

EMI.

Ping Pong Pay Pitch Video.

Global Open Finance Challenge

Money in Motion



What is the problem we are solving?

- Gambling has an objectively negative impact on people and their families.
- Our goal is to provide a tool that helps people protect themselves from developing an unhealthy relationship with gambling.
- Open Banking is crucial for accuracy in this setting as betting apps do not provide this functionality, making it difficult to quantify the financial impact of a gambling habit over extended periods.

**1% of the Australian population
have a severe gambling problem**

**79% of surveyed gamblers are at risk
or experiencing gambling-related
harm in 2020**

**59% of those who sought help were
under the age of 35**



Data in the Gambling industry shows that users have multiple accounts across the different brands, which minimises the regulation of each user as they can move from account to account. This solution would give a wholistic view of every user's Gambling account, as well as their day-to-day accounts, to highlight the severity of the Gambling spends.

50% of Australian population gambles on a regular basis meaning 9.9 million Aussies regular gamble

During the pandemic, the proportion of online gamblers rose to 78%

Total gambling turnover in Australia in 2018-19 exceeded \$225 billion

The average Aussie gambles away about \$1,260 every year

16% of Australians begin gambling before they turn 18

Australia is ranked in the top ten gambling countries worldwide

Australia tops the global list in terms of gambling losses per capita

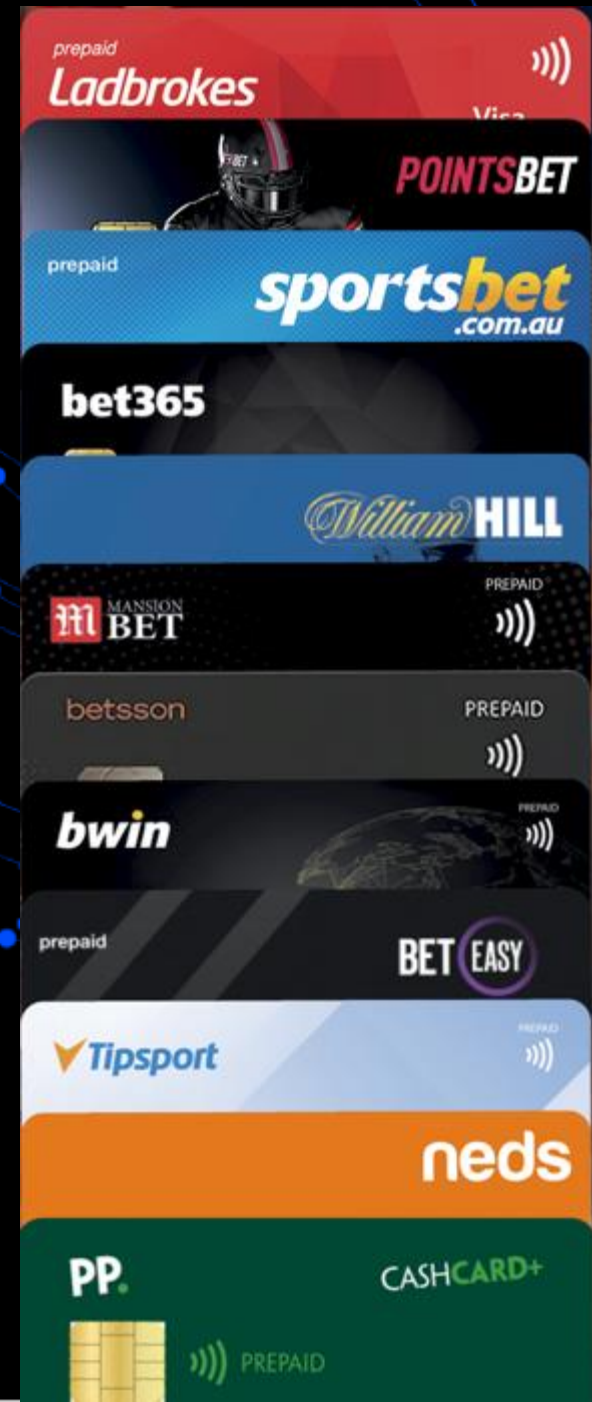
In The UK, total gross gambling yield 2017-18 was estimated at £14.5 billion

The global market for online gambling reached around US\$45.8 billion in 2017

Australia & UK Gambling Operators

The problem we are solving for gambling operators is provided with a 3rd party solution that can be trusted to provide an individual's threshold, alert and velocities across all operators. This gives insight to problem gamblers or potential problem gamblers across multiple betting and online gambling platforms. It can also provide webhooks/notifications for gambling operators to manage limits on their side. This will enable the gambling operators to self-regulate a growing problem in Australia before external regulators step in to intervene in a national societal problem in Australia.

There is no single authority presiding over gambling laws in Australia

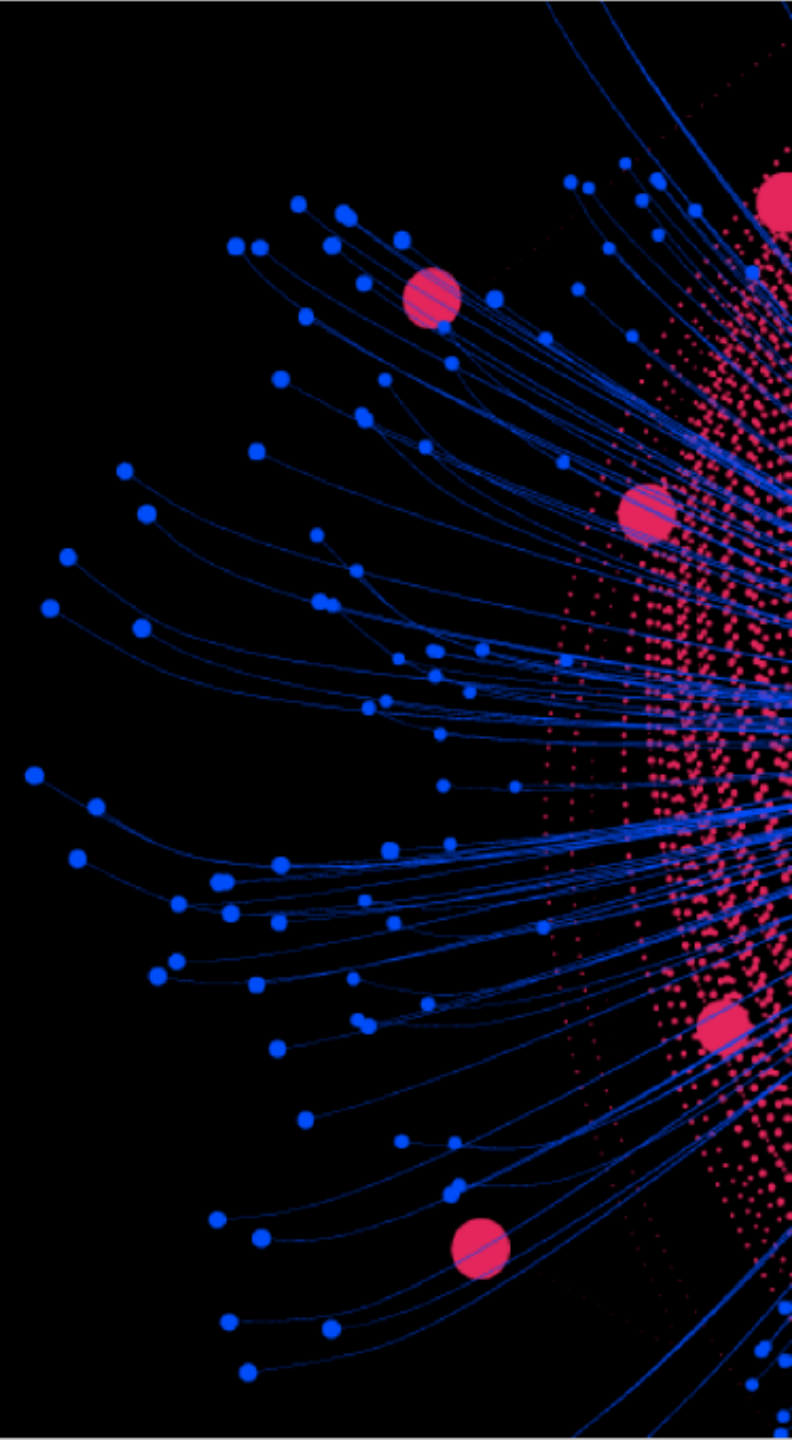


Using Open Banking Innovation

There is no tool in the market today to show an individual the impact of their gambling or more importantly if their gambling is becoming a problem.

With more people having money in their hands and an inability to spend due to Covid-19, figures show the increase of spend in Gambling with no regulatory control across different accounts.

The key for Open banking isn't just the aggregation across bank accounts and gambling apps (withdrawals/deposits) but the individual's financial well-being, i.e. spend by gambling category, set a budget based on historical spend (even seasonal spending), allowing them to set goals and automatically tracking their progress, while enabling the partnership with the providers so that they can be up-to-date with the need for restrictions for a user.



Why is this important now?

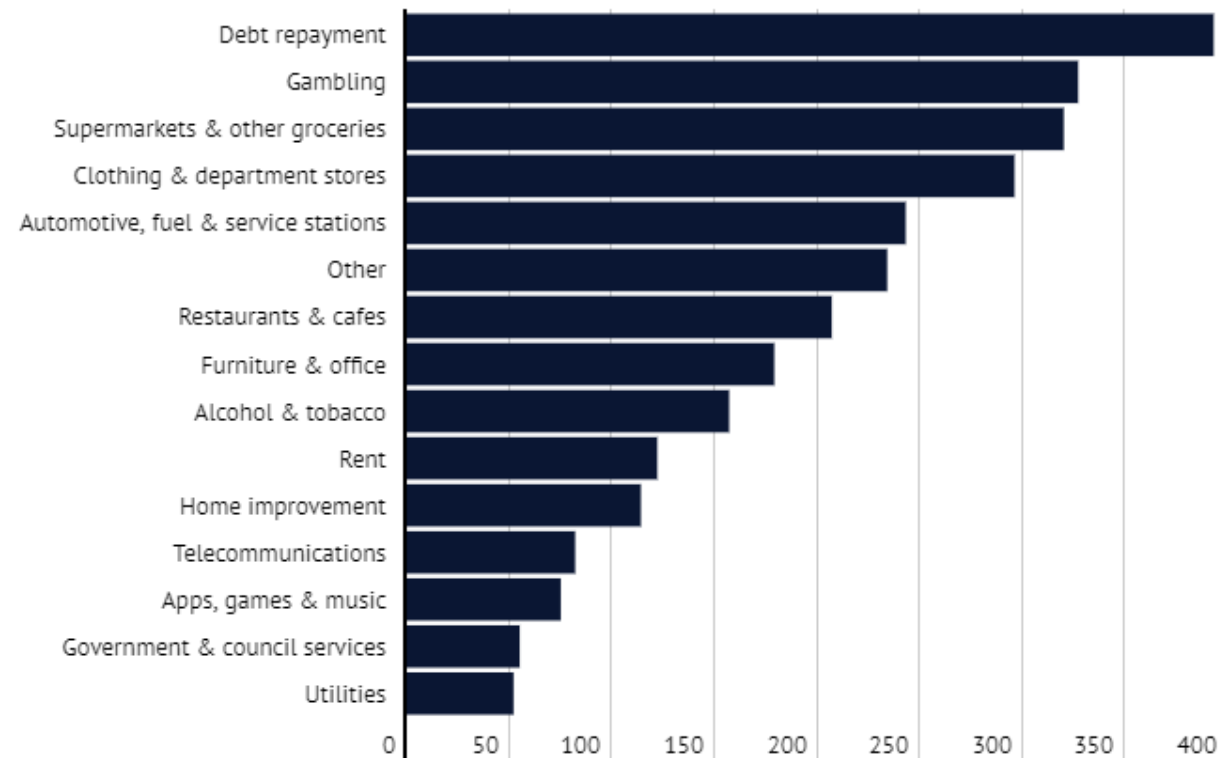
Australians dipping into their superannuation nest-egg during the coronavirus crisis reveals 11 per cent of the additional spending by those accessing super was on gambling.

See full article

here: <https://www.smh.com.au/business/the-economy/super-bender-retirement-nest-egg-withdrawals-used-to-boost-spending-on-non-essentials-20200531-p54y5q.html>

Breakdown of superannuation withdrawal spending

How much spending increased in each category in the fortnight after receiving the superannuation withdrawal compared to the average fortnight in the two months prior



*Note: Based on a sample of 13,000 people who withdrew superannuation.
Source: illion and AlphaBeta (part of Accenture)*

What is our proposed solution?

We aim to utilise multiple API's to monitor the user's behaviour on gambling/sport betting related sites/apps and overall financial wellbeing.

Key Features:

- Trend and projection - historical and future projection of gambling spend and personal financial wellness
- Display future impact calculator
- Display the impact of gambling on their credit/borrowing risk profile
- Support information – link the problem gambler to support services
- Opt-out of gaming advertising and notifications across platforms with notification to all operators
- Data to assist gaming companies and regulators to monitor the personal and financial well-being of problem gamblers

MVP: Pilot in AU Market

Phase 1: Australia User Growth, Advanced Feature and Customer learnings

Phase 2: UK expansion

Phase 3: US & Canada expansion

Target Market and Value Proposition

The Problem (s):

- ✓ No tool in the market for gambler or operator to promote
- ✓ No way for gamblers to easily quantify the financial impact of their gambling habit over extended periods
- ✓ Increase gambling spend during the pandemic

The Solution:

- ✓ Aggregate data across multiple gambling deposits and withdrawals using Open Banking APIs
- ✓ 3rd Party App that show impact and support

Target Market:

- ✓ Australia, US, Canada and UK gamblers



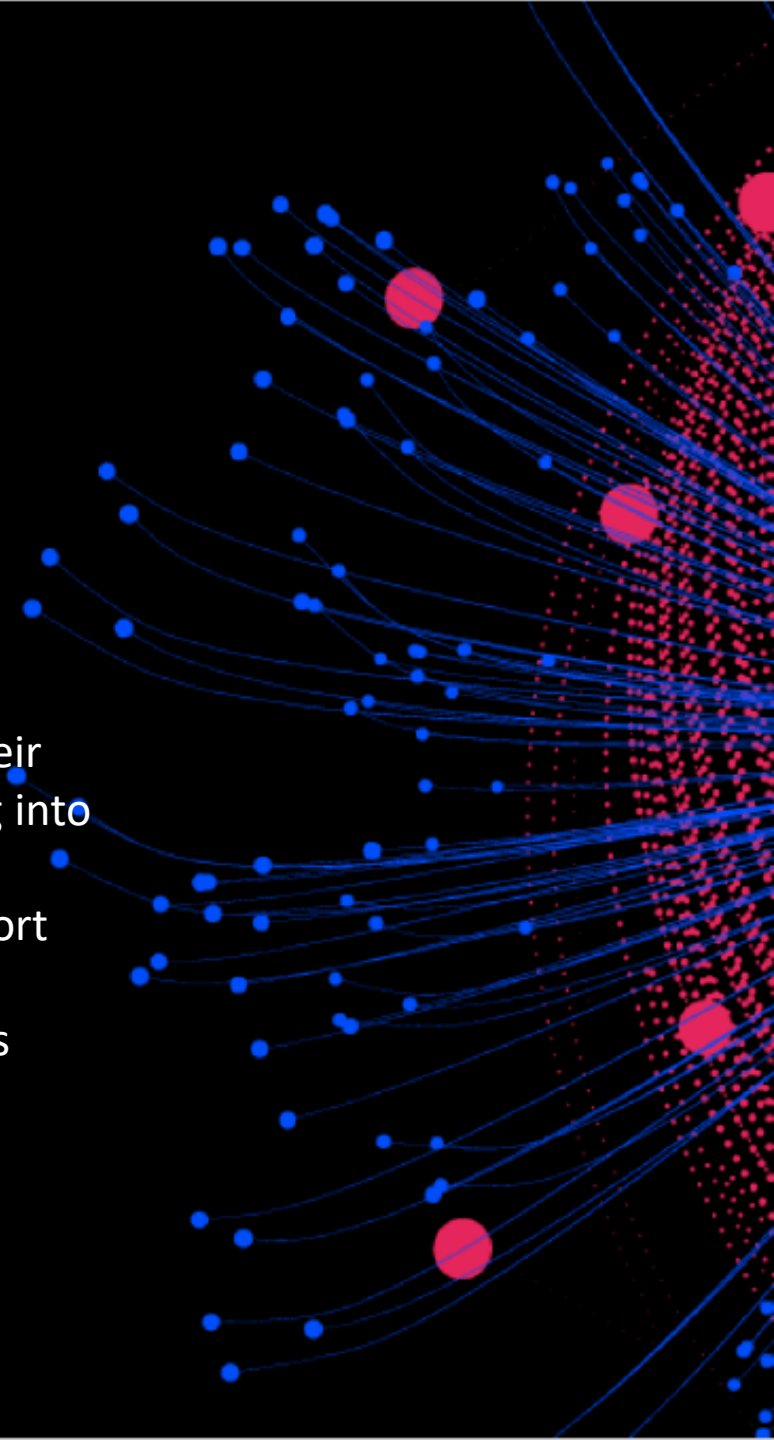
Customer base / User Adoption

Customer Acquisition

- **9.9 million** active gambling across Australia market today
- Estimated active gambling in UK, Canada and US
- Target **200,000** of users for MVP in Australia
 - Growing to **1 million** users in phase 1

Go to market strategy for “Better Grip”?

- ✓ Existing EML’s Gambling operators to support the rollout and marketing through their existing channels to boost uptake i.e. email blasts, promotion banner, incorporating into **social gambling responsibility** programs
- ✓ Partner with **Hotlines and support groups** in each market in turn listing these support services within the Better Grip App
- ✓ Physical marketing approach for gaming locations such as TAB venues and RSL Clubs



Commercial Proposition of “Better Grip” App

How will we fund this?

Corporate responsibilities Program Funds and Advertising spend from Gambling Operators

- **\$271.3 million** on advertising in Australia in 2020
- Based on **2%** of current industry marketing spend we anticipate leverage **3-10 million** for marketing the app through gambling operators

Additional Fund raising for marketing/development from Operator spend on preventing problem gamblers

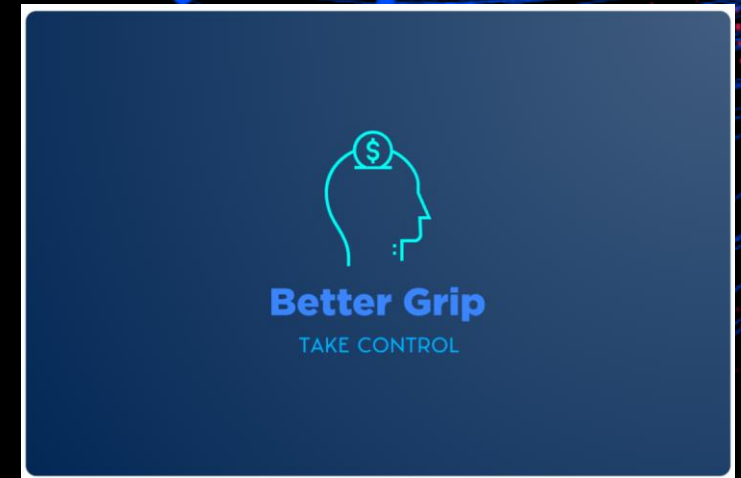
- Example Entain Group invested over \$5.5m commitment to a five-year program for research, triggers and interventions

Use of Limit Restriction API for future gambler spend

- Monthly SaaS User Licence Fee
- Data Fee based on volume
- Setup Fee

*1 way push to Operator only with users consent via workflow

* Future Commercial dependent on data restrictions – will not give the operators direct data insight only



Our team

This team has been working with sport betting platforms since 2014. We are currently in the payment provider industry and always thinking about the future of payments and impact to cardholders. We are a high performing team that is passionate to learn more about different and emerging technologies.

All team members are employed by EML Payments who provide financial products to facilitate several of the key sports betting apps. This is a cross-functional team with key skills/experience containing Lead Developer, Backend Developer, DevOps expertise, Business Intelligence Analyst, Product and Project manager and Finance Analyst.



Hotlines and support groups

Australia: [Gambling Help Online](#) offers a 24-hour helpline at 1800 858 858.

https://www.youtube.com/watch?v=sFHN41Z_x3g

In the U.S.: [The National Council on Problem Gambling Helpline](#) offers a confidential, 24-hour helpline for problem gamblers or their family members at 1-800-522-4700.

UK: [Gamcare](#) offers support and a helpline at 0808 8020 133.

Canada: [Centre for Addiction and Mental Health](#) offers resources and a helpline at 1-866-531-2600.

Internationally: [Gamblers Anonymous](#) offers 12-step support meetings for people with a gambling problem, while [Gam-Anon](#) offers support for the problem gambler's family members.

