Zeev Goldstein – Professional CV

E-mail: zeev@arkom.co.il   zeev217@gmail.com
Mobile Phone: +972 523 106 106   +1 210 901 9338

Professional record:

2018	Winning – Global CEO top 100 (by CEO Monthly magazine)
2018	High risk industries – Financial / Payments / Banking consultant and solutions designer Executives consultancy & mentoring
2016	ICG Capital and Finance + Epay (London UK) business & Technology Consultant. (Setting a UK based licensed bank)
2014	Aurora-IT (Electronic Wallet) Business consultant
2013	ProtechSign (US IRS Fraud prevention) Business & Technology Consultant
2010	Qualified & Certified Mediator by the Israeli Trade Chamber & the Israeli Court System
2010	Founder & Chairman of the Pan Israeli Organization of Credit Cards Clearing & Processing industry.
2009	Foreign stirrer of Mobile Payment Forum of India
2008	Various global (S'pore, China, Thailand, Vietnam, Australia, India, Georgia, Europe & Africa) entities (Govt., State banks, Commercial Banks & other financial services, Companies, Media etc.) consultant
2008	Founder of ANNONA – a smart mobile payment platform free of physical infrastructure
2007	Founder of COD – Credit On Demand a unique credit card environment & solution
2007	Founder of Cashomat – Smart ATM based solutions
2007-	EPRS India – Business & Technological consultant. Indo-Israeli venture for electronic prepaid top-up services for both Telco & non-Telco
2006	Founder of CC2Cash (Singapore) – a web based clearing system
2004 - 2005	CEO & Cofounder of SmarQ a Caiman islands / Australian company that had developed a secure wireless credit cards payment solution that was endorsed by MasterCard international.
2004-	3rd time winner of the Hi-Tec award of honor
2004-	Founder, Chairman & CEO of STEP Initiatives & Holdings LTD – an international holdings company that initiates and manages IT ventures from the idea phase to commercialization.

2003-	PointOfPay LTD. Founder & Director Business Development. POP is an Australian based private company that had developed a unique technology to completely secure Internet Credit Cards transactions to a level of Card Present – EMV secure payment @ home. POP has a signed development agreement with MasterCard international.
2001-	ARKOM Computers LTD – founder, CEO & CTO
1999-2001	Cubic-C's founder and CTO. Cubic-c is an Israeli start-up company that had developed a full set of m-commerce environment and platform. The company was founded on my vision of using the mobile phone as an EFT-POS terminal. I also had presented a full concept and working product for secure internet purchasing and payment, card holder notification (alert) when his card is being used etc.
1998	DDS – Dynamic Data Systems – World's First Mobile Wireless EftPOS Terminal – technological & business consultant (Melbourne Australia)
1994-1999	ARKOM Computers LTD founder and CTO. ARKOM as a software company specializes in POS systems, Credit Card systems, Cellular applications, technical consultancy for card systems security, development and integration. ARKOM is the main distributor of SHVA, Israel's sole clearing house and co-operate with all 3 Israel's credit cards companies. ARKOM is also well connected to the credit card companies and industry worldwide. ARKOM customers list contains: • EL-AL – Israel airlines • Government: Ministry of defense, Ministry of justice • CAL (Israel VISA & DINERS issuer & acquirer) • Insurance companies • Municipal authorities • ISPs • Banks • Car rental companies • Majority of the kibbutzes in Israel privatization project • Palestinian's authority TelCo & ISP • Largest IT companies in Israel and many more
1991-1994	Founder & CEO of SHALHEVET, the company that led to ARKOM
1987-1991	AMIGAR information systems (GRANOT regional industries) Founder and manager of the PC division. GRANOT is a regional organization of more than 70 kibbutzes. AMIGAR was a pioneer in implementing and shifting main frame applications to PCs.
1983-1987	Founder and manager of a private software development company which specialized in business applications and software development tools. Its main customers were software developers, the Technion (Israel's polytechnic institute) etc.
- 1982	various software and consulting companies

מדינת ישראל

הנהלת בתי   המשפט
ירושלים, מינהל הכספים
לשכת   חחשב

תאריך : י"ט אייר תש"ס
24 מאי 2000
24 May 2000

To:

D.B.S. Credit Center
SINGAPOR

Re: Letter of recommendation/ reference

At the request per recommendation / referral letter of Arkom Ltd. we would like
to write to you the following:
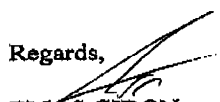We have been working with Arkom Ltd. Company as their customers.
Arkom have supplied us with software applications and software integration
systems for our P.O.S. and credit card system.
From our experience with Arkom company they are very professional regarding
software applications for the P.O.S. and credit cards environment.
Our mutual work has been mainly done with Mr. Ze'ev Goldstein Arkom's
CTO.

We hope that this letter serves your needs.

Regards,

ELIAS GIDON
Administration of Courts Controller

גא142

TOTAL P.01

STATE OF ISRAEL

MINISTRY OF DEFENCE
MUSEUMES UNIT

23/05/00
TO:
Arkom Ltd.
Hanagar 10 kfar Saba

Re: Letter of recommendation / reference

We have been working with your company as your customers, for 3
years.
You have supplied us with software applications and software integration
Systems for our P.O.S system.
We found your company very professional regarding software application
for the P.O.S environment, that explames your good reputation in the
Israeli market.
TO your knowledge, our mutual work has been mainly done with Mr.
Ze'ev Goldstein Arkom's CTO.

Regards,
Sara Swissa

Diners Club International®   ᴅ•ᴋ•ᴄ   **VISA**

Thursday 18 May 2000

To Whom It May Concern

Re: arkom Ltd.

We hereby confirm that Arkom Ltd. Is a certified software company
which specializes in the credit card field.

During the past year, Arkom and Visa-ICC have been working together
and we are completely satisfied with their performance.

Yours sincerely,

Avi Zana
Manager
Authorization Dept.
Israel Credit Cards Ltd.

⚡ The Royal Bank of
⚡ Scotland Group

Zeev Goldstein
5 Ha'yozme Street
Industrial Zone
P.O.B 2460
Kfar-saba 44425 Israel

Dear Zeev

Re: Streamline Approval of the Cubic – C SMS Payment Service using Comms XL for Validation, Authorisation (APACS 30) and Delivery.

I am pleased to advise that the Cubic - C system for Electronic Funds Transfer supplied as per above, has been appropriately tested and is now approved by Streamline.

This accreditation is provided on the following basis:

- The system detailed above complies with the current requirements of the card schemes and relevant APACS standard(s).
- Formal certification has previously been obtained from the relevant card schemes (e.g. Amex, Diners, etc.) where Streamline is acting as the clearing agent.

Streamline will not be responsible in any way for:

- The software or hardware involved in the above solution other than the items detailed on page 2
- The solutions ability to cope with volumes of traffic.
- Financial losses resulting from failure to follow the live instructions detailed on page 3.

As mentioned above the second page of this letter details the various components of the system and the third page provides information on the installation procedures for connecting with Streamline for live authorisation and/or delivery.

Please contact me on the above direct line if you require any further clarification.

Yours sincerely

Faisal Ahmad
Technical Consultant
EFTPOS System Delivery

cc: Russel Hillyard, SSE
cc: Kathleen Suchit. ESD

21/09/03

לכבוד
כל מן דבעי,

הנדון : <ins>חברת ארקום מערכות ממוחשבות בע"מ</ins>

חברת ארקום מלווה את Cal שנים רבות, במיזמים שונים ובפרוייקטים יעודיים שונים

החל ממערכות תקשורת בסיסיות ועד למערכות בפרוייקטים מורכבים.

בכל אחד מהפרוייקטים הפגינו חברת ארקום וזאב גולדשטיין העומד בראשה רמת

מקצועיות גבוהה תוך מתן פתרונות טכנולוגים ושרות התואמים את דרישות הלקוח מחד

ואת חברת האשראי מאידך.

אנו בחברת Cal נעזרים בארקום הן לאור נסיונה הרב והן לאור השירות המעולה שאנו

מקבלים בכל פניה ובכל זמן שנצטרך.

אין ספק שחברת ארקום היא מן החברות המובילות בתחומה.

בכבוד רב,

יואל אטקוביץ
מנהל המטה מסחרי
כרטיסי אשראי לישראל בע"מ (Cal)

AWARD of HONOR

Is awarded to **Mr. Ze'ev Goldstein**

CEO of Arkom Computer Operated Systems Ltd.

for winning Hi-Tech Award 2004

This Certificate is awarded to Companies, Heads of Firms & Organizations, Entrepreneurs & Businessmen, for their outstanding achievements in Management, & Business Leadership

With the compliments of:
Public Figures, Business
and Economy Leaders, Mayors and Heads of
Government Authorities

המרכז לניהול ושיווק מתקדם
The Center for Advanced Management & Marketing

Advisory Committee

THE CENTER for ADVANCED MANAGEMENT & MARKETING

SmarQ guy hoping hard work pays off

By PETER GOSNELL

HE hails from the Holy Land, spends a lot of time in Australia and has his business registered in the Cayman Islands, which is perfectly appropriate because if it succeeds, everyone with access to a credit card will be connected with the international automated payments network more efficiently.

Mr Goldstein is the chief executive of SmarQ, an electronic transaction system based on mobile phone and wireless technology.

Most recently, he's been in Australia trying to woo the big banks to accept his product.

"As far as we can see, it looks positive and we anticipate at least one of them will take it commercially to the market," he said.

Mr Goldstein said SmarQ was also getting a lot of assistance from MasterCard, with which Mr Goldstein said he has a long relationship.

"MasterCard has been assisting us with relationships, opening doors, helping us to make contacts."

He is hoping the SmarQPay mobile merchant solution will revolutionise the businesses of hundreds of thousands of mobile merchants such as tradespeople, salespeople, market stall vendors and other such businesses, where hard wired terminals are not available and cheques present all the usual potential problems.

According to Mr Goldstein, merchants can use their existing mobile phones, supplemented by an ultra compact wireless card reader and optional wireless printer from SmarQPay.

The customer's credit card can be verified and the transaction completed on the spot with the customer's signature — and it handles all universally accepted credit cards.

Developed in Australia, SmarQPay interfaces with the banks using the established MasterCard Gateway Service system.

It is a cardholder present solution with extremely high-level, sophisticated encryption and transaction security to significantly reduce fraud and charge-backs.

SmarQPay has been working with MasterCard International to ensure an end-to-end process, that works with major banks in Australia as well as oversens.

With mobile phone penetration into the mobile vendor market virtually 100 per cent, SmarQPay believes it has perfected the missing link.

The merchant simply slips the buyer's credit card into the wireless reader, enters unique verification details, and if the transaction is approved, the customer signs the printed receipt and the deal is done.

The risk of charge back to the merchant is significantly reduced, as are the extra costs borne by the banks.

As well as benefits for merchants and customers, the banks are also big winners.

Counterfeit card fraud is alleged to cost the banks in Australia some $100 million a year.

The SmarQPay solution employs a unique process for significantly reducing such card fraud in "cardholder present" transactions.

Mr Goldstein, 44, has been involved in the card industry in Israel and Europe for decades.

"I've been developing credit card clearing systems and security systems for 20 years," he said yesterday.

He added he was previously a computer engineer and had worked in both the technical and financial areas of the credit card industry.

Wireless . . . Ze'ev Goldstein hopes to make life easier for all types of businesses

Mobile card reader aims to end skimming

Joyce Moullakis

An Australian-based company is attempting to convince banks that its mobile phone-enabled card reader would reduce their skimming-related fraud costs and boost transaction volumes.

Backed by MasterCard, Australian company SmarQ is to introduce a pocket-sized card reader targeted at smaller businesses and merchants.

The company faces an uphill battle in winning over the nation's biggest banks, as the device enters the highly competitive card-transaction processing sector.

Commonwealth Bank of Australia and National Australia Bank have in recent years stepped up their efforts to encourage smaller businesses to transact electronically by introducing no-frills terminals. They hoped that smaller merchants, who still processed credit card transactions with paper and manual swipe machines, would switch over.

The SmarQ device is targeted at smaller businesses and works via wireless GPRS or Bluetooth mobile phone technology. The card reader avoids the threat of "skimming" fraud because it does not store data on either the phone or the device's memory.

Transactions are automatically settled through MasterCard's international gateway system.

"This is a new way to capture more and more merchants where they [banks] couldn't before," the head of SmarQ, Zeev Goldstein, said.

"There are other mobile cellular terminals, but they will keep all the sensitive data in the memory of the device and it is a bulky terminal."

Mr Goldstein said the reader charged a flat fee of 50¢ per transaction and cost about $400.

CBA is the largest player in card processing, with 32.5 per cent of the market.

The bank is, however, still considering whether there is enough demand for a wireless card reader such as that offered by SmarQ.

"It's fair to say that we have not seen specific demand for this type of product," said Steve Baric, the sales and distribution manager for CBA's working capital services division.

"However, we are evaluating whether there is a longer-term market for this type of internet-enabled mobile credit card device."

"There is a cost benefit trade-off in mobile solutions, with the key measures being the degree of sophistication and the number of parties involved in the service provision."

A regional bank is believed to have expressed interest in the new SmarQ card reader.

The use of wireless technology is growing in payment devices generally.

Last year, ATM processor EFTEX and Vodafone introduced the first wireless ATM to the Australian market, despite concerns that the technology would not be embraced by the major banks in the near term.

Those machines operate on the Vodafone GPRS network.

KEY POINTS

- The SmarQ device works via wireless GPRS or Bluetooth technology.
- The pocket-sized reader avoids skimming by not storing data.
- Transactions cost 50¢ each and the reader about $400.

SKY news

Napier 17

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CARDS   CEO, SMARTQPAY
ZEEV GOLDSTEIN

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Business Line

Date:23/11/2007 URL: http://www.thehindubusinessline.com/2007/11/23/stories /2007112351660400.htm

Back **EPRS to expand Indian operations**

Our Bureau

Pune, Nov 22

Electronic pre-paid recharge technology provider EPRS Prepaid Recharge Services India Pvt Ltd is set to expand its distributor network and the scope of the services it currently offers here, initially to 150 towns in Maharashtra and Goa, with a national rollout to follow.

The company, an 80:20 joint venture between the Israel-based EPRS and its Indian partner Mr Vikram Anand, has been operating in Pune since the last two years, and offers electronic recharging for pre-paid subscribers of cell phones and direct-to-home television, and purchase of airline and rail tickets through its 10,000 strong retailer network.

Amongst the services that will be soon become enabled on the EPRS platform are purchase of insurance and payment of premiums, utilities, banking and cash remittances, the Director and CEO, Mr Anand, said.

The expansion plans would entail increasing the number of retailers to around one lakh across the country over the next two years, he said, adding that an EPRS retailer could be in business with as little infrastructure as a mobile phone with which to connect to the EPRS system.

Mr Zeev Goldstein, technology consultant, EPRS India, said that for every transaction, the end-to-end loop closure at the same second ensured complete security for the user, who would also be issued with a receipt and a unique transaction number.

"We are not changing the existing behaviour of commerce. A tool for electronic payment across operators is now available," he said.

זאב גולדשטיין
מנכ"ל חברה לייעוץ אבטחת מידע לחברות אשראי

CERTIFICATE

ceomonthly

This is to Certify:

Zeev Goldstein

Arkom

Global CEO Top 100 - 2018

30th April, 2018

Kathryn Hall
Director
AI Global Media Ltd