



Money in Motion

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Level 12

333 Ann Street

Brisbane QLD 4000

EML Payments Limited

19 October 2022

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 Treasurer & Investor Relations Officer, Ryan Chellingworth and Product Director, Dash Lipscomb will present the attached briefing and also give a product demonstration, for shareholders and the investment community in person at:

- RBC Capital Markets Australian Technology Conference on Wednesday 19th October in Sydney.

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 program 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](https://www.emlpayments.com)

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

For further information, please contact:

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Group Treasurer & Investor Relations Officer

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Money in Motion

Investor Presentation.

OCTOBER 2022



Simplifying Payments.
Anywhere. **Anytime.**



Ryan Chellingworth

Group Treasurer & Investor Relations Officer

Dash Lipscomb

Product Director - Australia

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Group Overview

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Product Demonstrations

- Multi-Wallet Disbursements
- On Demand Pay

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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 year ended 30 June 2022 ("FY22"), and is presented in Australian Dollars.

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 19 October 2022. 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 payouts, gifts, incentives and rewards. We're proud to power many of the world's top brands and processed over \$80 billion in GDV in FY22 across 32 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.

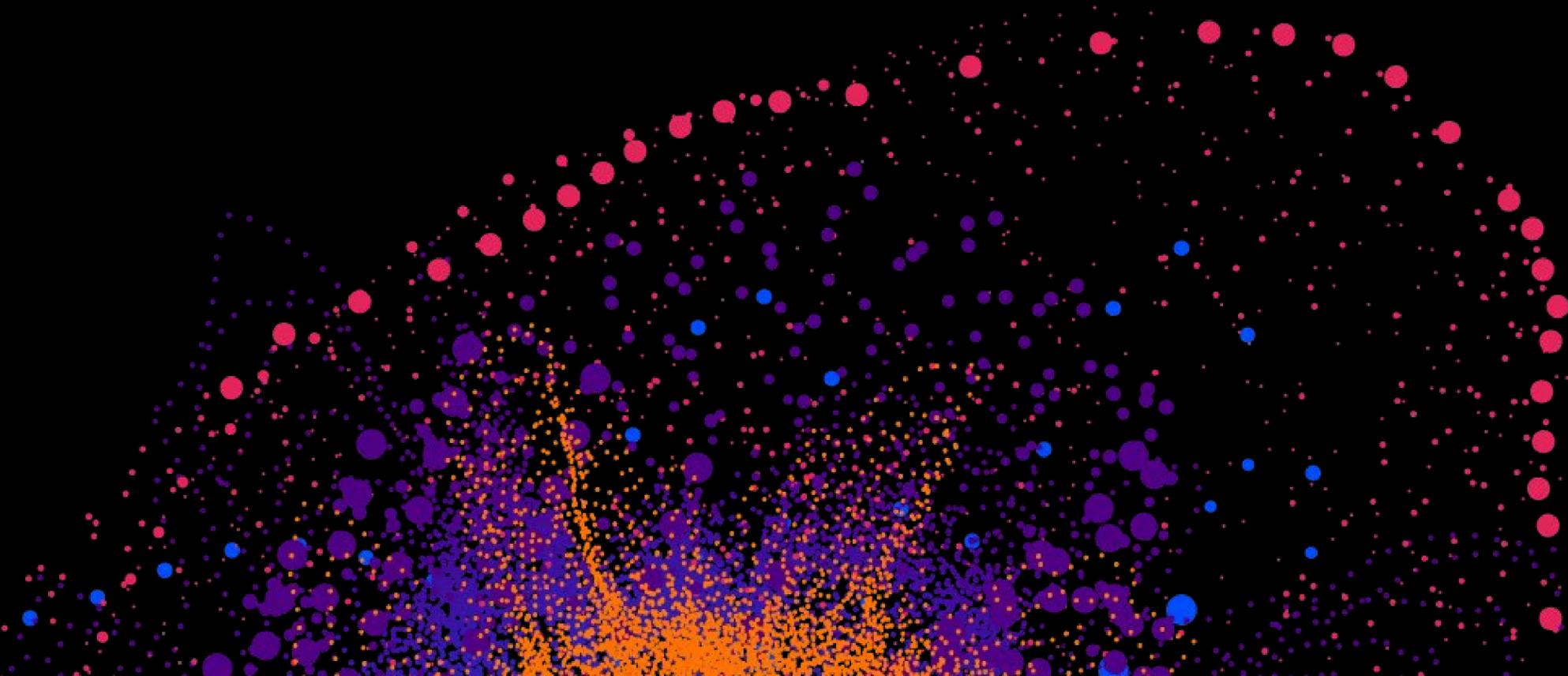
For more information on EML Payments Limited, visit: emlpayments.com

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01

Group Overview

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About Us

EML is an ASX listed (ASX: EML) payments technology company operating proprietary processing platforms that enable fintech disruption.

Group GDV¹

\$80.2bn

5 Year GDV CAGR¹

79%

5 Year Underlying EBITDA^{1,2} CAGR

56%



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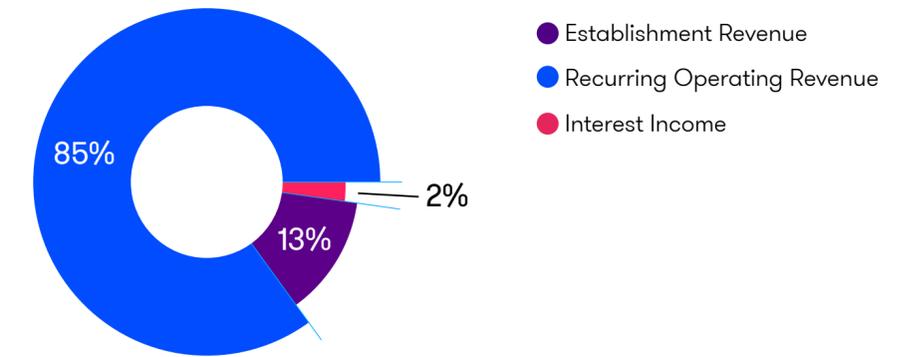
1 Figures for the year ended 30 June 2022
 2 Underlying EBITDA and Underlying NPATA excludes the impacts of AASB3 Business Combinations and costs associated with the Central Bank of Ireland investigation.

Why EML?

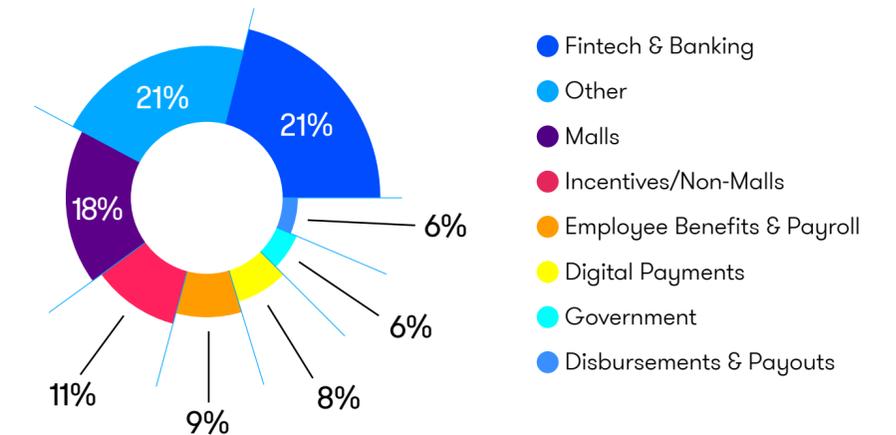
- Operating in 32 countries, we can support our customers geographic growth ambitions
- Recurring business model with significant opportunity for revenue growth as digitalisation of cash accelerates across our global markets
- Provide mission critical infrastructure to the fintech industry across a number of verticals
- EML's broad product set is surrounded by a deep moat due to our embedded products, customer contracts, relationships and program management expertise
- Expansion into Open Banking through Nuapay taking advantage of the immediate opportunities in the UK & Europe alongside longer term global ambitions

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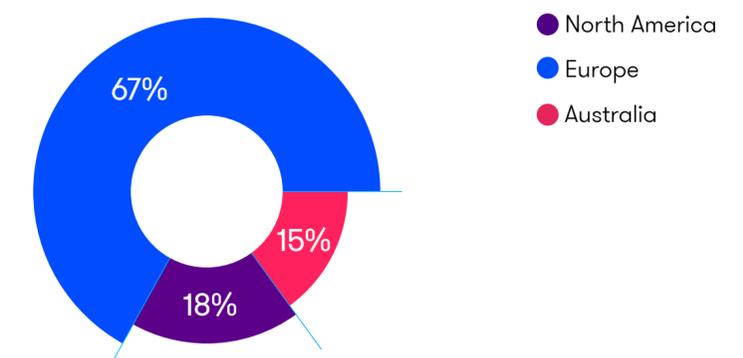
**EML Revenue¹ is:
- 85% recurring,**



- Generated from diverse industries,



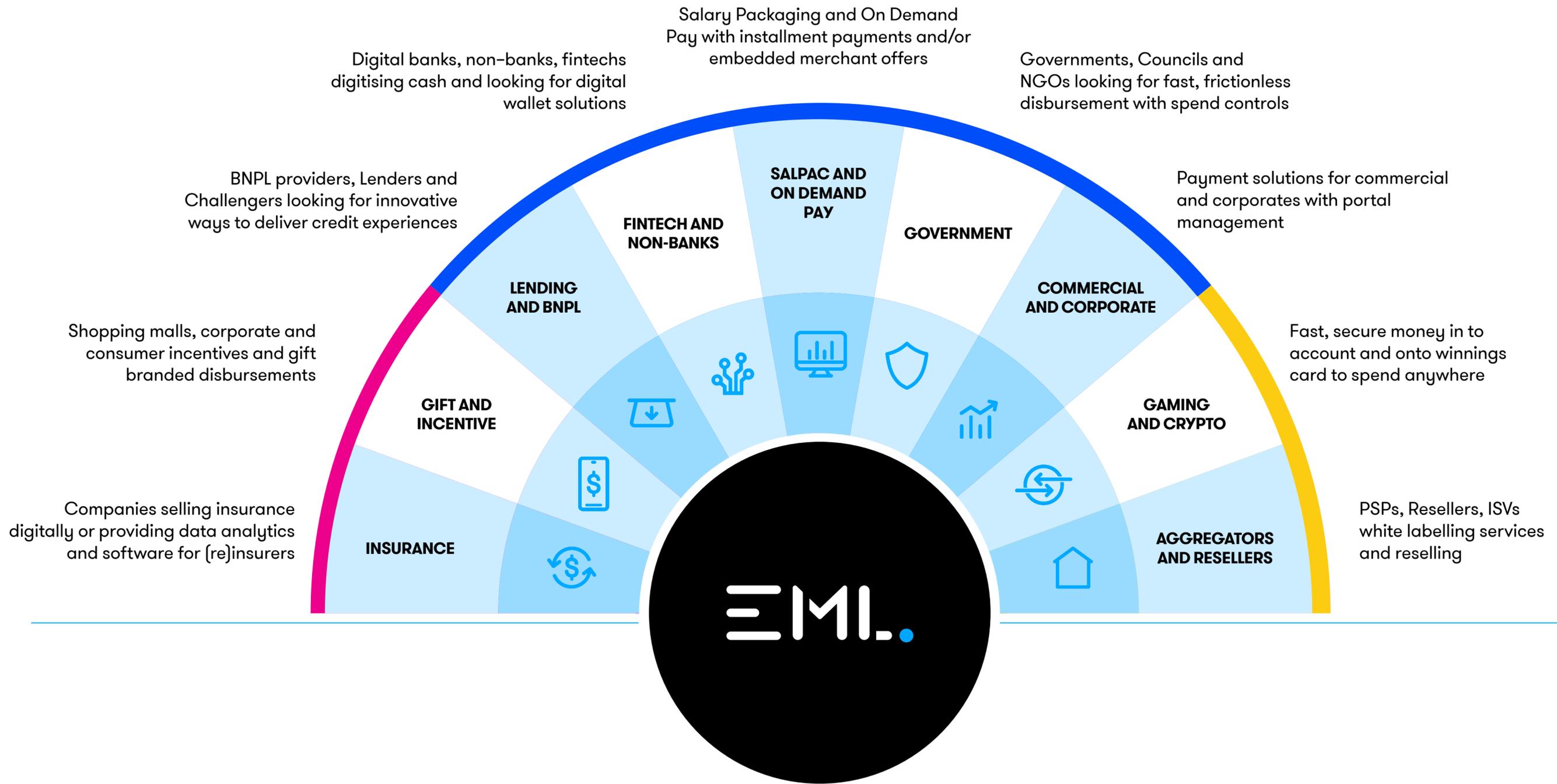
- In the biggest global prepaid markets



1 Based on FY22 Group Revenue

We provide mission critical infrastructure to the fintech industry

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Brands we work with

McMillanShakespeareGroup



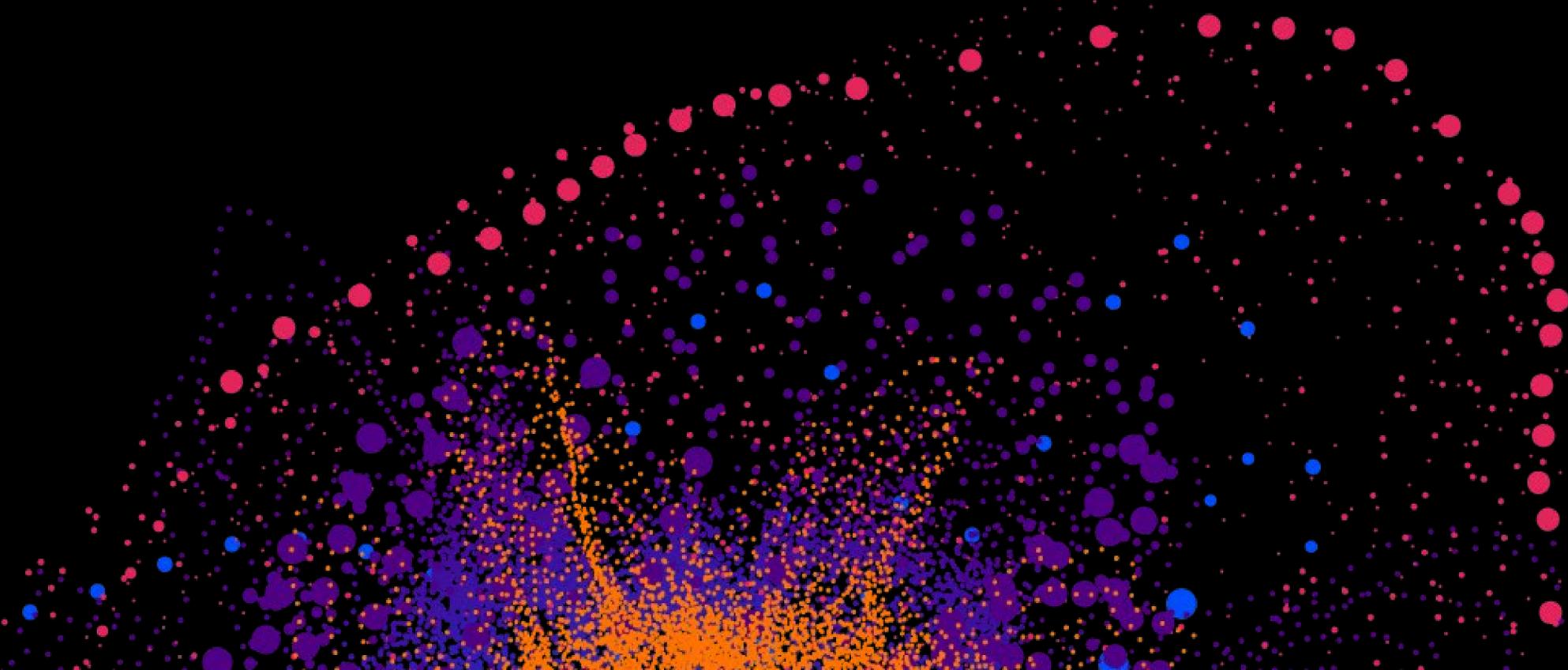
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02

Product Demonstrations

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Multi-Wallet Disbursements

What is it?

Our multi-wallet disbursement solution allows customers to disburse payments in a simple and efficient manner including disaster relief, stimulus payments as well as allowing employers to reward and incentivise employees.

What are the benefits?

- Enables Governments, NGOs and other public institutions to disburse disaster and emergency relief, stimulus and incentive payments, quickly, safely and securely.
- Multi-wallet solution supported by our spend control feature, ControlPay, enables disbursement of multiple pots of funds (or wallets) for different disbursements the client wishes to make.
- Supports employees with a wide range of benefits linked to their digital wallet from meal vouchers, gifting, and merchant discounts.
- The Employee Benefits Market is worth A\$88 billion¹ worldwide and is expected to grow by 20%+ between 2021 and 2025².

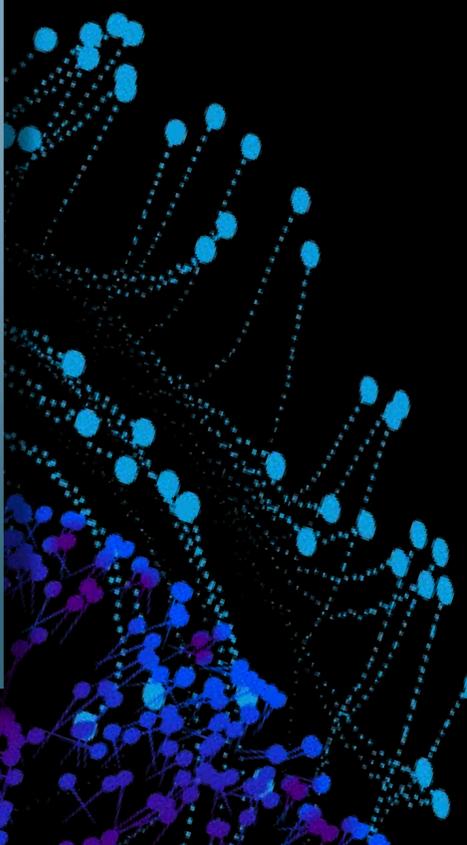
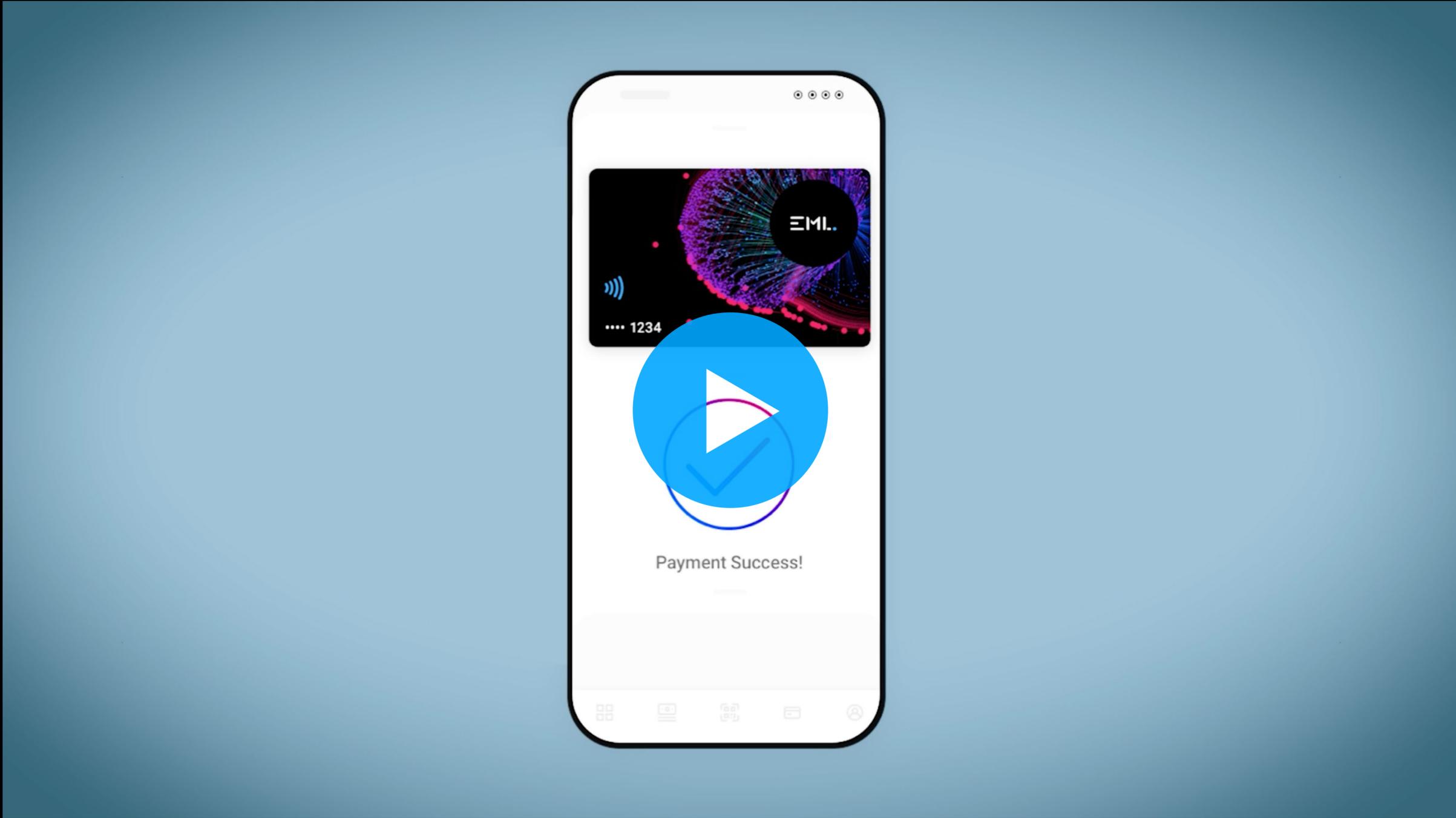
¹ <https://cordis.europa.eu/project/id/736302> published 24 June 2019 - Exch Rate: 1EUR = 1.50AUD

² <https://newsroom.technavio.com/news/meal-vouchers-and-employee-benefit-solutions-market> - published 4 January 2022 - Exch Rate: 1USD = 1.39AUD (15/3/22)



Multi-Wallet Disbursements Demonstration

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On Demand Pay

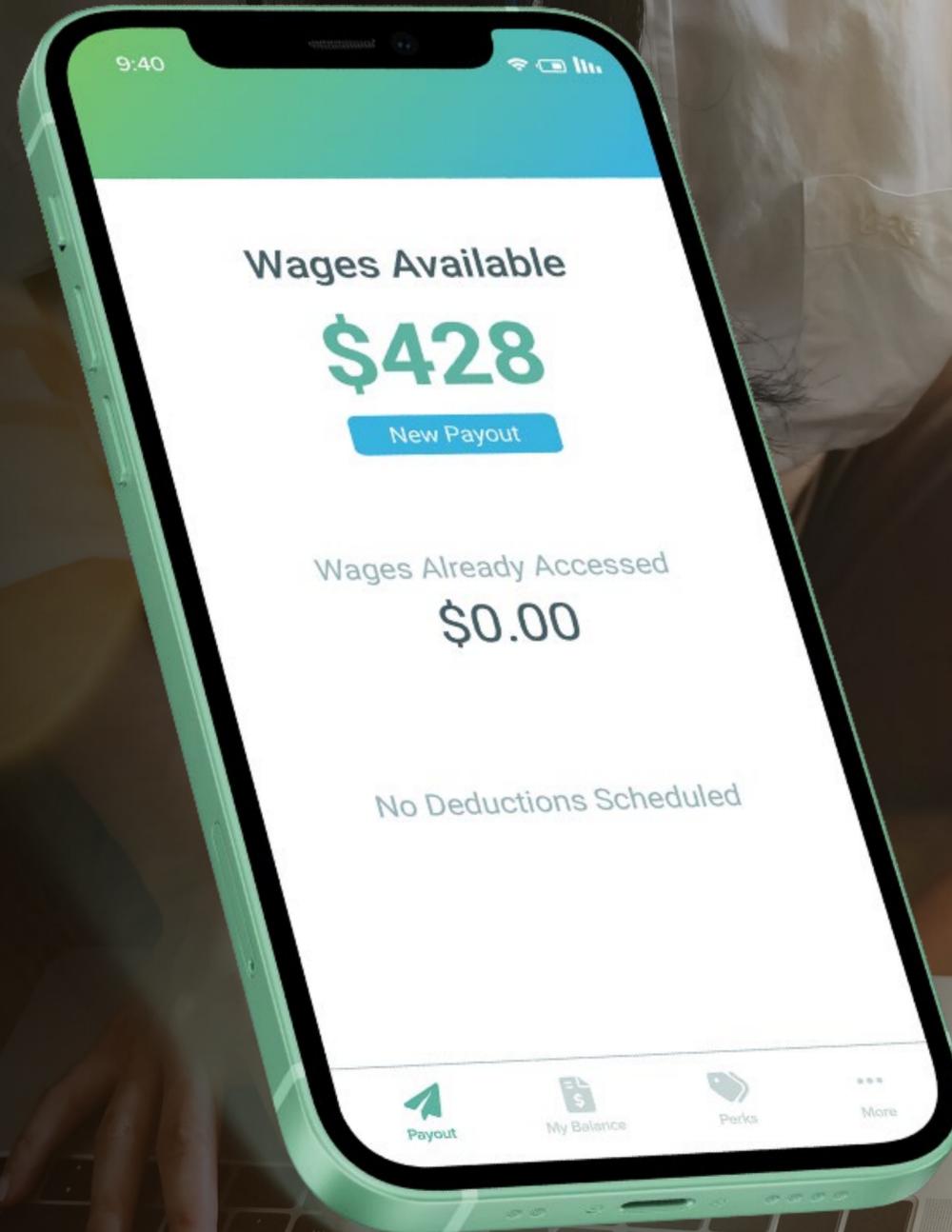
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What is it?

The ability for employees, contractors or gig workers to access a proportion of their earned salary before the standard monthly payrun - with the monies being paid directly to their account or digital wallet.

What are the benefits?

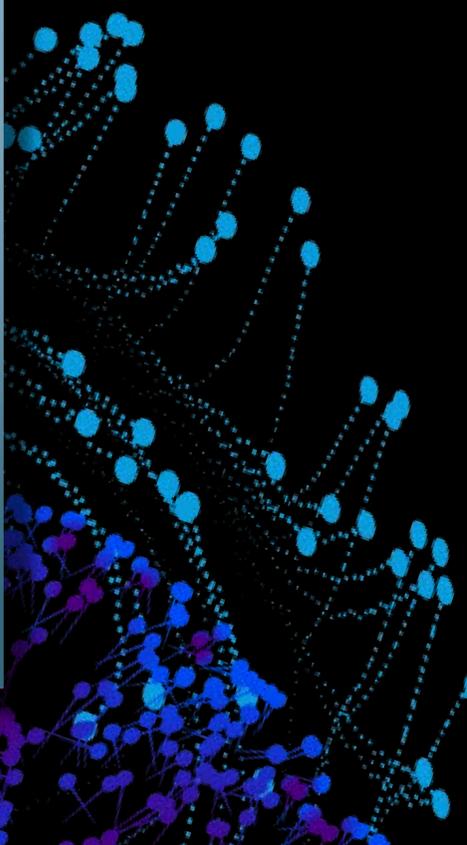
- Allows Human Capital Management / Payroll companies to expand their product offering and further engage with their customers.
- Employers with this capability can be an employer of choice and support their employees by letting them drive how they wish to get paid.
- Provides employees with early access to funds to better manage their personal financial situation.
- Research studies^{1,2} show more than half of employees are under financial stress or finding managing their finances is becoming more difficult.



1 2022 PwC Employee Financial Wellness Survey - <https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html>
2 Ceridian online survey conducted by The Harris Poll, September 7-8 2022 among 1,145 UK adults aged 18 and over.

On Demand Pay Demonstration

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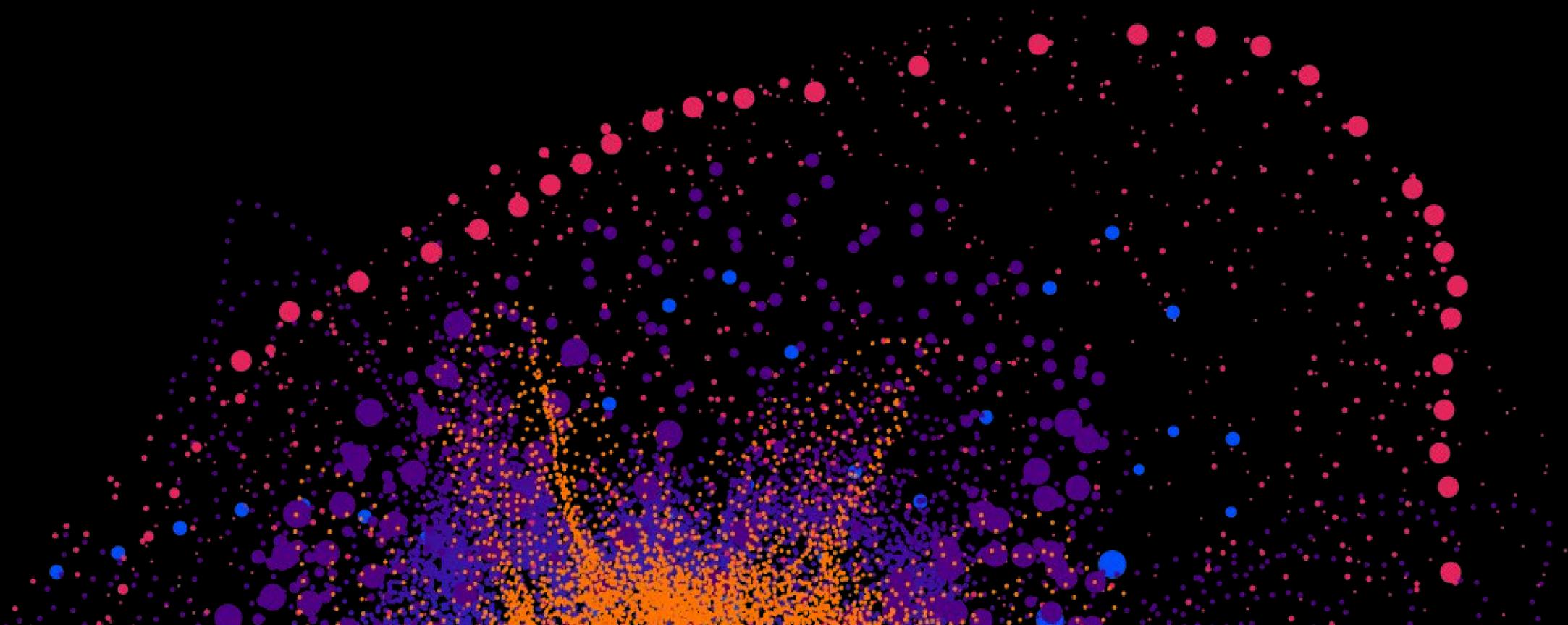
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Q&A

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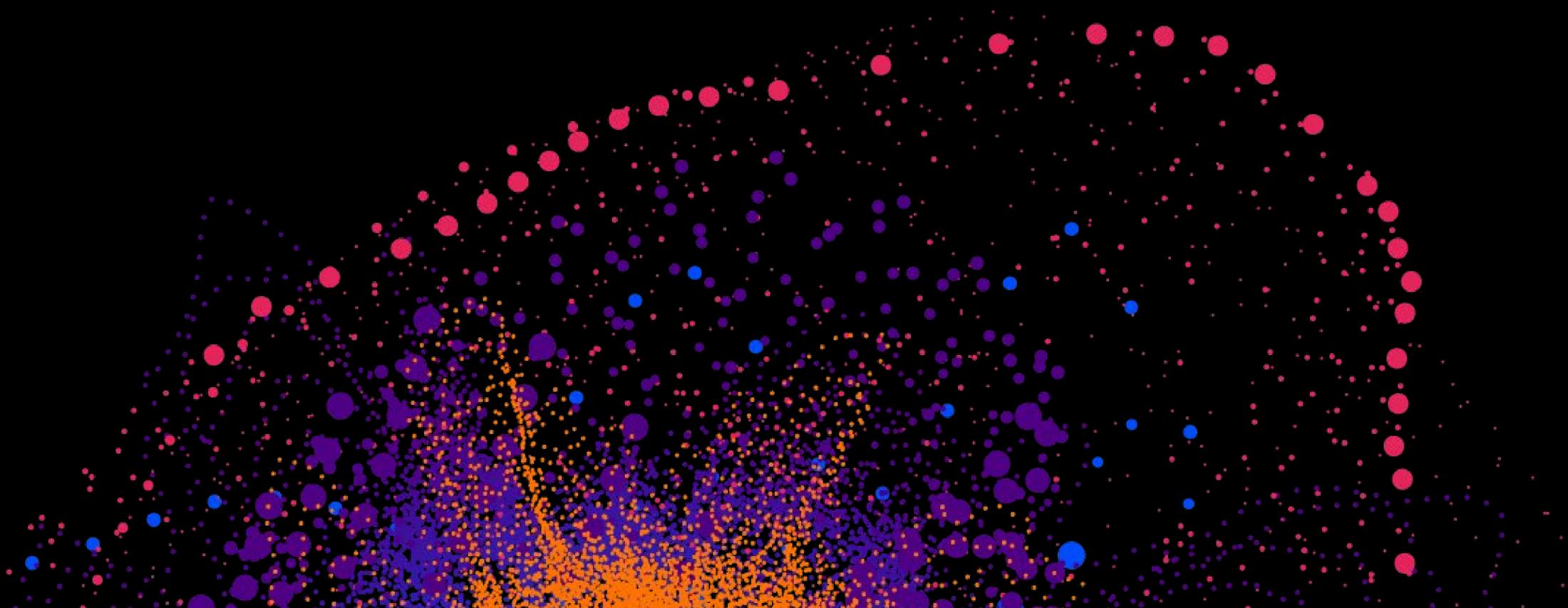


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Thank you



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