

Mobile payments in fuel and parking



Investor presentation

September 2020

ease2pay^{nv}
listed on Euronext

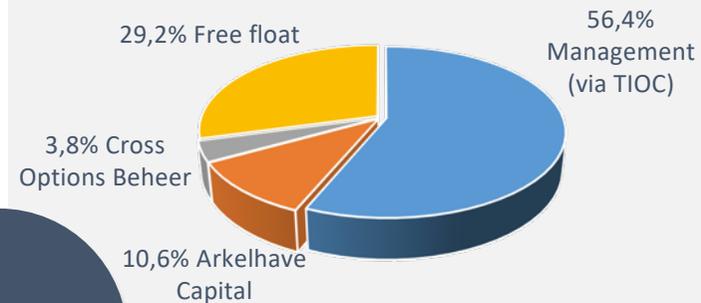
The company

Ease2pay at a glance

Share data

- Listed on the regulated market: **Euronext Amsterdam**
- Ticker: **EAS2P** (ISIN NL0000345627)
- **9,239,998** shares outstanding
- Market cap: **EUR 8,7 m¹**

Shareholder structure



ease2pay

Offices



Key metrics



Entrepreneurial team with proven track record



**Gijs van Lookeren
Campagne**

Director

Doctorandus in Economics
Erasmus University
RA, postgraduate CPA
Tilburg University



Jan Borghuis

Director

Doctorandus in Economics
Erasmus University

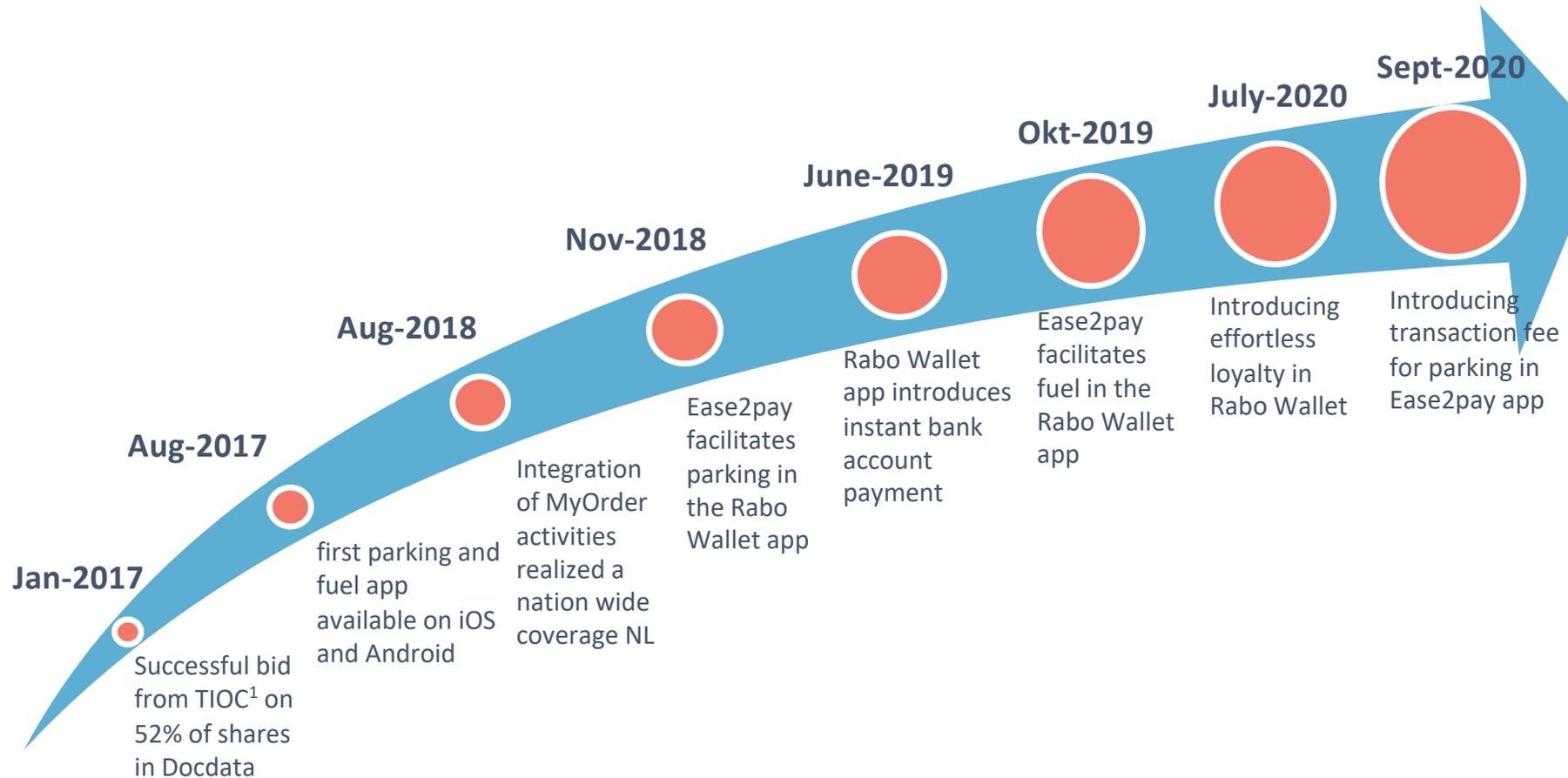
Entrepreneurial team with over 20 year of management experience

Introduced Mobility as a Service (MaaS) in NL



Ready to apply gained experience to create a new market leader in mobile payment and loyalty solutions!

Creating a leading player in fuel and parking transactions

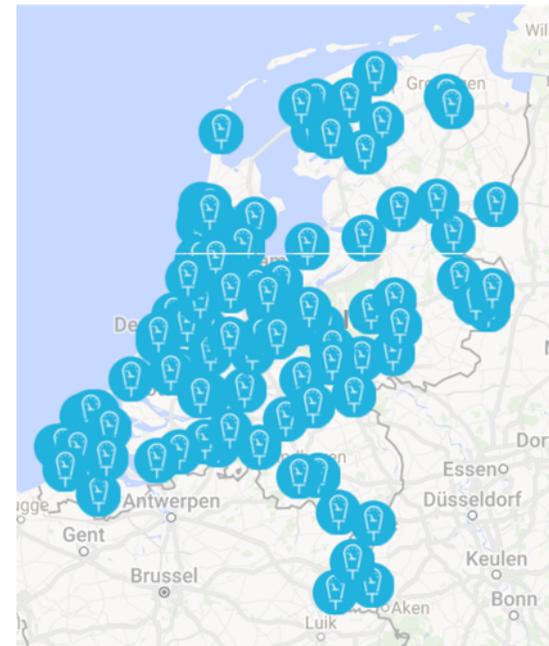


Nationwide coverage for petrol and on street parking

700 of 4.000 petrol stations connected



140 of 170 cities connected for street parking



Revenue drivers for petrol and parking transactions

Petrol fees



Transaction fee starting at €0,12

Fee for merchant per fuel transaction

Monthly fee starting at € 15

Fee for merchant per month per petrol station

App user € 1,5

Fee for B2B app user per month

Parking fees



Transaction fee is 1,5% of turnover

Fee for merchant is 1,5% of turnover

Additional fees for users

Fee for B2C & B2B app users:

€0,16 per Ease2pay transaction

€0,18 per OntheGo! transaction

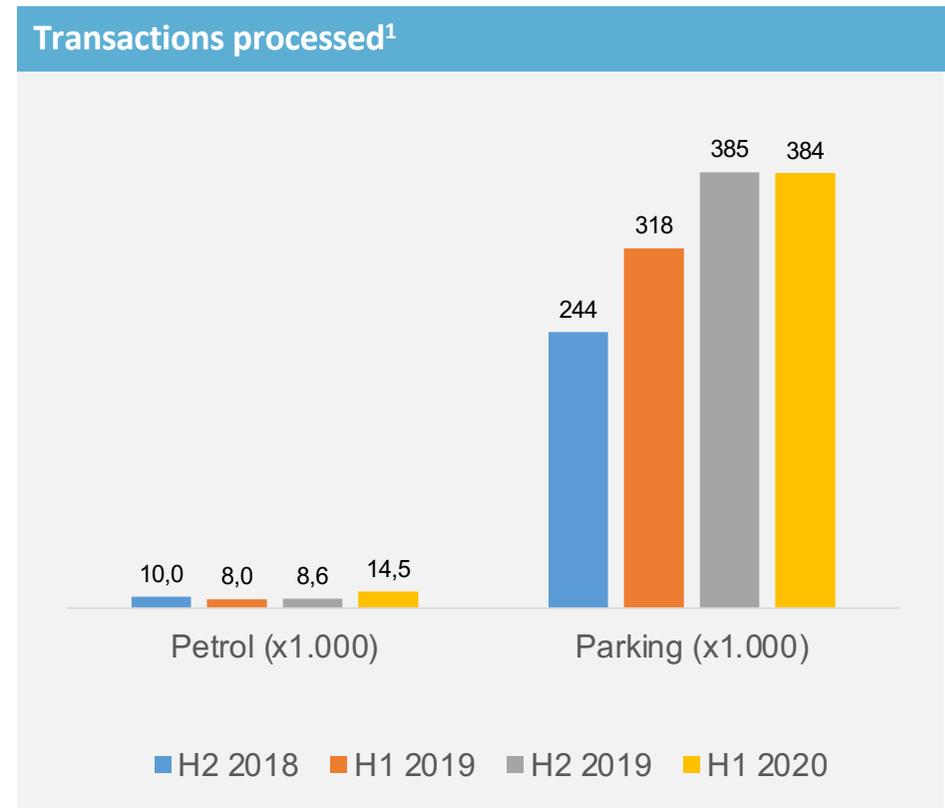
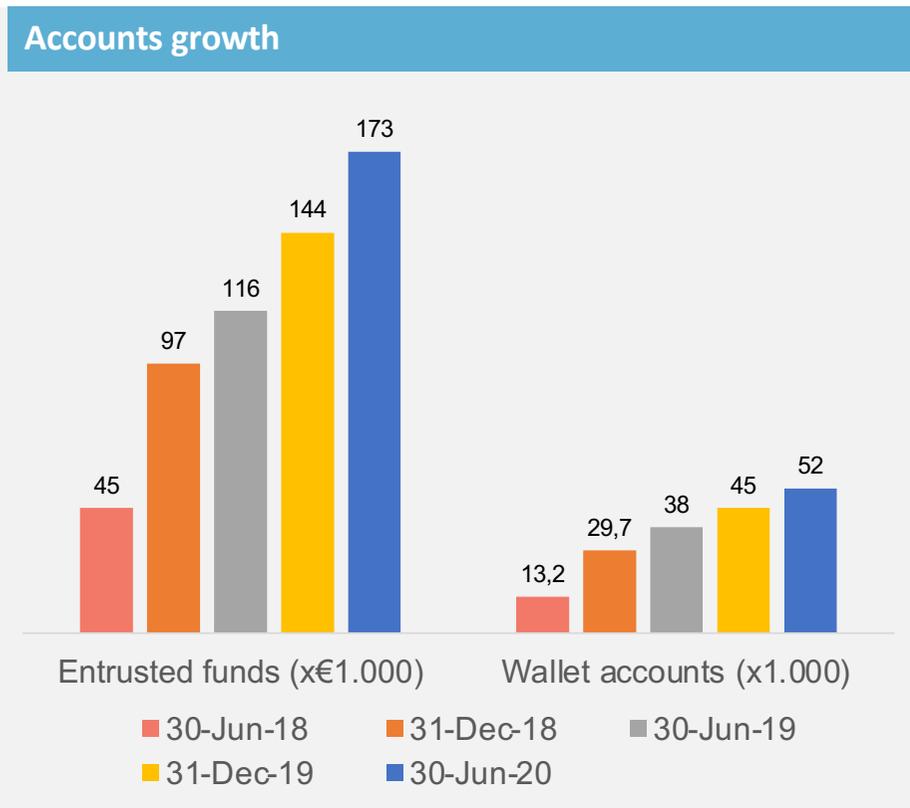
Or instead a subscription fee of:

€0,40 per week

€1,23 per month

€12,38 per year

Ease2pay 30 June 2020 statistics



The innovation

What is the innovation

Apps combining payment and loyalty in one transaction that...

Obtained necessary waivers and certificates

Payment Service Provider¹ and E-Money Institution²
Certificate for iDeal and e-mandate



...offers a cheap alternative for merchants since it requires no Point-of-Sale hardware

No Point-of-Sale hardware needed

Application runs on the mobile phone of the customer
No expensive hardware required



Ease2pay is registered with the Dutch Central Bank (DNB) as an **exempted Payment Service Provider (PSP)**, and as such not under supervision of the DNB. If the total amount of monthly payments exceeds EUR 3m, Ease2pay will migrate to licensed PSP under supervision of the DNB



Ease2pay is registered with the Dutch Central Bank (DNB) as an **exempted E-Money Institution (EGI)**, and as such not under supervision of the DNB. If the total amount of outstanding liabilities of the EGI exceeds € 5 mln or wallet accounts surmount € 150 or deploy wallet in other EU-countries, Ease2pay will migrate to licensed EGI under supervision of the DNB

Integration unlocks the power of m-commerce



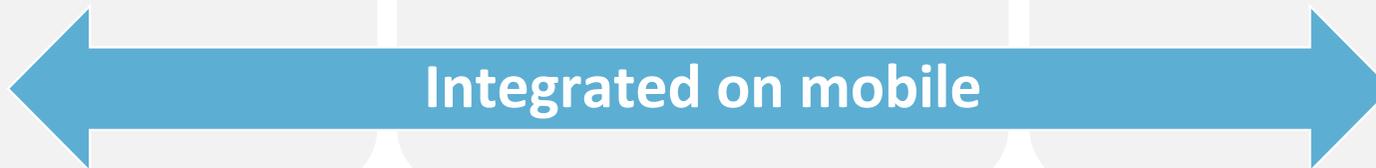
Payment Service
Provider



Loyalty
Platform

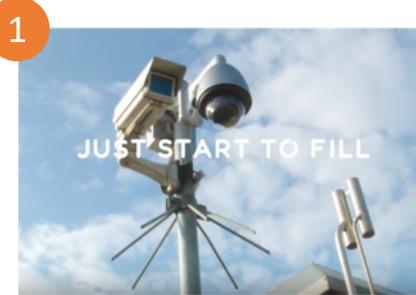


Unlocking
resources



Example of how innovation affects customer journey

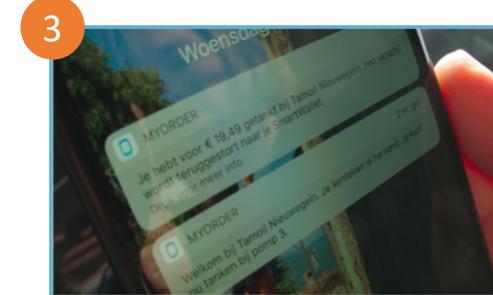
Mobile payment of fuel through license plate recognition is the next step in the petrol sector. Ease2Pay is leveraging the existing technology at petrol stations with the aim of achieving the simplest possible way of refueling for the consumer



Customer starts filling petrol at a registered station



License plate is recognized and recorded in the system



Order is completed and submitted to customer via app

Existing infrastructure in place with significant share of installations at Dutch petrol stations (i.e. Dome cameras from Big Brother)
Ongoing live testing of the application by 3 manned petrol stations

Example of how we can integrate into third party apps

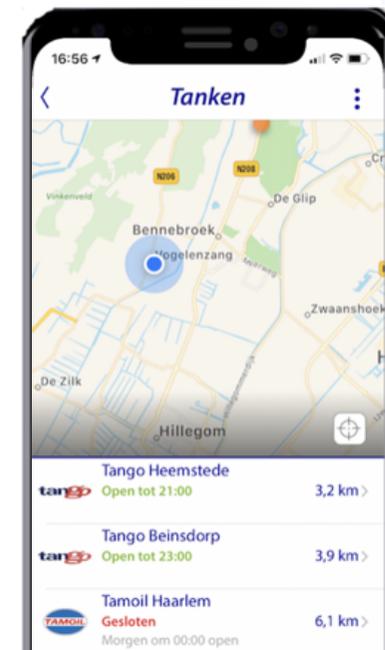
- ✓ The Rabo Wallet app allows clients to use their smartphone for payments instead of their bank card or cash
- ✓ Rabo Wallet is source of additional parking and fuel transactions for Ease2pay
- ✓ Parking and fuel transactions use Mobile Initiated SEPA Credit Transfer with pre authorisation: unique payment method in Dutch market
- ✓ Parking is scheduled to migrate to Rabo Bankieren app (3,5 mln users¹)

Bezoek de website van Ease2pay op www.ease2pay.nl voor meer informatie over de integratie van Ease2pay in de Rabo Wallet app.



Ease2pay facilitates in the Rabo Wallet app

- ✓ Storage of plastic loyalty cards
- ✓ On street parking in 140 cities
- ✓ refueling at petrol stations



The market

Combination of petrol and parking has synergy effect

Petrol stations



EUR 20 billion

Dutch petrol stations turnover in 2017
(10% comes from retail)



4.200

Petrol stations in NL
(50% manned/50% unmanned)



1.2 million

Dutch petrol station visits per day in 2017

On street parking



79 million

On street parking transactions in NL (2017)



EUR 180 million

Turnover on street parking apps in NL (2017)

Zoom in on B2B fuel market

Addressable market size for fuel cards in the Netherlands



EUR 3 billion

Estimated fuel card turnover in 2017



928.000 fuel cards

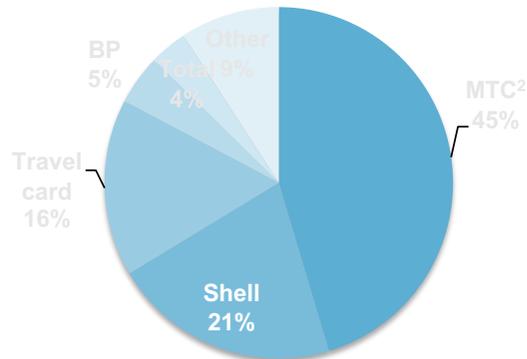
Estimated number of fuel cards in 2015



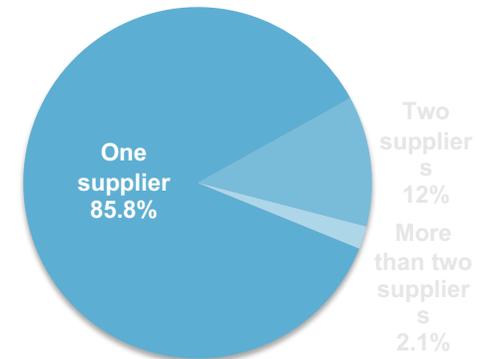
1.3 million

14% of 9 mln passenger cars and LCVs¹ in the B2B segment in 2015

Market segmentation by fuel passes in 2015



Preferred number of fuel card suppliers per organization in 2015



Nation wide fuel card competition analysis

MKB Brandstof	Tankpas.nl	MoveMove	Parkline
			
€ 8,90	€ 7,75	€ 6,95	€ 4,50

Ease2pay € 1,50 fuel & parking both in app

Single app will disrupt B2B fuel card market

Digitization of fuel card increases security and opens up extra opportunities



Digitally integrated platform positioned to replace current inefficient corporate fuel card management system



Secure online platform to prevent most common fuel card fraud risks (i.e. skimming) thus saving unnecessary costs

“Plug and play” solution for SMEs

- ✓ Easily scalable web-based platform
- ✓ Cheap and easy to use alternative for SMEs versus current corporate fuel cards



“Tailor-made” solution for leasing & large corporates

- ✓ Ability to build extra functionalities that integrate with existing client specific processes
- ✓ Potential to benefiting from large transaction volume



Extra services to ensure rapid adoption



Integration with off street parking to realize in app payment of parking garages



Integration with public transport to realize in app payment of public transport trips



Integration with EV-charging infrastructure to realize in app payment of charging

Ease2pay has uniqueness and is ready to scale up

Petrol market



Service uniqueness

- We are the sole party able to offer one app for both fueling and parking including a monthly invoice with VAT specification.

Loyalty program distinction

- No other party is able to integrate loyalty and payment in a single transaction for all (manned & unmanned) petrol stations.

Parking market



Best pricing

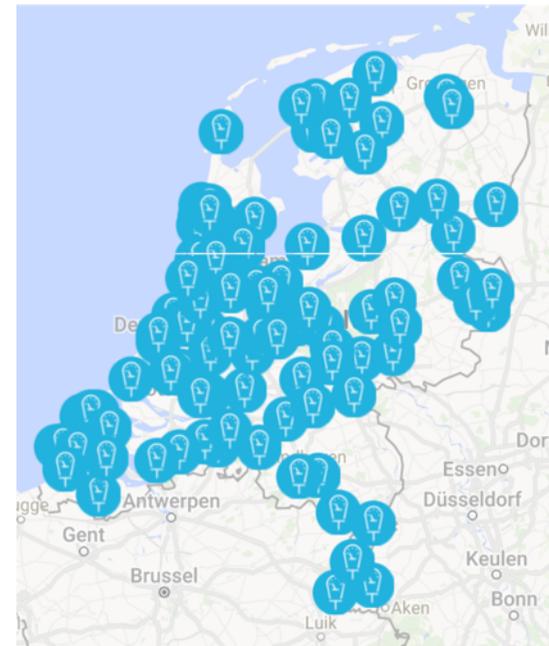
- Due to innovative wallet payment solution Ease2pay is able to charge lower transaction fee and lower subscription fees.

Invest in 50% fuel coverage and 100% parking coverage

2.100 of 4.200 petrol stations connected

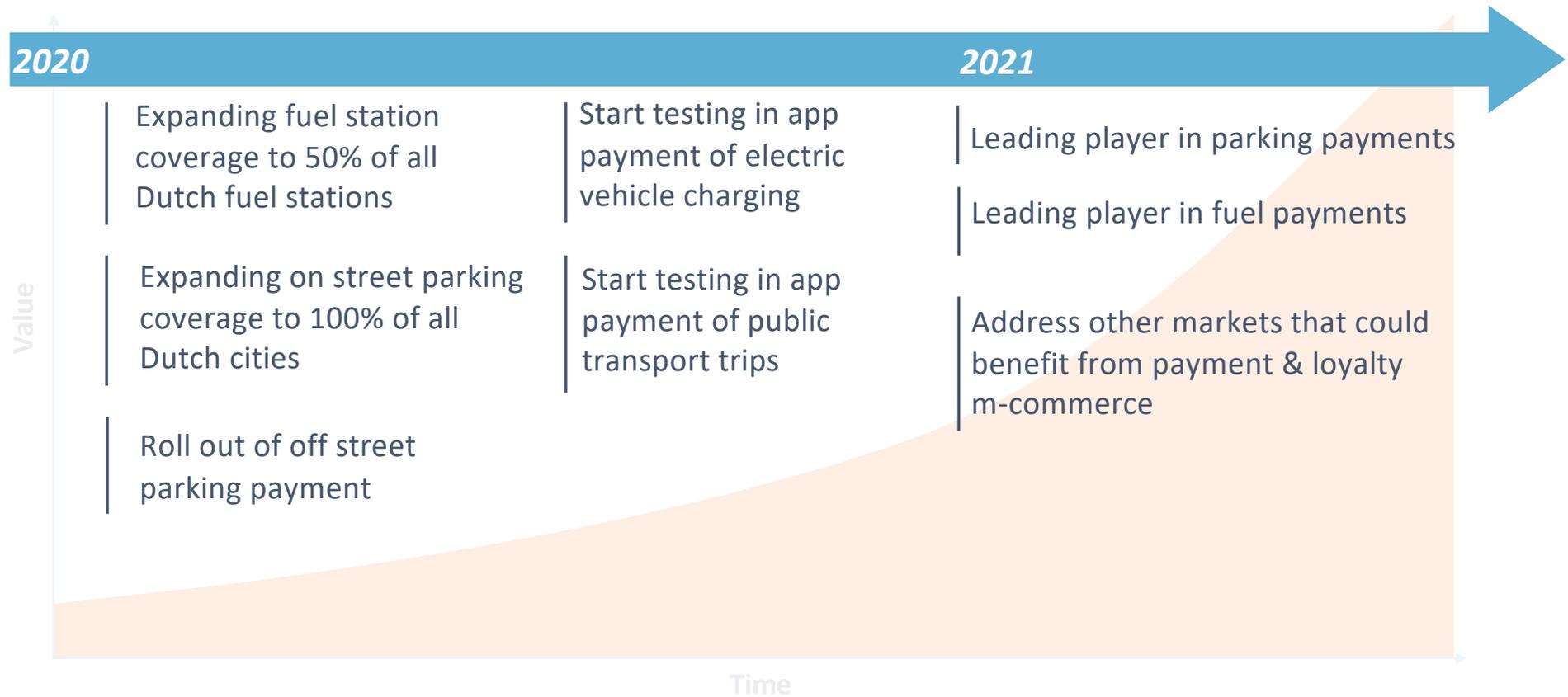


170 of 170 cities on street parking



The potential

Upcoming milestones



Investment highlights

Mobile payment & loyalty platform

- M-commerce payment and loyalty platform integrates internet of things opportunities
- Payment solution that eliminates need for Point-of-Sale hardware
- Unique service offer for petrol market and unbeatable price for parking market

Attractive target markets

- On a fast growth track in the Dutch on street parking market
- Soon ready to disrupt the €3 billion NL corporate fuel card market
- Additional near-term transaction volume will come from public transport and EV-charging.

Rich news flow

- Several successful pilots with lease companies: latest in Q2 2020 for private lease customers of ALD Automotive
- Q3 2020 Introduction of transaction fee in Ease2pay parking app and subscriptions in Ease2pay and OntheGo! apps
- Expansion towards 50% coverage of NL fuel stations and 100% on street parking cities planned in Q4 2020

Management with proven record

- Experienced and entrepreneurial team with proven track record
- Collaborated for over 20 years; founded and sold car-rental disruptor Greenwheels
- Focused on value generation and efficient business management

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