



March 2021

Special investor briefing

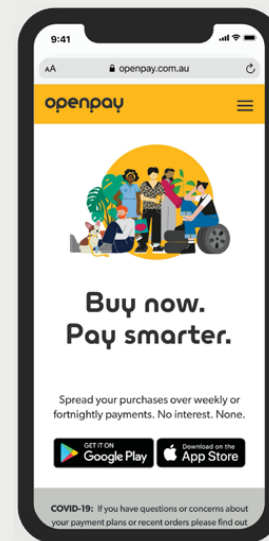
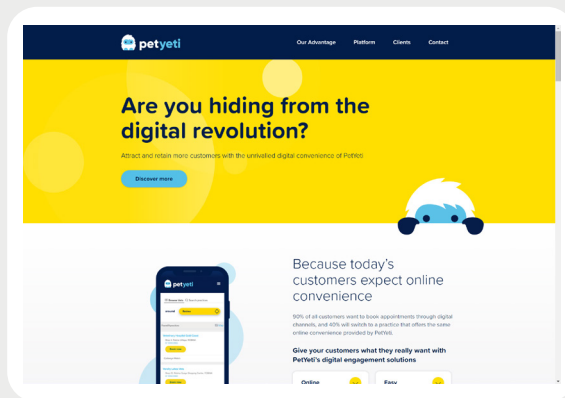
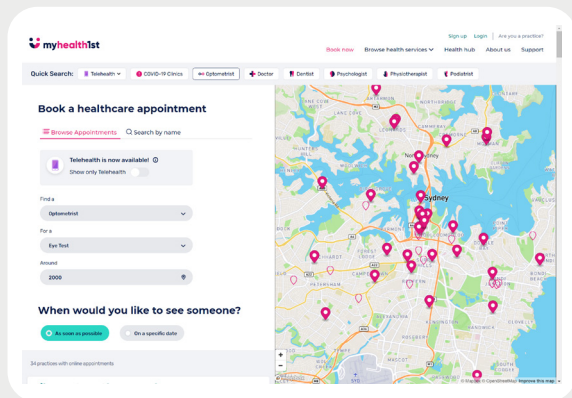
openpay Buy now.
Pay smarter.

 1stGroup

About the partnership.

Leveraging platform capabilities to bring better solutions to people and pets.

A partnership leveraging 1st Group's MyHealth1st and PetYeti online platforms for improved patient engagement and Openpay plan adoption



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1. A smarter way to manage Healthcare costs.

Michael Eidel
CEO & Managing Director
Openpay Group

Introduction to Openpay.

The smarter way to pay – our strongly differentiated approach.



B2C Buy now. Pay smarter. Merchant – Consumer

- **Strong & flexible platform.** Enables us to deliver the most flexible plans in the market. Plan lengths of 2–24 months, up to \$20,000
- **Key BNPL verticals.** Focus on industries where we can make a true difference – Automotive, Healthcare and Home Improvement
- **Target customers.** Finance-savvy and of an older demographic who use our plans as a cash-flow management tool



B2B OpyPro (formerly Openpay for Business): Enterprise Merchant – Business Customer

- **Unique B2B offering.** Allows companies to manage trade accounts end-to-end, including applications, credit checks, approvals and account management in the one system
- **Onboarding of business customers with Woolworths continues.** Steady growth continues with ramp-up expected in H2 FY21
- **A capital light, low-risk business.** It delivers revenue based on usage which scales with enterprise merchants' operations



Openpay offers larger, longer, more customised plans.

All delivered under a consistent customer journey.

The Openpay difference:
Openpay's higher value, longer length plans are delivered across core verticals in a single, consistent customer journey.
We're in Retail, Auto, Health, Home Improvement, Memberships and Education



Healthcare trends.

Patients are looking for smarter payment solutions.

39%

of patients prefer using
buy-now-pay-later services for
healthcare purchases.

Source: Supergrowth, Openpay Brand Research, 2-5th October 2020.



Specialising in Healthcare payments.

An expanding range of health categories are actively partnering with BNPL providers.



Dental



Allied Health



Health Products



Hospital & Specialist

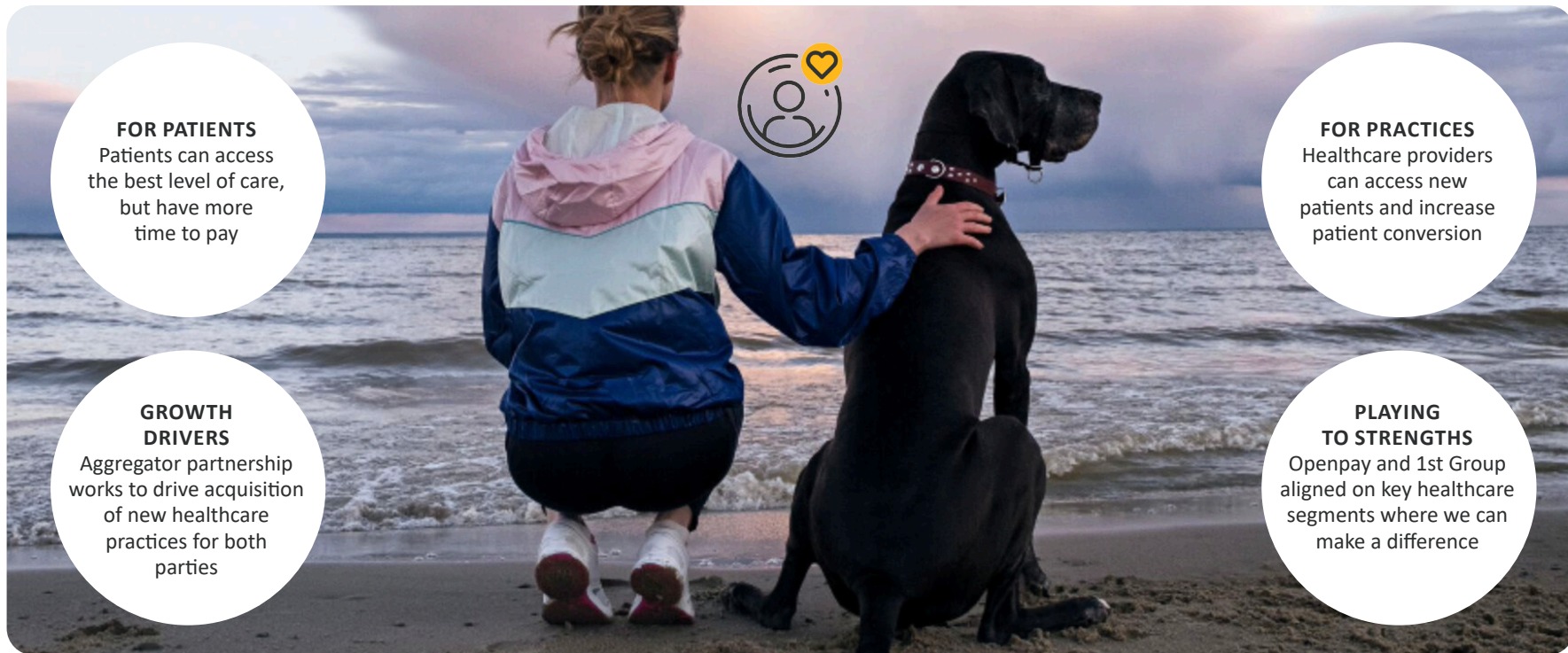


Animal Care



A true partnership.

Leveraging MyHealth1st, Pet Yeti and Openpay platforms to deliver a connected patient experience.



FOR PATIENTS
Patients can access the best level of care, but have more time to pay

FOR PRACTICES
Healthcare providers can access new patients and increase patient conversion

GROWTH DRIVERS
Aggregator partnership works to drive acquisition of new healthcare practices for both parties

PLAYING TO STRENGTHS
Openpay and 1st Group aligned on key healthcare segments where we can make a difference

2. Connected patient journey.

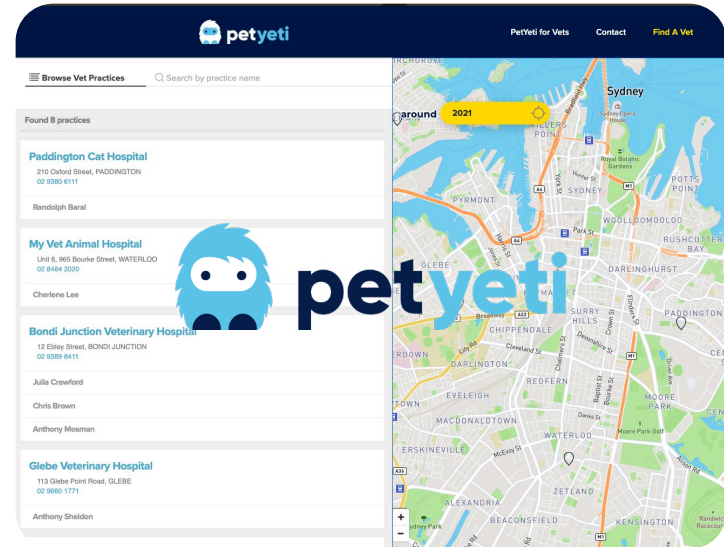
Klaus Bartosch

Managing Director & CEO
1st Group



Openpay and 1ST Group

A partnership leveraging 1st Group's MyHealth1st and PetYeti online platforms for improved patient engagement and Openpay plan adoption



Current Patient Journey Challenges



Consumers/Patient's don't know that a practice offers Openpay until the moment of payment



Openpay members can't easily find practices that offer Openpay



Practices don't know how to best make patients aware of the payment options available

MyHealth1st Objectives Of The Program

Objectives

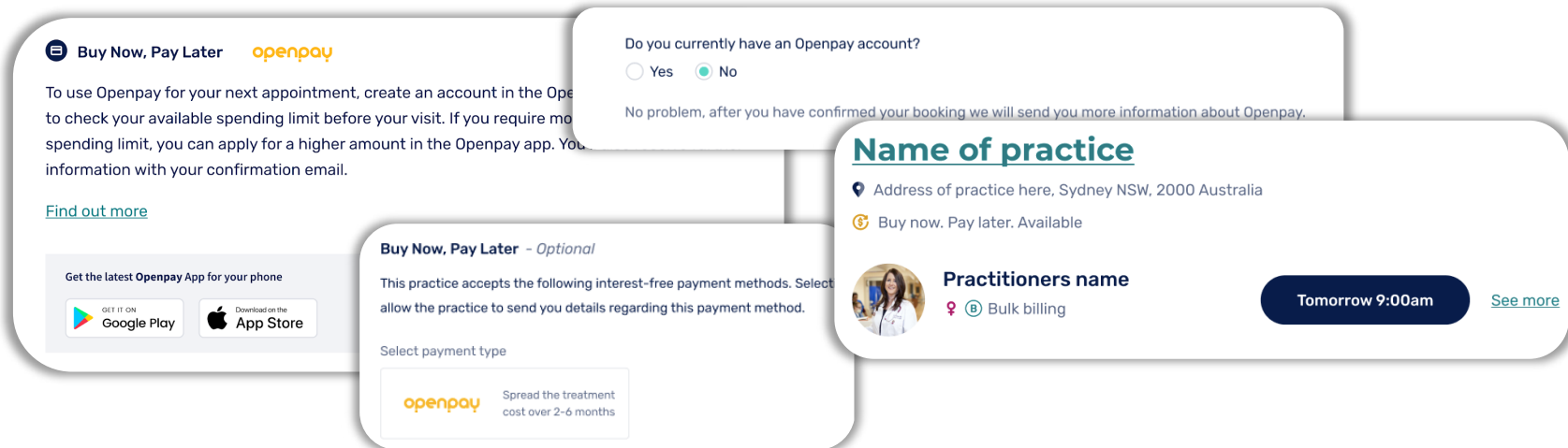
- Increased number of transactions through better patient education
- Grow patient booking numbers with practices, especially new patients


How It Works

- Raise awareness with patients that the practice offers Openpay as a payment option
- When nominated by the patient during the booking workflow, let the practice know by inserting their preference into the appointment details
- Educate patients about the Openpay product
- Guide interested patients on how to sign up

Openpay - MyHealth1st Patient Journey

- Buy Now Pay Later featured in MyHealth1st.com.au marketplace search results
- Inclusion of Openpay on the MyHealth1st Practice Profile Pages
- MyHealth1st online booking questions & responses relating to Openpay option
- MyHealth1st booking confirmation page
- MyHealth1st follow-up email after booking to help them sign up
- MyHealth1st Openpay patient education pages





Buy Now, Pay Later 

To use Openpay for your next appointment, create an account in the Openpay app. You can also check your available spending limit before your visit. If you require more than your current spending limit, you can apply for a higher amount in the Openpay app. You will receive more information with your confirmation email.

[Find out more](#)

Get the latest Openpay App for your phone


GET IT ON  Google Play

Download on the  App Store

Buy Now, Pay Later - Optional

This practice accepts the following interest-free payment methods. Select the payment method you prefer to allow the practice to send you details regarding this payment method.

Select payment type


 Spread the treatment cost over 2-6 months


Do you currently have an Openpay account?


Yes No



No problem, after you have confirmed your booking we will send you more information about Openpay.

Name of practice

 Address of practice here, Sydney NSW, 2000 Australia

 Buy now. Pay later. Available

 **Practitioners name**

  Bulk billing

Tomorrow 9:00am [See more](#)

What Was Achieved In Phase 1



Strong growth in Openpay plans per practice



Significant growth in new patient numbers to a practice



Growth in new members to Openpay

3. Where we're heading.



Partnership ramping up from Q4 FY21.

Excellent results have led to full scale launch plans, three months ahead of schedule.



- Full scale roll out will be focused on key segments including Optometry, Dental, Veterinary and Specialists; with the opportunity to expand into thousands of practices within Australia

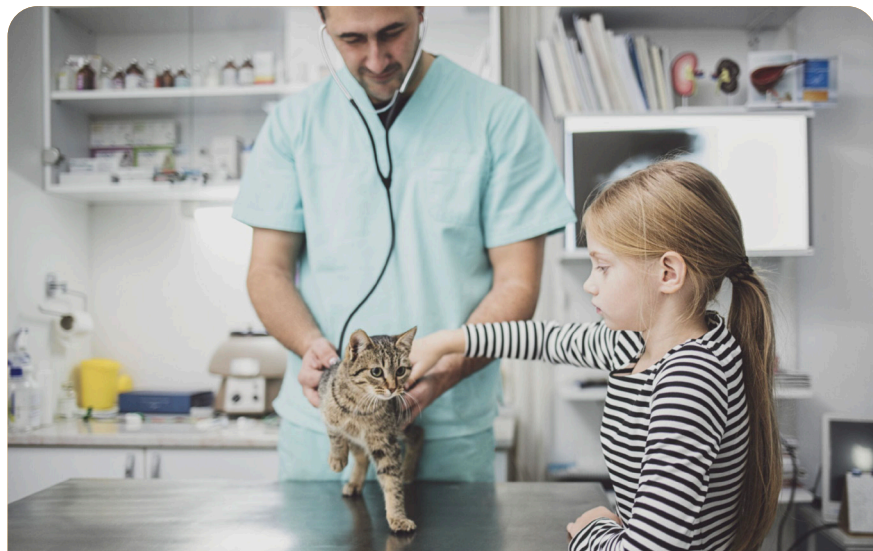


- Expansion into the veterinary segment via the integration into PetYeti, which will add further value with Openpay already seen as the market leader in this segment



- A combined go to market plan will include:
 - Expansion into each platform's existing network and also a combined value proposition for new practices
 - Omni-channel approach to meet the demands of the healthcare industry including webinars, educational content and digital channels

Thank you.



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Pay smarter.



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