

STRICTLY CONFIDENTIAL

SERIES B INVESTMENT OPPORTUNITY

We market liquidity by unlocking the potential of payout options

OptioPay **markets liquidity** by unlocking the **potential of payout options**

We build the world's most **beneficial disbursement ecosystem**.

By offering merchant-financed beneficial payout options the moment people receive money, we enable **payment recipients to make more out of their money**.

With OptioPay, **payment recipients can turn a €100 incoming payment into €120 store-credit** at their favourite merchant. That's €20 extra for payment recipients and many great benefits for all involved stakeholders that come along.

EXECUTIVE SUMMARY

OptioPay's ecosystem rewards payment recipients that select an alternative payout option rather than cash. Over +120 merchants are financing the value-add to be attractive as a payout option and thereby gain customers and revenue.

We operate **two core solutions to offer beneficial payout options:**

1. Our **Payment Solution** processes payout for corporates that are disbursing hundreds of billions every day - such as refunds, insurance claims or cancellations to create tangible value through cost savings, reduced customer churn and new revenue shares.

2. Our **Account Solution** offers beneficial payout options based on customers spending behaviour (PSD II powered). Users sign up and grant reading access to their bank account data (AISP). We use incoming payments on bank accounts to trigger customers to make more out of their money.

Both solutions optimize the moment people receive money by offering a digital user journey, data collection point and beneficial payout options. For our corporate customers this leads to **cost savings, customer churn reduction, new revenue streams, cross selling potential and happier customers.**

We generate **set-up, recurring and per-transaction fees** from corporates for providing, integrating and operating our solution for them. In addition, we generate per-transaction revenues from merchants in return for delivering customers and sales.

We deliver a true **win-win-win** for everyone involved.

KEY STORYLINE

- ▶ Proven revolutionary and disruptive business based on **disbursements, PSD II and advertisement**
- ▶ Business model generating full access to private bank account data & opt-in to commercialize data
- ▶ We offer **personalized valued-added** payout options based on payment reason and bank account data
- ▶ We serve many blue-chips in insurance, travel, energy, financial services and other verticals in Germany and Switzerland
- ▶ €2.4m revenue in 2017 at 800% annualized growth rate from 2016
- ▶ Profitable unit economics
- ▶ We have a **massive pipeline of multinationals** looking to join as customers; and we have ample merchant demand to offer goods and services on our platform
- ▶ Proprietary and scalable **SaaS technology** with fast roll-out capabilities
- ▶ Massive disruption of established value chains in the PSP and marketing industry
- ▶ We see **no competition** for our solution; there are banking SW vendors and gift-card shops but neither brings it all together; multiple leading FinTech industry awards confirm our unique angle
- ▶ Experienced, international, focused, and dedicated leadership team
- ▶ Strong industry investors such as Holtzbrinck, NJF Capital, Commerzbank and NN Group e.V.
- ▶ We are raising a **Series B of up to €6m** primarily for regional expansion and product extension

LIVE = HQ HOME MARKET



PRIMARY TARGET MARKETS



SECONDARY TARGET MARKETS



EXTRACT AWARDS



WINNER
**FINTECH
GERMANY AWARD**
2018

WINNER
**EIT DIGITAL FINTECH
CHALLENGE**
2017

WINNER
**BANKING IT
INNOVATION AWARD**
2017

WINNER
**DKM INSURETECH
PITCH**
2016

OPTIOPAY – WHO WE ARE

OPTIOPAY FACTS

FOUNDED

Oct'14

INVESTMENTS

+€12m

TEAM

53

EXTRACT AWARDS



WINNER
FINTECH
GERMANY AWARD
2018

FIRST PRODUCT LIVE

Dec'15

CAGR 2016-2018

1,632%

NATIONALITIES

23

OUR SHAREHOLDERS



DVH VENTURES
DIETER VON HOLTZBRINCK



NORD/LB

BERLIN|VENTURES

NJFCAPITAL

EXECUTIVE MANAGEMENT

► MARCUS BÖRNER – CEO / FOUNDER



- CEO / Founder of reBuy.com (€+50m investment, €100m+ revenue p.a.)
- Advisor to Federal Ministry Germany (member of the FinTechRat)

► OLIVER OSTER – COO / FOUNDER



- M&A Lawyer
- CEO / Founder of Feedback Fabrik GmbH
- Author of “Insurance Marketing” (Springer Verlag) and “How to Restructure Companies” (Finanz Colloquium Heidelberg)

► ERIK MEINDERS – CFOO



- 20+ years experience as CPA , Corporate Restructuring specialist, and CFO
- Previous role CFOO and MD Netherlands of #1 Insurance Software vendor globally

OPTIOPAY COVERS THE ENTIRE “POINT OF PAYOUT”

We operate **two core solutions** to capture & dominate the entire “point of payout”. Being present when people receive money is a highly attractive touchpoint, as it has the potential to create a very positive experience and to influence financial decisions of payment recipients with commercial impact.

1 PAYMENT SOLUTION

Offering beneficial payout options related to the **unique context of a payout**, e.g. insurers reimbursing claimants for a damaged TV set. OptioPay, on behalf of the insurer, offers a discounted TV set and 10% value-add electronics gift-card worth a total of €550 instead of €500 in cash.

The screenshot shows a digital interface for a payment solution. At the top, there are three tabs: 'Angebote' (Offers), 'Überweisung' (Transfer), and 'Produkte' (Products). On the left, under 'KEY MARKETS:', it lists 'INSURANCE, UTILITIES, TRANSPORT,'. The main area displays a grid of products with their respective discounts:

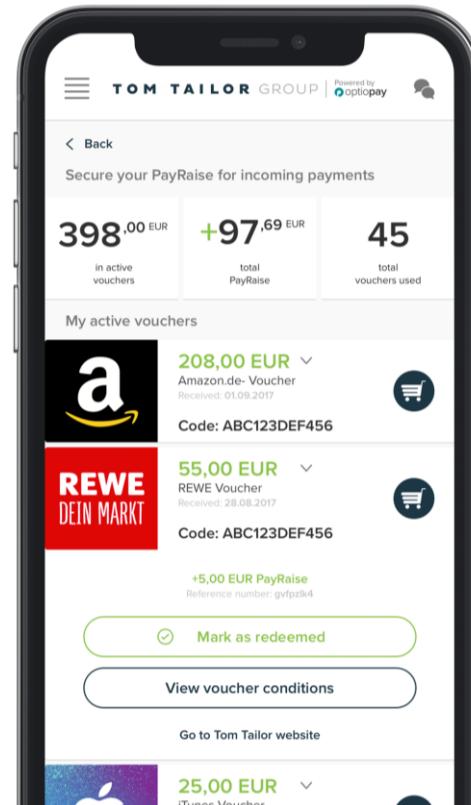
Product	ZUZAHLUNG (Discount)
Samsung UE 49 M5570 - 123 cm	0€
Philips LED 4K UHDTV - 43PUS6...	20€
Sony KDL-49WE665 123 cm	80€
TCL U55P6096 LED TV (Curved...)	0€
Apple iPhone 7 128GB Diamantsc...	10€
Apple iPhone X 64 GB Space Grey	649€
OTTO Gutschein	BIS ZU +10%
iTunes Gutschein	BIS ZU +5%
IKEA Gutschein	BIS ZU +10%
Amazon Gutschein	BIS ZU +5%
MediaMarkt Gutschein	BIS ZU +10%
FlixBus Gutschein	BIS ZU +15%

2 ACCOUNT SOLUTION

Offering beneficial payout options for incoming payments **based on users' specific spending behavior, such information being available under PSD II**, e.g. customers spending €200 at ASOS may receive a +10% value-add offer from competing stores like Zalando or H&M.

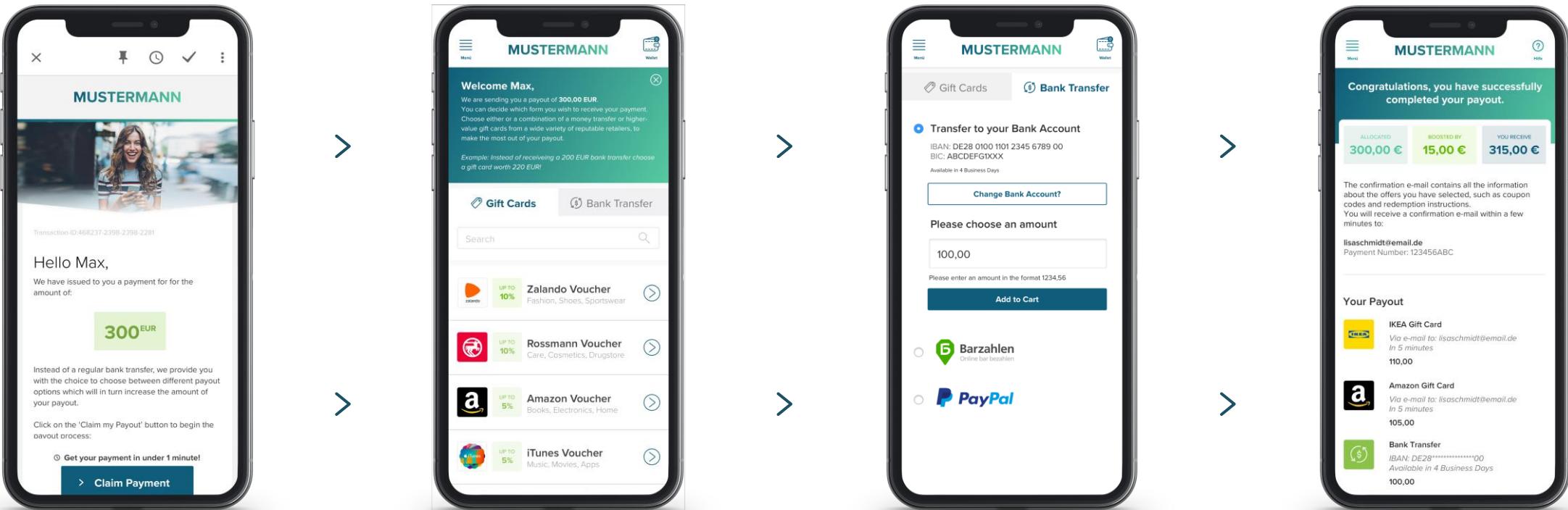
KEY MARKETS:

FINANCIAL SERVICES, HR/PAYROLL, MEDIA & TELECOM



THE PAYMENT SOLUTION

Our Payment Solution targets companies that disburse funds for anything from **claims, refunds, cancellations** etc. Based on the funds to be received, recipients can choose from a range of payout options tailored to both the particular **payout purpose** and **recipient preferences**, using specific data provided by the issuer. Our platform communicates with recipients on behalf of the issuer and guides them through a seamless journey to claim their funds. Through fully digital processes, OptioPay **saves processing costs for issuers** by aggregating customer data on the platform & increases customer satisfaction.



1 Payout initiation E-Mail

OptioPay contacts payment recipient, on behalf of the issuer, and provides access link to choose payout options on browser-based platform.

2 Choose from multiple options

Payment recipient can split up her payout on any preferred payout options.

3 Enrich and update payment details

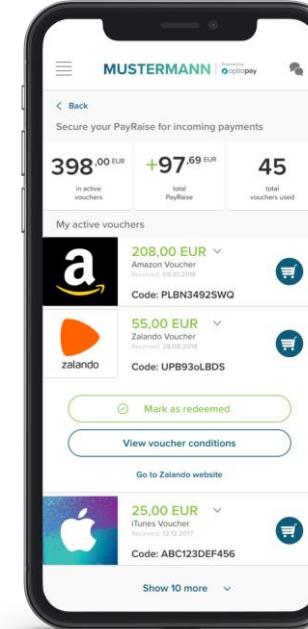
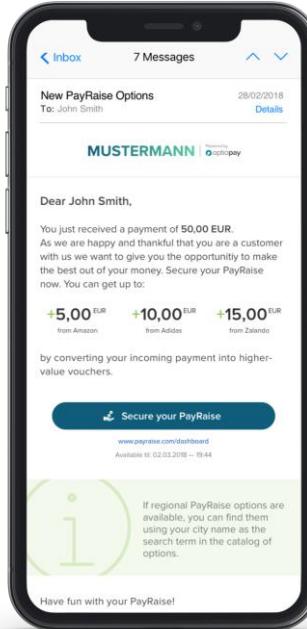
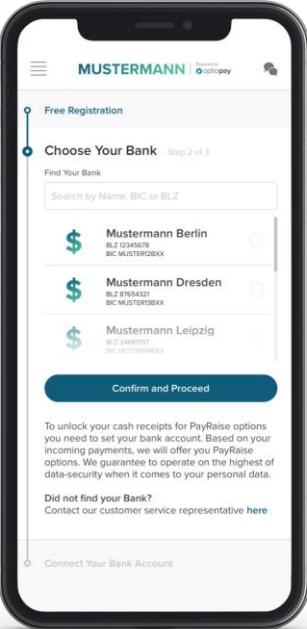
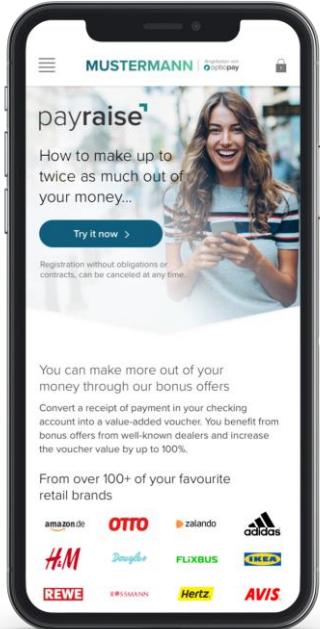
Payment details can be updated through a self service interface to collect data and reduce manual work.

4 Payout confirmation

OptioPay processes payments and value-added gift cards via E-Mail to recipient.

THE ACCOUNT SOLUTION

Our Account Solution is targeted at financial institutions, employers with large work forces, media companies and retailers. Promoted by the issuers, **individuals sign-up & connect their personal bank account** to get access to higher valued payout options based on incoming payments on their bank account. OptioPay **leverages the bank account data to offer most relevant value-added payout options based on spending behaviours** analysed from the bank account data.



1 Context optimised landing page

A **trusted environment** through promoted and white-labelled landing page. Once the customer is hooked we offer consistently value-added payout options to build strong **customer engagement and lasting customer life time value**.

2 Connect any European bank account

Users **register and connect their bank account** (PSD II powered). The great thing: We get an opt-in to use the data to offer beneficial services and payout options any time.

3 Incoming payment notification

On average, we notify users **8 times a month** based on incoming payments. Every notification is a great touchpoint to activate customers and promote relevant payout options. About 10% of our notifications lead to log-ins.

4 Voucher wallet

We offer a **personal voucher wallet**, where all valued-added payout options are stored to make spending them as convenient as possible.

HUGE EXTENDED REVENUE POTENTIAL: Besides higher valued payout options there are numerous business cases & features to be enrolled and powered by bank account data. Contract optimisation based on recurring spending, auto saving functions, promotion of better bank account offers or access to better insurances are just a few to mention.

PSD II ALLOWS ALGORITHMIC ACCOUNT ANALYSIS

Crunching through just two months of checking account data by our CEO, Marcus Börner, Account Solution profiled him for future campaigns as follows:

- ▶ He **frequently shops** on several **e-Commerce** websites
- ▶ He **holds and regularly uses** both **Debit** and **Credit Cards** and his **PayPal** account
- ▶ He does his **grocery shopping mainly at an EDEKA store on XYZ Street**
- ▶ He appears deeply engaged with personal investing, regularly replenishing but also withdrawing funds from two online trading accounts
- ▶ He is a **frequent traveler**, prefers riding the **train, also on long-distance connections, and stays at 3- or 4-star hotels**

The screenshot shows a digital banking interface titled "BANK". At the top, it displays the bank account number "10000123456 - Girokonto Testkunde" and the IBAN "DE0601910999910000123456". To the right, there are circular icons for various companies: Tencent (Tencent), OBI (OBI), PayPal (PayPal), zalando (zalando), McDonald's (McDonald's), BANKHAUS AUGUST LENZ (BANKHAUS AUGUST LENZ), EDEKA (EDEKA), MOTEL ONE (MOTEL ONE), Holiday Inn (Holiday Inn), DB (DB), and notebooksbilliger.de (notebooksbilliger.de). The main section is titled "Transactions" and lists 20 entries from January 2018 to November 2017, showing various purchases and transfers. The total balance is listed as "Actual Balance 59,100.58". A note at the bottom states: "The transactions shown here may contain unbooked transactions, resulting in a difference between the balance booked and available balance."

Date	Transaction Details	Amount
17.01.2018	TENCENT HLDNGS	-500.00
17.01.2018	Laura Limberg - Teppich	-734.94
15.01.2018	PayPal (Europe) - OBIECOMMERC	-100.00
12.01.2018	DB Vertrieb GmbH - FRANKFURT	-100.00
11.01.2018	HOLIDAY INN FRANKFURT AIRPORT	-100.00
02.01.2018	EDEKA Berlin	-100.00
29.12.2017	Zalando SE	-100.00
22.12.2017	Bankhouse August Lenz	-505.99
21.12.2017	Laura Limberg	-100.00
20.12.2017	Zalando SE	-100.00
15.12.2017	Laura Limberg	-100.00
13.12.2017	MCDONALDS BERLIN	-100.00
12.12.2017	MOTEL ONE FRANKFURT AIRPORT	-100.00
01.12.2017	notebooksbilliger.de AG	-100.00
24.11.2017	PayPal (Europe) - APPLE STORE	-1,319.00
23.11.2017	Zalando SE	-100.00
20.11.2017	Dr. med Dieter Schmidt	-64.34
17.11.2017	TENCENT HLDNGS	-35,756.29
16.11.2017	EDEKA Berlin	-305.86



Account data originating from Marcus Börner, with express permission to use for this purpose

PROFILING ALLOWS OFFERS WITH REAL VALUE-ADD

Having the unique ability to holistically track purchasing frequency of people with merchants & service providers we are in a tremendous position to operate highly targeted marketing & loyalty campaigns powered by our higher value payout options.

- ▶ When someone has not shopped with Amazon, we offer him a special Amazon payout option
- ▶ If a user frequently shops at grocery store A, we offer him higher valued payout options at grocery store B
- ▶ If a user switches his energy provider from provider A to B, he gets a higher valued payout for provider C
- ▶ If someone has not spent money at a fashion store for 3 months, he gets a special higher valued offer
- ▶ When a user always shops at a specific store with their Girocard, we offer him a special deal when using PayPal instead
- ▶ If a user spends at least €15 within 7 days at Starbucks using his Girocard, he gets a special higher valued offer as a reward

→ We are a pioneer in a totally new era of bank account tracked behavioral marketing

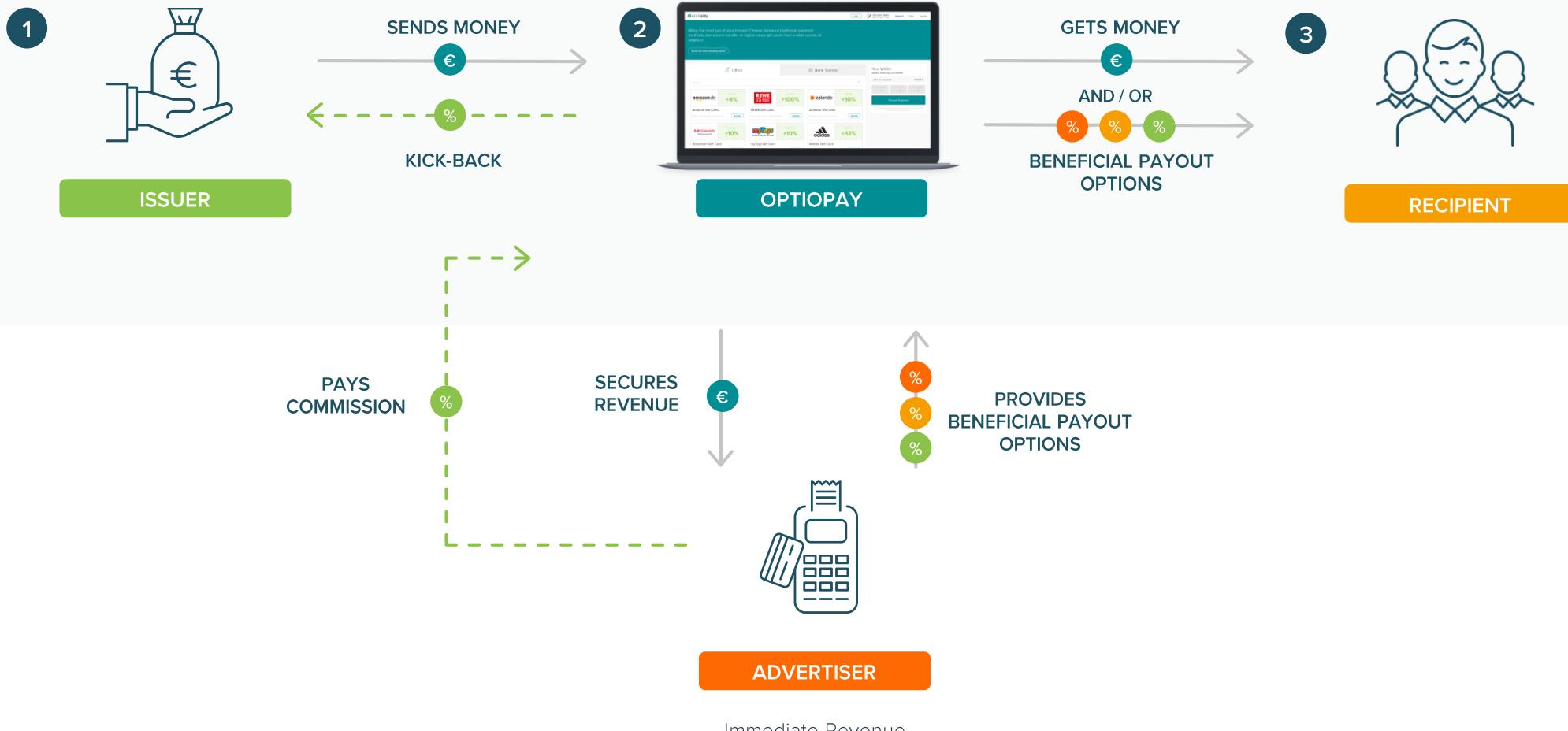
The screenshot shows the optiipay platform interface. At the top, there's a navigation bar with icons for Chat, 030 8878 9669 (Mon-Fri, 9am - 6pm), Payment, Help, and Tutorial. Below the navigation is a section titled "Your Wallet" which says "You have a PayRaise of 100,00 €" and "LEFT TO ALLOCATE 100,00 €". It includes buttons for "ALLOCATED", "BOOSTED BY", and "YOU RECEIVED". A large green button at the bottom right says "Process Payment". The main area is titled "Offers" and features a grid of 15 gift card offers. Each offer card includes the merchant logo, a percentage increase (e.g., +4%, +100%, +10%, +15%, +40%, +33%, +5%, +100%, +10%, +40%, +5%, +50%), and a "Details" button. The offers are categorized as follows:

- Row 1: Amazon.de (+4%), REWE DEIN MARKT (+100%), Zalando (+10%)
- Row 2: Flixbus (+15%), bit4coin (+40%), adidas (+33%)
- Row 3: Best Western (+5%), biomano (+100%), Hertz (+10%)
- Row 4: AllYouNeedFresh (+40%), iTunes (+5%), BERGFÜRST (+50%)

Each offer card also lists the merchant's products or services (e.g., Books, Electronics, Household; Food, Groceries, Supermarket; Fashion, Shoes, Accessories; Travel, Holiday, Auto; Hotels, Holiday, Travel; Finance, Internet, Technology; Shoes, Clothing, Sportswear; Food, Groceries, Supermarket; Travel, Holiday, Auto; Food, Groceries, Supermarket).

OPTIOPAY'S DISRUPTIVE DISBURSEMENT ECOSYSTEM

By capturing the moment of payouts and offering beneficial payout options we have created an **ecosystem and marketplace to market liquidity**. OptioPay enables the most beneficial disbursement ecosystem by delivering the **infrastructure and balancing the interests** of the three participants involved, *Issuer, Advertiser and Recipient*.



PROPRIETARY SAAS TECHNOLOGY AS A CORE SOLUTION

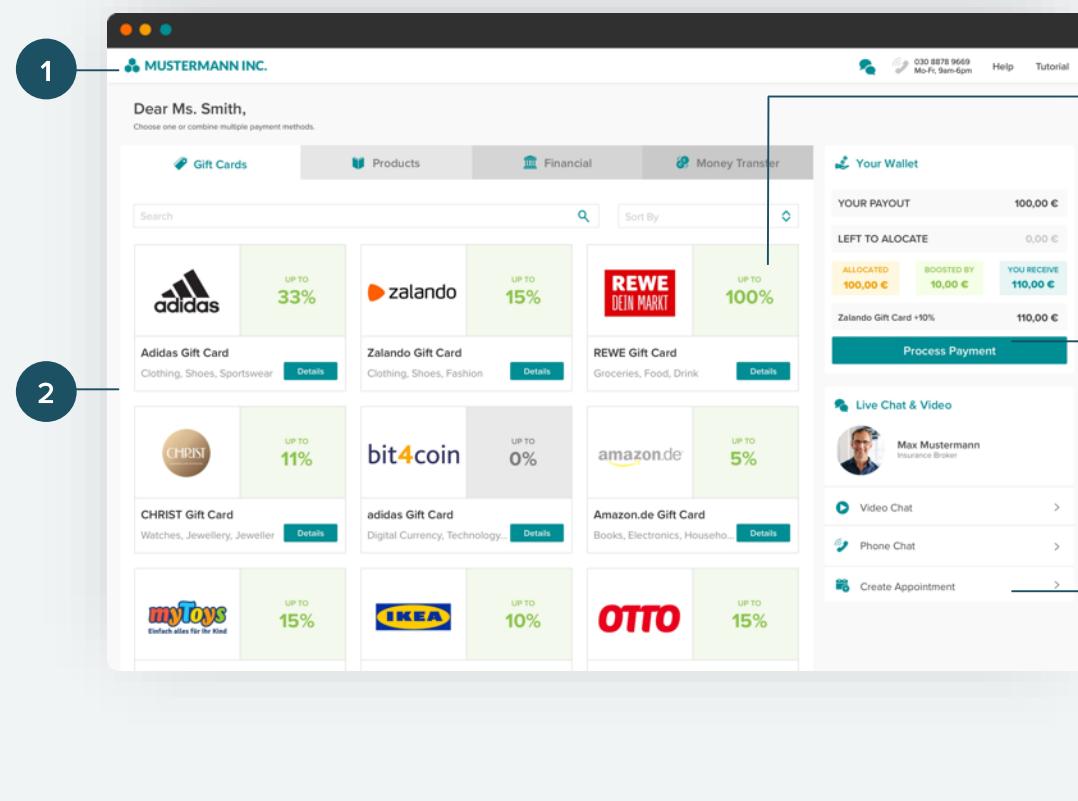
All of our solutions are run on mobile responsive web technology and are API powered. Our Solutions can be tailored to specific contexts & goals of our customers.

Seamless & secure white label technology

Issuers use our API-based white label platform to process payouts to recipients using their brand design. OptioPay offers customized solutions that are run on a highly compliant & secure infrastructure to meet highest corporate data security standards

120+ options, sorted & referenced to disbursement reasons or bank data

Established brands like Amazon, Zalando or Rewe have the opportunity to advertise their brand offering at the moment of payout to secure revenues before any purchase decision is made



1

2

3

4

5

Up to 100% more value

Advertisers sponsor up to 100% add-on to appeal attractive as a payout option. This means recipients can, for instance, turn €20 into €40

Full flexibility and easy split ups

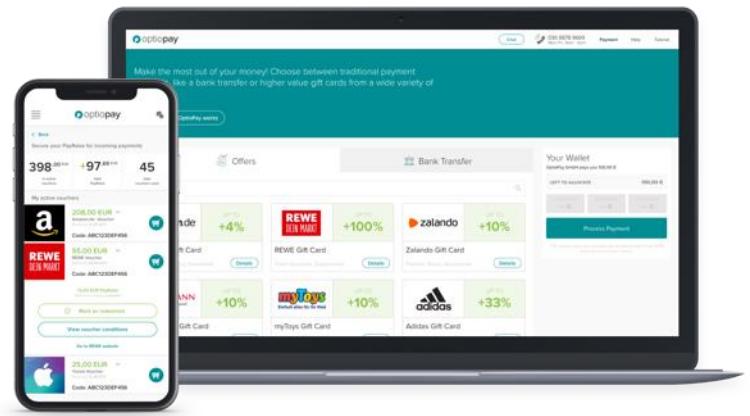
A €100 payout can be split into one or several beneficial payout options as well as any traditional payout option such as a bank transfer

Integrated services

Services like video live chat or authentication can be integrated to sell financial products

SEAMLESS INTEGRATION OF VIRTUALLY ANY VALUE-ADD PAYOUT OPTION

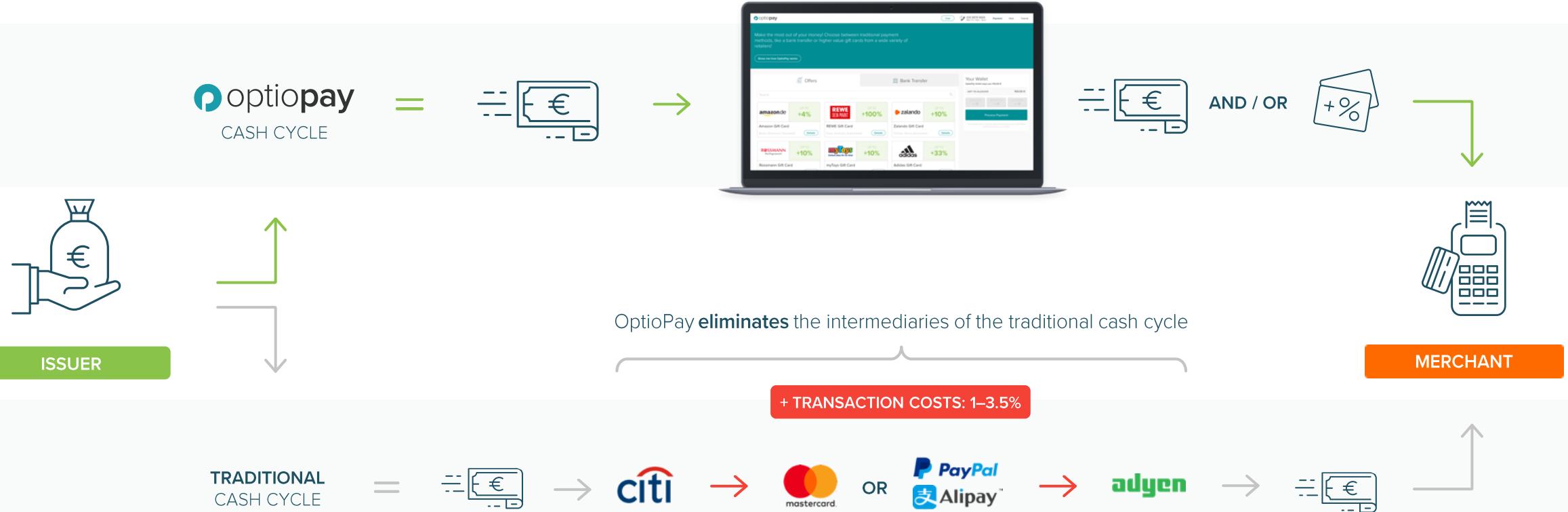
Beneficial payout options go beyond higher valued gift cards or store credit. We see multiple dimensions to extend our network of payout options as many other providers have interest to gain liquidity from payment recipients.



STORE CREDIT	DISCOUNTED PRODUCTS	GOOD CAUSE	WALLETS & ACCOUNTS	FINANCIAL PRODUCTS	CURRENCIES	SERVICES
BENEFICIAL GIFT CARDS Apple REWE zalando MediaMarkt	DISCOUNTED PRODUCTS 	GOOD CAUSE DONATION 	WALLETS & ACCOUNTS ACCOUNTS 	FINANCIAL PRODUCTS SAVINGS/METAL 	CURRENCIES INSTANT CASH 	VIDEO CHAT / IDENT INTEGRATION
REGIONAL GIFT CARDS 	DISCOUNTED PRODUCTS 	GOOD CAUSE WWF 	WALLETS 	FINANCIAL PRODUCTS WALLETS 	CURRENCIES FX 	PRESENTATION VIDEOS
BENEFICIAL STORE CREDIT amazon	DISCOUNTED PRODUCTS 	GOOD CAUSE 	WALLETS & ACCOUNTS PRE-PAID 	FINANCIAL PRODUCTS STOCKS 	CURRENCIES INVEST 	ROBO-ADVISOR

OPTIOPAY ELIMINATES INTERMEDIARIES

By directing money **directly from issuers & bank accounts to merchants** we **eliminate, get in front** and **disrupt traditional cash cycles** operated by banks and payment service providers. We **carve out all intermediaries** in the payment service provider value chain and **capture the value** creation process and margin.



Payments today are processed through a diverse number of parties, each capturing individual segments of the ecosystem. **This results in a complex and inefficient value chain.** Due to the congested landscape, processing costs still vary between 1.0%-3.5% and must be subsidized at the expense of the merchant.

VERY LARGE MARKET OPPORTUNITIES ACROSS INDUSTRIES

Current Focus Areas

PAYMENT SOLUTION



INSURANCE

- ▶ Claims payments
- ▶ Premium refunds
- ▶ Referral fees
- ▶ Life/pension payments



ENERGY

- ▶ Refunds
- ▶ Referrals



OTHER

- ▶ Returns
- ▶ Cancellations
- ▶ Marketplace
- ▶ Cash-back
- ▶ Lost luggage
- ▶ Delay refunds
- ▶ Gaming/betting

= €207bn

MARKETABLE LIQUIDITY

= €3bn

MARKETABLE LIQUIDITY

= €10bn

MARKETABLE LIQUIDITY

VERY LARGE MARKET OPPORTUNITIES ACROSS INDUSTRIES

Current Focus Areas

ACCOUNT SOLUTION



BANKING

- ▶ Money transfers **> 100 Million**
- ▶ Interests Retail-Bank Accounts
- ▶ Credits **> €250bn p.a.**
- ▶ Referrals Consumer loans
- ▶ Loans **> €50tn p.a.**
- ▶ Bank transfers to individuals

= €1.5tn (dispensable income)

MARKETABLE LIQUIDITY



HR

- ▶ Salary
- ▶ Bonus
- ▶ Tax benefits
- ▶ Expenses



MEDIA & RETAIL

- ▶ Media companies offer the Account Solution to get customer bank detail data to offer highly customized advertisement & loyalty offers

= €1.5tn

MARKETABLE LIQUIDITY

REPRESENTATIVE CUSTOMERS AND SALES PIPELINE

ACCOUNT SOLUTION	INSURANCE	BARMENIA Versicherungen	R+V	HDI	wefox	40+
PAYMENT SOLUTION	UTILITIES	enercity positive energie	innogy	Yello Strom		30+
OTHER	axel springer	DHL	TK-World AG			20+
HR	FinCompare	holiday extras	COMMERZBANK	Service Partner ONE.		50+
BANKING	Bank Banque Banca	CLER	DZ BANK			10+
CURRENT						PIPELINE

HUNDREDS OF ADVERTISERS OFFER UP TO 100% VALUE-ADD TO PLATFORM USERS

UP TO
10%
MORE VALUE



ROSSMANN
Mein Drogeriemarkt

OTTO



KARSTADT

UP TO
25%
MORE VALUE



FlixBus



Neckermann
Reisebüro

Lieferando.de

UP TO
50%
MORE VALUE

Allyouneed
SUPERMARKT

FLACONI



JOCHEN SCHWEIZER



SCHUTZKLICK

UP TO
100%
MORE VALUE



REWE

movinga

treatwell



MODOMOTO

MULTIPLE REVENUE STREAMS

We generate **set-up, recurring and per-transaction fees** from issuers for providing, integrating and operating our solution for them. In addition we generate per-transaction revenues from merchants in return for delivering customers and sales.



ISSUERS

UP TO

€1m

SET-UP FEE

UP TO

€65k

MONTHLY FEE

UP TO

€2.00

PER TRANSACTION

UP TO

€2.00

PER USER



ADVERTISERS

Payout commission
per converted payout*

UP TO

60%

PER TRANSACTION



RECIPIENTS

Payment option
commission**

IN GENERAL

0%

PER TRANSACTION

*Currently operating with 3% average
commission, >6% future potential

**Up to 1% for special payout options
(i.e. Bitcoin, Barzahlen, Western Union)

WHAT WE ARE LOOKING FOR

- ▶ Up to €6m growth capital
- ▶ Investors, board members and contributors who share our commitment to building a game-changing global disbursement system
- ▶ Experience and network to set-up and scale an international payments technology business

GEOGRAPHIC EXPANSION

ROLL-OUT PLAN AND USE OF FUNDS

LIVE = HQ HOME MARKET

- ▶ Germany

PRIMARY TARGET MARKETS

- ▶ Switzerland
- ▶ Austria
- ▶ Netherlands
- ▶ UK

SECONDARY TARGET MARKETS

- ▶ France
- ▶ Spain
- ▶ Portugal
- ▶ Poland
- ▶ Denmark
- ▶ Sweden
- ▶ Finland
- ▶ Norway



1 START ISSUER SALES



2 SIGN FLAGSHIP CUSTOMER



3 START ADVERTISER SALES



4 START OPERATIONS

WE HAVE TRUSTED AND SCALABLE PARTNERSHIPS WITH GLOBAL CORPORATES



- ▶ SAP
Technical integration partner for various industries



- ▶ COMMERZBANK
B2B reseller of OptioPay to their corporate banking clients



- ▶ FINTECHGROUP BANK
Technical banking partner



- ▶ NORD LB
B2B reseller of OptioPay to their corporate banking clients



- ▶ EIT DIGITAL
Access to markets in various industries and fundraising guidance



AXEL SPRINGER
PLUG AND PLAY
ACCELERATOR

- ▶ AXEL SPRINGER PLUG AND PLAY
Access to global startup ecosystem with renowned network of corporates and VC



- ▶ PWC
Data Security, legal and tax



- ▶ Helaba LB
B2B reseller of OptioPay to their corporate banking clients

AWARD WINNING SOLUTION

FEATURED ON

TOP 10 EMERGING FINTECHS IN EUROPE



WINNER
**FINTECH GERMANY
AWARD**
2018



WINNER
**EIT DIGITAL FINTECH
CHALLENGE**
2017



WINNER
**BANKING IT
INNOVATION AWARD**
2017



WINNER
DKM INSURETECH PITCH
2016



WINNER
**PVD FINTECH
CHALLENGE**
2016



WINNER
**LUFTHANSA DIGITAL
CHANGE AWARD**
2016

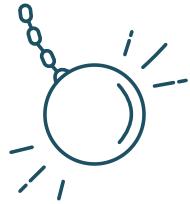


WINNER
**INNOVATIONS for BANKS
CONGRESS**
2015

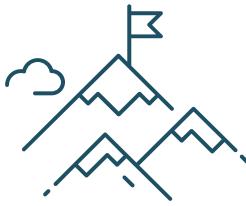


WINNER
**INNOVATIVE COUPONING
& LOYALTY SOLUTION**
2015

OUR INVESTMENT HIGHLIGHTS AT A GLANCE



1. Proven and **disruptive** beneficial disbursement ecosystem to market liquidity & utilize PSD II



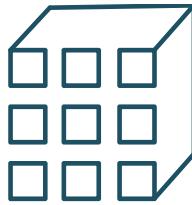
2. Untapped, highly resilient **€2.0tn+** market **potential** in Germany only



3. **Strong customer base** and a **massive sales pipeline** with multinational enterprises



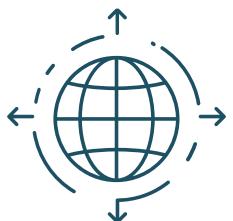
4. Proprietary, **highly scalable white-label SaaS technology** the heart of our solutions



5. **Multi-dimensional growth strategy** through international expansion and product extension



6. Profitable unit economics and **fast growing 7-digit revenues figure** (2018E gross revenues of **€3.4m**)



7. **Globally scalable solutions** derived from state of the art architecture, established reseller channels, and a combined transaction & SaaS based business model



8. **Experienced and dedicated leadership team** relentlessly driving growth of the company



9. Last likely opportunity to become an OptioPay **shareholder** – our business enjoys a growing international interest



OptioPay is **changing** how people **receive** and **spend money**.
Join our journey!



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