



Money in Motion

+61 (07) 3557 1100

Level 12  
333 Ann Street  
Brisbane QLD 4000

**EML Payments Limited**  
ACN 104 757 904

**BRISBANE, Queensland**

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Date  
**13 November 2018**

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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](mailto: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](http://emlpayments.com)**

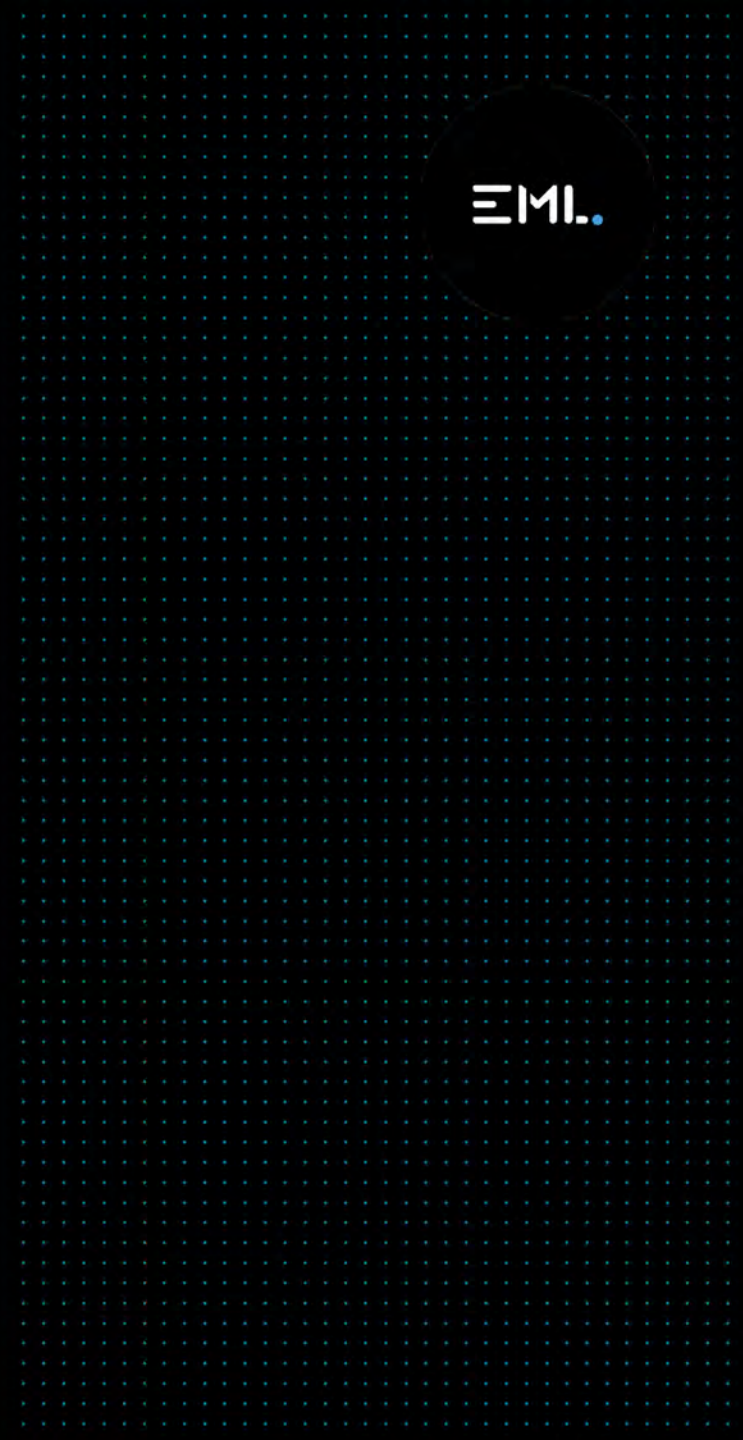
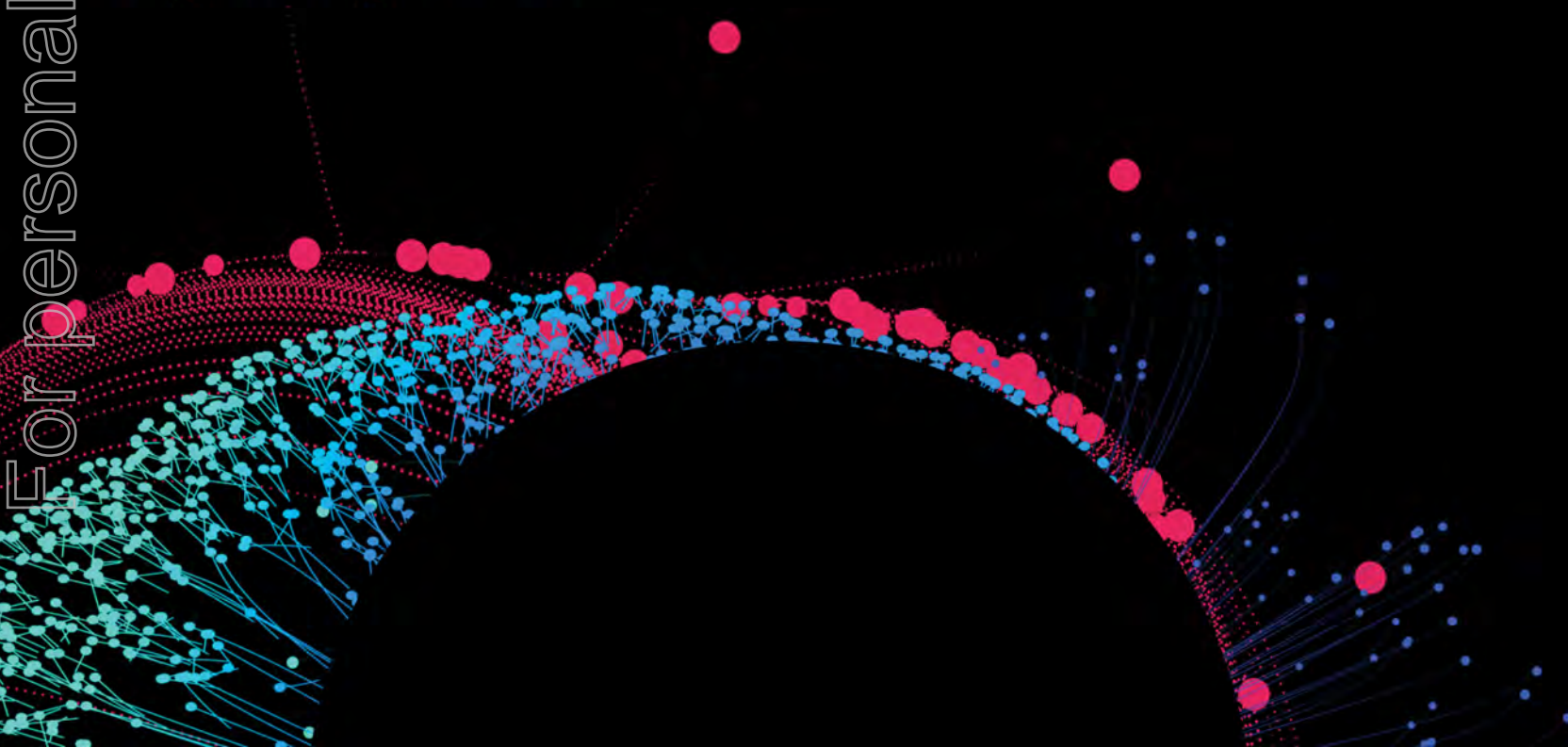
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# EMI.CON

Sydney 2018

EMI.



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# Welcome

**EMI.CON**  
Sydney 2018

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EMI.

**Tom Cregan**

Managing Director & Group CEO



EMI.CON  
Sydney 2018

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# THE EML TEAM

# Thank you

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Sydney 2018

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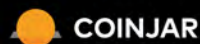
## THE SPEAKERS



**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

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## THE PARTNERS

**global**payments

 **SeventhBeam**

**PRODIGY**



# Thank you

## EML IN 2012

GROUP GDV (FY12)

**\$60 million**

---

**1 customer**

**Operating in 1 country**

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**"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**

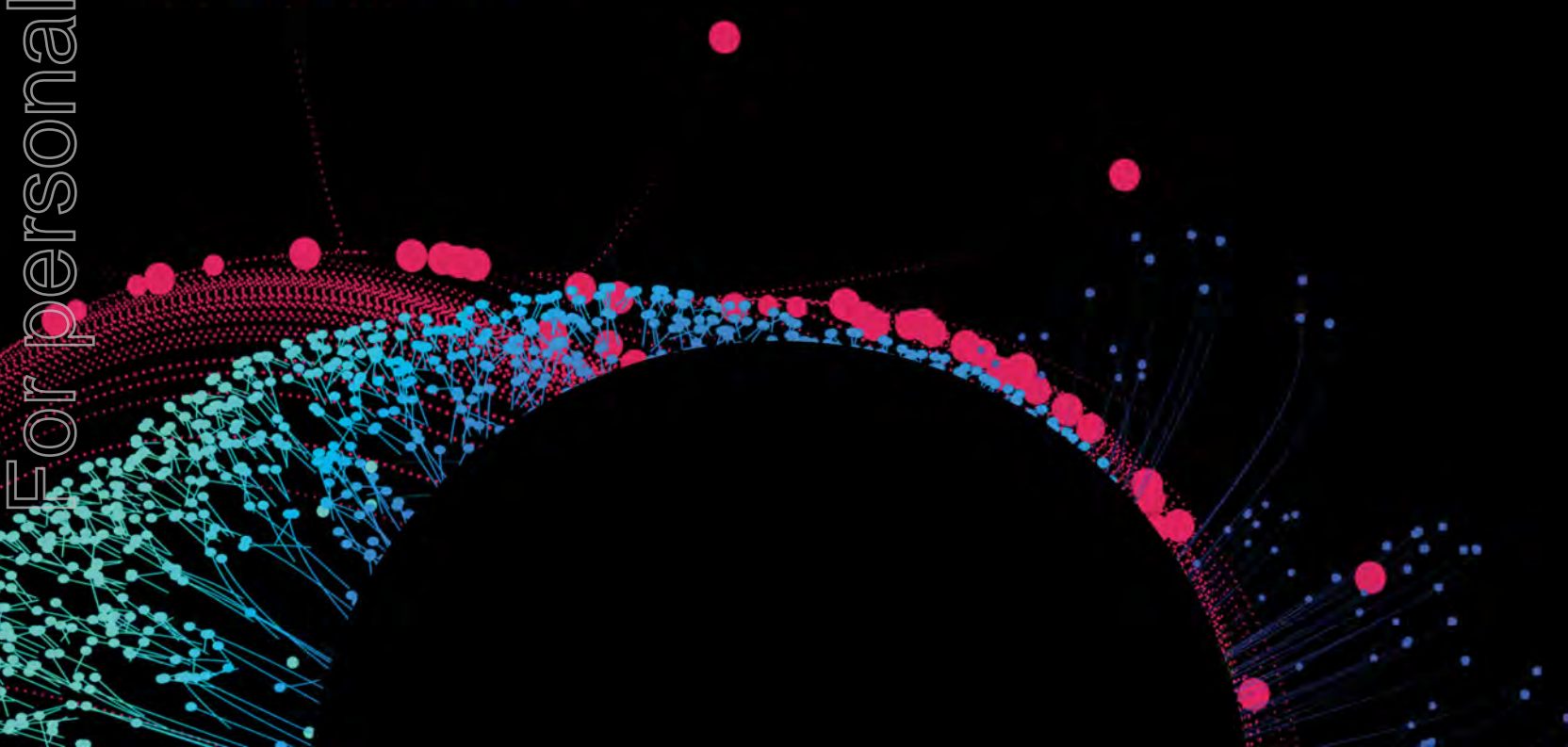
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**"you guys have done really well,  
I like your technology but,  
what is it you do again?"**

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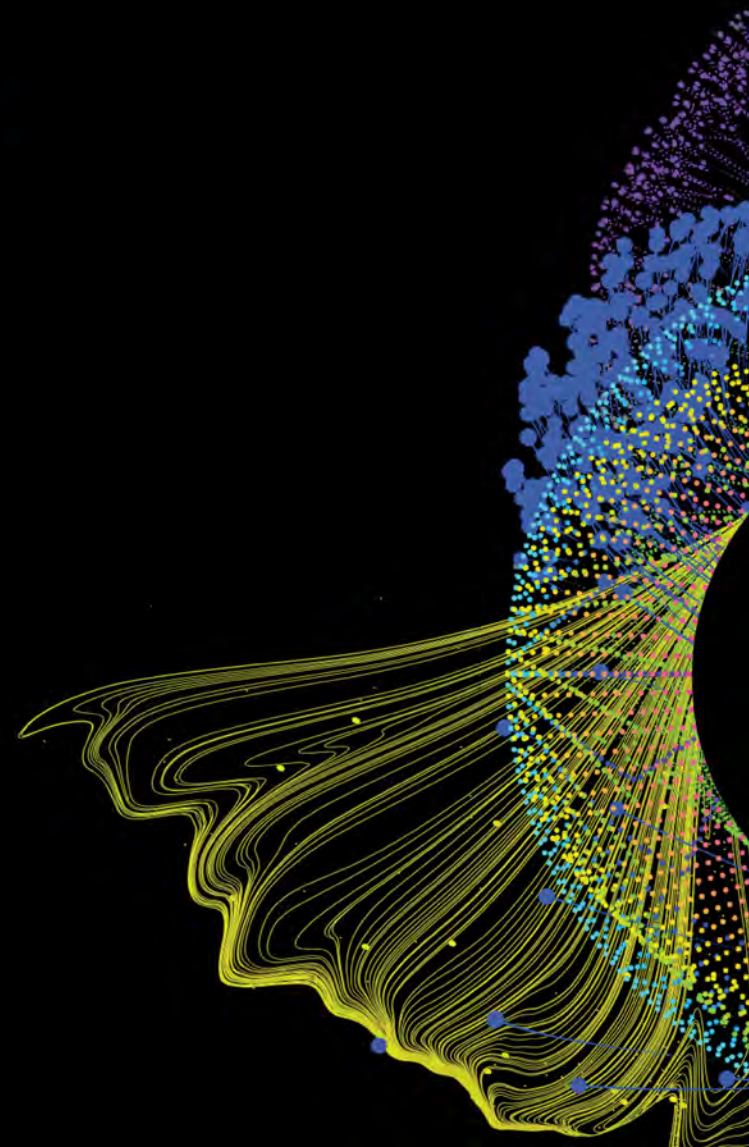
"I get it"

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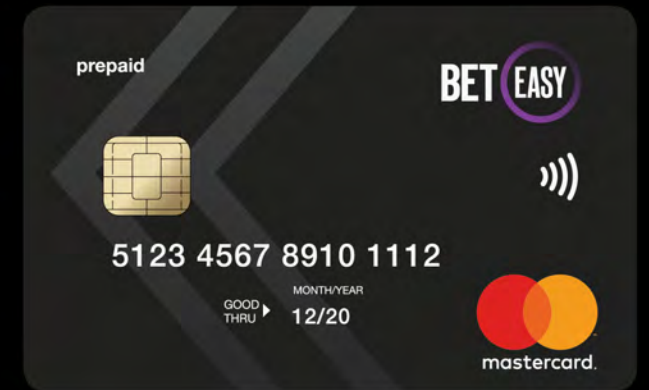
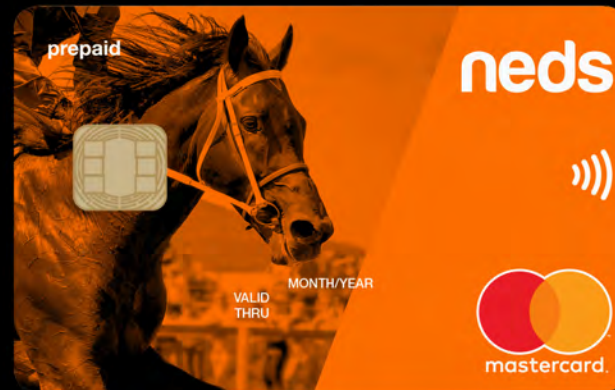
## EML MISSION STATEMENT

**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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Sydney 2018



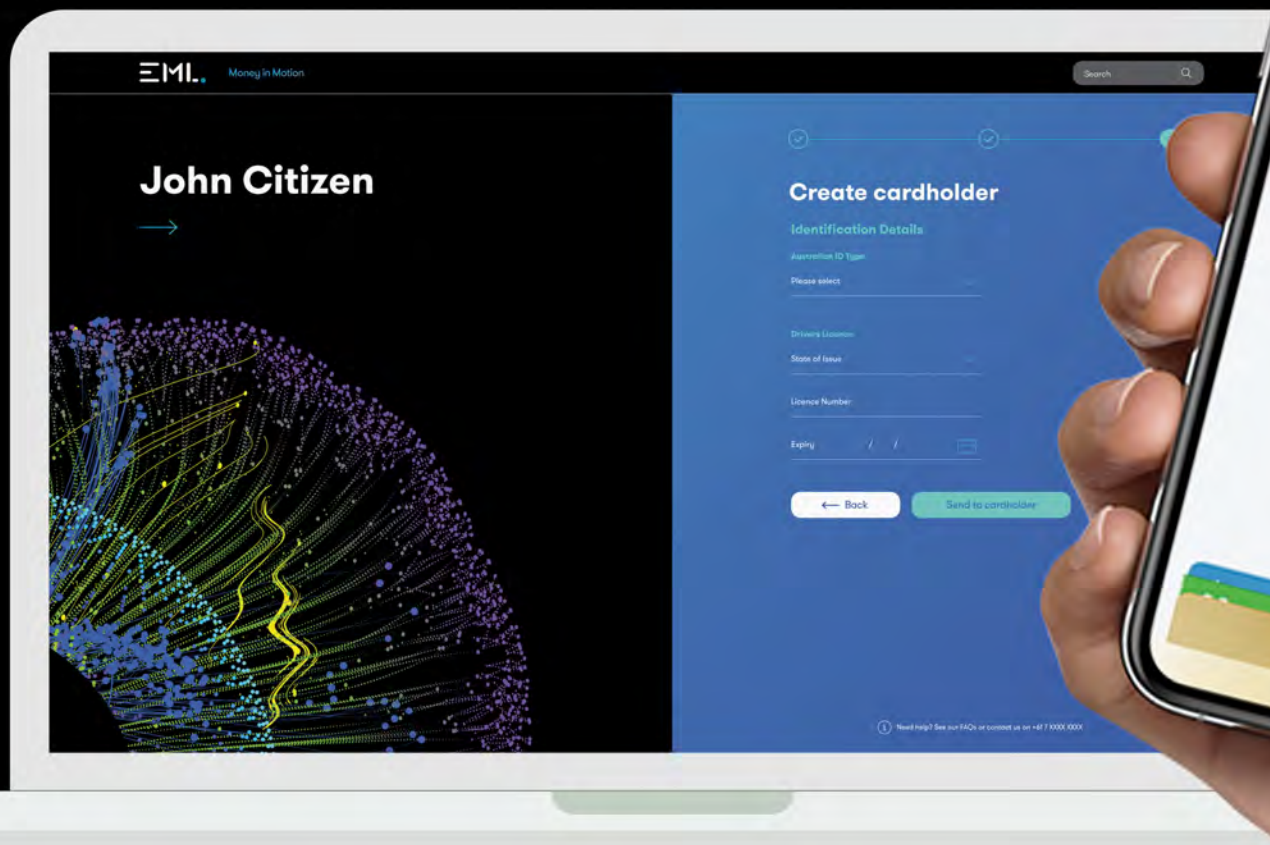
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**EMI.**  
Money in Motion

**Apple Pay**



**EMI.CON**  
Sydney 2018

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**edge**

**Nick Sims**

Founder



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# CHANGE THE WAY CUSTOMERS BEHAVE

edge

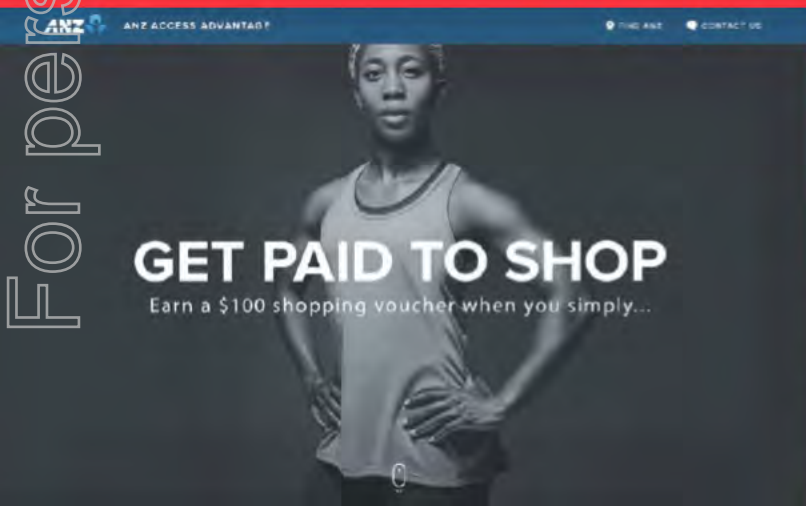




# Australia's leading provider of consumer and trade incentive solutions

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.

Nestlé  
Good Food, Good Life

FOXTEL

Peters  
SINCE '63  
Drumstick

Johnson & Johnson  
MEDICAL

Bupa

AAMI

kraft foods  
Make today delicious

nab

vic roads

CCA  
COCA-COLA AMATIL

LUMO  
Energy



Mercedes-Benz

Swisse

NRMA

Kellogg's

CB  
Carlton & United  
Breweries

coles



LION

Harvey Norman

intel

pepsi

B  
A  
Y  
E  
R

iSelect  
.com.au

Tabcorp

ANZ

medibank  
For Better Health

SAMSUNG

MARS  
food  
services

Beiersdorf

sanofi aventis

MLC

ARISIT

T

carsales

MICHELIN

nib

GOODYEAR  
DUNLOP

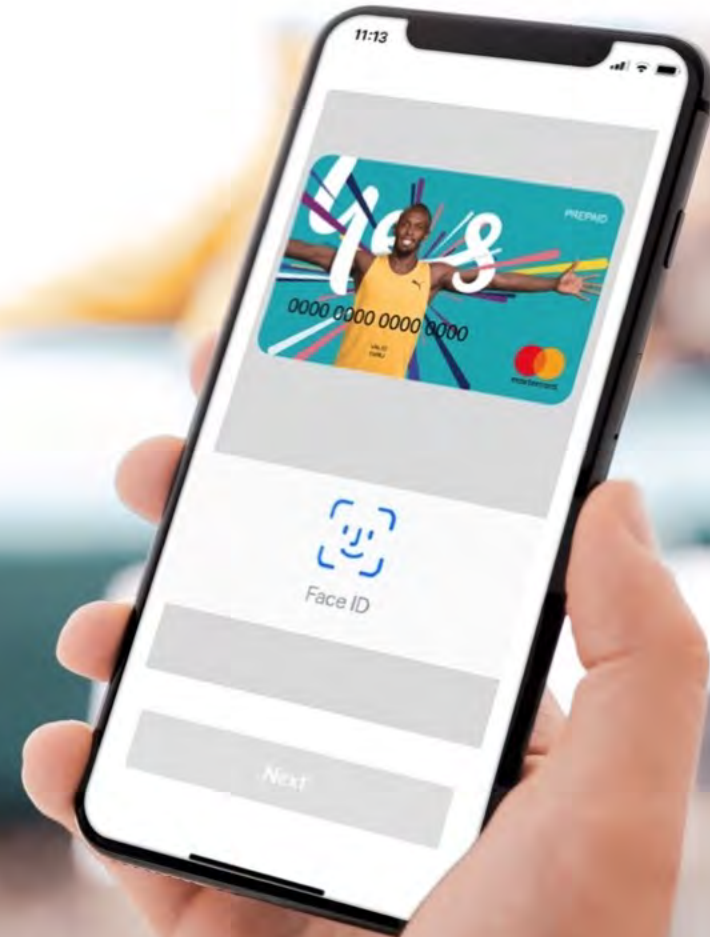
MITSUBISHI  
ELECTRIC

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”**





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

## Prepayment types

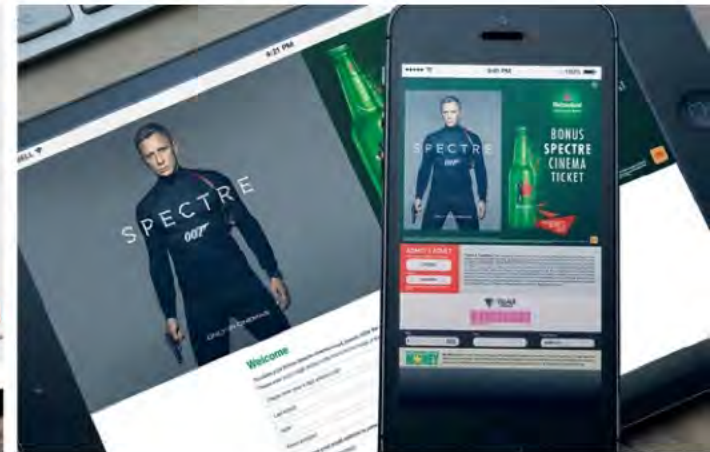
### Digital Retail Gift Cards

### 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

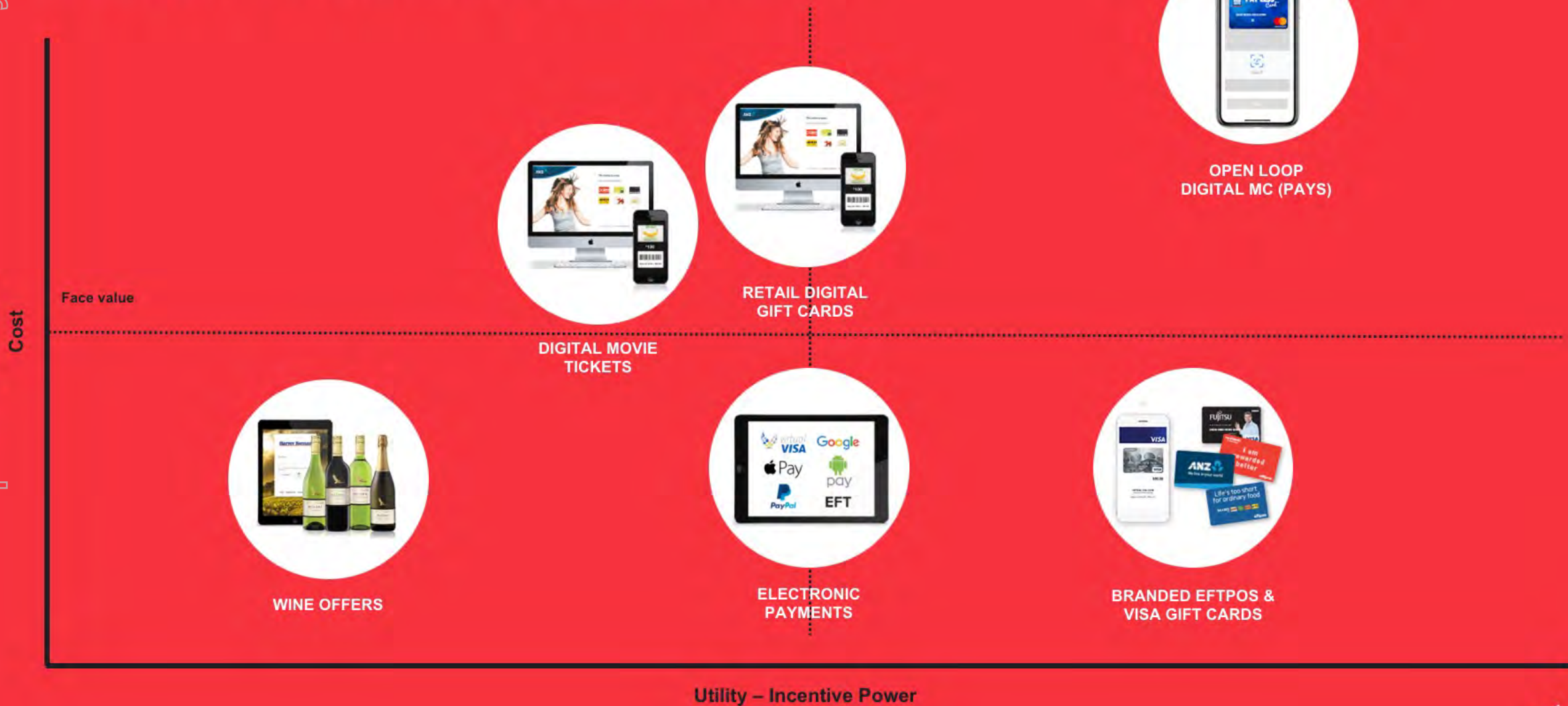


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**The Pays offers a clean, secure, powerful and sticky incentive solution that delivers the brand front and centre through to the last point of claim – immediately.**

# 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

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Real Time On  
Premise Activations



Low Value Product  
Trail Offers



Instant Cash  
Back Offers



Shift from Close  
Loop to Open Loop



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# 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

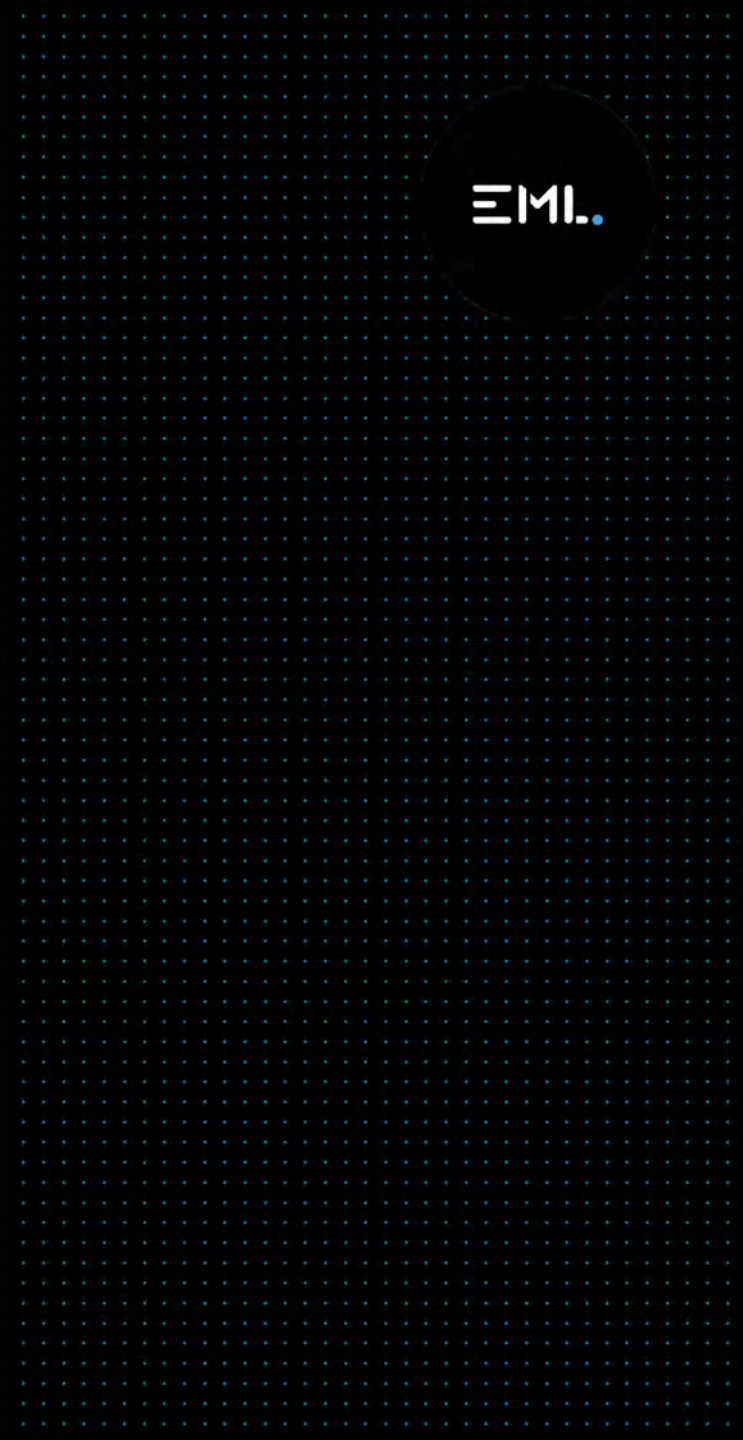
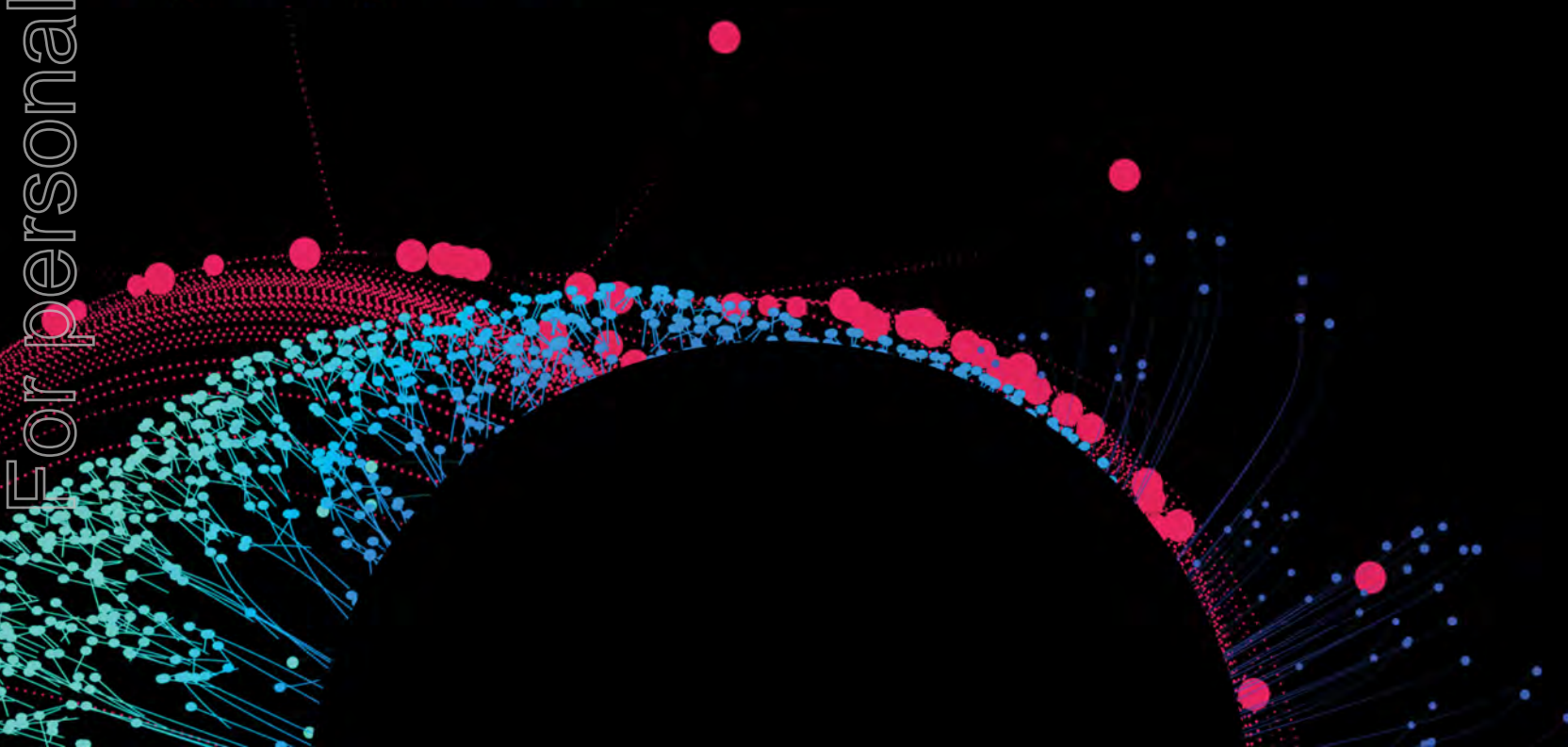


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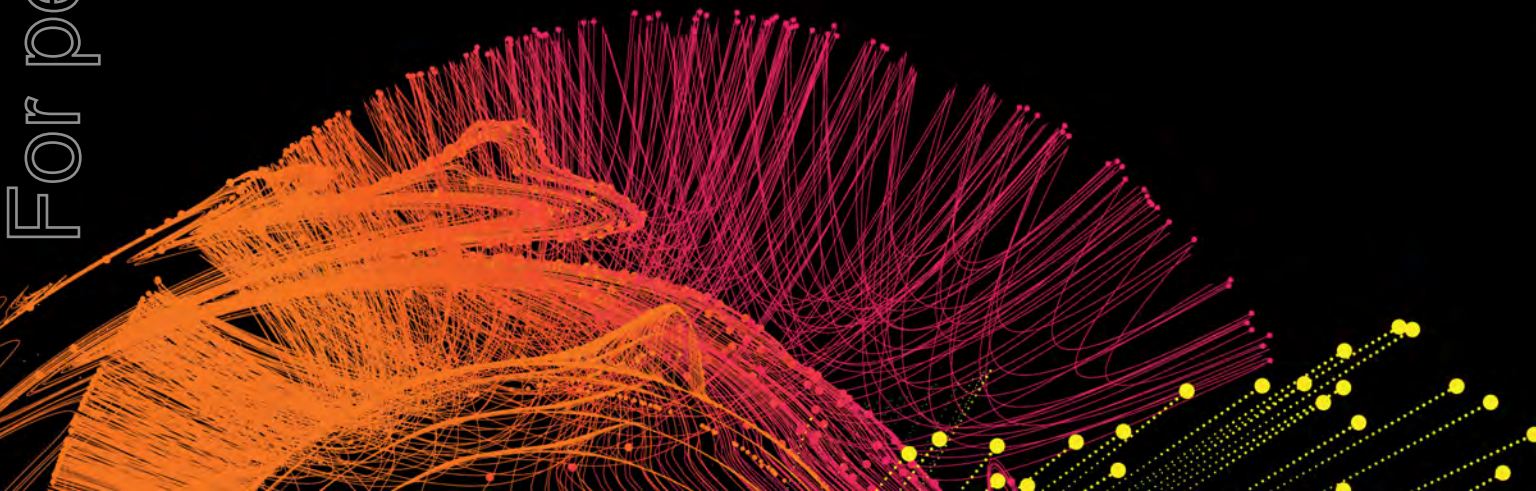
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# Asher Tan



Co-founder & CEO





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# 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

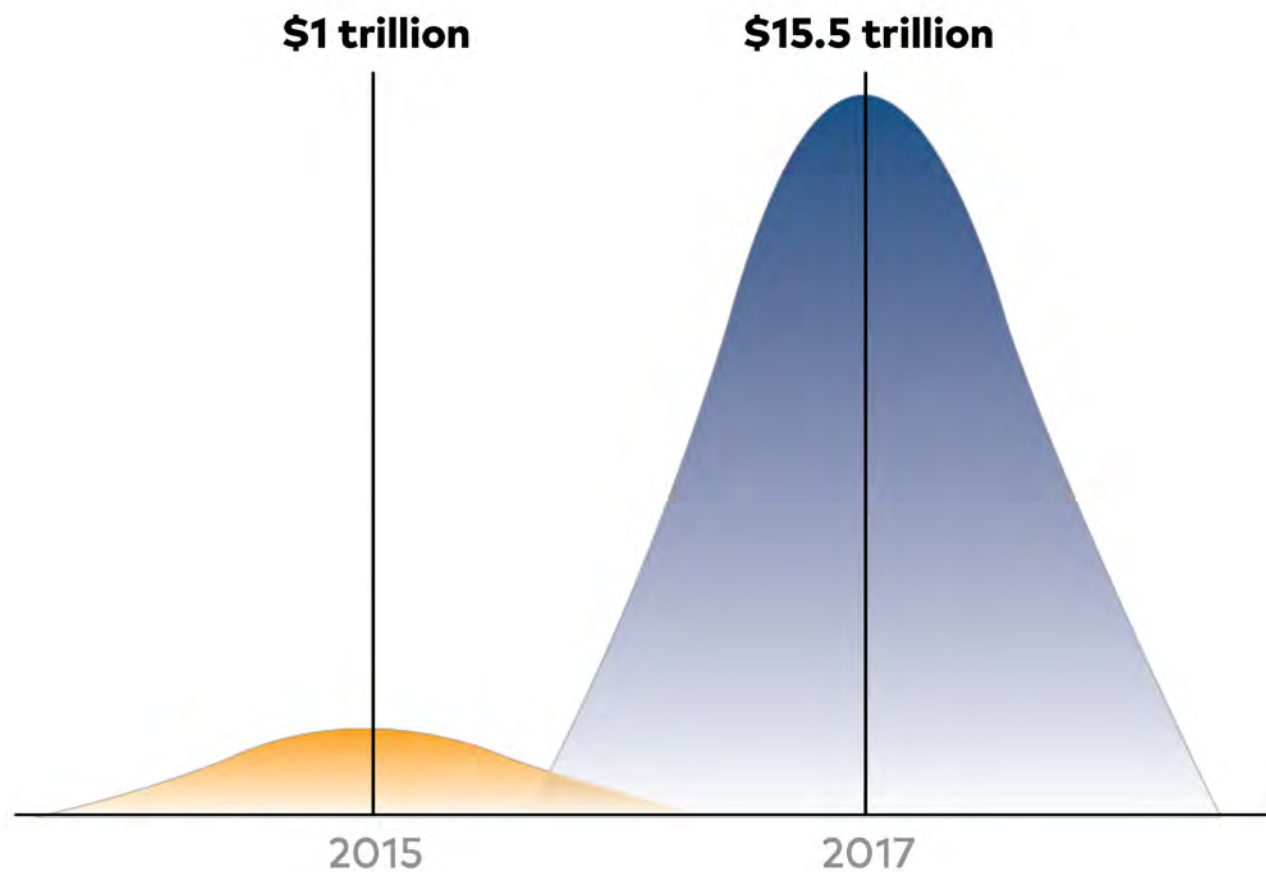


900 million monthly active users



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# 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



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# Bringing the extraordinary to the everyday



## Buy & Sell

Trade cryptocurrency



## Send & Receive

Make & accept payments



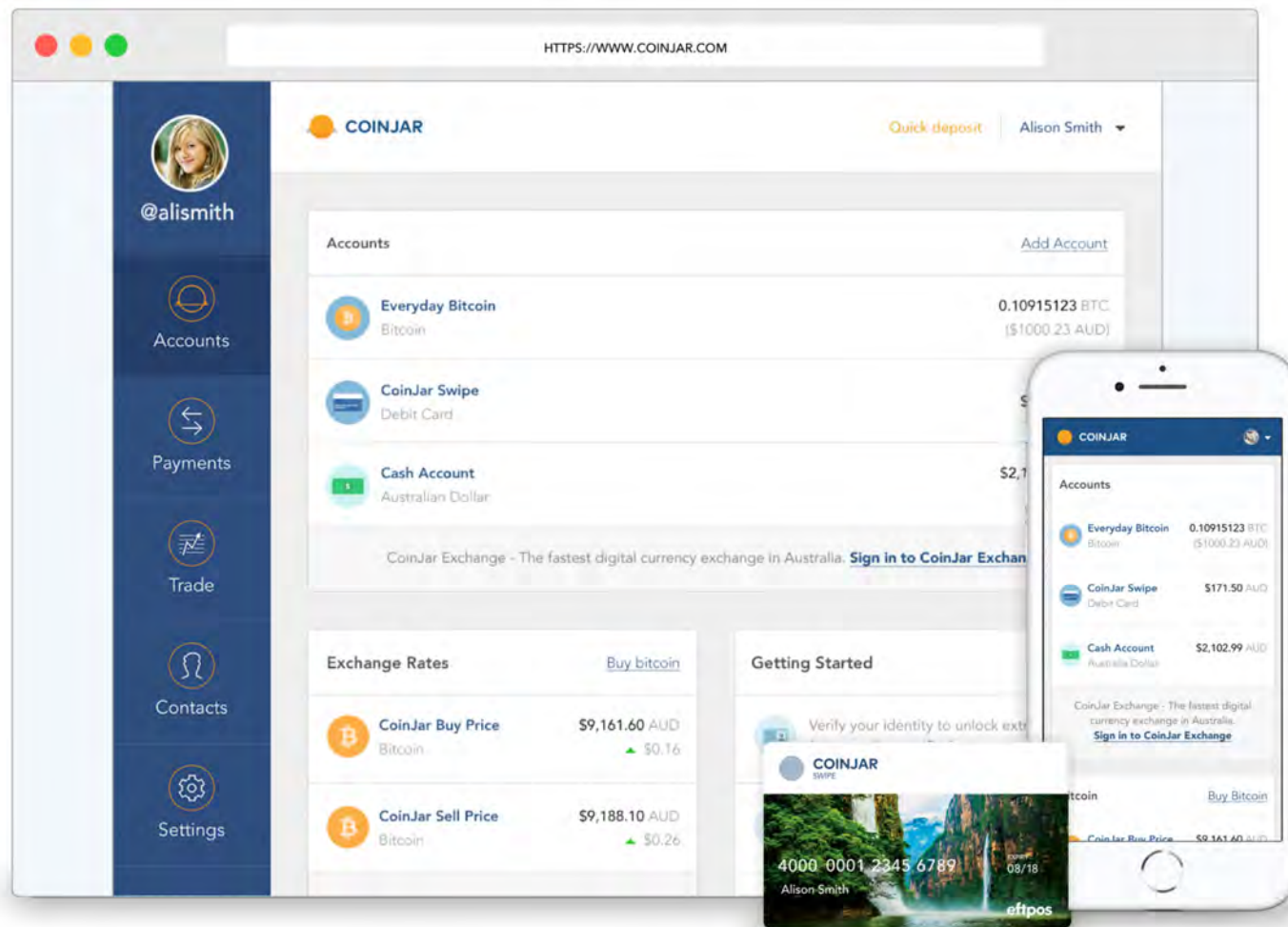
## Store & Monitor

Check your portfolio



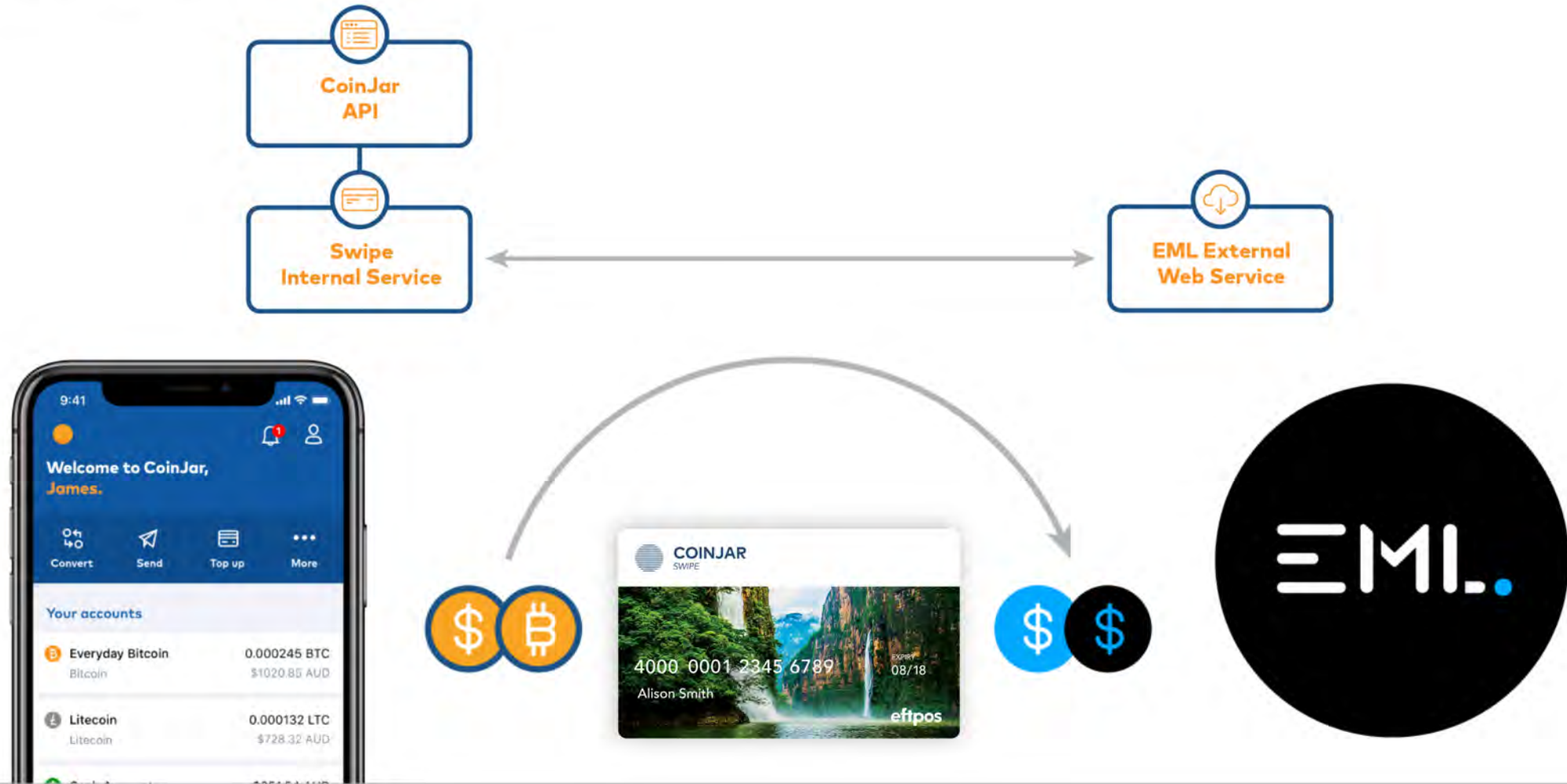
## Spend & Withdraw

Spend using CoinJar Swipe



# Behind the scenes

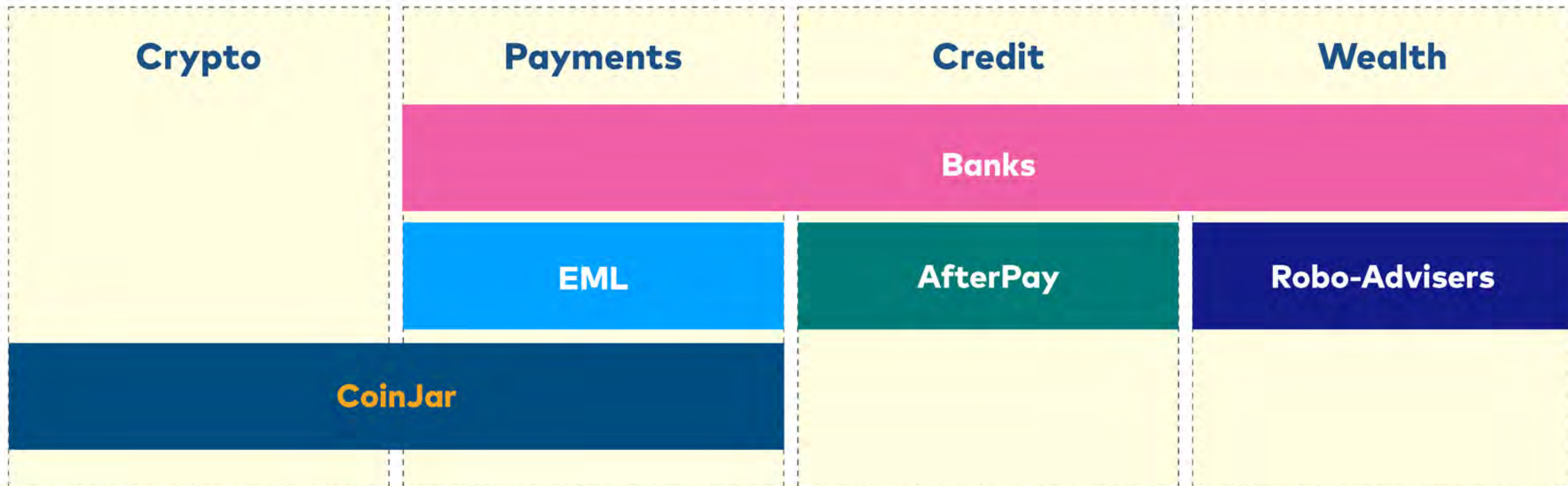
A seamless user experience





# 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

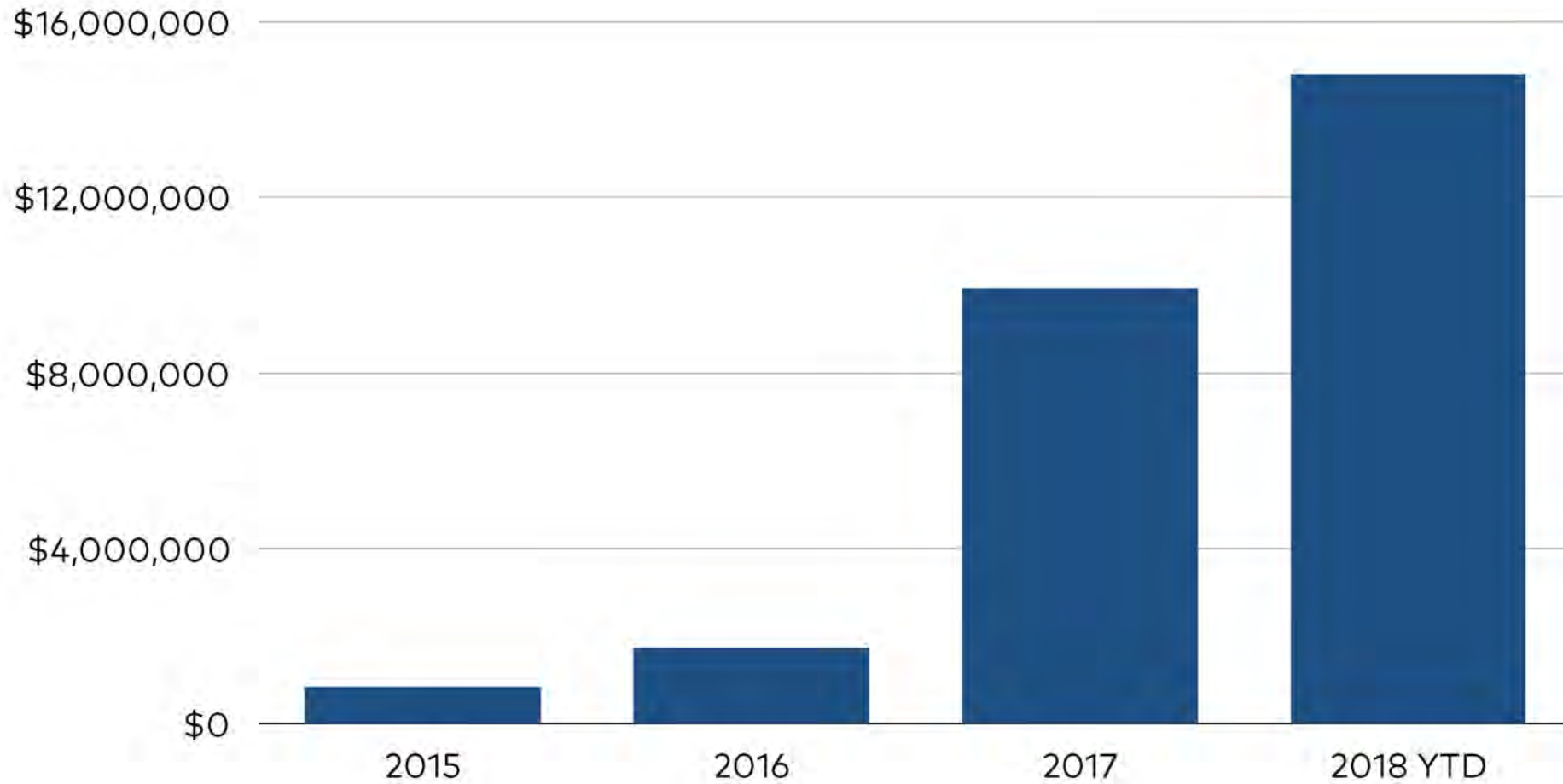
Alison Smith

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



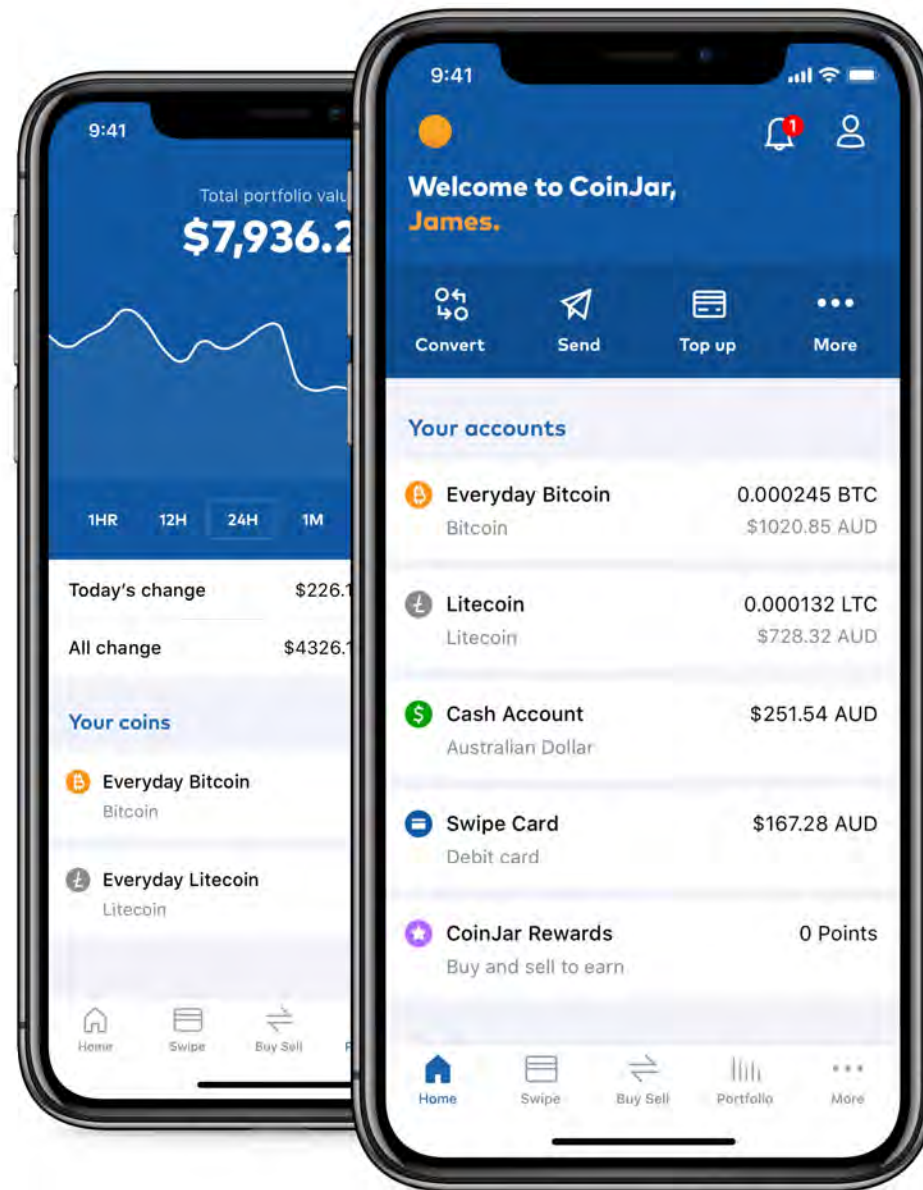
## Bundled services

Value-added products and services



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# Take a peek at innovation



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**Thank you**

[www.coinjar.com](http://www.coinjar.com)

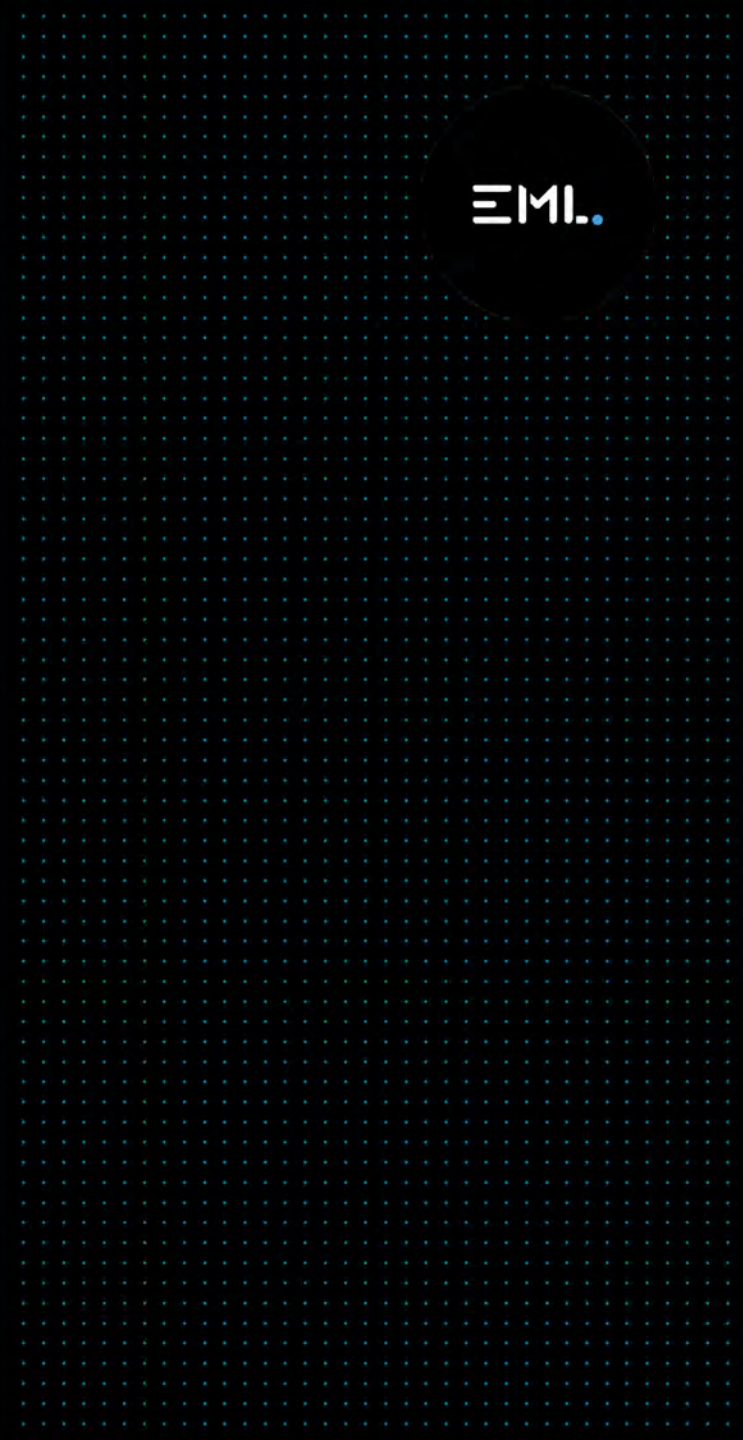
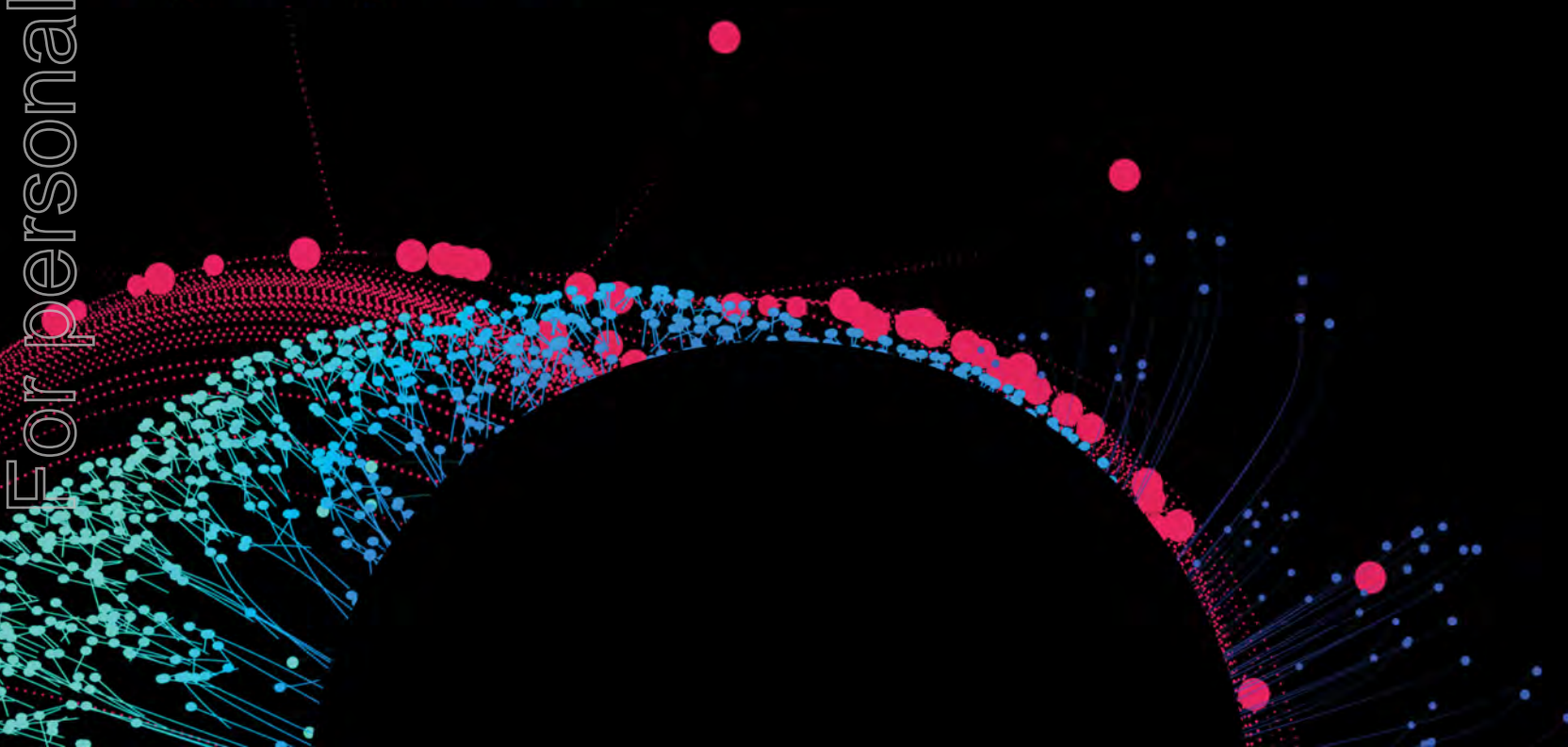


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# Ben Young

Founder & CEO



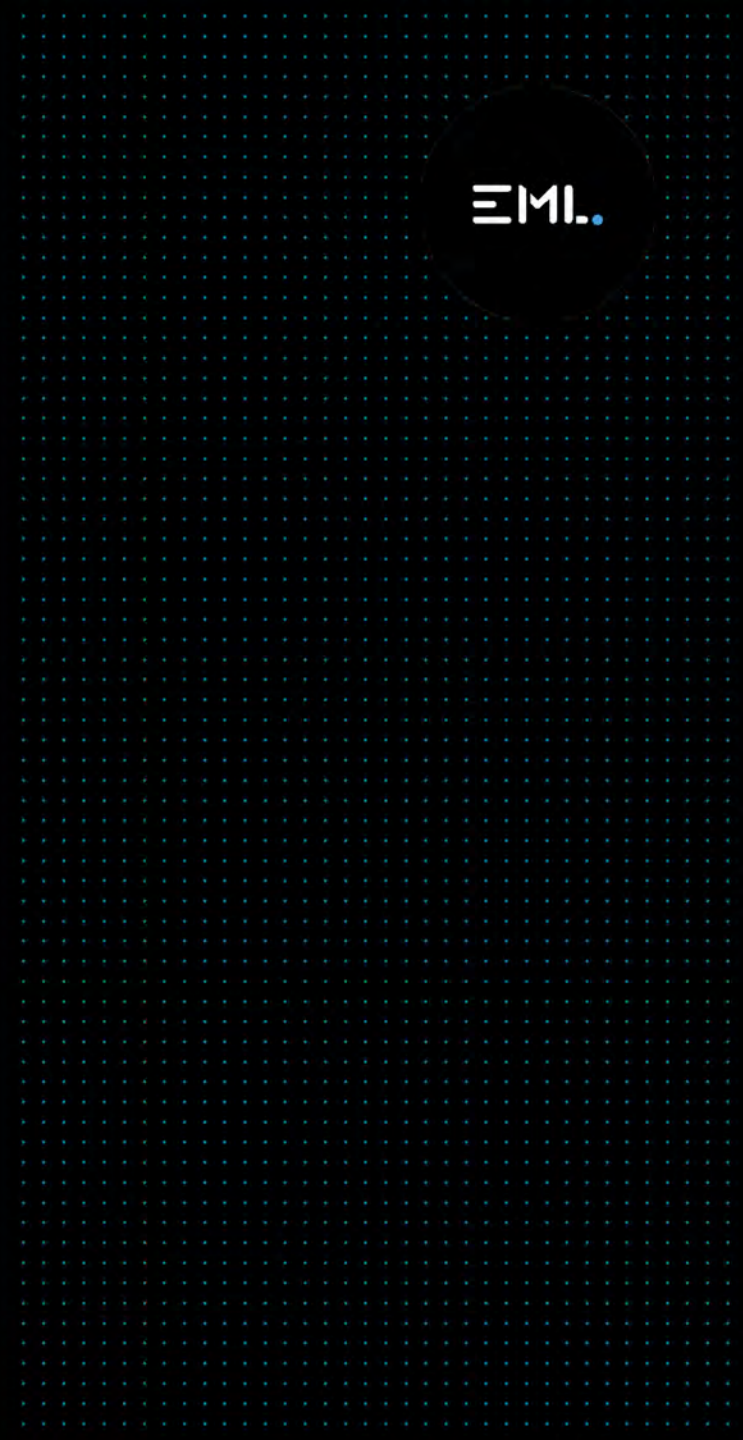
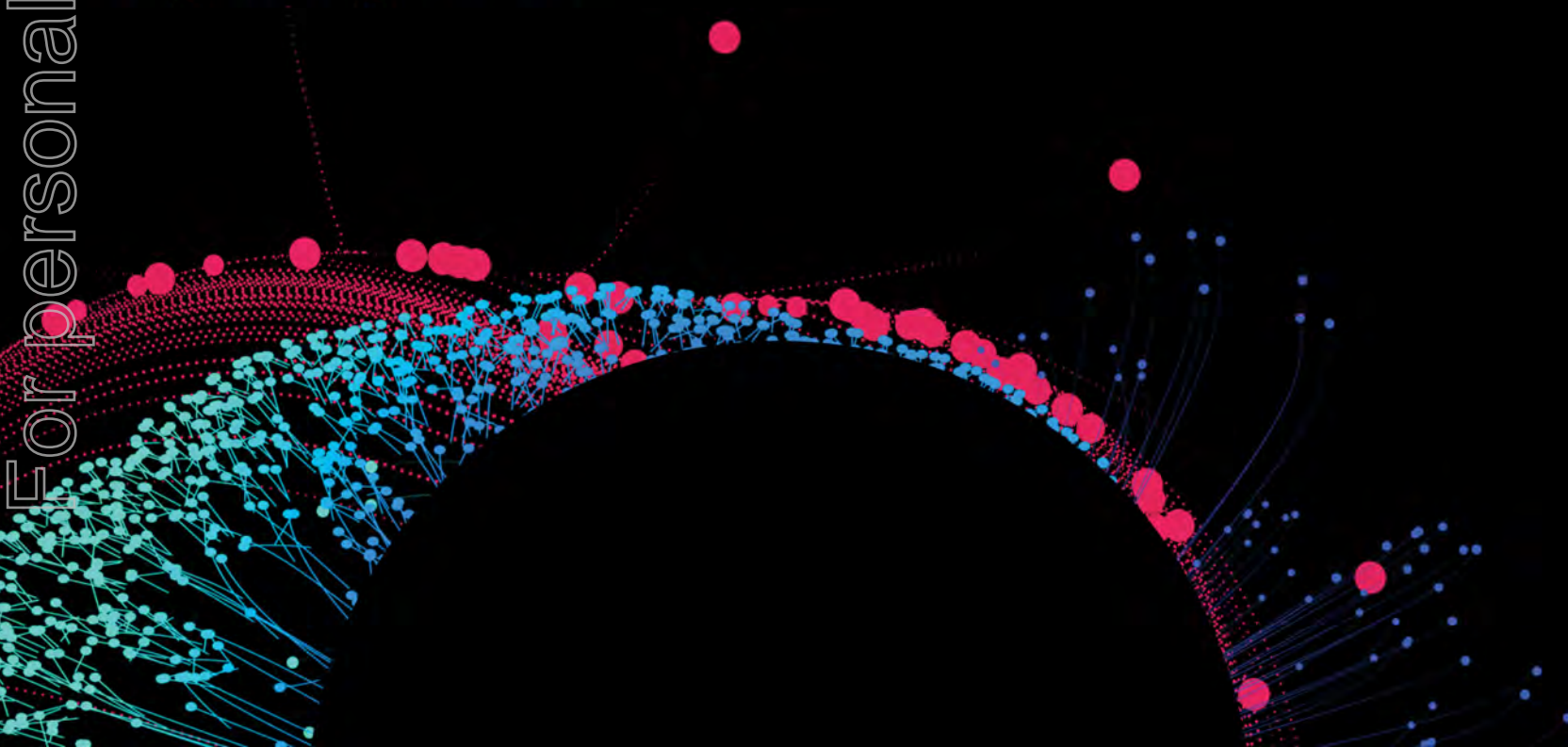


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# Adam Levine

Co-founder



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# ImpactPay

Tap & Give



# 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 →



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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.



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# 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

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Leaders in global payments processing



**SeventhBeam**

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



**ImpactPay**



**mastercard**

Global leader in payment solutions



**RMIT**  
UNIVERSITY

Undertaking joint development to develop global social impact blockchain solution

# \$1 TRILLION+ GLOBAL PROBLEM WE SOLVE

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## Government → Social Disbursements

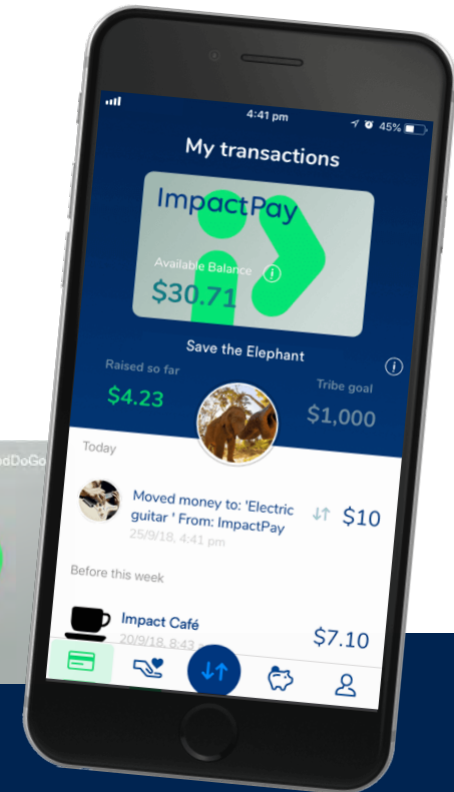
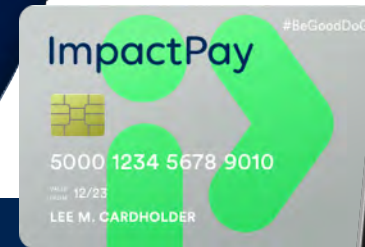
Market size for government cash disbursement payments to individuals (in Australia alone):

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

## Consumer → Charity

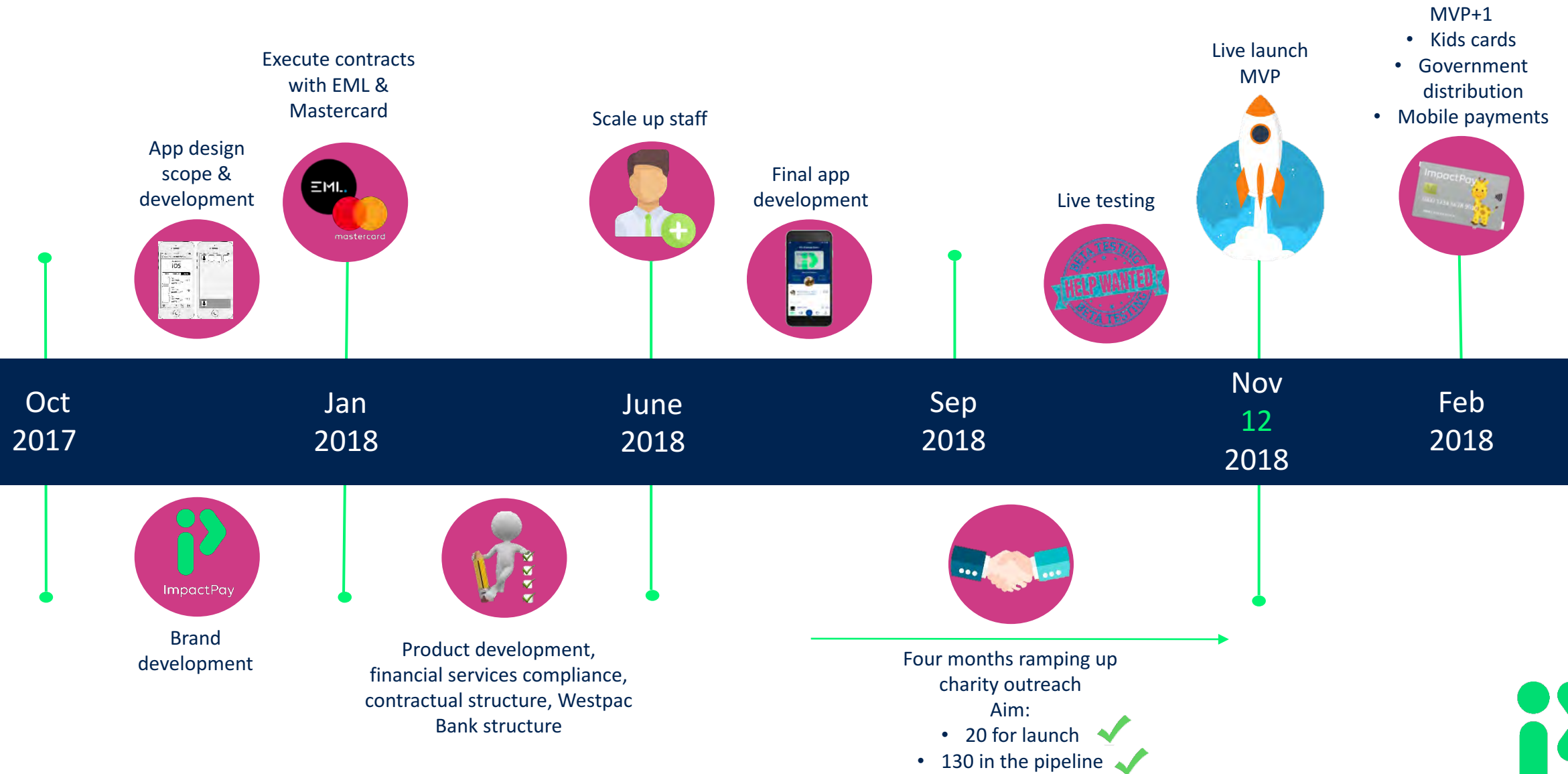
Market size for individual giving only (AUS, UK, US only):

- 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

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# 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\*

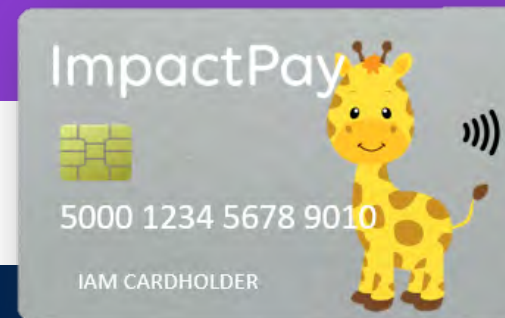


## 2. ImpactPay Kids

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**

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\*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

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## 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

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HoMie



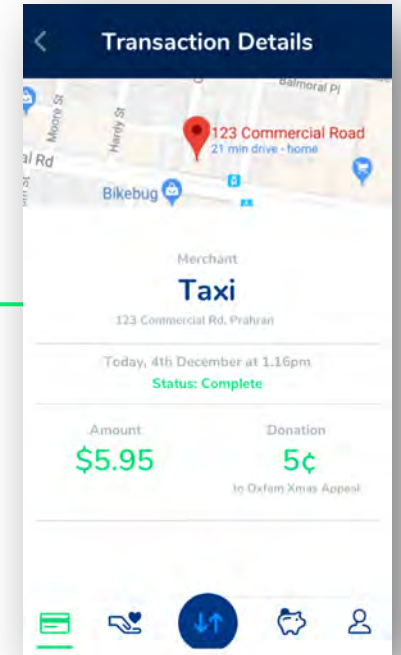
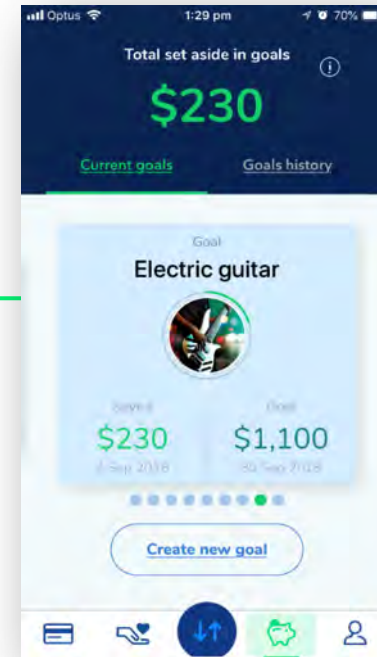
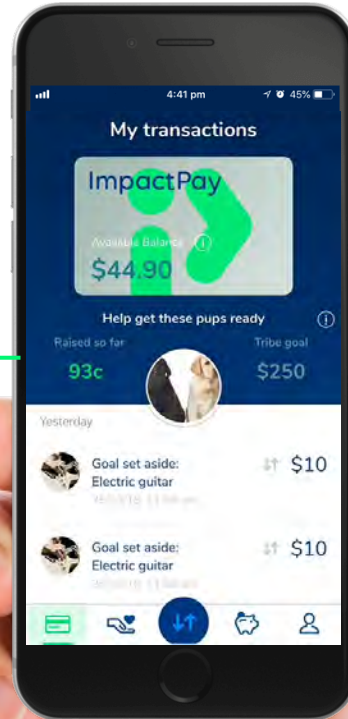
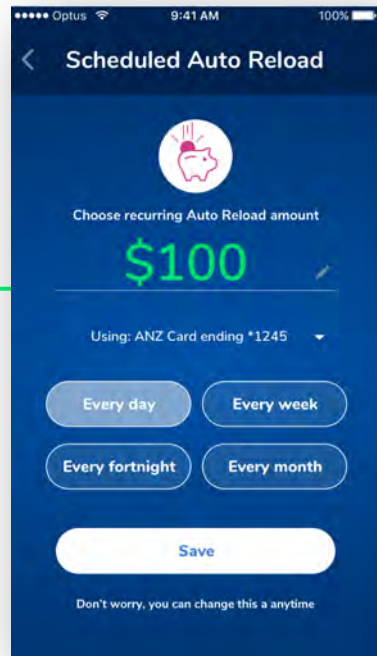
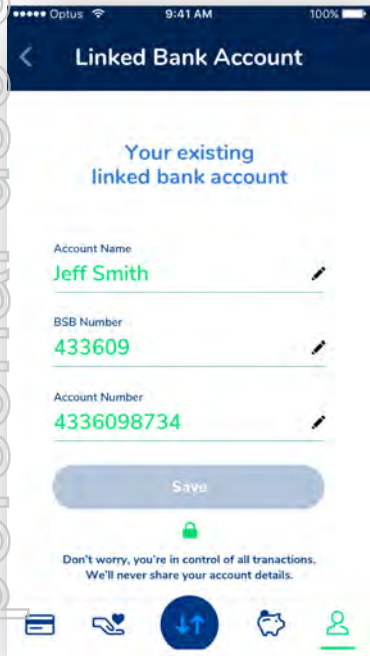
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HOW WE DELIVER  
FOR MILLENNIALS

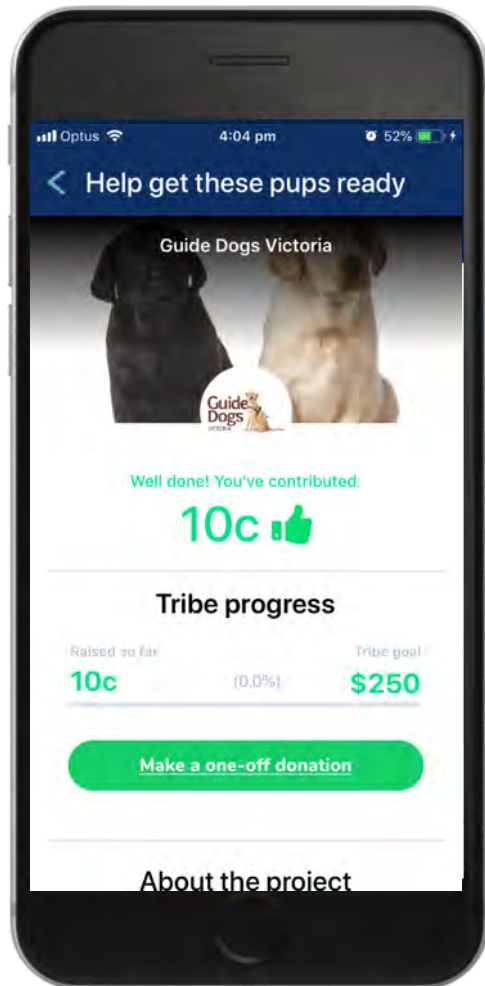
# CONTROL AND TRACK SPENDING AND SAVINGS

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# 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.

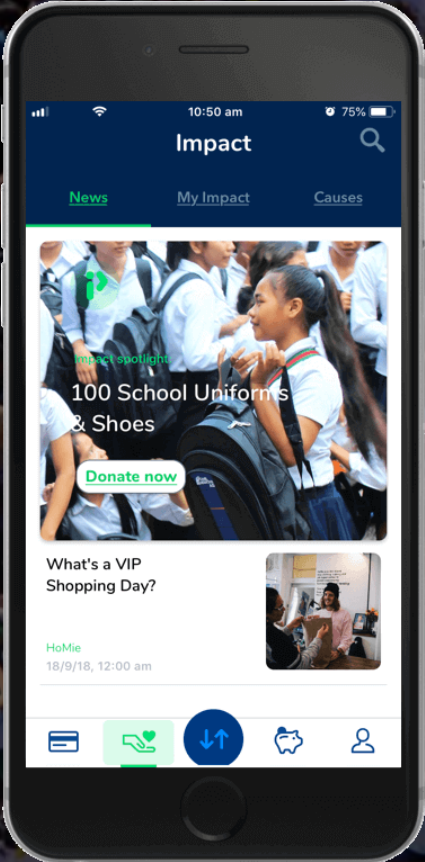


ImpactPay updates the tribe on the project's progress via the ImpactPay platform and our social channels. The tribe sees the real impact of their donations.

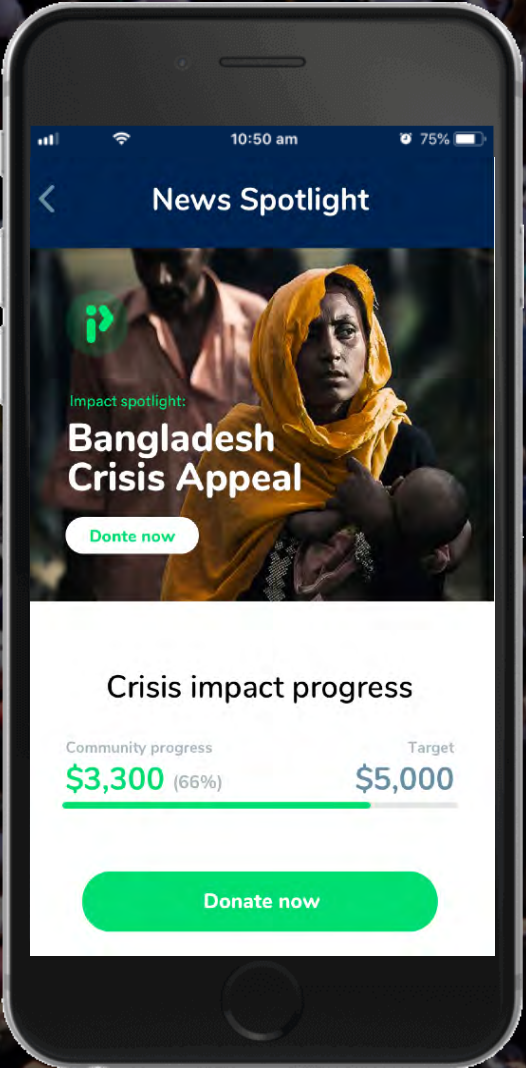


# PART OF A COMMUNITY / TRIBE

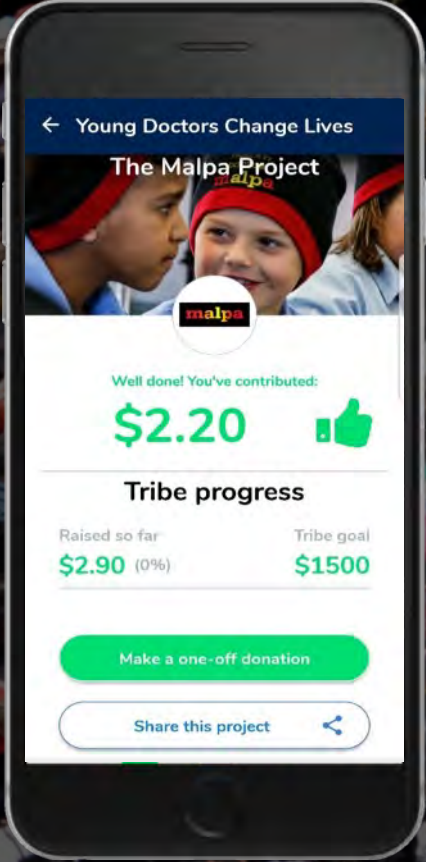
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Tailored news feed



Crisis donations



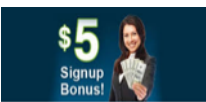
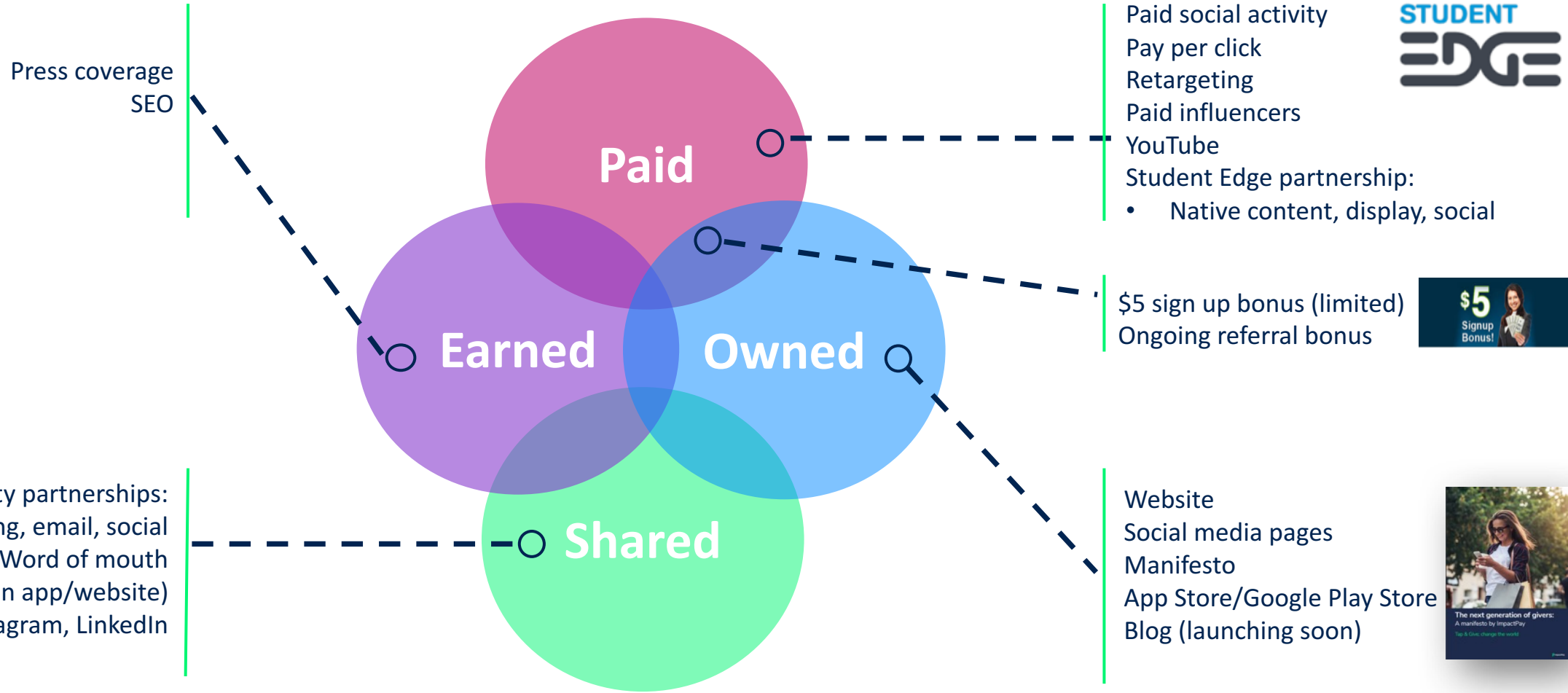
Social share prompts





# CUSTOMER ACQUISITION STRATEGY

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# 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



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# PARTNERING WITH EML



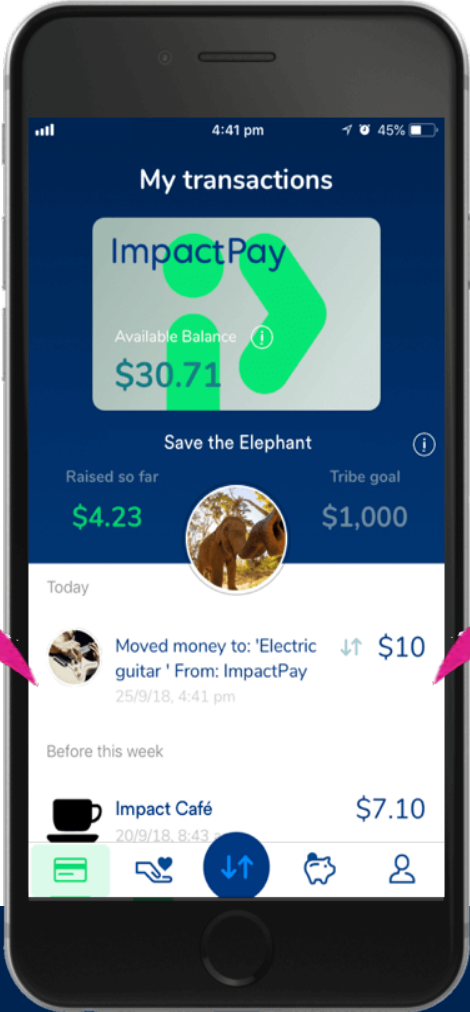
# EML AND IMPACTPAY

A pre-established runway for expansion

Europe



North America



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# ENABLING MOBILE PAYMENTS

Development of cutting-edge SDK

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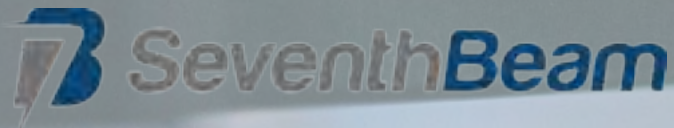
Apple Pay



SAMSUNG pay



Pay



SeventhBeam



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# IMPACTPAY IN ACTION

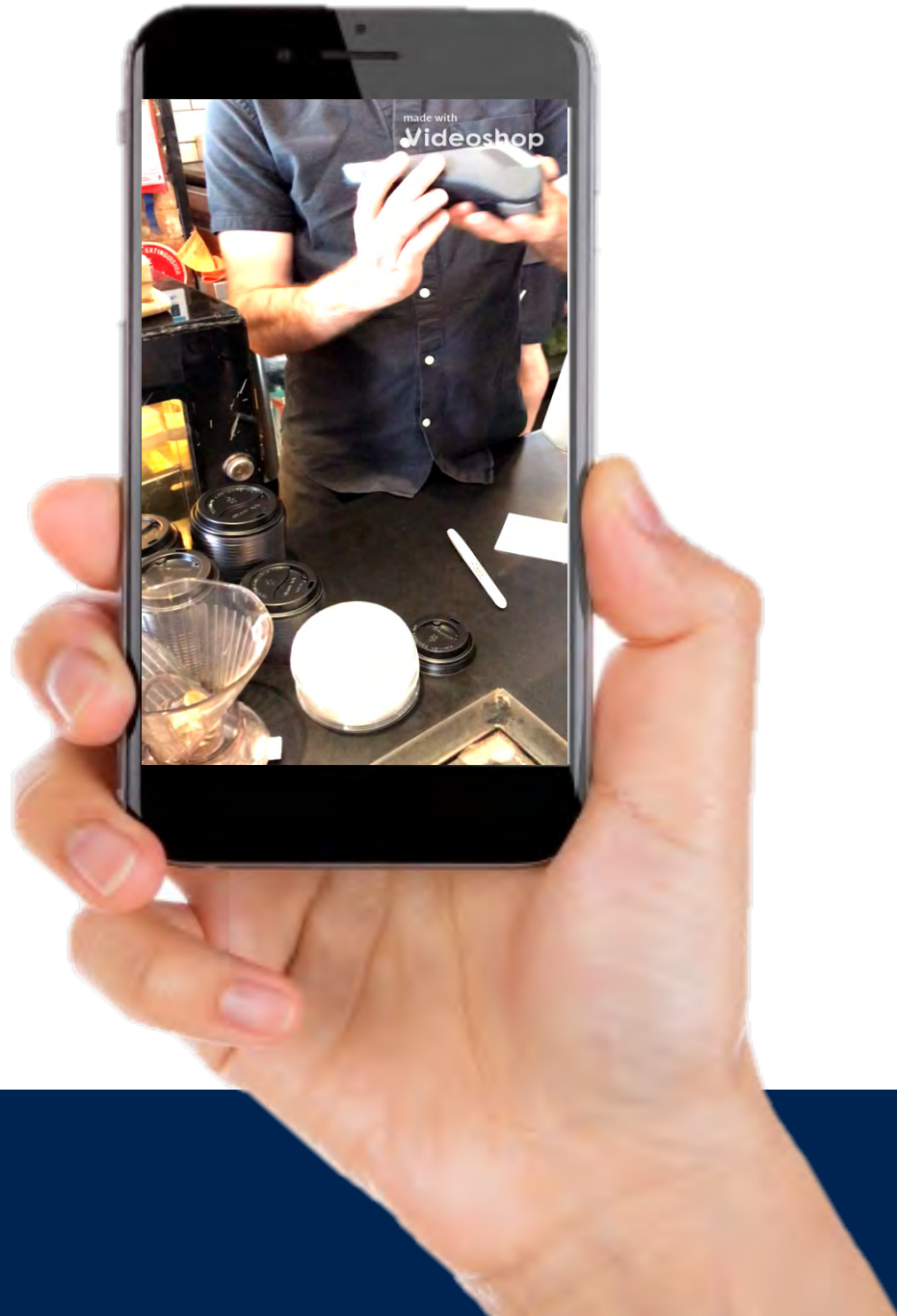


# SELECTING A CAUSE



# TAP & GIVE

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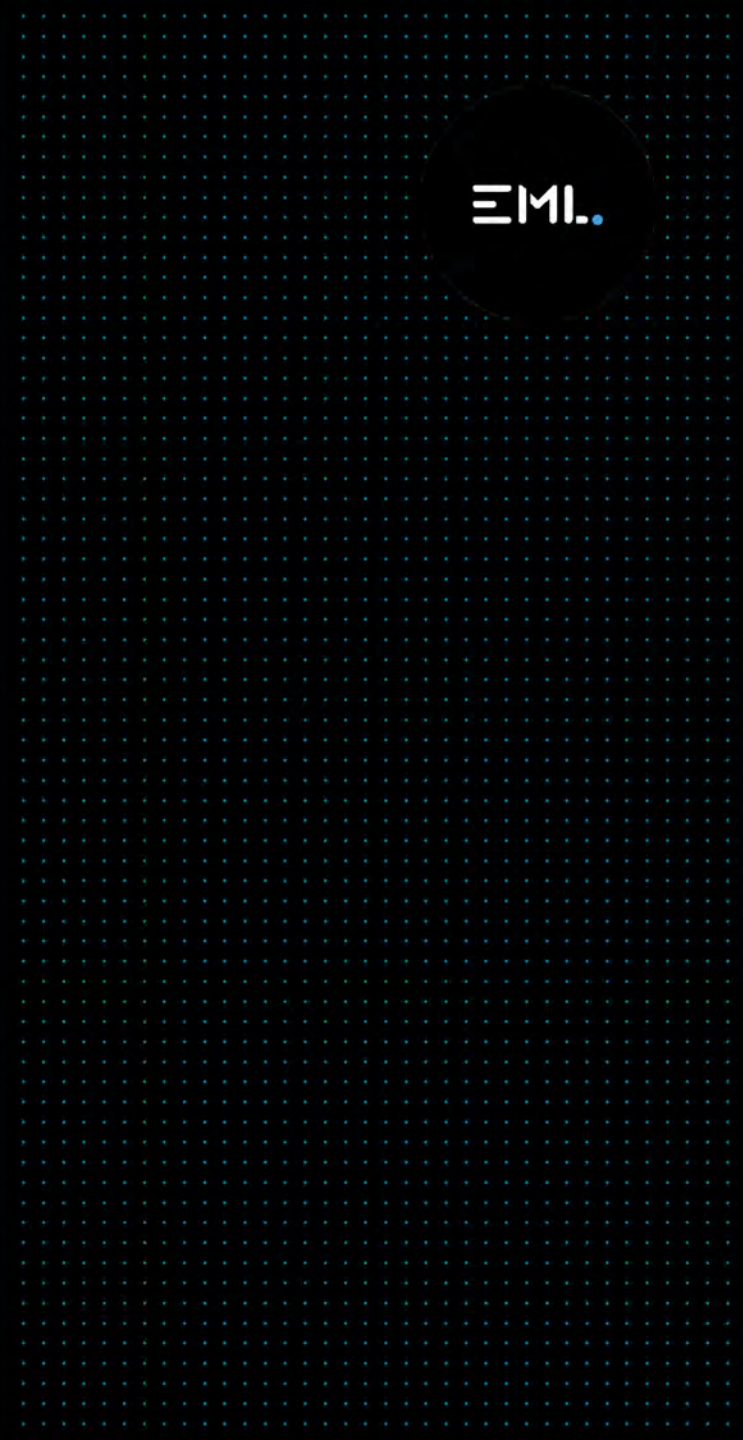
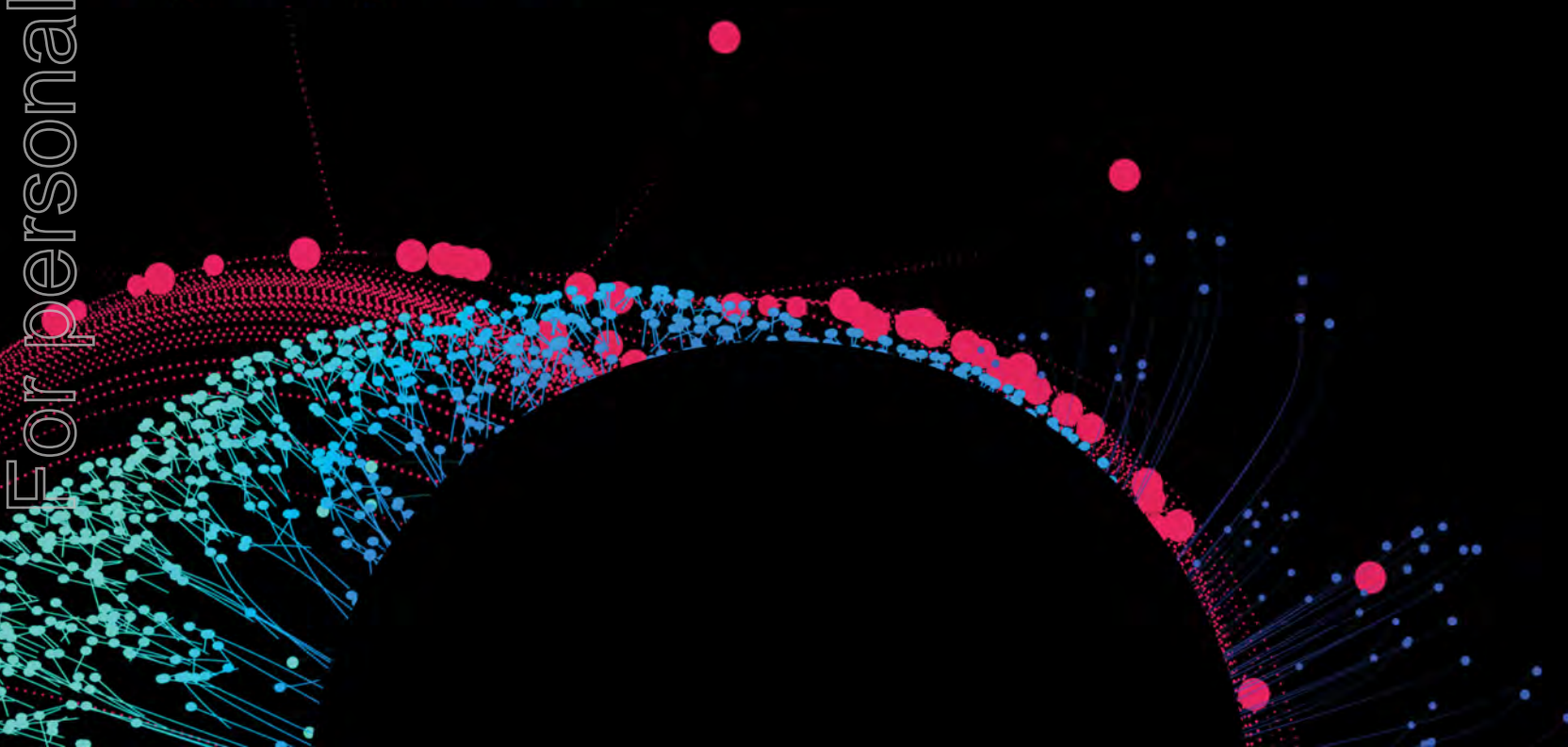


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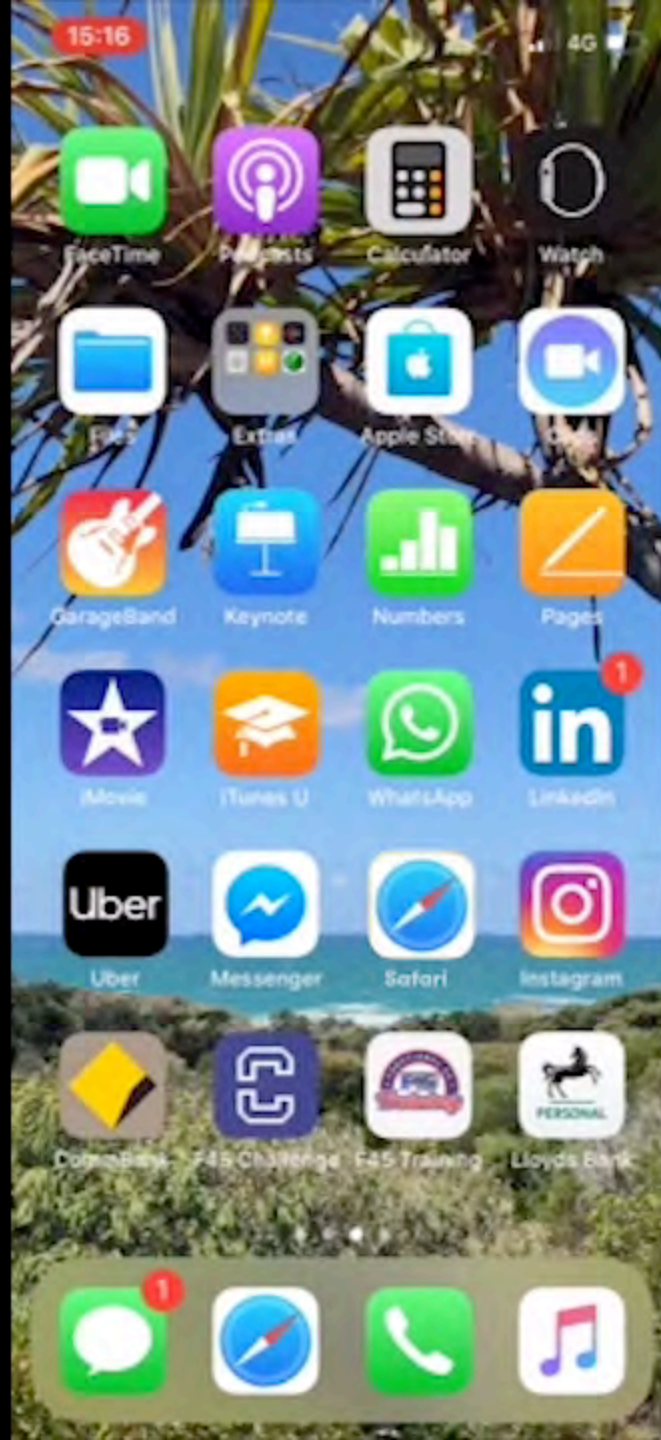
# EMI.CON

Sydney 2018

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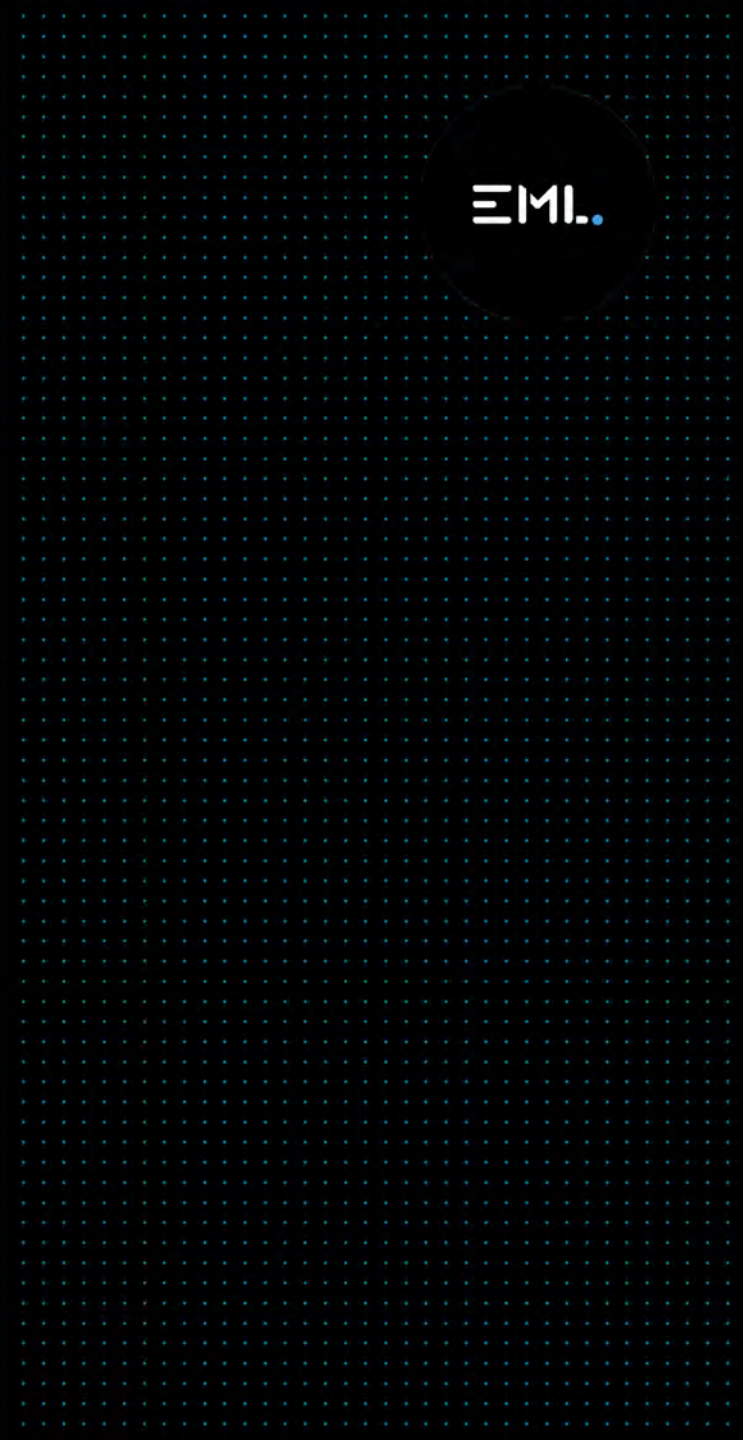
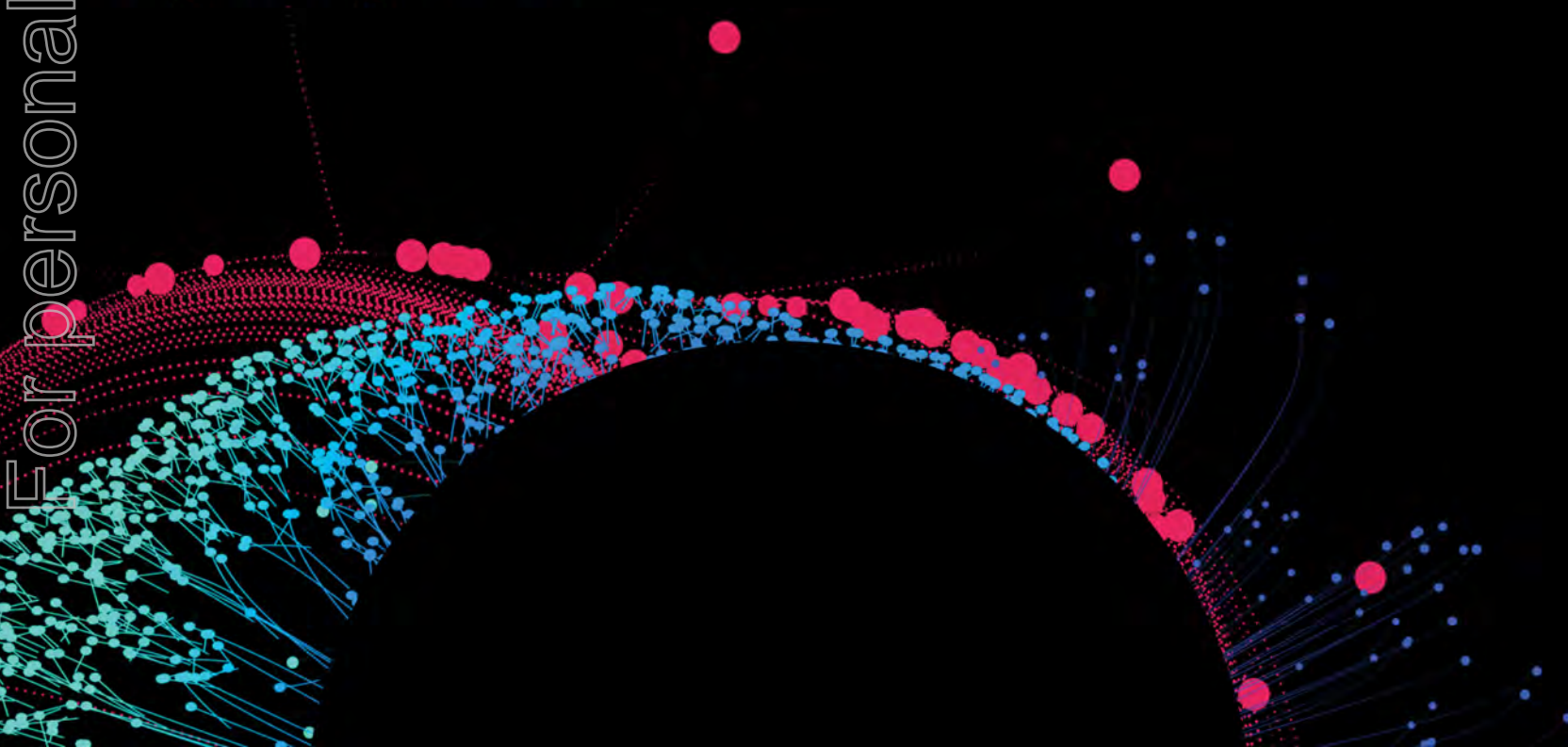


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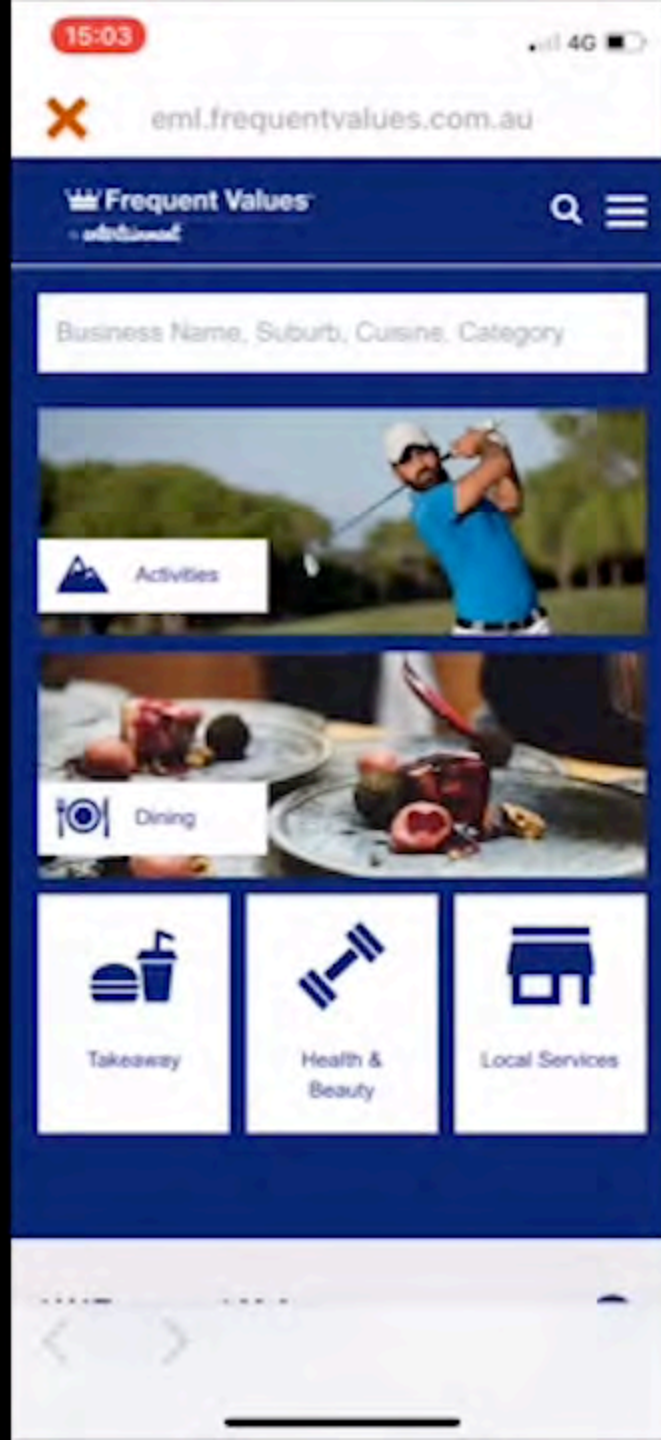
# EMI.CON

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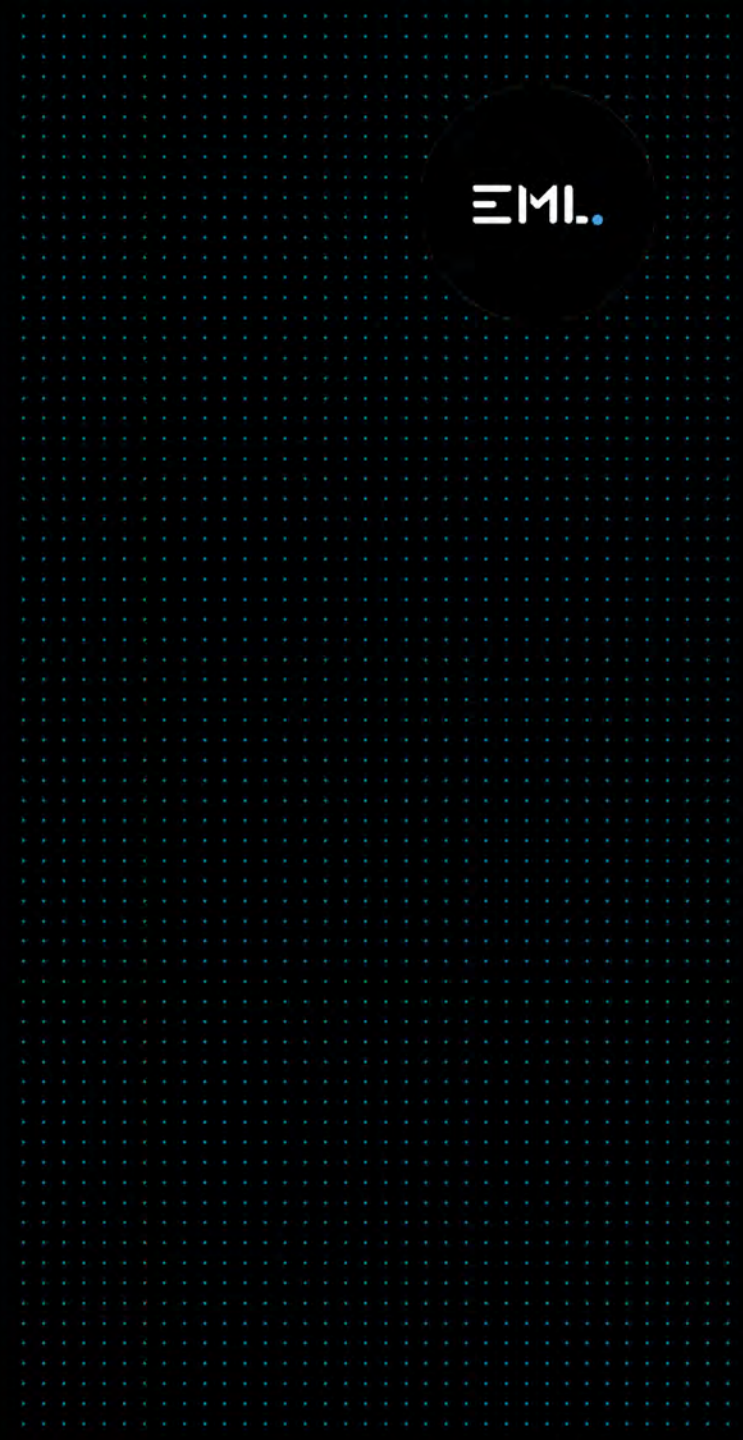
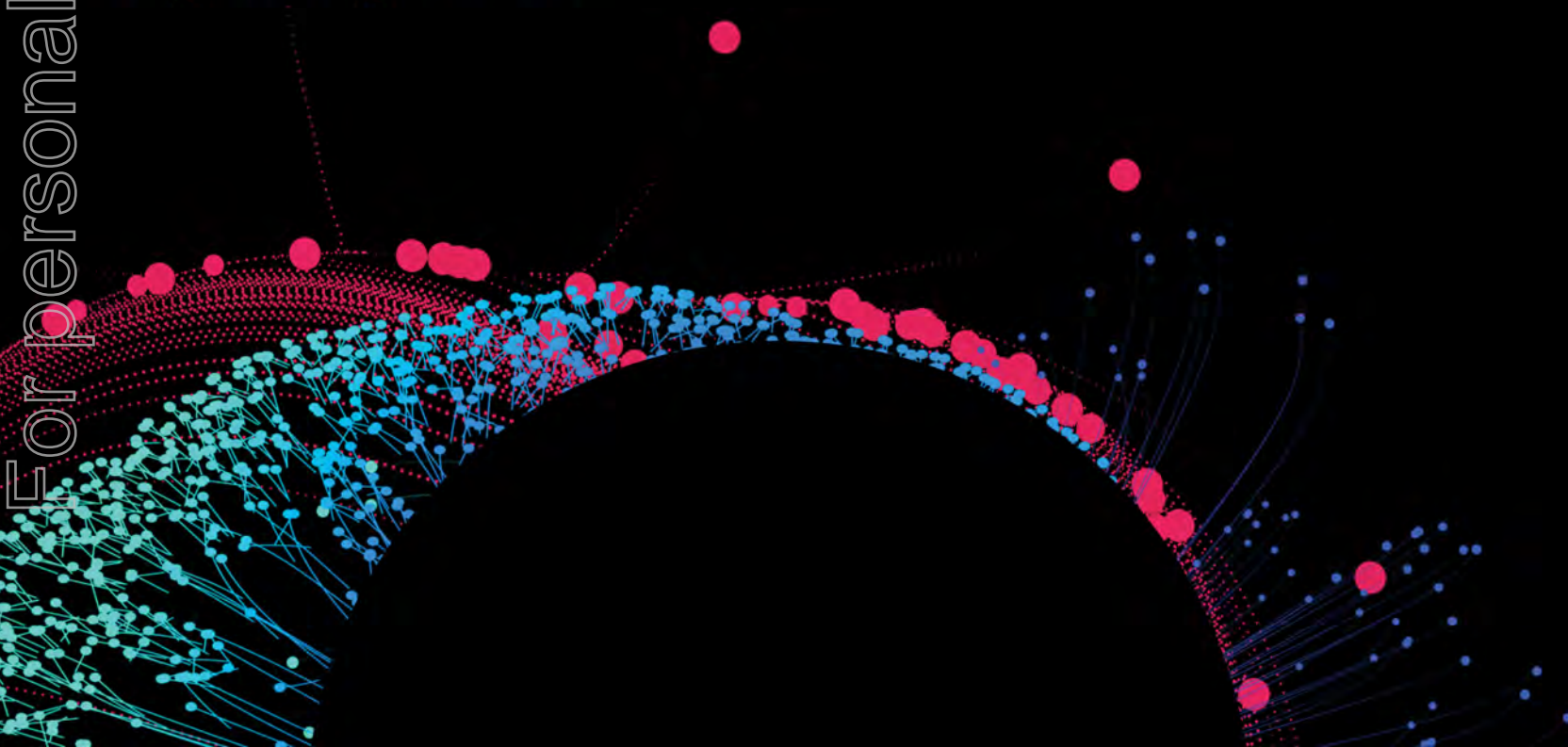


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# EMI.CON

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KEYNOTE PRESENTATION 5

**POINTSBET**

**Sam Swanell**

Founder, Director & CEO



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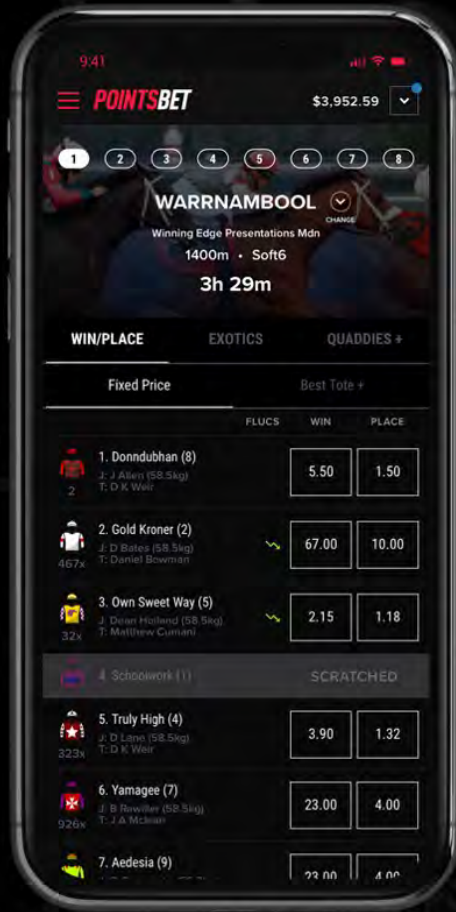
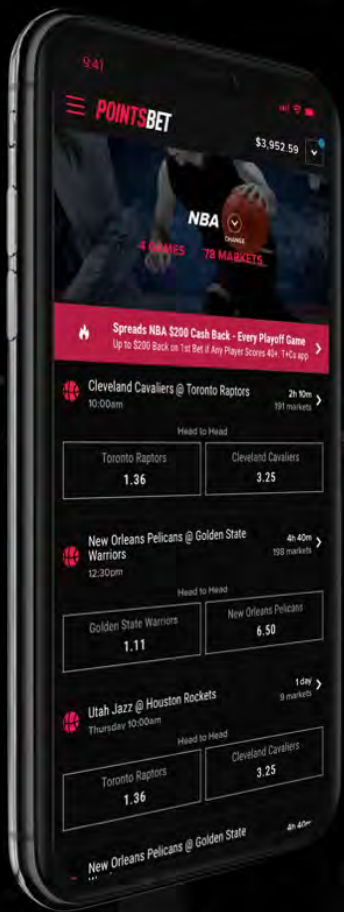


**POINTS**BET  
EVERY POINT MATTERS

SAM SWANELL – FOUNDER,  
DIRECTOR AND CEO

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# 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

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**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).

**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).

**FLEMINGTON CARNIVAL R1-5**  
**RUN 2<sup>ND</sup>, 3<sup>RD</sup>, 4<sup>TH</sup>, 5<sup>TH</sup>**  
**\$50 BACK IN BONUS**

**POINTS BET** \*C's apply. Gamble Responsibly. 18+ Only. Excl. to residents of O.S., VIC, NT and TAS.

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

**POINTS BET** \*C's 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.

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.

**POINTS BET**

# USA MARKET

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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

# POINTS BET USA ACCESS

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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.

“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”.

# 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

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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

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# 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.



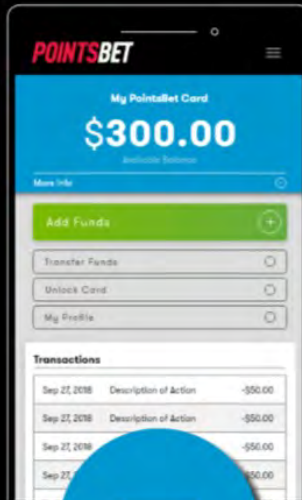
# POINTS BET AND EML

Provide PointsBet customers with ability to load their PointsBet account

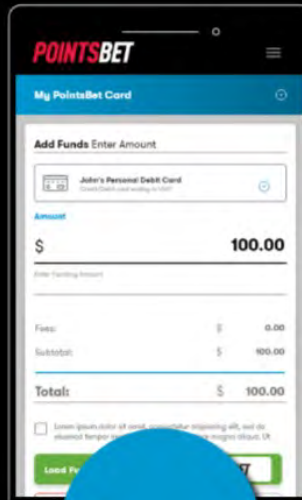
PointsBet

## Gaming account funding

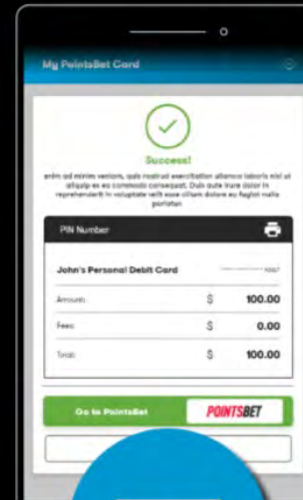
eCommerce Funding Product Overview



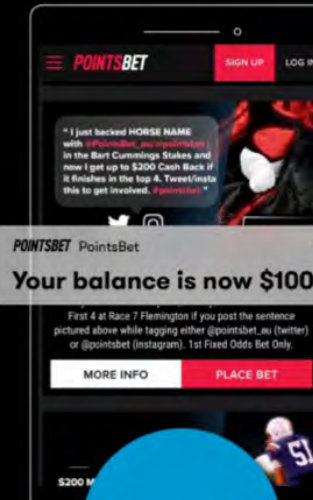
Cardholder Selects  
**Add Funds**



Cardholder Enters  
**Amount**



Funds Deposited to  
**EML Card**



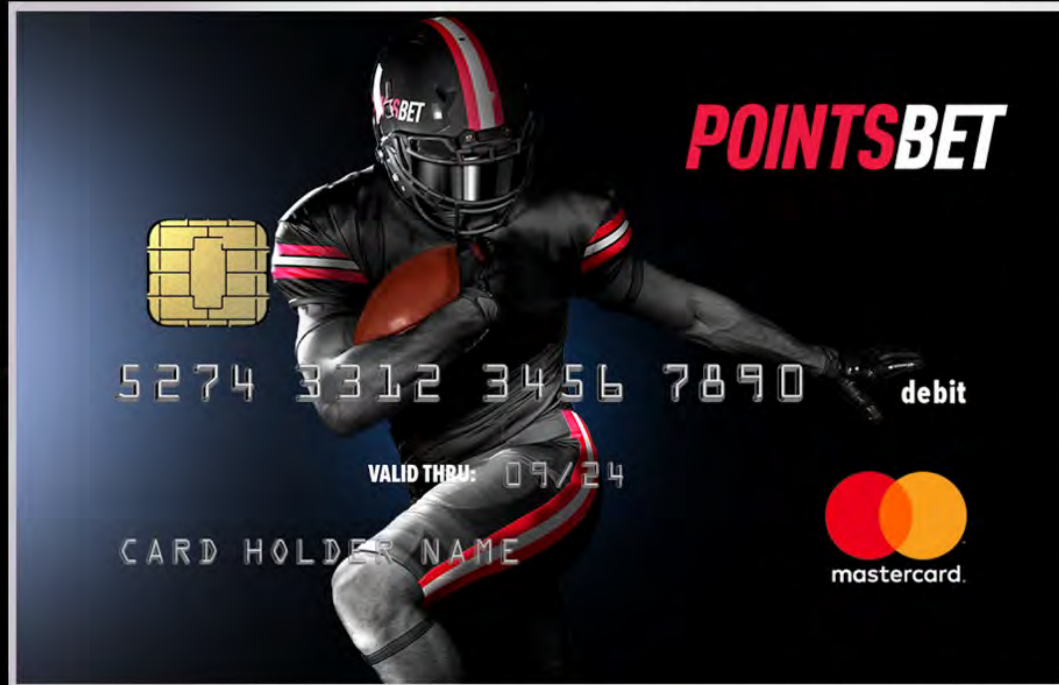
Gaming Account  
**Funded**

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# POINTS BET AND EML

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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.

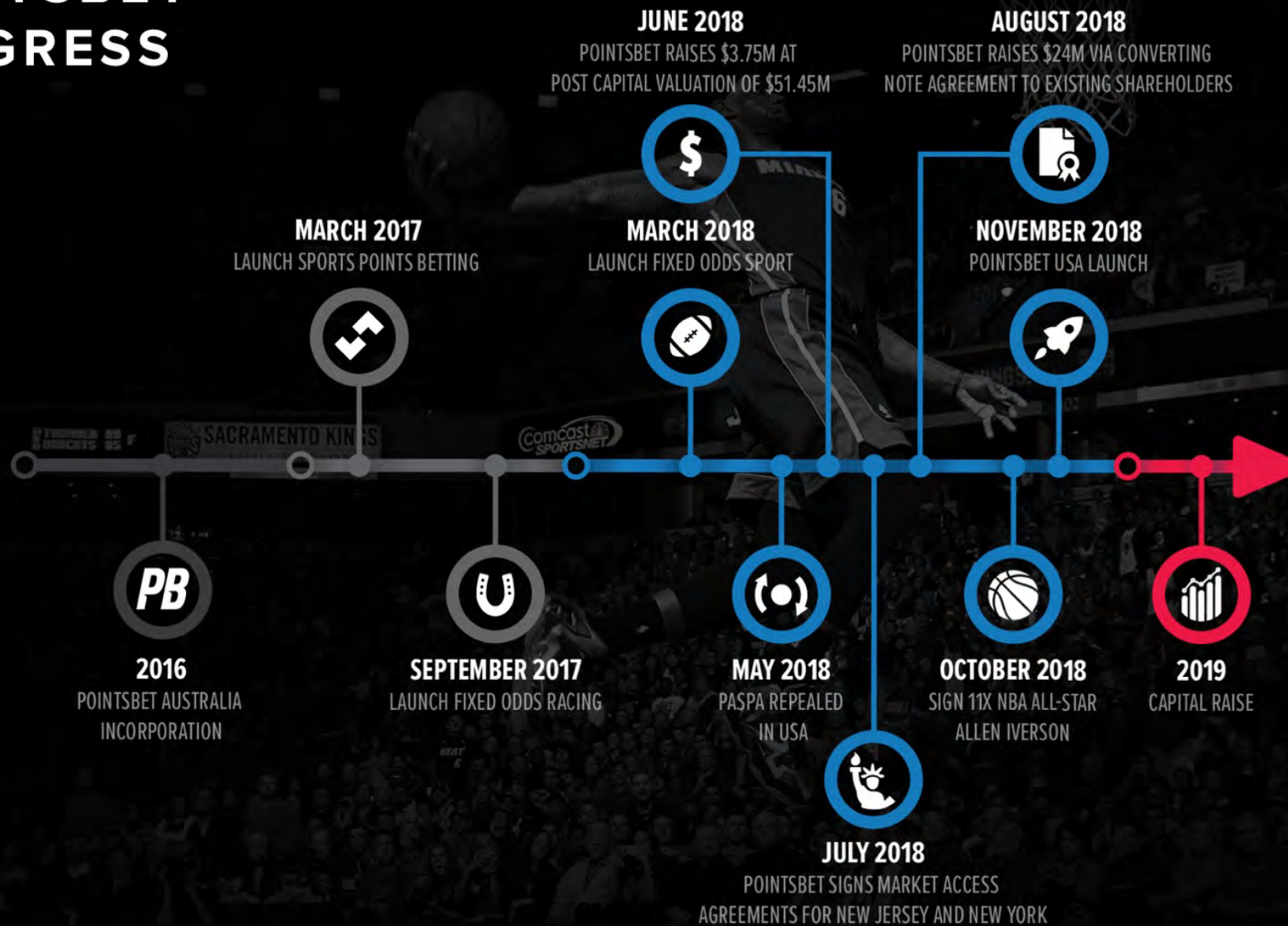
Cash deposits at Retail stores important for betting sector.

95% of cardholders keep their card in their wallet.

Velocity controls. Chargeback management.

**POINTS BET**

# 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.

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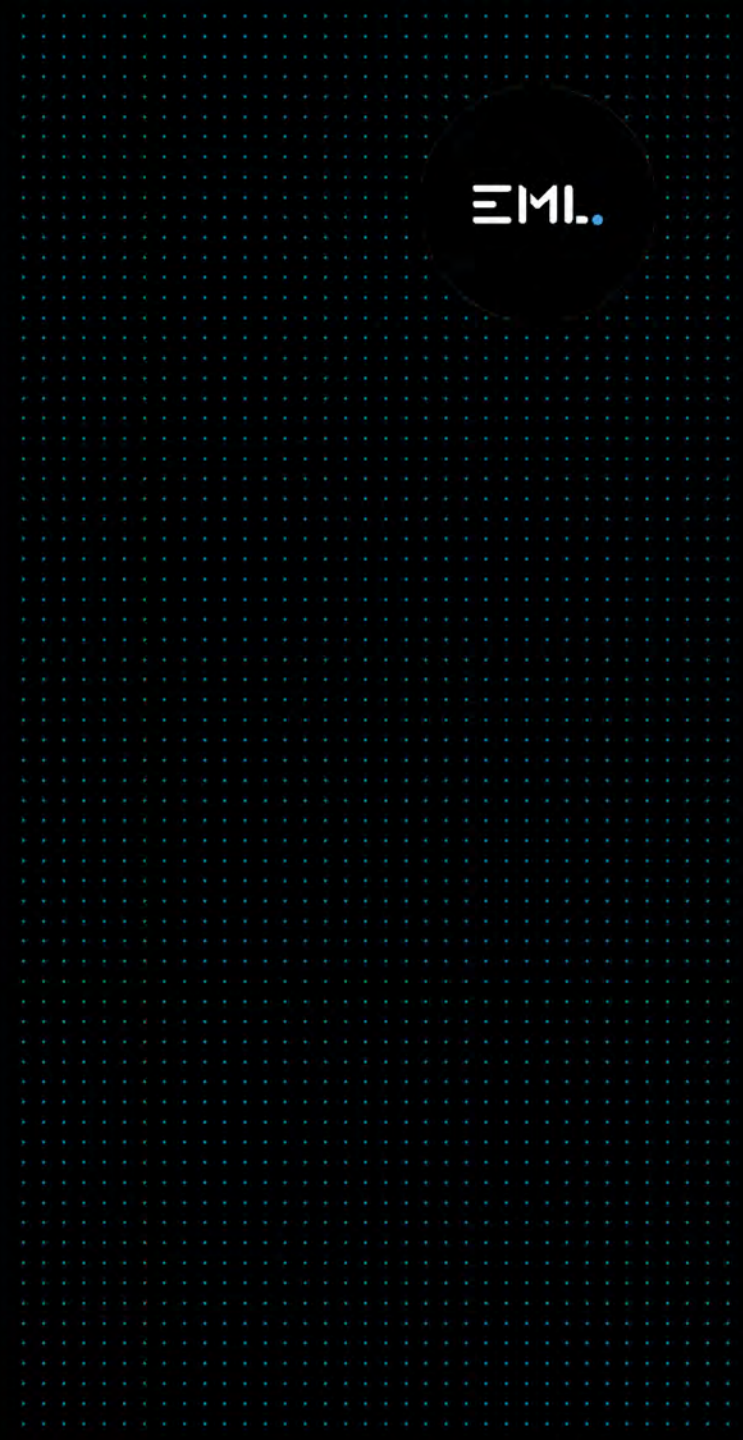
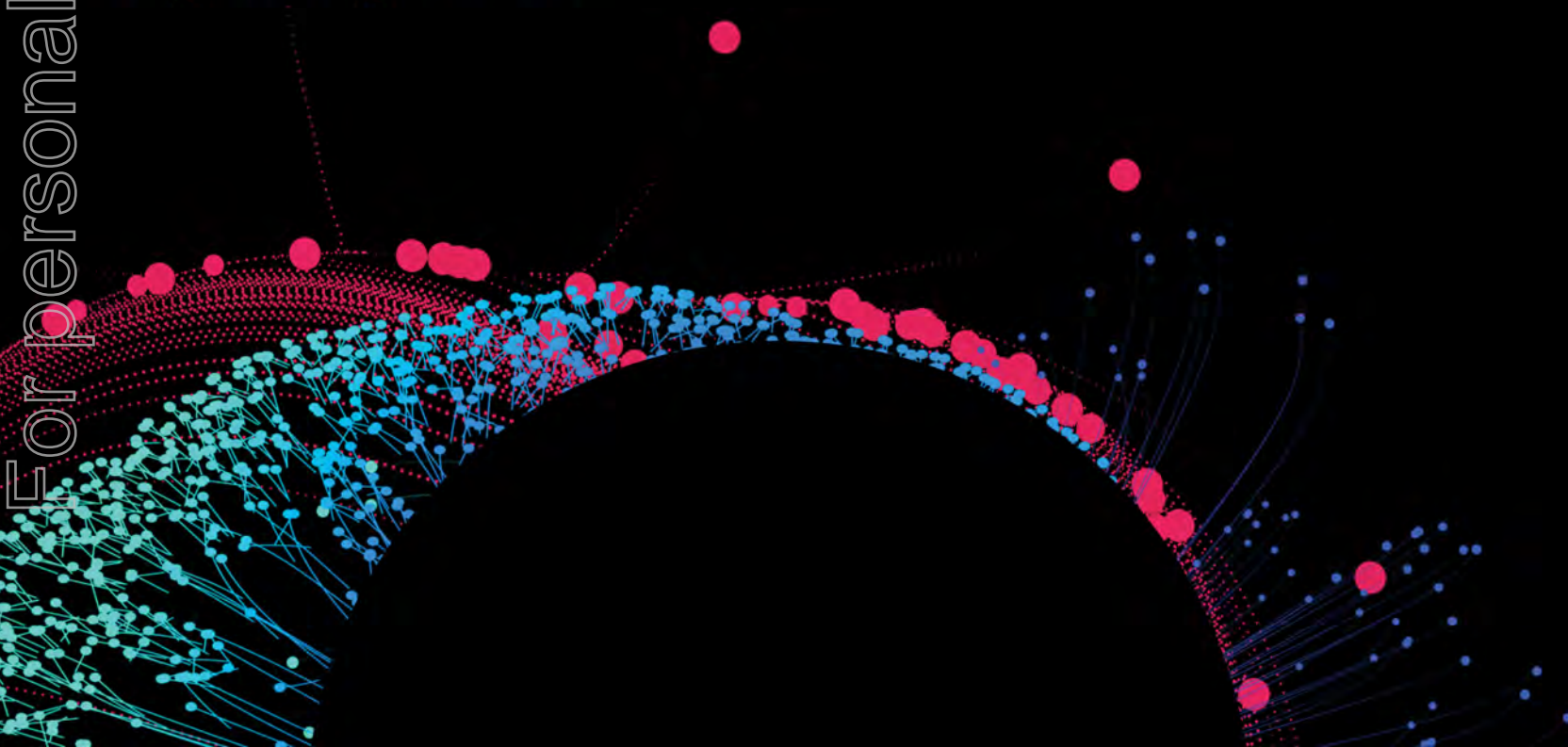
# Q&A

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# Thank you

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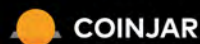
## THE SPEAKERS



**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

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## THE PARTNERS

**global**payments

 **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**

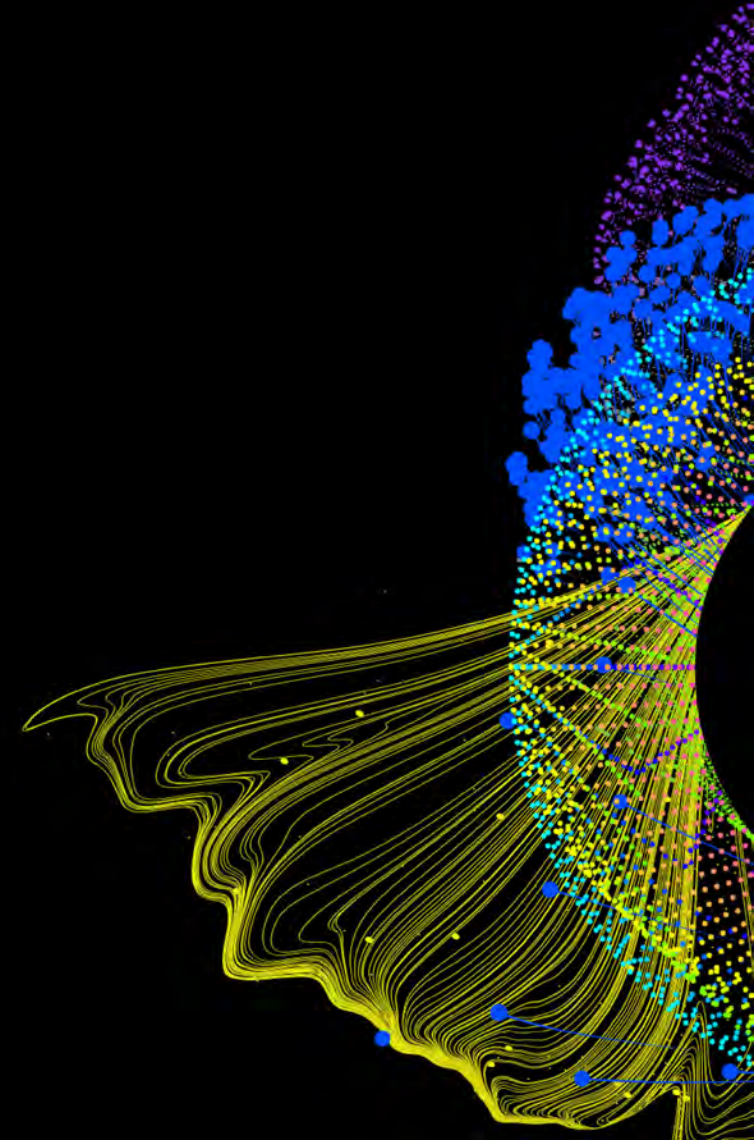
**Noreen Messenger**

**Justin McCloughan**

**Rachelle St Ledger**

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

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# Thank you

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