

Twister

Introducing a new way of payment





Market trends – payment cards & POS terminals



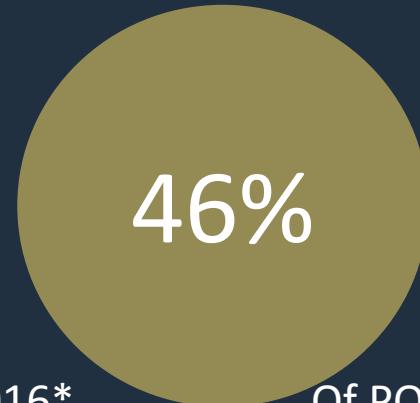
Billion payment cards*



payment cards by 2021*



Millions POS terminal shipped in 2016*



Of POS terminal will be mPOS in 2019**

*@2017 the Nilson Report

** ABI Research

⌚⌚⌚ Market Trends – Face-to-Face acceptance market

- Despite a large on-line payment growth, an acceptance devices will remain required for face-to-face secured payment
- Kiosk and self-service has a very high potential
- Swipe card is declining
- Smart card (contact and contactless) will remain strong over the next decade
- NFC/phone/wallet is significantly growing
- Expensive and fragmented market from 70€ (mpos) to 600€ (smartPos)
- This market can not follow the technology curve of phone/tablet market
(time to market of 3-5 years vs 6months-1year)



Twister - Value proposition

- To propose a innovative acceptance module, easy to use, easy to integrate, and cost efficient; combined with a set of accessories and a powerful software suite, this module can address any face-to-face use cases.



Twister is making payment easy

About face-to-face secured payment, people says:

"It's complicated to implement"

False, the Twister brings a easy way to implement a secured face-to-face payment mean, anywhere, anytime

"My use case requires a payment terminal designed for it"

False, with a complete set of accessories and powerful software stack the Twister can address any use case

"the TCO (Total Cost of Ownership) is really too expensive"

False, Twister is a cost efficient solution based on a light hardware and state-of-art software architecture, easy to setup and easy to maintain

"Only traditional payment terminals are really secured"

False, Twister provides the highest level of security you can get (EMV, PCI-PTS, etc...)

⌚⌚⌚ Market Positioning



MPOS



Unattended

SmartPOS



Traditional POS terminals

⌚⌚⌚ Competition - mPos

- Main competitors: Square, Sumup, iZeettle, Ingenico iCMP or RP750, Pax D200, Verifone e355, Castles MP200



Competition – Pinpad, countertop, wireless

- Main competitors: Ingenico, Verifone, Pax



⌚⌚⌚ Competition - SmartPOS

- Main competitors: Albert, Poynt, Ingenico Apos or Moby, Verifone Carbone

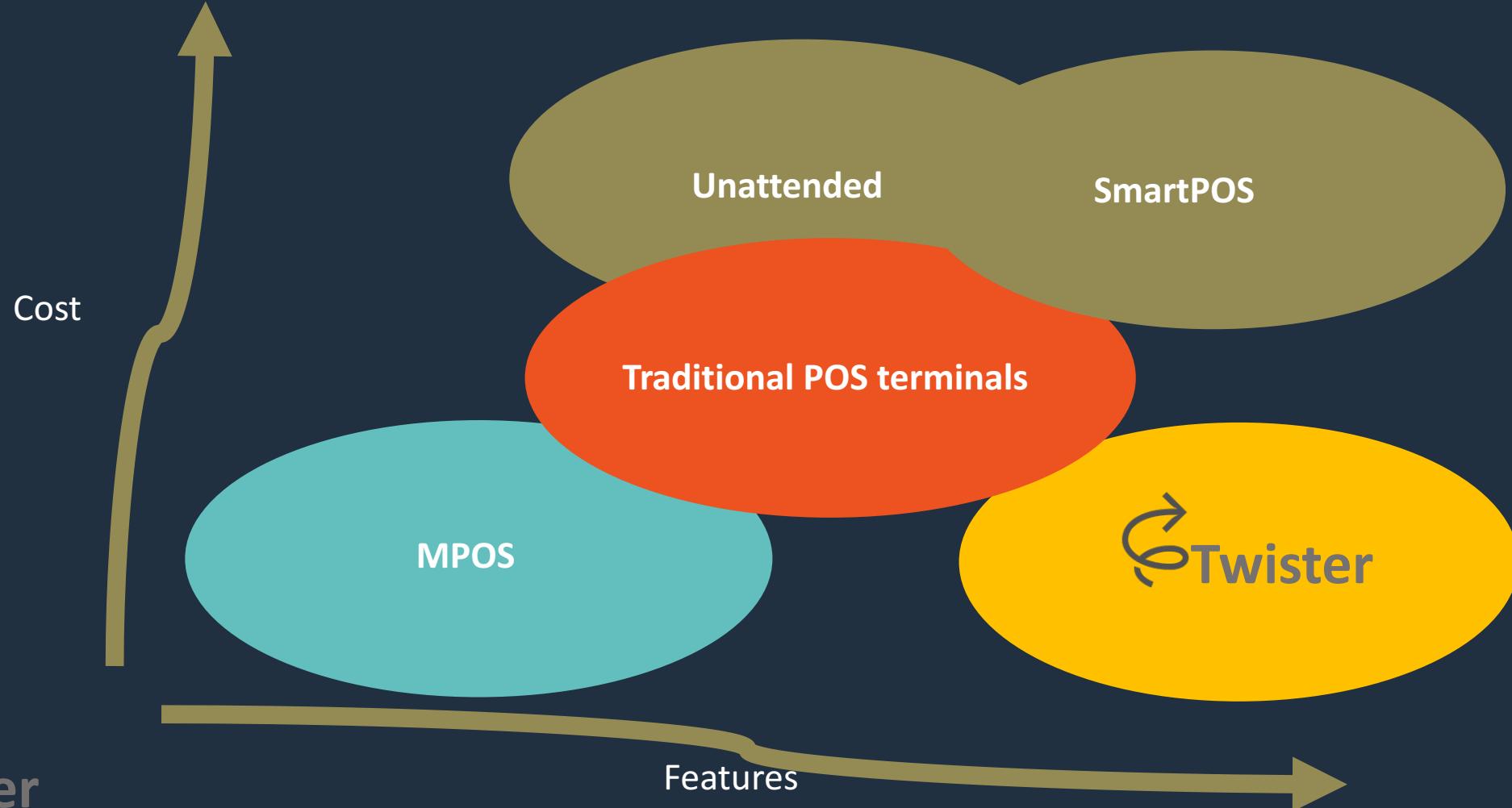


⌚⌚⌚ Competition – Unattended

- Main competitors: Ingenico, Verifone, Castles



⌚⌚⌚ Ratio features vs cost





Benefits for Acquirers & Banks

- Only one device addressing a large segment of merchants, from micro-merchant to tier 1 retailers
 - Reducing the test/validation/certification effort
 - Reducing hardware & software maintenance effort
 - Reducing stock management and TMS operations
 - Reducing marketing effort
- To get an attractive offer to merchants (cost/Features)
- To develop payment applications on open platforms and not proprietary platforms such as Ingenico or Verifone



Benefits for Retailers/Verticals

- Only one device addressing all the use cases: Payment at lane, kiosk, queue busting, mobile/delivery, etc..
- Reducing the test/validation/certification effort, hardware & software maintenance/TMS cost
- To provide a consistent experience to the end-customer

Key features



Versatile & Modular
Addressing multiple use cases



Disruptive
Bring acceptance point where you can't find it today



Cost efficient
Predictable TCO (Total cost of Ownership)



Easy-to-use
State-of-the-art GUI
Powerful estate Management



The company

- The location : Paris
 - One of the largest payment ecosystem of the world
(the smartcard was created in France)
 - Startup friendly (incubators, investors, regulations)
- The team
 - CEO: 14 year experience in the payment industry, in Europe and in the US
 - CTO: Software leader of 2 successful SmartPOS implementation and 5 years in payment industry