



Money in Motion

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333 Ann Street

Brisbane QLD 4000

EML Payments Limited

27 October 2021

ASX Market Announcements

20 Bridge Street
SYDNEY NSW 2000

INVESTOR BRIEFING

EML PAYMENTS LIMITED (ASX: EML) (“EML”) provides the attached investor briefing.

EML’s Group Chief Digital Officer, Sarah Bowles, Sentenial Chief Commercial Officer, Brian Hanrahan, and Group Treasurer, Ryan Chellingworth will present the attached briefing and also give a product demonstration, for shareholders and the investment community at:

- RBC Capital Markets Australian Technology Virtual Conference on Wednesday 27th October 2021.

About EML Payments Limited

EML provides an innovative payment solutions platform, helping businesses all over the world create awesome customer experiences. Wherever money is in motion, our agile technology can power the payment process, so money can be moved quickly, conveniently and securely. We offer market-leading programme management and highly skilled payments expertise to create customisable feature-rich solutions for businesses, brands and their customers.

Come and explore the many opportunities our platform has to offer by visiting us at: emlpayments.com

This announcement has been authorised for release by the Company Secretary.

For further information, please contact:

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Group CFO

EML Payments Limited (ASX: EML)

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OCTOBER 2021

Payments Products & Innovation



Mission.

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

Vision.

To offer customers a feature rich, fully embedded payment solution, via a simple, single touchpoint.

Purpose.

Inspiring transformative digital change for our customers and communities.

Important Notice

This investor presentation has been prepared by EML Payments Limited ABN 93 104 757 904 (EML) and is general background information about EML's activities current as at the date of this presentation. This information is given in summary form and does not purport to be complete.

Information in this presentation should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities and does not take into account your particular investment objectives, financial situation or needs. Before acting on any information you should consider the appropriateness of the information having regard to these matters and seek independent financial advice. An investment in EML securities is subject to known and unknown risks, some of which are beyond the control of EML. EML does not guarantee any particular rate of return or the performance of EML.

This presentation may contain forward looking statements including statements regarding our intent, belief or current expectations with respect to EML's businesses and operations, market conditions, results of operation and financial condition, capital adequacy, specific provisions, contingent liabilities and risk management practices. Readers are cautioned not to place undue reliance on any forward looking statements. Unless otherwise specified all information is for the twelve months ended 30 June 2021 ("FY21"), and is presented in Australian Dollars. Unless otherwise stated, the prior comparative period refers to the twelve months ended 30 June 2020 ("FY20").

Disclaimer

The information contained in this update is provided for general information purposes and is a summary only. The content of the update is provided as at 27 October 2021. Given the uncertain, unpredictable and volatile nature of business and economic conditions across the world as a consequence of the COVID-19 pandemic, and the significant influence of some third parties (such as regulators) on the business, reliance should not be placed on the content of this presentation or opinions contained in it. Further, subject to any legal obligation to do so, EML does not have any obligation to correct or update the content of this presentation.

The update does not and does not purport to contain all information necessary to make an investment decision, is not intended as investment or financial advice (nor tax, accounting or legal advice), and must not be relied upon as such. The update is of a general nature and does not take into consideration the investment objectives, financial situation or particular needs of any particular investor. Any investment decision should be made solely on the basis of your own inquiries, including inquiries beyond the scope and content of this update. Before making any investment in EML, you should consider whether such an investment is appropriate to your particular investment objectives, financial situation, risk appetite and needs. EML is not licensed to provide financial product advice in respect of its shares.

About Us

At EML we develop tailored payment solutions for brands to make their customers lives simpler. Through next-generation technology, our portfolio of payment solutions offers innovative options for disbursement payout's, gifts, incentives and rewards. We're proud to power many of the world's top brands and process \$20 billion in GDV each year across 27 countries in Australia, EMEA and North America. Our payment solutions are safe and secure, easy and flexible, providing customers with their money in real-time. We know payments are complex, that's why we've made the process simple, smart and straightforward, for everyone.

For more information on EML Payments Limited, visit: emlpayments.com This ASX announcement has been authorised for release by the Board.

About Us

EML is an ASX listed (ASX: EML) Payments Technology company operating proprietary processing platforms that enable Fintech disruption

Group GDV

\$19.7bn

5 Year GDV CAGR

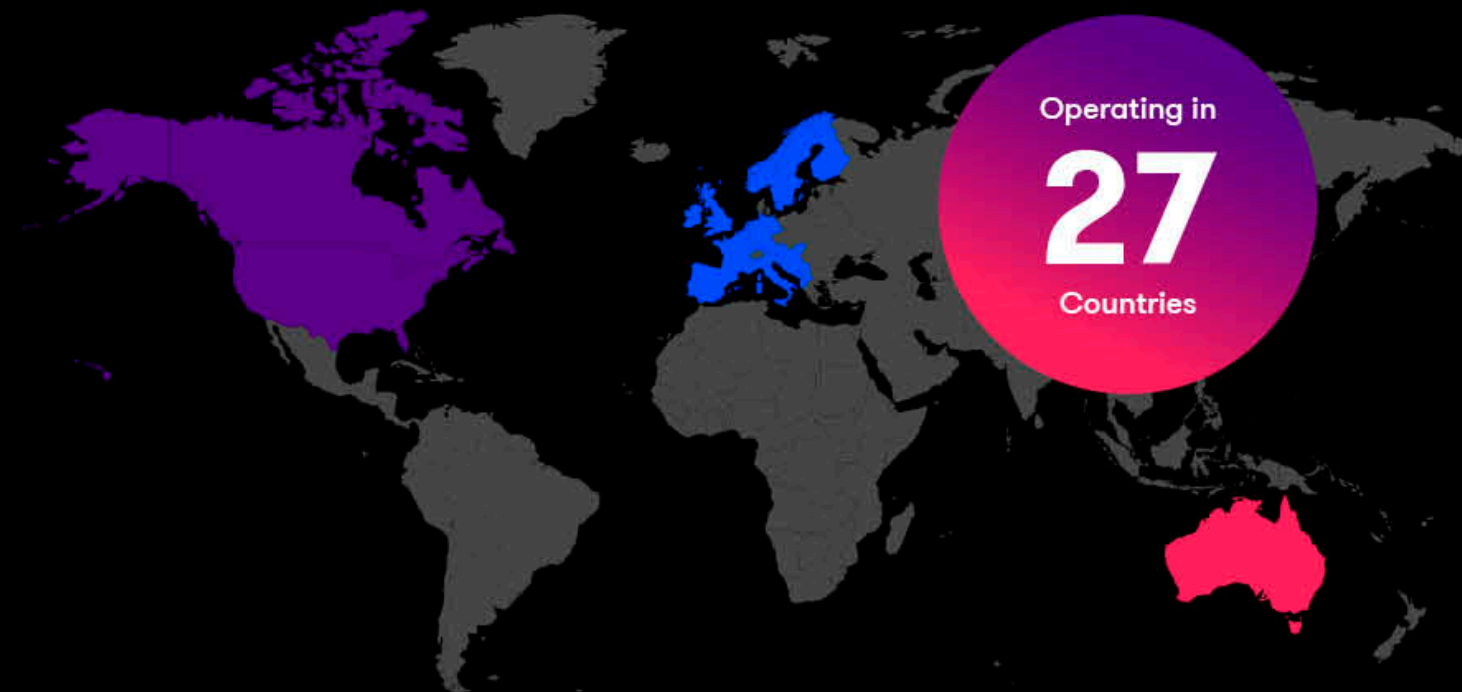
82%

5 Year EBITDA CAGR

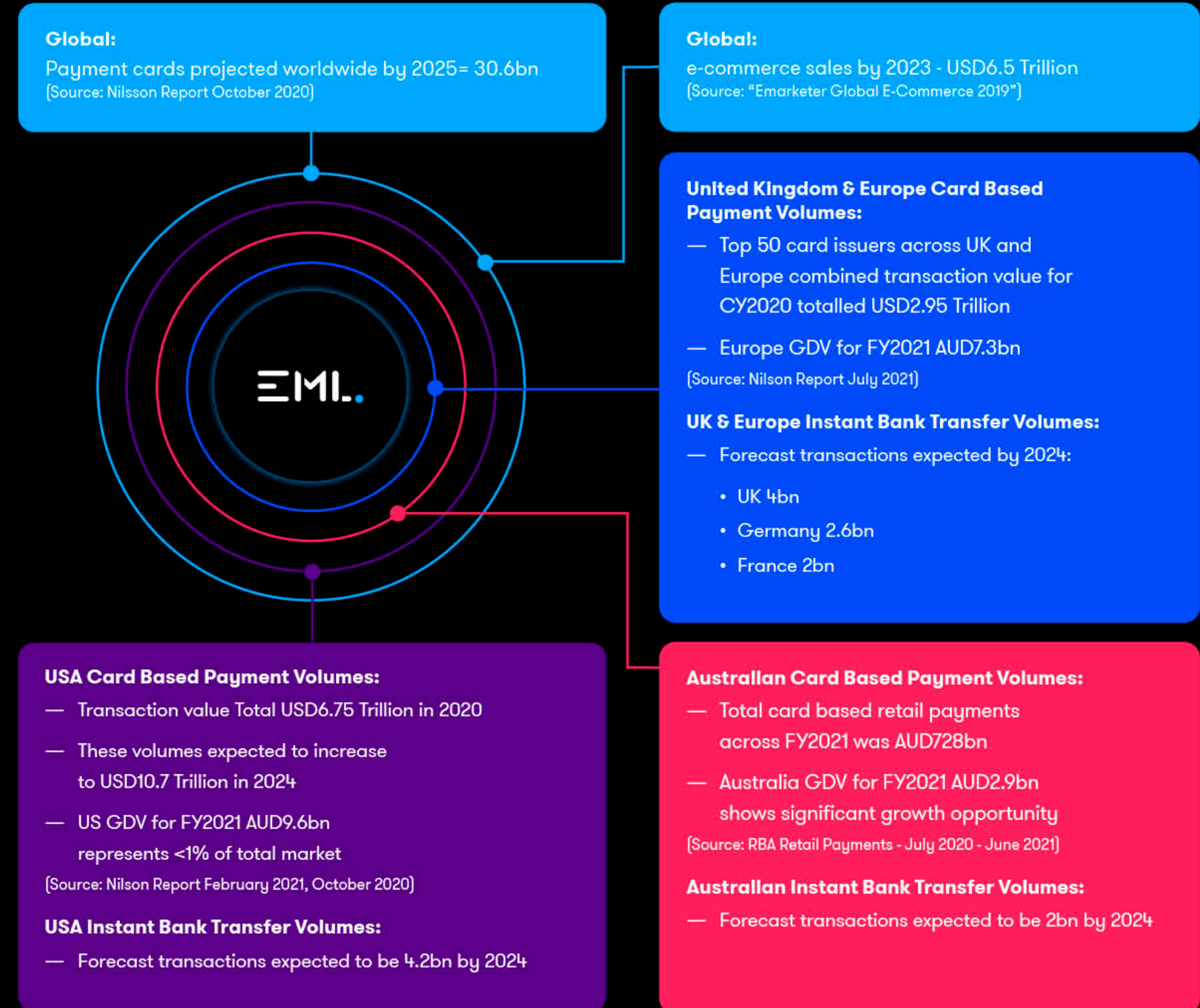
60%



We operate across the Globe



We operate in a trillion dollar industry



*Source: Mordor Intelligence, Real-time Payments Market, <https://www.mordorintelligence.com/industry-reports/real-time-payments-market>; ACI, Prime Time for Real-time Payments, https://go.aciworldwide.com/rs/030-ROK-804/images/ACI_Prime_Time_for_Real-Time_Report.pdf

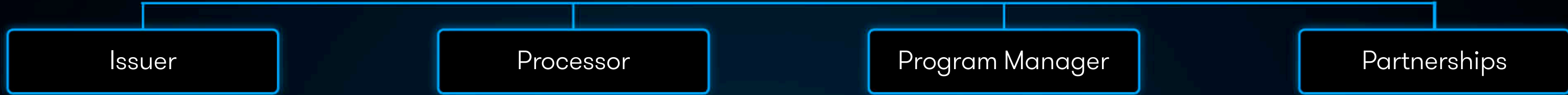


Brands Who Trust Us

Our Product is our Platform

Our platform is one of the most feature rich payments platforms globally.

EML. Payment Solution Suite



Platform Management

EMLConnect – Developer Hub					Analytics & Insights					Portals & UX				
Cards Mgt	KYC & KYB	Licensing / Bank Agreements	Fraud Mgt	Regulatory & Compliance	Dispute Mgt	PCI-DSS Level 1	Onboarding	Treasury Mgt	Advisory Services	Account Mgt / Support	Global Modules	SDKs	Micro Services	

Product Suite

Prepaid Cards	Tokenisation	Digital Wallets & Virtual Cards	Closed Loop & Open Loop	FX & Multi Currency	Dynamic Payment Controls	Multi-account Payments & Offers	Whitelisting & Blacklisting	Delegated Authority	Parent-Child	
Open Banking Data	Instant A2A Payments	Instalment Payments	Direct Debit	Refunds	QR Codes	Collection Accounts	White-label Payment Portal	Loyalty	Merchant Offers	Merchant Admin Portal

TECHNOLOGY SUITE

API's	Sandbox*	SDKS & Portals	Data Mgt	Processors	Schemes
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ENABLING PARTNERS

VISA	Mastercard	Interchecks	Hydrogen	Frollo	Discover
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CUSTOMER VERTICALS

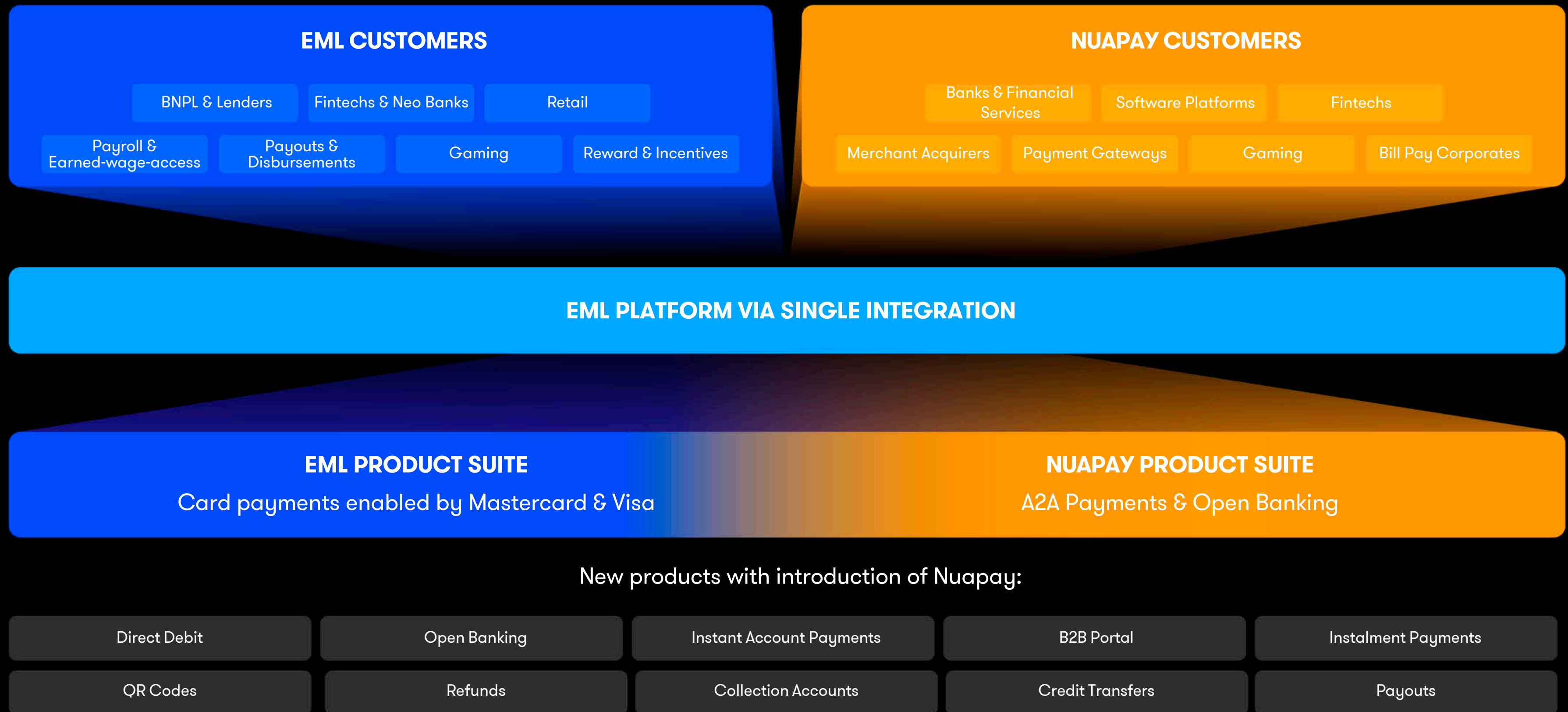
Neobanks & Fintechs	BNPL + Lenders	Payments & Disbursements as a Service	Earned Wage Access & Payroll	Commercial Payments	Retail	Reward & Incentive	Multi-currency & Multi-lingual	Gaming
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REGIONS

United Kingdom	Europe	Australia	North America
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*Coming soon
Note the above product platform is an Australian specific example

Combining Nuapay Technology, We Can Offer Customers Even More Choices When it Comes to Payment Solutions



Our Latest Product Innovations



**EML
Seamless**



**Open Banking
Payments**



**Frictionless
Recurring
Payments**



EML.
Seamless

EML's Newest White-Label *Payment Portal Solution*

EML Seamless offers merchants ability to disburse funds to end users through a multitude of digital payment options seamlessly using the user's email address.

The solution is seamless for merchants to integrate via APIs or use of our fully white-label payment portal.

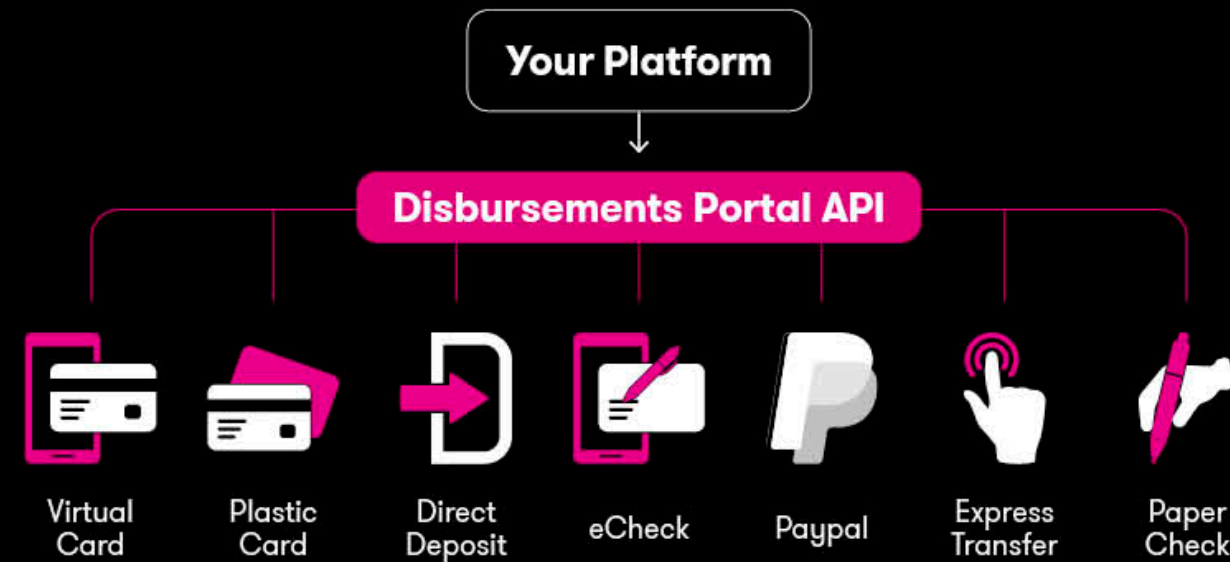


Simple, Powerful API

Use our REST API to quickly enhance, scale, and automate your payouts. Our Disbursements Portal's a la carte payment services and 1099 compliance offering allows you to tailor your payouts to accommodate an increasingly diverse set of recipients and use cases.

Drop our Disbursements Portal into your UI

Quickly and easily add a suite of payment options to your website or mobile app with our Disbursements Portal's drop-in payouts UI. Our simple, pre-formatted UI fits seamlessly into your user experience and manages the secure collection of payment data, real-time execution of payments and 1099 compliance.



Feature	Benefit
White-labeled	Merchant branded
Multiple Payout Methods	Merchant driven or consumer choice
Simple Integration	Fast implementation
Low Tech Integration	Minimal IT and operational support
Offering multiple payout options	Positive consumer experience
Easy Capture (email and amount owed)	Simplified Data Capture/Remittance
Cost and value based fee structure	Manage costs and drive behavior
Enhanced Pre-paid card revenue options	Earn profits on payouts
1099 Reporting	Meet tax reporting requirements



Open banking will fundamentally change the way we move money over the next decade

The EML Nuapay product suite couples open banking data enrichment with instant account payment capability to create a modern friction-free digital user experience.

EML.
NUAPAY



Open Banking Encompasses Two Core Capabilities

Send & Receive
Real-Time Payments



Payment Initiation Service Provider (PISP)

Authorised to initiate payments into or out of a user's account to create a faster, safer and cardless way to move money



Send & Receive
Real-Time Data



Account Information Service Provider (AISP)

Authorised to retrieve account data from financial institutions to help increase competition & innovation in pursuit of a better experience

Consumer Benefits

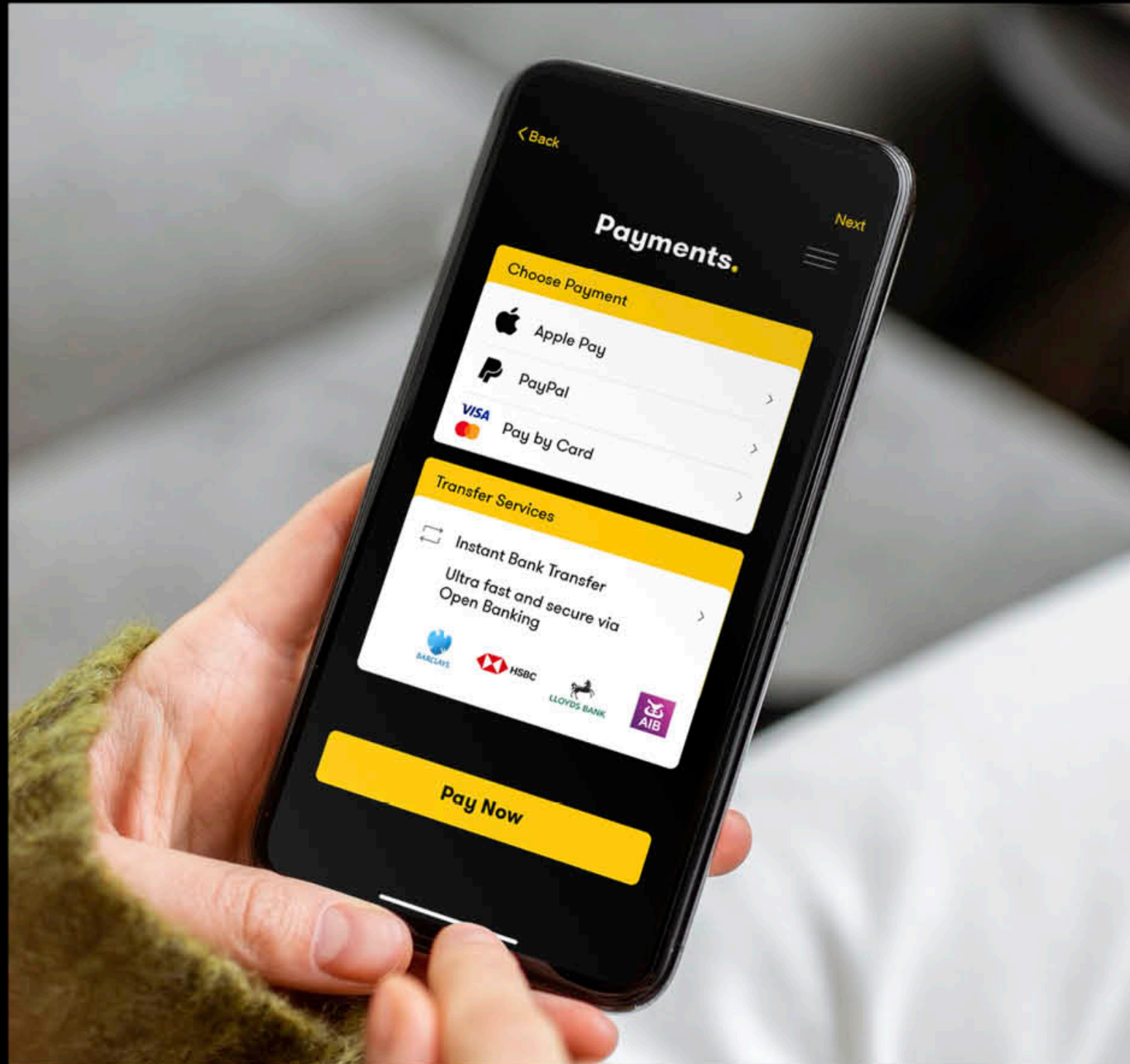
- Removes friction in check out experience
- Safer way to pay – no sharing of sensitive info
- Consumer has more control
- More personalised offers
- Consumers own their data

Business Benefits

- Significant operational cost savings
- Fraud prevention
- Better data on customer
- Instant access to funds
- Automation of back office processes



A Fully White-Label Solution That Customers Love Using



SIMPLE

80% of payers say open banking is “easier” or “as easy as” PayPal

FAST

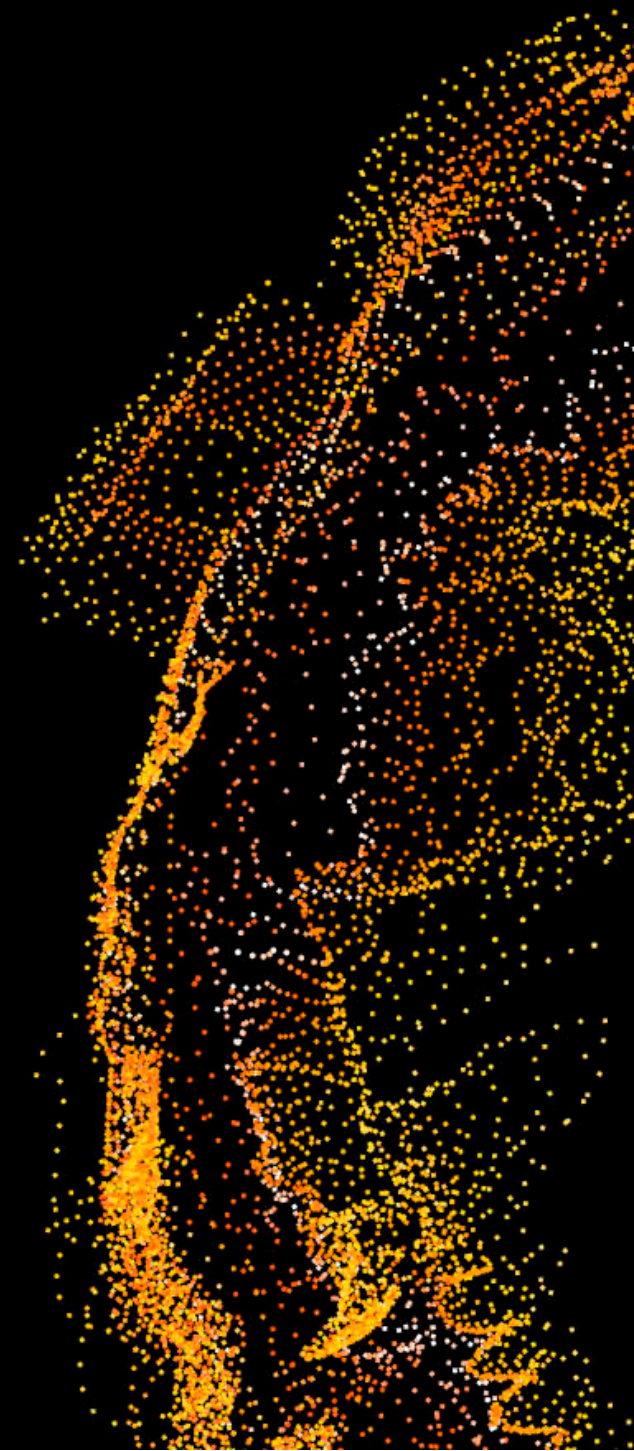
Customers pay in as little as 20 seconds (half the time a card takes!)

MOBILE NATIVE

No data entry needed on mobile - just use your biometrics

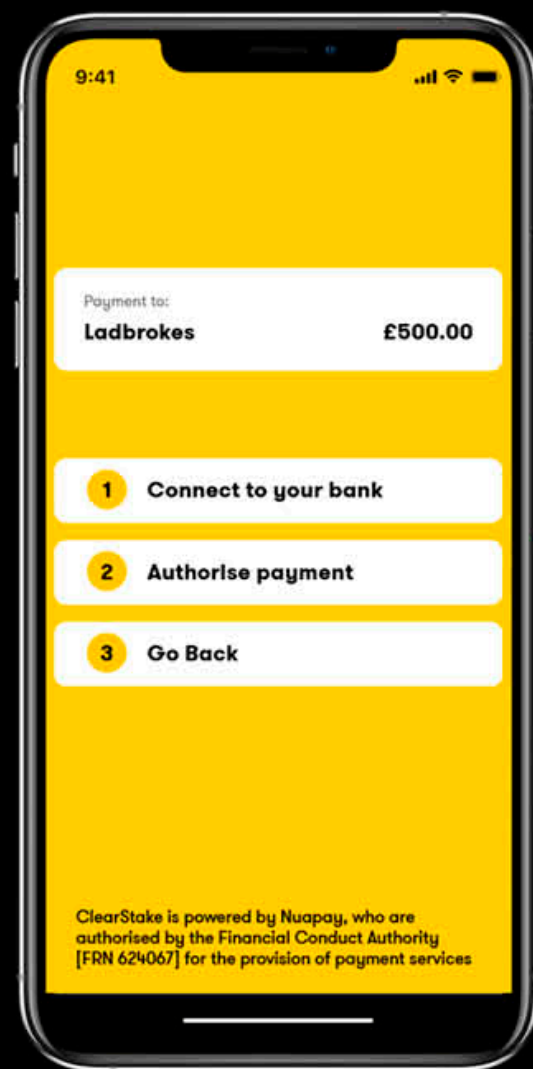
SECURE

Built upon bank grade security

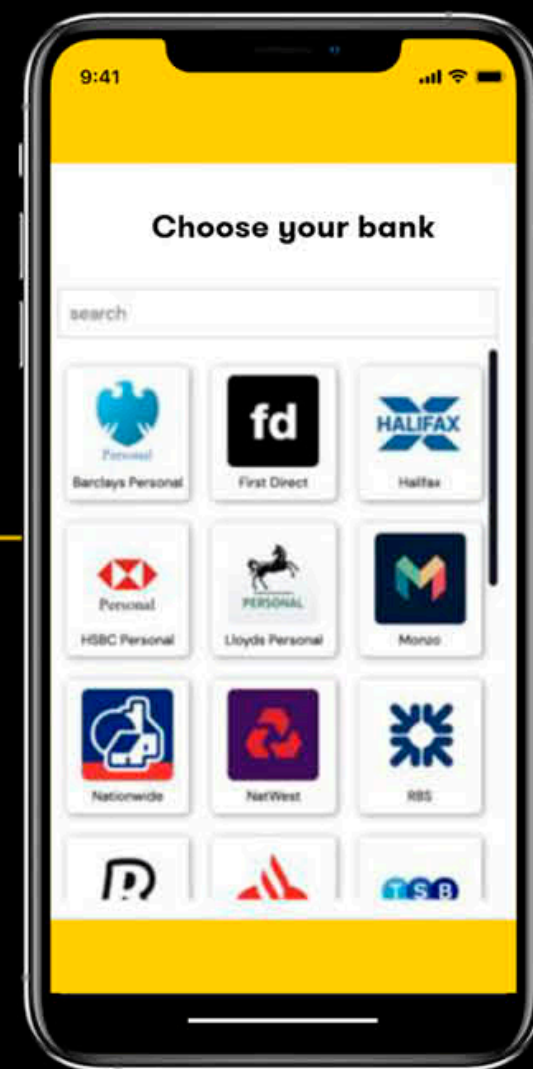


A Simple Use Case – Money in Under 30 Seconds with no Form Filling Required

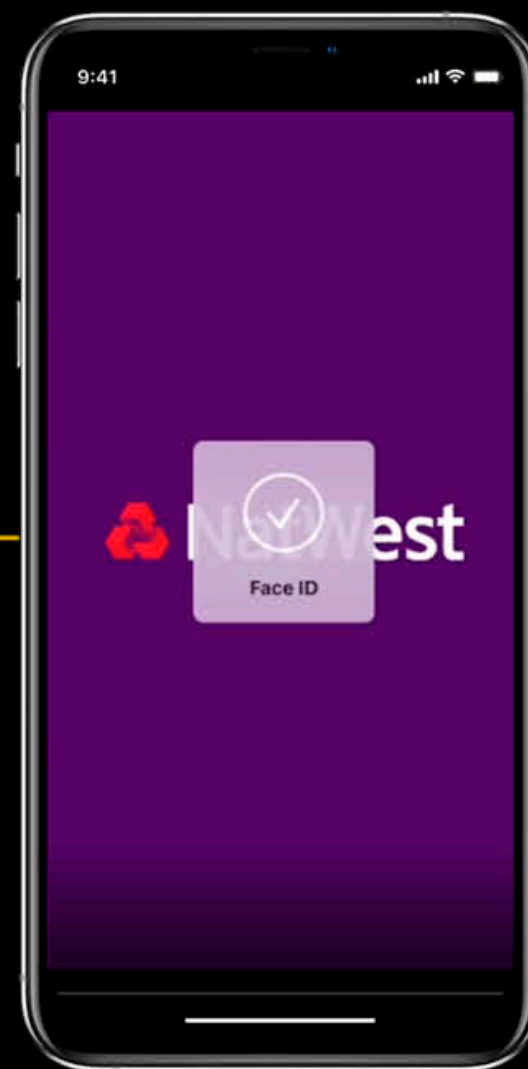
This experience surpasses existing payments which can take up to 2-3 minutes to complete and sometimes 3-5 business days to clear funds, with onerous manual reconciliation processes



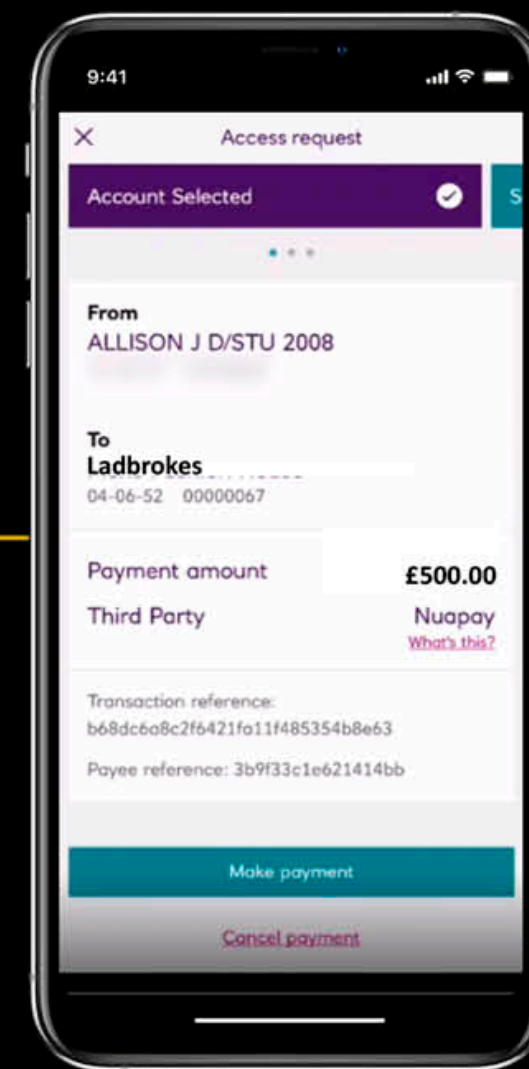
Choose to pay with open banking



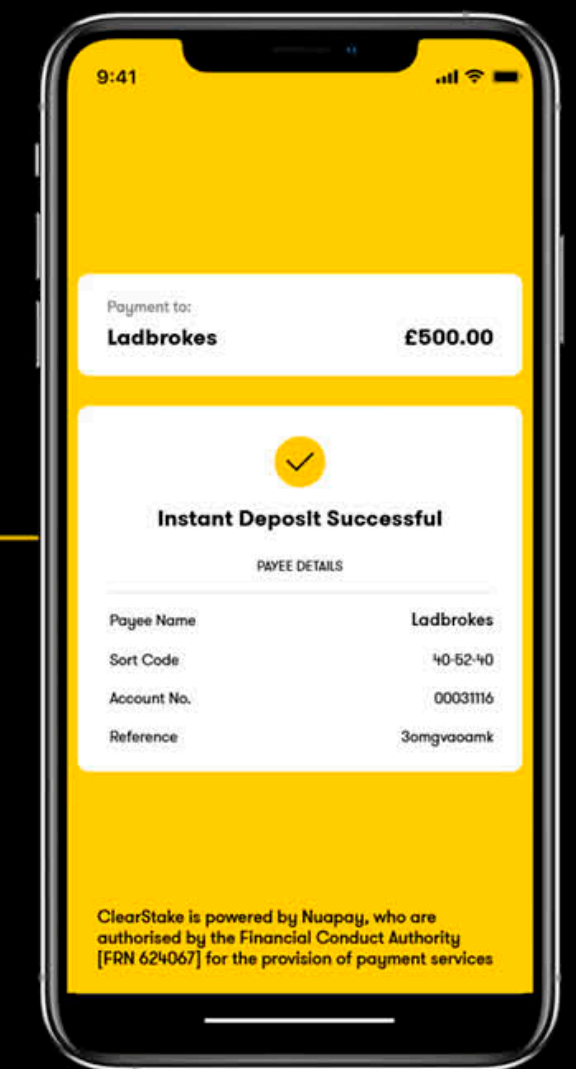
Customer selects their bank



Biometric secure log in to bank



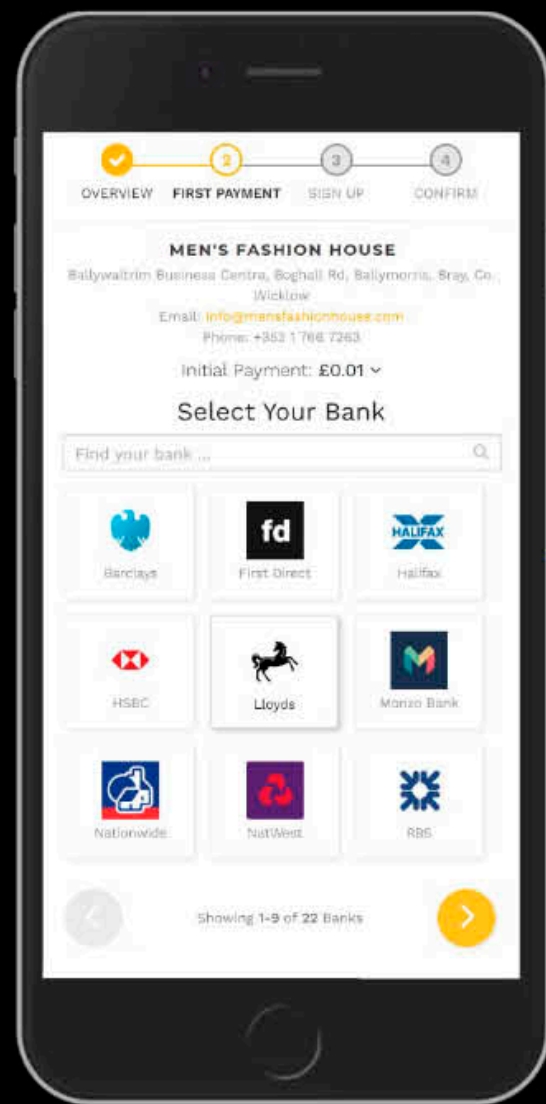
All details pre-filled: one click confirmation



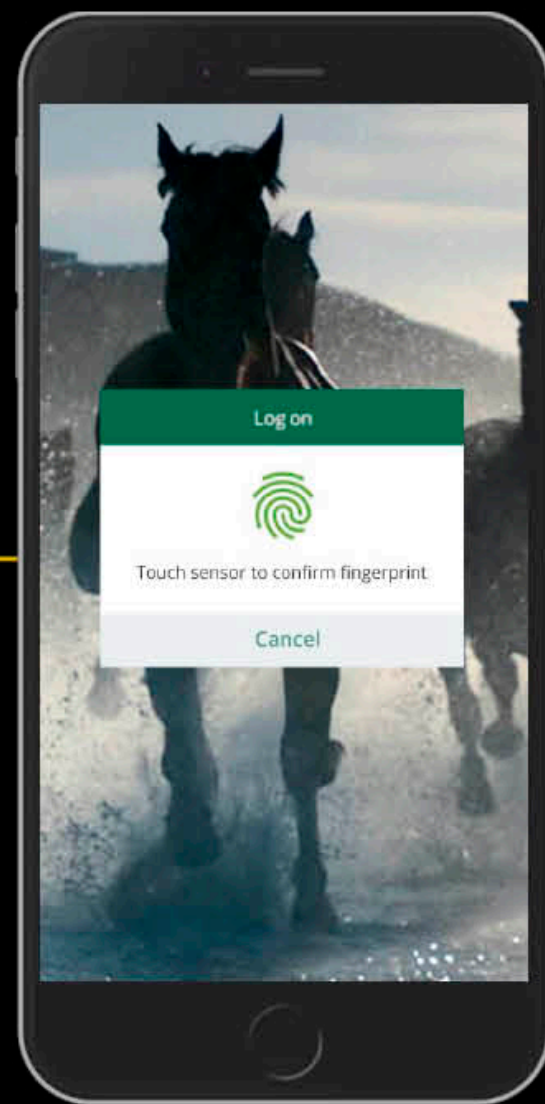
Done

Market Leading Recurring Payment Solution – Fast & Frictionless

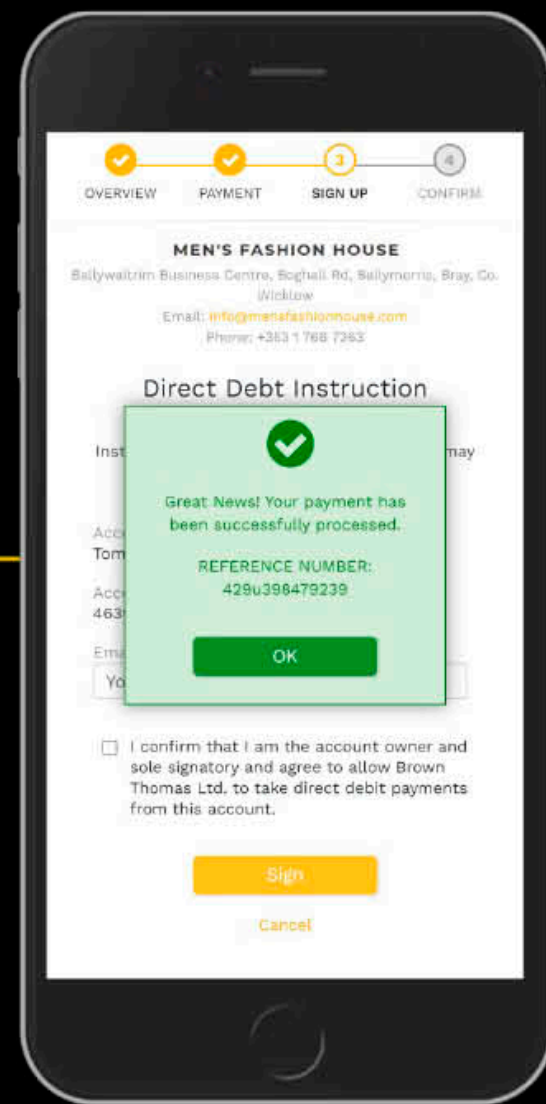
Direct debit can be set up using open banking in just a few clicks – eliminates data errors, fraud risk, manual reconciliation and poor end user experience of existing direct debit solutions.



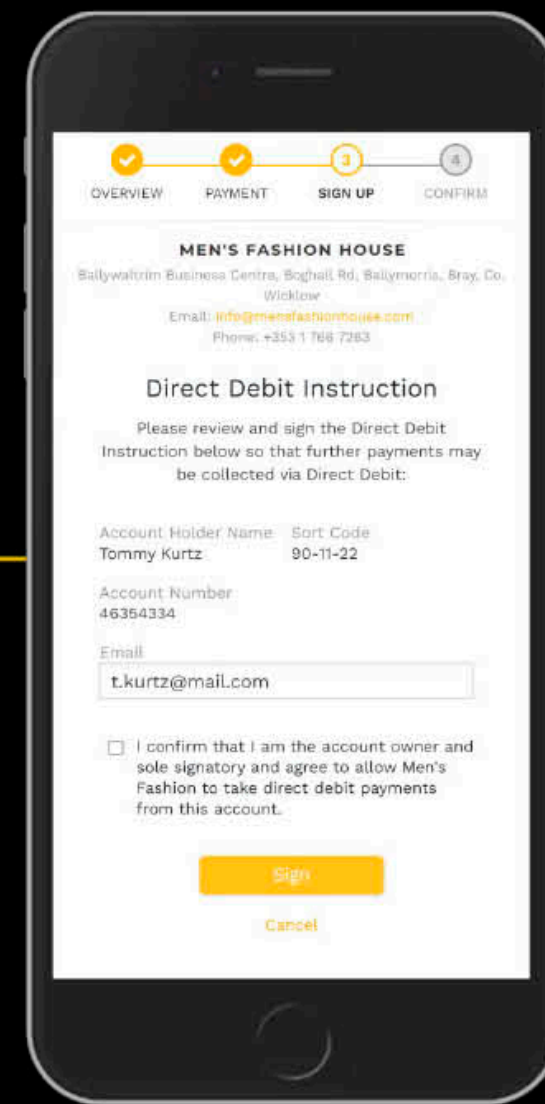
Customer selects their bank



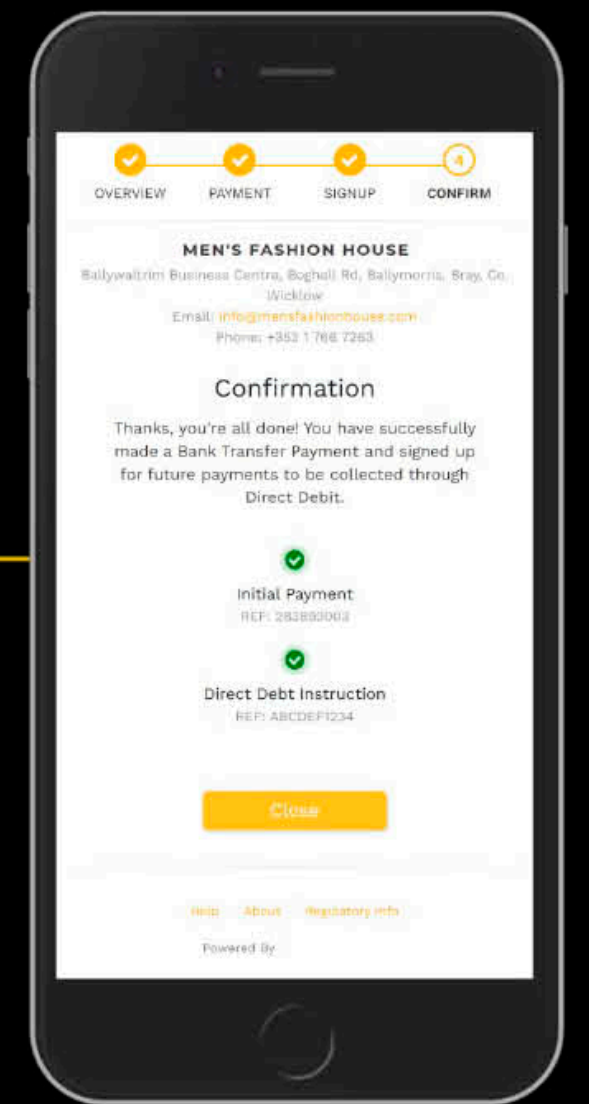
Biometric secure login to bank



First payment made via open banking in real-time



Direct Debit for remaining instalments pre-filled



All done

OneBanks, evolving the retail experience for banks across Europe



K Ring, allowing customers to load wallets instantly



SAFE AND EASY PAYMENT

K RING: POWERED BY MASTERCARD®

[SHOP NOW](#)

Looking for the perfect gift? Physical and digital K Ring gift cards now available...

[BUY NOW](#)

Cocoon, using open banking to create a smarter credit experience

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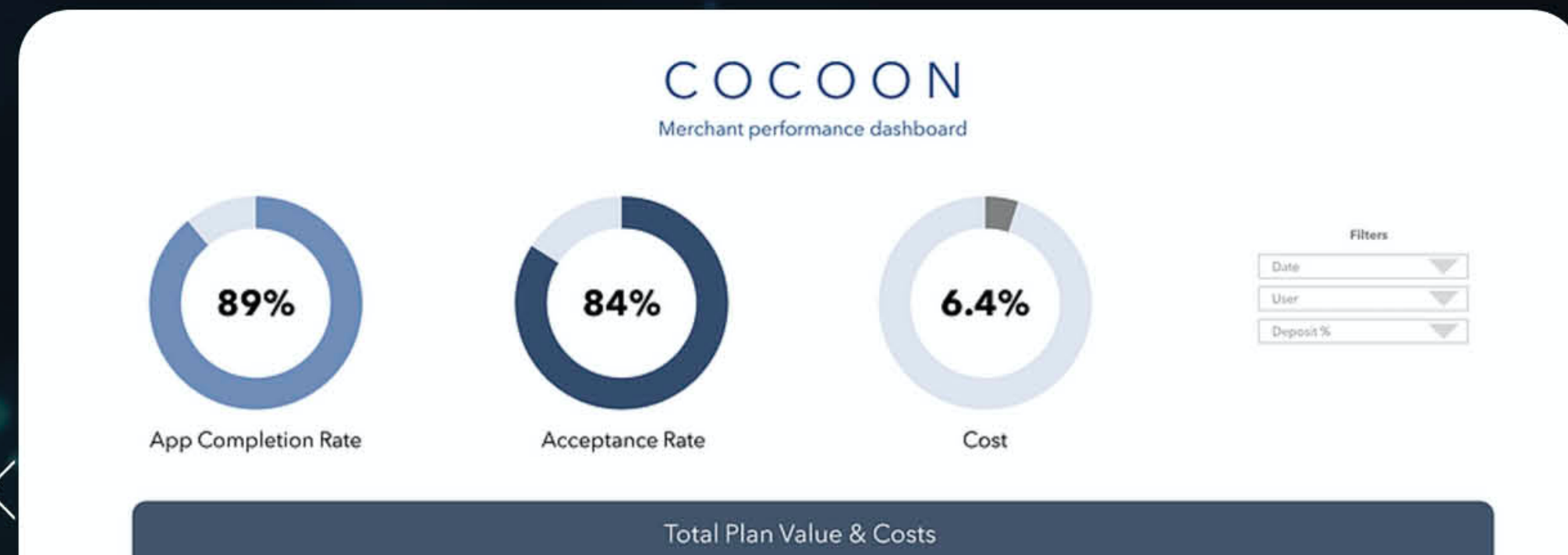
[Contact](#)

[Blog](#)

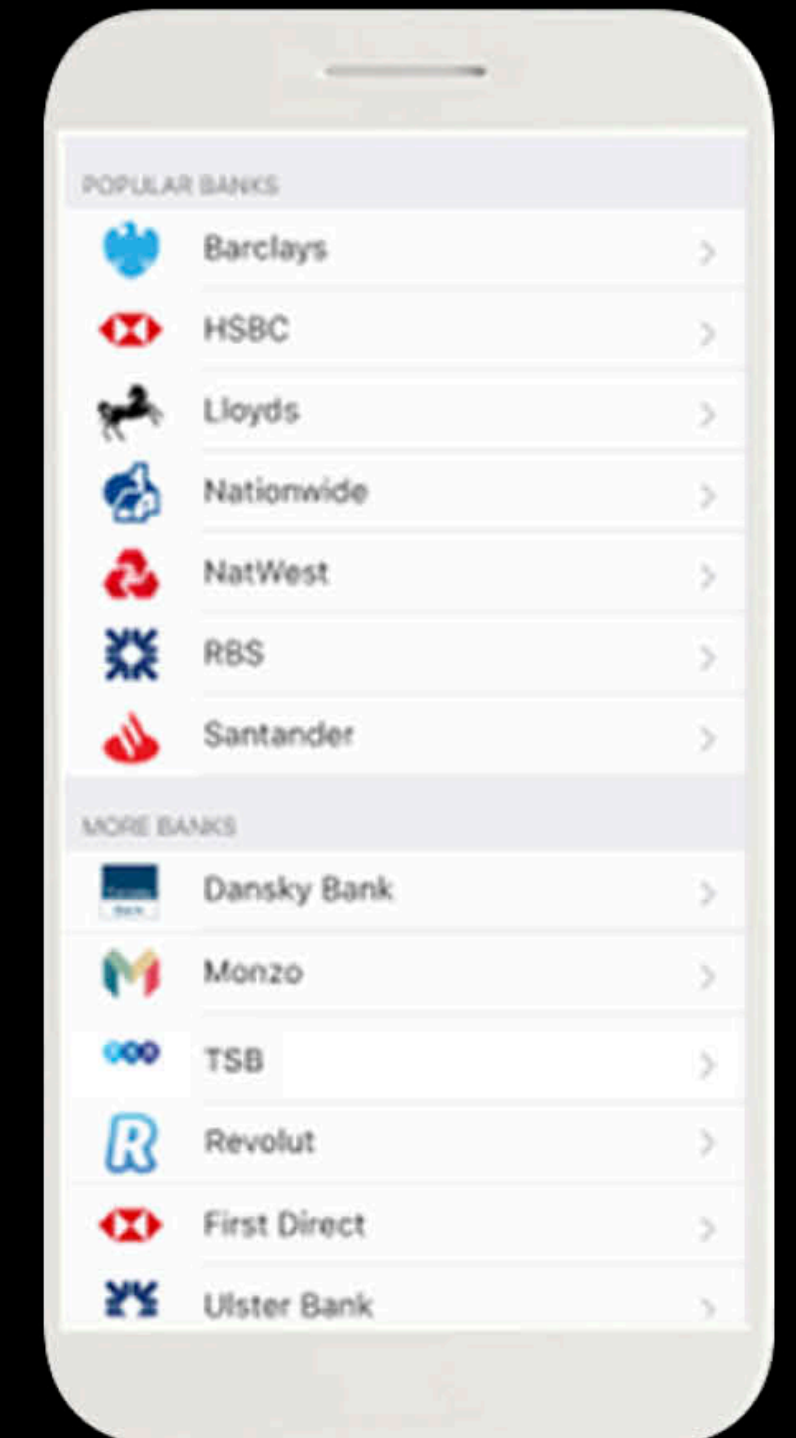
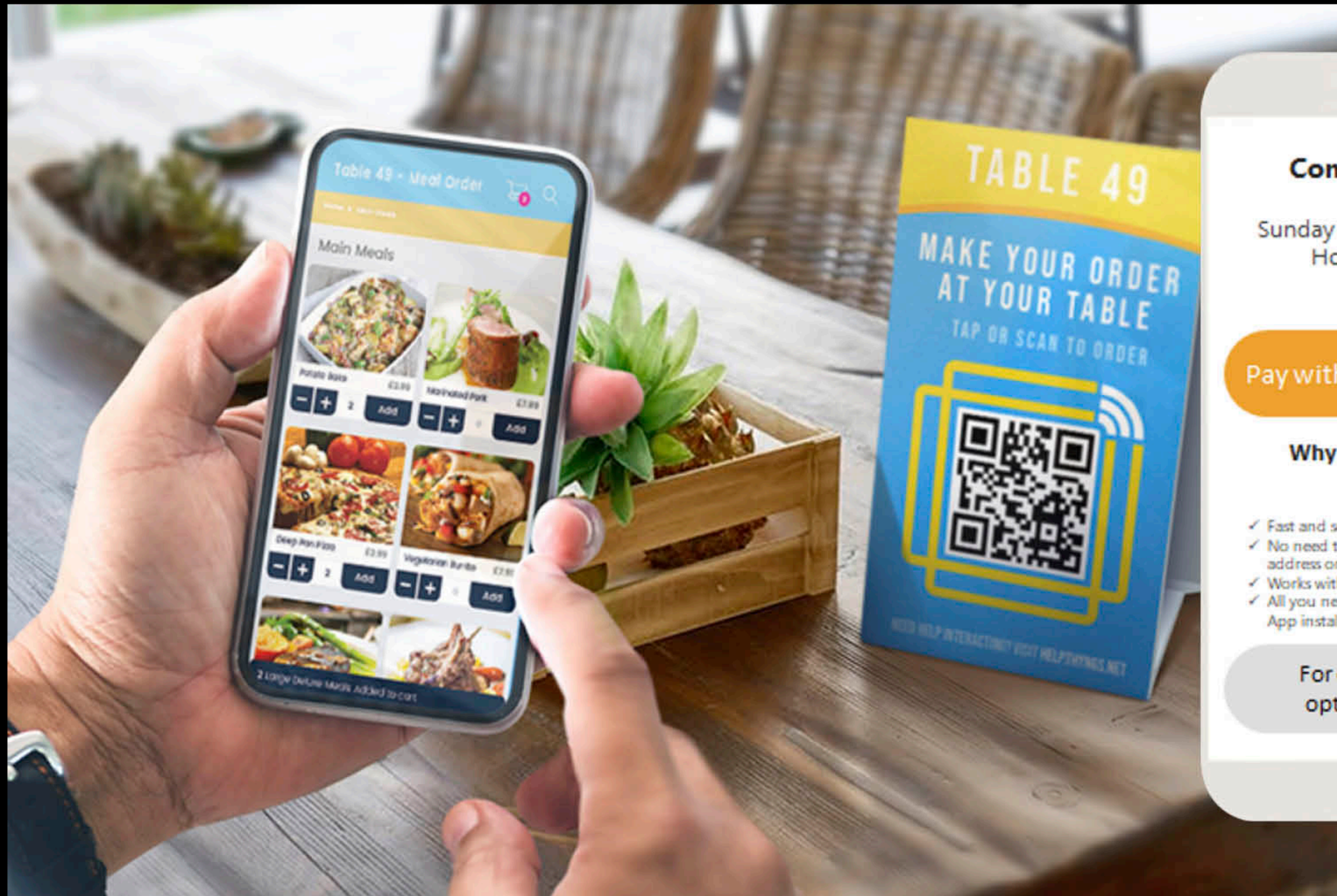
Unlocking growth through smart instalments

Cocoon powers growth for our merchant partners through smart instalment payments, built on Open Banking technology.

[Request demo](#)



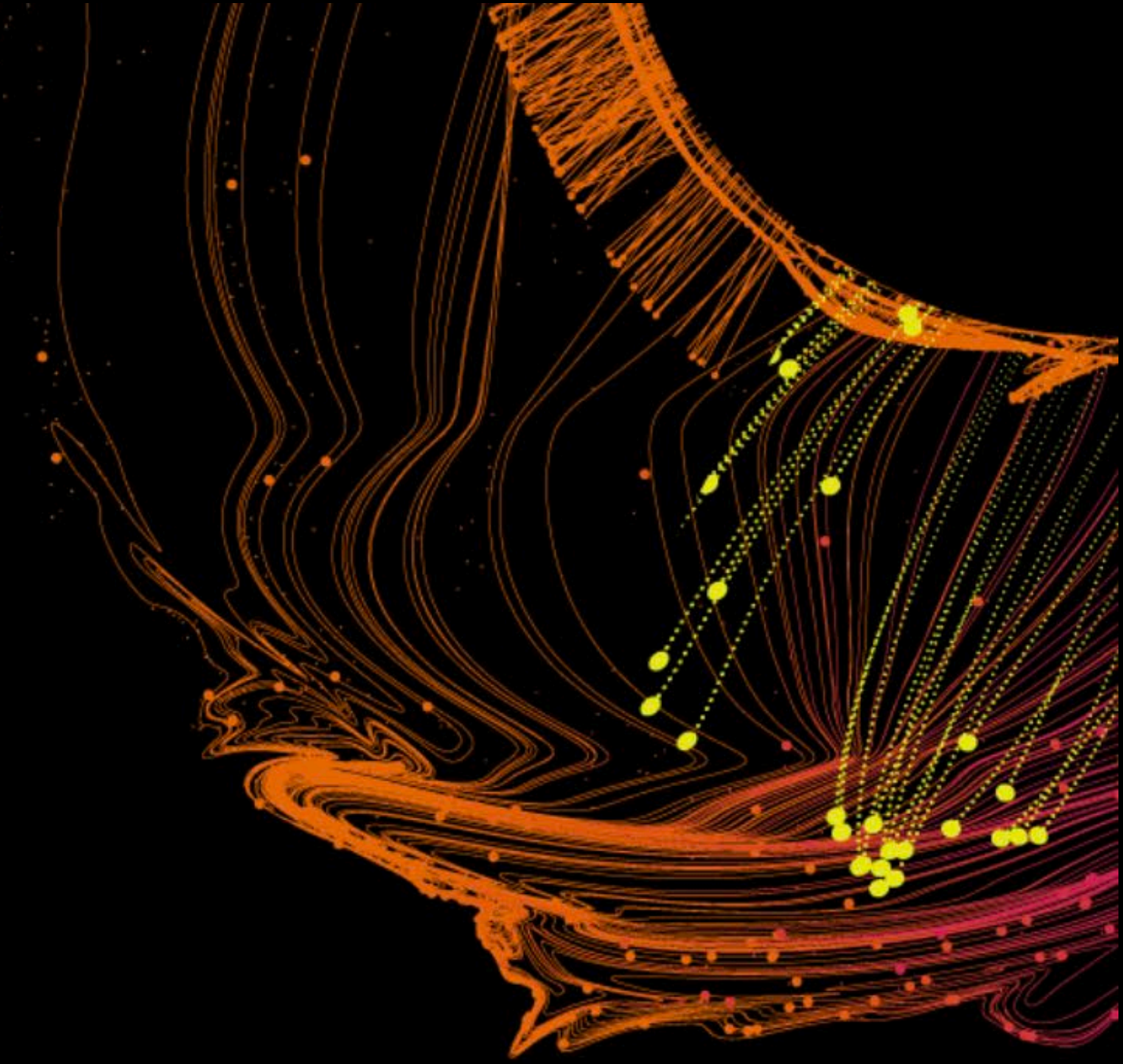
Pay@table providers aiming to facilitate fast and simple mobile payments for today's generation



EMI. Money in Motion

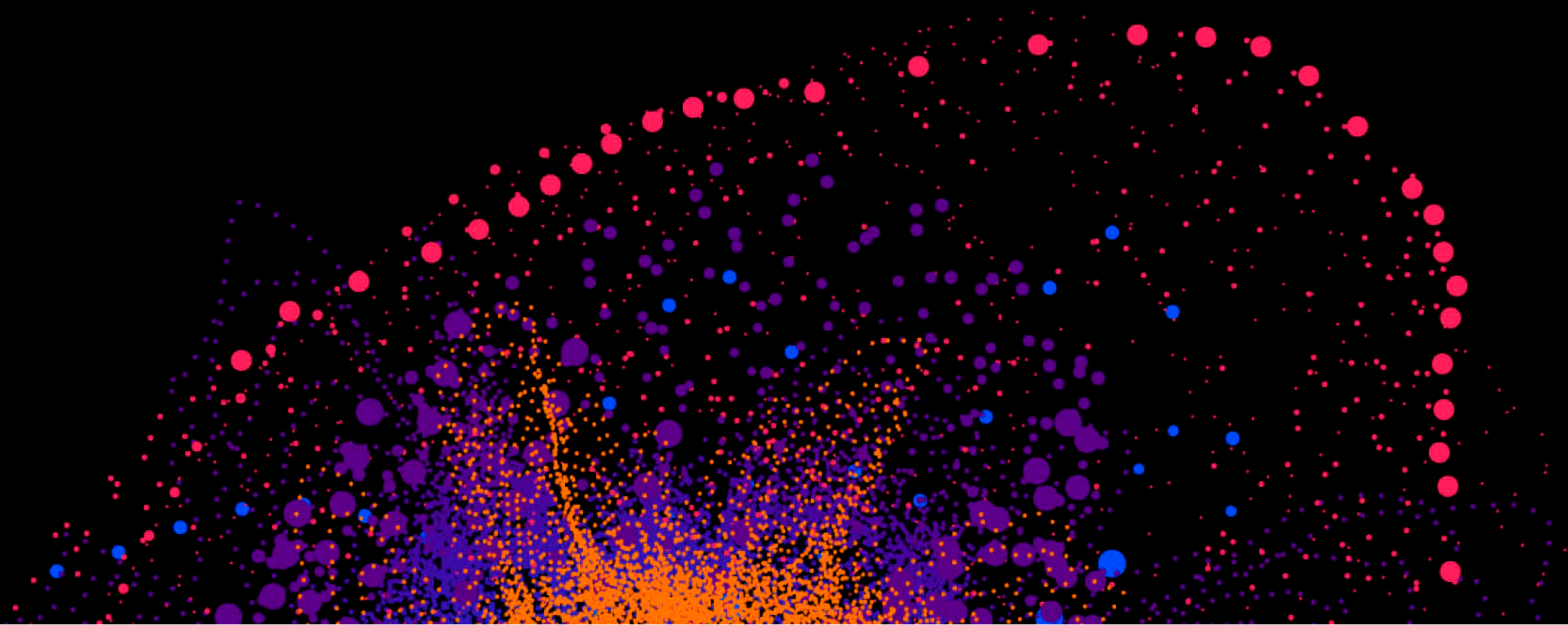


Scan for Product Demos!



Q&A

EMI.



Money in Motion

Thank you



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Money in Motion

