Increase sales through cashless payments, strategic marketing and consumer engagement

Trends in Consumer Engagement & Payment
Cashless Payments Evolution

In the UK

<table>
<thead>
<tr>
<th>The card scheme heavyweights</th>
<th>Additional cards</th>
<th>Mobile payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA</td>
<td>Diners Club</td>
<td>Apple Pay</td>
</tr>
<tr>
<td>mastercard.</td>
<td>DISCOVER Network</td>
<td>SAMSUNG Pay</td>
</tr>
</tbody>
</table>

Where the UK is heading

<table>
<thead>
<tr>
<th>QR code</th>
<th>Sleeping giants</th>
<th>Bank apps</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALIPAY</td>
<td>amazon.com</td>
<td>MobilePay</td>
</tr>
<tr>
<td>WeChat Pay</td>
<td>paytm</td>
<td>SWYCH</td>
</tr>
<tr>
<td></td>
<td>facebook, whatsapp</td>
<td>citi</td>
</tr>
<tr>
<td></td>
<td>TWINT</td>
<td>m-pesa, PEPPER.</td>
</tr>
</tbody>
</table>
Popular Payments Around the World

US – 
Swipe ➔ EMV contact Apple Pay

Brazil – 
Enhanced Security with PIN Pads

UK – 
Contactless, Mobile Apps

Central Europe – 
Closed Environment

Nordic countries – 
Chip card, Bank apps

Japan – 
E-money using commuters cards

Asia – 
Social payments (WeChat Pay) QR codes

Australia – 
Fully contactless (up to 100AUD)

India – 
Mobile Apps

Central Europe

Nordic countries

Japan

Asia

Australia

US

Brazil

UK

Central Europe

Nordic countries

Japan

Asia

Australia

India

US

Brazil

UK

Central Europe

Nordic countries

Japan

Asia

Australia

India
One Company. Complete Solution

**Hardware**
Proprietary, in house design and development of card readers and telemetry devices

**Cashless payments**
Accepts all forms of cashless payments through global clearing network (Apriva, Heartland etc.) **Complete EMV.**
Mobile payments | Card payments | QR and more

**Telemetry**
Real time secured information.
**4G LTE | WiFi | Ethernet communication**

**Management Suite**
Real-time | DEX information and business intelligence for greater efficiency and increased sales. Ability to transfer the data to a 3rd part via VDI
Progression of Cashless Methods

- Swipe
- Contact
- Contactless
- NFC
- Bluetooth (BLE)
- Dynamic / Static QR
VPOS Touch

**All-in-one** Contactless, Contact & Swipe Card Reader And Telemetry Device

- Accepts all forms of cashless payments:
  - EMV Credit/Debit cards / Prepaid Cards / Mobile
  - Contact, Swipe, Contactless (NFC), Mifare/HID/FeliCa
- Multiple languages, voice, text interaction and camera
- Charge a convenience fee
- Electronic Receipt via Email - register and receive an e-Receipt on every purchase
- Switch to operational mode to manage the machine
- Interact with the consumer to create up-sales
Where Do We See Vending Machines?

Open Environments

- Health & Fitness
- Malls
- Public Spaces
- Institutes (hospitals, universities, airports…)

Closed Environments

- Work Environments
- Institutes (hospitals, universities, airports…)
- Employees & Open Payment
- Different opportunities with pre-paid employee ID cards
  - Policy + sales by times
Omni Channel Payments In The Retail Environment

Digital stores ongoing battle with retail stores

VS

Machines are on the sidelines, unaffected

Impulse Purchases
It Is All About DATA
M2M → M2Everything | IoT
What marketing programs would you be interested in implementing to increase sales?

- **Wallet app, customized with your brand, enabling stamp (loyalty) cards**: 39.7%
- **Social media activity (e.g. increase in likes on FB page)**: 23.8%
- **All the above**: 19.7%
- **Other**: 16.8%

Nayax’s cashless payment solution makes it possible!

* Statistics taken from Nayax global survey of customers
Follow The Consumer

Engagement
- Voice Interaction
- Support from the operator
- Social Media
- Instant refund

Growth
- up-sales
- Promotions
- Online offers
When you buy a new machine you want it to last for 10-15 years. Make sure your cashless solution lasts as well.

Have an older machine? Nayax’s solution is easy to retrofit!
3 Growth Engines

1. Cashless Payment
   - Higher price point
   - Any price point!
   - Up-sale at the POS
   - Multiple payment methods

2. Consumer Engagement
   - Voice interaction
   - Calories
   - Instant refund

3. Marketing
   - Know your consumers before they purchase
   - Social Media
   - Loyalty programs
Thank you

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