



Money in Motion

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Level 12  
333 Ann Street  
Brisbane QLD 4000

**EML Payments Limited**

20 April 2021

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**ASX Market Announcements**

20 Bridge Street  
SYDNEY NSW 2000

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## INVESTOR BRIEFING

**EML PAYMENTS LIMITED (ASX: EML) (“EML”)** provides the attached investor briefing for release to the market.

EML senior executives will present the attached briefing for shareholders and the investment community at various investor meetings in April 2021 to explain the size of the market, value proposition our solutions bring and the complementarity of Sentinal open banking solutions to EMLs products.

### 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.

We encourage you to learn more about EML Payments Limited, by visiting: [emlpayments.com](https://emlpayments.com)

**This ASX announcement has been authorised for release by the Joint Company Secretaries.**

For further information, please contact:

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Group CFO

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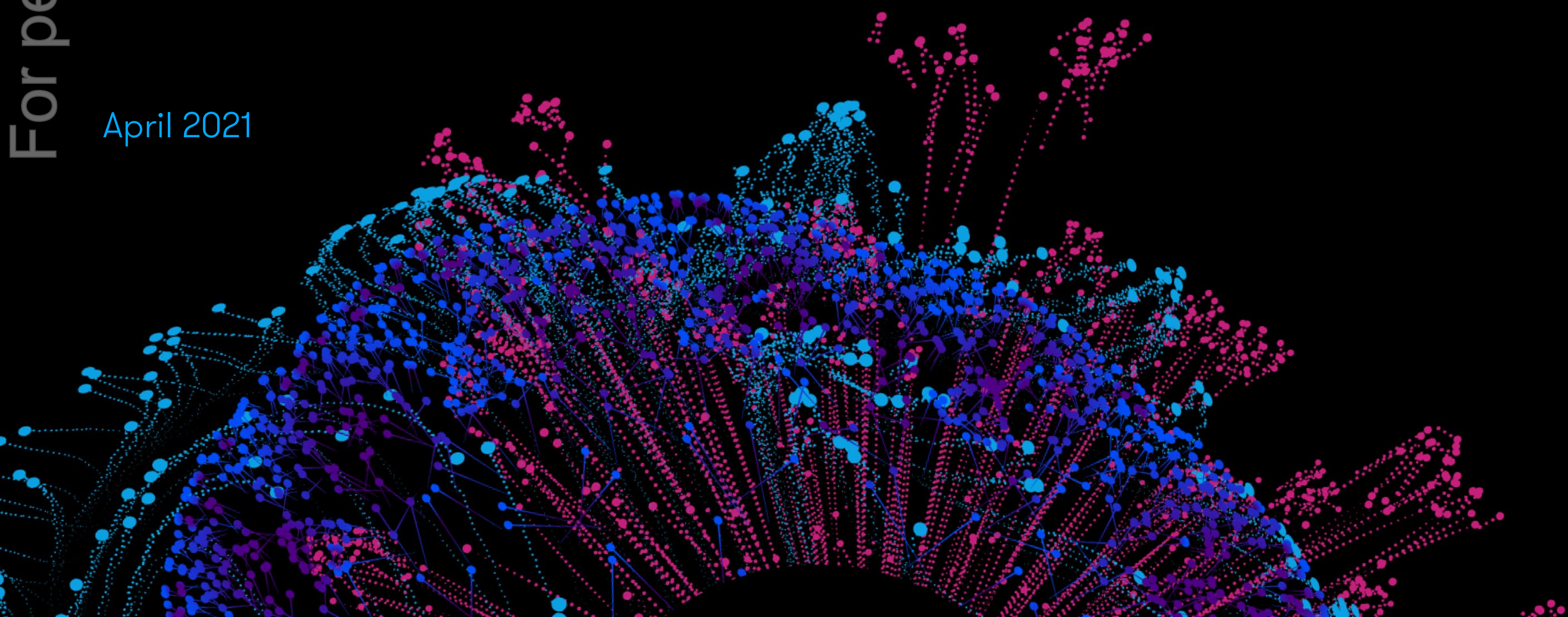


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# Deep dive on GPR and Open Banking



April 2021



Money in Motion



## 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.



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## Introductions and GPR in Context

02

## Market Size

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## Open Banking

### 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 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 six months ended 31 December 2020 ('H1 FY21'), and is presented in Australian Dollars. Unless otherwise stated, the prior comparative period refers to the six months end 31 December 2019 ('H1 FY20 or 'PCP').



# Introductions

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**Rob Shore**

[See Bio](#)

Group CFO



**Rachelle St Ledger**

[See Bio](#)

CEO Australia



**Sarah Bowles**

[See Bio](#)

Chief Product Officer



**Richard Anderson**

[See Bio](#)

Chief Sales & Marketing Officer



**Lee Britton**

CEO Europe



**Michelle Bennett**

Finance Director - Europe



**Sean Fitzgerald**

Founder & CEO at Sentenial

Sean founded Sentenial in 2003 growing the company to be a trusted delivery partner for mission critical A2A payment capabilities for top tier banks, payment service providers and corporates.



**Brian Hanrahan**

Chief Commercial Officer at Sentenial

Brian has spent the last 20 years envisaging and delivering disruptive innovation. He is passionate about leading teams who develop world-class products and driving businesses that make a difference.



# EML's GPR Segment in Context

Market estimates & EML guidance for EML Group FY21 Financial Results

**\$19.5 – 20.5 billion**

FY21 Gross Debit Volume

**\$180 – 190 million**

FY21 Revenue

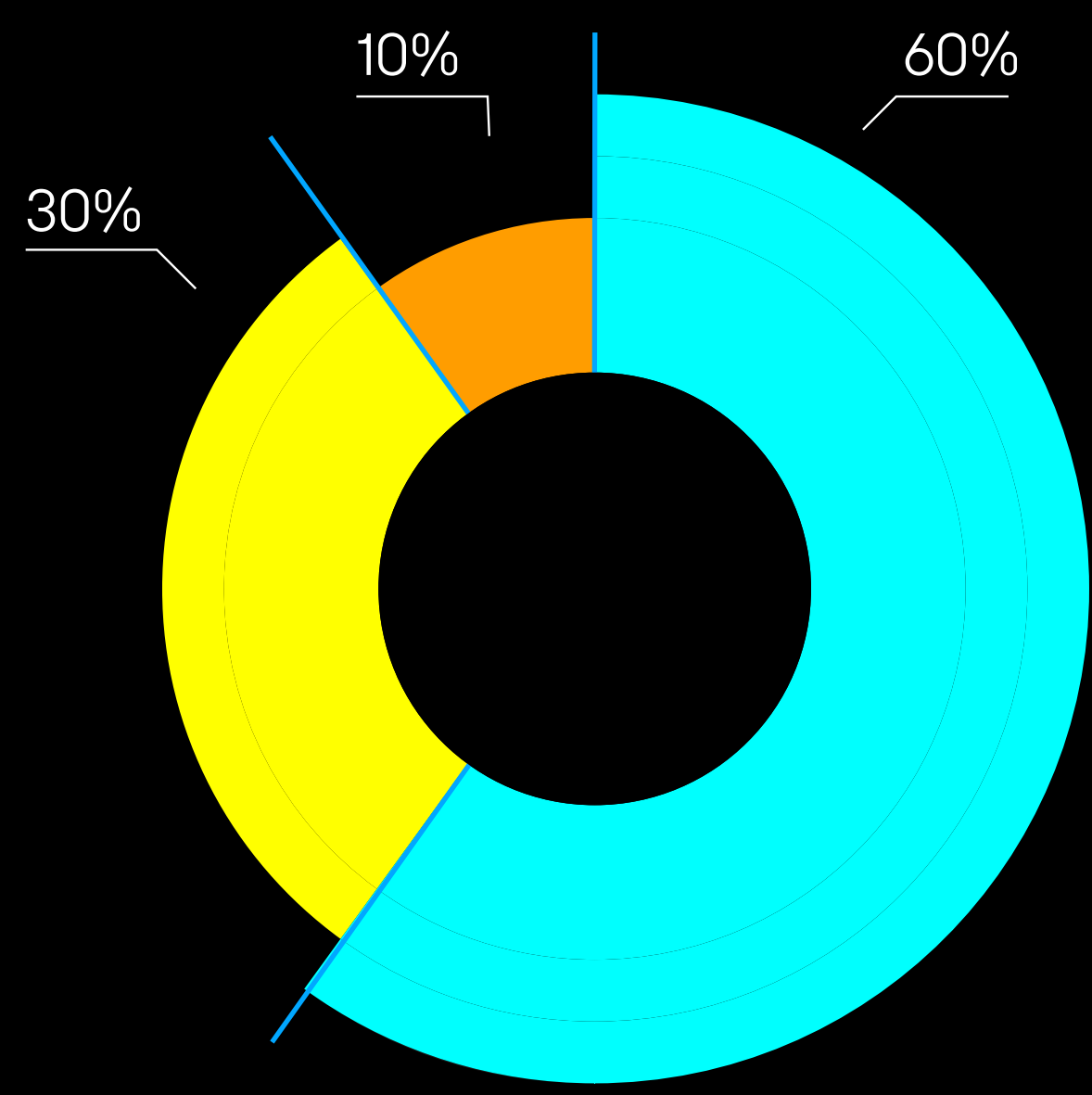
**\$128 - 135 million**

FY21 Gross Profit

**\$50 – 54 million**

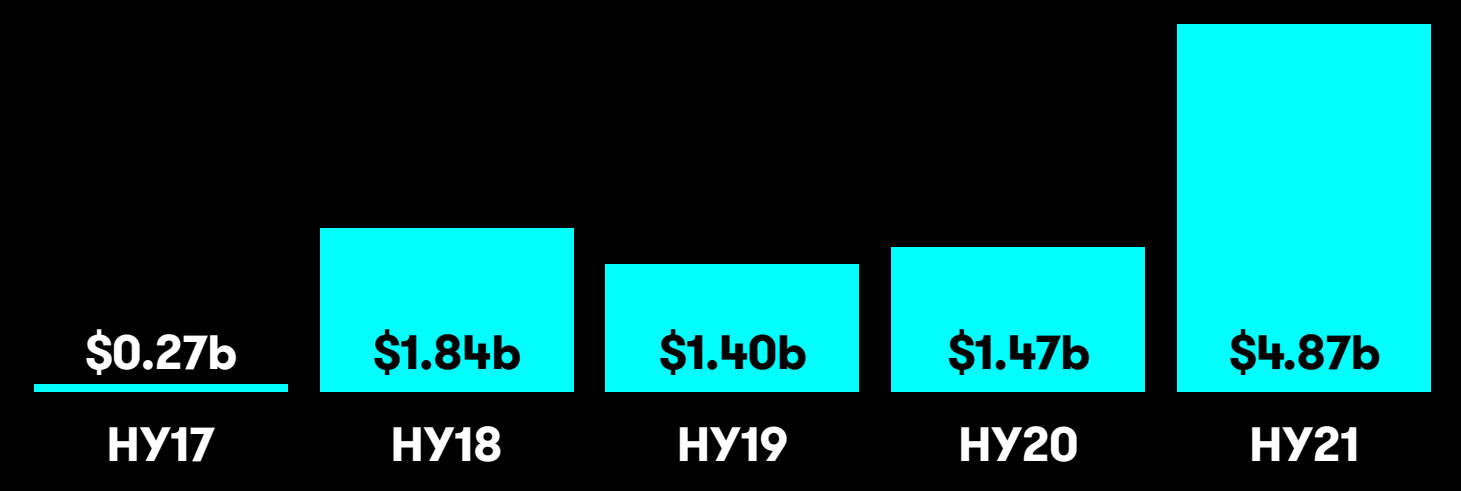
FY21 EBITDA

## Analyst Consensus FY21 Revenue by Segment



● GPR ● G&I ● VANS

## General Purpose Reloadable



Revenue	GP %	Yield
<b>\$54.4m</b> \$13.2m (H1 FY20)	<b>62.7%</b> 66.7% (H1 FY20)	<b>112bps</b> 89bps (H1 FY20)

- EML has invested in GPR technology since 2013 when the group first targeted becoming a majority GPR business
- In FY21, GPR became our largest and fastest growing segment
- Globally in H1, more than 70% of deals won were in the GPR segment
- EML supports GPR programs across all regions
- GPR segment is complementary to the Open Banking market which the Group recently entered via the acquisition of Sentenial



# Our Journey

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Incentives + B2B & B2C Cards



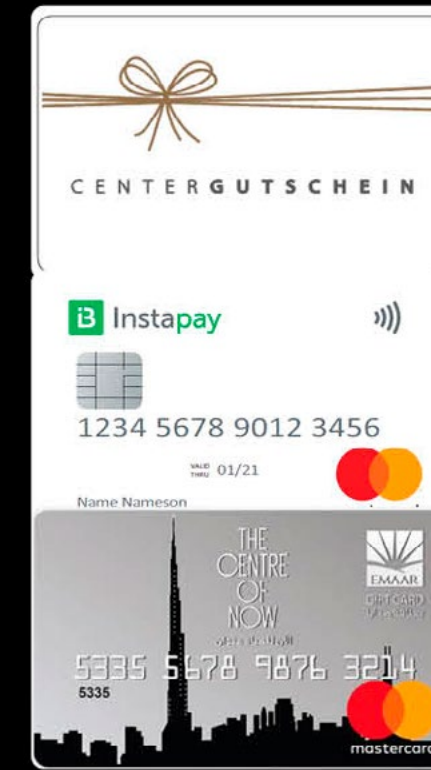
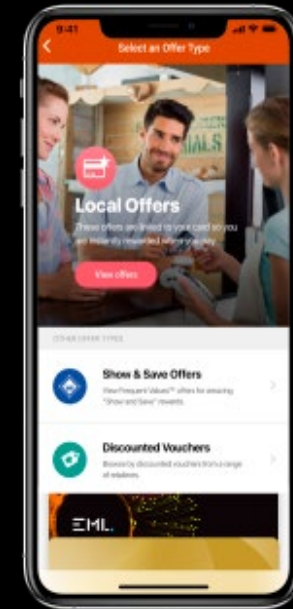
Launch of GPR in Australia



Launch of GPR in UK and Europe + Mastercard licence



Launch of GPR in North America + Launch of Mobile Rewards + Expansion into Scandinavia



Launch of largest European mall program + Expand into Poland + Expanded technology use cases + Launched ControlPay + Instant mobile gift



EML launches EML FinLab and proudly announces the first partner:



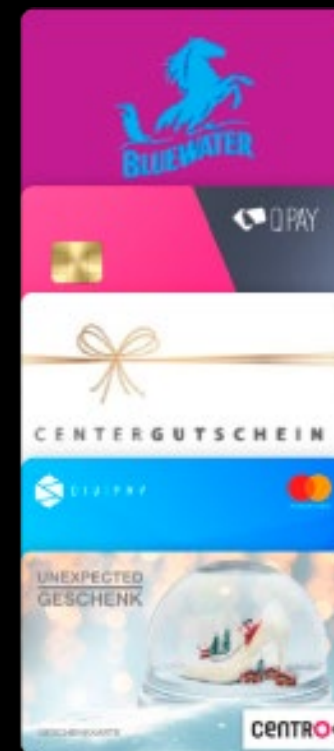
2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Accelerator Strategy



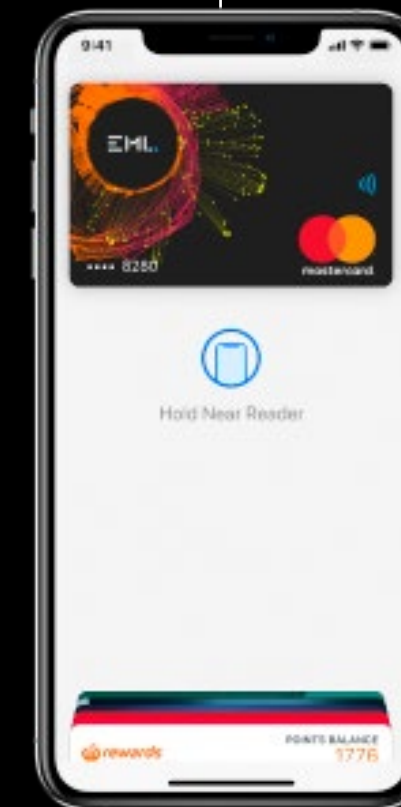
Heritage-Issued Visa Integration



Expansion into the UK and Europe



Expansion into the USA and Canada + Obtain MC licence in Australia



Launch of mobile payments + Obtain E-money licence in Europe



Acquisition of Prepaid Financial Services (PFS): + Multi Currency + Payments as a Service + Banking as a Service



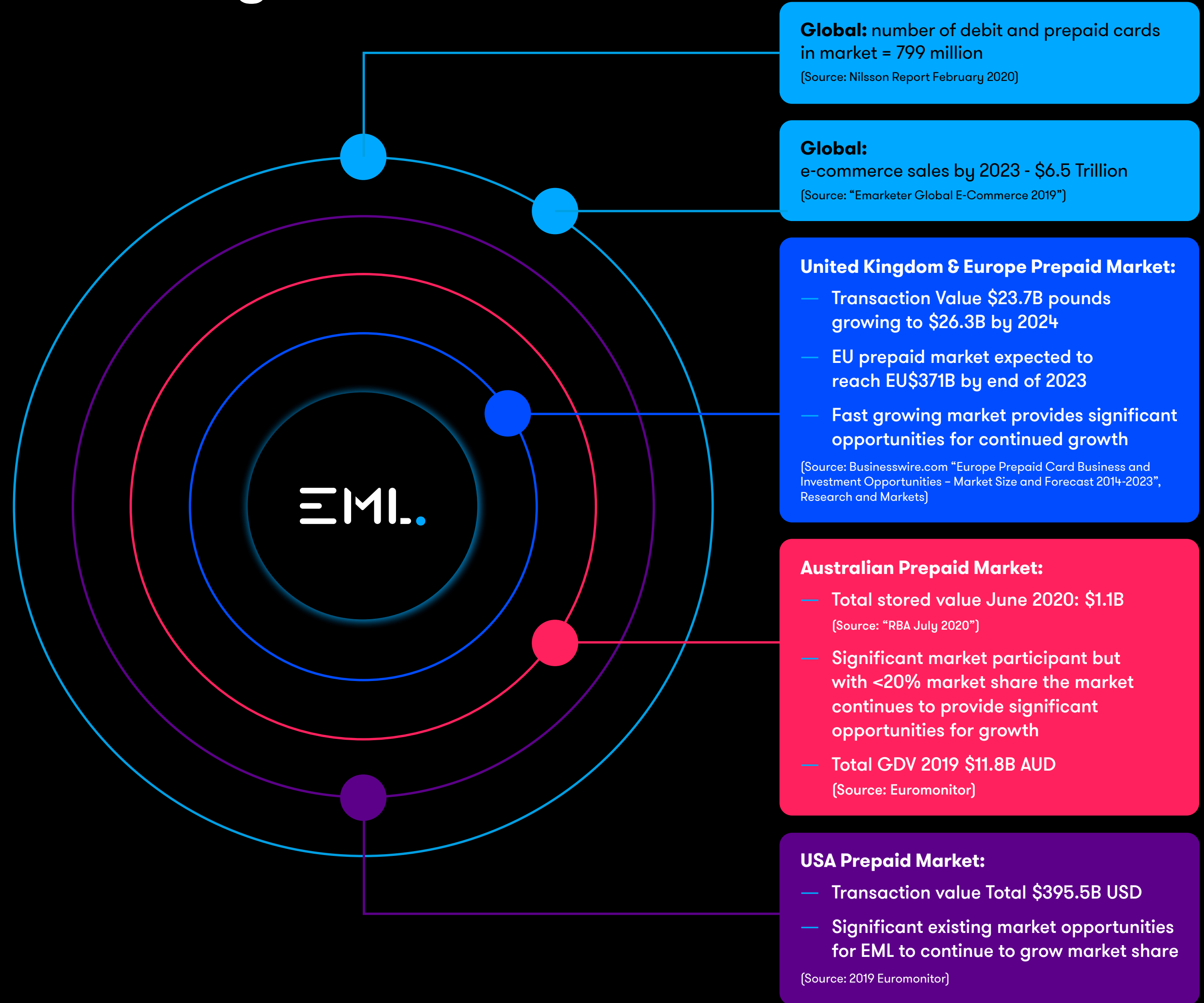
# EML operates in a Trillion dollar industry

**Our business model has been focused on diversification whilst being agile enough to capitalise on opportunities that are the right fit for the business.**

We continue to transform payment technology and customer experiences, across a number of industries and disrupt other industries as we develop and expand our product lines.

The EML model is resilient, proven by our results through a challenging period globally, through the first half of 2021.

We continue to develop and grow within the Trillion Dollar payments industry, with our Accelerator Strategy.



**Global:** number of debit and prepaid cards in market = 799 million  
[Source: Nilsson Report February 2020]

**Global:** e-commerce sales by 2023 - \$6.5 Trillion  
[Source: "Emarketer Global E-Commerce 2019"]

**United Kingdom & Europe Prepaid Market:**

- Transaction Value \$23.7B pounds growing to \$26.3B by 2024
- EU prepaid market expected to reach EU\$371B by end of 2023
- Fast growing market provides significant opportunities for continued growth

[Source: Businesswire.com "Europe Prepaid Card Business and Investment Opportunities - Market Size and Forecast 2014-2023", Research and Markets]

**Australian Prepaid Market:**

- Total stored value June 2020: \$1.1B  
[Source: "RBA July 2020"]
- Significant market participant but with <20% market share the market continues to provide significant opportunities for growth
- Total GDV 2019 \$11.8B AUD  
[Source: Euromonitor]

**USA Prepaid Market:**

- Transaction value Total \$395.5B USD
- Significant existing market opportunities for EML to continue to grow market share

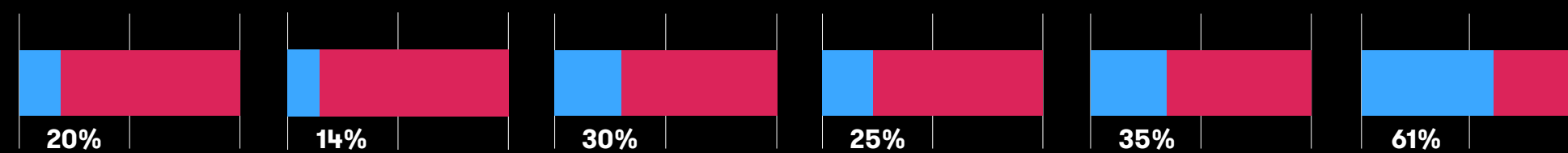
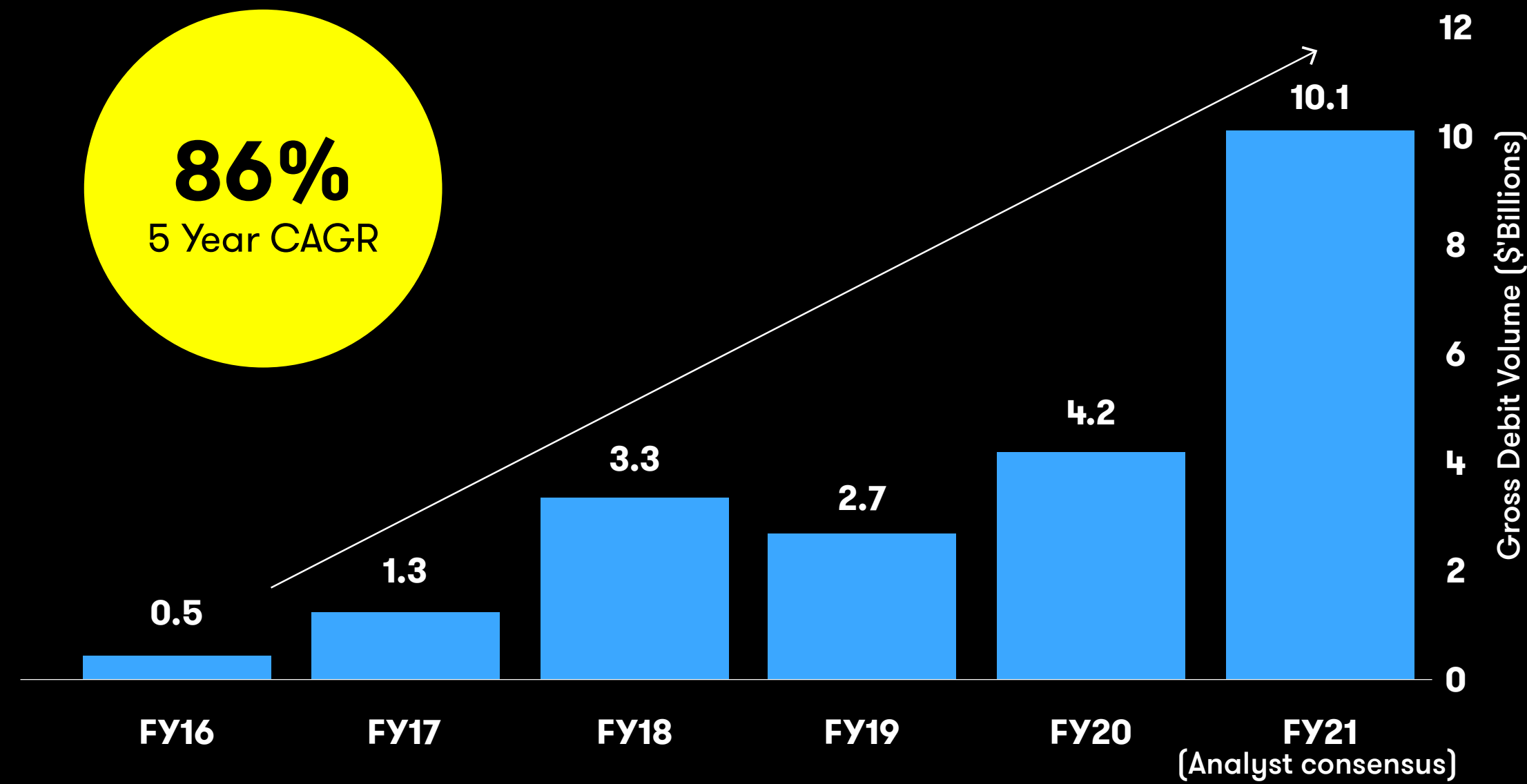
[Source: 2019 Euromonitor]

# GPR growth and Pipeline

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## General Purpose Reloadable - Gross Debit Volume

**86%**  
5 Year CAGR



● GPR Revenue % of total Group ● % Rest of Group

## Business Development Momentum

Launched 64 new programs

Signed 79 new contracts in H1:

GPR	55
G&I	19
VANs	5

## Sales Pipeline

Expansion in active deals to 408

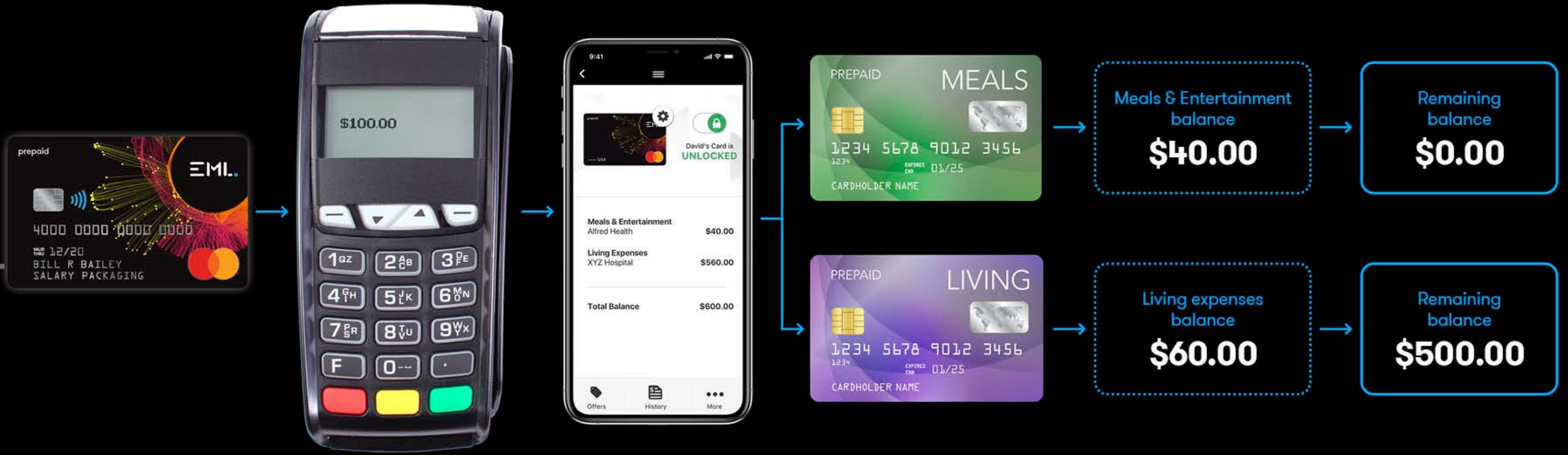
Expansion of GDV at maturity (3-4 Years) of \$8.0 bn

Win rate in H1 of 39%



# Digitally transforming the salary packaging industry

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Salary Packaging Proxy Card

\$100 Transaction

Mobile wallet solution

Back to back funding sources

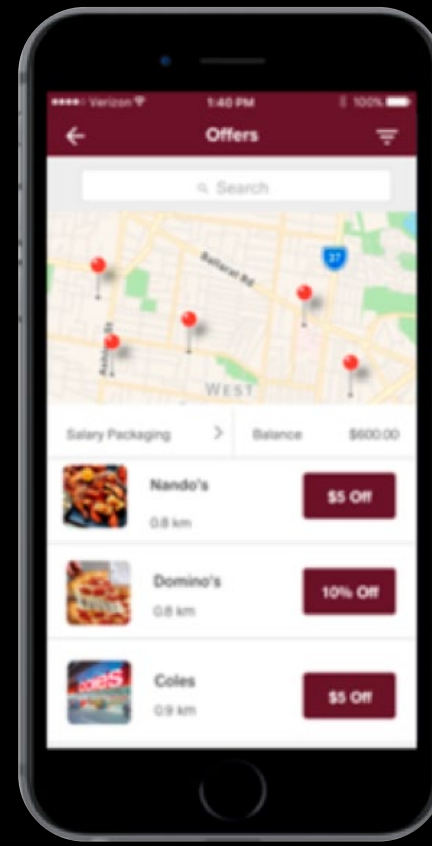
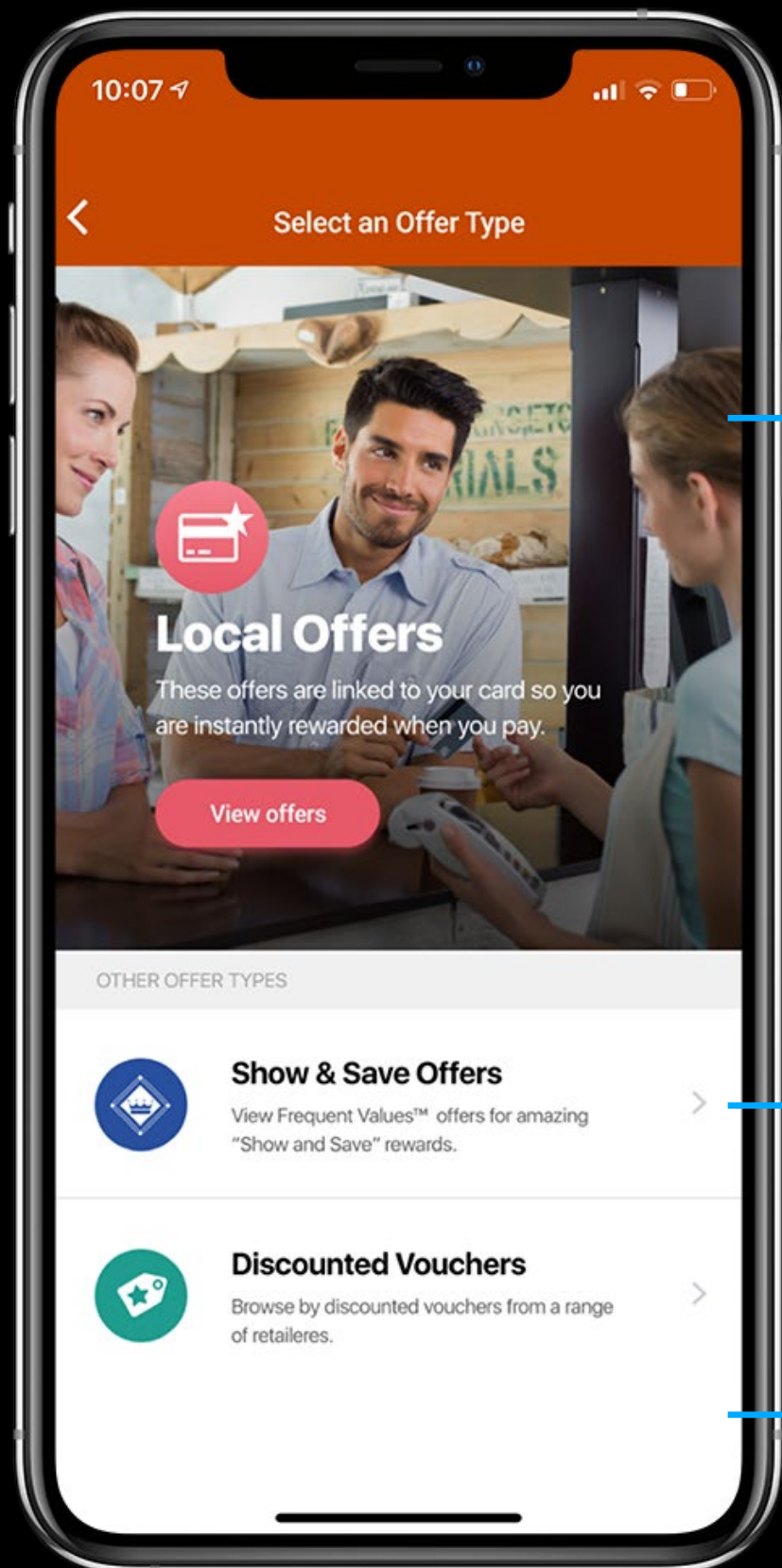
White listing and Black listing

Case Study - Salary Packaging



# Over 3,000 merchants

01 Save with ease – Select an offer



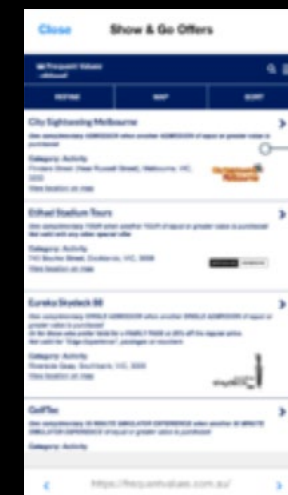
02 View the different offers available in App and in your Local Area

03 Use your Salary Packaging Card at participating Merchants to take advantage of the offer

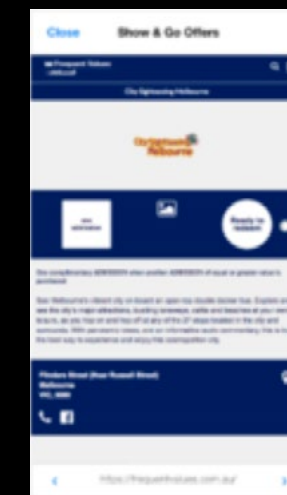
The Merchant will ring through the transaction and the discount will automatically be applied. There is no need to show or ask the merchant to do anything. Your receipt will reflect the full purchase amount. Your account will reflect the reduced total taking into account the discount.



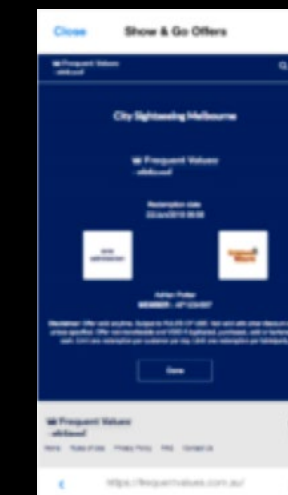
02 Automatically logged into Frequent Values



03 Select Category



04 View offer Details



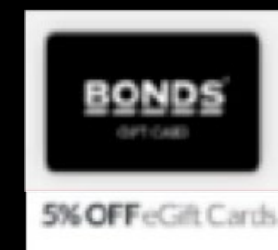
05 Redeem Offer



Complete payment



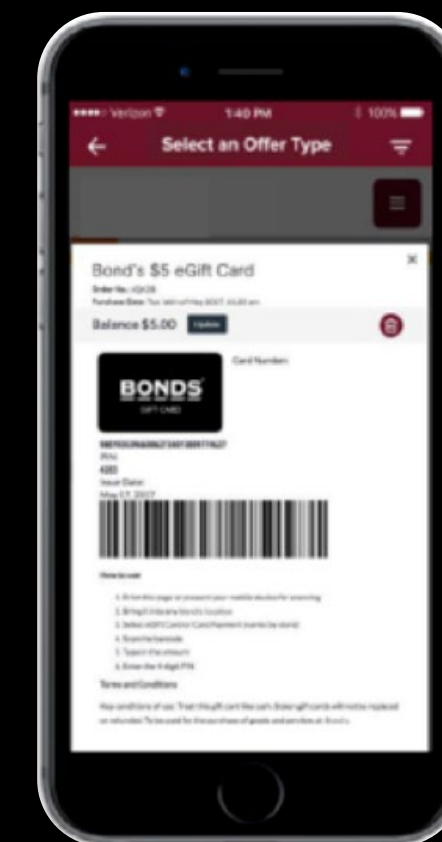
02 Select Voucher



03 View Voucher Details

Please enter your Billing Address  
First Name\*  
Last Name\*  
Wiggins

04 Enter Billing Information



Instant savings



Notification received

05 Virtual Voucher rec'd live and ready to use

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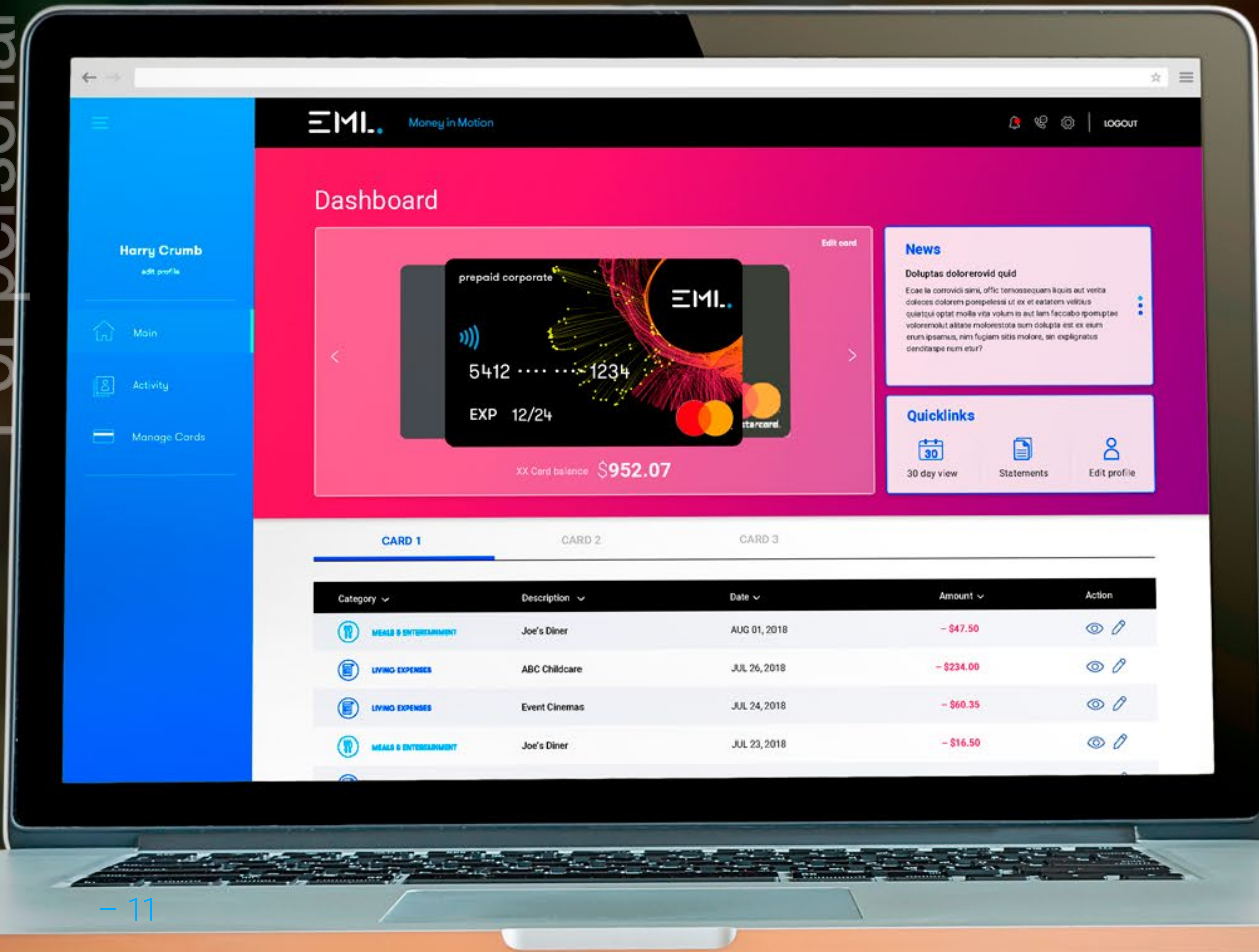
Case Study - Salary Packaging



# EML's Total Salary Packaging Solution

## EML Salary Packaging Cardholder Portal

The EML Salary Packaging Cardholder Portal offers a real time dashboard for partners and employers to monitor their individual card program.



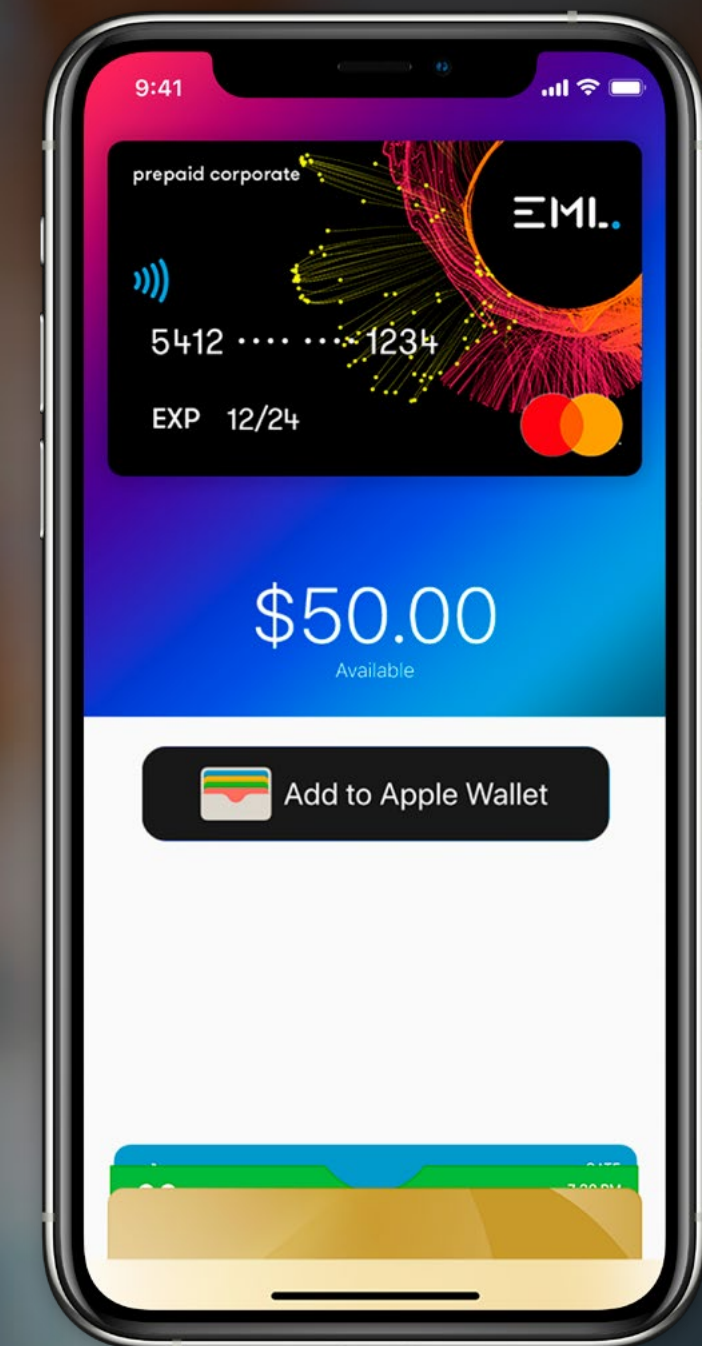
## EML Salary Packaging Physical Card

One proxy card will draw on both benefit accounts i.e. Meal Entertainment and Living Expenses If appropriate, EML allows for a primary cardholder and a secondary cardholder.



## EML Salary Packaging Digital Card and App

Incorporating the single card solution in a revolutionary digital wallet Pays solution.





# Innovation delivered in 4 months

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**EML developed a unique salary packaging solution**

**Six companies went live with the solution in four months**

**300k active benefit accounts by end of FY21. Over \$2.5bn in load and spend**



## Salary Packaging

EML provide a salary packaging solution for employers (clients) and their employees. This includes EML issuing, processing and program managing a restricted loop scheme program.

Changes made by the RBA to salary packaging rules in 2016 meant that credit BINs could no longer be used for salary packaging, only prepaid cards could be used. This resulted in most of the banks exiting the market over 12 months. This left salary packaging companies urgently searching for a new provider (issuer, processor and program manager).

## EML developed and implemented a total Salary Packaging solution.

Designed and built a total solution for salary packaging providers and their employees who were unable to API connect. The latest release includes a front end portal, coupled with a mobile App allowing salary packaging providers, their employers and employees to self service their accounts. The product includes white and black merchant listing, a proxy card drawing on multiple funding sources and access to geo-located merchant offers at selected merchants. Six major salary packaging companies were integrated to the solution and were commercially live in just four months.

## Roll-out with EML

In addition to the first six major salary packaging companies, EML now have three additional brands who have subsequently gone live.

Case Study - Salary Packaging



# Online Bookmakers

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Fully Branded White Label Solution

Customers Get Immediate Access to Winnings

Increased Customer Engagement

## Online Bookmakers

Online Bookmakers exist in a highly competitive environment where immediate access to winning is critical. In this heavily regulated market, physical gaming establishments monopolise the ability to provide cash payouts for winnings. Online Bookmakers are looking for a differentiator that drives customer acquisition as well as customer retention.

## Background

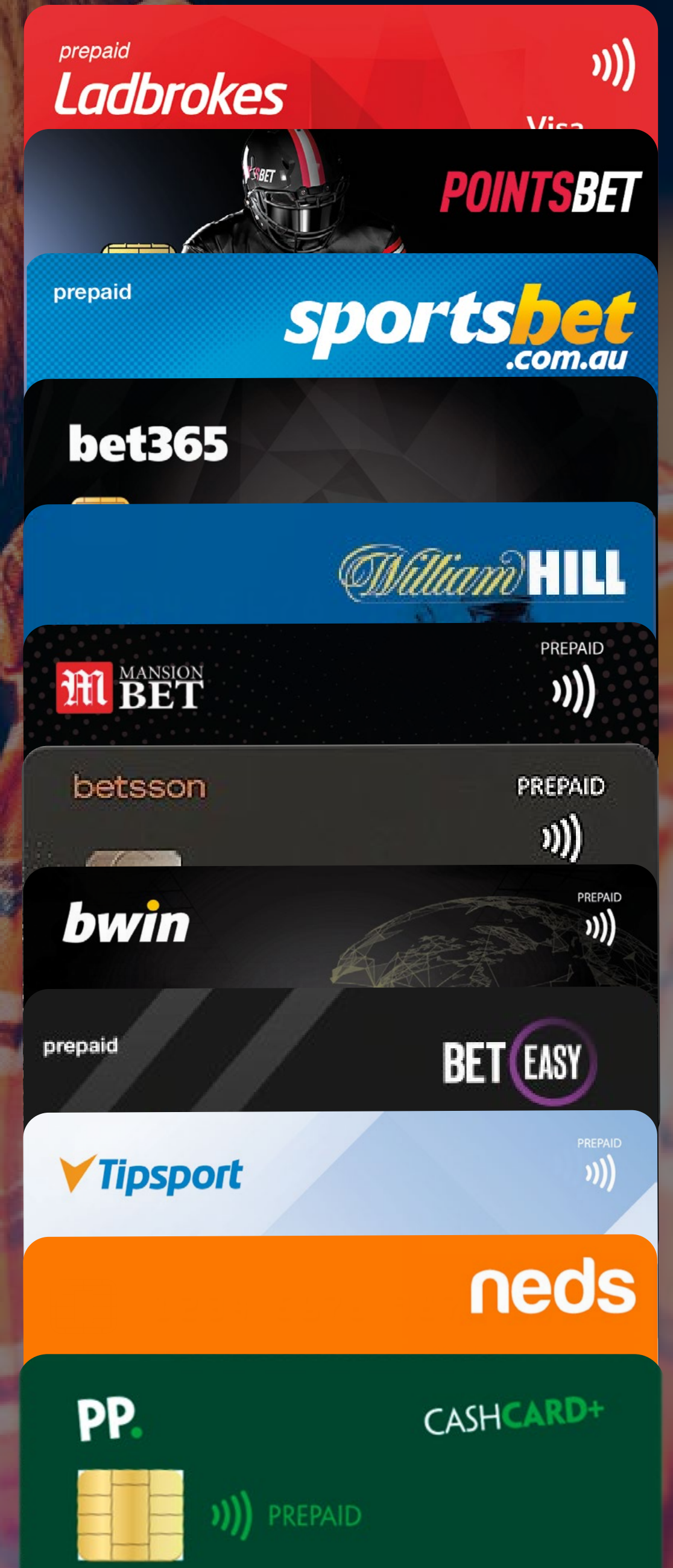
Provide a redemption option that expedites the customer's access to winning wagers whilst adding a new withdrawal channel to the existing product suite, by doing so differentiate from direct competitors who were either already established or were able to provide the "instant gratification" of paying cash for a win.

## The solution

A fully-branded, white label solution was developed giving customers the option to opt-in for a winnings card. The whole program is managed through the Online Bookmakers login with integration into the EML platform through our secure API interface. The cards are loaded by customer initiated transfers onto a branded prepaid Mastercard that can be used at POS and ATM's World wide.

## The outcome

With the launch of our gaming product in 2014, hundreds of thousands of online gaming customers globally have been able to access their winnings immediately.



Case Study - Gaming



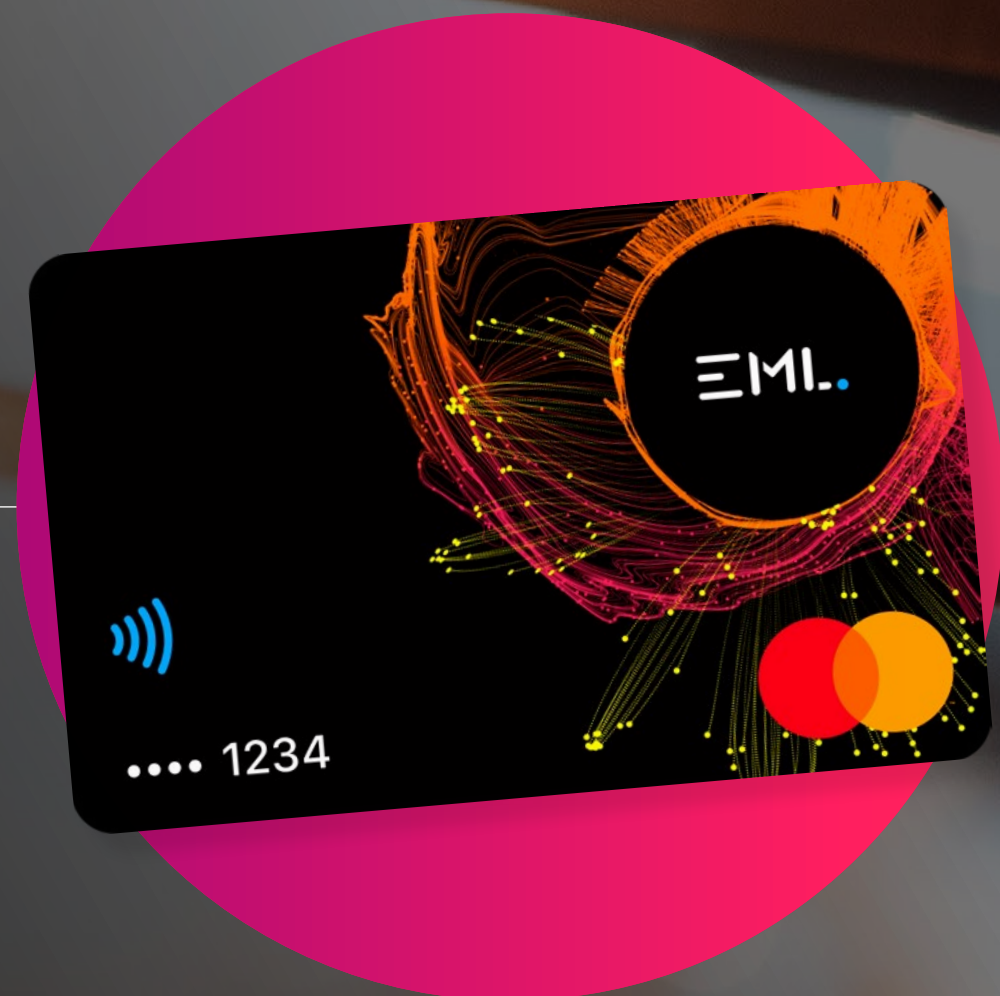
# Emergency Aid: UNHCR Case Study

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**Cash displacement greatly enhanced efficiency, traceability and insights**

**Increased safety from not carrying cash**

**Fully integrated and custom portal allowing control and visibility**



## Strategic Objectives

- Enhanced oversight over humanitarian aid disbursement
- Enhanced traceability of beneficiaries and receipt of aid
- Increased speed of deployment of aid in a secure manner

## Product Offering

- Barcode scanning solution for rapid activation
- Multi-lingual support

## Strategic Objectives

- EML is the sole financial services provider on the UNHCR Framework Agreement
- Call-offs from other NGOs and UN offices permitted
- Flexible, agile, supportive and responsive delivery

## Key Learnings

- Acceptance locations and access to phone lines and internet can be challenging
- Catering for multiple languages and enquiries relating to the provision of the services



# Aberdeenshire Health & Social Care Partnership

First Scottish Local Authority integrating the EML payment card portal with myAccount

One portal login that enables payments for multiple services

Fully integrated and custom portal allowing control and visibility



## The Summary

In October 2017, Aberdeenshire Health & Social Care Partnership (AHSCP) started exploring options for a system through which user could manage their prepaid card accounts and access associated services. AHSCP required a payment card portal that was WCAG compliant, ensuring that web content is; Perceivable, Operable, Understandable and Robust, and offering a user-friendly experience for all individuals. The payment card customer portal had to be integrated with the myAberdeenshire portal so that users can access multiple Council services in addition to their prepaid card account, using one login account, for example viewing bin collection dates, paying for school meals or receiving job alerts.

## The Solution

EML worked collaboratively with AHSCP to successfully deliver a payment card customer portal which is accessible and integrates with the myAberdeenshire portal and myAccount service. The system went live in January 2019 and AHSCP are making good progress in migrating individuals over to the new system. The system allows AHSCP staff to monitor Direct Payment funds and take appropriate action where required. It also enables AHSCP staff to efficiently recover surplus funds.



## The Outcome

This game-changing software is now available to traditional and challenger banks, FX, stockbrokers, wallet providers, gaming, post offices, debt management agencies and an infinite combination of industries. The integration with the myAberdeenshire portal and my account service is the first of its kind for Prepaid Financial Services. The payment card customer portal meets WCAG "AA" level compliance which deals with the most significant and most common accessibility barriers and offers users the independence that they did not have before. This joint collaborative development work between EML and AHSCP will greatly benefit other Local Authorities if they have similar requirements to integrate with the myAccount service in future.



# EML and The Spanish Post Office Create 'Correos Prepago'

Design and implementation of a dedicated mobile app and customer service support

Innovative contactless technology

2,400+ branches in Spain



## Correos Prepago

A general spend reloadable contactless Mastercard that is available as an instant issue product in Correos branches or online in Spain.

## Solution

EML was chosen to manage the entire programme including BIN sponsorship, programme management, and an end-to-end technology solution.

This project included the design and implementation of a dedicated mobile app and customer service support. Correos and EML created 'Correos Prepago' - a general spend reloadable contactless Mastercard available as an instant issue product in Correos branches or online.

## Result

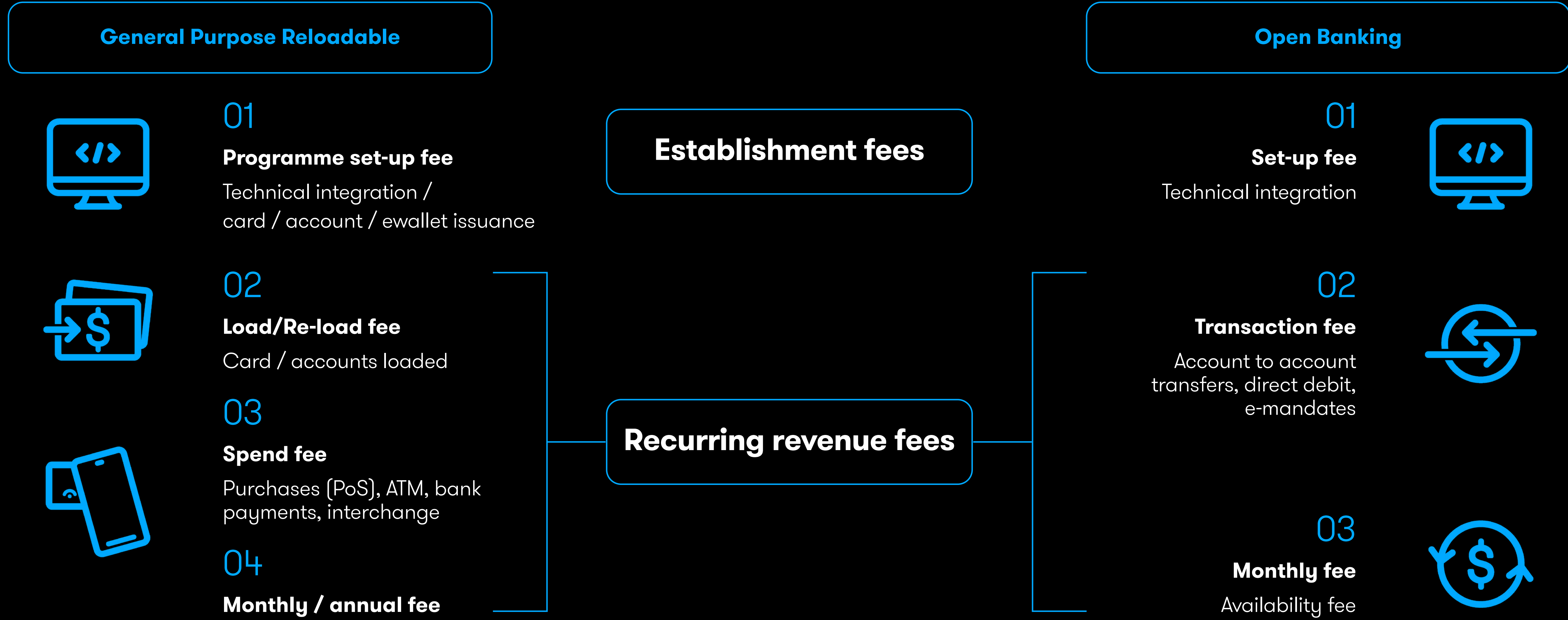
This solution has allowed Correos to offer a new financial service with a versatile payment product that is available to its entire customer base. This has further increased its brand affinity and cemented Correos's position a highly customer centric corporation that continues to push the boundaries for its customers.

In addition to the universal acceptance that the Mastercard brand brings, the product is providing a high level of innovation by incorporating contactless technology. This not only benefits cardholders to make quicker and easier payments at the checkout, but Spanish traders also benefit from reduced costs related to cash handling.



# Revenue Generation

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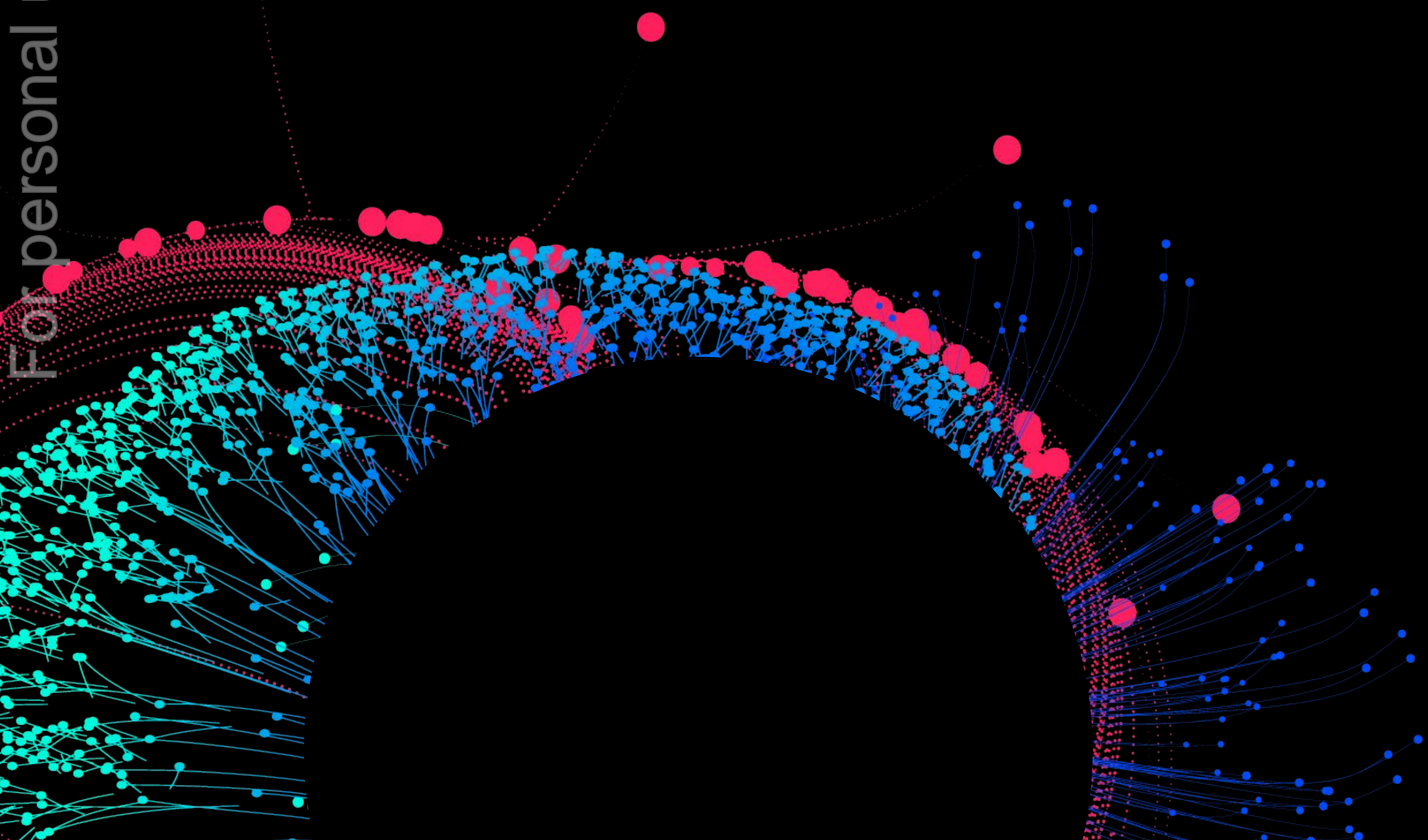


Recurring business model with significant opportunity for revenue growth aligned to volume growth



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# Q&A



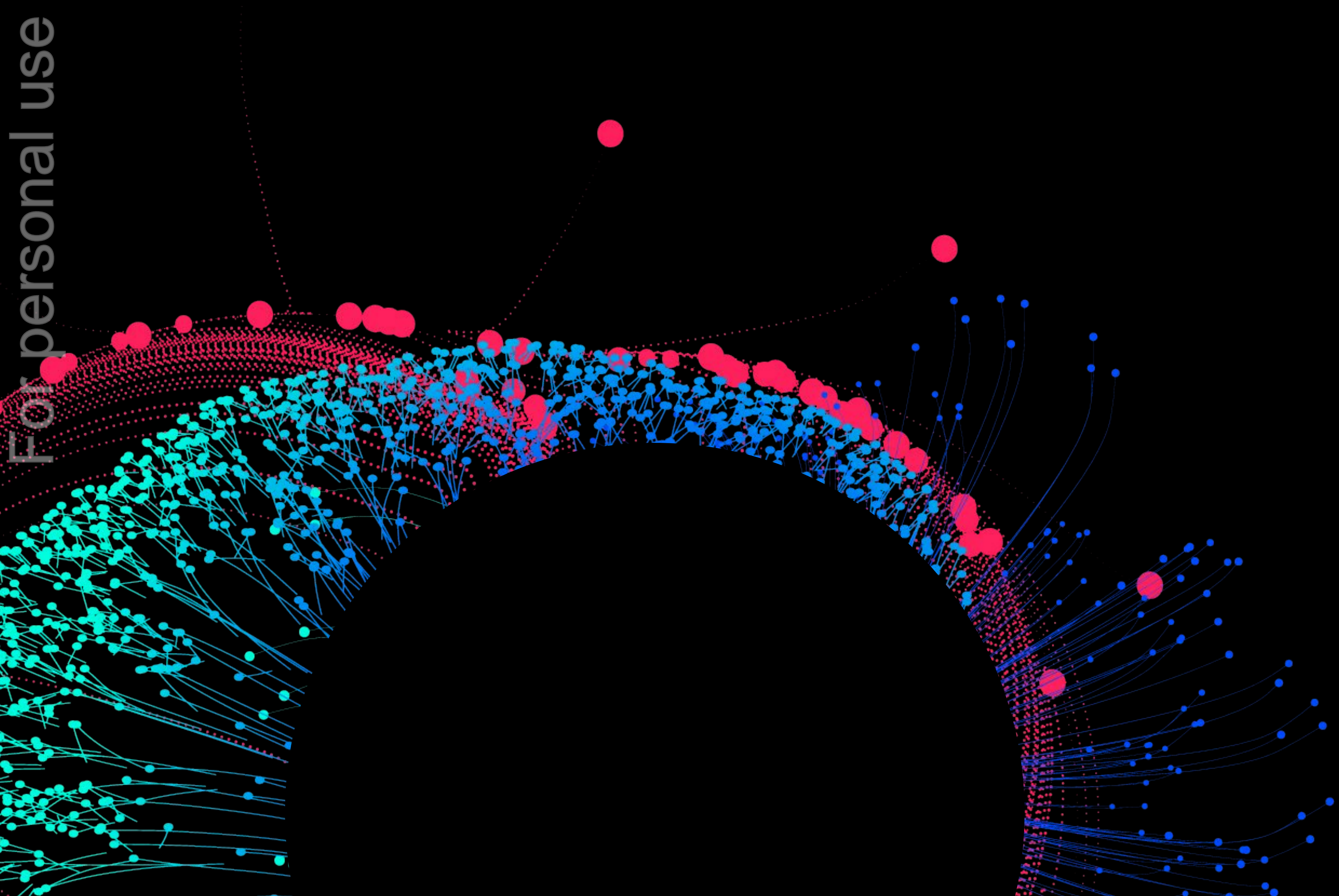
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# Open Banking

EMI.



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# The premise of Open Banking

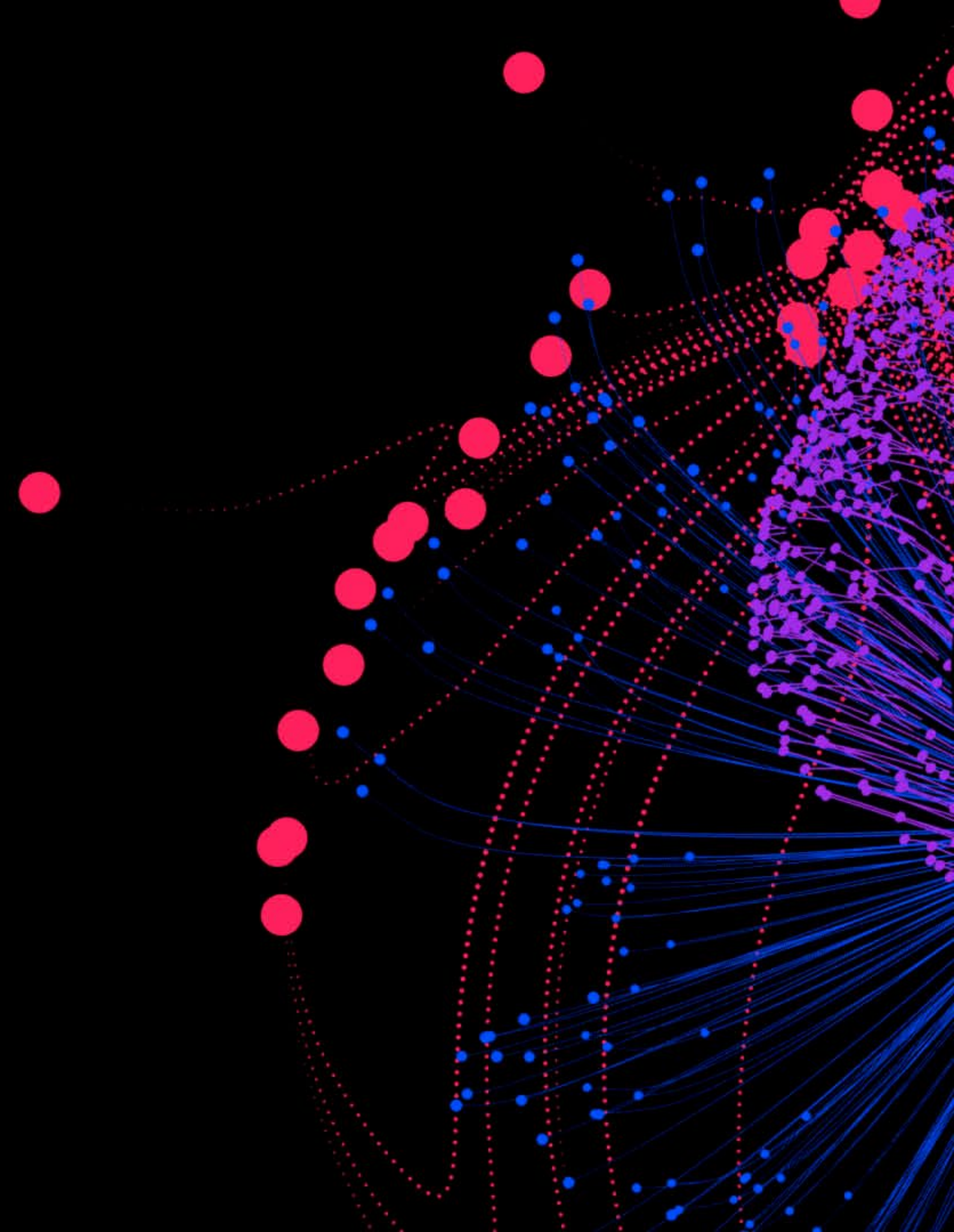
Open Banking is fast becoming the largest innovation to disrupt the payments ecosystem globally.

At its core it enables consumers and businesses to share banking data and initiate real time payments securely between two accounts.

The primary objective of open banking is to enable faster competition and innovation in banking & payments, improving the user experience for consumers and merchants.

API connectivity is the tech backbone that enables this, lowering the barrier to entry for neo banks and other third-party providers, whilst remaining in the security of the banking ecosystem.

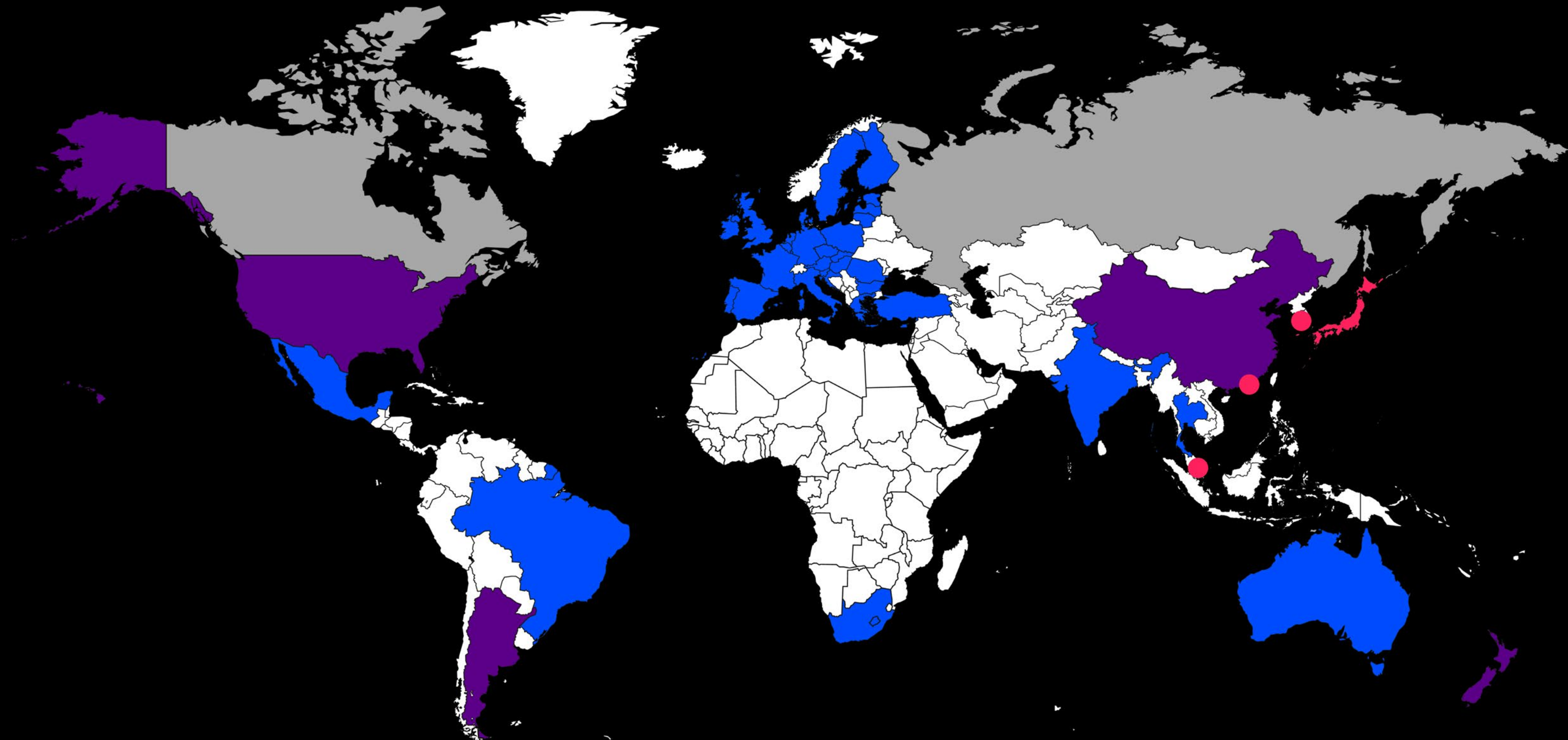
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# Open banking is gaining momentum globally due to disruptive technology and regulatory changes, encouraging innovation & competition

▲ **29.8%**  
CAGR in global real-time payments (2020-25)



- Prescriptive
- Facilitative
- Market-driven
- In process of adopting or actively considering

	Forecast growth (CAGR to 24)	Forecast transactions (2024)
Australia	49%	2.0 B
Canada	21%	1.4 B
France	54%	2.0 B
Germany	43%	2.6 B
United Kingdom	10%	4.0 B
United States	42%	4.2 B

Source  
PLAID: <https://www.fintechfutures.com/2021/01/plaid-raising-at-15bn-as-employees-pitched-1200-per-share/>  
<https://www.mordorintelligence.com/industry-reports/real-time-payments-market>  
[https://go.aciworldwide.com/rs/030-ROK-804/images/ACI\\_Prime\\_Time\\_for\\_Real-Time\\_Report.pdf](https://go.aciworldwide.com/rs/030-ROK-804/images/ACI_Prime_Time_for_Real-Time_Report.pdf)

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# Combining A2A & Open Banking with our existing prepaid & Banking-as-a-Service (BaaS) capabilities expands our addressable market & deepens existing relationships

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## PREPAID & BAAS

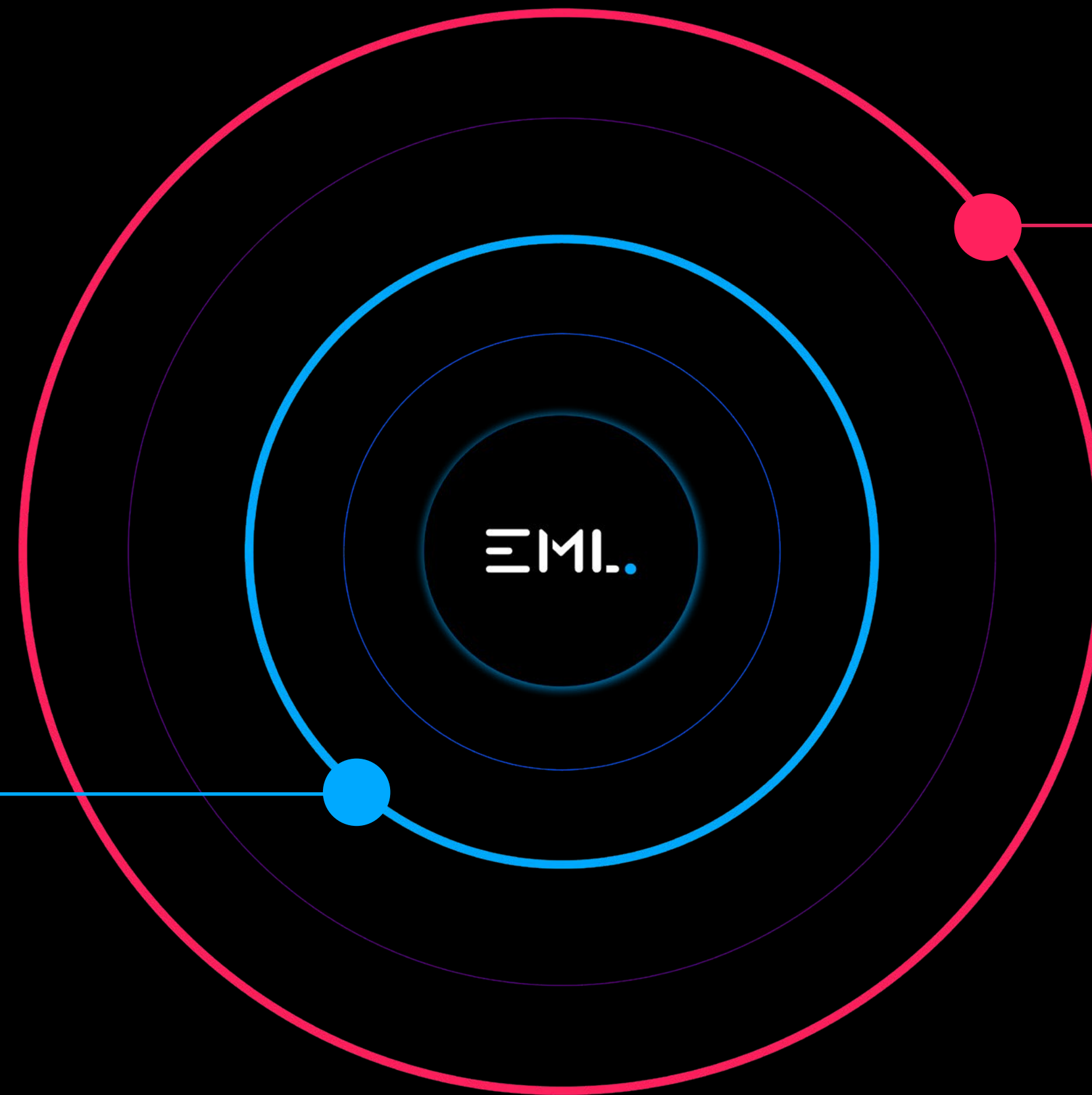
GPR, gift-incentive and virtual account numbers

Strong growth driven by disruption

### Continued strong growth

consumer need for cash & credit alternatives + growth in ecommerce

Revenue yields: 10 -600bps



## A2A & OPENBANKING

Mass market A2A payments & data sharing

Yet to be allocated market, exponential growth & large addressable market

### Exponential growth

Regulation & consumer need for fast, seamless customer experience & merchant need for alternate cost effective options

Revenue yields: 10-50 bps



# Market leading platform offering our customers the broadest range of prepaid card products, real time account-to-account payments & the latest in open banking technology

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## EML CUSTOMERS

- BNPL & Lenders
- Fintechs & Neo banks
- Retail
- Payroll & earned-wage-access
- Payouts & Disbursements
- Gaming
- Reward & Incentives

## NUAPAY CUSTOMERS

- Banks & Financial Services
- Software Platforms
- Fintechs
- Merchant Acquirers
- Payment Gateways
- Gaming
- Bill Pay Corporates

## EML PLATFORM VIA SINGLE INTEGRATION

### EML PRODUCT SUITE

Card payments enabled by Mastercard & Visa

### NUAPAY PRODUCT SUITE

A2A payments and Open Banking

New products with introduction of Nuapay:

- Prepaid Cards
- Digital Wallets & Virtual Cards
- Loyalty & Rewards
- Real-time A2A Payments
- Open Banking
- Spend Controls
- FX
- Refunds & Instalments
- Recurring Payments
- Embedded Payments



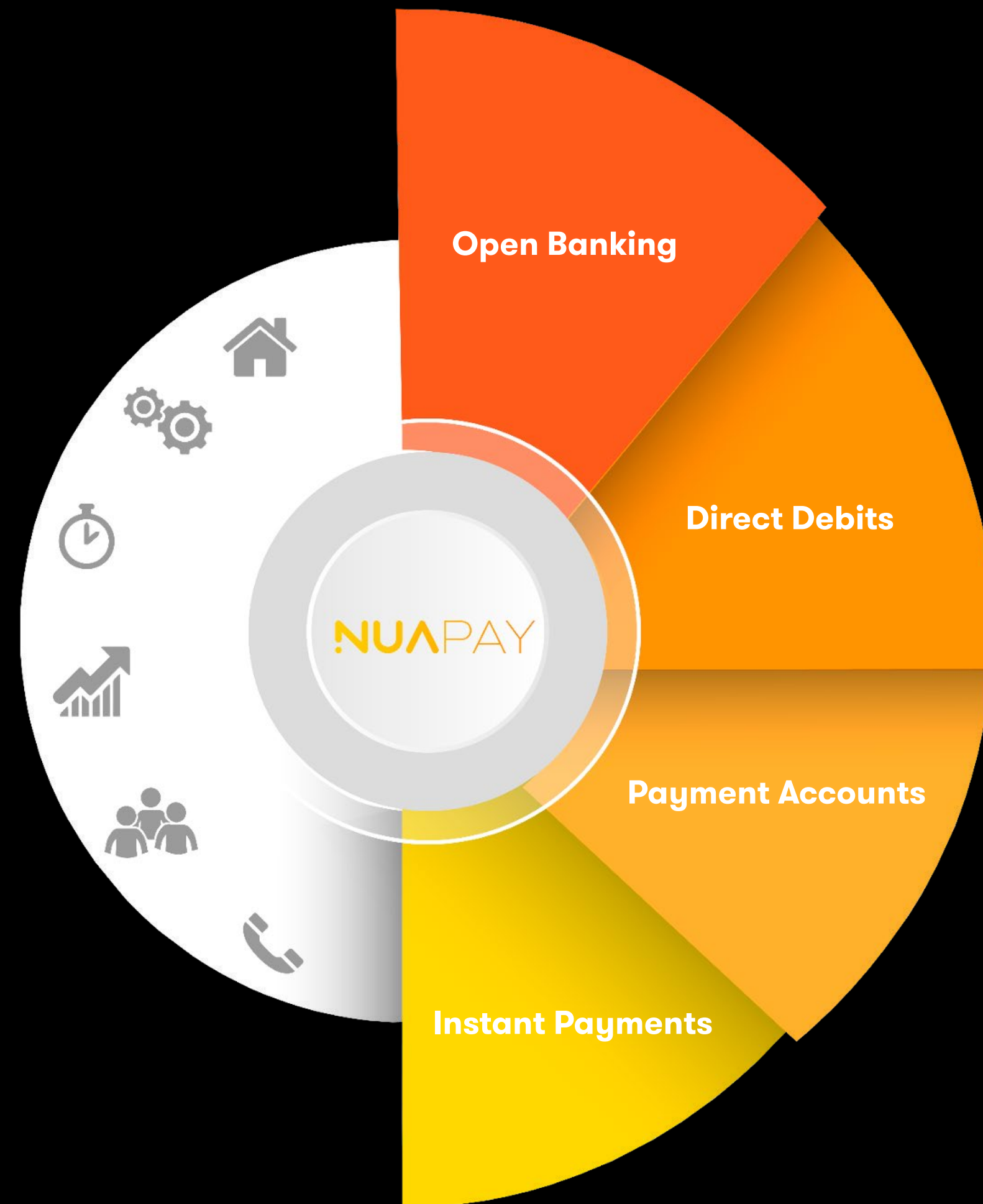
# Nuapay offers a full suite of A2A payment options in Europe with trust, scale and experience

## Comprehensive Product Suite

- Market leading range of payment options including direct debit, Open Banking & payouts/refunds
- Automated reconciliation, real time or batch frequency based on customer needs

## Highly Credible Payments Provider

- Trusted by a range of blue chip big brands
- Fully licenced & ISO27001/9001 certified with 24/7 uptime & support
- Private & public cloud payment processing infrastructure



## Focused on Powering Partners

- Platform used to power a range of payment service providers, independent software vendors and fintechs
- White label low-touch and fully customisable solutioning via APIs

## Innovation focus

- Industry leading technology, kept up to current modern standards
- Dynamic & scalable service that supports high growth
- Innovative market leading solutions



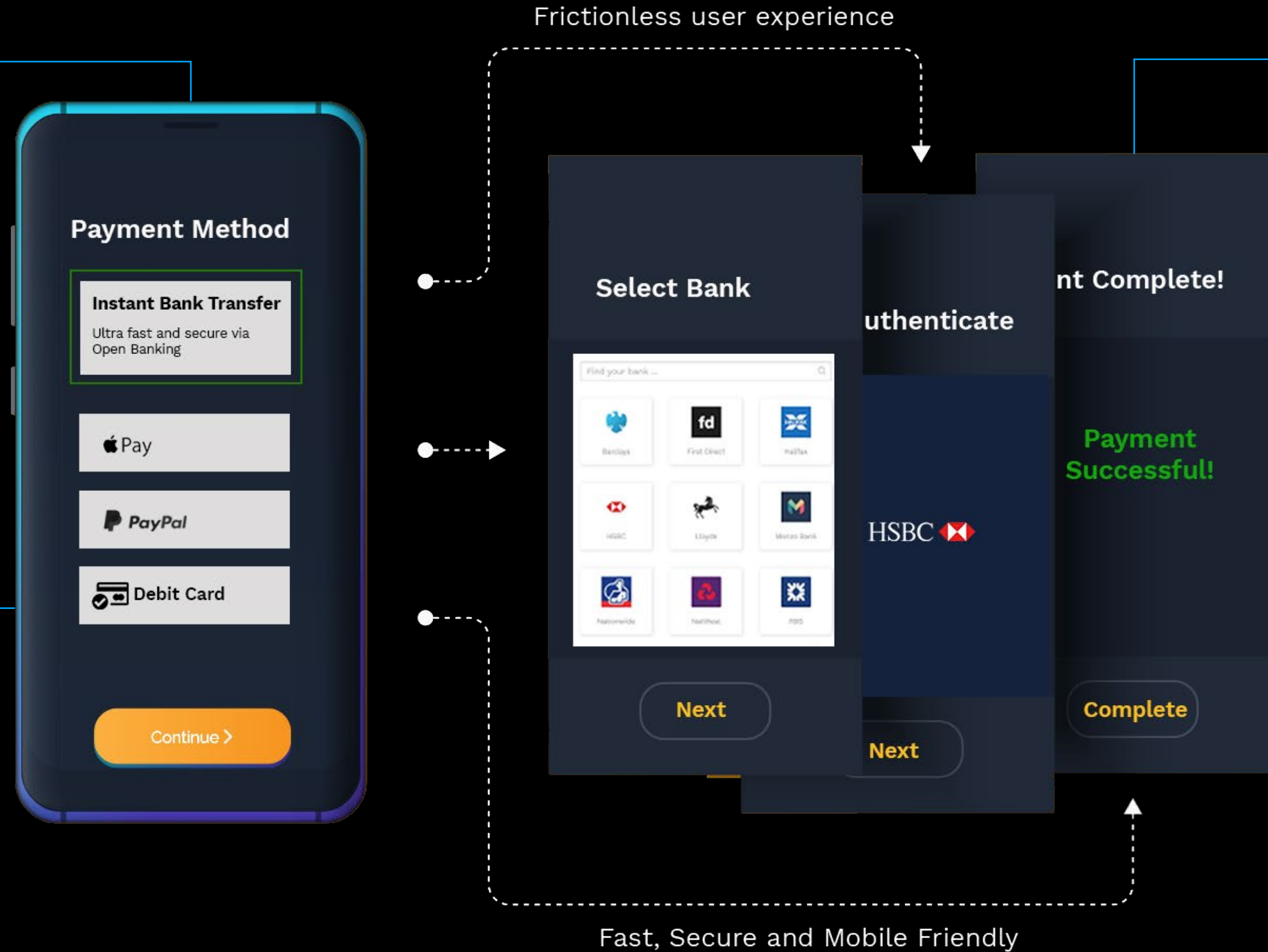
# Nuapay have established themselves as one of the market leaders in Open Banking Payments

## Specialist in Open Banking payments

- Open Banking integrated into existing Nuapay platform
- Mobile first solution for seamless, embedded payment experiences

## Pan-European solution

- Platform already live in the UK, France, Germany & Italy
- Connected into over 1,750 banks across Europe and growing



## Feature rich payment capabilities

- Market leading functionality
- Refunds, instalment solutions & payouts
- Multi-channel offering: online, in person, phone & post/bill payments

## Powering disruptive partners

- Product offers fully customisable UI/UX
- Focus on Open Banking for merchant acquirers, payment gateways, software providers & other platforms for integrated solutions
- Powering new fintech partners, delivering innovative alternative payment options



# The next-gen digital wallet

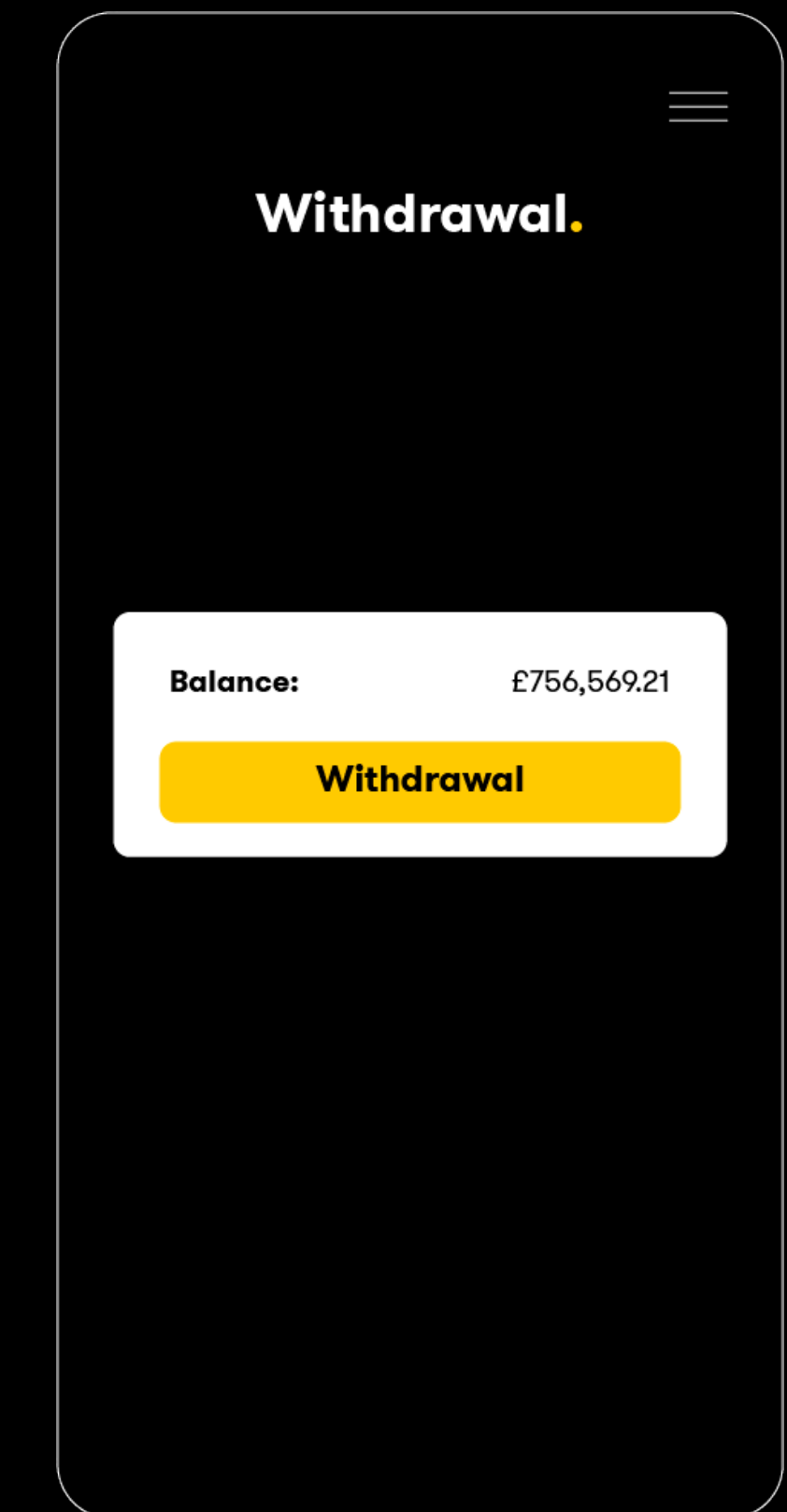
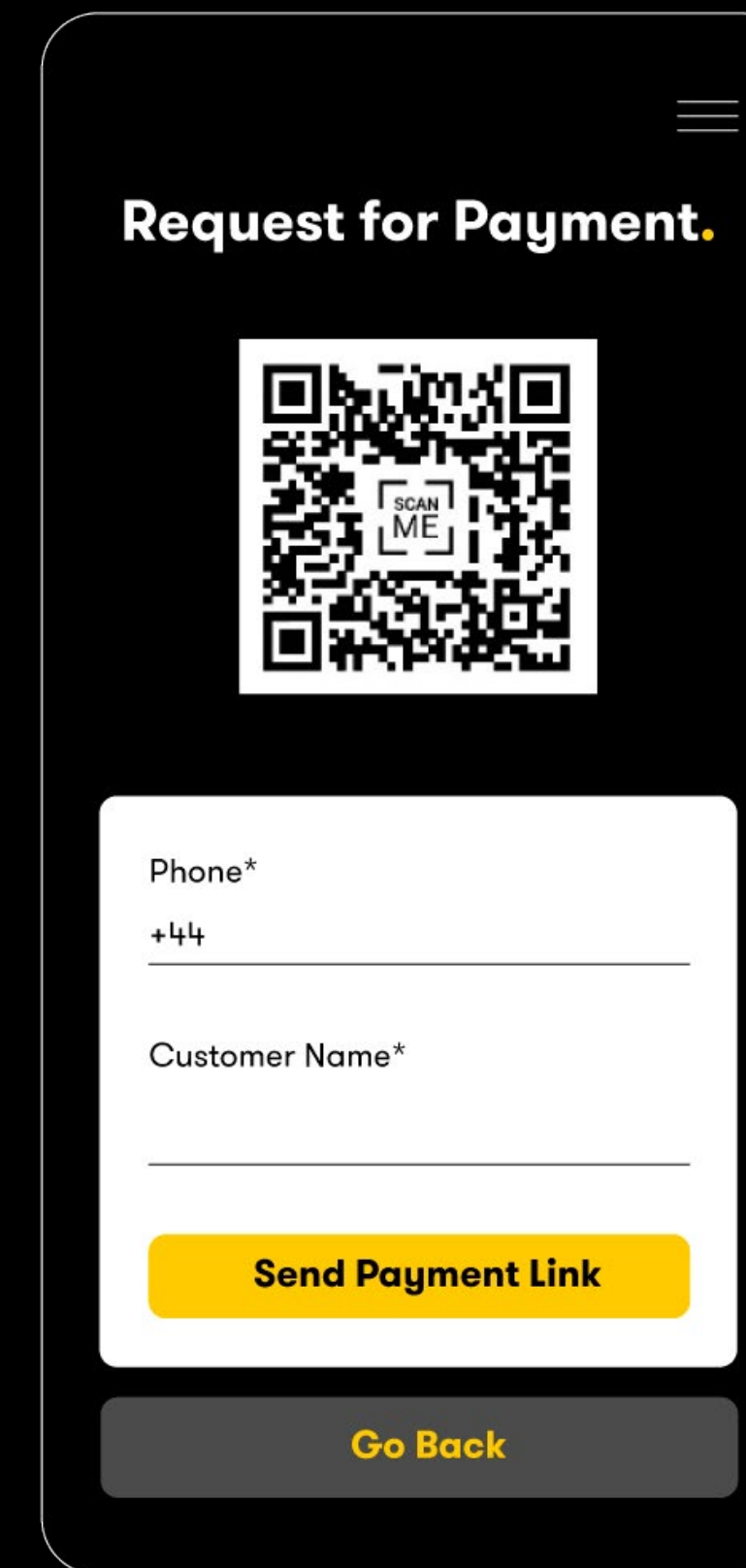
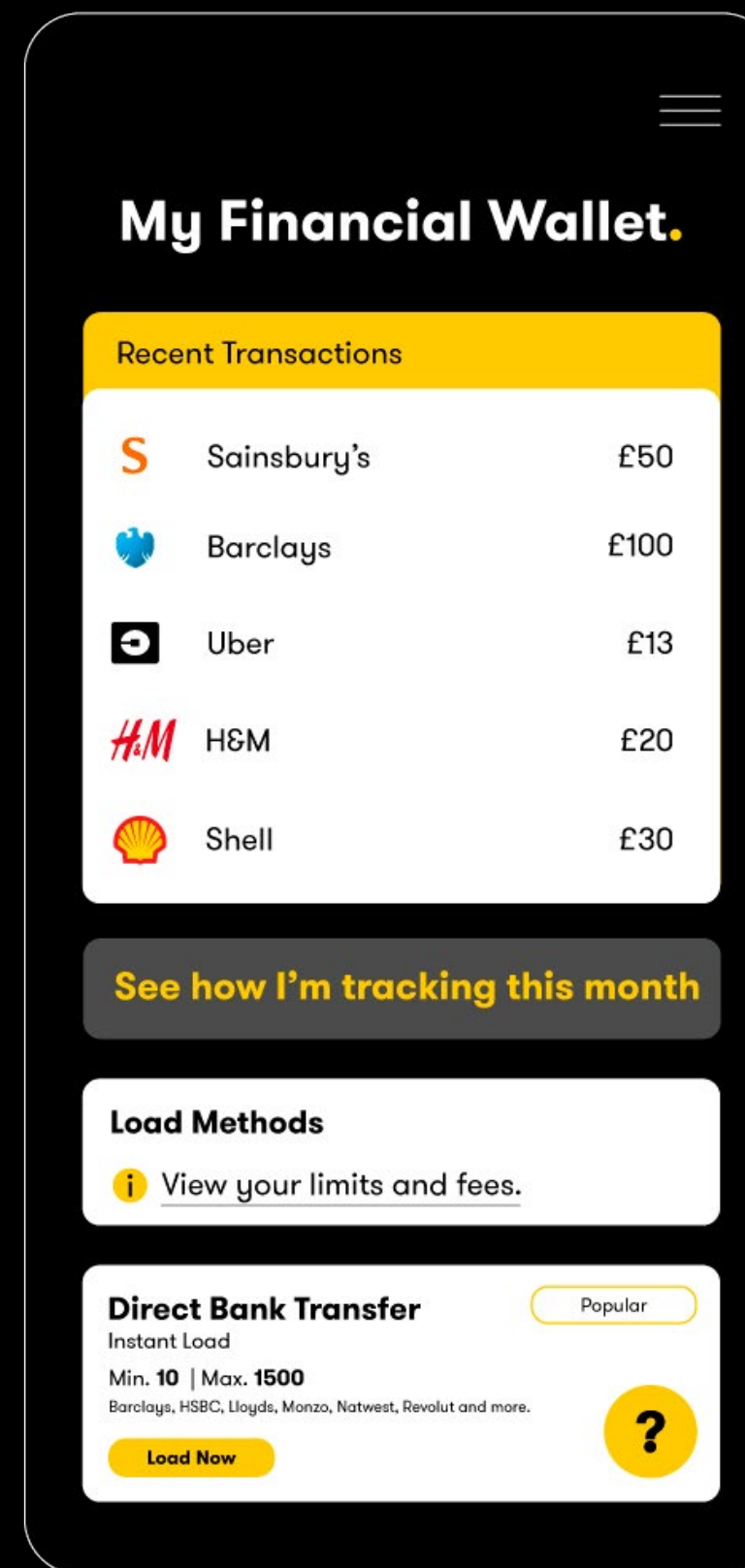
With Nuapay & EML product platforms we can offer: clients a full-feature digital wallet to make & collect payments, while efficiently managing all their finances

## NUAPAY POWERED

- Real time A2A money in/money out payments
- Data & insights enrichment with Open Banking
- QR code payments
- Request-to-pay/invoicing
- Smart refunds

## EML POWERED

- Multi-account & parent/child wallets
- Multi-currency & International Bank Account Numbers (IBANs)
- Physical and digital card payments
- Spend controls & delegated authority
- Electronic Know Your Customer (KYC) & instant onboarding



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**EML Payments** Deep dive on GPR and Open Banking

# Earned Wage Access & Salary Wallets

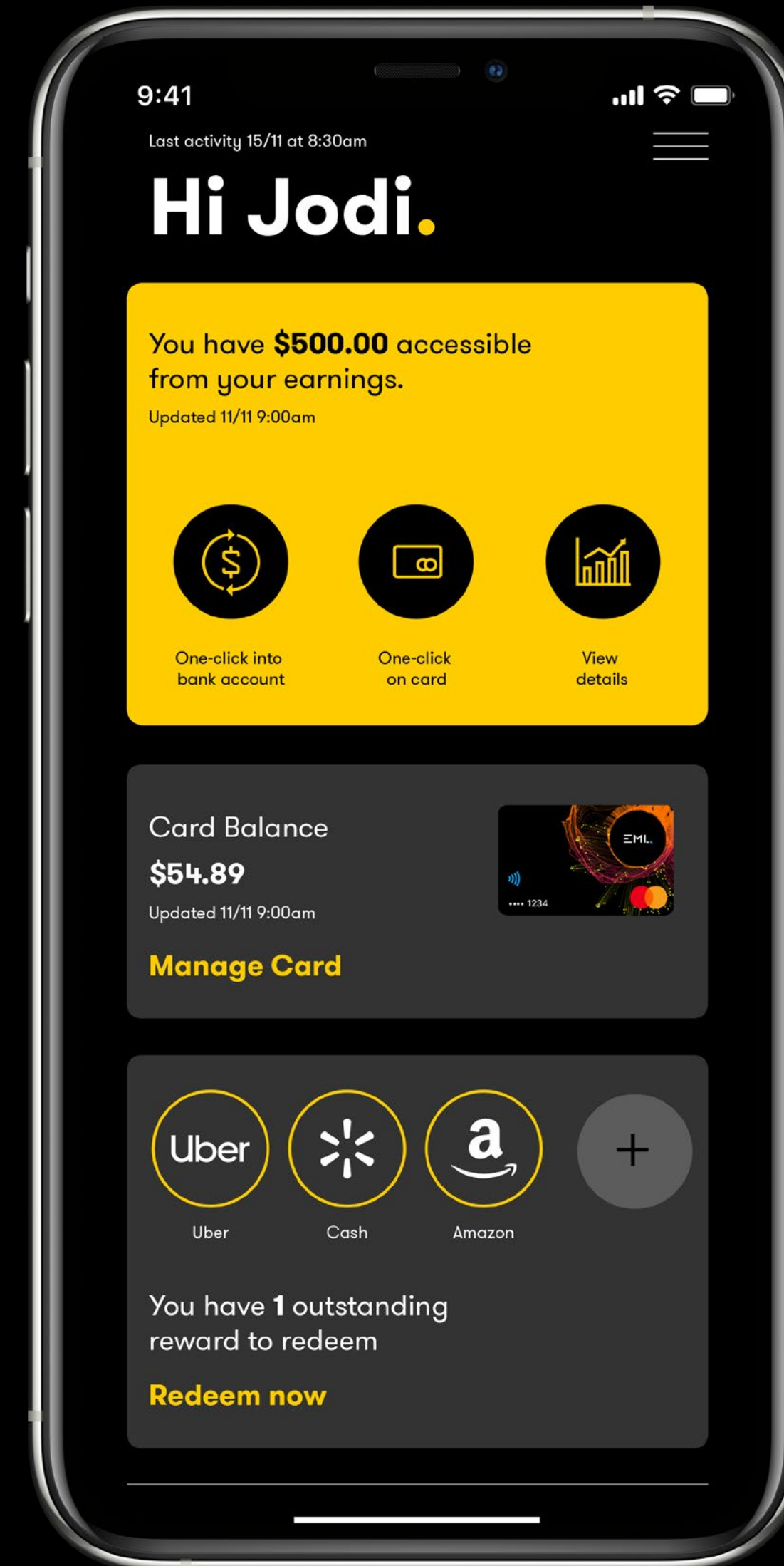
With Nuapay & EML product platforms we can offer: our salary & payroll clients, a full-feature salary wallet with earned-wage-access capability in real-time

## NUAPAY POWERED

- Real time A2A money in/money out payments
- Recurring wallet loads/instalment payments
- Data & insights enrichment with Open Banking
- Cashflow analysis

## EML POWERED

- Multi-account & parent/child wallets
- Instant disbursement on physical/digital cards
- Spend controls & delegated authority
- Rewards & incentives
- Merchant coalition & loyalty technologies



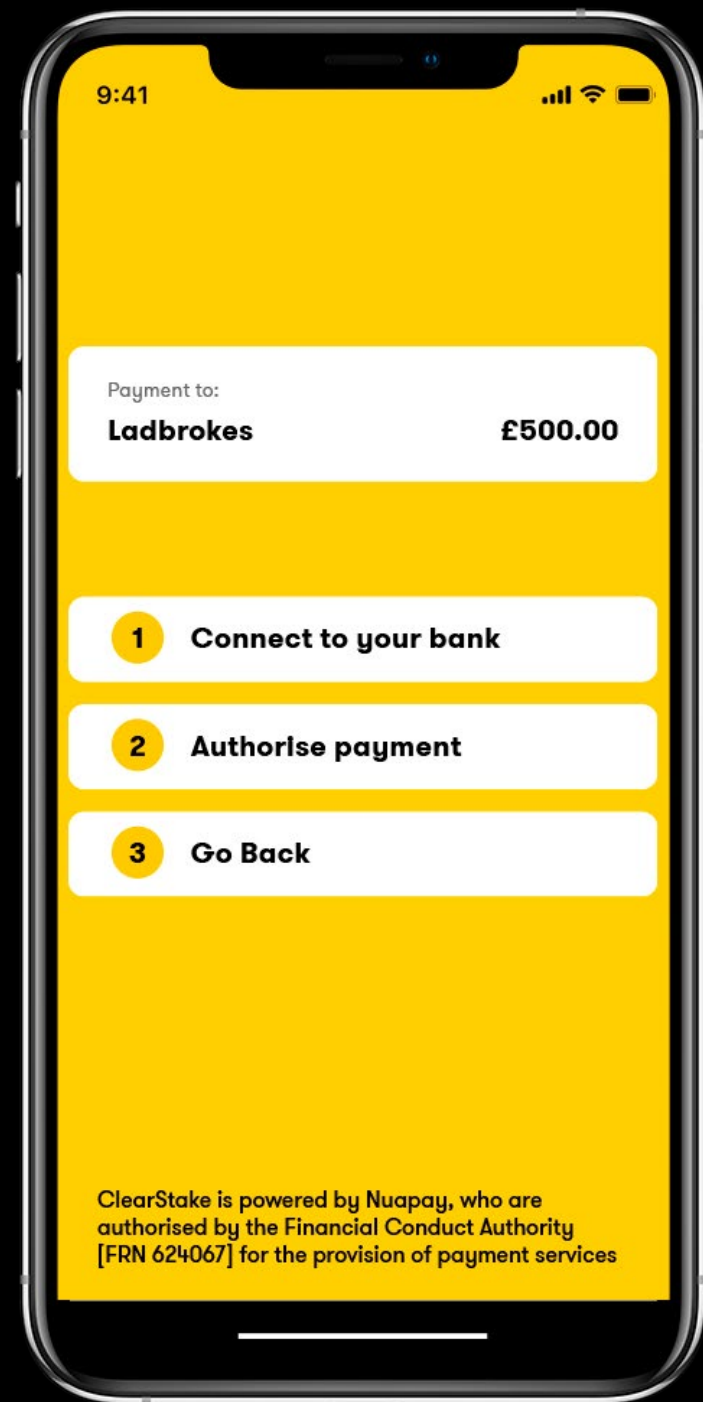
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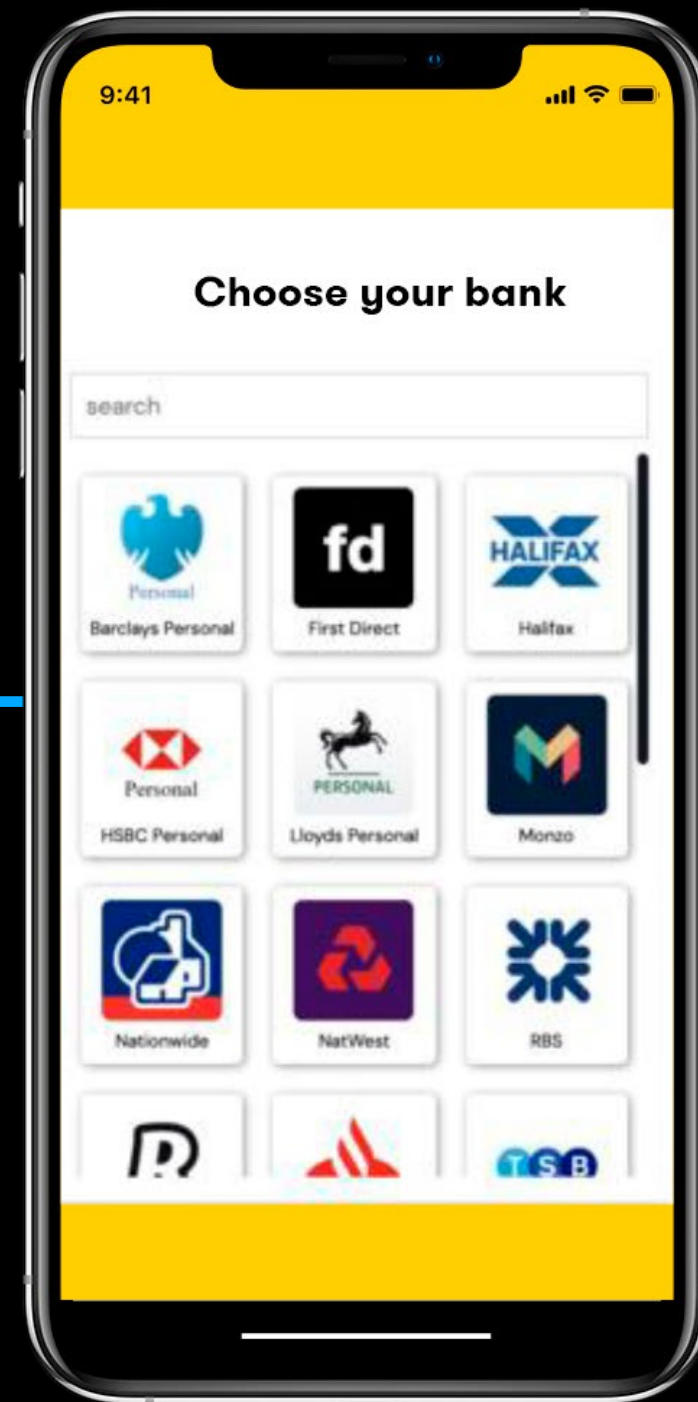
# Customers can top up their gaming account in under 30 seconds & collect winnings or payouts instantly.

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

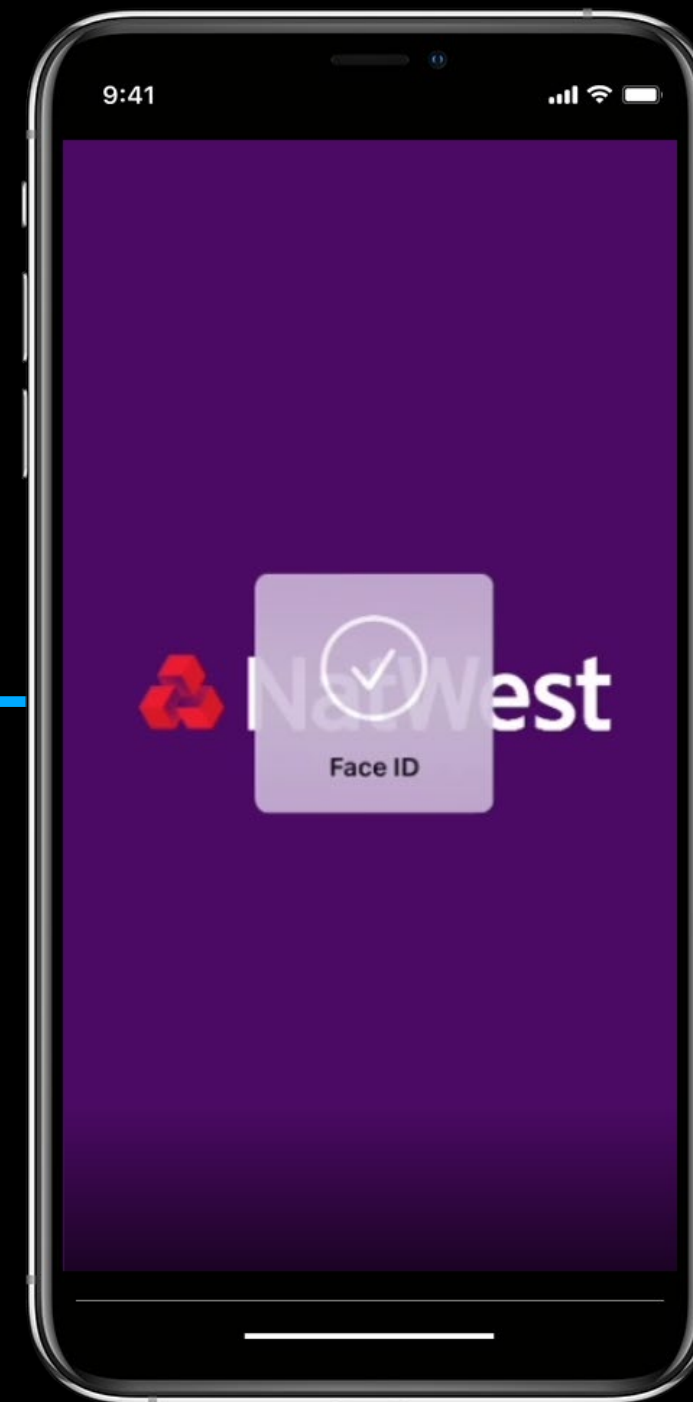
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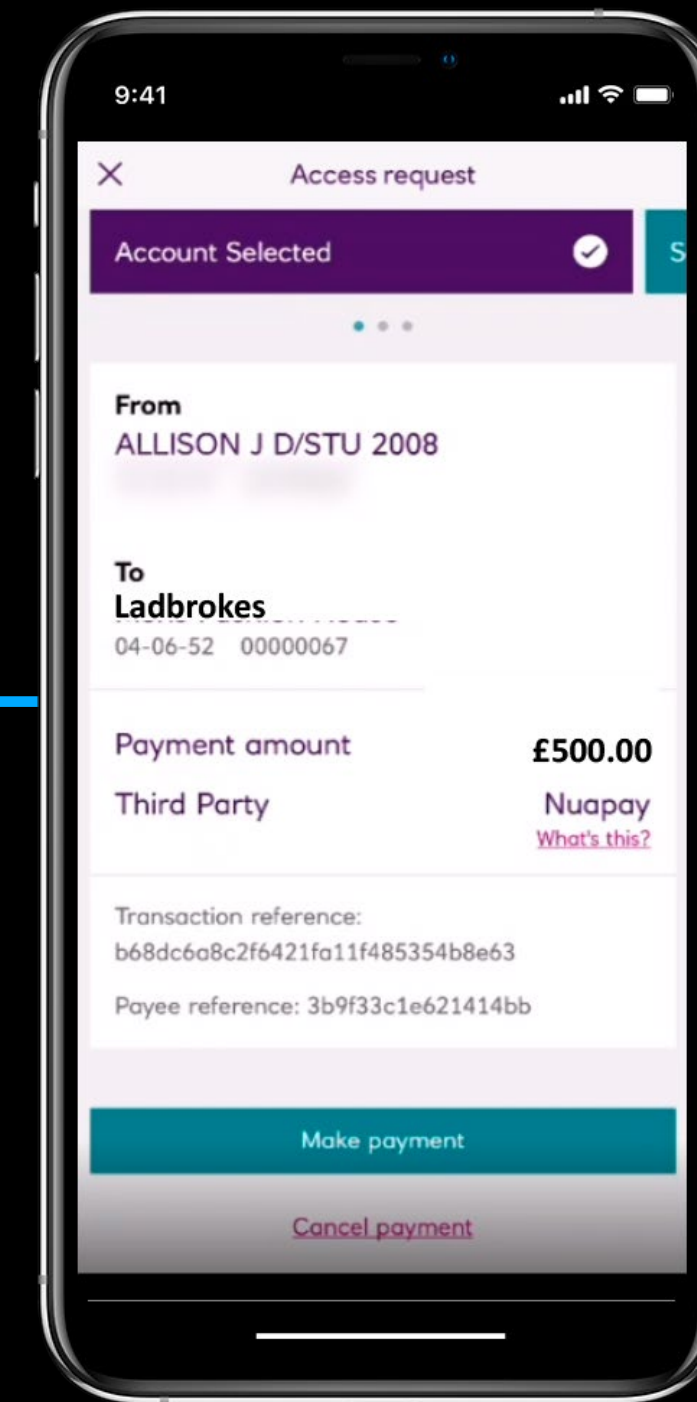
Choose to pay with Open Banking



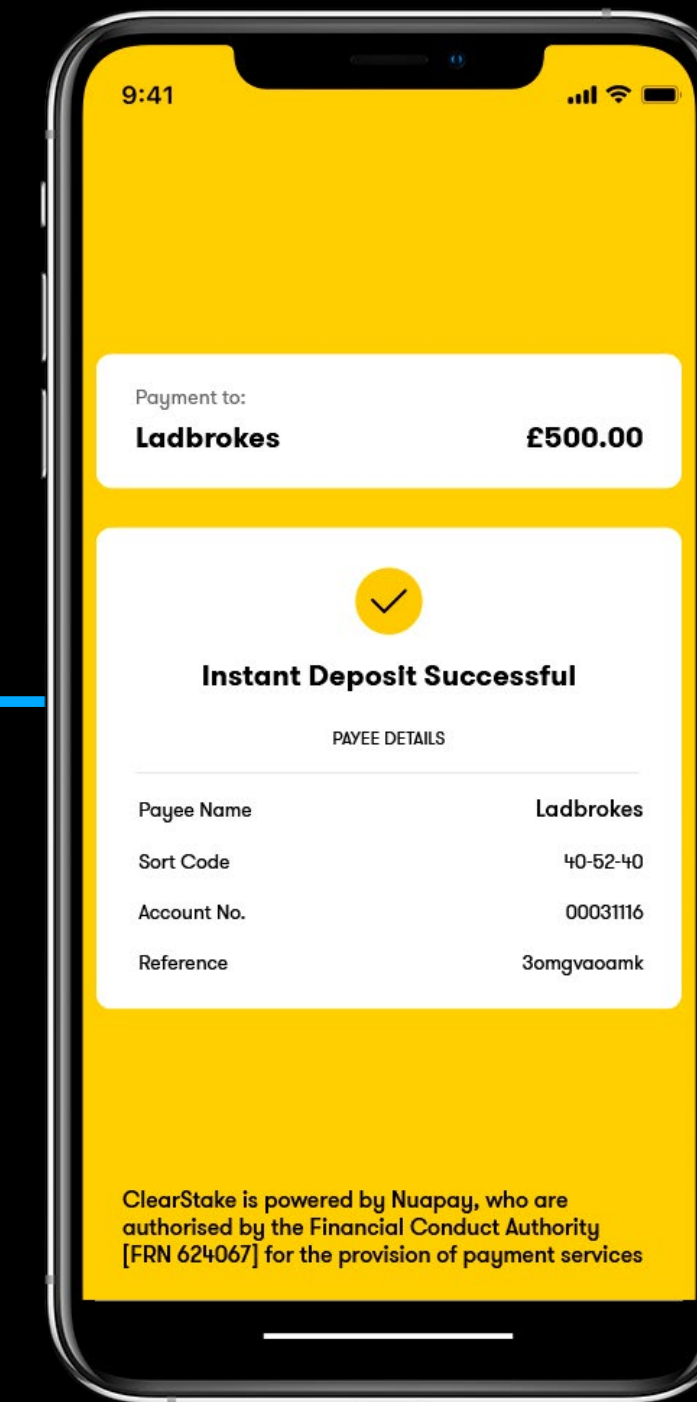
Customer selects their bank



Biometric secure login to bank



All details pre-filled: one click confirmation



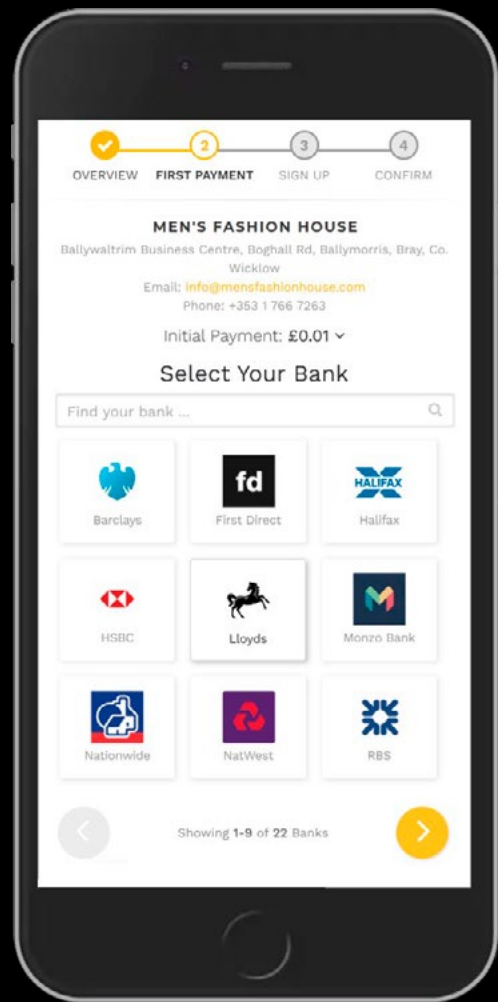
Done



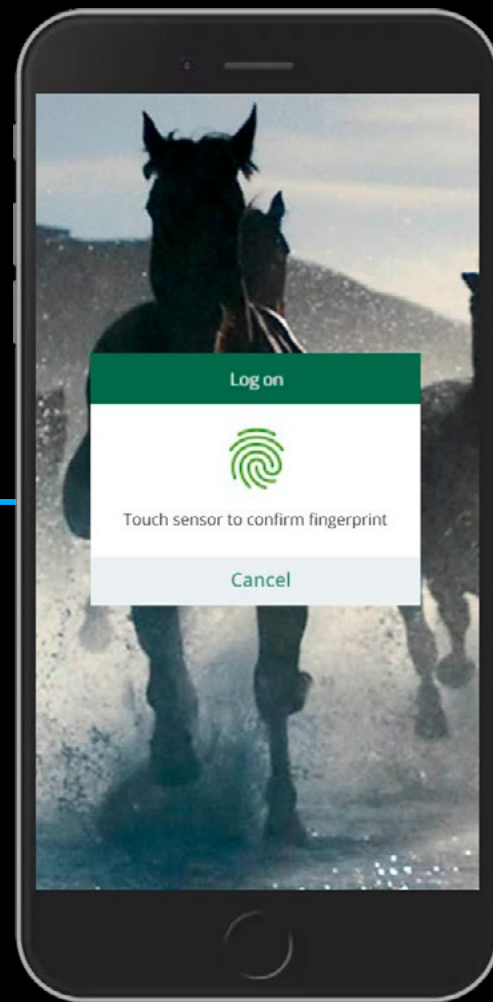
# Customers can enjoy the most seamless real time instalment solution on the market.

Leading Instalment Solution: Pay with Nuapay Instalments in just 3 clicks – secure way to pay with no data fields required!

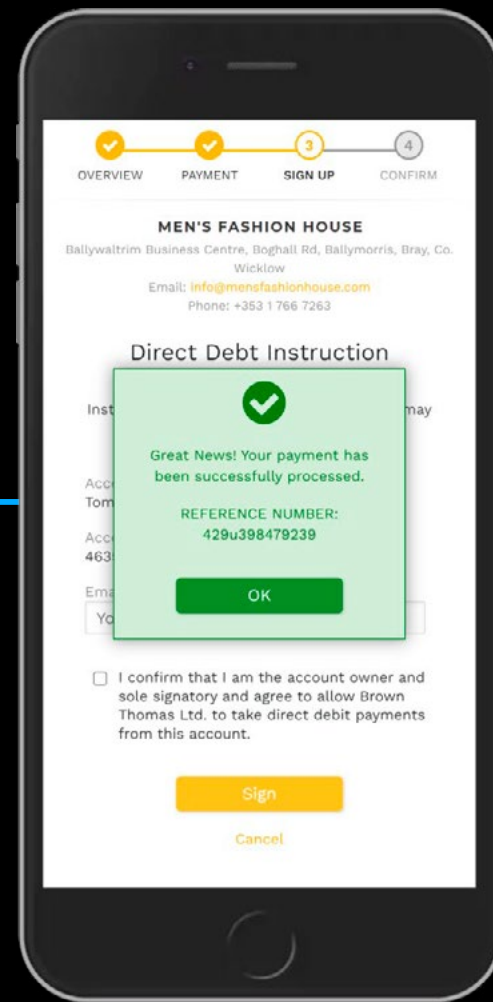
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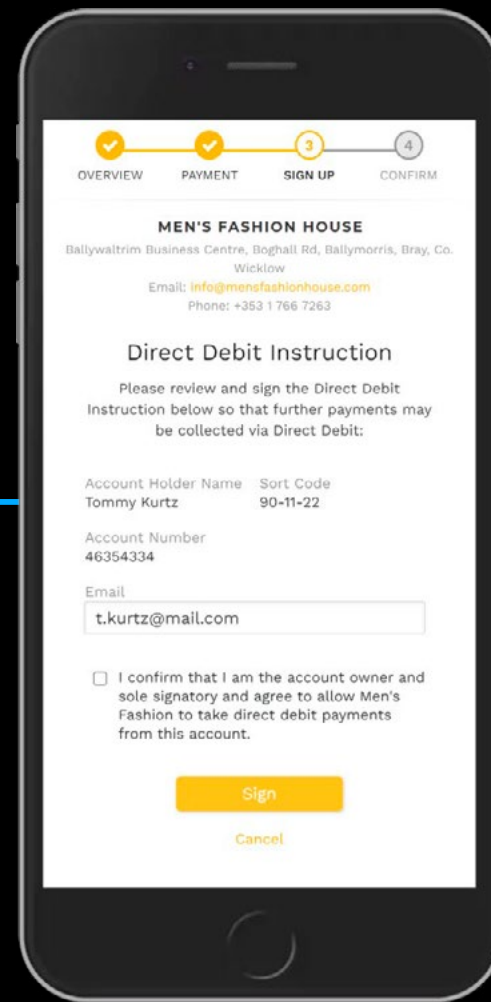
Customer selects their bank



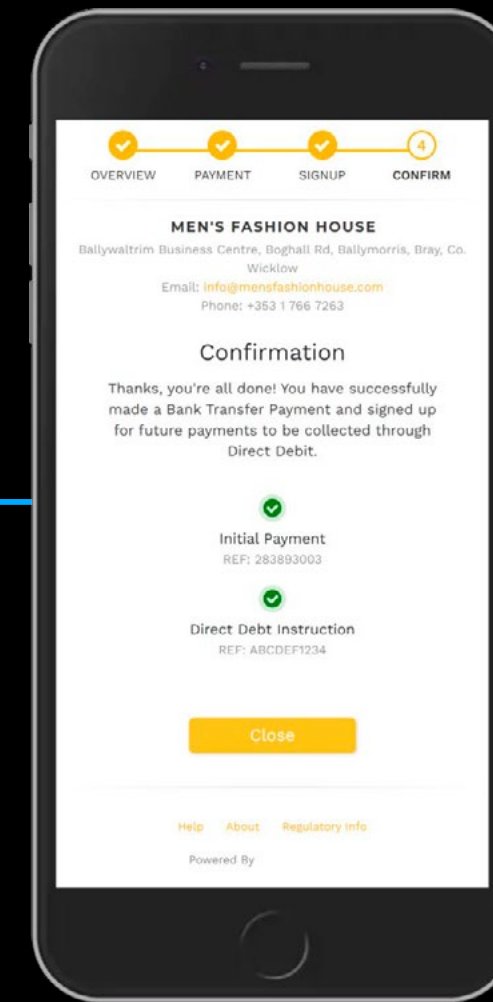
Biometric secure login to bank



First payment made via open banking in real time



Direct Debit for remaining instalments pre-filled



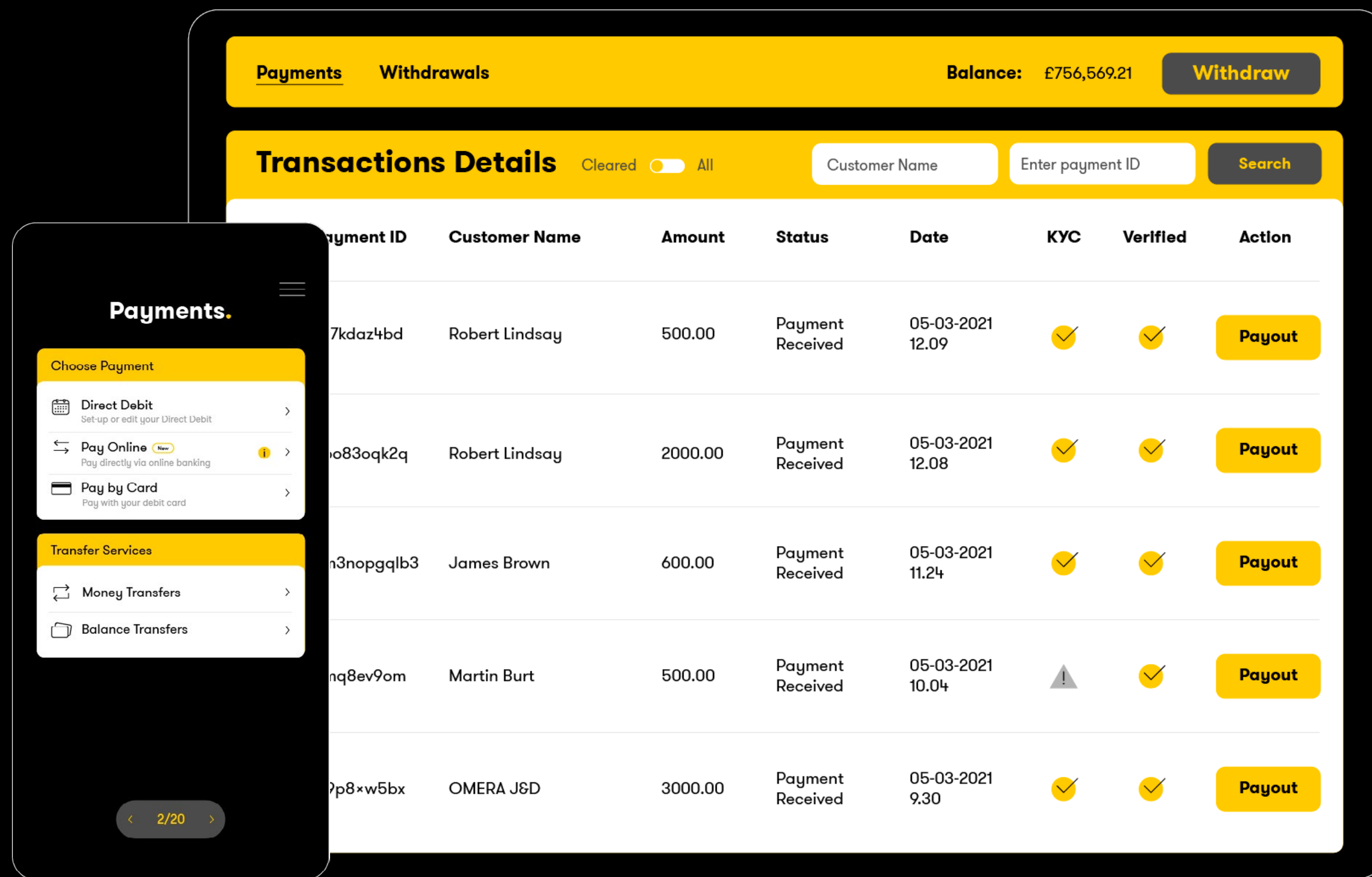
All done

- Combining Open Banking with Direct Debits to:
  - Offer Consumers
    - The industry's first zero-data-entry / biometric Direct Debit sign-up experience
  - Offer Merchants
    - Bank grade security on payer authentication & identity verification
    - Nuapay's comprehensive Direct Debit Lifecycle Management service
    - Support for multiple currencies with one API
    - Instant settlement of first payment



# One-stop shop for all merchant payment needs

With Nuapay & EML product platforms we can offer: Merchants one integrated solution to manage all their payments, embedded in their software or through their fintech partner



## Receive

- Enable merchants to receive /collect payments via OpenBanking, direct debit or cards

## Manage

- Integrated reconciliation of all payments
- Real-time receipt and access to funds
- Open Banking for payer verification and risk management

## Pay

- Immediate spend for SMEs and other businesses via cards with smart spend controls
- Access to clearing schemes for outbound A2A such as payroll
- Smart digital payment solutions for suppliers; driving spend optimisation

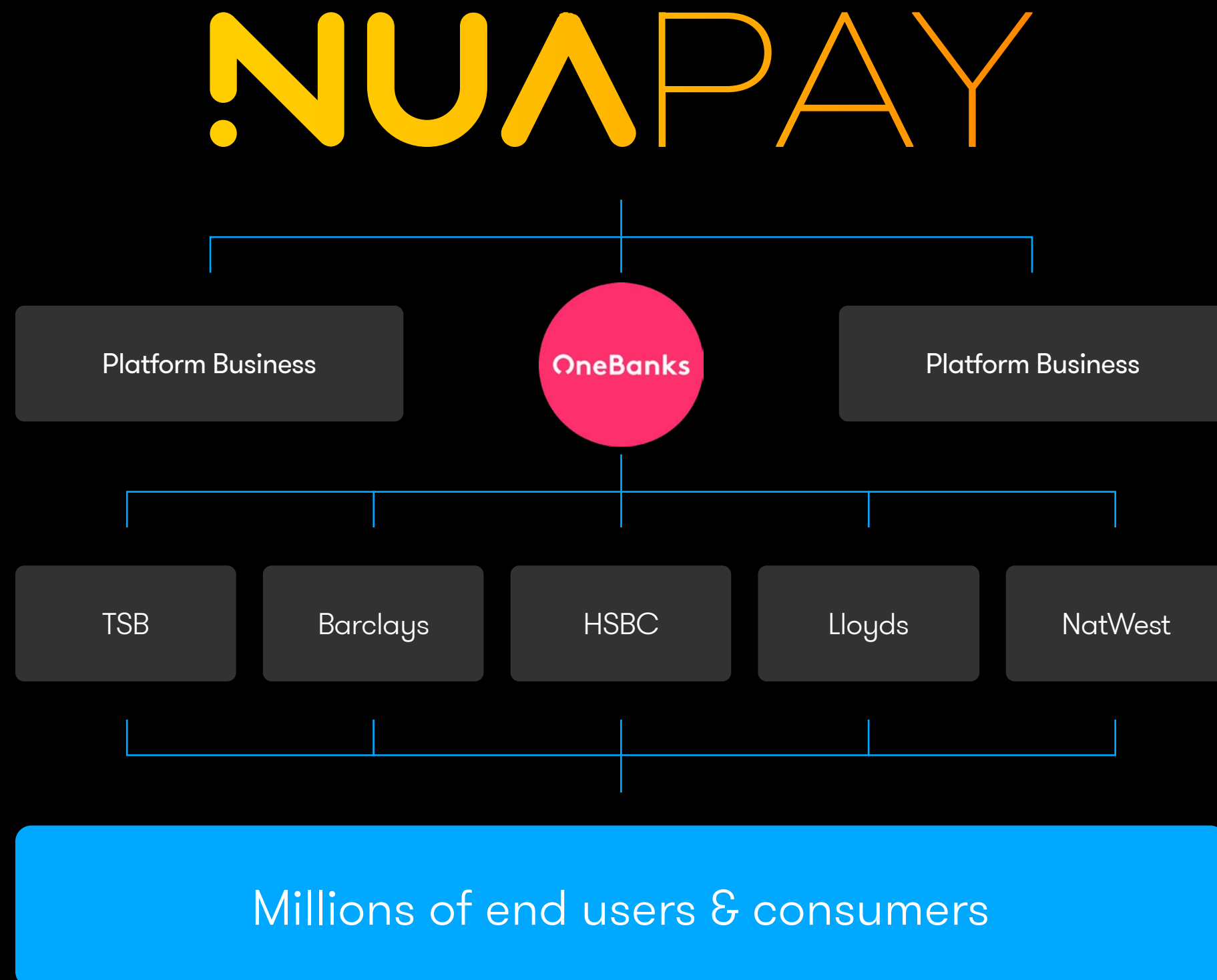


# Nuapay Platformification Model: OneBanks Example

Platform based model offers exponential scale

New entrants like OneBanks are solving problems for the banks whilst disrupting the traditional infrastructure ownership of banking

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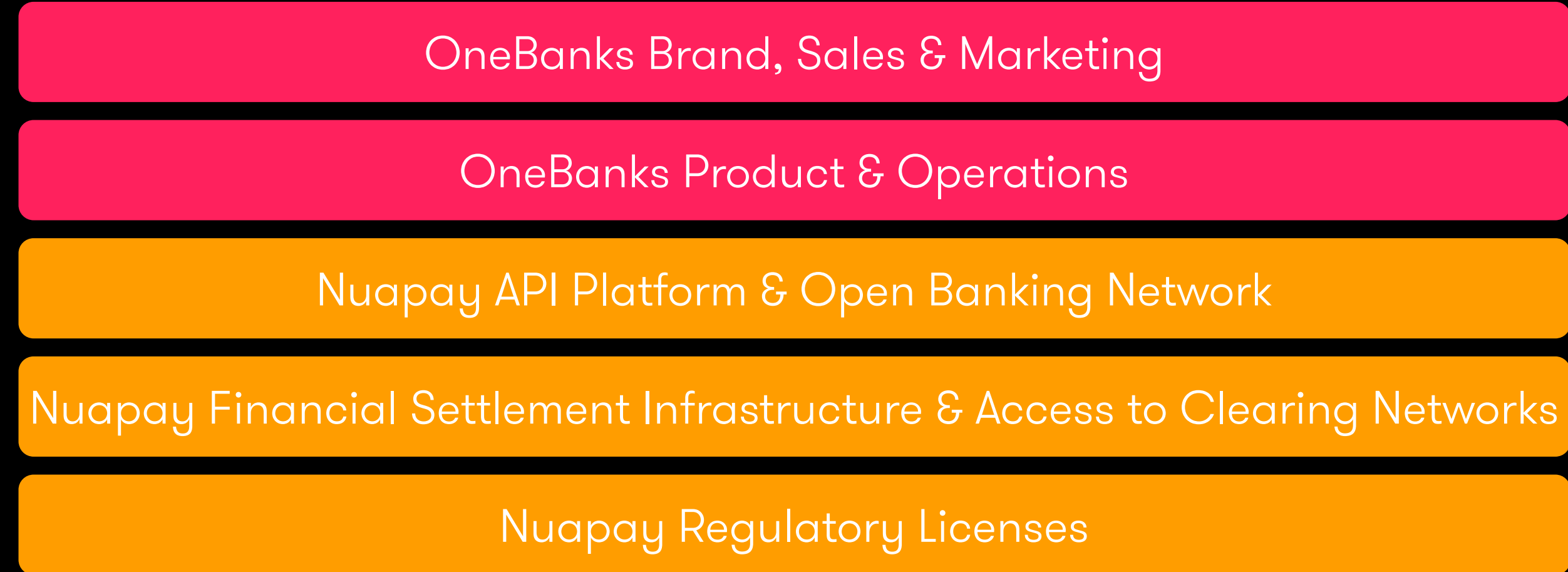


**OneBanks is designed to make a difference**  
All banks. One Location. All Welcome

**Bank/Brand Agnostic**  
Harnessing the power of Open Banking functionality, OneBanks will enable people to access all their banking services and accounts in one location.

**Physical Locations**  
OneBanks services will have a presence in convenient locations like supermarkets, shopping centres, petrol stations and transport hubs.  
  
Each kiosk is designed to be highly accessible.

**Face-to-Face Support**  
OneBanks will re-establish face-to-face banking to support those who are less digitally savvy, need a little extra help or simply prefer traditional banking.

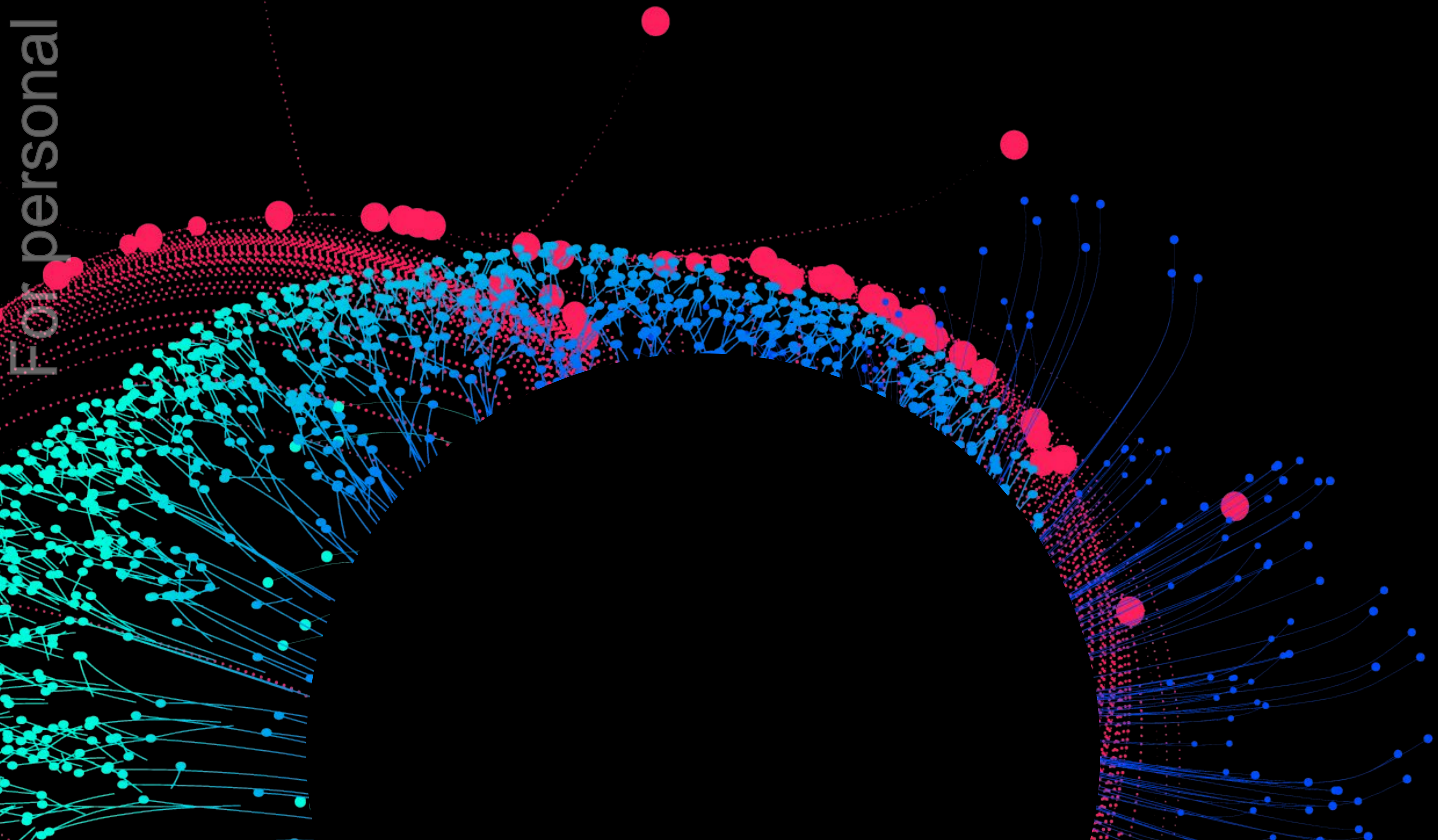




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Q&A

EMIL



Money in Motion

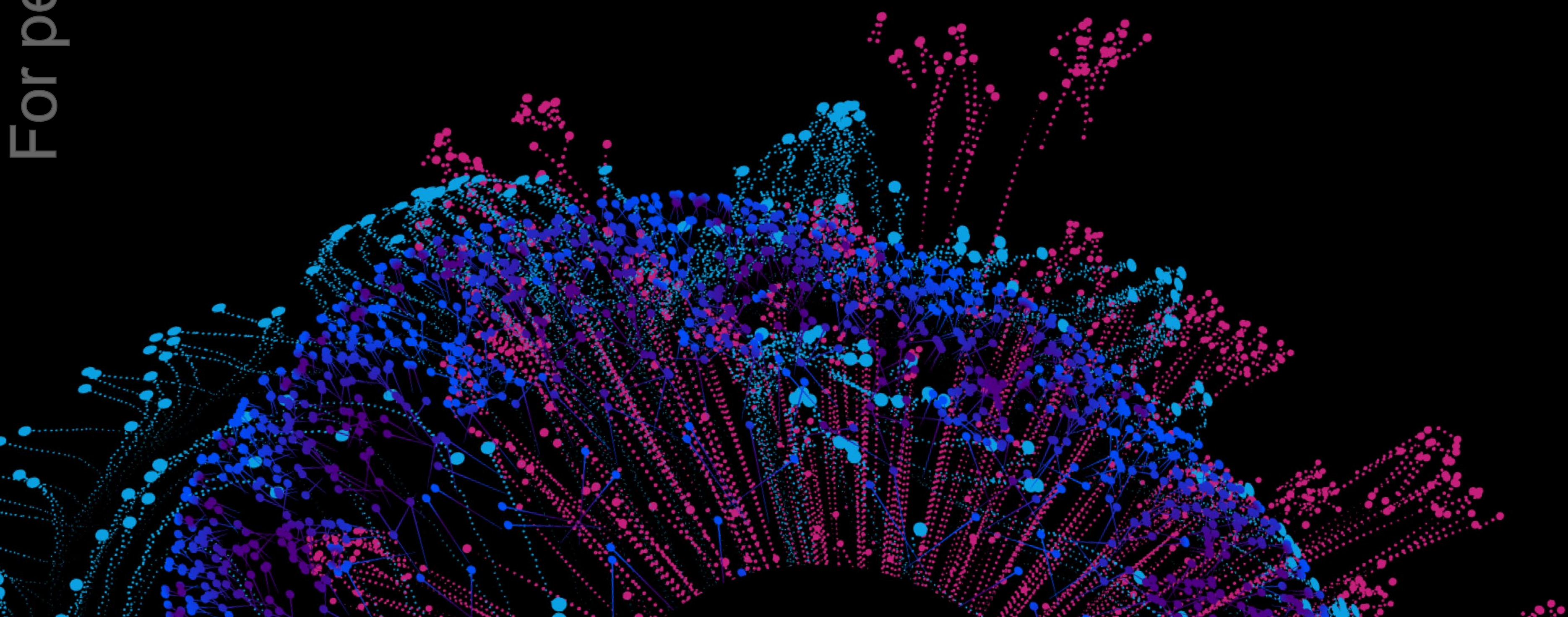


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# Thank you



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Money in Motion