

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.



Merchants and Governments

Customer line focused on market leading merchant payment solutions

A transformation to drive faster growth



Our heritage

Market leader in UAE and Jordan

Diverse, blue-chip merchant base

Wide range of card-based payment acceptance

Core strength in face-to-face payments

Range of value-added-services



Our path forward

Scale

Grow share in existing markets, enter new markets with direct-to-merchant proposition

Expand customer base

Digitise the end-to-end experience to rapidly grow SMEs

Accept more payment types

Widest range of card-based, mobile money and other payment types

Grow e-commerce capabilities

Expand online payment solutions

Deepen relationships, diversify revenues










Expand value-added-services











Our strengths and license to win

Scale	Local expertise	Trusted reputation	Capabilities
<p>UAE & Jordan market leaders</p> <p>USD 33.5 bn TPV¹</p> <p>>80k diverse merchant relationships¹</p>	<p>>100 sales managers in-market²</p> <p>Propositions developed for the market</p>	<p>10+ years average merchant relationship</p> <p>Positive regulatory interaction</p>	<p>POS, online, mobile</p> <p>Diverse range of payments accepted</p> <p>Tailored solutions</p>
Relevance			
<ul style="list-style-type: none"> › Capacity to invest in solution development › Regional partner of choice › Cost and margin advantages 	<ul style="list-style-type: none"> › Culturally aligned and local › Attract partners to develop relevant solutions › Abreast of regulatory requirements 	<ul style="list-style-type: none"> › Strong brand reputation to win business › Underpins customer and partner confidence 	<ul style="list-style-type: none"> › One-stop shop provider › Meet evolving market and consumer needs › Opportunities to cross-sell

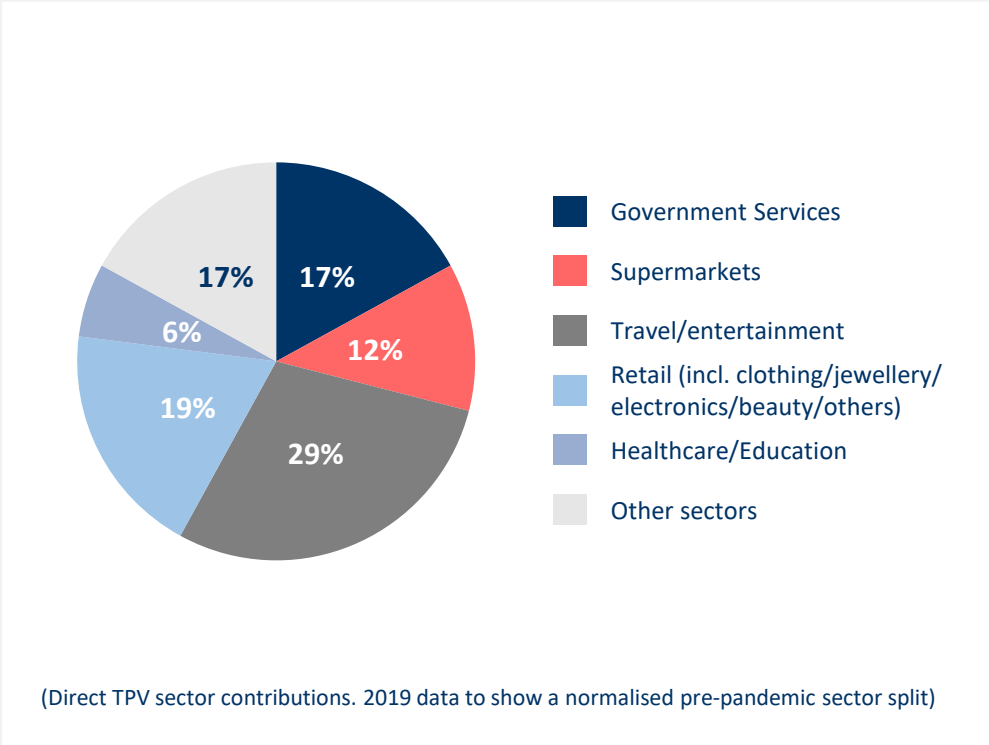
Note: Data points are for Network International only, without DPO **1.** Includes direct-to-merchant and processing. **2.** Sales managers, includes sales and relationship management roles focused on our direct to merchant business
 POS “Point-of-sale” payment acceptance device

Why merchants choose Network

 <p>Local presence</p>		<p>Network ></p> <p>Relationship managers on the ground, local language, culturally embedded</p>
 <p>Brand reputation</p>		<p>Long-standing history in the region, trusted partner</p>
 <p>Number of payment brands accepted</p>		<p>Widest range of local and international payment types</p>
 <p>Ways to pay</p>		<p>Offline, online, mobile N-Genius™ proprietary brand</p>
 <p>Breadth of value-added-services</p>		<p>Good base of existing services with a strong pipeline to come</p>

Bank acquirers	PSPs & Payfacs
	
	
	
	
	



We service multiple merchant segments



<p>SME vs enterprise TPV</p> <p>c25% : 75%</p>	<p>Domestic vs international TPV (2019 data for a normalised, pre-pandemic view)</p> <p>c75% : 25%</p>	<p>Online vs face-to-face TPV</p> <p>c30% : 70%</p>
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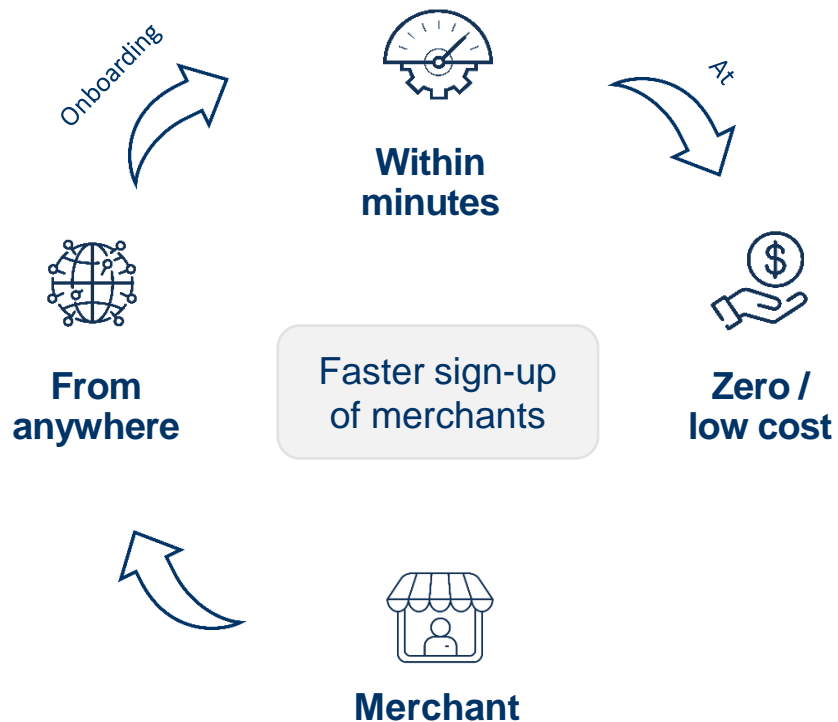
Note: All data is 2020 unless otherwise stated and refers to direct-to-merchant TPV only TPV "Total Processed Volume"

Strategic initiatives leverage our strengths and market trends

	 Accelerate	 Innovate
Strategic initiatives in action	Digitised experiences Digital onboarding Merchant self-service	Enable e-commerce growth Launch DPO in existing and new markets to accelerate e-commerce acceptance
	Drive digital at point-of-sale Sector-specific solutions Expand payment type availability Low-cost digital acceptance	Enhance value-added services BNPL, data analytics Transaction safety, merchant loyalty
		Harness the power of partners New customers, new capabilities
Further growth opportunities	Direct-to-merchant in new markets Egypt, Saudi Arabia, South Africa	Enable new payment flows Mobile money, electronic fund transfers, loyalty points

Digitised experiences

Already delivering one hour onboarding, with self-onboarding and self-service coming soon



Customised capabilities for growth of commerce

Sector focus	 Retail	 Hospitality	 Government	 Mobility
Why	<ul style="list-style-type: none"> › Fast growing sector › High margin 	<ul style="list-style-type: none"> › Large TPV pool › Will see significant post COVID-19 growth 	<ul style="list-style-type: none"> › Drives high volume › Market credibility 	<ul style="list-style-type: none"> › Underserved, underpenetrated sector
Our customised solutions	<ul style="list-style-type: none">  FX solutions  Omni-channel acceptance  Merchant lending 	<ul style="list-style-type: none">  Integrated solutions  Loyalty  Pay @ Table / reception 	<ul style="list-style-type: none">  Transportation solutions  NOL acceptance  Kiosk solutions 	<ul style="list-style-type: none">  Installment options  Pay-by-link  Unique reference based



Leveraging DPO to be the regional e-commerce champion

Network has a strong existing offer TPV growth >40%¹



Proprietary gateway

- › We own, develop, enhance
- › Mobile-first interface
- › 93% payment acceptance rate
- › Market leading fraud solutions
- › Wide range of acceptance: cards, wallets (ApplePay, Samsung, Union Pay)

Coming soon (leveraging DPO's capabilities)



- › Mobile money acceptance
- › Digital onboarding
- › E-commerce store builder
- › No setup costs

Note: 1. y/y direct online TPV growth in H1 2021. Excludes airline and Government online TPV.



Enhancing our existing range of comprehensive value-added-services

Existing value-added-services



Merchant Dashboard



Digital Onboarding



E-Commerce store for Africa merchants



Sector specific integrated solutions



Multi Currency Pricing and Dynamic-currency conversion



Merchant lending



Mobile, QR and Pay-by-link acceptance



Tap-on-phone to accept payments



Other payment types



Advanced Analytics, Consulting, Dashboards

Coming soon



Buy Now Pay Later



Fraud Screening



Scheme Tokenisation



Merchant self-service



Merchant Cash Advance



E-commerce Store



Loyalty Redemption at POS



Adding new capabilities, growing faster by harnessing the power of partnerships

Capability partners

FREEDOM.PAY

 mastercard.

terrapay

d-local

VISA

m^osambee

 ezetap

nexxo

Distribution partners

 PayTabs
Simple and Trusted Payments

 checkout.com

adyen

 DIGI DINE

 HYPER PAY

 PAYFORT[®]
an amazon company

 SUPER meal

 EPG
EasyPaymentGateway

zomato

stripe



New markets are significant untapped revenue pools



Egypt

100m

Population

USD 22 bn

2020 acquiring volumes¹

29-30% 2021-25 expected digital payments growth²



South Africa

58m

Population

USD 96 bn

2020 acquiring volumes¹

8-9% 2021-25 expected digital payments growth²

35m

Population

USD102 bn

2020 acquiring volumes¹

Saudi Arabia

12-13% 2021-25 expected digital payments growth²

- › Existing relationships with multiple large-scale customers operating in UAE will support Egypt and Saudi Arabia entry
- › DPO have an established customer base in South Africa that can be the springboard to broader market participation
- › Ability to differentiate through our market leading solutions in all three markets
- › Core tech investments already made, reducing cost of entry

Note: 1. Edgar Dunn and Company. 2. Transaction value, non-cash payments, excluding account to account.

We will add new types of payment acceptance for merchants to grow

Mobile money wallets

c.USD 24 bn in payments across MEA¹

Electronic fund transfers

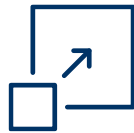
c.USD 465 bn in real-time funds transfer through all available electronic channels²

Loyalty points

87% of shoppers in MEA inclined to shop with a retailer that offers retail loyalty programs³

Note: 1. GSMA Mobile Money 2020 Estimates. 2. Central Bank Data for Nigeria (NIS), Kenya (PesaLink) and South Africa (RTC), Tanzania (TIPS), Egypt (MEEZA based) and Ghana and Jordan (JoPACC) EFT is person to person; a person to business; business to business funds transfer service that offers instant value to beneficiaries. 3. McKinsey group.

Our journey to be the fastest-growing and most innovative customer centric payments company in the Middle East and Africa has begun



Scale – grow share in existing markets and go direct-to-merchant in new markets



Expand customer base – digitise the end-to-end experience to rapidly grow SME customer base



Accept more payment types –widest range of card-based, mobile money and other payment types



Grow e-commerce capabilities– expand online payment solutions with the support of DPO



Deepen relationships, diversify revenues – expand value-added-services with the power of partners