



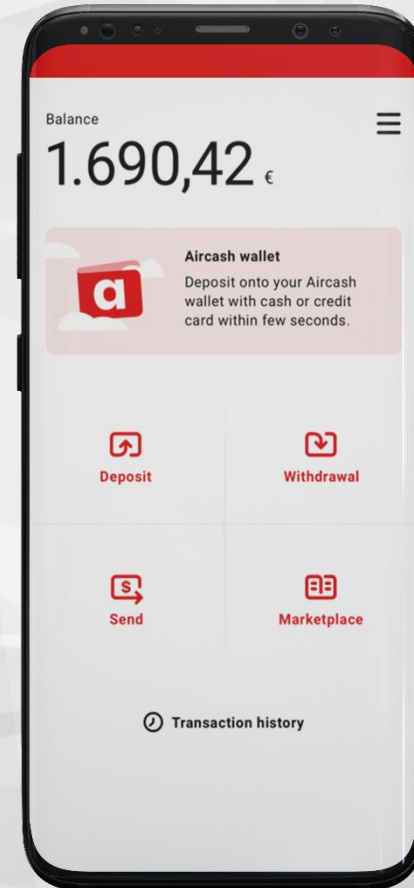
Financial technology platform

Online gaming payments

www.aircash.eu

About

- ✓ **aircash** is
 - ✓ Regulated & licensed EU **Electronic money institution**
 - ✓ **Financial technology** platform
 - ✓ Digital **mobile wallet**
 - ✓ **Prepaid credit card**
 - ✓ **E-voucher**
- ✓ **aircash** enables
 - ✓ **Payments**
 - ✓ **Deposits and withdrawals**
 - ✓ **Credit cards issuing**
 - ✓ **Money transfers**



Channels

Aircash app

- ✓ Downloadable mobile application
- ✓ Instant deposits & withdrawals
- ✓ Money transfers and payments



Aircash card

- ✓ Aircash, co-branded or gaming merchant branded card
- ✓ Aircash API enables card ordering & management from gaming operators platform – market innovation
- ✓ Balance on the card is synced with a balance on the Aircash wallet



A-bon voucher

- ✓ Paper voucher issued on more than 50k POS
- ✓ Used for payments in the online world



Compliant

✓ aircash ICT infrastructure

- ✓ **Compliant** with highest financial industry security standards
- ✓ Approved as **Principal Member** of Mastercard for the EEA
- ✓ Developed procedures for **KYC and AML** monitoring (compliant to relevant EU and FATF directives)
- ✓ Expert ICT system for **fraud detection and prevention**
- ✓ State of the art VR identification technology
- ✓ Back-office system for **automatic reporting and financial settlements**
- ✓ Aircash **mobile app** with local standards and top-notch customer support
- ✓ **ISO 27001** standard for the information security
- ✓ **Multicurrency** and **multilanguage** mobile wallet

✓ **Business model for Operators**

- ✓ Risk-free, without Opex
- ✓ Simple and straightforward technical integration

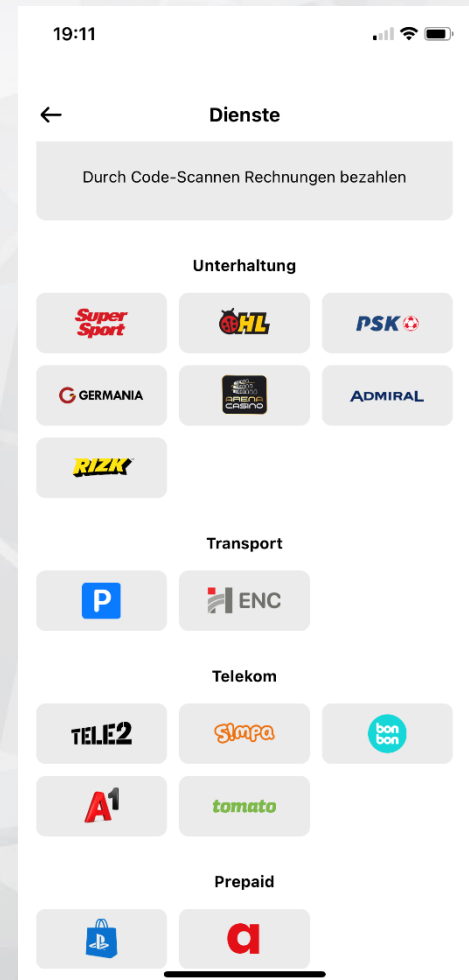
EU presence

- ✓ **aircash** is the **most popular gaming payments** platform in CEE
- ✓ On more than 60k location
- ✓ More than 100k users per country
- ✓ More than 1.5m Euro/day volume per country
- ✓ Most downloaded financial app during Covid crisis
- ✓ Userbase - People from CEE
 - ✓ Who live&work in Austria & Use Aircash to send money home and engage with CEE online gaming operators
 - ✓ Who travel in CEE – business, leisure (travellers ecosystem)
 - ✓ Payments: Parking, tolls, bus tickets, ferries, sports&music events...
- ✓ Aircash in Austria and Germany (Q4/2021)
 - ✓ Aircash mobile wallet operations + Aircash Mastercard issuing



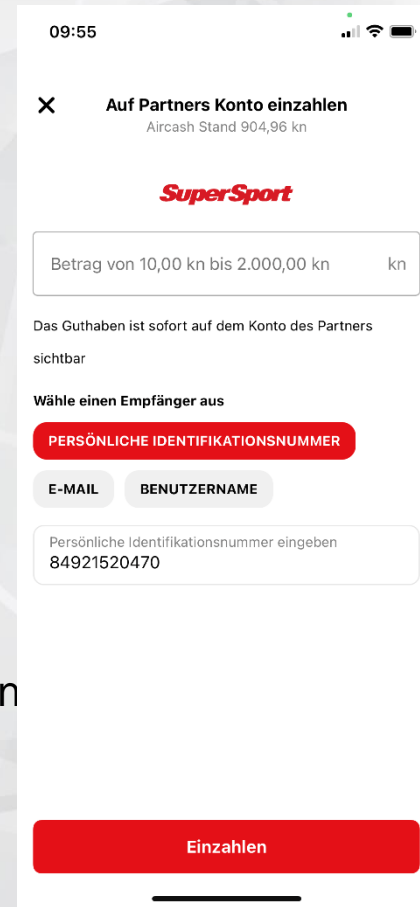
Gaming at Aircash

- ✓ **Omnichannel** payment platform
 - ✓ Instant payin and instant payout
 - ✓ Gaming card (Mastercard)
- ✓ **Bridge** between **offline and online** environment
 - ✓ **Market proven** solution for **Retail to Online** users' migration
- ✓ **Security**
 - ✓ Deposit/withdraw instantly in cash, by card, by bank – the exact amount of payin/payout
- ✓ **Privacy**
 - ✓ Private payins&payout to gaming merchants – without **disclosing private** and **financial** data
- ✓ **Simplicity**
 - ✓ Pay in cash and play online – win and get cash **instantly**
 - ✓ Instant and 1-tap payin and payout



Gaming at Aircash

- ✓ **Simple technical integration**
- ✓ **Clear business model**
- ✓ **Users get:**
 - ✓ **Convenient and fast** way to play online, by
 - ✓ **Deposit** to online merchant in **1-tap** and easy and **fast** way to get **cash** upon **winnings**
- ✓ **For Merchant:**
 - ✓ Aircash – market proven platform for **transfer** customers **from retail to online**
 - ✓ Pay in cash - play Online; Win Online – be paid in cash **instantly**
 - ✓ Introduce **innovative payment platform** – **distinction** to competition
- ✓ **Distinctive features**
 - ✓ Gaming card – **co-branded card** with gaming merchant
 - ✓ Brings **true innovation: Acquires new users**, builds a new **ecosystem** for **promotion/affiliate/loyalty**; brings **interaction** between **retail and online**
 - ✓ Can **expand** platform to other **territories**



Case: Aircash gaming card

✔ True innovation

- ✔ Can be used on more than 50m locations worldwide (POS and ATMs)
- ✔ Bundled mobile wallet & Mastercard payment card solution
- ✔ Aircash is responsible for overall compliance, AML, KYC; **no risks/liabilities for operator**

✔ Gaming operator branded or co-branded card (i.e. SportCard)

✔ Digital onboarding

- ✔ Aircash **card management API integrated** into **gaming merchant's platform**

✔ Various card delivery options

- ✔ Order from app deliver by post
- ✔ Direct takeover in betting shop

- ✔ Psychology – Customers always know they **can instantly reach&use** their funds at operators ¹

✔ Value for Gaming merchants

- ✔ **Acquires** new customers
- ✔ Strongly **support brand value** and strengthens **leading market position**
- ✔ Enhance **customer loyalty and minimize churn**

¹ I have my gaming card – research psychology project, Zagreb 2020