

Capital Markets Day 2021

| Disclaimer

This announcement contains certain forward-looking statements with respect to the financial condition, results or operation and businesses of Network International Holdings plc. Such statements and forecasts by their nature involve risks and uncertainty because they relate to future events and circumstances.

There are a number of other factors that may cause actual results, performance or achievements, or industry results, to be materially different from those projected in the forward-looking statements. These factors include general economic and business conditions; changes in technology; timing or delay in signing, commencement, implementation and performance of programmes, or the delivery of products or services under them; industry; relationships with customers; competition; and ability to attract personnel.

You are cautioned not to rely on these forward-looking statements, which speak only as of the date of this announcement. We undertake no obligation to update or revise any forward-looking statements to reflect any change in our expectations or any change in events, conditions or circumstances.



DPO Group

Accelerated growth and innovative online payments capabilities

Largest e-commerce payments platform operating across rapidly growing Africa

High growth markets

30%+ CAGR

Expected 2021-25 growth in African
online¹ payments

Enabling

**over 60,000 SMEs and
global enterprises**

to accept online payments

A single partner, single platform,
working with merchants across

21 countries

Merchants can accept

**mobile money,
cards & other
payment types**

Proprietary technology

in-house development, cloud based,
99.9% uptime

**Strong relationships
with regulators**

licensed across Africa

Natural partners with complementary markets and capabilities



Accelerated growth

UAE and Jordan only

100% Africa, 21 markets

Diversifies and consolidates exposure to the fastest growing markets

30% online, 70% face-to-face¹

100% online

Will support doubling Network's e-commerce TPV participation over time

Experts in face-to-face payments solutions

Experts in online payments solutions

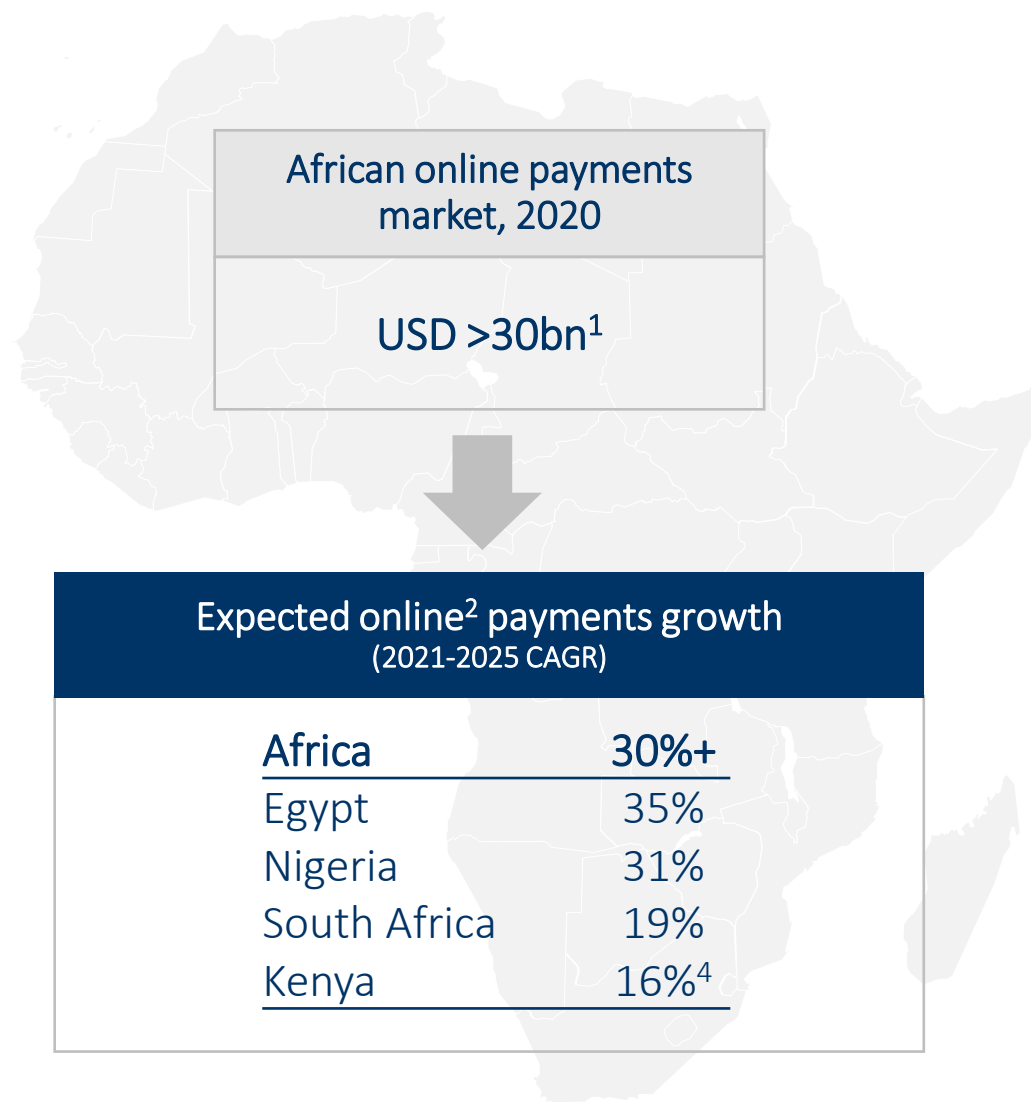
Together, we will provide the widest range of payment acceptance options for merchants

Widest range of domestic and international card acceptance

Mobile money and other types of payment acceptance

Note: 1, Refers to Network's direct online TPV, as a participation of total direct TPV, including Government, airline, and other online TPV

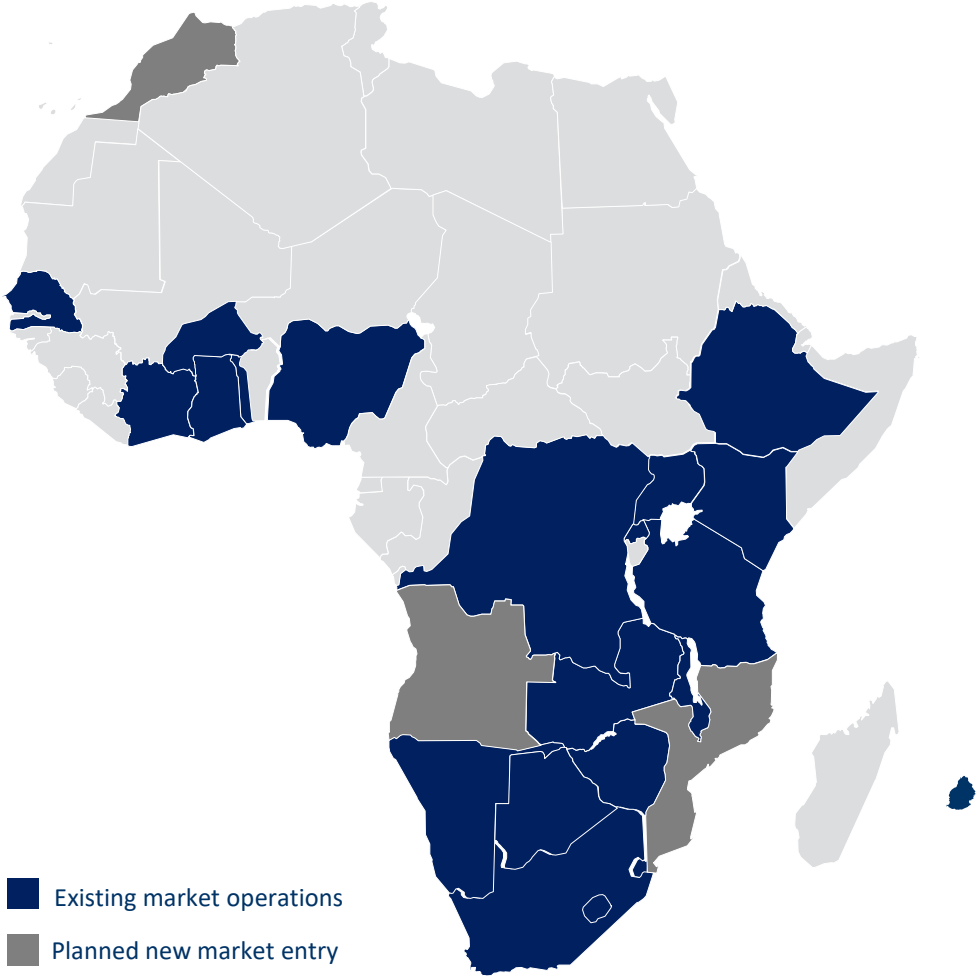
Operating in markets with a long runway of growth



African digital payments market


























- › E-commerce participation remains low, at c1.5%³ of PCE, but fast growing
- › Card payments remain dominant, at c95% participation of total digital payments transactions
- › Mobile Money and other payment types are expected to grow at a significantly higher rate

Single payments partner and platform for merchants across the continent



E-Commerce Retail	Education	Travel/Entertainment
Telecoms	Transportation	Insurance

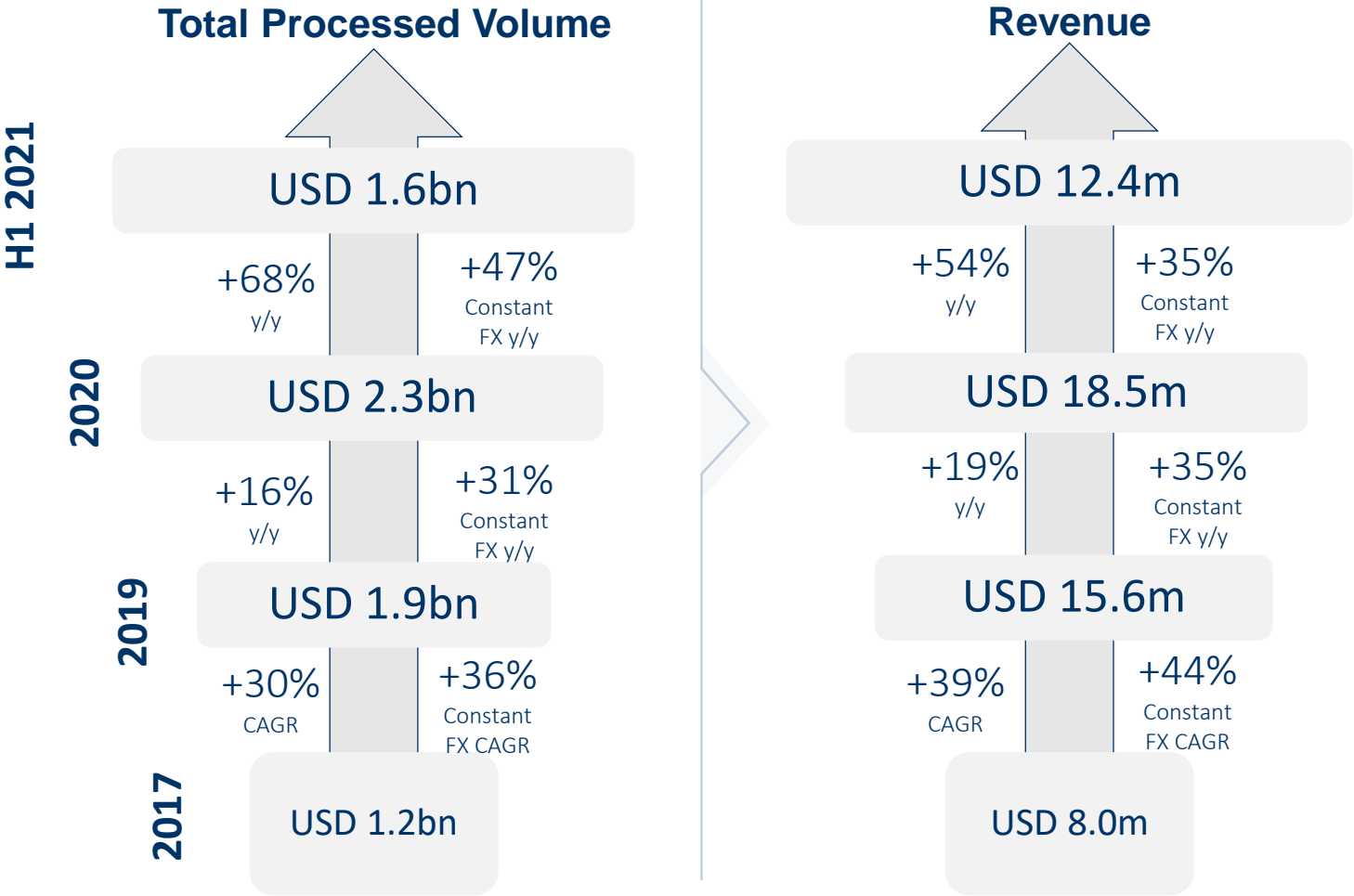
A customised approach to local merchant needs

 All forms of electronic payments, adapting to local trends in every country...		 ... attractive value-added-services	
Debit, credit & prepaid card acceptance 	    <ul style="list-style-type: none"> › Online gift cards 	Financial services 	<ul style="list-style-type: none"> › DCC › Easy Advance (South Africa) › Issuing: DPO card
Mobile Money acceptance 	     	Business support services (inc. B2B payments) 	<ul style="list-style-type: none"> › B2B Easy payments › Easy settlements › Invoicing payment matching › DPO Store
Bank-to-bank transfers 	<ul style="list-style-type: none"> › EFT/ Instant EFT › ACH¹ 	Fraud detection & guarantee 	<ul style="list-style-type: none"> › 24*7*365 fraud prevention › Chargeback reduction › Management of end customers' retrieval requests
Others 	     <ul style="list-style-type: none"> › Card deposits 	Loyalty, marketing & analytics 	<ul style="list-style-type: none"> › Activity reporting (e.g. analytics and dashboard)

20+ international currencies accepted for settlement

99.9% uninterrupted uptime

A profitable and high growth business



Note: Historical TPV and revenue is pro-forma for any acquisitions during history.

Multiple opportunities to create revenue synergies

Launch mobile money acceptance, e-commerce store builder and digital onboarding for UAE & Jordan merchants



Bring DPO's capabilities to NI's customers



Direct-to-merchant services in South Africa, leveraging DPO's distribution channels

Online payments services for Network's African bank customers



Bring NI's strengths to DPO's customers



Raising transaction authorisation rates