



Halal Wallet

Your Trusted Commerce



The Global Digital Payment Market was estimated at **USD 479.48 billion** in **2016** and is projected to reach **USD 1215.63 billion** by **2025**, growing at a **CAGR** of **10.89%** from **2017** to **2025**

Muslims Population was estimated at **2.14 Billion** in **2018** and at **increasing rate 1.84%**. It is expected to reach **2.25 Billion by 2019**

US\$9.71 Trillion Global Halal Market Size is expected to reach by 2025

Pakistan Population was estimated at **230 Million** in **2019** and **99%** are **Muslims**

160 Million Pakistanis are subscribing 3G/4G services

US\$5747 Million Remittances in Pakistan in 2Q2019

MOST IMPORTANT STRATEGIC PARTNER in China Belt and Road Policy, CPEC



Market Trends

What is Halal Wallet

Halal Wallet is a national grade cross countries collaboration project initiated by Hong Kong. It is an integrated platform of Loyalty point and Coupon Backbone Network that offers cross-border use of multiple stored value facility through digital payment gateway. We are building the largest loyalty coupon eco-system from the creation of our loyalty point, Halal Points - HP.



Halal Wallet

Your Trusted Commerce

- National grade cross countries collaboration project
- Global Integrated Platform
- Global Alliance Across Industries
- Access to Strengthen Local Networks and Infrastructure
- Benefit Sharing around the World
- Cross-border Payment, Transfer, Exchange, Redemption
- Cross-Border Earning Digital Assets
- Product Authentication through End to End Visibility of Supply Chain
- Big data analytics of consumer insights
- Latest Technology
- WAQF

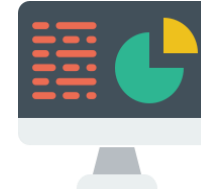
Platform to Plug-in

Allows a merchants/institutions to white label the platform in order to manage an array of different loyalty programs and reward points. It is fulfilling various industry compliances requirements to ensure the data and transaction security in all means.



Detail O2O Global User Behavior Analytics Platform

Halal Wallet also provides global user behaviors analytics. It tracks every build moving through your Delivery pipeline, every operations deployment, all user behavior, and impact on supporting infrastructure. It optimizes the remaining system, identify customer behavior per application or feature and optimize hotspots to reduce operational costs while removing technical and business debt to stay lean and agile



Product Authentication

With strategic partnership with GS1, Halal Wallet provides end to end supply chain visibility to verify the product genuine or if it is real Halal through GS1 Hong Kong ezTrack and Trace solution which funded by Hong Kong SAR Government



Halal Point Utility

The creation of standardized loyalty points, allow local members in the region for cooperation on points exchange and client consumption.



Cross-border O2O Payment

With partnership with financial institutions and banks over the world, Halal Wallet provides cross-border O2O payment



Halal Wallet Product and Service

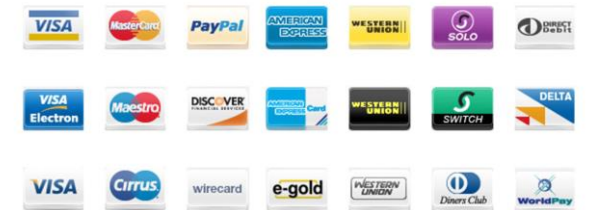
Payments by fiat, loyalty points or digital assets anywhere in the world

- We remove the need for currency exchanges. Instant payments in fiat money, loyalty points or digital coupons from anywhere to anywhere.
- A global market platform for merchants upload digital coupons and expand to global market.
- A virtual payment solutions for American Express, VISA, MasterCard or Union Pay and with third-party payment wallets or services such as PayPal, Gift, WeChat, Alipay, Paytm.
- Standardized loyalty programs and cashback from every transaction, increased cashback for holders.
- Focus on contactless payments – ApplePay, SamsungPay, AndroidPay, QR-code mechanics and many others.
- Funds and transaction security of the highest level.
- Platform for brand owners enhance brand images through real visibility of whole supply chain.
- Global user's behavior analytics platform.
- A whit label local to global digital platform
- A digital trading and reward platform



Halal Wallet Platform

- Worldwide usage single application
- More channels for loyalty points redeem
- In-app remittance
- Reward and Coupon discount
- Access new merchants
- New customer experience
- Security
- User friendly
- Digital assets exchange
- Value-up from multiple options (aggregate, swap, transfer, top-up, cash-in and more)
- Overseas usage of earned points
- Manage disseminated reward/point programs on one spot
- Various payment methods including O2Opayment
- Guarantee quality of products
- Increase relations
- Cross redemption



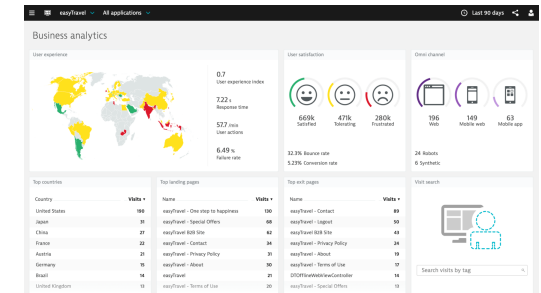
Value Proposition-Consumer

- Local to global platform
- Global users behaviors analytics
- New opportunities for business matches
- Platform to extend global
- New business initiative (e.g.)
- Enhance customer loyalty
- Increase potential customers
- Organize more valuable relationship with customers
- Increase brand awareness and images
- Carry out various digital marketing
- Stand out among competition and promote a brand or a store
- Reduce cost for loyalty program
- Cross redemption
- Rebate
- 1:1 digital marketing channel



Value Proposition-Merchants

- Leverage the value proposition of current loyalty/reward programs
- Customer acquisition opportunity from members of various point programs
- Global payment alliance expertise
- New business initiative (payment fee and F/X margin)
- Control over budget
- Modifications of the campaigns
- Global users behaviors analytics
- Local to global platform
- Platform to extend global
- Global users behaviors analytics
- Stand out among competition and promote a brand or a store
- Switch on/off campaign at any time
- Cross redemption
- Increase customer retention
- New channels for marketing
- Global standardization



Value Proposition-Banks/Financial Institutions

GS1 Product Authentication

GS1 "Consumer Connect"

- Secure Code Validation and Traceability e-Pedigree using ezTRACK (EPCIS)

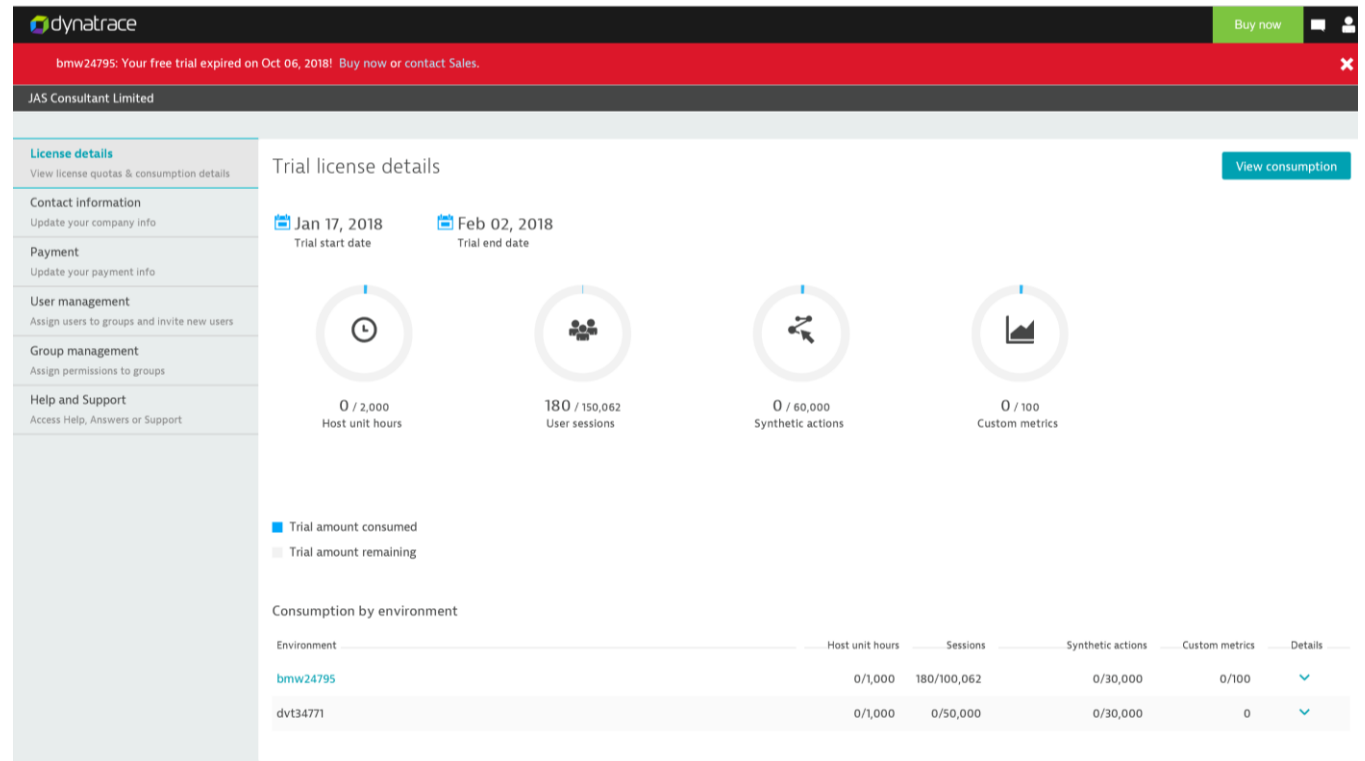


GS1 Product Authentication

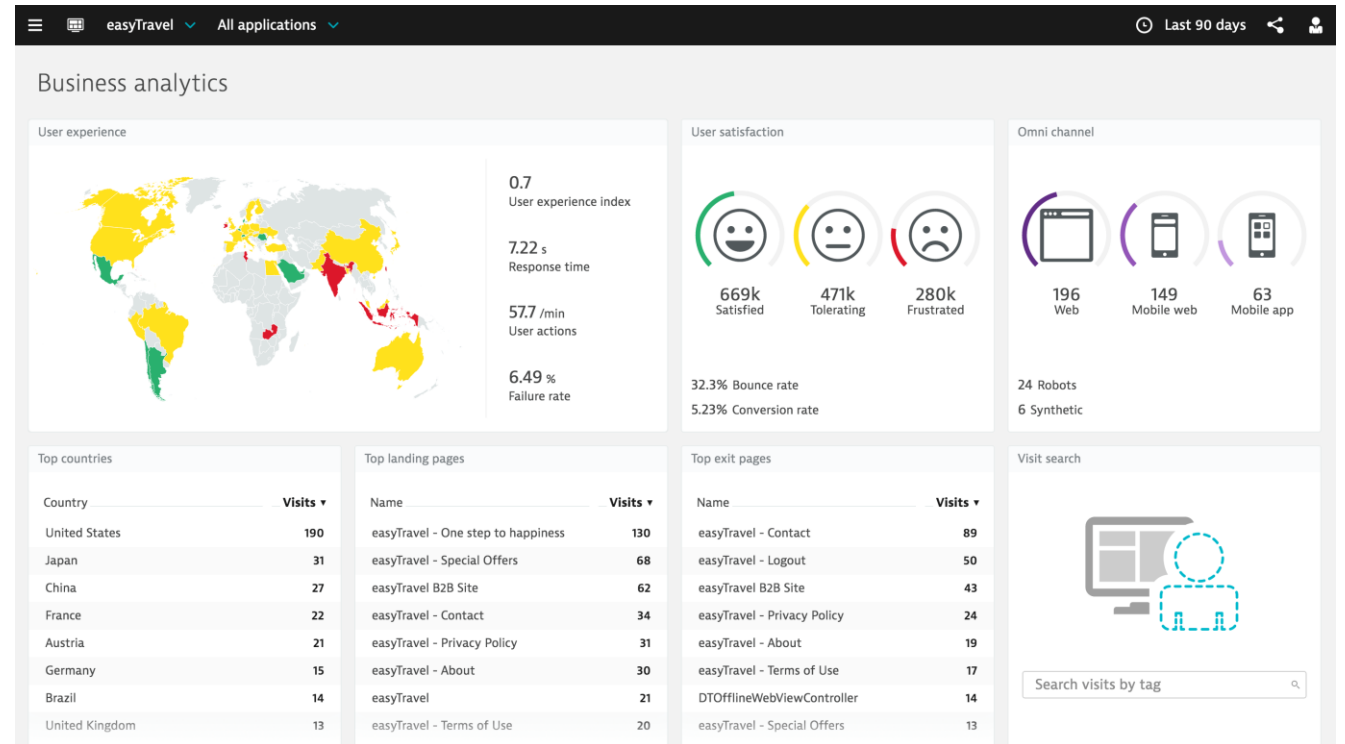


- GS1 Consumer Connect + Real Visibility Demo:
 - <https://www.dropbox.com/s/o18wjwm5kw5f0m9/00034.MTS?dl=0>

GS1 Product Authentication- Application Monitoring and Consumer Behavior, Dynatrace



Dynatarce- Application Monitoring and Consumer Behavior



SGS Certifications

Certificate
TH08/1277

The management system of
Smile Heart Foods Co., Ltd.

19/8 Moo 8, Tambol Bangkrachaw,
Amphur Muang Samutsakorn,
Samutsakorn, 74000, Thailand

has been assessed and certified as meeting the requirements of

TAS 9024-2007
HACCP Codex Alimentarius
Hazard Analysis and Critical Control Point (HACCP) System and
Guidelines for its Application
Annex to CAC/RCP-1-1969, Rev.4 (2003)

For the following activities

The manufacturing of Surimi base (Frozen Imitation Crab Meat)

Further certifications regarding the scope of this certificate and the applicability of
HACCP requirements may be obtained by consulting the organization

This certificate is valid from 2 April 2011 until 2 April 2014 and
remains valid subject to satisfactory surveillance audits.
Re certification audit due before 27 February 2014
Issue 2. Certified since 2 April 2008

Authorized by
Mathe T.

SGS (Thailand) Limited Systems & Services Certification
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SGS

SYSTEM CERTIFICATION
HACCP
SGS

Q
AC 12/9024-2007/08-1277 HACCP

ACFS
Thailand
Accreditation
ACFS 10122909

SGS

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Zertifikat D09 / SGS0900016 QFC

Zertifikat

Die Zertifizierungsstelle SGS Germany GmbH bestätigt hiermit,
dass das Unternehmen

Wiesenhof Geflügelspezialitäten GmbH & Co. KG
Brägeler Straße 110
DE - 48393 Lohne

Zulassungsnummer: ESG 101; EZG 214; EV 1710

die Anforderungen des Qiba Food Control Standard (Version 1.3.)
für die halal-konforme Herstellung von Lebensmitteln
für den Bereich

**Schlachtung, Zerlegung und einfache
Verarbeitung**

erfüllt hat.

Datum des Audits: 24. November 2009
Datum der Zertifizierungsentscheidung: 30. November 2009
Zertifikat gültig bis: 23. November 2010

Erstellt: 30. November 2009
Jordan
Dipl. Ing. agr. Dr. Dorit Böckmann
Leiterin der Zertifizierungsstelle

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SGS

Qiba Food Control
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Technology Diagram

User Mobile Application	Product Authentication Module - EZ track System by Gs1 Halal Product Authentication Module			Gs1 Content Supply Network
	Payment Module	Payment Gateway Connection Pool	Payment Authentication Witness Module	Integrated Management Platform for Operators and Merchants Payment Management Platform Financial modules Coupon Management Loyalty Point Management Marketing content Management Customer relationship Management User Behavior Study
	Coupon Mall			
	User Loyalty Point Management			
	Coupon / Loyalty Point Exchange for User			Coupon / Loyalty Point Exchange Core
	Multimedia Content Module			Multimedia Content Supplier Connection Pool
	User Account Management			Payment Gateway and Merchants Account Management
	System Service Layer : SMS Gateway , Email Gateway , 3rd Party Coupon and Loyalty Point Connector			



Phase 1 Partner with Banks in Pakistan

Phase 1- Partner with Banks in Pakistan

Target kick off date: Before October 2019

Banks approached: National Bank of Pakistan, Askari Bank, Faysal Bank, Habib Bank

Payment channels: UnionPay, WeChat Pay, Alipay

Territory: Hong Kong and Pakistan

Follow up actions:

- 1) Register company in Pakistan
- 2) Coupon Platform Demo upgrade with Traditional Chinese, English and Urdu languages (Target before Sep)
- 3) Implement payment and wallet system (Or acquire existing company in Pakistan)
- 4) Terms discussion with Banks for collaboration
- 5) Submit TPSP form
- 6) Apply EMI license in Pakistan
- 7) Contract signing before Oct
- 8) System testing and service kick off before Nov



Phase 2 National Wallet in Pakistan Budget

Phase 2- National Wallet in Pakistan

Target kick off date: Before Jan 2020

Banks approached: State Bank of Pakistan

Territory: Pakistan

Follow up actions:

- 1) Organization, management, contract, technical and budget planning
- 2) Commercial negotiations, draft and sign contract (Target in Oct)
- 3) Data Centre, system designing, site construction
- 4) Procurement, user acceptance check
- 5) Production launching



Phase 3 Cross border payment Malaysia Budget

Phase 3- Cross border payment

Target kick off date: Before June 2020

Territory Ready:

Malaysia, UAE, Korea, Cambodia, Vietnam, Saudi Arabia, Jordan, Hong Kong, China, Thailand, Indonesia, Maldives and Singapore

Follow up actions:

- 1) Commercial terms with Banks in Malaysia
- 2) Company registration
- 3) Infrastructure setup
- 4) Payment license application



E-Commerce and Others

E-commerce and others

Develop IT business after Phase 2 (Dynatrace distribution)

Develop Digital Tourism and E-Commerce Platform before Phase 3

Develop Marketing business, create events, exhibitions to promote Halal culture in Phase 2

Develop SGS/Halal Certification business (8% rebate for business refer to SGS)

Develop Halal Tourism Business(Merchants recruitments, tourists expenditure rebate...etc)

Explore establish Halal Duty Free shop (Bring users to Halal Duty Free Shop for shopping)

Continue expand Halal Wallet territories and platform services



Ms. Sabina Wong

The project initiator for designing and leading the entire project. Ms. Sabina Wong is CEO at Masyi Technologies Hong Kong Limited, with responsibility for company strategy, marketing programs, brand management, business development, vendor alliance and corporate sponsorships. Before Masyi Technologies Hong Kong Limited, she worked at several companies building her skills in strategic business development and marketing. Prior to that Sabina served as **Vendor Alliance Manager in GS1 Hong Kong**. During her years as Vendor Alliance Manager in GS1, she initiated several programs that resulted in an increase of vendor partners from 49-66 and develop channel partners for GS1solution. Sabina has also been **endorsed by General Consulate of Pakistan, Hong Kong and Macau** in support investment businesses regarding finance, agriculture, housing, tourism, trading and all other businesses. She has successfully invited investors from above industries to visit Pakistan for site visit and supporting General Consulate of Pakistan, Hong Kong and Macau in following up investors' investment process. Sabina has also been endorsed by Pakistan government as representatives for promoting business collaboration and trades between Pakistan, Hong Kong and China.

Creativity, drive and leadership are Sabina's greatest strengths. She thrives on all kinds of challenges, especially those that expand the company's reach. Her most recent project involved breaking into the Southeast Asian Market through a strategic partnership with SEA, bringing Halal Wallet Limited core services into a rapidly expanding market ahead of its competitors. She has been using the experiences and network relationships in the market that already established collaboration with financial institutions, with more than 10,000 stores, 20 million users and government resources from seven countries.

Investment Projects that Sabina is working on **(At least US\$180 Billion)**:

- 1) National Payment System and National Digital Wallet include datacentre building
- 2) Public housing/Private housing with State owned company in China
- 3) Cruise business
- 4) Agriculture
- 5) Trading business
- 6) Call centre setup
- 7) Food processing manufacture setup
- 8) Forest development

Core Management is Endorsed by Government

Endorsement



Endorsement



MASYI TECHNOLOGIES HONG KONG LTD

is recognised as our



A handwritten signature in blue ink, appearing to read "Anna Lin".

Anna Lin
Chief Executive
GS1 Hong Kong Ltd

Effective from January 2019 to January 2020





JAS Consultant Limited



Partners



and more...

Partners

Customer List



Customers

The following is a pipeline list of selected merchants of which NDAs are signed and finalizing MOU: (pending)

- 1) Major restaurant chainstores group and landlord group in Hong Kong
- 2) Major restaurant chainstores group in Hong Kong covering ASEANS with over 1250 shops
- 3) Major restaurant chanstores group in Hong Kong covering ASEANS with over 600 shops
- 4) Full commercial license bank in Cambodia with Headquater in Hong Kong
- 5) Key convience stores with 300 shops in Vietnam
- 6) Major eWallet provider in Malaysia with over 2000 merchants and over 120k users
- 7) Major eWallet provider in Indonesisa covering Vietnam, Thailand and Cambodia with over 15000 merchants and over 6million users
- 8) Biggest tour group in Korea
- 9) Government-licensed Duty-Free shop in Korea
- 10) Cold meat online shop with 7 shops in Hong Kong
- 11) Hong Kong branded cosmectic brand with over 14 shops
- 12) Big casino resort in Philippine
- 13) Philippine association
- 14) Big casino resort in Vietnam

and more...

Partners (In discussion)

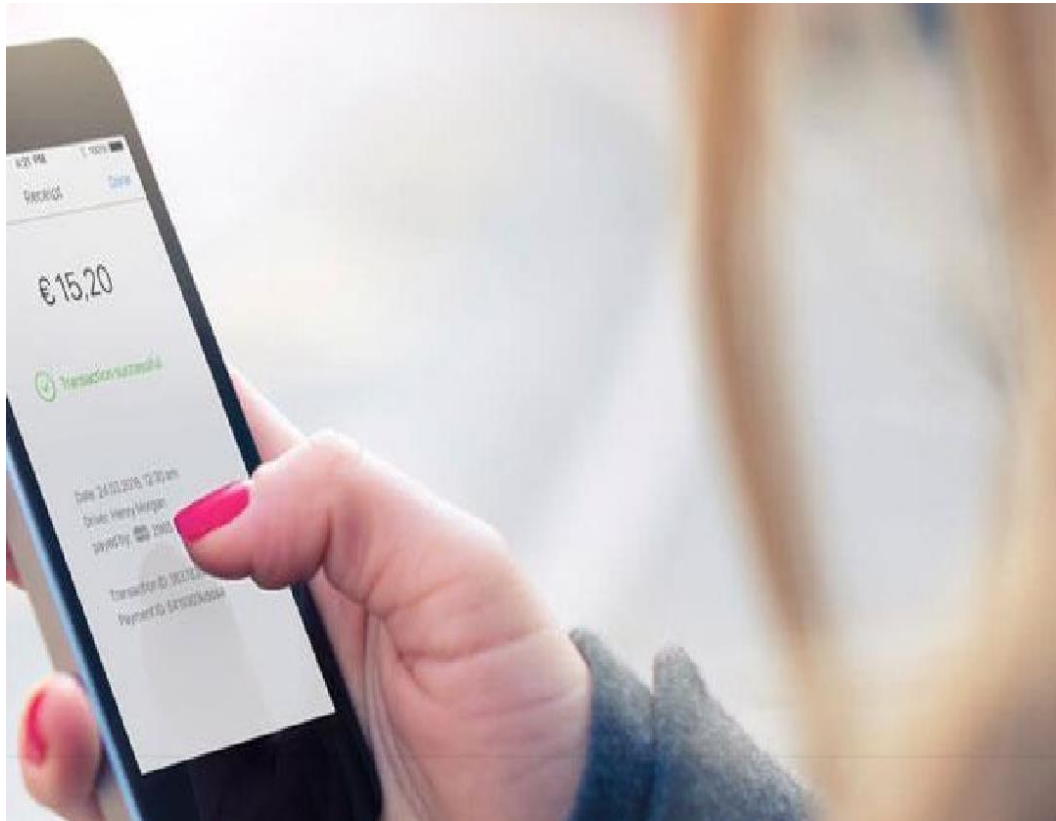
The following is a pipeline list of selected merchants of which NDAs are signed and finalizing MOU: (pending)

- 1) Big casino resort in Cambodia
- 2) Major jewelry shop with over 30 shops in Hong Kong
- 3) Major Hong Kong restaurant group with 70 shops
- 4) One of biggest bank in Philippine
- 5) Joint Venture bank in Vietnam
- 6) Top 2 Bank in Pakistan
- 7) Top 2 Bank in Pakistan
- 8) Government department in UAE
- 9) Major retail group in Thailand
- 10) Major shopping mall in Indoneisa
- 11) One of top bank in Myanmar
- 12) Top Bank in Bangladesh
- 13) Top Bank in India
- 14) Top Bank in Malaysia
- 15) Major retail outlets in Cambodia

and more...

Partners (In discussion)

End



Halal Wallet

Your Trusted Commerce

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