

Cross-border FX, Payments & E-KYC for B2B & B2C



1-844-AXEPAY-8 WWW.AXEPAY.COM

AxePay

Our disruptive Cross-Border FX Payments solution for b2b, b2b2c and b2c payments



We offer a unique solution for payment processing and FX settlements cross-border with China.

Seamlessly processes payment transactions in any currency.



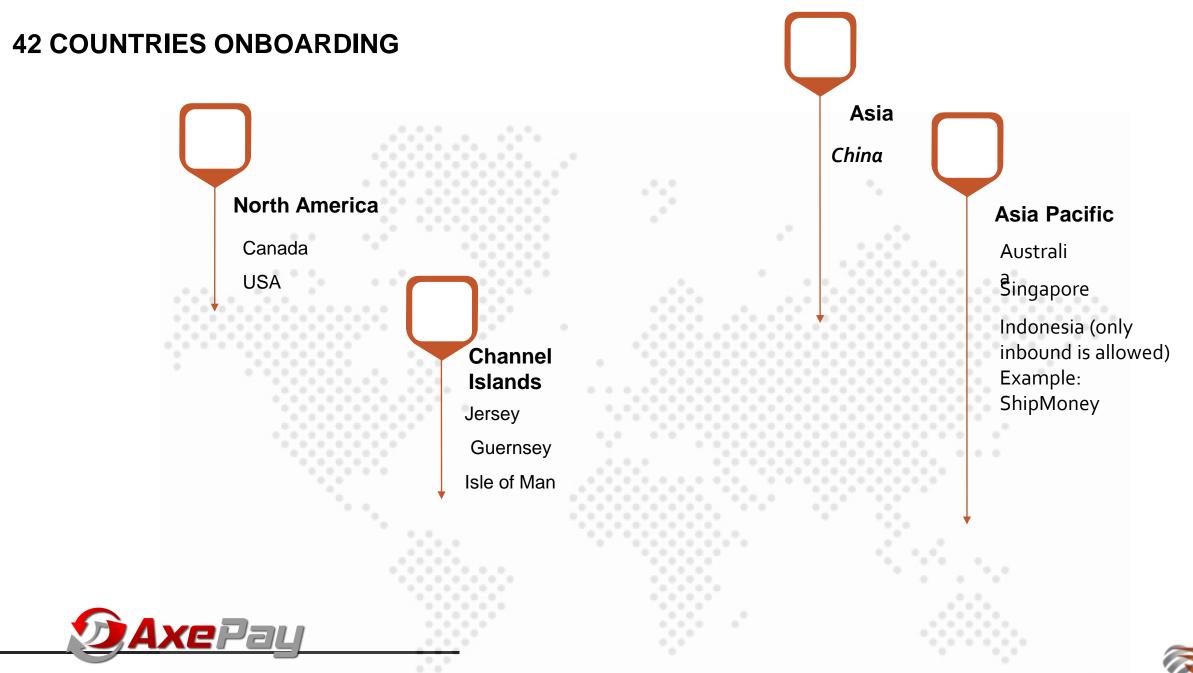
Axepay is a unique payment platform that securely manages all aspects of client registration, onboarding & compliance with the PBOC.



Integrated connection to global E-KYC & AML verification partners for instant approval/decline response of transactions and administrative access for quick resolution of queries



A global team of partners supporting Axepay by delivering payment and business expertise to our clients.



OTC:SMKG an OTC Markets Co. | 1 844-843-7296 | www.smartcardmarketingsystems.com

Cont'd ONBOARDING

European Economic Area (EEA) Countries Iceland Liechtenstein Norway Switzerland United Kingdom

European Union (EU) Countries Not Individually Addressed under "Corporate - All Regions"

Austria Bulgaria Belgium Croatia Czech Republic Denmark Estonia* Finland

France Lithuania Gibraltar Luxembourg Germany Malta **Netherlands** Greece Poland Hungary Ireland Portugal Romania **Republic of Cyprus**

Italy

Latvia

Slovakia Slovenia Spain Sweden



BANKING

What makes us so unique at Axepay is our ability to Process payments by sending or receiving from China

- China Union Pay processing
- Bank Wires into and from China
- PBOC verification clearing of documents

AxePay

More than a gateway.

Multiple transaction types offered within the AxePay platform



E-commerce platform for Cross-border Payments in and out of China - supporting 100+ countries International FX settlements including seamless & secure processing for businesses & individuals in China





PBOC Compliance Digitally managing approval of Purchase -document verification Automated Trades and FX settlement to Merchants Country of origin







- Onboarding in 42
 Countries including China
- Multi-Payments Gateway
- E-commerce / E-billing / Eescrow Payments solution
- Partner API's





E-COMM Shopping Cart

- Shopping Cart with currency conversion
- Easily market products to new or existing customers via our integrated shopping cart.
- Merchants have access to a personalized E-COMM platform to target local and international customers
- Customers easily add to their personalized cart and check-out with an easy & secure three step process.

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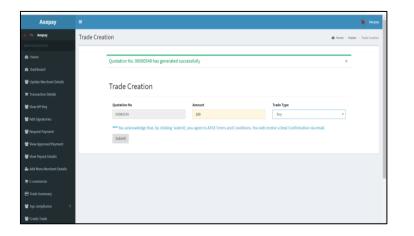
Biller "Escrow Payment Request" Transaction – B2B or B2C

- Axepay allows a merchant to present a payment request (document/invoice) to the customer.
 - *if an individual B2C issuance card link*
 - if a business B2B issuance of payment trade with FX details
 - PBOC clearing and approval of payments digitally

Once Documents Approved by PBOC

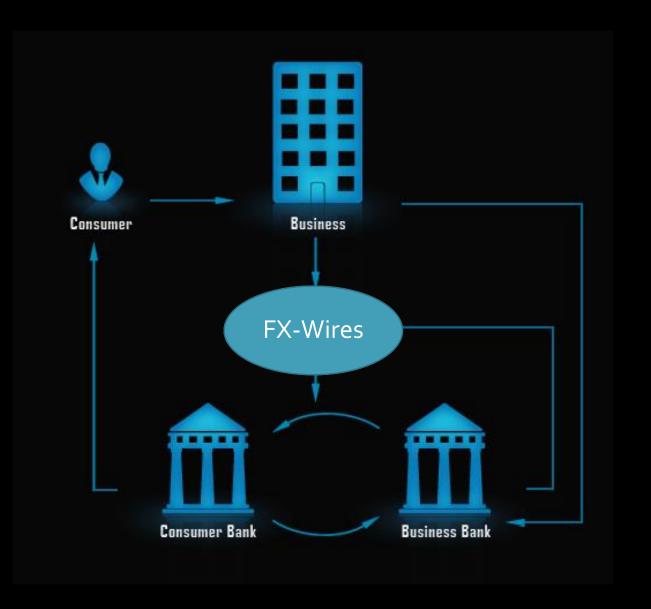
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B2B Create a Trade Transaction & designate a beneficiary

- Create an FX trade, buy/sell currency and issue (settlement) to beneficiaries.
- Axepay trade transactions are available for 100+ countries



Send and Receive Single or Bulk Transfer Payments

- Single or Bulk transfers to beneficiaries
 - A one-time or set up recurring transactions
- International FX settlements to B2B
- International FX settlements to B2C



Digital E-KYC delivers required Global compliance

- It's critical to be able to accurately underwrite both merchants and consumers in todays global economy.
 - Axepay delivers an integrated robust & secure E-KYC solution.
- Bespoke solutions for Banks, Telecoms, Enterprises, MSBs, ISOs, Issuers, Acquirers & Processors.
- Compliant 3rd party verification and confirmation of individuals or businesses.
 - Digitally connected to + 60 Countries
- E-KYC & AML of PBOC businesses and Individuals
 - 4 point verification of +150 million active records
 - Access to 1.2 billion customer and business records

Integrated Compliant Policies for Global Foreign Exchange Transactions & Settlements



The Axepay team has more than 50 years of combined Payment processing & FX trade experience.

We are a partnership between:



Global FX company that completes our Currency trades, clearing & settlement

Powered by an intelligent Automated solution that manages payment distribution respecting each Countries specific policies.

Licensed and approved to operate globally



A payment & fintech gateway that facilitates multiple transaction types supporting B2B, B2B2C and B2C

Partners and Resellers

We offer a direct channel for partners to integrate to Axepay, Our ISO's manage their clients through an integrated API and web portal.



Reseller portal allows for seamless submission of leads that will generate referral income.

Real-time reporting portal to ensure transparency

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Access to the Emphasispay.com web portal for business process improvement applications.

Standard pricing matrix provides for multiple referral/reseller options.



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