i+A/I

Neissan Monadjem

Founder & Principal Advisor of Innovadvice.

EXPERIENCE IN BRAZIL: 1999-2013

An IT and Design innovator with products covering cryptocurrency, cybersecurity, automobile, loyalty and mobile payment systems.

With deep knowledge in FinTech and Startups, he acts as a catalyst for entrepreneurial spirit in organizations. He inspires and brings people together to think outside the box, creating a common vision through innovation and design thinking.

Expertise in digital transformation and applying cutting-edge technologies, creating, delivering and integrating complex systems and turning them into revenue.

Key Strengths:

A - Digital Concept & Strategy + Tactical Delivery

B - Startup, FinTech & Blockchain knowledge

C - Cross-Border Partnerships + Innovation Structuring

D - Created & Executed Payment Products
   in New Digital Business Models
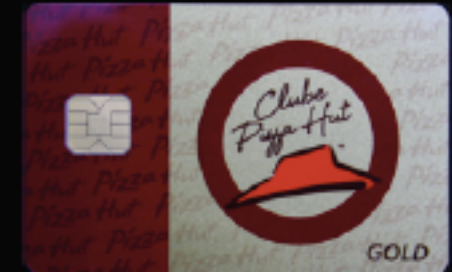
12

A, D

VISA / Road Tool on-line reloading system

Technology Partnership & Innovation

• Conceived, designed and deployed "I.R.L.A", (Internet Remote Load Application), to load digital cash to smart cards on-line.

• Allowed VISA to launch the Load service on time, secured all targeted customers to the new road payment system.

smartEpad

SmartEpad EMV reader

MULTIPLE TEMPLATE LAY-OUTS

Cybersecurity+Digital Marketing: SAAS with pay-per-click

05

C, D

Nextpar 2005

Tech Ecosystem Partnership: Public & Private enterprise

- Co-founded NEXT and became its first Chairman: A Government and Private enterprise coalition, representing US$ 1 Billion of revenue and over 20,000 workers in the software industry.
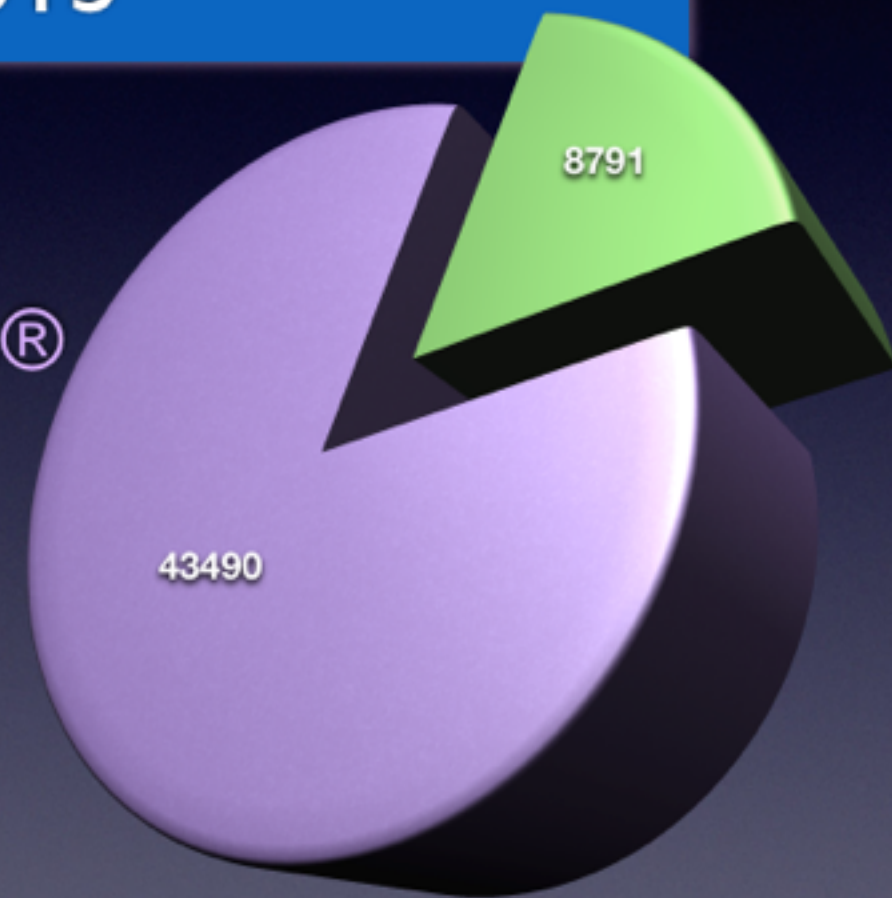
Loyalty SAAS for Pizza Hut- 2015

First Brazilian Cryptocurrency: HutCash®

- A crypto payment combined with a loyalty system.

- Achieved high customer return rates:

- Each $ 25.00 load: 6.7 returns in 90 days

- Each visit: 26% higher than average ticket spent
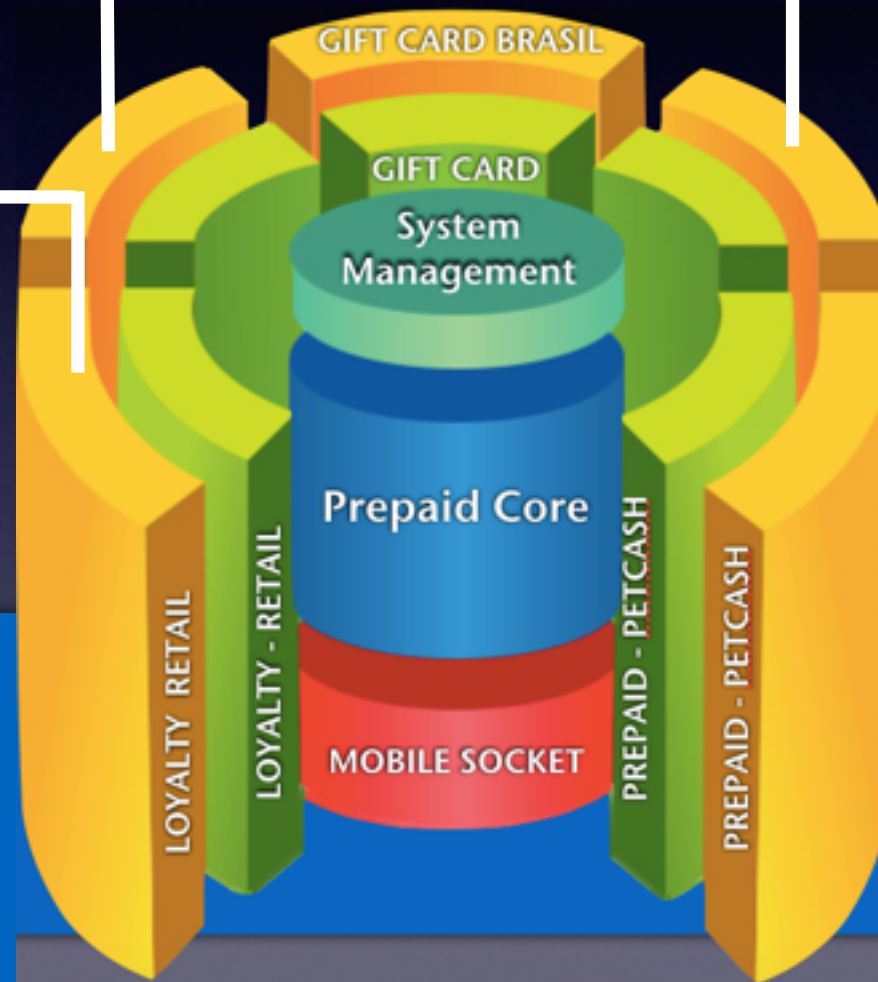
- Less than 3% "0" used: 97% of activated use card

8791

43490

- CARDS single loaded
- CARDS loaded 2+

Hut.Cash®

Hut.Cash®

School Cash
Cartão Pré-Pago para estudante

GIFTCARD+ S@fe Loyalty

GIFT CARD BRASIL

GIFT CARD

System Management

Prepaid Core

LOYALTY RETAIL

LOYALTY - RETAIL

PREPAID - PETCASH

PREPAID - PETCASH

MOBILE SOCKET

Mobile 2016

01
A, B, D

Product Roadmap

- Designed product life cycle and evolution to mobile apps

- Projected market expansion with low cost modular market specific layers

Case Studies / SOAR framework (Situation; Obstacles; Action; Results)

(Brazil)	Situation	Obstacles	Action	Results
01 Product Roadmap	Need to expand prepaid to new markets in niche segments	Original BP did not assign Capital for new segments	Created modules for new markets.	Doubled prepaid Revenue in 2 years
02 Crypto currency + Loyalty	Client needed to extract data from our HutCash system	Crypto SAAS platform did not allow "data intelligence"	Added to SAAS BI consultancy services	Increased value for Pizza Hut clients combining data & prepaid
04 Repositioning Prod.	Existing Prepaid Platform has to enter new segments	School Segment has large potential but is unknown	Formed alliances w/ school suppliers	Released a successful Schoolcash® APP
05 Tech Ecosystem Partnership	Brazilian Software needs to expand US Presence	FI Software firms lack tradition in exporting. Direct competitors never worked together	Created member guiding principles and designed a united US deployment plan	Secured $120 mm gov. investment through BNDES Development Bank
06 Cybersecurity	Banks will distribute reader for second factor authentication	Card to become a token but cost of EMV reader was hight	Created SAAS to allow pay-per-click revenue	Solution adopted by VISA (used for 9 years at Bradesco)
10 Innovation Hub	G&D Canadian Subsidiary must encourage innovation	Department works in 3 silos. No vision nor entrepreneurship	Created grass-root innovation hub: Spark	Spark Genesis funnel collected 40 ideas: 7 possible P.O.C.'s
11 Project Mgmt.	instant Issuance system is vital to G&D Future	3 Internal+2 external suppliers, 5 timezones, indirect client relation	Included local System & Integration team to PMO	Delivered PCF Project Loblaws on time & budget
12 Tech Partnership	VISA needs applications to leverage Smart Card in Brazil	No system in world allow secure Internet reload of prepaid cards	Designed I.R.L.A, load online to customer's card	VISA launched prototype securing 18 clients in 2000
14 Full Product Lifecycle Management Analysis	Startup needed new product: original stalled commercially	To engage shareholders, it was critical to retain a new iconic client with a payment solution	Conceived, and Managed a cryptocurrency: HutCash	4 years of development Smart-loyalty managed 12 years product lifecycle
19 Innovation & POC	Customer satisfaction bundling new payment solutions	No system in Canada allows prepaid cards charged w/ Bitcoin	Conceived a Payment flow to allow 407 heavy users to benefit from prepaid	No results yet, this is the only case in this Deck that is still a concept
20 Organic Innovation	Canadian Insurance firm needs to prepare new strategic plan	Seventy year old culture does not empower employees to innovate	Created and facilitated a set of organic innovation workshops	10% of company workforce performed ideation & criteria voting, creating 40 new service ideas for board selection
21 Content & Training	SENECA College wanted to create a new FinTech Course	No previous benchmark in Canada for a FinTech program content	A team of Cybersecurity & Fintech Execs created a new content & program	SENECA received first post-graduate certificated FinTech course in Ontario