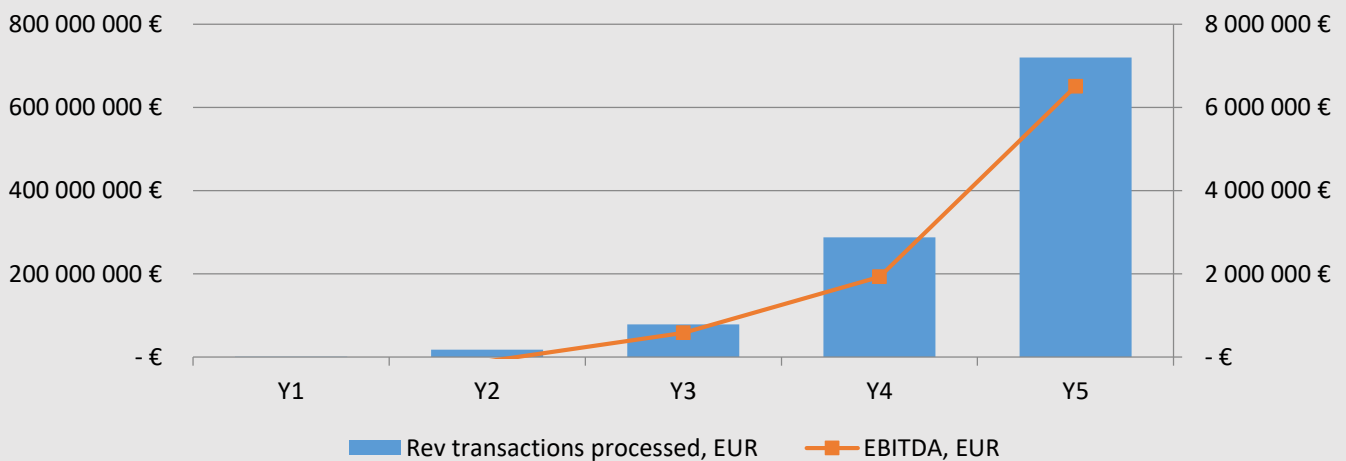
**Team:** CEO has 15 years TOP positions experience in IT and Consulting areas, leading teams up to 300 employees for multimillion programs for biggest corporate clients. Cofounders have more than 50 years of industry experience, working together for 5 years and delivered plenty of projects for our Clients in Financial and Telco industries. Thus, we understand how payment industry operates, what is challenging financial institutions and how to create world class solutions.

**Vision:** In the end of the day we are building financial services SMART.PLATFORM which connects millions of Merchants who will get affordable way of accepting cashless payments with billions of Customers who will get alternative way of consuming innovative fin services.

Therefore we are implementing set of services to attract them into Platform, such as operations with cryptocurrency, cheap remittance, P2P & microlendings. Here we started from SMART.GIFT which is gift card related to the bitcoin rate.

**Market & perspectives:** Purchases from SMB is about \$ 19 trln and \$ 12 trln of them are still in cash. Only in CIS countries and only purchases up to \$ 20 USD is about \$ 0,5 trln. In 5 years we expect to cover 0,15-0,2% of market and process more than \$ 0,8 bln worth transactions.

### Financial projections



- Launched SMART.GIFT pilot in Ukraine
- LOI with partners to launch SMART.PAY in Russia
- Alumni of BIF acceleration program in Netherlands
- Winner and finalist of numerous Start-up battles in Eastern Europe in 2017-2018
- Looking for seed funding in 250k EUR to build SMART.PAY



**Progress  
& Needs:**

**SMART.PAY**  
Cash is not an option!

