

# Mobile payments in fuel and parking



## Investor presentation

September 2021

**ease2pay**<sup>nv</sup>  
listed on Euronext

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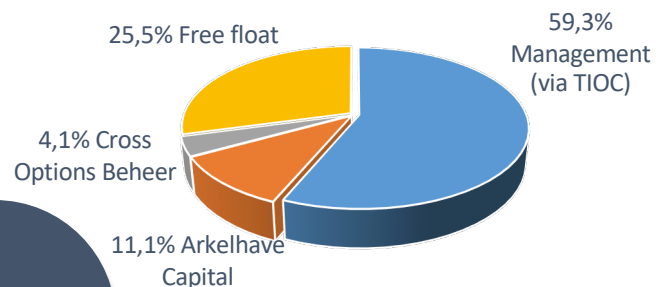
# The company

# Ease2pay at a glance

## Share data

- Listed on the regulated market: **Euronext Amsterdam**
- Ticker: **EAS2P** (ISIN NL0000345627)
- **10.550.208** shares outstanding
- Market cap: **EUR 36 m<sup>1</sup>**

## Shareholder structure



## Offices



## Key metrics



1: At closing 2 September 2021

# Entrepreneurial team with proven track record

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**Gijs van Lookeren  
Campagne**

*Director*

Doctorandus in Economics  
Erasmus University  
RA, postgraduate CPA  
Tilburg University



**Jan Borghuis**

*Director*

Doctorandus in Economics  
Erasmus University

Entrepreneurial team with over 20 year of management experience

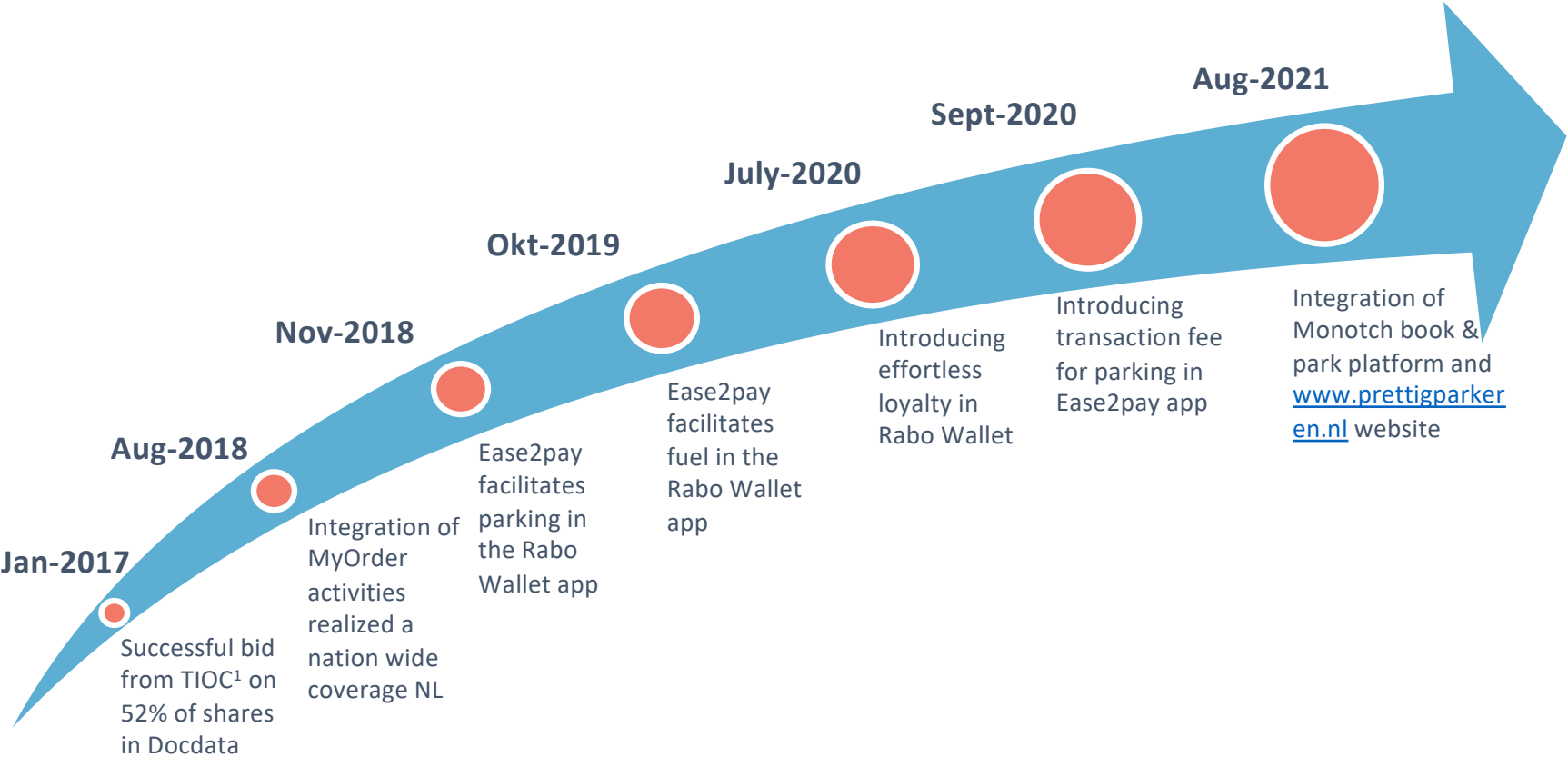
Introduced Mobility as a Service (MaaS) in NL



Ready to apply gained experience to create a new market leader in mobile payment and loyalty solutions!



# Creating a leading player in fuel and parking transactions



1: TIOC is owned by the management team

# Nationwide coverage for petrol and on street parking

600 of 4.000 petrol stations connected



TEXACO

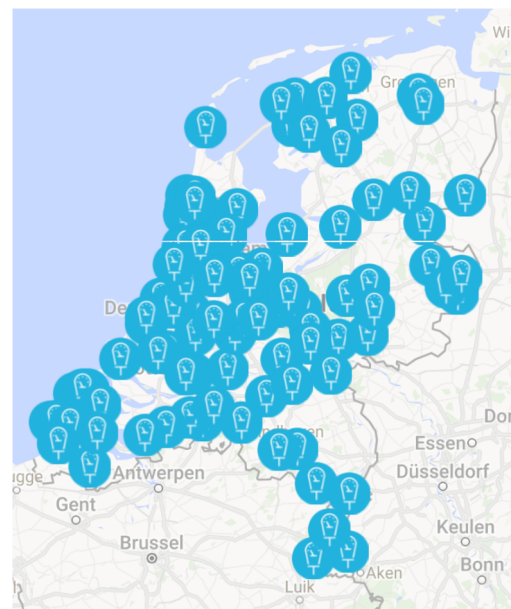
Brand Oil



amigo



140 of 170 cities connected for street parking



# Revenue drivers for petrol and parking transactions

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## Petrol fees



### Transaction fee starting at €0,12

Fee for merchant per fuel transaction

### Monthly fee starting at € 15

Fee for merchant per month per petrol station

### App user € 1,5

Fee for B2B app user per month

## Parking fees



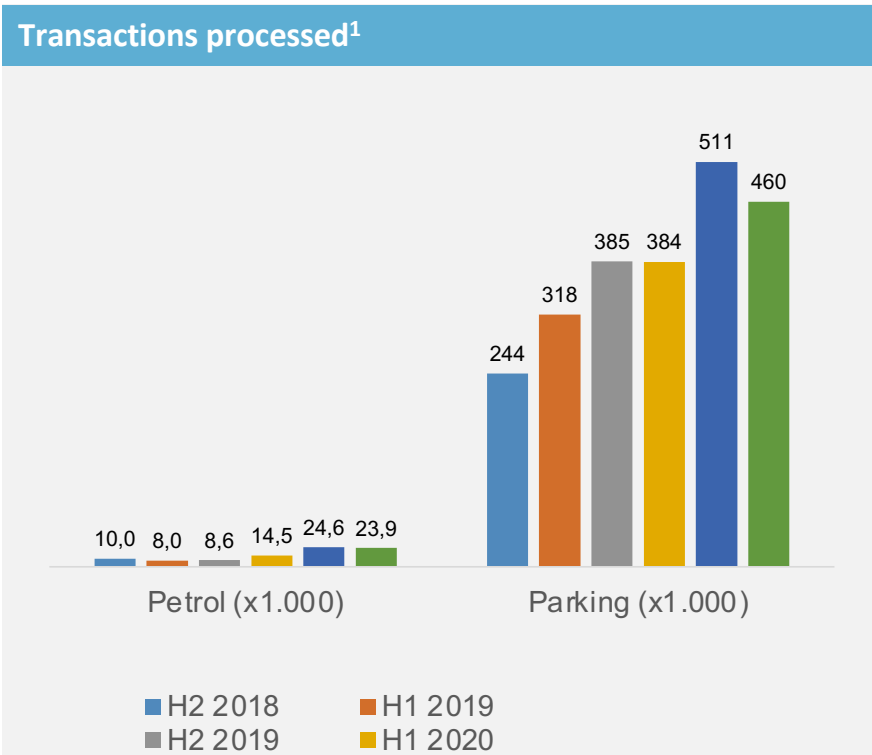
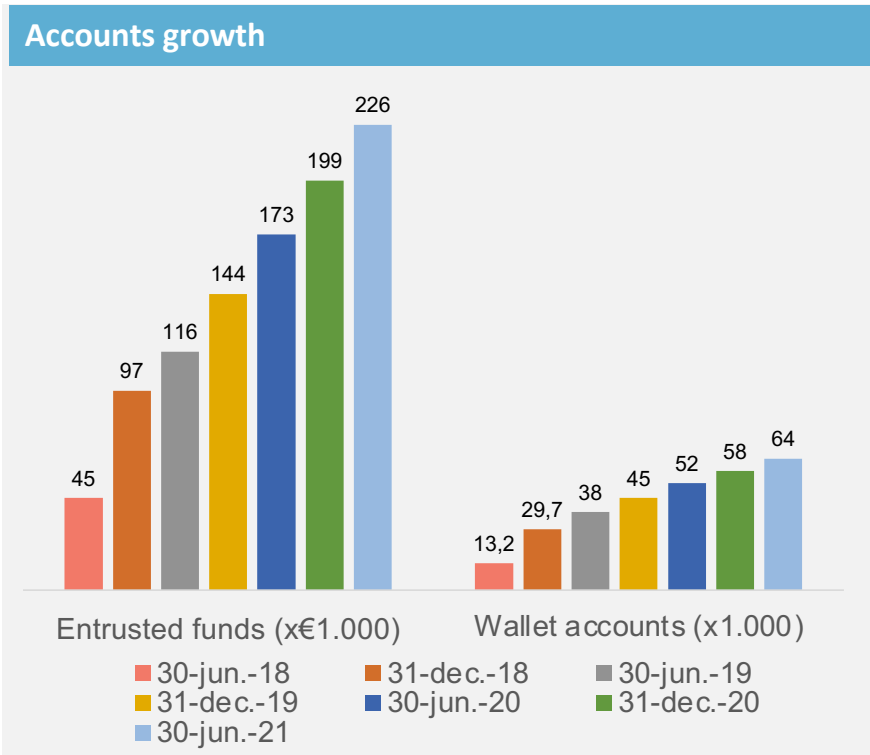
### Transaction fee is 1,5% of turnover

Fee for merchant is 1,5% of turnover

### Additional fees for users

Transaction fee or a monthly fee

# Ease2pay 31 July 2021 statistics



1) Transactions done by Ease2pay app, OntheGo! app and Rabo Wallet app

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# The innovation

# What is the innovation

Apps combining payment and loyalty in one transaction that...

## Obtained necessary waivers and certificates

Payment Service Provider<sup>1</sup> and E-Money Institution<sup>2</sup>  
Certificate for iDeal and e-mandate



...offers a cheap alternative for merchants since it requires no Point-of-Sale hardware

## No Point-of-Sale hardware needed

Application runs on the mobile phone of the customer  
No expensive hardware required

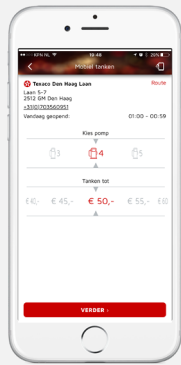


Ease2pay is registered with the Dutch Central Bank (DNB) as an **exempted Payment Service Provider (PSP)**, and as such not under supervision of the DNB. If the total amount of monthly payments exceeds EUR 3m, Ease2pay will migrate to licensed PSP under supervision of the DNB



Ease2pay is registered with the Dutch Central Bank (DNB) as an **exempted E-Money Institution (EGI)**, and as such not under supervision of the DNB. If the total amount of outstanding liabilities of the EGI exceeds € 5 mln or wallet accounts surmount € 150 or deploy wallet in other EU-countries, Ease2pay will migrate to licensed EGI under supervision of the DNB

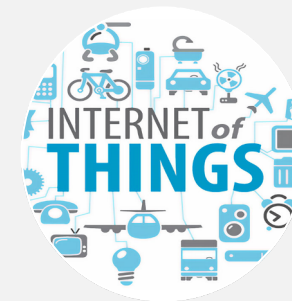
# Integration unlocks the power of m-commerce



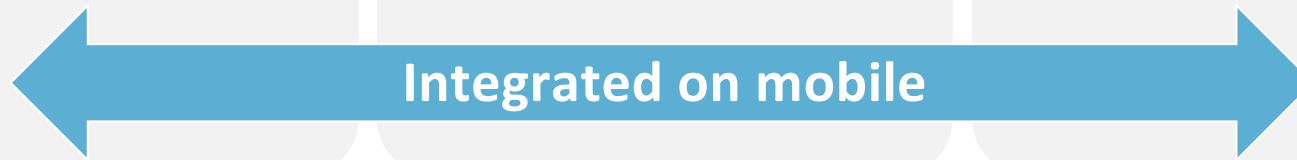
Payment Service Provider



Loyalty Platform

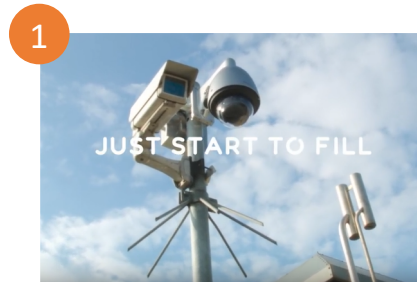


Unlocking resources



# Example of how innovation affects customer journey

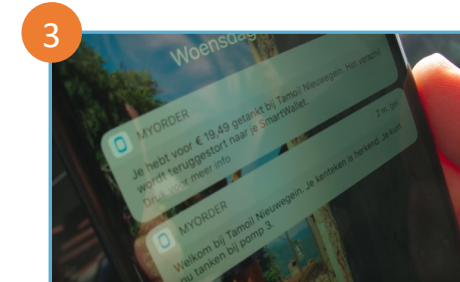
Mobile payment of fuel through license plate recognition is the next step in the petrol sector. Ease2Pay is leveraging the existing technology at petrol stations with the aim of achieving the simplest possible way of refueling for the consumer



1 Customer starts filling petrol at a registered station



2 License plate is recognized and recorded in the system



3 Order is completed and submitted to customer via app

Existing infrastructure in place with significant share of installations at Dutch petrol stations (i.e. Dome cameras from Big Brother)  
Ongoing live testing of the application by 3 manned petrol stations



# Example of how we can integrate into third party apps

Betaal contactloos met uw telefoon  
met de Rabo Wallet app

The Rabo Wallet app allows clients to use their smartphone for payments instead of their bank card or cash

Rabo Wallet is source of additional parking and fuel transactions for Ease2pay

Parking and fuel transactions use Mobile Initiated SEPA Credit Transfer with pre authorisation: unique payment method in Dutch market

Parking is scheduled to migrate to Rabo Bankieren app (4,5 mln users<sup>1</sup>)



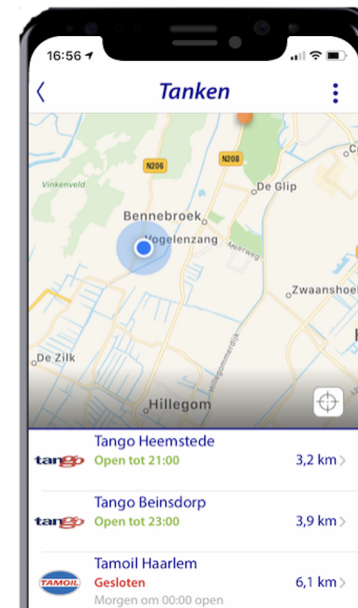
Ad1) Rabobank.nl in 2021



# Ease2pay facilitates in the Rabo Wallet app

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- ✓ Storage of plastic loyalty cards
- ✓ On street parking in 140 cities
- ✓ refueling at petrol stations



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# The market

# Combination of petrol and parking has synergy effect

## Petrol stations



**EUR 20 billion**

Dutch petrol stations turnover in 2017  
*(10% comes from retail)*



**4.200**

Petrol stations in NL  
*(50% manned/50% unmanned)*



**1.2 million**

Dutch petrol station visits per day in 2017

## On street parking



**79 million**

On street parking transactions in NL (2017)



**EUR 180 million**

Turnover on street parking apps in NL (2017)

# Zoom in on B2B fuel market

## Addressable market size for fuel cards in the Netherlands



**EUR 3 billion**

Estimated fuel card turnover in 2017



**928.000 fuel cards**

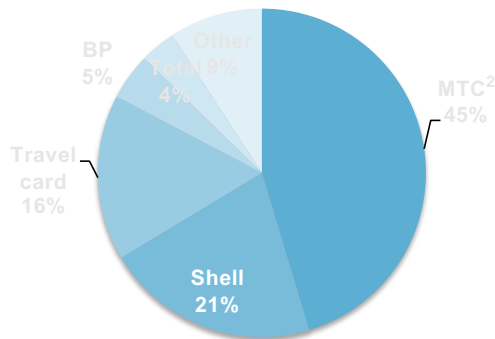
Estimated number of fuel cards in 2015



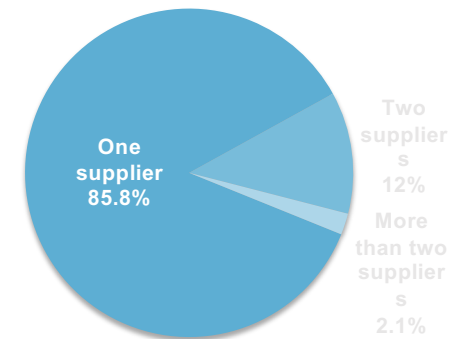
**1.3 million**

14% of 9 mln passenger cars and LCVs<sup>1</sup> in the B2B segment in 2015

Market segmentation by fuel passes in 2015



Preferred number of fuel card suppliers per organization in 2015



1: Light commercial vehicle  
2: MultiTankcard

Sources: <https://www.trendsinautoleasing.nl/wp-content/uploads/Publicatie-tankpassen-fleet-profile.pdf>

# Nation wide fuel card competition analysis

MKB Brandstof	Tankpas.nl	MoveMove	Parkline
			
€ 8,90	€ 7,75	€ 6,95	€ 4,50

**Ease2pay € 1,50 fuel & parking both in app**

# Single app will disrupt B2B fuel card market

## Digitization of fuel card increases security and opens up extra opportunities



Digitally integrated platform positioned to replace current inefficient corporate fuel card management system



Secure online platform to prevent most common fuel card fraud risks (i.e. skimming) thus saving unnecessary costs

## “Plug and play” solution for SMEs

Easily scalable web-based platform

Cheap and easy to use alternative for SMEs versus current corporate fuel cards



## “Tailor-made” solution for leasing & large corporates

Ability to build extra functionalities that integrate with existing client specific processes

Potential to benefiting from large transaction volume



## Extra services to ensure rapid adoption



Integration with off street parking to realize in app payment of parking garages



Integration with public transport to realize in app payment of public transport trips



Integration with EV-charging infrastructure to realize in app payment of charging

# Ease2pay has uniqueness and is ready to scale up

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## Petrol market



### Service uniqueness

- We are the sole party able to offer one app for both fueling and parking including a monthly invoice with VAT specification.

### Loyalty program distinction

- No other party is able to integrate loyalty and payment in a single transaction for all (manned & unmanned) petrol stations.

## Parking market



### Best pricing

- Due to innovative wallet payment solution Ease2pay is able to charge lower transaction fee and lower subscription fees.

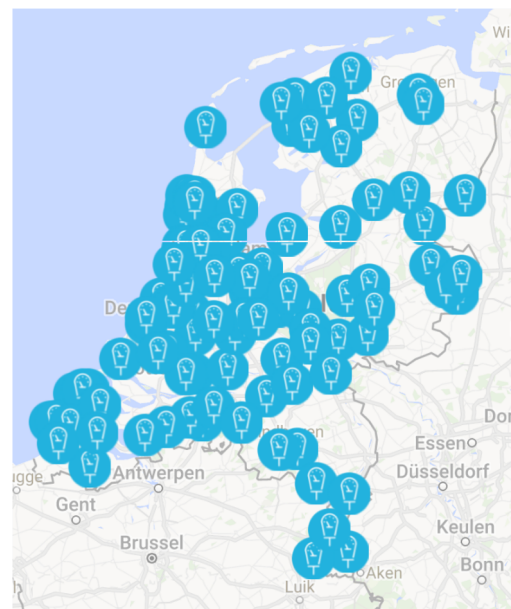


# Invest in 50% fuel coverage and 100% parking coverage

2.100 of 4.200 petrol stations connected



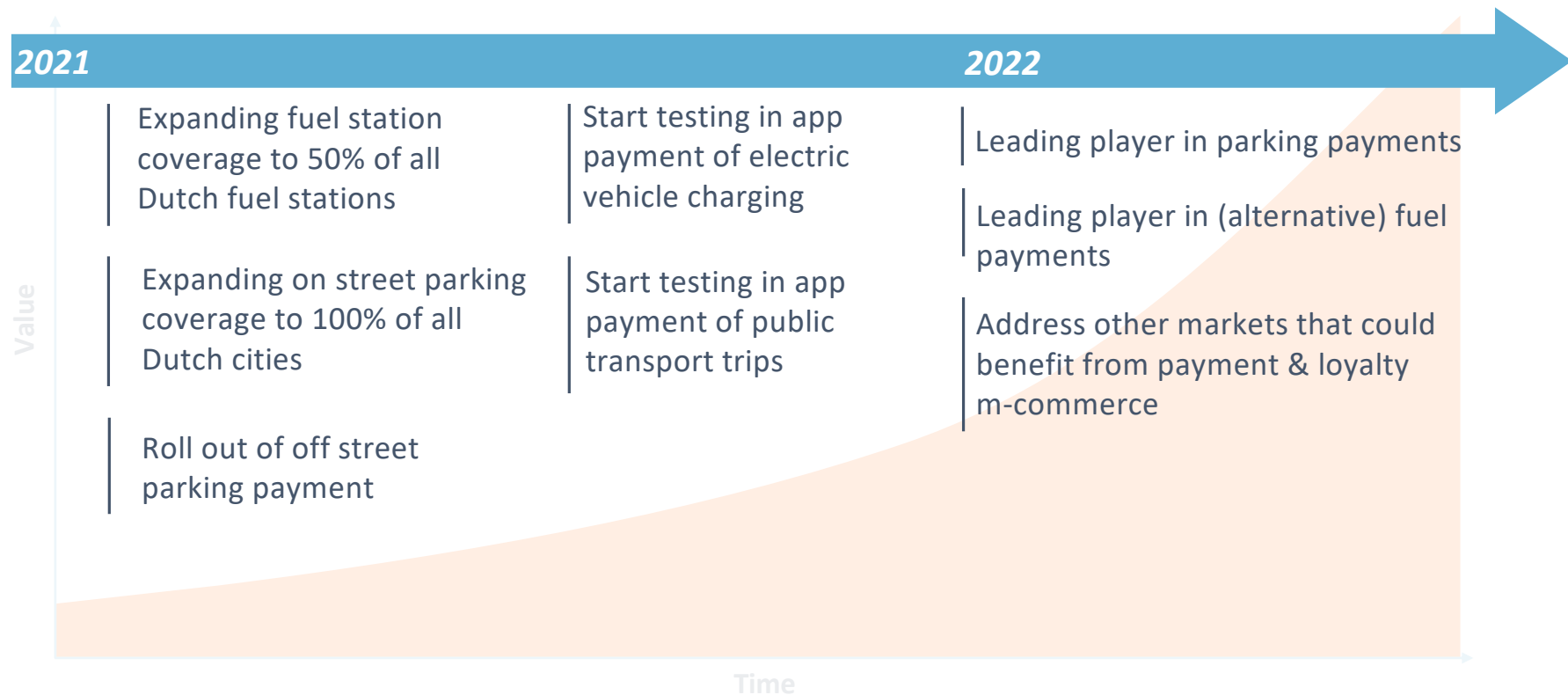
170 of 170 cities on street parking



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# The potential

# Upcoming milestones



# Investment highlights

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## Mobile payment & loyalty platform

- M-commerce payment and loyalty platform integrates internet of things opportunities
- Payment solution that eliminates need for Point-of-Sale hardware
- Unique service offer for petrol market and unbeatable price for parking market

## Attractive target markets

- On a fast growth track in the Dutch on street parking market
- Soon ready to disrupt the €3 billion NL corporate fuel card market
- Additional near-term transaction volume will come from public transport and EV-charging.

## Rich news flow

- Q1 2021 Obtained eMSP ID to do EV-charging payments
- Q3 2021 Acquired and integrated off street book & park platform, parking data services and [www.prettigparkeren.nl](http://www.prettigparkeren.nl)
- Q3 2021 Launch of public transport ticketing
- Expansion towards 50% coverage of NL fuel stations and 100% on street parking cities planned in 2022

## Management with proven record

- Experienced and entrepreneurial team with proven track record
- Collaborated for over 20 years; founded and sold car-rental disruptor Greenwheels
- Focussed on value generation and efficient business management

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