



Money in Motion

+61 (07) 3557 1100

Level 12
333 Ann Street
Brisbane QLD 4000

EML Payments Limited
ACN 104 757 904

BRISBANE, Queensland

Date
13 November 2018

The following presentations will be delivered at EMLs' inaugural investor event, EMLCON, in Sydney on Tuesday 13 November 2018.

Our inaugural showcase of EML's innovation and technology will provide our investors the opportunity to interact firsthand with our partners and gain an in depth understanding of the value EML delivers.

For further information, please contact:

Rob Shore

Group Finance Director and Investor Relations Manager

M: 0419 590 128

E: rshore@emlpayments.com.au

About EML Payments Limited

With EML, you will be empowered with more control, transparency and flexibility over your payment processes. Whether you serve businesses or consumers, EML makes your payment processing more efficient and secure from start to finish, while helping you improve customer service and increase brand loyalty.

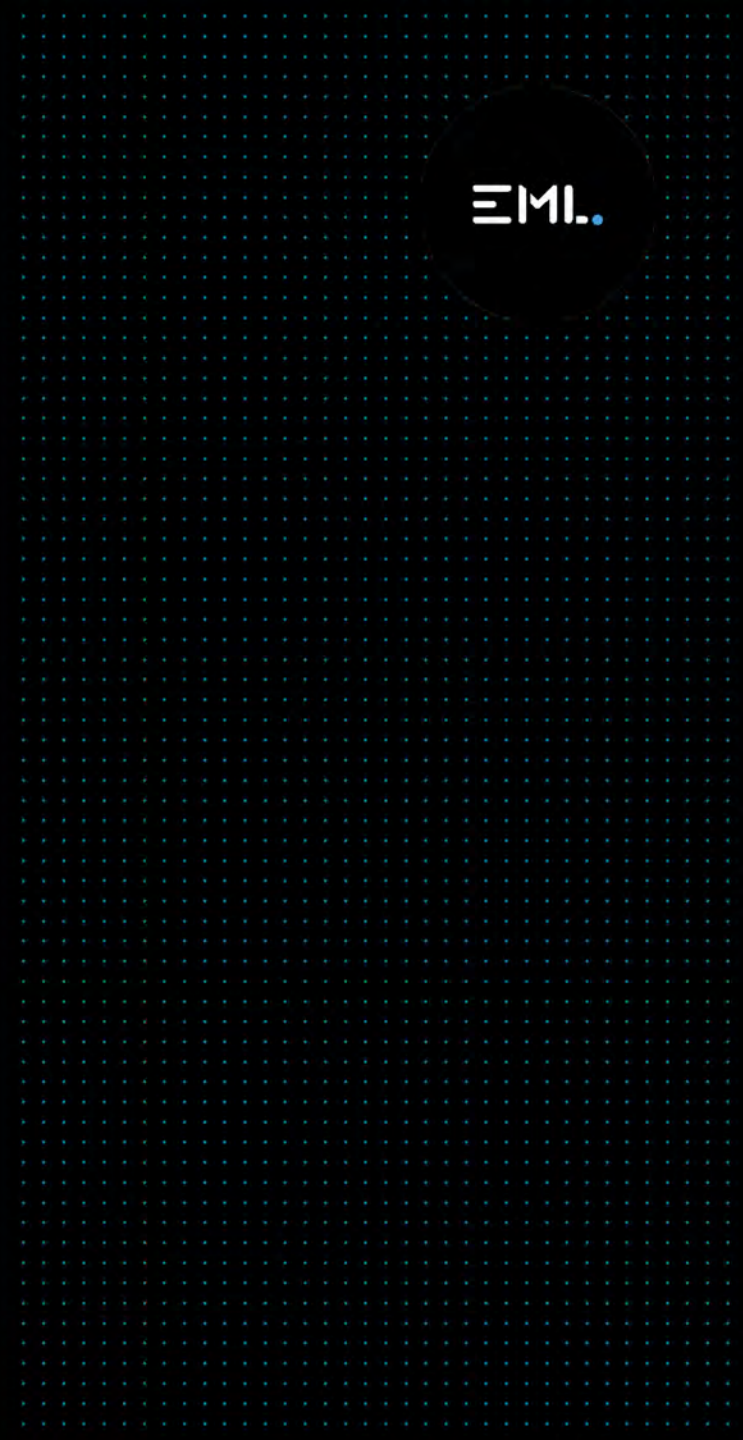
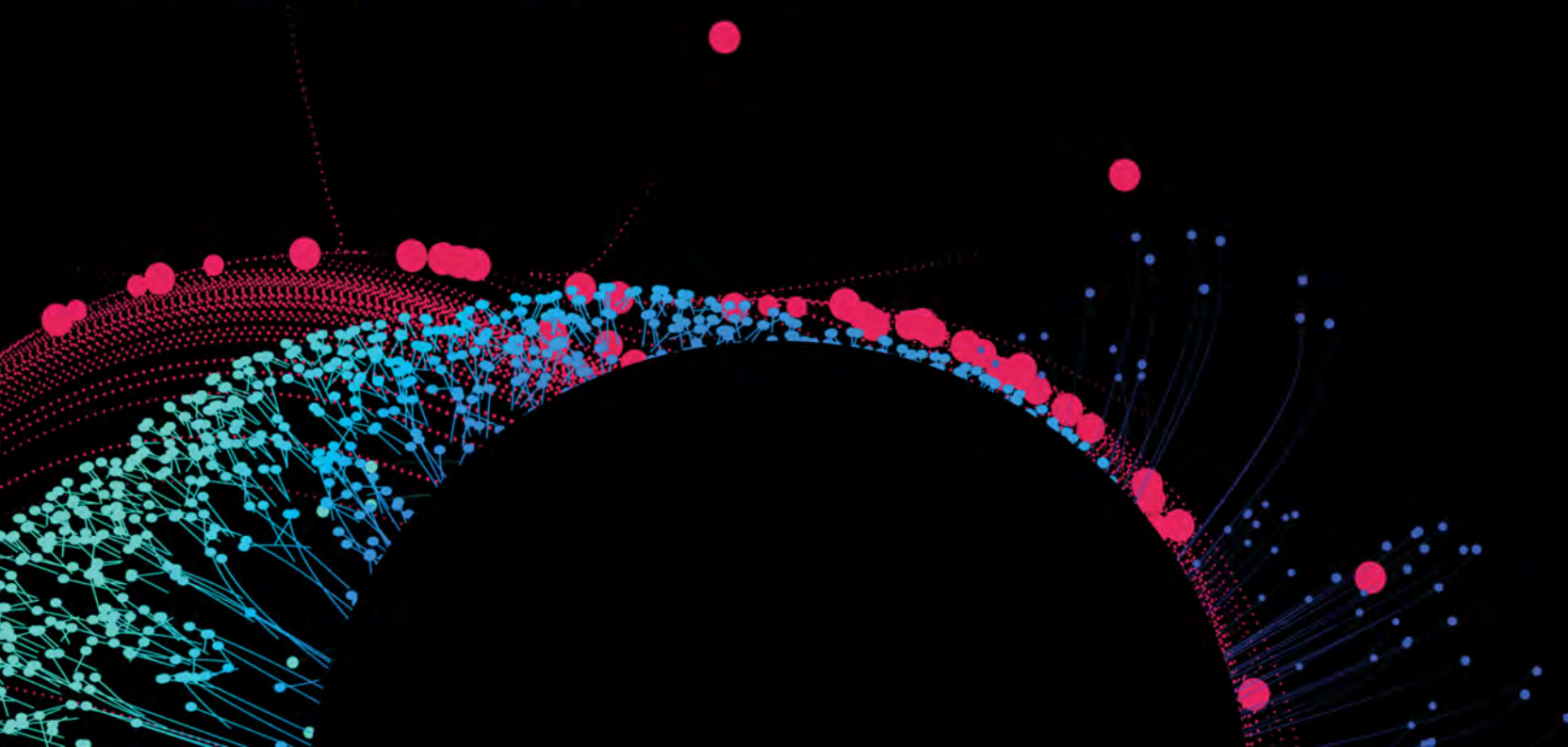
Our portfolio offers innovative financial technology that provide solutions for payouts, gifts, incentives and rewards, and supplier payments. We issue mobile, virtual and physical card solutions to some of the largest corporate brands around the world, processing billions of dollars in payments each year, and manage more than 1,300 programs across 21 countries in North America, Europe and Australia.

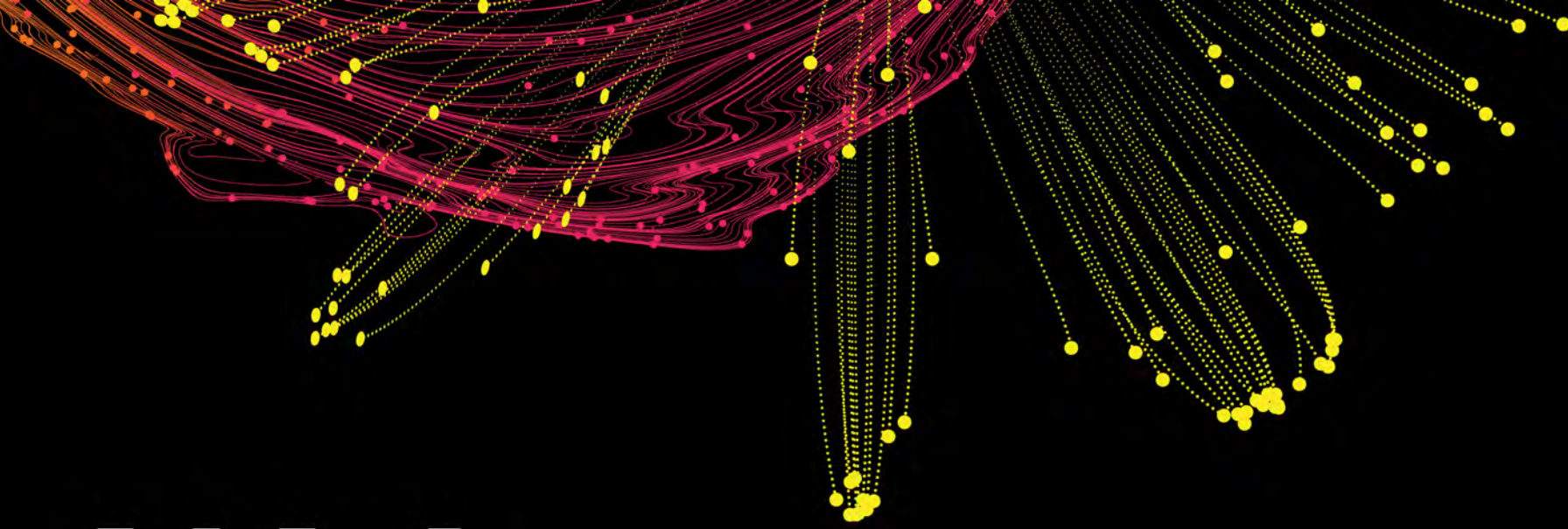
For more information on EML Payments Limited, visit: emlpayments.com

EMI.CON

Sydney 2018

EMI.





Welcome

EMI.

Tom Cregan

Managing Director & Group CEO



EMI.CON
Sydney 2018



THE EML TEAM

Thank you

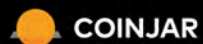
THE SPEAKERS



Nick Sims
Founder



Asher Tan
Co-founder & CEO



Ben Young
Founder & CEO



Adam Levine
Co-founder



Sam Swanell
Founder, Director & CEO



Heidi Halson
CEO Global, Entertainment Publications
of Australia Pty. Ltd



Thank you

THE PARTNERS

globalpayments

 *SeventhBeam*

PRODIGY



Thank you

EML IN 2012

GROUP GDV (FY12)

\$60 million

1 customer

Operating in 1 country

**"you guys have done really well,
I like your technology but,
what is it you do again?"**

EML IN 2018

GDV (FY18)

\$6.75 billion

1200 customers

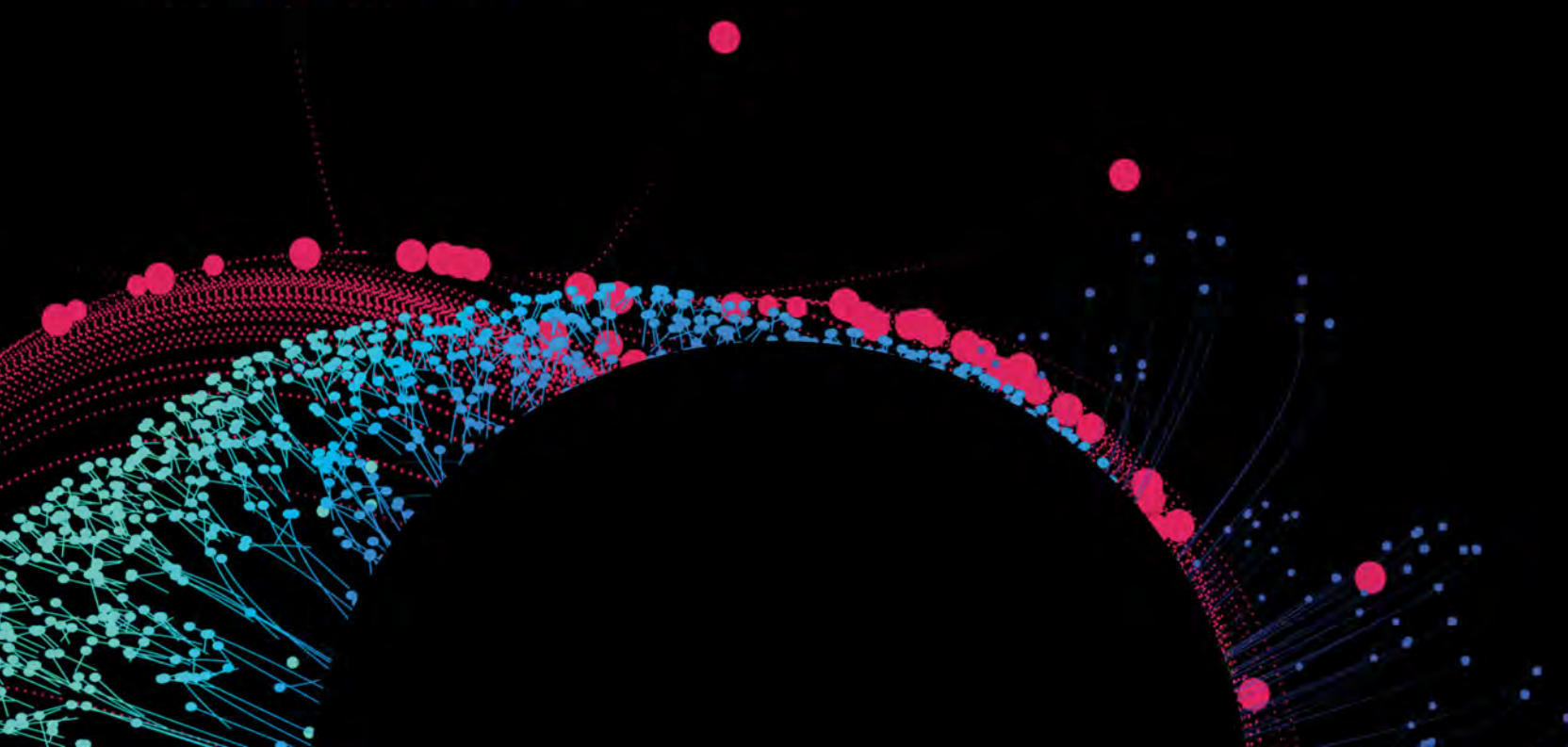
Operating in 21 countries

8 Currencies

**"you guys have done really well,
I like your technology but,
what is it you do again?"**

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Sydney 2018

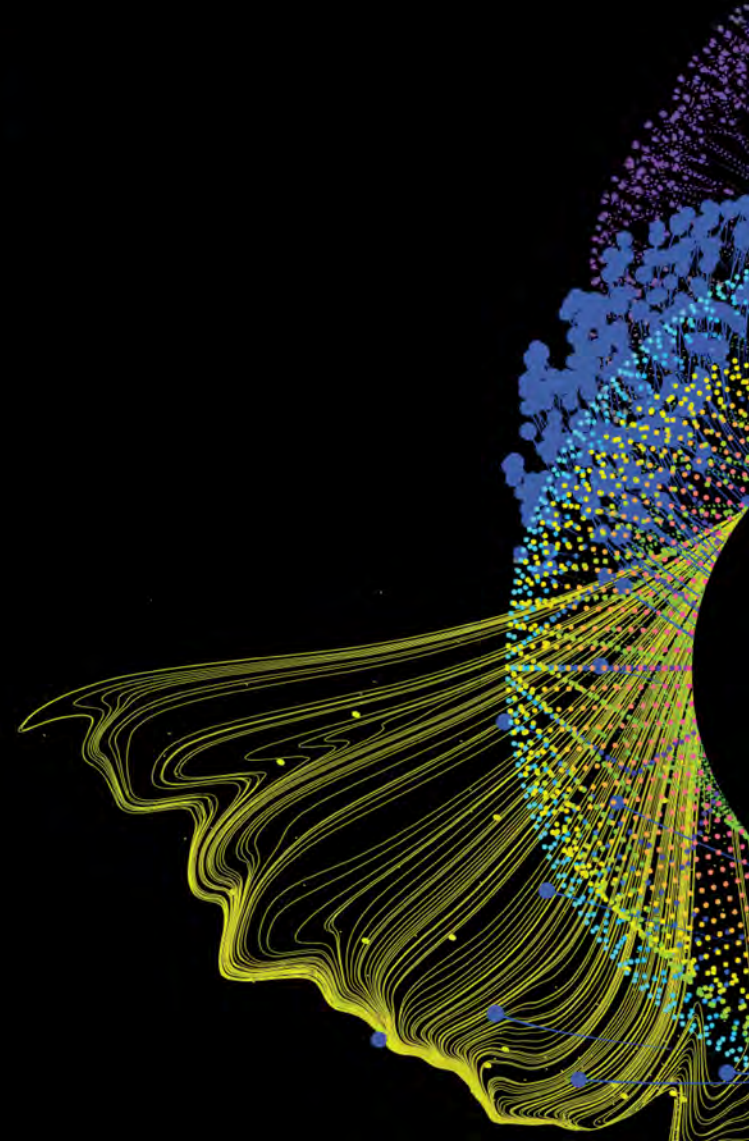


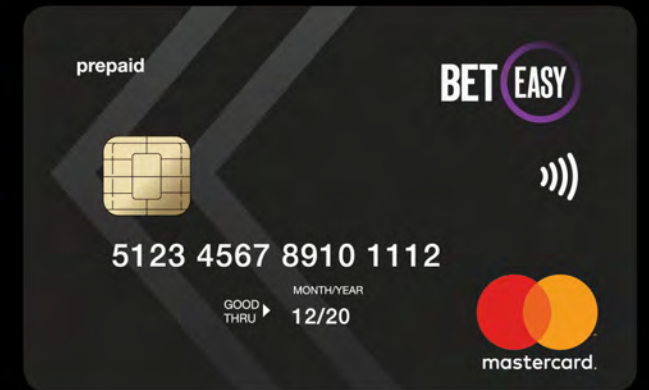
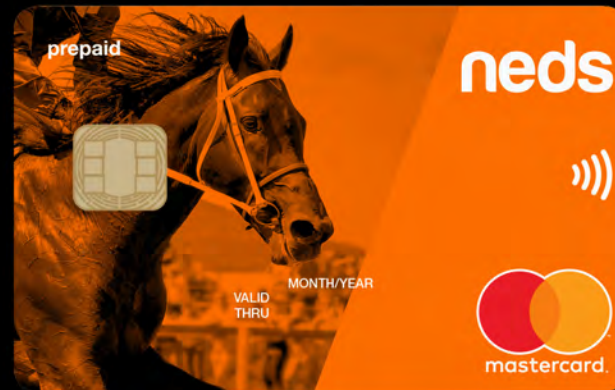
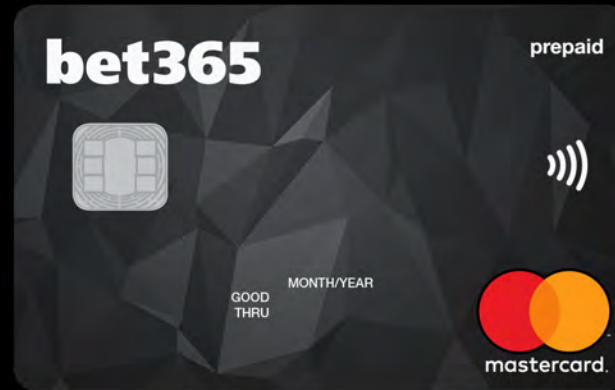
"I get it"

EML MISSION STATEMENT

We create awesome, instant and secure payment solutions that connect our customers to their customers, anytime, anywhere, wherever money is in motion.

EML.



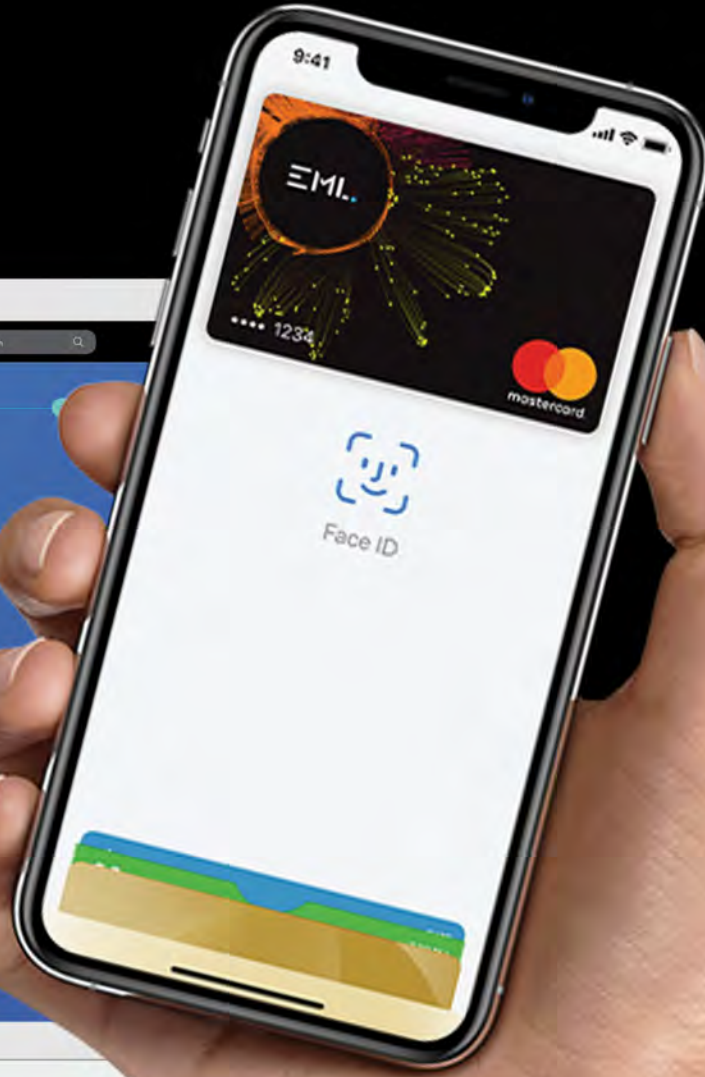
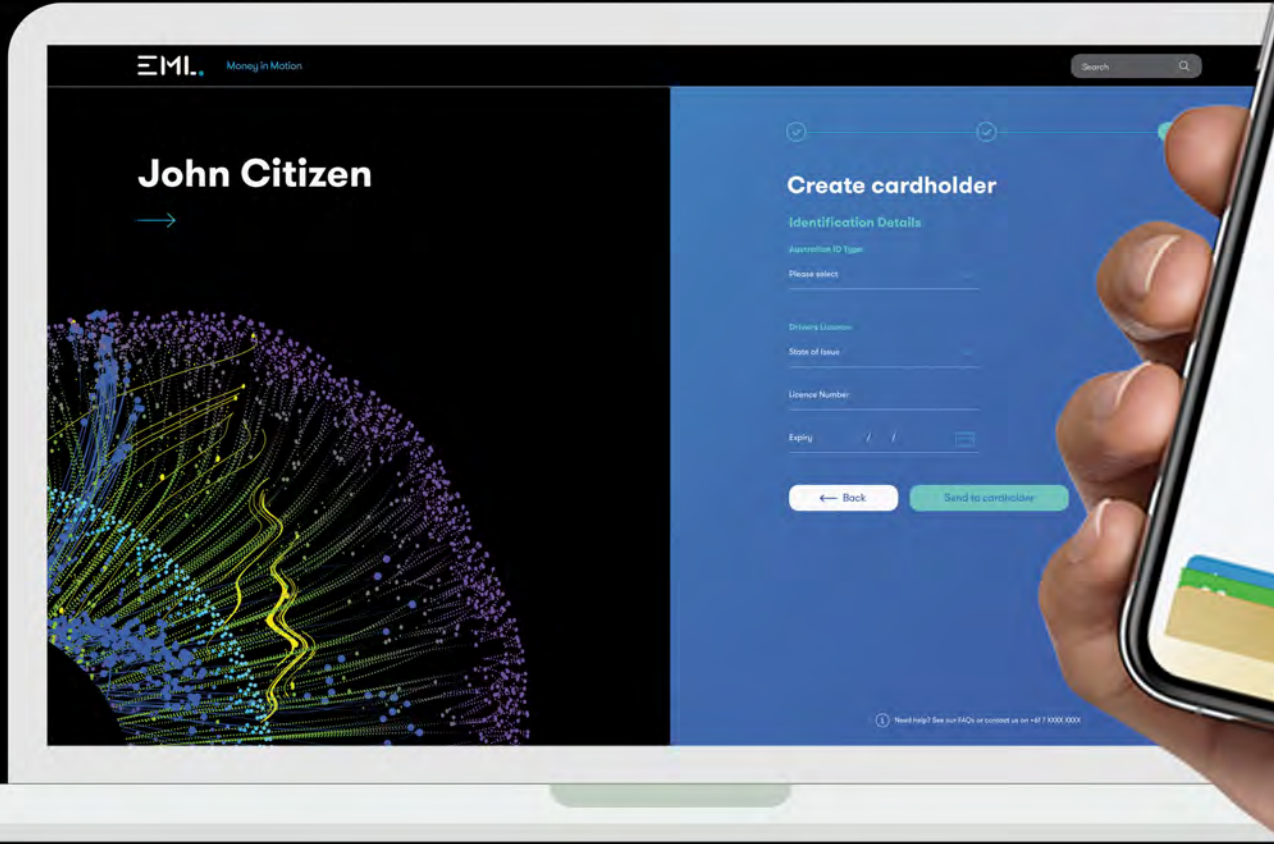






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Money in Motion

Apple Pay



EMI.CON
Sydney 2018

edge

Nick Sims

Founder



CHANGE
THE WAY
CUSTOMERS
BEHAVE

edge

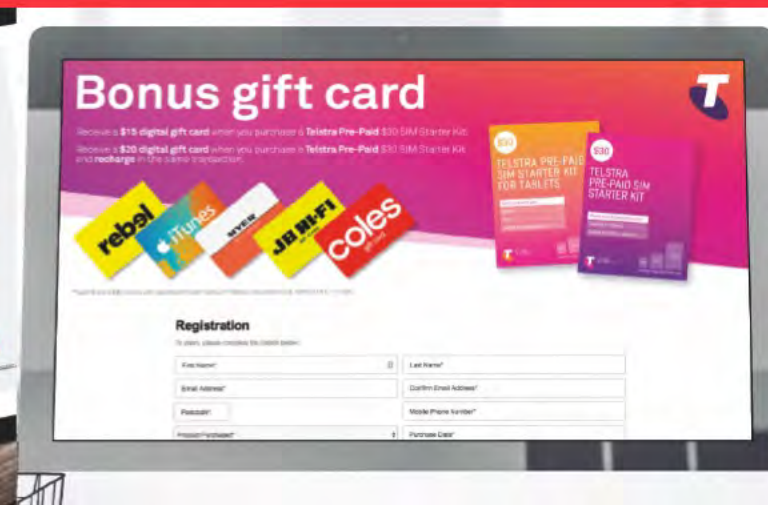
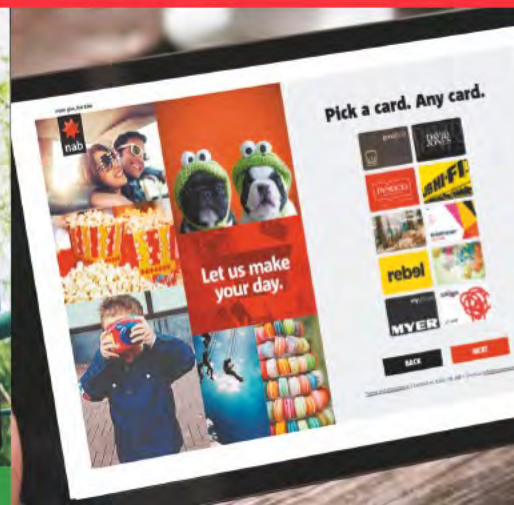
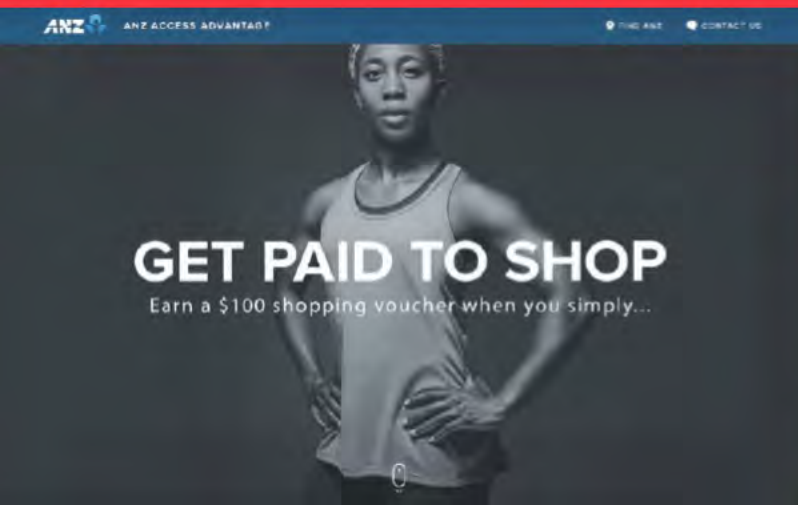




Australia's leading provider of consumer and trade incentive solutions

With unique insight into the BTL rewards market

- 1 in 5 Australians have received a reward from Edge
- \$151m in over redemption exposure covered in FY18
- 50m promotional entries managed over the last decade
- 399 promotions delivered in FY18
- Every second promotion we now run is backed by a digital reward





**A strategic partner
of EML since 2008,
our rewards also
include the full
complement of EML
financial payment
solutions**

We are reward agnostic

- We recommend rewards that best satisfy our clients budget and objectives
- Selecting from Australia's broadest range of prepaid reward content



**We partner
with hundreds
of leading
brands**

Rinnai.



FOXTEL



**Johnson & Johnson
MEDICAL**



AAMI



Mercedes-Benz



Kellogg's



coles



LION

Harvey Norman



medibank
For Better Health

SAMSUNG

MARS
food
services

Beiersdorf



carsales

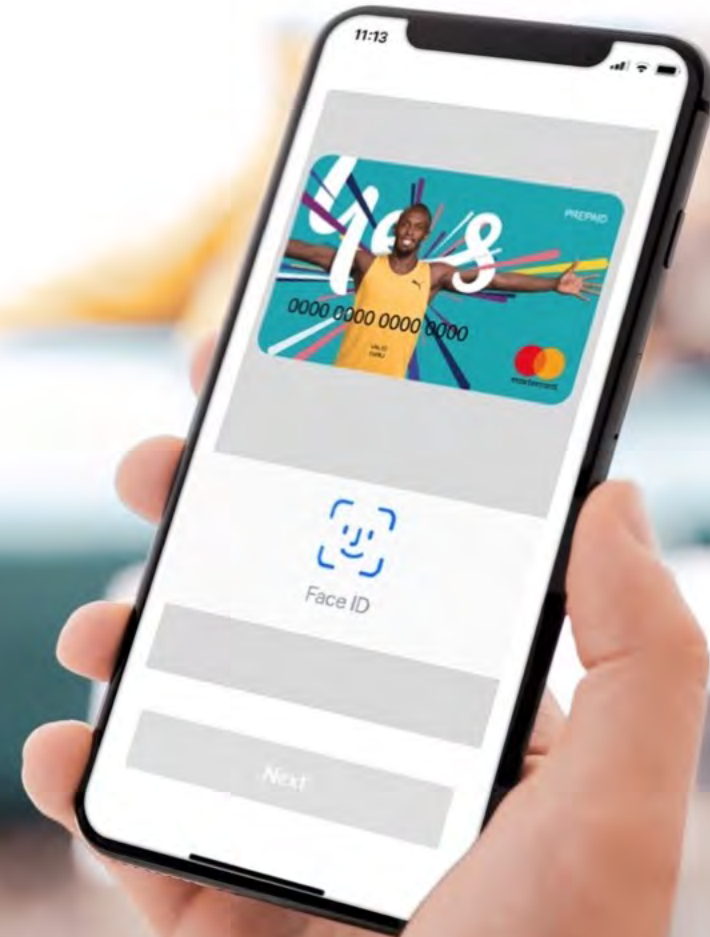


SONY

Roy Morgan
— Research —

Why we love pays...
because it's a game
changer...it creates
opportunities that do
not currently exist

“Finally, a single
reward solution that
satisfies the wish
list of nearly every
major brand”



*Images are for illustrative purposes only

edge

In a way no other pre-paid reward can....

Prepayment types

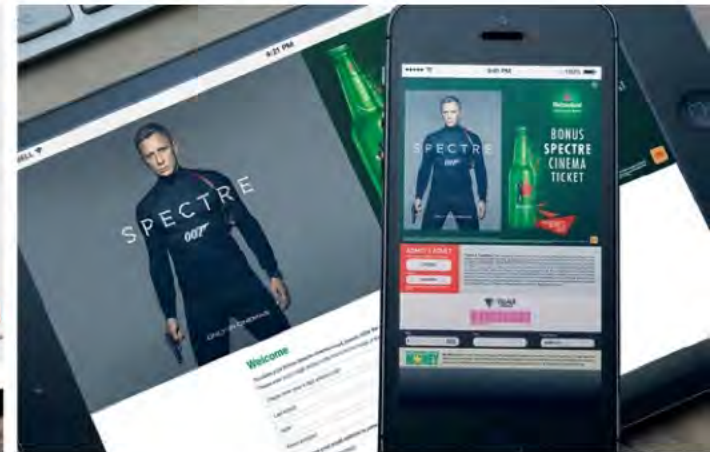
Digital Retail Gift Cards

Plastic Scheme Gift Cards

EFT Payments

Existing limitations

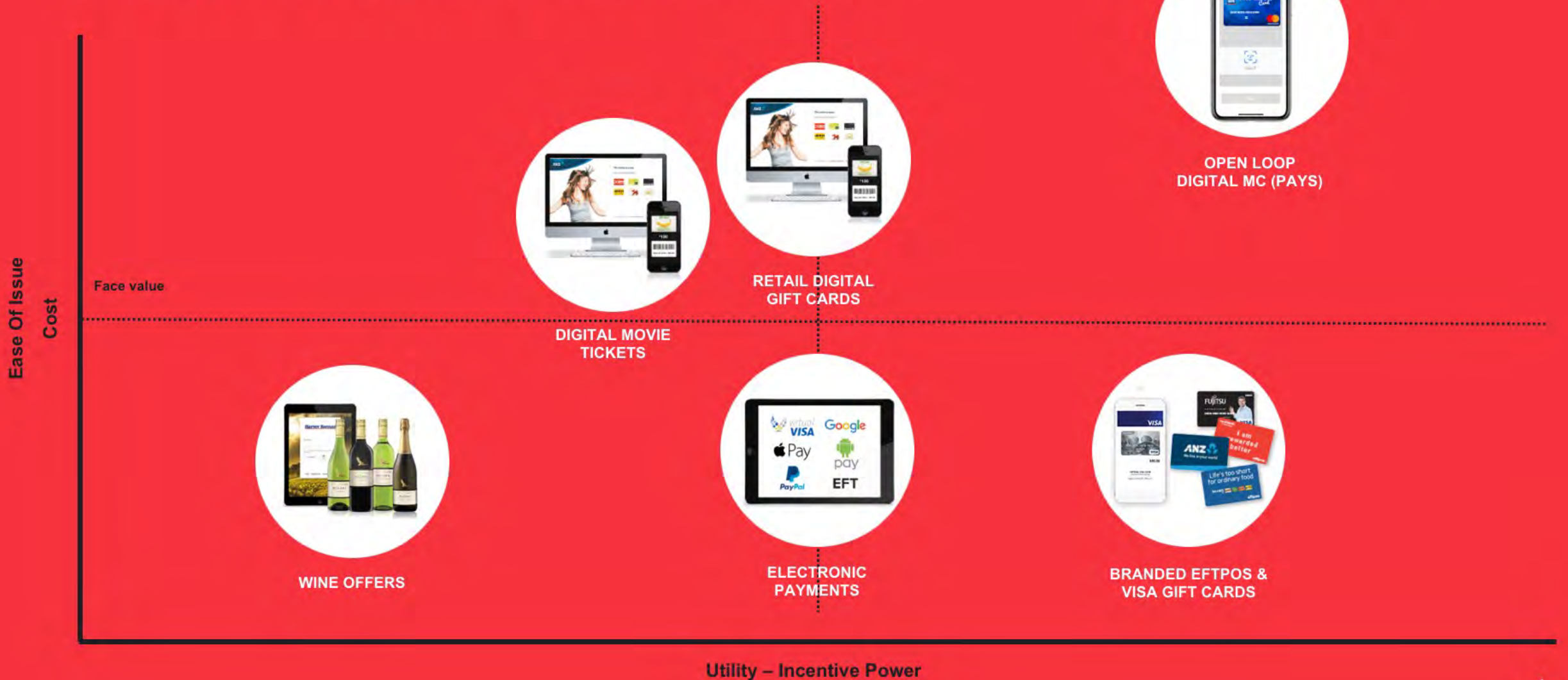
- Not brandable to end point of claim
 - Not possible for on premise redemption regardless of channel
 - Limited tracking, reporting, security
 - Limited control over utility
- Delayed delivery
 - Cost of delivery
 - Cost of managing physical inventory
- Customer resistance to provide bank account details
 - Link to brand is lost
 - No spend tracking





The Pays offers a clean, secure, powerful and sticky incentive solution that delivers the brand front and centre through to the last point of claim – immediately.

Placing the Pays at the apex of the Pre-paid Incentive Power Matrix™



*Images are for illustrative purposes only

We'll see The Pays grow the BTL Incentive Market in 4 areas:

The Pays provides Ease of Execution across Mass Markets

1

Customer migration from existing reward offers

- a) From plastic to digital

2

More frequent campaigns

- a) Ease of set up & incentive power

3

More spend per campaign

- a) Stickiness will drive ancillary benefits
- b) Incentive power
- c) Integrated apps will expand utility

4

Opening new channels

- a) Solving industry problems

New Opportunities

Real Time On
Premise Activations



Low Value Product
Trail Offers



Instant Cash
Back Offers



Shift from Close
Loop to Open Loop



The Pays is a game changer in the incentive technology space...

- The Pays will change the way multinationals reward and incentivise Customers.
- It will be immediate and it will be profound.
- The channels and opportunities exist. Now the technology does as well.



Samsung Pay



nib
it's worth it

Love MUSIC?

Join a combined cover online with nib by **March 31** and choose from a range of **\$150 eGift Cards*** like JB Hi-Fi

*Conditions apply

5412 7556 7890 3456
12/29
LEE M CARDHOLDER

edge

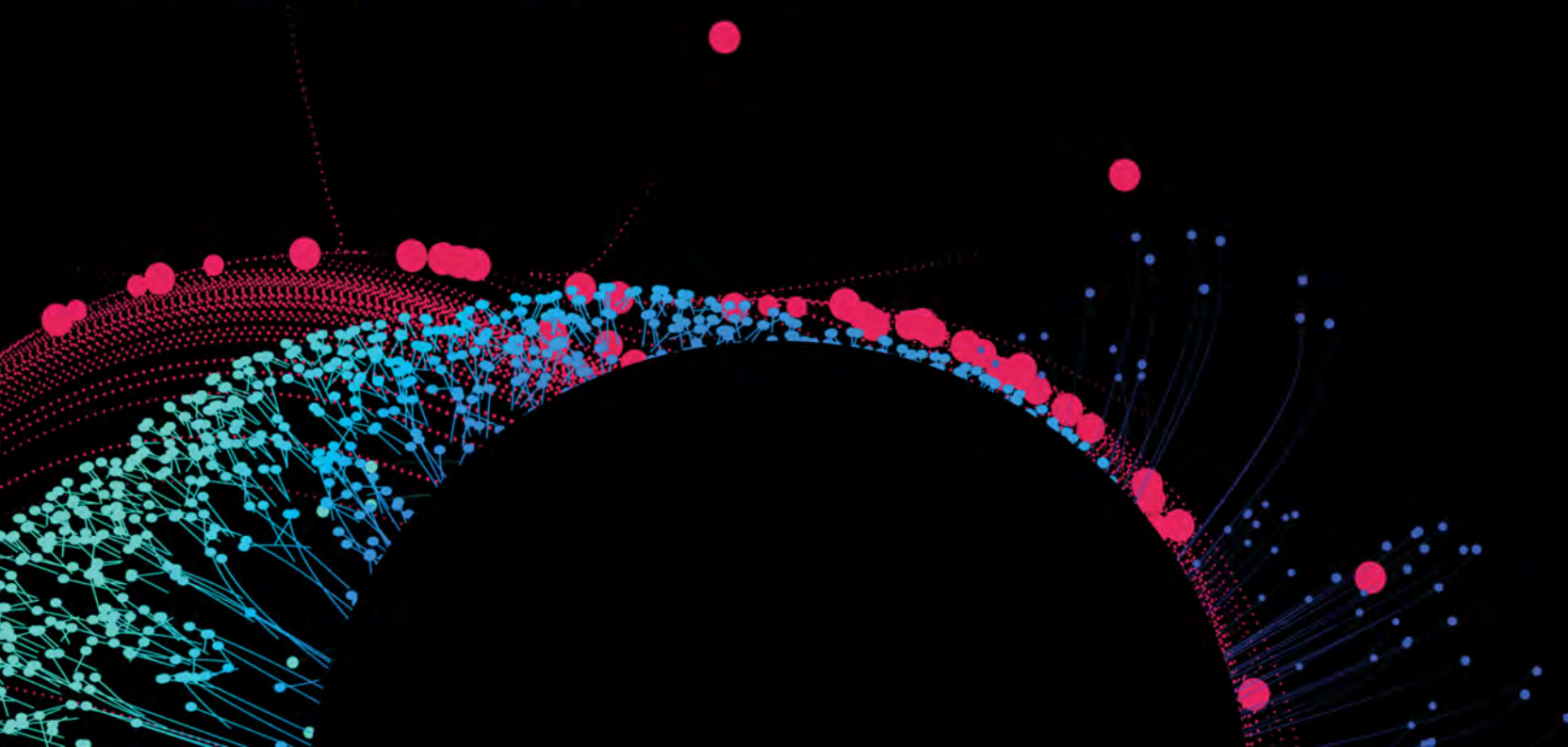
JB Hi-Fi
GIFT CARD

THE ICONIC

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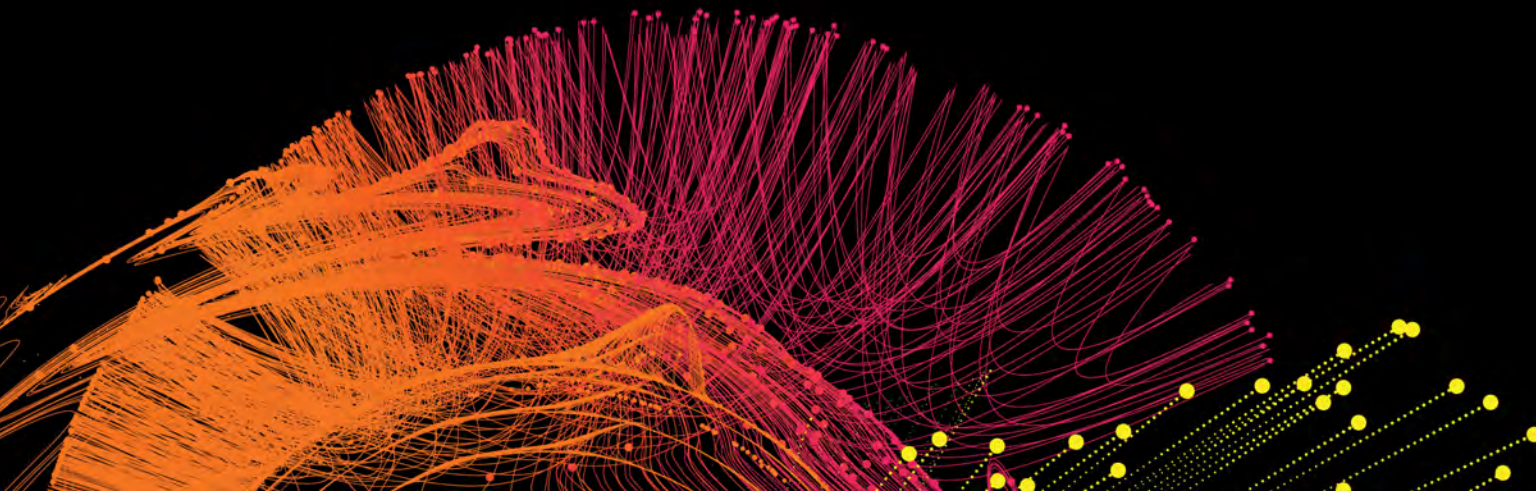
EMI.





Asher Tan

Co-founder & CEO





CoinJar & EML

EMLCON 2018



-----Original Message-----

From: Ryan Zhou [<mailto:ryan@coinjar.com>]

Sent: Saturday, 21 September 2013 3:23 PM

To: Information @ Emerchants

Subject: Interested in reloadable scheme prepaid cards

Dear Sir/Madam,

Our company CoinJar is a Melbourne-based VC-backed tech startup focusing on purely digital payment platforms such as Bitcoin. We plan to order at least 1,000 prepaid reloadable cards to our retail customers who want to cash out their digital currency easily, as well as small business customers to settle their digital currency payments.

Digital wallets in China



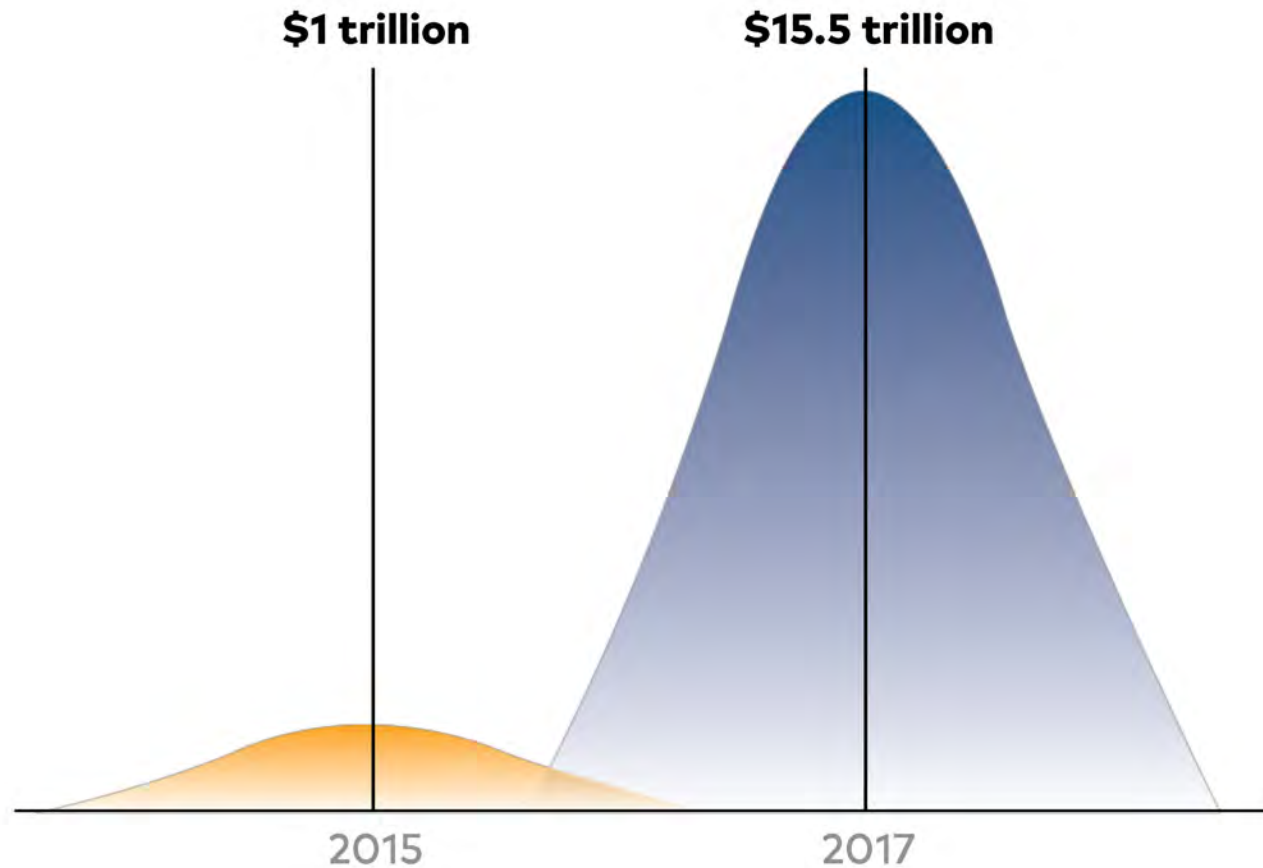
175 million transactions per day



900 million monthly active users



Value of Chinese mobile payments



“

A "platform" is a system that can be programmed and therefore customized by outside developers -- users -- and in that way, adapted to countless needs and niches that the platform's original developers could not have possibly contemplated, much less had time to accommodate.

Marc Andreessen

Card-enabled Fintechs & Neobanks

Revolut

Transacting over €2 billion a month

N26

Transacting over €1 billion a month



Bringing the extraordinary to the everyday



Buy & Sell

Trade cryptocurrency



Send & Receive

Make & accept payments



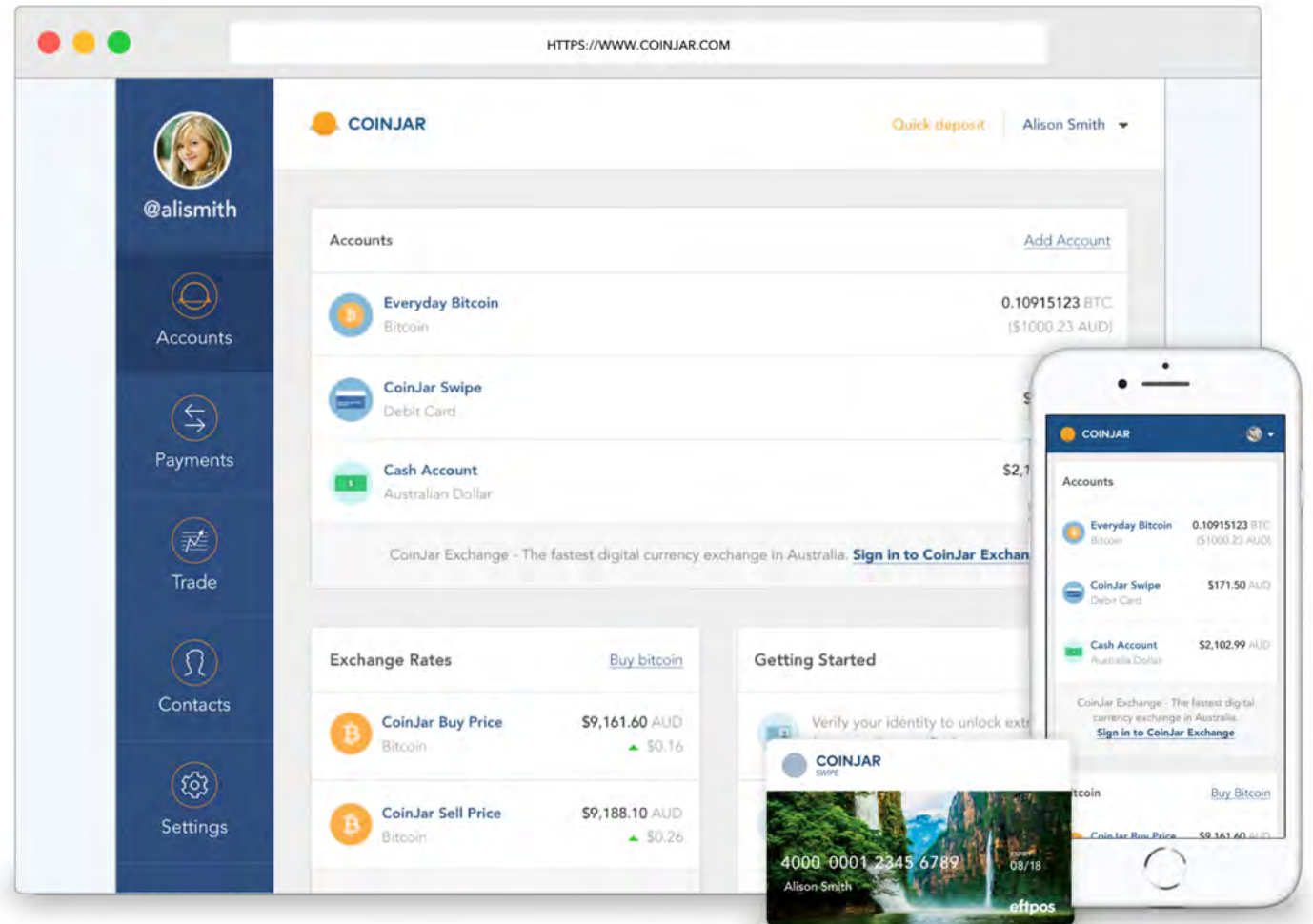
Store & Monitor

Check your portfolio



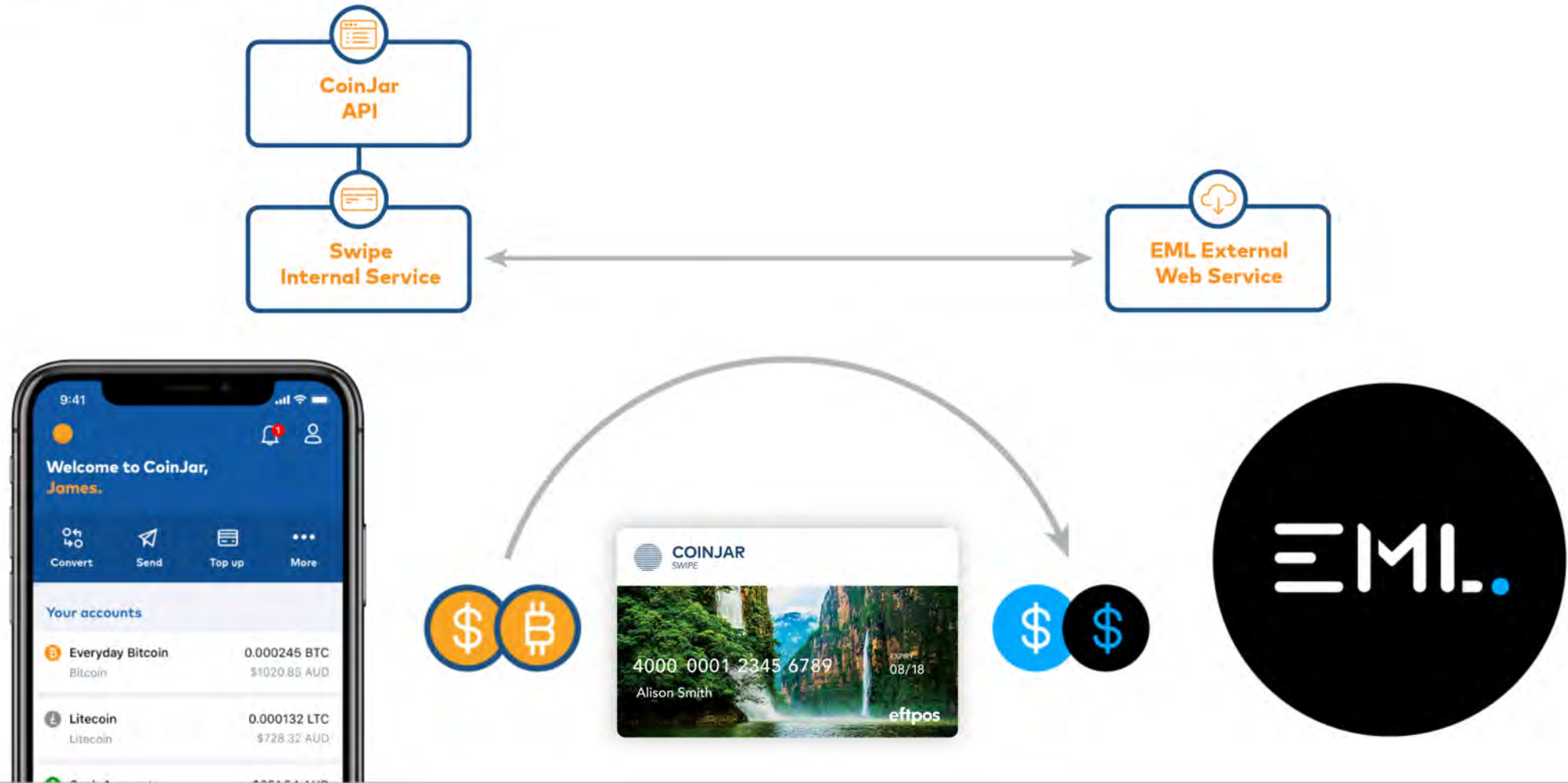
Spend & Withdraw

Spend using CoinJar Swipe



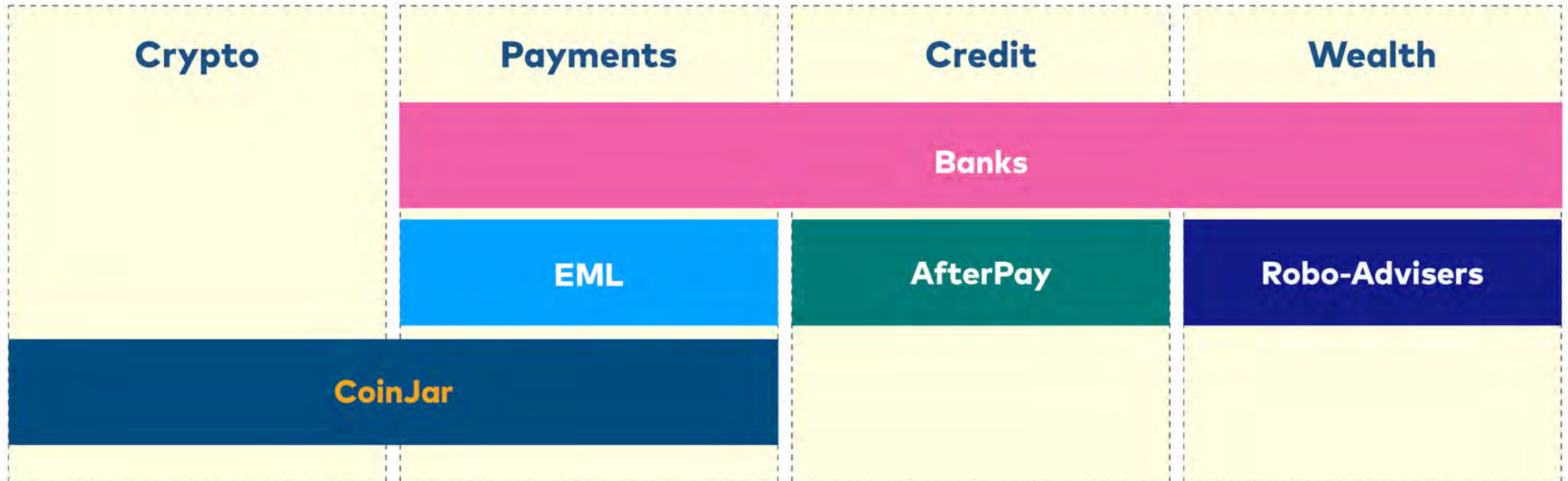
Behind the scenes

A seamless user experience



Providing multi-channel finance solutions

CoinJar provides value in digital currency through software and consumer facing interfaces.



Digital currency made easy



Identity

Auspost
Digital iD



Deposit

Newsagents &
payment
gateways



Crypto

Wallet &
Exchange



Debit Card

EFTPOS
with EML



Loyalty

CoinJar
Rewards



5 years

In business



\$1.5B

In exchange



400,000+

Customers



\$1.4M

In VC investment

What our customers say about CoinJar Swipe

“ It's very simple to use. Easy interface to check your balance.

“ It works easily in plenty of places and I've never had a fail!

“ Complete flexibility, I can shift between digital currencies and cash in minutes.



COINJAR
SWIPE

4000 0001 2345 6789

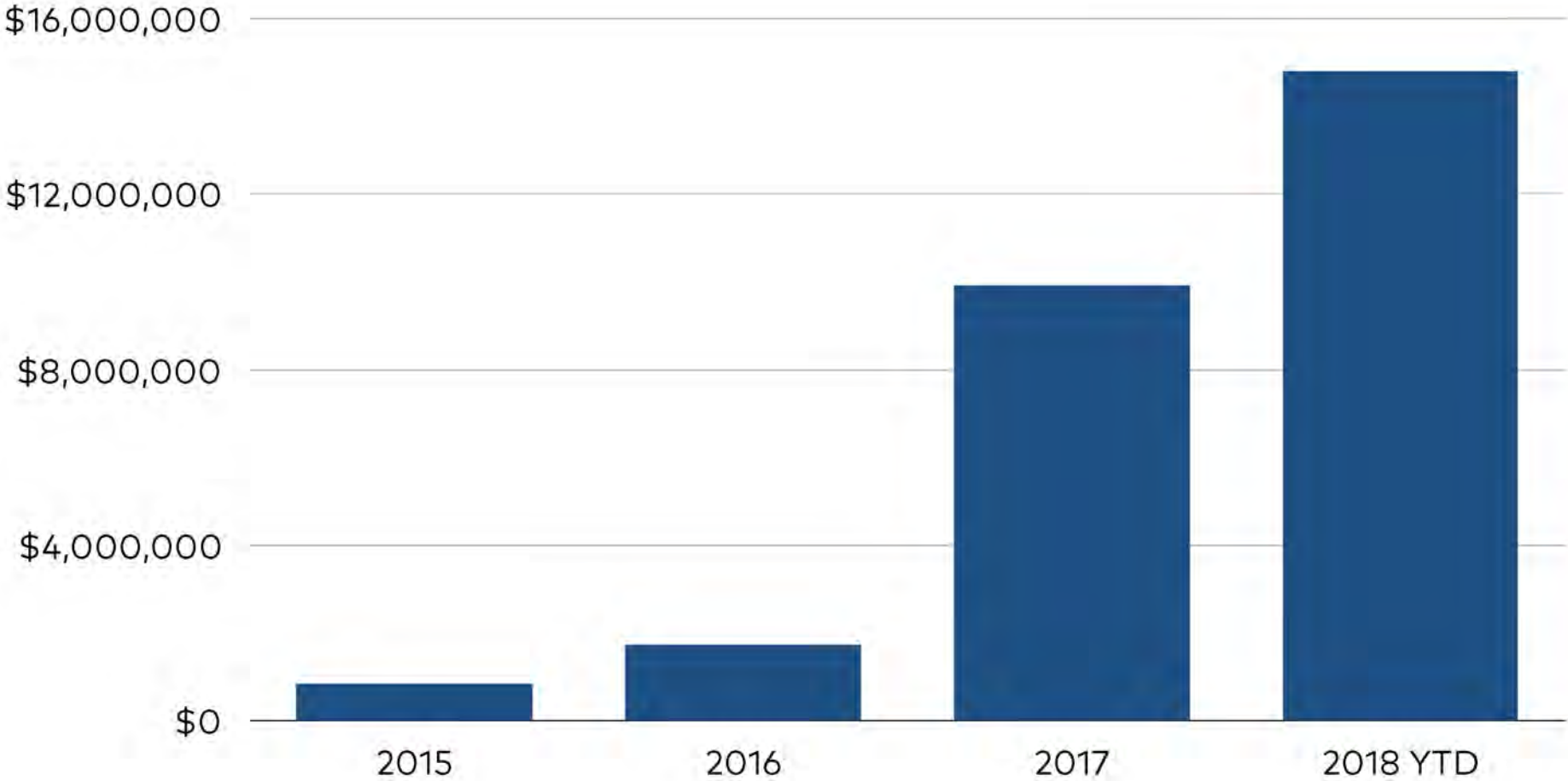
Alison Smith

EXPIRY
08/1

eftp

CoinJar Swipe

Card transaction value



What's next for CoinJar?



Global growth

CoinJar in Europe and other locations



More digital assets

High quality, vetted digital assets and tokens

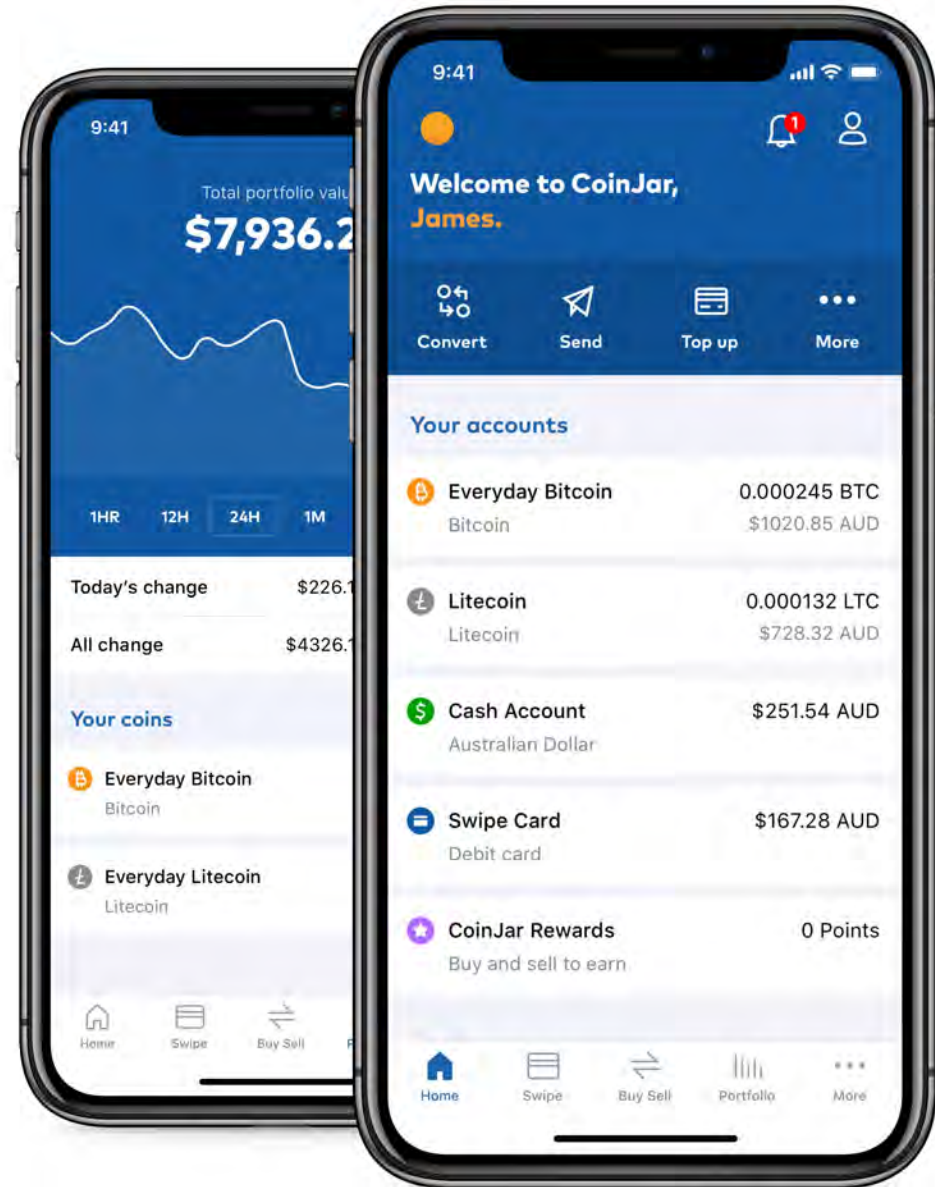


Bundled services

Value-added products and services



Take a peek at innovation





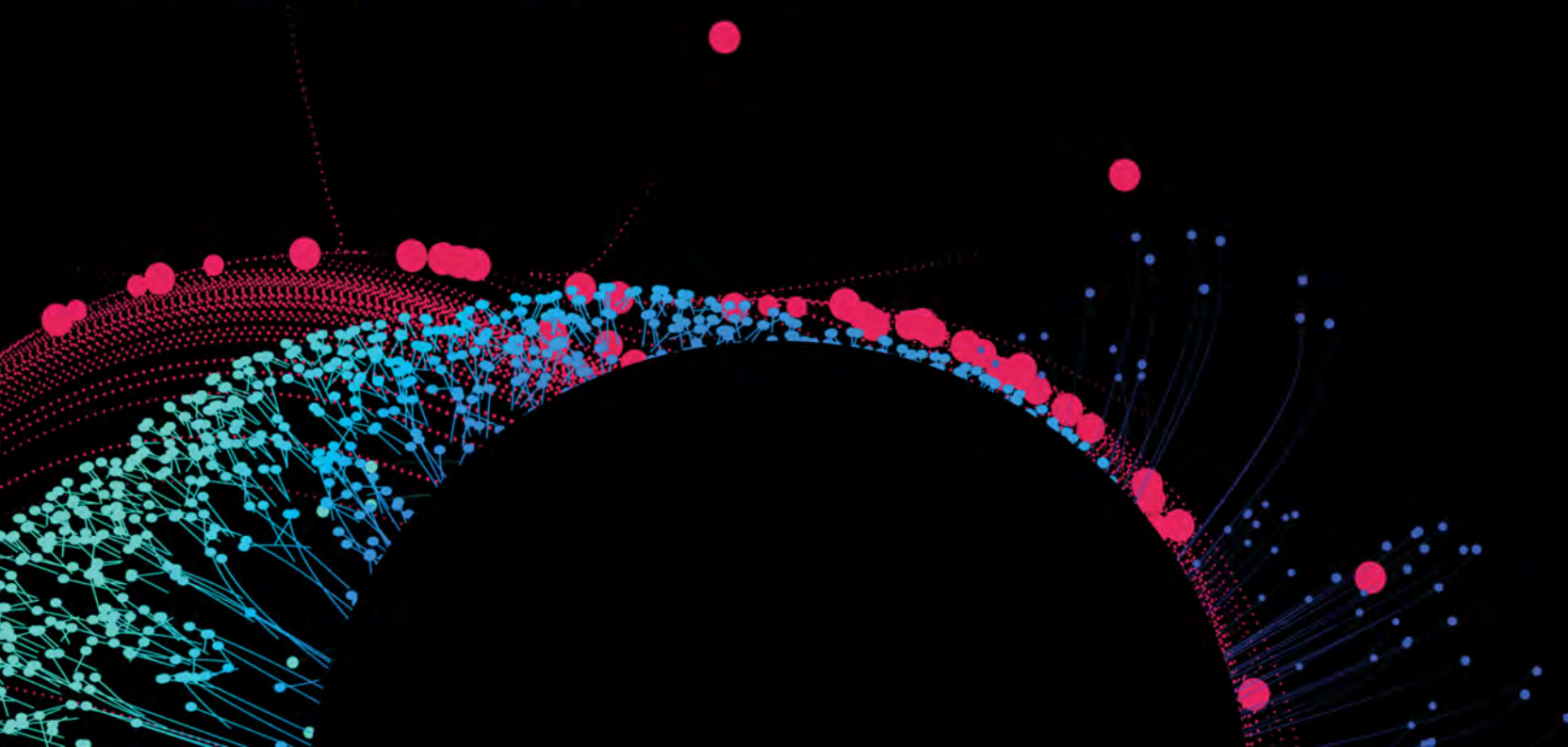
Thank you

www.coinjar.com

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Sydney 2018

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Ben Young

Founder & CEO

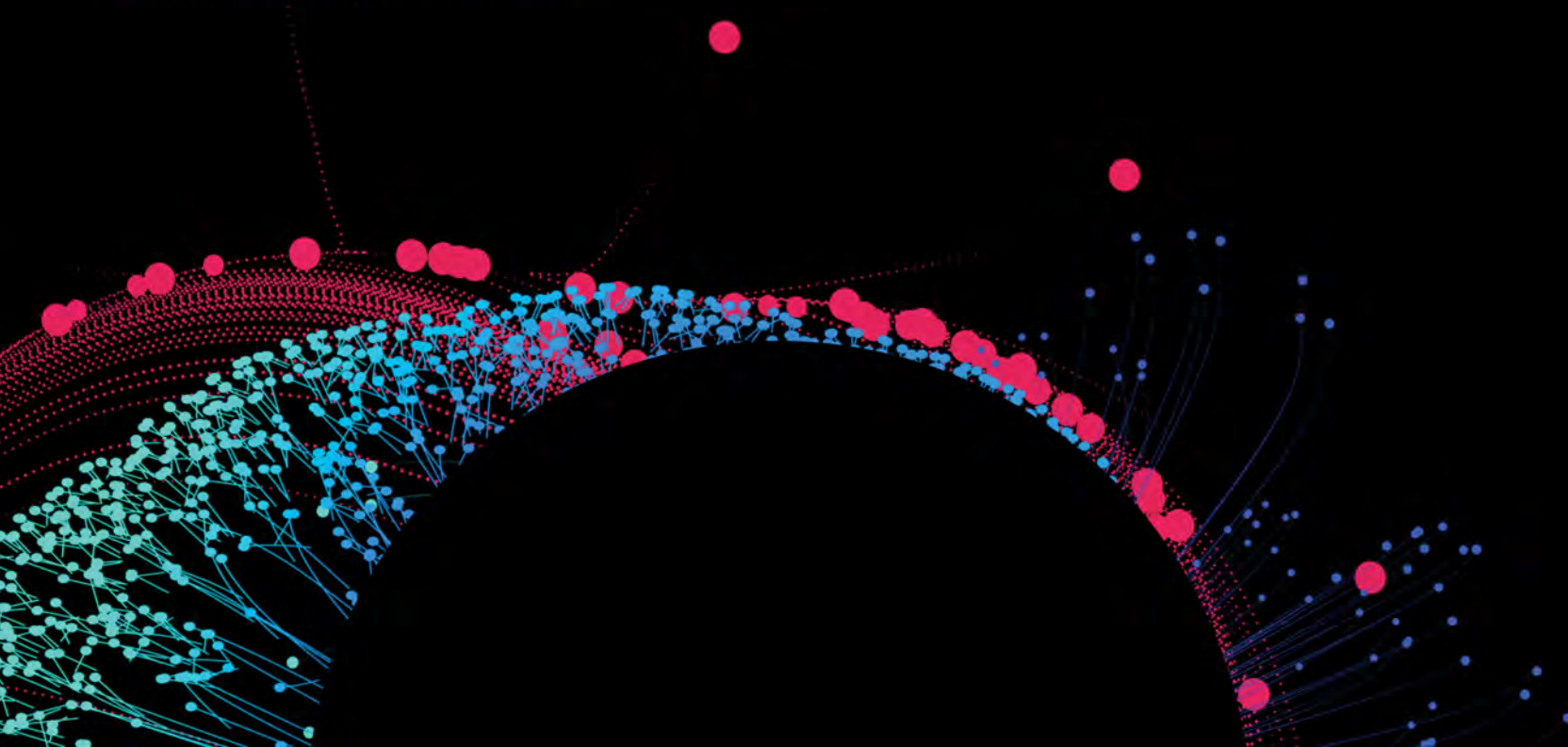


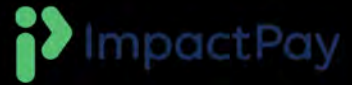


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Adam Levine

Co-founder





ImpactPay

Tap & Give

ImpactPay

#BeGoodDoGood

WHO WE ARE

Our Vision

To discover innovative ways for **everybody** in the world, to help everybody **else** in the world

Our Mission

To be the world's most **trusted** social impact payments **platform**



WHERE WE'VE COME FROM

Investment banking and legal services →



ROCKWELL
BATES/

flinders

Australian
Unity 

Sold to →

2008

2012

2013

2015

2018



OUR UNIQUE HERITAGE

flinders

Flinders Trustees Group

Management of over \$400 million in assets for those who could not make financial decisions for themselves.

Appointed by courts, tribunals and family members and were held to the highest fiduciary standards.

Government disbursements experience

October 2015: Awarded the tender for the Residents' Trust Fund, Funds Administration Service by the State of Victoria.



IMPACTPAY TEAM



Adam Levine
Co-Founder/CEO



Regina Levine
Co-Founder/Head of
Innovation & UX Design



Kylie Davies-Culloden
Chief Cause Officer



O'Neal Song
Head of Finance



Liv Tully
Chief Tribe Officer

ADVISORY BOARD

Greg Ridder

Chairman of Kogan, board member of Oxfam and former CFO and CSO at World Vision

Andrew Walduck

Consultant (tech & transformation), former EGM Product, Innovation and Digital Services at Australia Post, Head of Technology at Tabcorp and partner at Accenture

Lesley Podesta

CEO, Alannah & Madeline Foundation



GLOBALLY SCALABLE ECOSYSTEM

With pre-established global expansion runway



Leaders in global payments processing



mastercard

Global leader in payment solutions



SeventhBeam

High-end app developers
(Sports Bet, Telstra, ESPN & EML)



ImpactPay



RMIT
UNIVERSITY

Undertaking joint development to develop global social impact blockchain solution

\$1 TRILLION+ GLOBAL PROBLEM WE SOLVE

Government → Social Disbursements

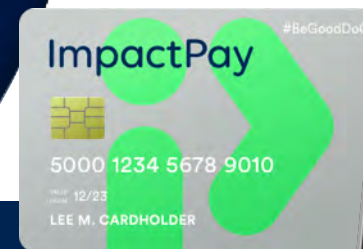
Market size for government cash disbursement payments to individuals (in Australia alone):

- Including unemployment: AUD \$125 billion (2016)
- NDIS: 475,000 people will receive \$22 billion p.a

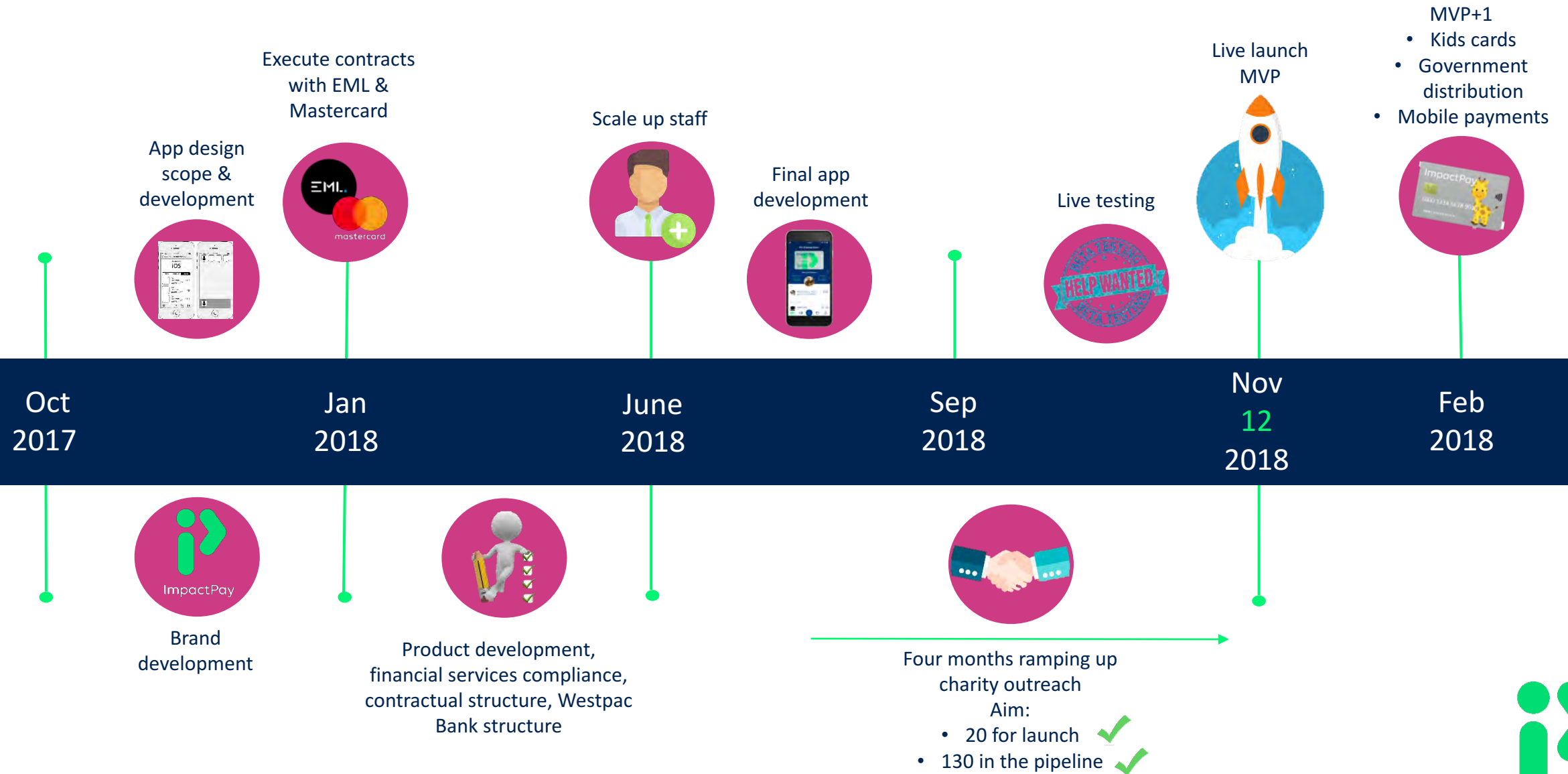
Consumer → Charity

Market size for individual giving only (AUS, UK, US only):

- Australia: AUD \$12.5 billion
- USA: AUD \$398 billion (USD \$286.7 billion @ 0.72)
- UK: AUD\$19.6 billion (\$10.3 billion GBP @ 1.9)



BRINGING IMPACTPAY TO LIFE



IMMEDIATE ADJACENCIES

1. ImpactPay Retailer

Connecting retailers with their customers on a personal level, building stronger brand affinity

Value:

- An average of 690 consumer payments occur per person, per year*
- In 2016/17, 7.8 billion card payments were made (personal and business) to the value of AUD \$571 billion*

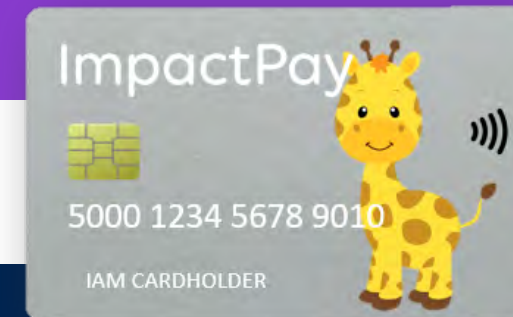


2. ImpactPay Kids

Teaching giving and financial literacy from a young age

Value:

- Different financial model: annual fee (circa \$3 p.m. plus % clip)
- Competitive market: a similar card aimed at the same age is delivering 9000 new cards each month



3. Big Data

ImpactPay will collect first party data on the spending habits, charitable preferences and demographics of our customers, creating valuable insights into consumer behavior which will feed into our marketable **Impact Personas**



*Australian Stats – RBA (Nov 2016)

CURRENT STATE OF PLAY

Consumer/Charity Card



WHAT NEXT-GEN GIVERS WANT

1. To see proof that their dollar is having a **positive impact**
2. To have control over **when** and **how much** they donate
3. To be seen as part of an impactful, **connected community**
4. **Mobile first** solutions as their primary method of giving



WHAT CHARITIES WANT

1. To increase donor **acquisition** and **engagement**
2. Lower fundraising costs to make the donor **dollar go further**
3. To achieve their **cause goals** and **celebrate results**
4. **Recurring revenue** from active givers
5. **Deeper insights** on giver personas through big data



THE BARRIERS TO GIVING

And how ImpactPay solves them

People cannot afford to give

A lack of trust in charities and how the money is being used

Unregulated growth in the number of charities has confused givers, leading them to opt out of giving



Micro-giving

Donations start from just 10 cents per tap



Transparency

Money used to fund specific projects. 100% Use Rule means funds can only be released for that purpose



Simple Platform

Easy to navigate between projects and the news feed provides a hub for charity & project information



HOW WE DELIVER FOR CHARITIES

Increase donor acquisition and engagement.

Build emotional connections with specifically targeted Next Generation Givers on a media-rich platform.



Make the donor dollar go further.

Our online marketplace reduces what you need to spend on real-world fundraising, acquisition and engagement.



Gain deeper insights.

Use ImpactPersona to gain audience insights.



Recurring revenue.

Ensure recurring revenue through micro-giving.



Achieve goals faster.

Provide real-time updates on cause goals.



CHARITY PARTNERS



HoMie

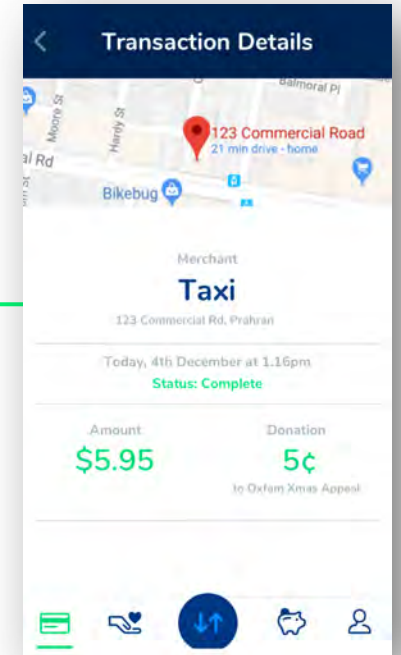
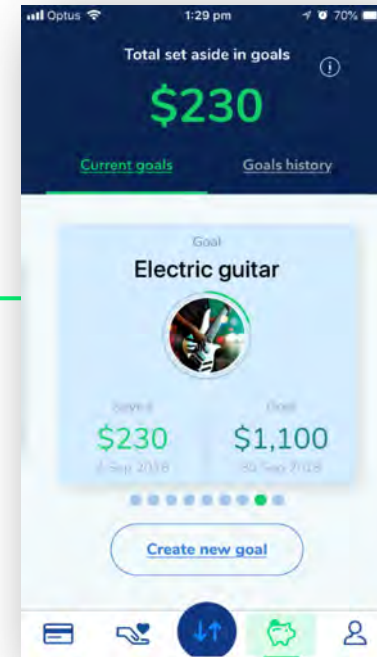
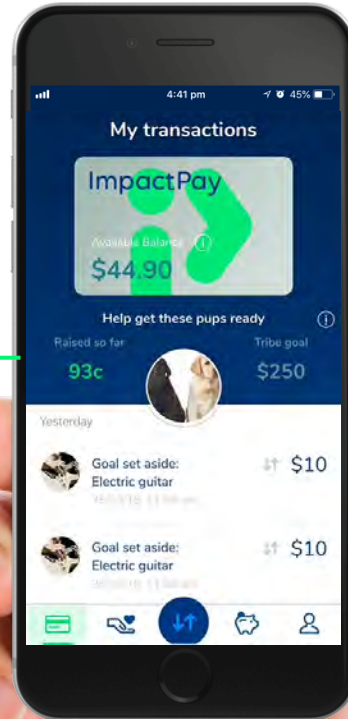
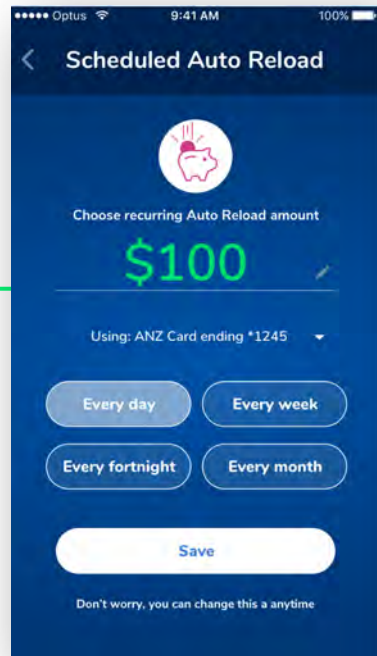
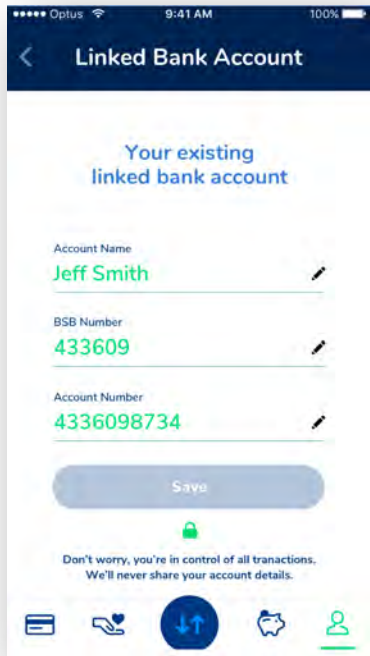




HOW WE DELIVER
FOR MILLENNIALS

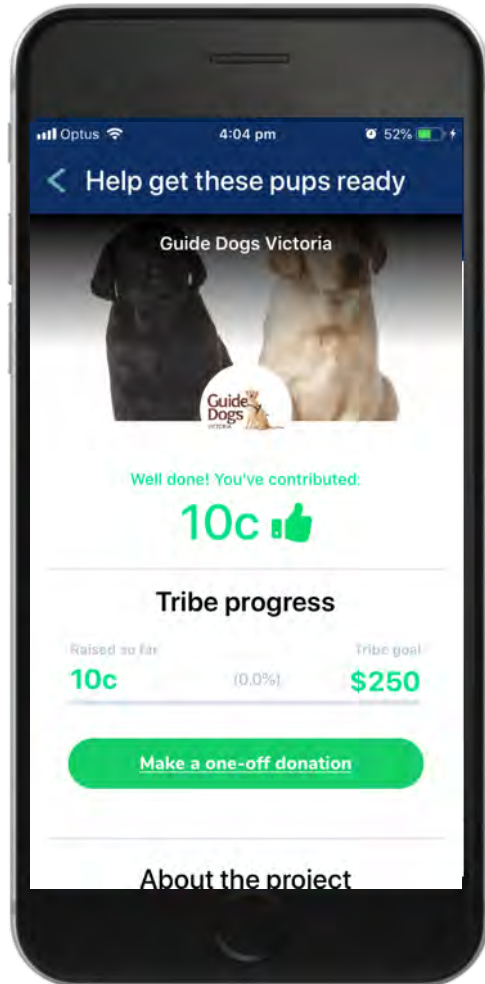


CONTROL AND TRACK SPENDING AND SAVINGS



TRACK IMPACT & PROJECTS IN REAL-TIME

Blockchain inspired



A cause has a project that needs funding.



Tribe members use their ImpactPay cards and with each tap help the cause reach its target.



The targets achieved!



The balance is transferred to a secure bank account and is only released to the cause to fund that specific project.



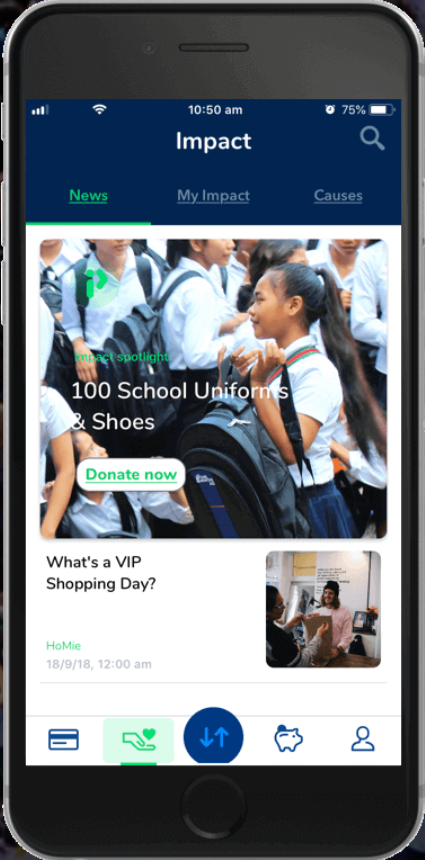
The cause uses the tribe's donations to bring the project to life.



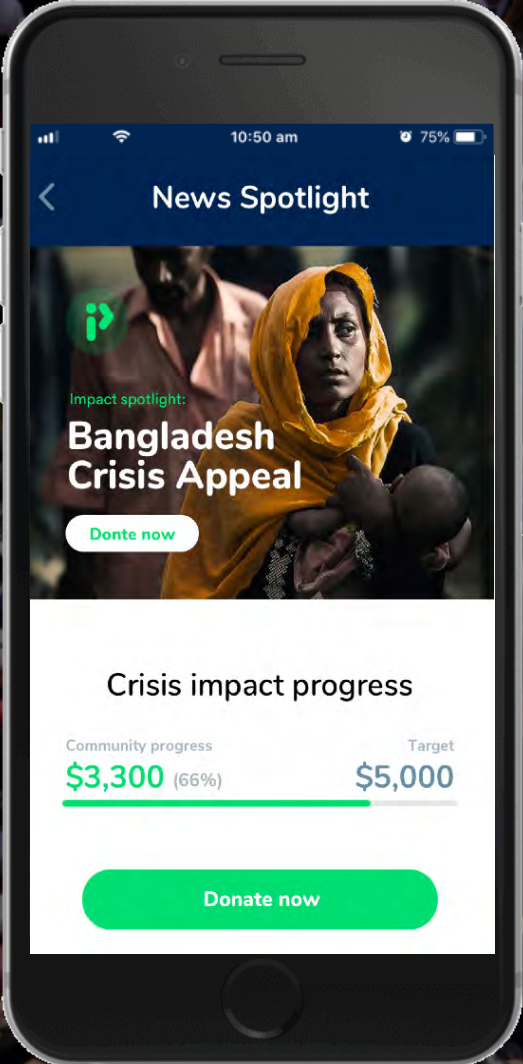
ImpactPay updates the tribe on the project's progress via the ImpactPay platform and our social channels. The tribe sees the real impact of their donations.



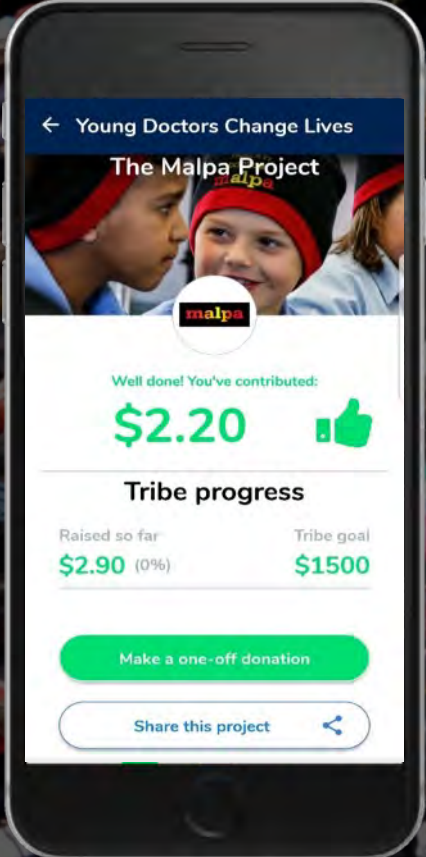
PART OF A COMMUNITY / TRIBE



Tailored news feed



Crisis donations



Social share prompts



CUSTOMER ACQUISITION STRATEGY



Press coverage
SEO

Paid

Paid social activity

Pay per click

Retargeting

Paid influencers

YouTube

Student Edge partnership:

- Native content, display, social



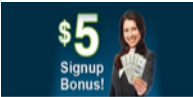
Earned

Owned

\$5 sign up bonus (limited)

Ongoing referral bonus

\$5
Signup
Bonus!



Shared

Charity partnerships:

- Co-branding, email, social
Word of mouth
Referral (in app/website)
Facebook, Instagram, LinkedIn

Website

Social media pages

Manifesto

App Store/Google Play Store

Blog (launching soon)



CUSTOMER ACQUISITION: PARTNERSHIPS

Charities

- Help charities re-engage their non-givers via email and social activity
- Large, engaged audience - database of just one national partner +70,000
- Offering \$5 sign-up bonus, incentivising them to amplify ImpactPay

University Student Affiliates - Student Edge

- Create digital and on-campus brand awareness via incentivised social and digital campaign activity
- Student Edge has over 985,000 members in bullseye audience (millennials)

CSR/ Corporate Partnerships

- Corporates can use ImpactPay to undertake CSR and for employee engagement
- Use the card to control expenses while matching personal donation choice





PARTNERING WITH EML



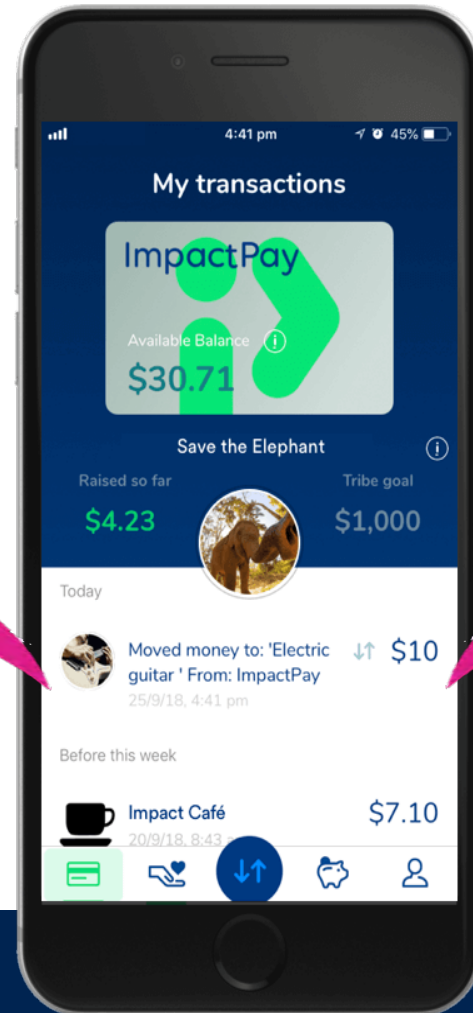
EML AND IMPACTPAY

A pre-established runway for expansion

Europe



North America

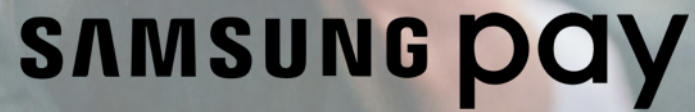
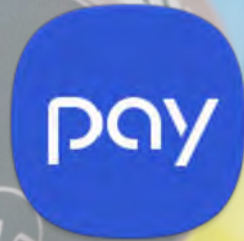


ENABLING MOBILE PAYMENTS

Development of cutting-edge SDK



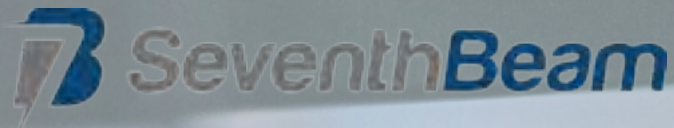
Apple Pay



SAMSUNG pay



Google Pay



SeventhBeam





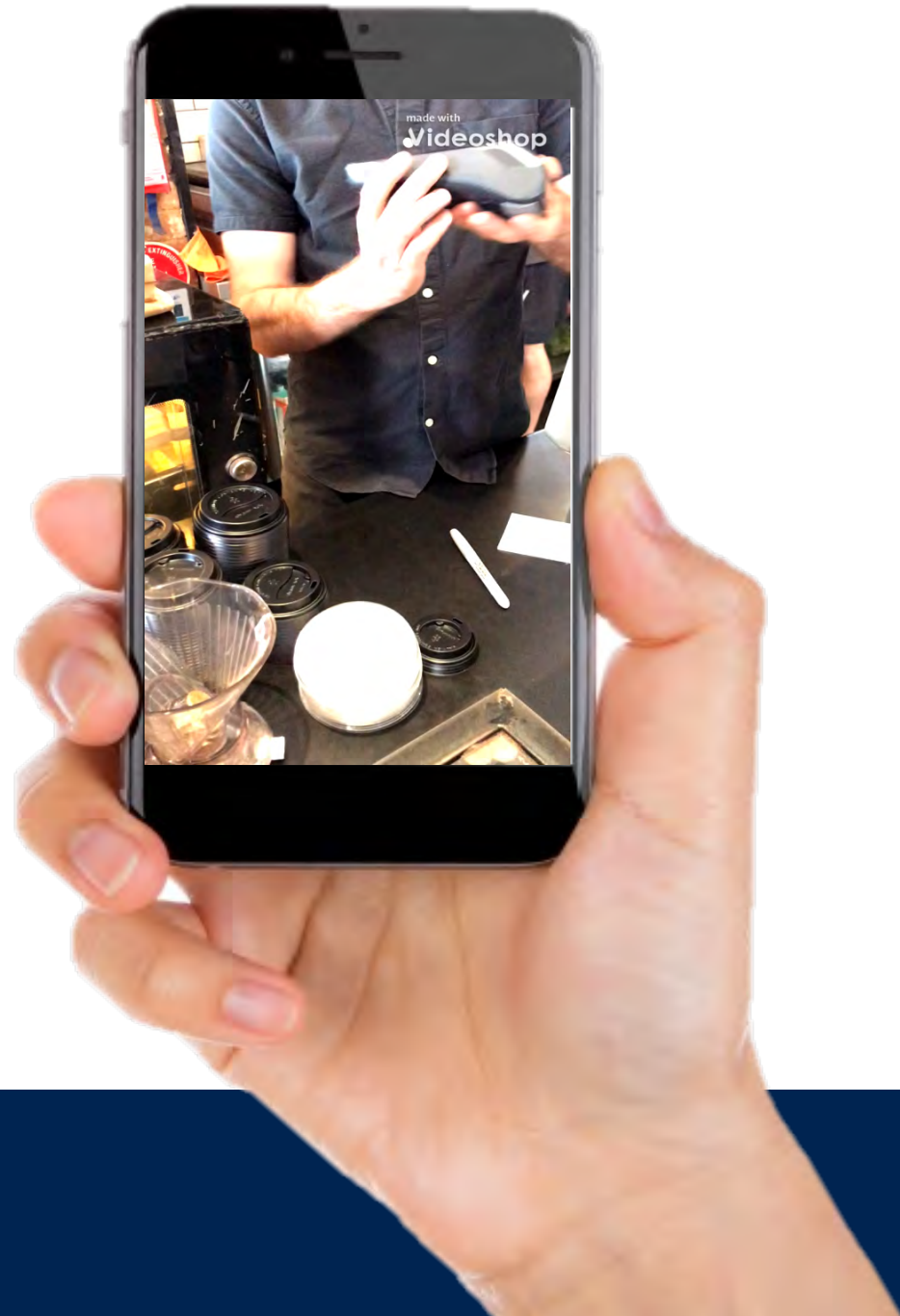
IMPACTPAY IN
ACTION



SELECTING A CAUSE



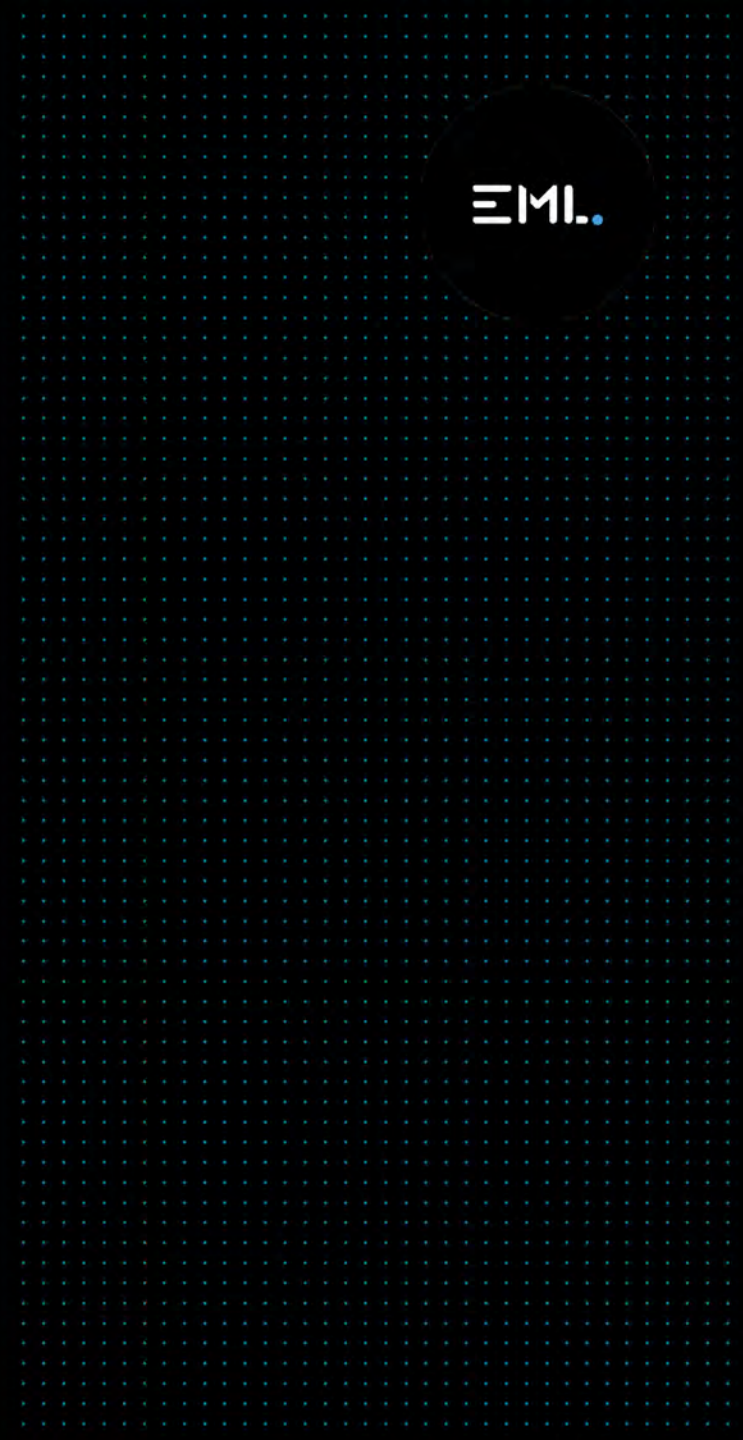
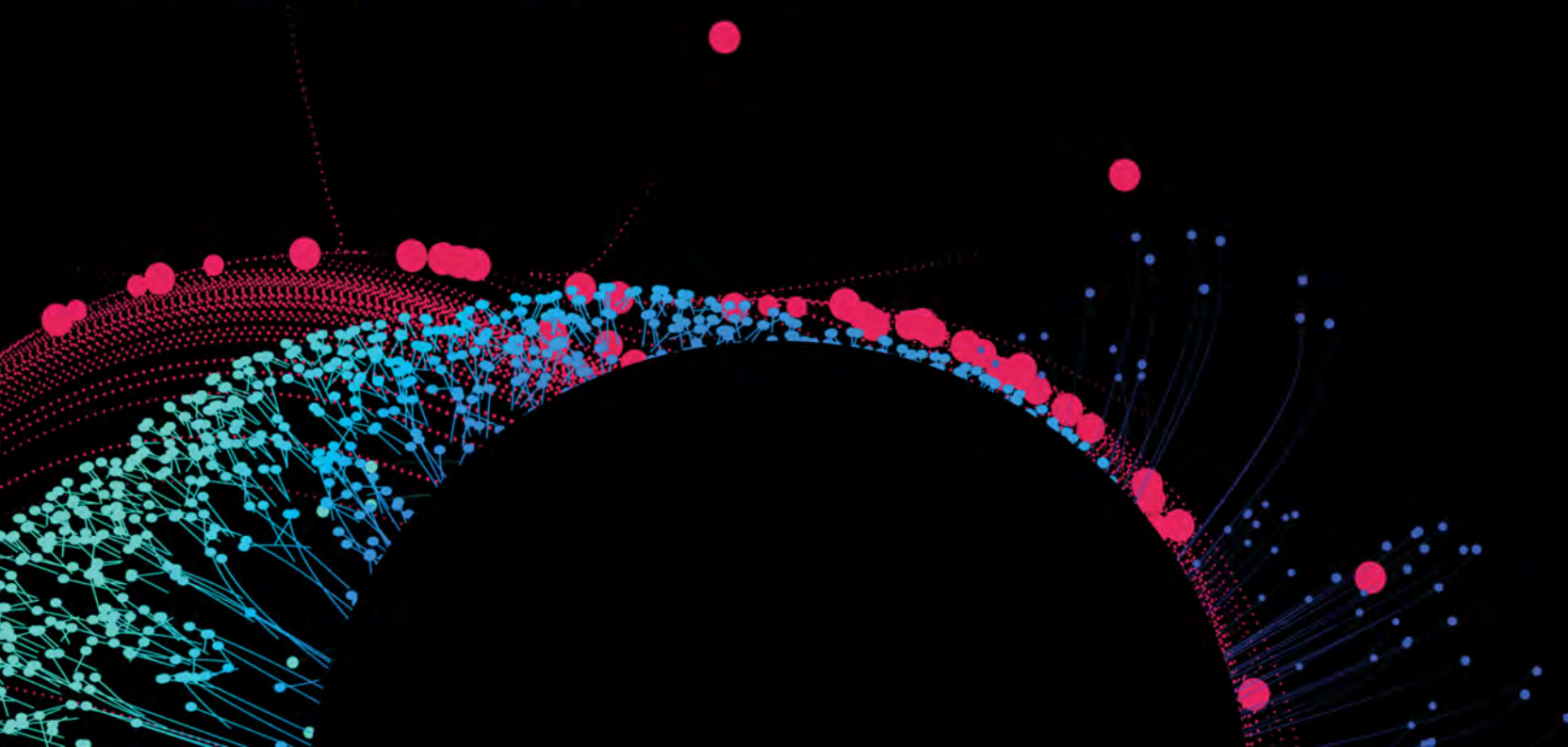
TAP & GIVE

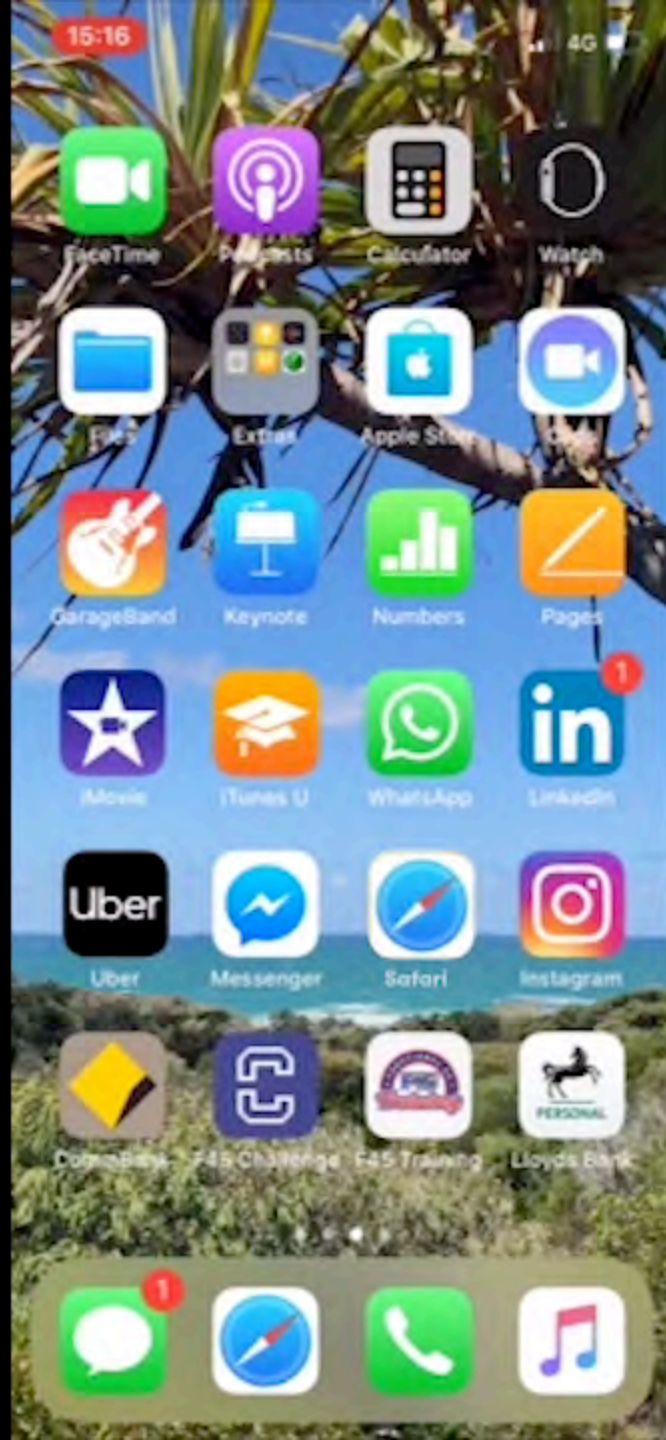


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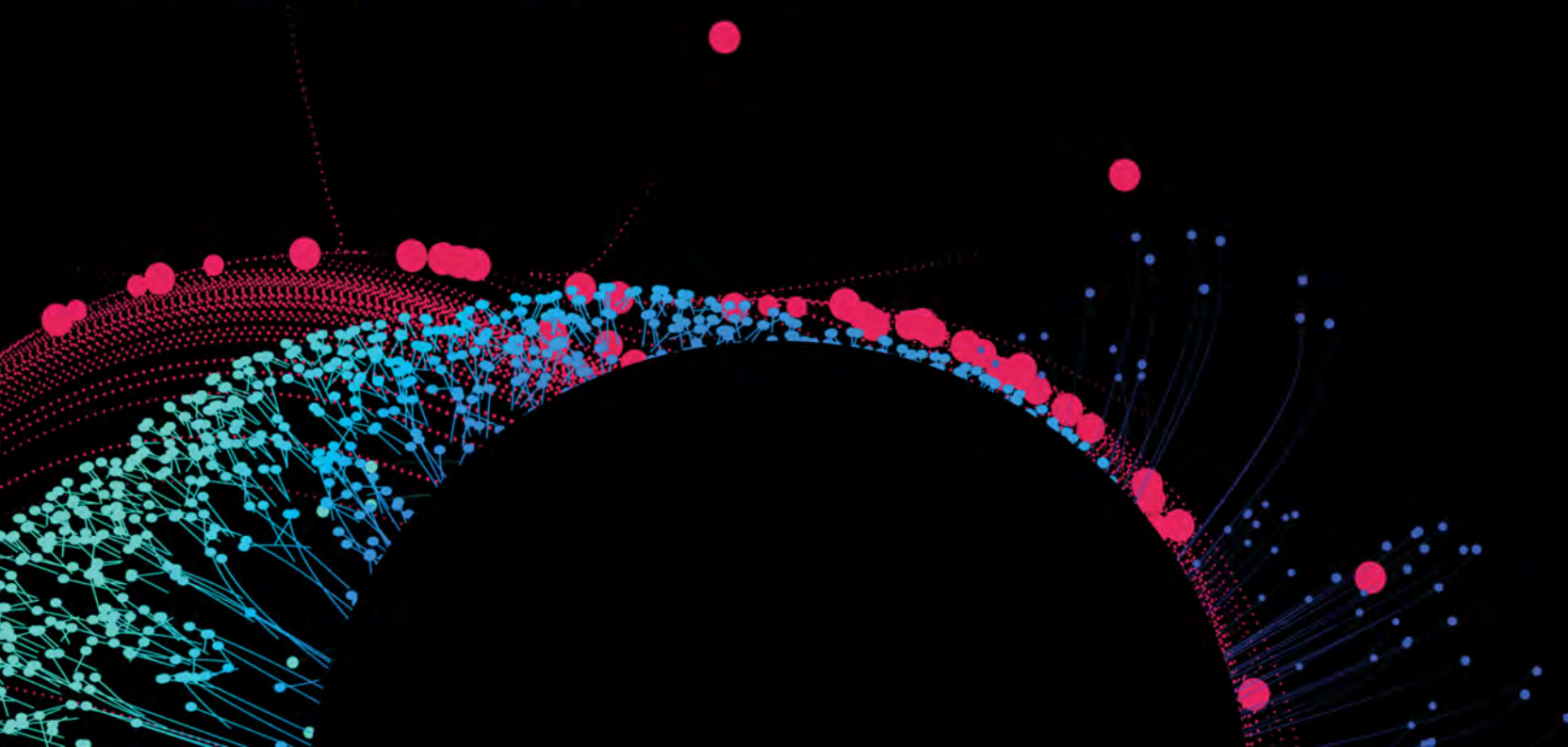




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15:03

4G



emi.frequentvalues.com.au

 Frequent Values

Advertisement



Business Name, Suburb, Cuisine, Category



Activities



Dining



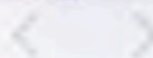
Takeaway



Health &
Beauty



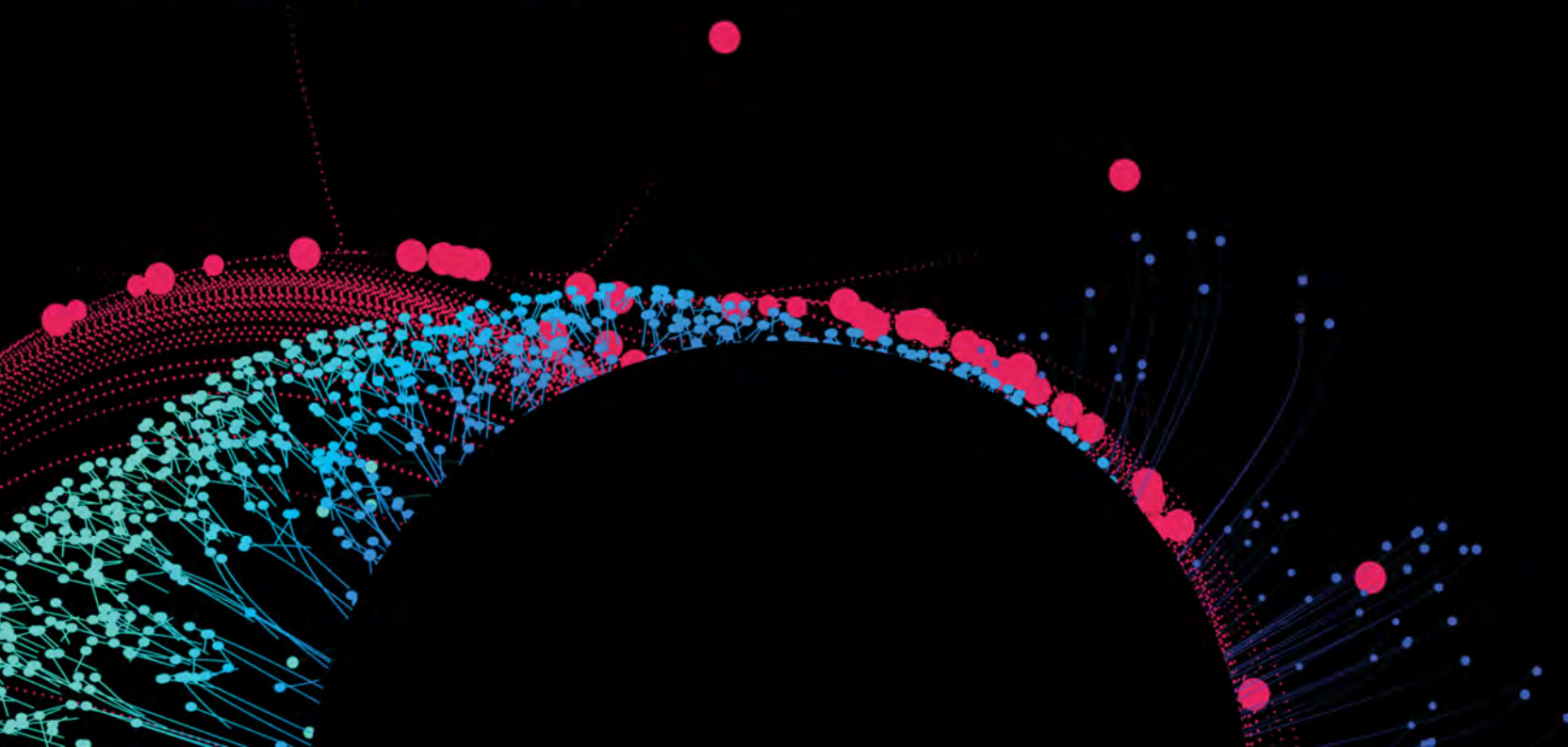
Local Services



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KEYNOTE PRESENTATION 5

POINTSBET

Sam Swanell

Founder, Director & CEO



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Sydney 2018



POINTSBET
EVERY POINT MATTERS

SAM SWANELL – FOUNDER,
DIRECTOR AND CEO

POINTS BET BACKGROUND



A tech focused Australian corporate bookmaker currently competing in the highly advanced, \$4.4B revenue, Australian racing and sports betting market.

PointsBet launched in Australia in March 2017 with minimal investment and is already annualizing turnover of \$500M p.a. and gross revenue of \$44M p.a.

USA focus from day one.

PointsBet has beaten billion dollar competitors to earn USA market access. PointsBet goes live in New Jersey in late November 2018.

Unlike most of its competitors PointsBet owns its proprietary technology.

PointsBet offers traditional fixed odds betting and a sustainable point of difference with points betting.

POINTS BET

AUSTRALIAN MARKET

Significant headwinds since PointsBet launched – credit ban, minimum bet rule, POC tax, advertising restrictions.

Highly competitive and highly taxed but strong growth and reducing number of competitors.

2016/17 Gambling Statistics released Oct 3, 2018.

Revenue:

Racing up 6.9% to \$3.313B (76%)

Sport up 15.3% to \$1.062B (24%)

Total \$4.375B.

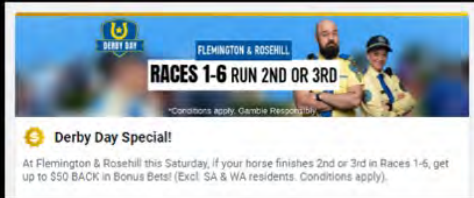
Corporate bookmaker growth (online):

Racing 37.9%, Sport 20.0%.

Ongoing consolidation expected.

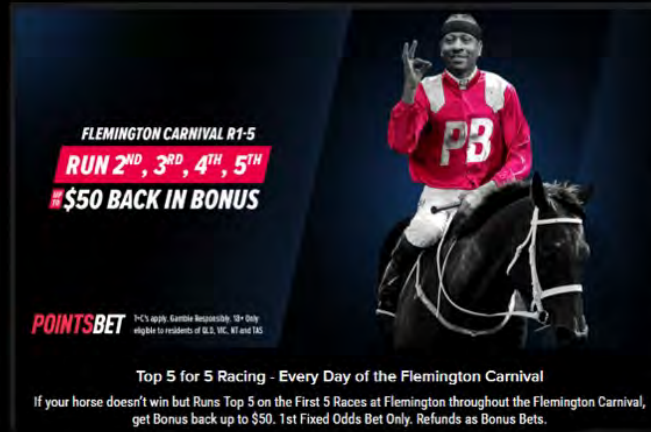
Scale required.

Live in-play online on the horizon. 40-50% increase in revenue.



DERBY DAY
FLEMINGTON & ROSEHILL
RACES 1-6 RUN 2ND OR 3RD
*Conditions apply. Gamble Responsibly.

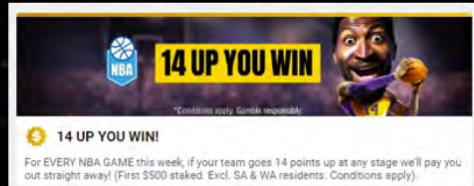
Derby Day Special!
At Flemington & Rosehill this Saturday, if your horse finishes 2nd or 3rd in Races 1-6, get up to \$50 BACK in Bonus Bets! (Excl. SA & WA residents. Conditions apply).



FLEMINGTON CARNIVAL R1-5
RUN 2ND, 3RD, 4TH, 5TH
\$50 BACK IN BONUS

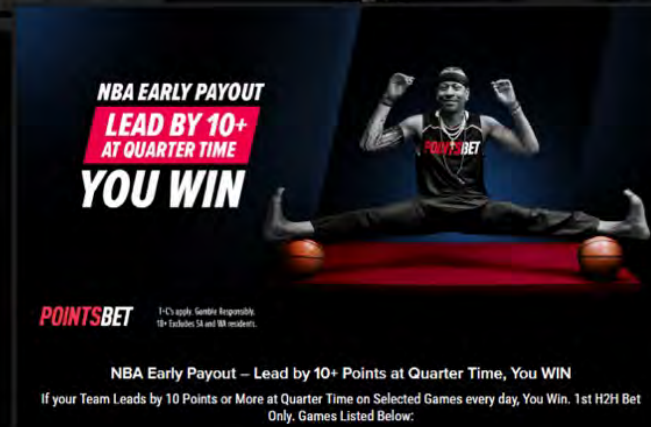
POINTS BET 1-11 apply. Gamble Responsibly. 18+ Only. Excludes SA and WA residents.

Top 5 for 5 Racing - Every Day of the Flemington Carnival
If your horse doesn't win but Runs Top 5 on the First 5 Races at Flemington throughout the Flemington Carnival, get Bonus back up to \$50. 1st Fixed Odds Bet Only. Refunds as Bonus Bets.



NBA
14 UP YOU WIN
*Conditions apply. Gamble responsibly.

14 UP YOU WIN!
For EVERY NBA GAME this week, if your team goes 14 points up at any stage we'll pay you out straight away! (First \$500 staked. Excl. SA & WA residents. Conditions apply).



NBA EARLY PAYOUT
LEAD BY 10+ AT QUARTER TIME
YOU WIN

POINTS BET 1-11 apply. Gamble Responsibly. 18+ Excludes SA and WA residents.

NBA Early Payout – Lead by 10+ Points at Quarter Time, You WIN
If your Team Leads by 10 Points or More at Quarter Time on Selected Games every day, You Win. 1st H2H Bet Only. Games Listed Below.

USA MARKET

New Jersey	\$323,563,255	\$502,060,699
New York	\$670,546,542	\$1,170,178,588
Michigan	\$271,047,398	\$482,030,078
Illinois	\$378,317,081	\$670,864,033



USA population 13x Aus. How large could the market become?

Includes online in-play. USD \$15B?

Depends on regulations.

1. Nevada, population 3M, mobile but no digital sign-up: \$250M
2. New Jersey, population 9M, digital sign-up: \$500M. Sep 18: \$24M
3. Mississippi, population 3M, casino only: \$51M

Attractiveness of states dictated by operating environment and number of competitors.

Types of deals/Competitors

POINTSBET USA ACCESS

News Corp-backed Aussie bookie jockeys for position in US 'land grab'

[The Sydney Morning Herald](#) - 29 May 2018

Swanell, chief executive of one of the newer online bookmakers in Australia, PointsBet, has been a regular traveller to the US leading up to and ...



PointsBet Will Bring An Edgy Twist To New Jersey, New York Sports
[Legal Sports Report](#) - 23 Jul. 2018

Australian bookmaker PointsBet announced plans to enter the US legal sports betting market this week through a skin deal with Meadowlands ...



Q&A: **PointsBet** on its bid to crack New Jersey

[EGR Global](#) - 28 Aug. 2018

The nascent US sports betting market has been dominated to date by exactly the big European beasts you would expect, with the William Hills ...



Meadowlands Reveals Online Partner, \$3.5m Wagered In 9 Days

[Gambling.com](#) - 24 Jul. 2018

The Meadowlands Racetrack has found an online and mobile sports betting partner in PointsBet. PointsBet announced on Monday they had ...

A Fine Nine At Meadowlands As New Jersey Sports Betting Starts Strong
[International - Legal Sports Report](#) - 24 Jul. 2018

US market breakthrough for **PointsBet**

[iGaming Business](#) - 25 Jul. 2018

PointsBet USA CEO Johnny Aitken is confident the sportsbook provider is "tuned up" for the US after undergoing a "proof of concept" process in ...

PointsBet to Bring a Different Look to Sports Betting in New Jersey and ...
[International - PlayPicks](#) - 26 Jul. 2018

SUMMARY – HOW WE DID IT

Clear strategy from day one.

Proactive and committed approach from July 2017.

Built relationships and credibility.

Won opportunity through rigorous RFP process.

Track record of success, experienced Management team, digital expertise.

Unique point of difference product to compliment traditional sportsbook and provide competitive advantage.

Proven proprietary technology using modern cloud based tools. Ability to be innovative and agile critical for long term success.

100% commitment. Highly motivated.
Sending our A-Team.

 POINTSBET AUSTRALIA



 NEW YORK

“We were impressed by the PointsBet team from our first meeting”, said Jeff Gural, Chairman of New Meadowlands Racetrack LLC and Tioga Downs LLC. “They have a creative approach, with their highly differentiated Points Betting product and aggressive go to market plan. I believe they are the ideal complement to our other partners and am confident they will quickly become a meaningful player in the US market”.

POINTSBET

POINTS BET USA

Deal signed July 20, lots to do, no existing infrastructure. Huge undertaking.

On-line in-play.

Jersey City and Atlantic City office locations.
21 staff and growing. Key appointments.

Allen Iverson & Darrelle Revis.

New Jersey soft launch late November 2018. Must go smoothly. Marketing launch Jan.

New York: Mid-2019.

New Jersey the starting point to be leveraged.

Online or retail & online our targets.

Strategic plays being explored.



PointsBet makes big NJ opening noise with Allen Iverson

SBC News - 16 Oct. 2018

Introducing itself to the regulated New Jersey betting market, Australian sportsbook PointsBet (pointsbet.com) has recruited the services of NBA ...

PointsBet Sportsbook Debuts Allen Iverson Ad To Hype Upcoming ...

International - PlayUSA - 16 Oct. 2018

Paul Hannon – Strategy: “A very positive facet of the business I feel is a strong suit of PB since I joined is the culture.....we will have a chance to steal market share as a result. The culture bleeds into the brand. Happy to be on this team.”

TECHNOLOGY



PointsBet owns its proprietary sportsbook technology.

Modern platform.

Apple and Android Apps, mobile, tablet and desktop sites, self-service Kiosks and point of sale platforms.

Market leading technology using cloud based tools. PointsBet is one of 40 companies to be accepted into the Microsoft BizSpark Plus sponsorship program.

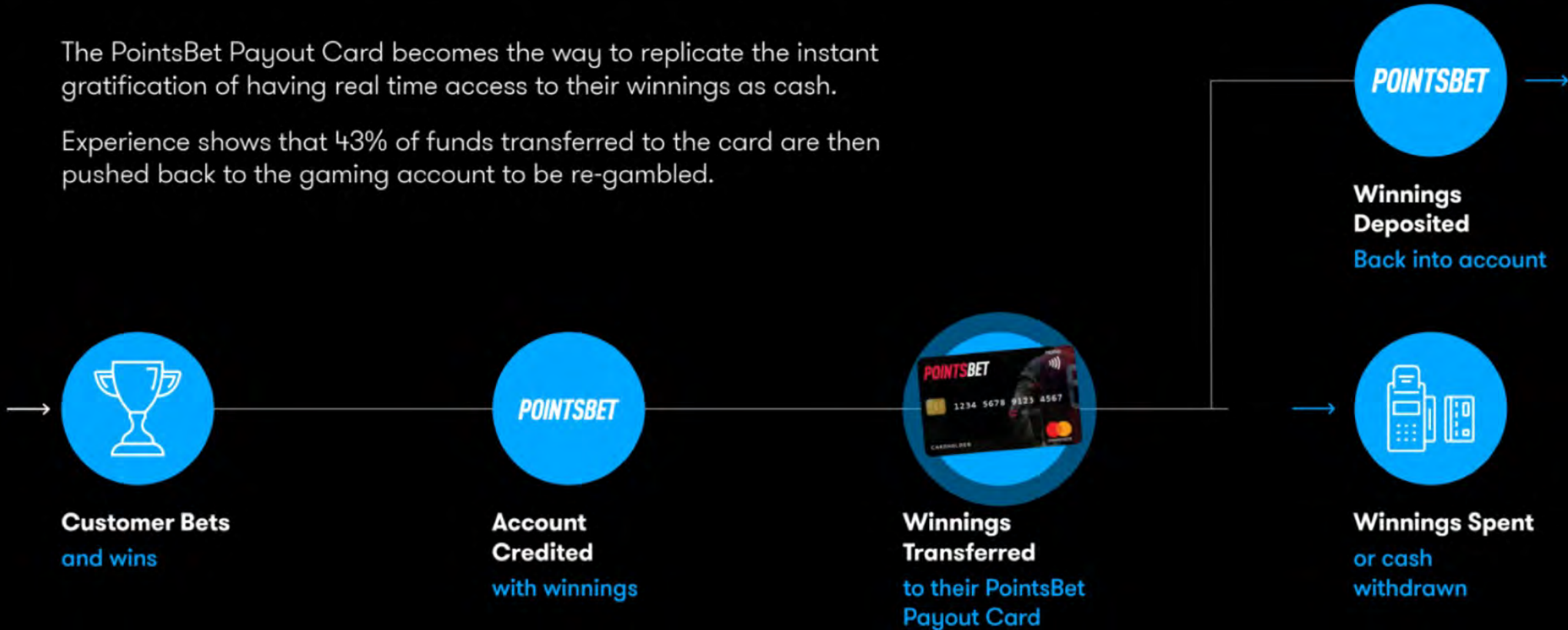
PointsBet's access to proprietary technology facilitates agile innovation that can't be delivered by traditional vendor relationships.

POINTS BET AND EML

Provide PointsBet customers with instant access to winnings

The PointsBet Payout Card becomes the way to replicate the instant gratification of having real time access to their winnings as cash.

Experience shows that 43% of funds transferred to the card are then pushed back to the gaming account to be re-gambled.



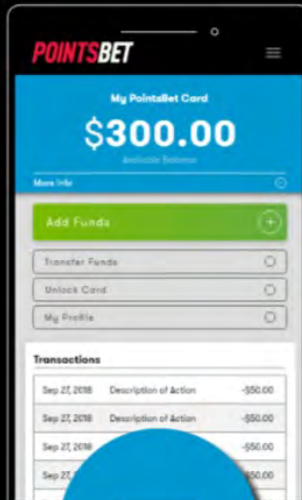
POINTS BET AND EML

Provide PointsBet customers with ability to load their PointsBet account

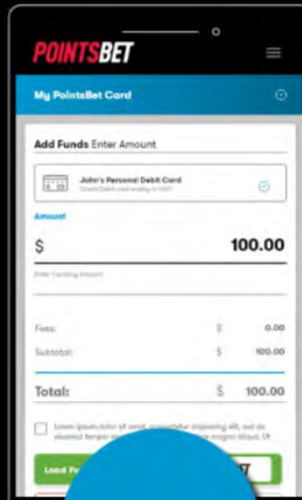
PointsBet

Gaming account funding

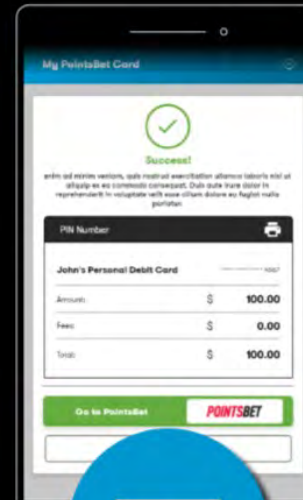
eCommerce Funding Product Overview



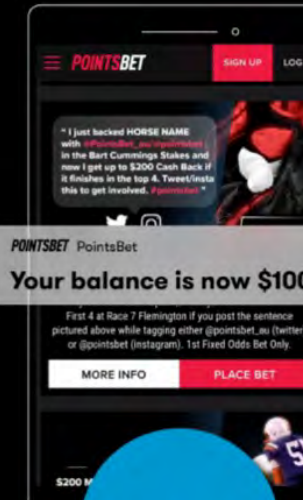
Cardholder Selects
Add Funds



Cardholder Enters
Amount

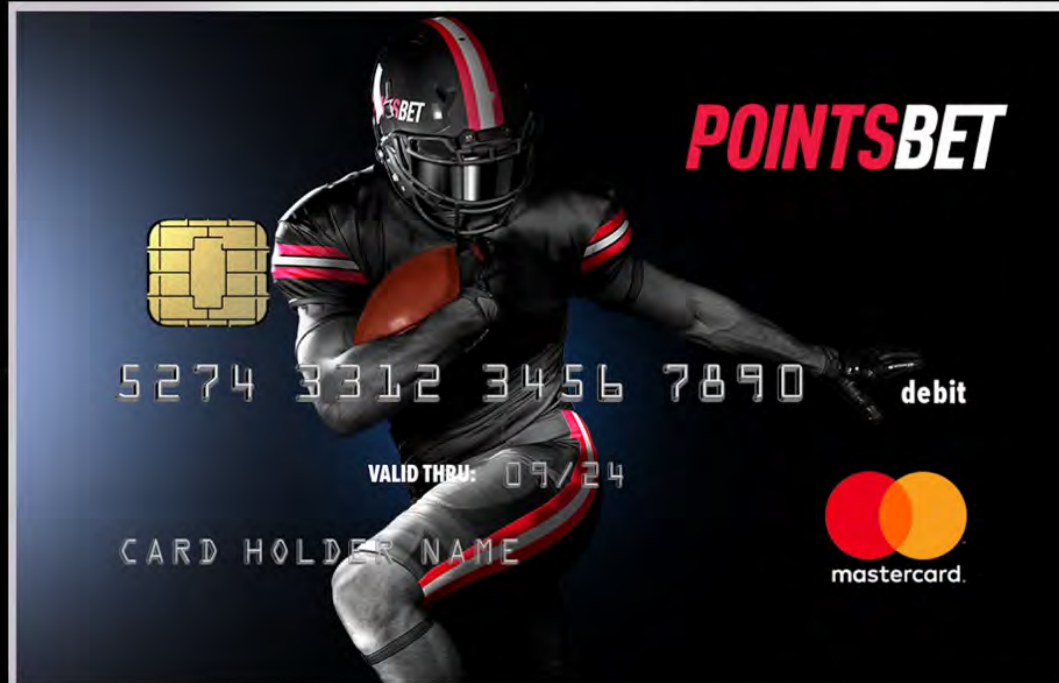


Funds Deposited to
EML Card



Gaming Account
Funded

POINTS BET AND EML



Unlawful Internet Gambling Enforcement Act (UIEGA) 2012 – “illegal” credit card gambling charges.

50% decline rates.

USA banking system inefficient.

Customer's want their winnings! And bookmakers don't want their funds too far away.

Customer re-spend at 43% within 1.5 days. No fees on re-load from card to site.

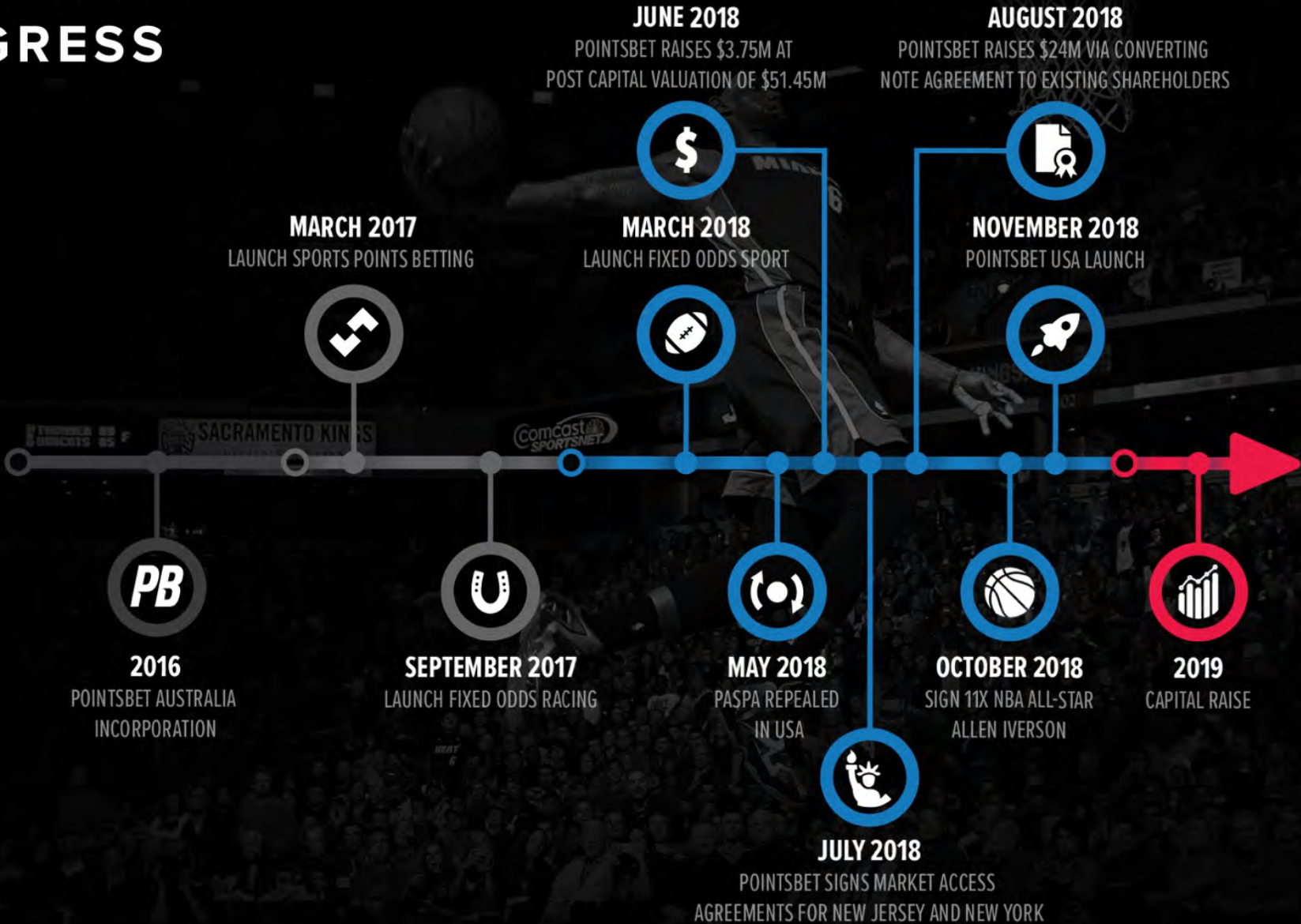
Funds movement client driven.

Cash deposits at Retail stores important for betting sector.


95% of cardholders keep their card in their wallet.

Velocity controls. Chargeback management.

POINTSBET PROGRESS



SUMMARY



USA sports betting market a huge opportunity for PointsBet and EML.

Early signs from New Jersey extremely promising.

PointsBet will be the only Australian company with direct exposure to a potential USD\$20B revenue market.

EML very well placed.

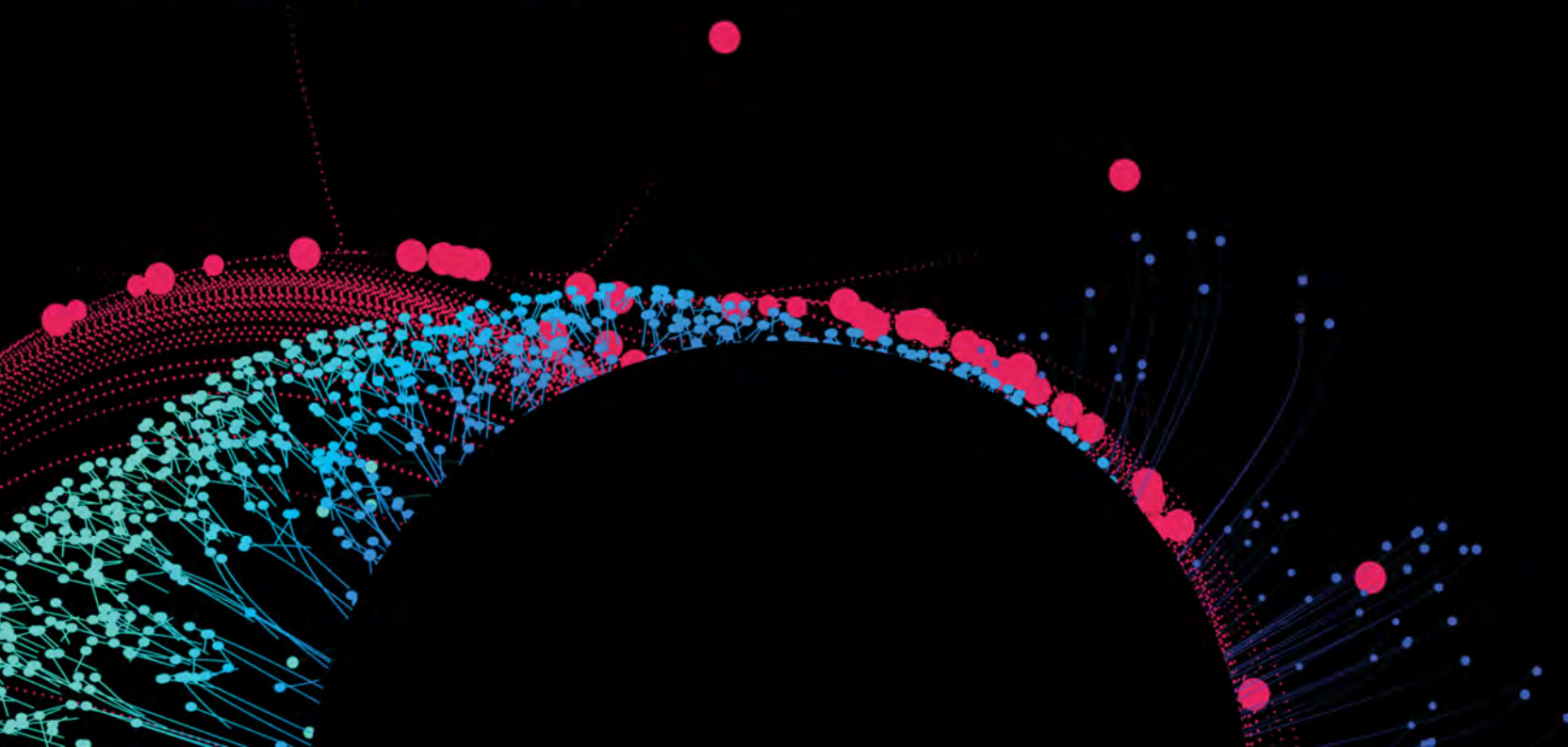


Q&A

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Thank you

THE SPEAKERS



Nick Sims
Founder



Asher Tan
Co-founder & CEO



Ben Young
Founder & CEO



Adam Levine
Co-founder



Sam Swanell
Founder, Director & CEO



Heidi Halson
CEO Global, Entertainment Publications
of Australia Pty. Ltd



Thank you

THE PARTNERS

globalpayments

 *SeventhBeam*

PRODIGY



Thank you

THANKS TO THE EML TEAM

Amy Chadwick

Kate Menzies

Raechel Luckins

Karen Basing

Malcolm Bourke

Brandon Thompson

Tom Cregan

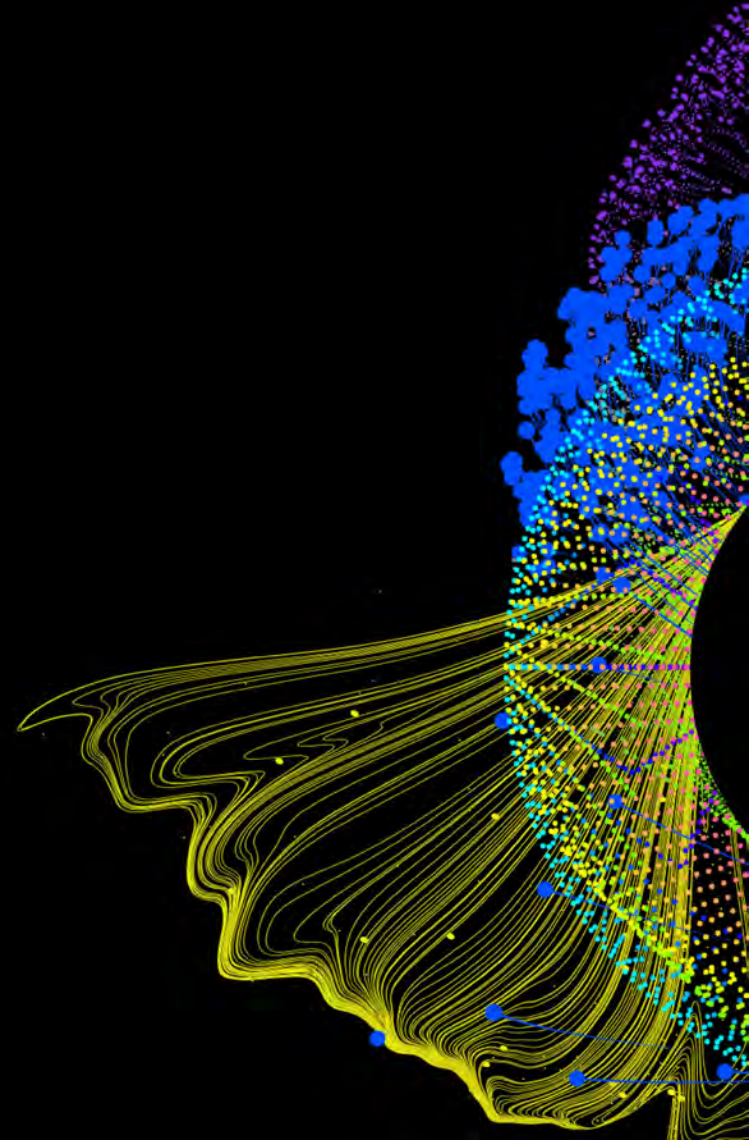
Richard Anderson

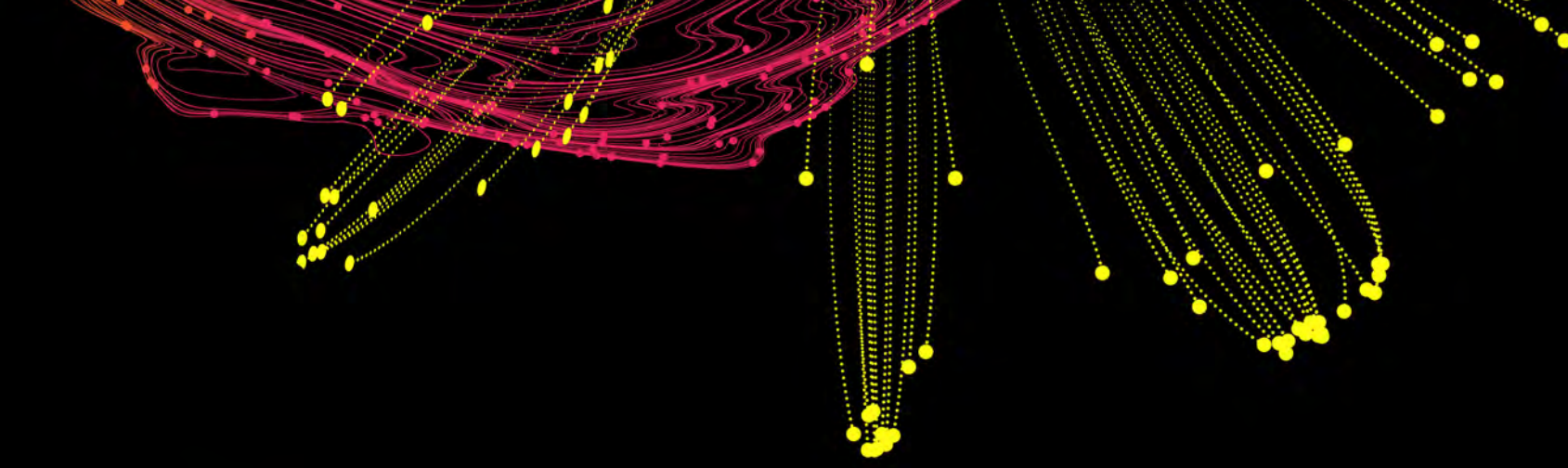
Noreen Messenger

Justin McCloughan

Rachelle St Ledger

... and all in our team back in the office in Brisbane!





Thank you

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