

Building the next generation of smart governments and smart cities around the world

The expected global market size for smart cities is \$1.565 trillion (cumulative) by 2020, out of which smart governance is expected to be about 12% – \$180 billion. The market for electronic government services is especially strong in emerging countries which are racing to modernize their public sector and transform citizen service delivery. International institutions like the World Bank, IMF, ADB etc., are encouraging emerging countries to become efficient, transparent and accountable, and are providing significant amounts of funding for their e-government initiatives. Furthermore in the North American market, there is a call for governments to modernize their systems to deliver better services in an integrated fashion with better efficiencies, while reducing their overall costs. Imex Systems Inc.'s offerings are capable of achieving these goals, as it provides all the pre-built components required in building an effective e-government.

Imex Systems Inc. (TSXV: IMEX) is a Canadian “software products and solution provider” that focuses on the e-government and the smart cities market, including the integration of payment processing. Imex's mission is to help build the next generation of smart governments and smart cities around the world. The Company provide a totally integrated smart e-government platform that allows citizen services delivery through an “Any Time, Any Where, Any Device and Any Channel” convenience. The platform helps citizens to access government services and helps with digital transformation of government operations. Founded in 1997, Imex has come to be known as a pioneer in public sector modernization and service delivery transformation.



Imex's various product and service offerings

iGov, miGov, & iCity

iGov puts citizens first and helps realize a citizen friendly and transparent government. iGov provide multi channel service delivery, citizen relationship management, business process automation, multi-channel payment management, multi-channel communication, enterprise service bus, and an information delivery portal. With its end-to-end service delivery capability, it combines multiple departmental systems within a government into a single enterprise system thereby transforming the way governments deliver services. This means that iGov can improve government transparency and efficiency.

miGov is a versatile mobile app based on the miGov mobile framework that provides any time and any device convenience to citizens to access government services and information.

iCity is a complete local e-Government framework that enhances citizen satisfaction, enhances staff productivity and helps better comply with regulatory requirements. iCity is built on the iGov core framework.

iPay, miPay & iDocs

The **iPay** payment engine is the heart of the e-commerce and payments capability for Governments. iPay is an integrated multi-channel, multi-mode payment system specifically designed for government to receive payments.

miPay integrates with iPay and helps to accept payments from citizens using mobile devices like smart-phones and tablets. miPay does not need special hardware. iPay-Mobile runs on any standard Android or Apple iOS device (Smart Phones and Tablets).

iDocs is a web based electronic billing/statement and payment solution for governments and businesses leveraging the internet to reduce costs and improve cash flow, while increasing operational efficiency and enhance customer relationships, while reducing paper.

Imex Systems Inc. announced recently (August 13, 2018) that they have signed a definitive agreement with Blockgration Global Group ("BGC"). BGC is a mobile wallet and blockchain company that are quickly expanding their presence into both governments and the private sector. The intent is to establish a new strategic partnership that will leverage each company's unique strengths to enhance product and service offerings, and to expand market reach and revenue growth. The Imex iGov platform will be integrated with BGCs mobile wallet and blockchain platform to create a unique payments, communication, and software services platform. This will enable all levels of government to manage their processes with greater efficiency, security and transparency.

Kris Parthiban, Imex interim CEO and President stated: "This is a very natural combination that enables us to bolt on a best in class e-government platform with a blockchain driven mobile wallet facilitator. Imex is taking advantage of new technology and cost synergies for overall product enhancement and market development. Many governments are struggling to execute on their digital transformation and this partnership

is a very timely opportunity for Imex to create substantial and highly scalable revenues and profits.”

In 2018 Imex has successfully piloted cloud offerings for several municipalities in Canada. Imex has developed an aggressive strategy to implement these solutions for at least 200 cities/towns in Canada and the US during the next 5 years, which includes enhancing the existing foothold in Ontario. Internationally Imex has had, or are in, discussions with several state governments in India, Africa, as well as in Australia, which has the potential to be a significant market for Imex in the near term.

Imex Systems Inc. has a market cap of C\$ 5.11 m.

The world is going digital. Governments and companies now have opportunities to streamline processes and bill payments using proprietary apps like those provided by Imex Systems Inc. The Company’s recent new strategic partnership with Blockgration Global Group could see a large expansion across international markets by using secure blockchain technology. With opportunities in the Middle East, Asia and Africa, and North America, Imex has potential to become a true global leader in e-government solutions.

The Mint’s Vishy Karamadam on bringing health insurance to the underbanked.

“Within the UAE the segment which we are going after, is the blue-collar migrant worker segment. UAE has passed legislation which has made it mandatory for all these migrant workers to

have health insurance. This has presented Mint with a unique opportunity given that we have an existing customer base of 400,000 clients, and over 800 corporate clients. The legislative mandate in UAE is excellent for the insurance sector.” states Vishy Karamadam, Chairman and CEO of The Mint Corporation (TSXV: MIT), in an interview with InvestorIntel Corp. CEO Tracy Weslosky.

Tracy Weslosky: Your news that you just put out on the insurance brokerage industry to the underbanked is fascinating to me. Can you tell us a bit more about it?

Vishy Karamadam: Yes. Mint is currently servicing the underbanked segment within the United Arab Emirates. Our main office is in Dubai. Within the UAE the segment which we are going after, is the blue-collar migrant worker segment. UAE has passed legislation which has made it mandatory for all these migrant workers to have health insurance. This has presented Mint with a unique opportunity given that we have an existing customer base of 400,000 clients, and over 800 corporate clients. The legislative mandate in UAE is excellent for the insurance sector. This has presented for Mint a very low-hanging fruit opportunity. To address this opportunity we needed to go and get a license to become an insurance broker. Mint has already got the provisional approval. We have a team in place and we are working through the last remaining steps to get the full approval, which will allow Mint to offer insurance as a bundled product along with our payroll.

Tracy Weslosky: What should we expect from the Mint Corporation here this next quarter as we drive into fall?

Vishy Karamadam: Mint is actually in a very exciting time. We are at an inflection point. We have a number of major initiatives which are at the cusp of getting launched, the most important being the launch of our mobile wallet application. We are finishing up the processes with the Central Bank to launch that mobile wallet application, which

in turn will allow all our 400,000 customers, whom we have today, access a variety of financial services products using the Mint mobile application. That is a huge step forward in the evolution of Mint, couple that with the Mint insurance brokerage, which we talked about, we are finishing up the last stages of the physical office reconfiguration, which is a must for the insurance license and all those last steps to become a fully licensed insurance broker. This is an exciting time for Mint and a lot of great things are coming up...to access the complete interview, [click here](#)

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Mint Corporation's CEO on servicing the needs of the underbanked globally

June 20, 2018 – “The underbanked market globally is a \$2 billion plus market. We as Canadians are used to having bank accounts, but that is not the case in a number of parts of the world. Having access to financial services is the stepping stone for improving the quality of life for a vast majority of the people. You need a different business model with a different technology platform to go after this market and that is what we have built.” states Vishy Karamadam, Chairman and CEO of The Mint Corporation (TSXV: MIT), in an interview with InvestorIntel Corp. CEO Tracy Weslosky.

Tracy Weslosky: I am going to get right into it because I have never seen a company achieve so many significant milestones ever in so short a period. Let us start with, who is The Mint

Corporation? Just give us a bit of an overview.

Vishy Karamadam: Mint is a globally certified payments platform company. We have built a fully certified PCI compliant, which is the industry standard, payments platform capable to issue Mastercard and China Union Pay, the world's leading global brands. We have built a mobile payment infrastructure connected to our payments platform to service the needs of the underbanked globally.

Tracy Weslosky: Okay, servicing the needs of the underbanked globally. Honestly have not seen anything like this on the Toronto Stock Exchange. Very interesting so back me up, how big is this market?

Vishy Karamadam: The underbanked market globally is a \$2 billion plus market. We as Canadians are used to having bank accounts, but that is not the case in a number of parts of the world. Having access to financial services is the stepping stone for improving the quality of life for a vast majority of the people. You need a different business model with a different technology platform to go after this market and that is what we have built...to access the complete interview, click [here](#)

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