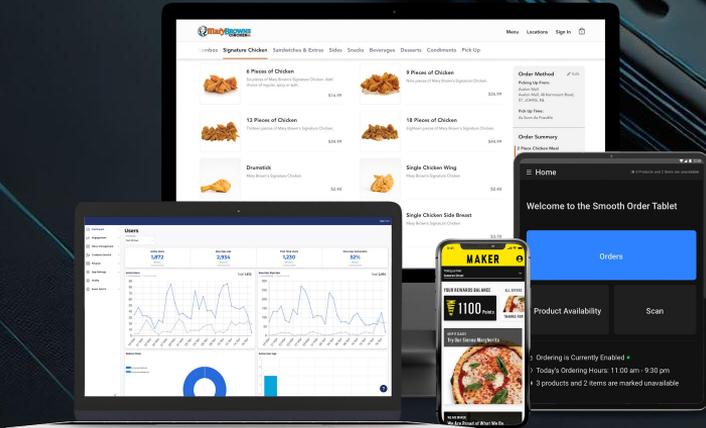


# Investment Deck

May 2025

# Smooth Commerce™



*Digital Commerce & Engagement Platform for  
Restaurants, Hospitality, Hotels, & Corporates*

## Problem Statement

Digital ordering is essential,  
but marketplaces kill margins.

High fees, lost customer data, and no control over the relationship.

# The Solution

# Smooth Commerce™

**Delivers premium digital user experiences that unify loyalty, ordering, delivery, and payments while putting the brand in control.**

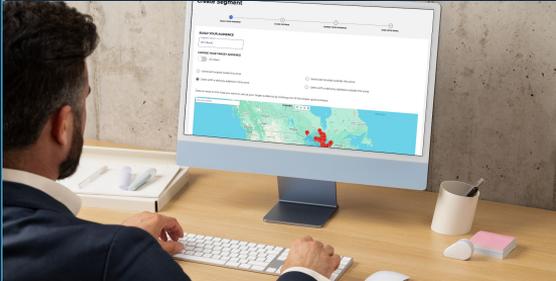
**This drives engagement, customer satisfaction, operational efficiency, repeat purchases, profitable revenue, and brand equity.**

White-Label Loyalty & Digital  
Ordering is our unique advantage



# The Product

## Brands



- ✓ Drive repeat business through branded loyalty and mobile ordering
- ✓ Reduce costs with direct ordering and lower delivery fees
- ✓ Own the customer relationship with data and engagement tools

## Consumers



- ✓ Seamless ordering and payment through branded apps and web
- ✓ Access to personalized offers, loyalty rewards, and order history
- ✓ Enjoy convenient pickup, delivery, or dine-in via one app

## Corporate



- ✓ Streamline employee meal ordering and expense tracking
- ✓ Customize subsidy rules, vendor lists, and reporting
- ✓ Enhance employee satisfaction with curated meal experiences

# Market Opportunity

Smooth  
Commerce

## Why Smooth Commerce is the leader in White-Label



**Proven demand in branded white-label**



**Direct sales to mid-market & enterprise**



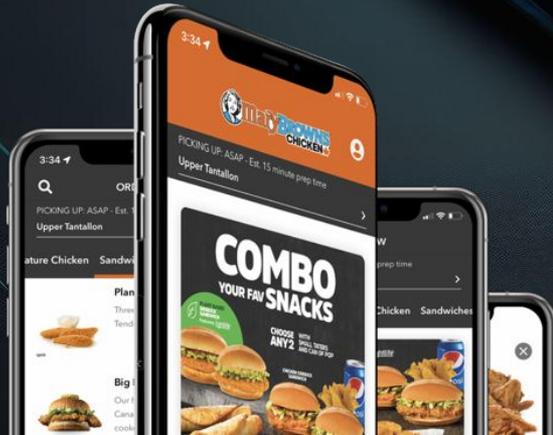
**Powering white-label for major marketplaces**



**Major new white-label with Corporates**



**Canada & USA & Scaling to Global Markets**



# Market Size & Validation

A Massive and Rapidly Growing Market Opportunity

**\$1.5 Trillion**

Foodservice in USA 2023

**\$800 Million**

Digital food orders 2023 USA

**60% of USA Pop.**

Order delivery or takeout at  
least once a week



# The Platform

Built for engagement & profitable sales growth.

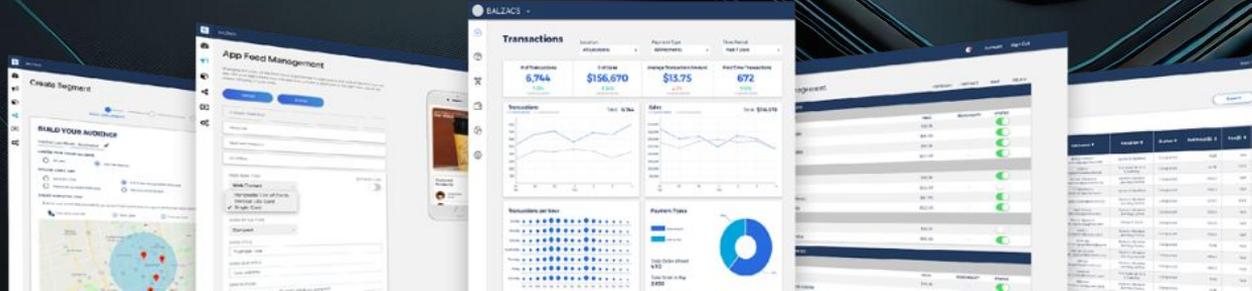
- ✓ **Complete Solution:** Full digital platform for premium brands.
- ✓ **Built for Scale:** Ideal for regional, national, and multi-unit operators.
- ✓ **Flexible Integrations:** Many pre-built + custom integration options.
- ✓ **Marketing Power:** Loyalty, engagement, and premium branded app.

**10 Years of Growth and Development**



## Integrations

- Payments (Global), Gateway, Networks
- POS, Kiosk, Tablet, Payment Device
- Smooth AI
- Delivery-As-A-Service





**RESTAURANTS**



**CAFES**



**MARKETPLACES**



**SPORTS VENUES**



**CAMPUS**



**CATERING**



**TRAVEL CENTERS**



**C-STORE**



**HOTELS**

**Smooth  
Commerce**

# Segments We Serve

**MOBILE COMMERCE,  
ORDERING, DELIVERY,  
LOYALTY & ENGAGEMENT**

# Business Model

## Robust Revenue Model that Scales with Success

### Restaurants, Foodservice (hotels & venues)

\$175-\$350 / location / mo.

\$0.35 Transaction Fee

Services from \$4K per mo.

+ Onboarding & upgrades

AVG. / CLIENT / YEAR

**Mid market: \$50K-\$300K**

**Enterprise: \$300K-\$750K**

### Corporations

Flat Software Licence

Transactional + Percent

Services Upfront & Monthly

AVG. / CLIENT / YEAR

**Large: \$500K-\$1M**

**Enterprise: \$1M-\$3M**

### Next 1-3 Years

Growth rate 60-120%

### Revenue Mix

- 55% recurring
- 35% transactional
- 10% services

### Margins

- > 95% transactional
- > 80% recurring
- > 40% services

# White-Label - our best weapon in the landscape.

The strength of Smooth's Loyalty & White-Label engine turns competitors into partners, clients and allies.

# Competitive Landscape



# Competitive Landscape

## Innovation & Commercial Industry Relationships



### STRATEGIC POSITION

By collaborating with the companies in our competitive landscape, we turn potential threats into powerful allies. This unique positioning allows us to integrate deeply, drive innovation, and create unmatched value for our clients. Big picture, this positioning is a MOAT & exit strategy.

# Enterprise Clients & Partners

A transformative development powering a breakout product category  
& revenue stream for Smooth Commerce in conjunction with major players.



375,000 Restaurant locations  
integrated w/ Smooth  
platform

Agreement with Grubhub  
enables Smooth's Corporate  
clients (e.g. Deloitte) in USA  
for Corporate Marketplaces

## Deloitte.

170,000 employees (USA)  
+\$200 M annual meal spend

Approached Smooth for  
commercial agreement on  
Smooth Platform to optimize  
the digital experience for  
Corporate Meal Ordering.

Smooth  
Commerce × **SKIP**

Approached Smooth for  
partnership on White-Label  
for SKIP which is a gap vs.  
Uber & DoorDash



Designed &  
Launched  
for SKIP by **Smooth  
Commerce**

## Major Distribution Revenue Opportunities

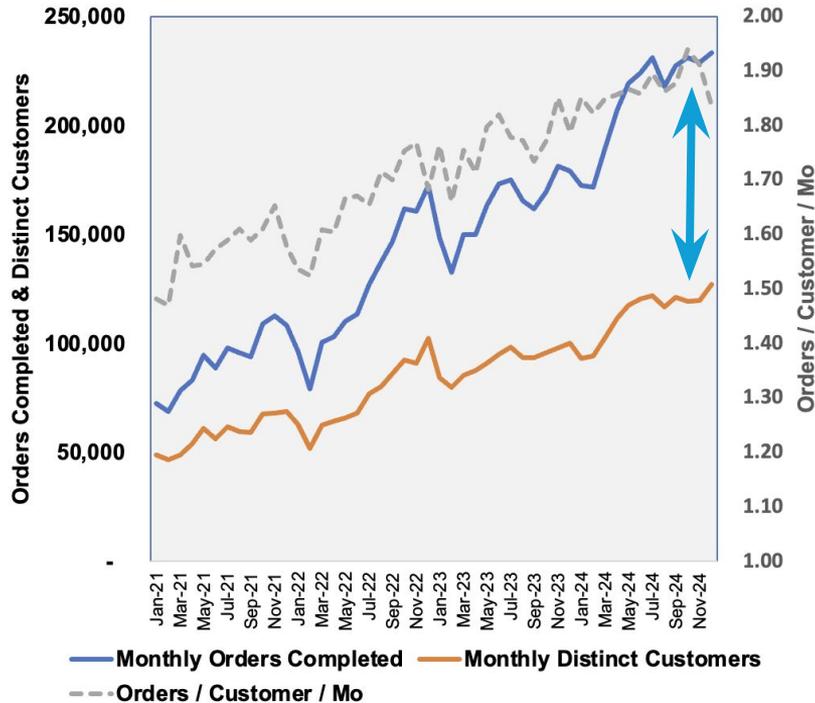
SaaS Fees | Revenue Shares | Premium Services

# Smooth at a true breakout - and it's just the beginning.

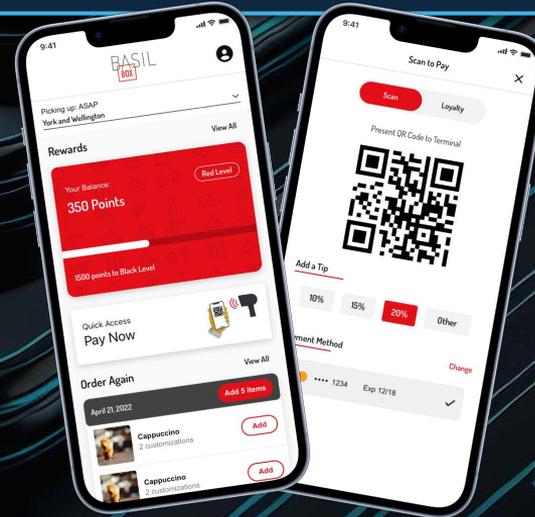
Cash flow positive, accelerating growth, and major market wins.

# Proven Platform KPIs

**Customer Growth (2021-2024)**



Increasing order frequency & active customers demonstrate strong platform performance. Increased lifetime customer value, retention, and overall client revenue.



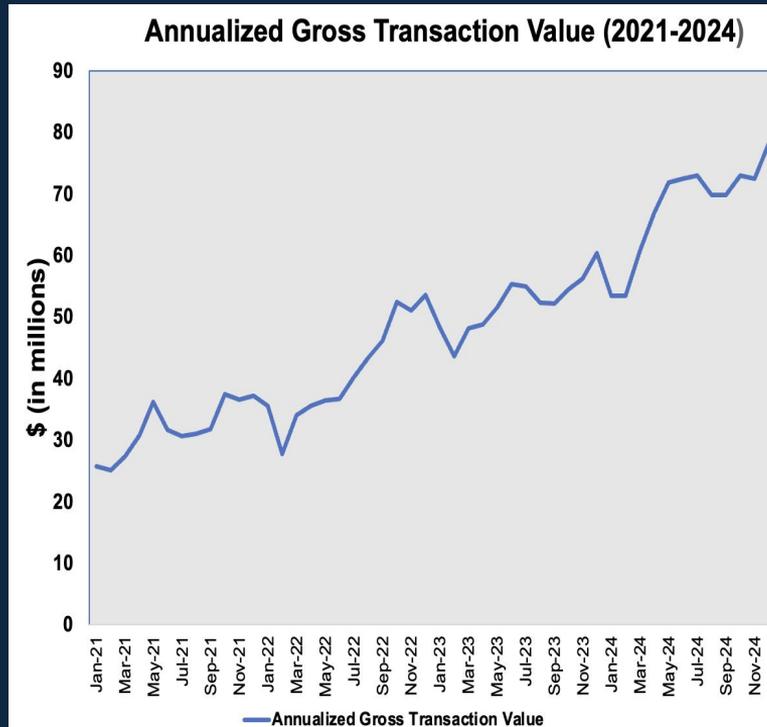
# Market Validation & Momentum

A Massive and Rapidly Growing Market Opportunity

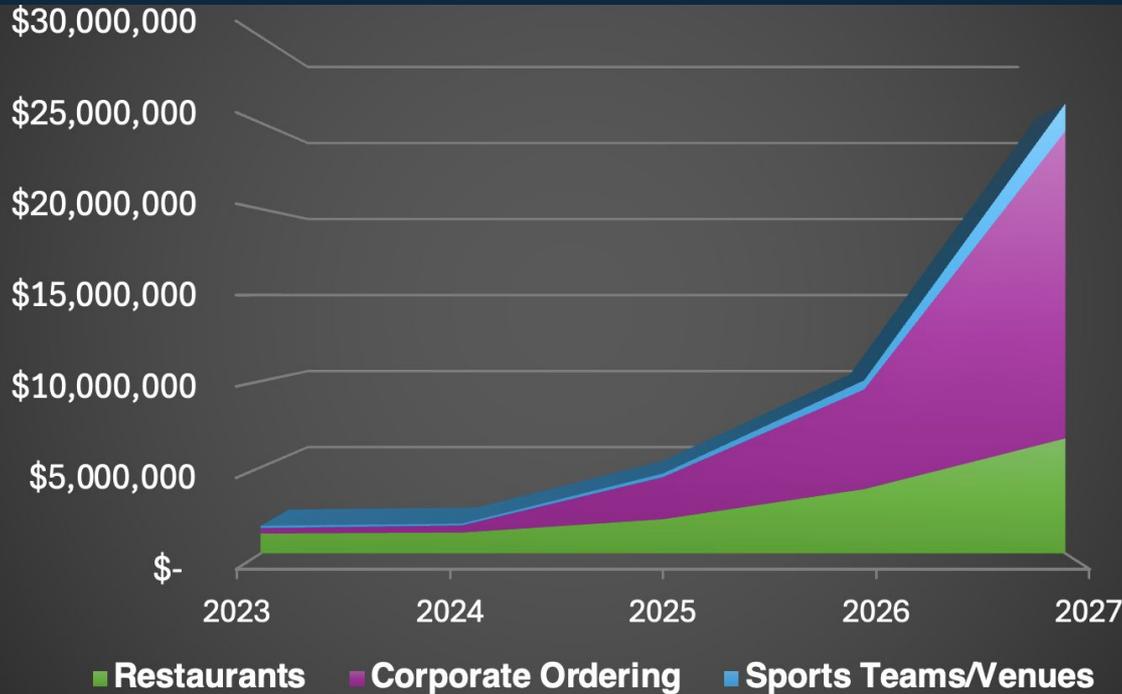
**>1 Million Users**  
Transacting

**2.5 Million Orders**  
>3M annual pace and growing

**>\$200M GTV**  
2020 to present.  
Current pace >\$100M annually



# Revenue Forecast



## Strong Growth Trajectory:

Revenue scales at >100% over the next three years.

**High Profitability:** EBITDA & profit grow at 30%+, outpacing costs.

**AI Platform Development:** Drive revenue, competitive advantage, & enterprise value.

**Efficient Scaling:** Cost to scale remains low at 5-10%.

**Key Driver:** Corporate Ordering Marketplace accelerates expansion.

# The Ask

## Smooth Commerce

### FINANCING

Raising \$2M  
\$0.40 Common Shares  
\$0.40 Warrant  
Pre-Money \$14M

### 2025 MILESTONES

Complete Grubhub Integration  
Launch Deloitte in Chicago Area  
New hires for USA Sales Team  
AI Projects & Shopify Integration

### USE OF PROCEEDS

10% Onboarding  
50% Sales & Marketing  
30% Balance Sheet  
10% IP Protection

# Team

## ROBERTO SARJOO President

Roberto Sarjoo, as President of Smooth Commerce, leads the company's day-to-day operations with a strategic focus on delivering exceptional client services and fostering valuable partnerships. Under his guidance, Smooth Commerce is driving operational excellence and ensuring strong client engagement, which are essential for the company's growth and success in the competitive landscape of digital engagement and commerce solutions.



## BRIAN DECK Chair & CEO

Founder and Product visionary Brian Deck serves as Chair and CEO of Smooth Commerce, where he directs the Board, oversees governance, and spearheads fintech innovations and strategic partnerships. Brian's leadership extends to managing investor relations and driving the company's expansion into the U.S. market, positioning Smooth Commerce at the forefront of digital transformation for customer engagement and loyalty.

### ADVISORY

Manoj Jasra  
David Massey  
Chris Adams  
David Campanella

### SENIOR LEADERSHIP

Nadeeshani Liyanage  
Amber Deck

Norbert Jawdosiuik  
Jennifer Gosse

### BOARD

Brian Deck  
Rick Kostoff  
David Yellowlees  
Mike Kostoff

# The Road Ahead

*Thank you*

Smooth Commerce is built for this moment.  
With the product, team, and traction in place  
— we're not just navigating the future, we're  
shaping it.

**We own the rails. We own the data.  
We own the relationships.**

Smooth<sup>TM</sup>  
Commerce



# Legal Disclosure

## Confidentiality and Disclosure

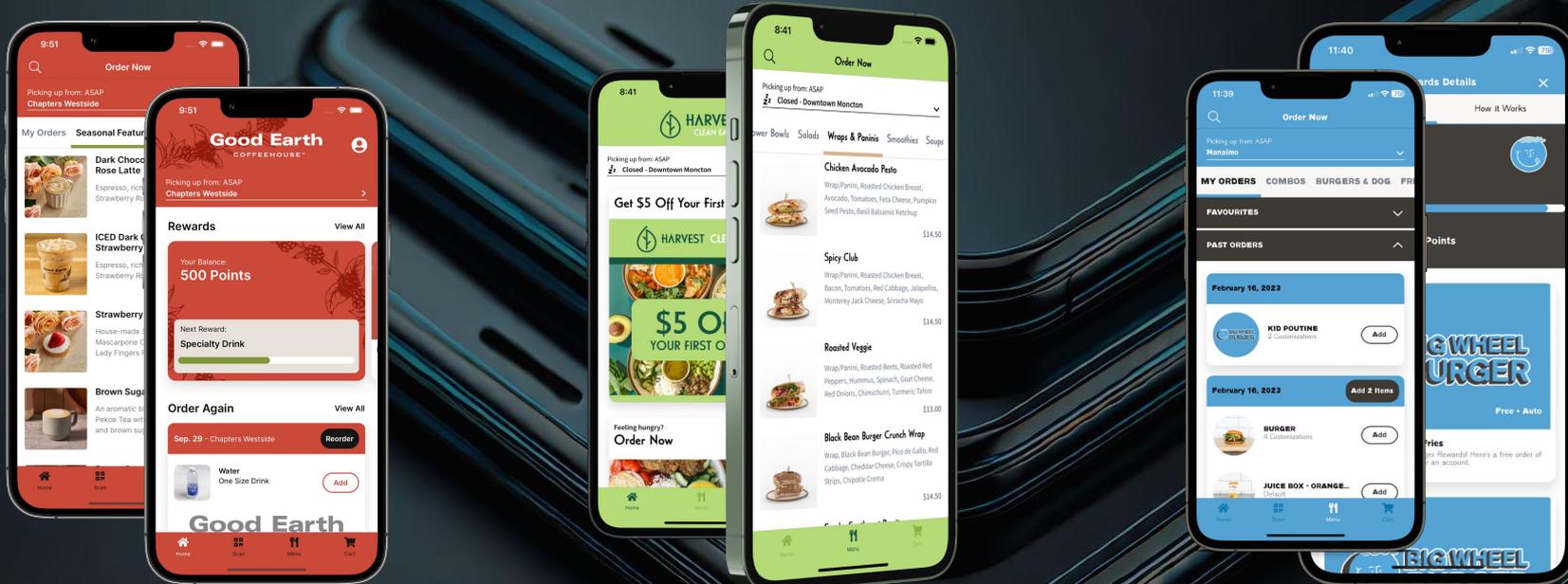
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- Forward-looking statements are based on expectations, estimates and projections at the time the statements are made that involve a number of risks and uncertainties which would cause actual results or events to differ materially from those presently anticipated.
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# Appendix

# Testimonials



*“We have seen a huge increase in our first time users this last month which we attribute to the loyalty program.”*  
Good Earth Coffeehouse

*“We truly appreciated all of your help in bringing this program to live with us”*  
Harvest Clean Eats

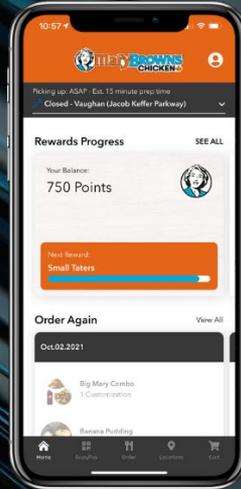
*“I really like how our app is impeccably on brand. Smooth did a great job there. The platform is an essential tool in our post covid world.”*  
Big Wheel Burger

# Testimonials



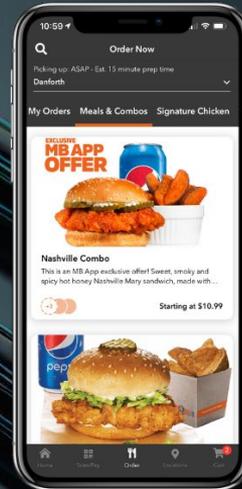
*"The App continues to gain momentum, with growth in overall sales dollars, average check and transaction count."*

**Toppers Pizza**



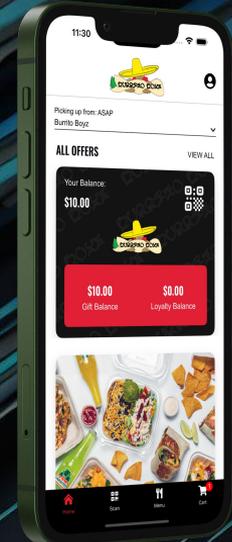
*"Smooth Commerce's team provided us with exceptional support through training staff, both at head office and Mary Brown's locations, to ensure that we were set up for success."*

**Mary Browns**

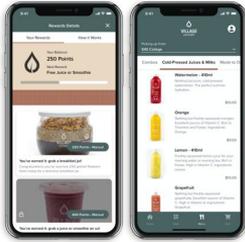


*"A lot of care, dedication and attention to even the smallest details has been put into this project by the team. I would like to thank Smooth Commerce for their guidance and expertise!"*

**Burrito Boyz**



# Powering Leading Brands



5.0



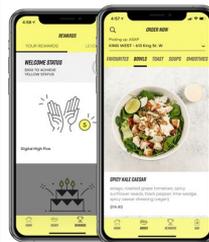
VILLAGE  
JUICERY



4.9



chaiiwala®  
— OF LONDON —



5.0



iQ



4.9



Good Earth  
COFFEEHOUSE™



5.0



aloette go



4.9



4.7



4.7



4.9



4.9



grounds  
FOR COFFEE



4.8



4.7



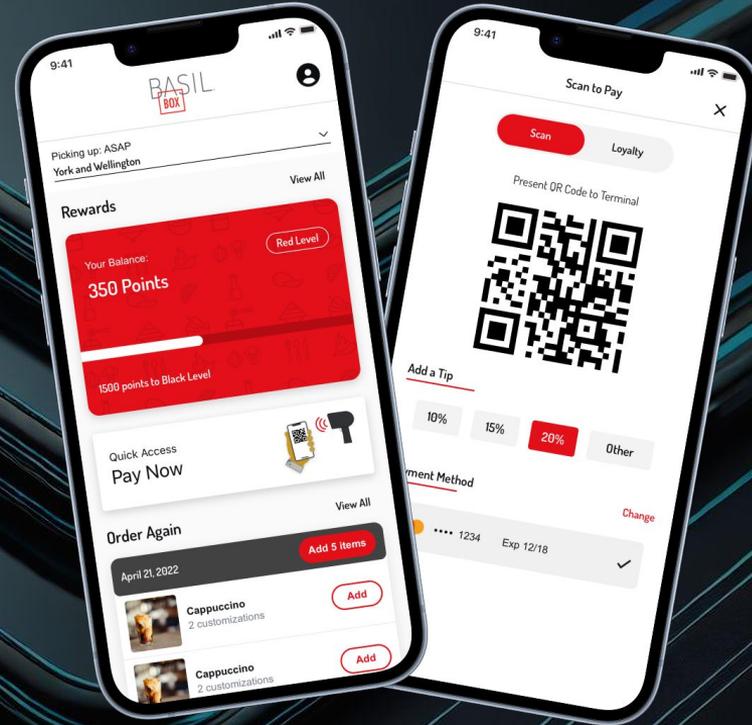
# Smooth Loyalty Engine

✓ **Flexible API Integration:** Connect loyalty seamlessly to kiosks, devices, and third-party platforms.

✓ **Full Engagement Capabilities:** Power campaigns, offers, points, rewards, and personalized experiences.

✓ **End-to-End Loyalty Integration:** Tie loyalty directly to orders, app activity, and engagement actions.

✓ **Omnichannel Ready:** Extend loyalty across kiosks, tablets, POS, apps, and external ecosystems.

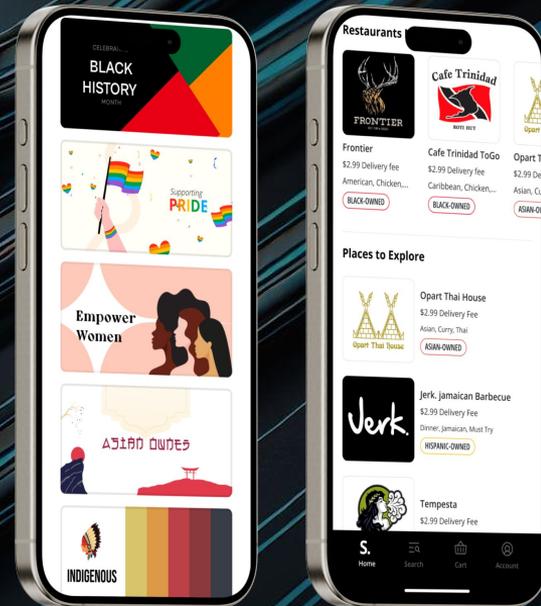


**INCLUDED IN SMOOTH  
PREMIUM WHITE-LABEL  
APPLICABLE TO OTHER USE CASES**

# Corporate White-Label

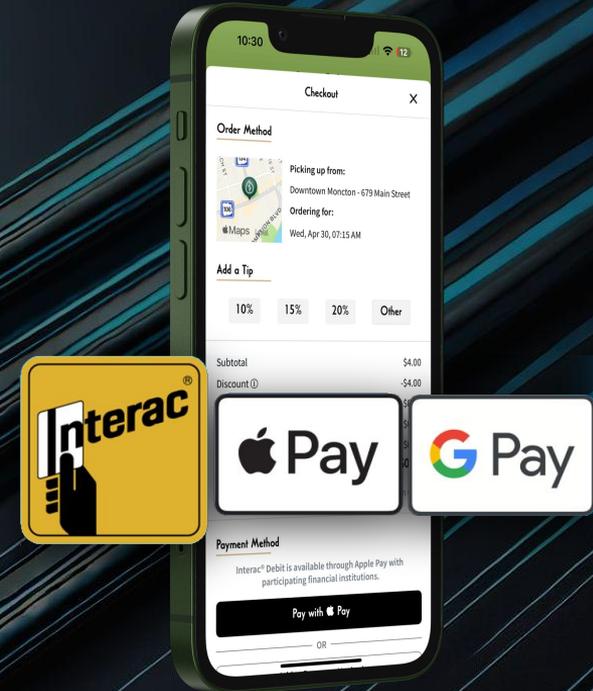
- ✓ **Centralized Corporate Meal Ordering:** A white-label platform giving employees access to restaurants across the country through a single, easy-to-use interface.
- ✓ **Streamlined Expense Management:** Consolidate all meal transactions into one platform, improving transparency and control over corporate meal spending.
- ✓ **Branded Mobile App Experience:** Offer a fully branded mobile app that enhances company image while providing their employees a seamless ordering experience.
- ✓ **Built-in Loyalty and Rewards Programs:** Boost employee engagement and satisfaction through integrated loyalty initiatives and reward programs directly within the app.
- ✓ **Data-Driven Insights and Analytics:** Access detailed reporting to track spending, employee ordering preferences, and vendor performance, empowering better decision-making.

**NOT SPECIFICALLY  
MENTIONED IN SKIP WL RFP,  
THIS IS AN ADDITIONAL WAY  
TO CAPTURE VOLUME.  
ONLY FROM SMOOTH**



# Payments Innovations

- One of the **first in Canada** to enable Interac Debit for In-App and In-Browser payments via Apple Pay and Google Pay
- **Lower processing fees** than traditional credit cards — delivering cost savings to merchants and partners
- **Secure, seamless checkout experience** optimized for mobile conversion
- **Fully integrated** into Smooth's White-Label Basic & Premium offerings
- Built with **Canadian market leadership** in mind, and **aligned with Skip's Canada-first go-to-market model**
- **Future-ready architecture** to expand alternative payments in global markets as adoption grows



[Click Here](#) to view recent Smooth + Interac Press Release