



Neissan Monadjem

Founder & Principal Advisor of Innovadvice.

EXPERIENCE IN CANADA: 2014-2020

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



21_{A, B}

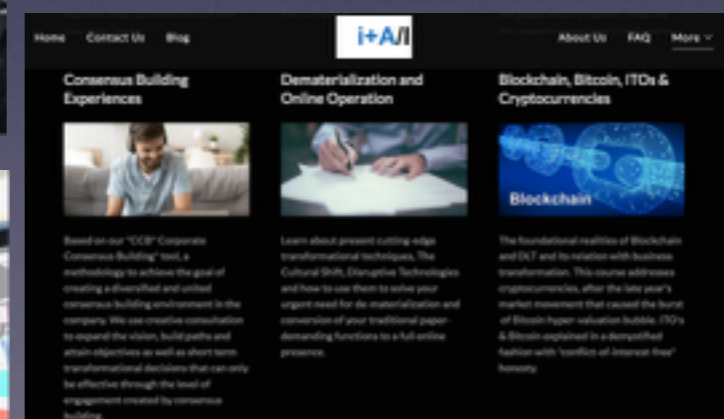
Universities & Regulatory Institutions

Shortening Technology Learning Gap

- Co-developed for Seneca College of Applied Arts and Technology the first Fintech Course in Canada with an Ontario Post Graduate Certification.



- Organized and co-presented for Canadian National self-regulatory institutions, online and in-person seminars and advisory services on the impact of cryptocurrencies in the Canadian securities industry.



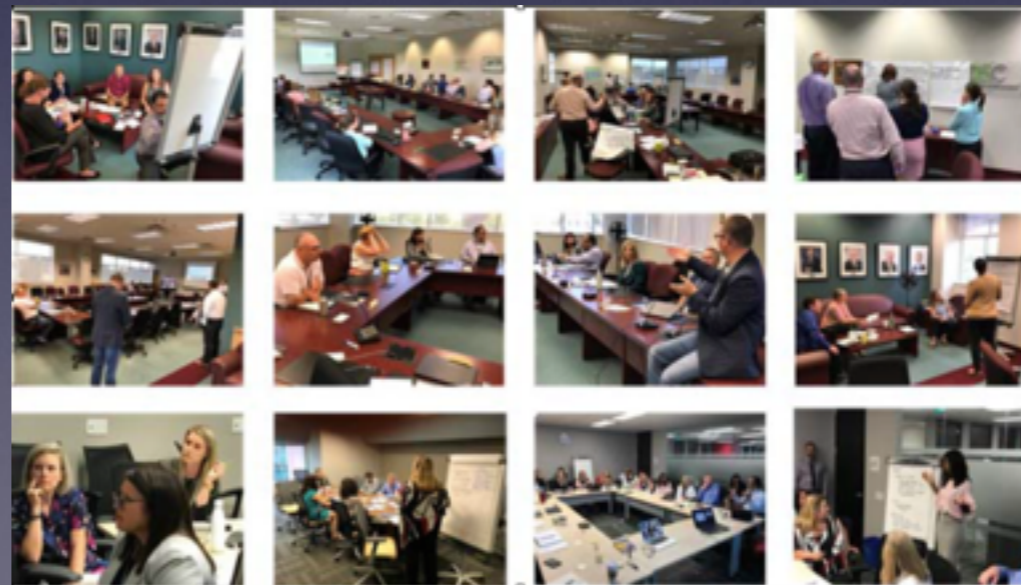
20 A, B, C, D



Engineered & Organic innovation

Innovation Workshops

- Performed multiple Innovation workshops as part of a strategy of change management in Canadian companies.



19*_{A, B}

RFID / Road & Parking System

Innovation and P.O.C.

- RFID payment alternative for 407, device will bypass regular transponder when bank prepaid “BitCoin” Mobile wallet or Smart Card card is connected by user.



(Cryptocurrency wallet)



***Concept: not deployed**

11 A,B,D



Card Instant Issuance 2015

Project Management

New solution targeting new markets

New solution to clients served by G&D

Enhancements in existing product line

Leveraging present solutions opening new markets

- Delivered the first Canadian **instant issuance credit system** at retail environment through a PCF pilot operation at Loblaws Supermarket.
- Highly complex data management and adjudication system with 8 project teams based in 5 different time zones.

10_{C, D}



Spark Genesis 2016



Innovation Hub Structuring

New solution targeting new markets

New solution to clients served by G&D

Enhancements in existing product line

Leveraging present solutions opening new markets

- Created a highly collaborative FinTech innovation pipe-line
- Consensus based analysis processed 36 opportunities
- 06 business cases selected to simulate maturity level until the best are selected for P.O.C. (proof of concepts)

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

(Canada)

	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 high	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