



The future of contactless payments

Company Presentation

Q3 2024



RUBEAN'S MISSION

We empower
every merchant & every courier
in the world to
accept card payments
on their
mobile devices!

THE PROBLEM TO SOLVE

- Since the pandemic, physical cash has been increasingly replaced by card payments.
- Merchants, couriers & tradespeople require specialized hardware (PTS devices) to accept card payments. The extra hardware is inconvenient and as expensive as handling physical cash.



THE SOLUTION: RUBEAN'S PHONEPOS

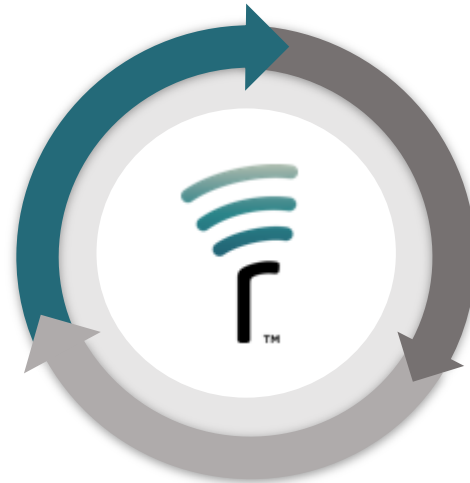
Any merchant can accept card payments on their mobile device with the  rubean™ APP.



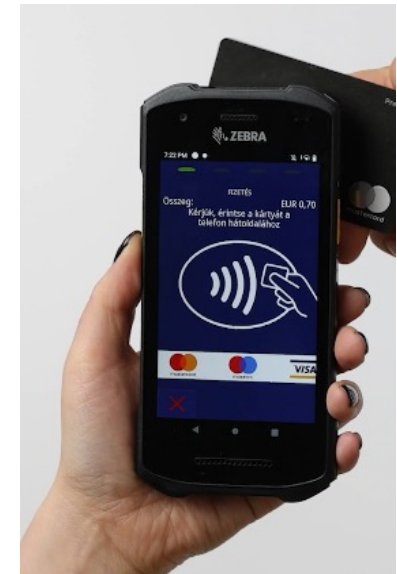
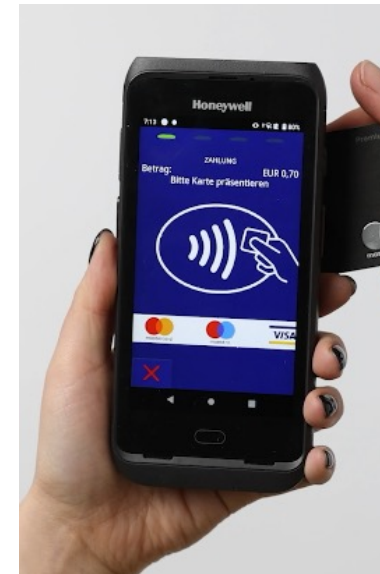
ONE SOLUTION FOR DIFFERENT AUDIENCES

Rubean's software APP enhances *mobile phones* or *industry-specific mobile devices* by adding the capability of a full cash-receiving terminal (POS).

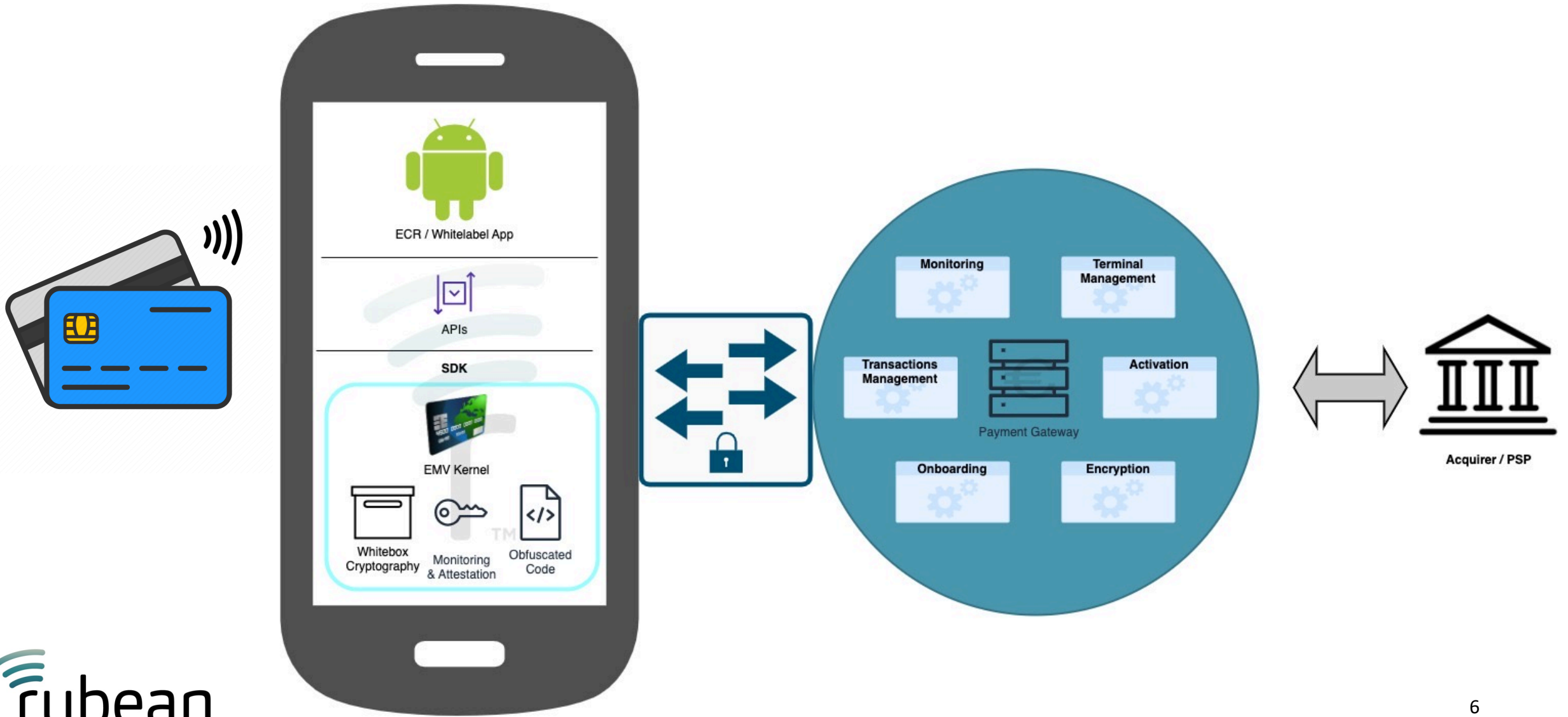
For **Individual Merchants**
integrated into their banking APP



For **Enterprise Customers**
integrated into their enterprise APP



PHONEPOS SOLUTION: OVERVIEW



USE CASES FOR ENTERPRISE CUSTOMERS

Logistics



Less cash handling,
less devices to carry

Enormous time
savings

Higher productivity

Retail



Additional dynamic
mobile cash desks

Advice and payment
on one tablet

Backup in case PTS
infrastructure fails

Hospitality



Payment on
ordering device

Enormous time
savings

Flexible scalability of
payment terminals

BUSINESS STRATEGY: FOCUS #1

Primary Focus: Cash on Delivery (CoD)

- Cash is very expensive and error-prone to manage (especially on CoD)
- PhonePOS is *the* solution delivery companies have been waiting for
- Several parcel delivery companies have recently adopted our technology:



Correos National Post Spain



GLS Spain



Tipsa Spain



SEUR *Spain*



Czech Republic



Hungary



Dodo Czech Republic

BUSINESS STRATEGY: FOCUS #2

Second Focus: major retail chains

- a) Create a **one-stop-shop experience** (customer advising and payment processing on one device)
- b) Backup system for failing payment infrastructure

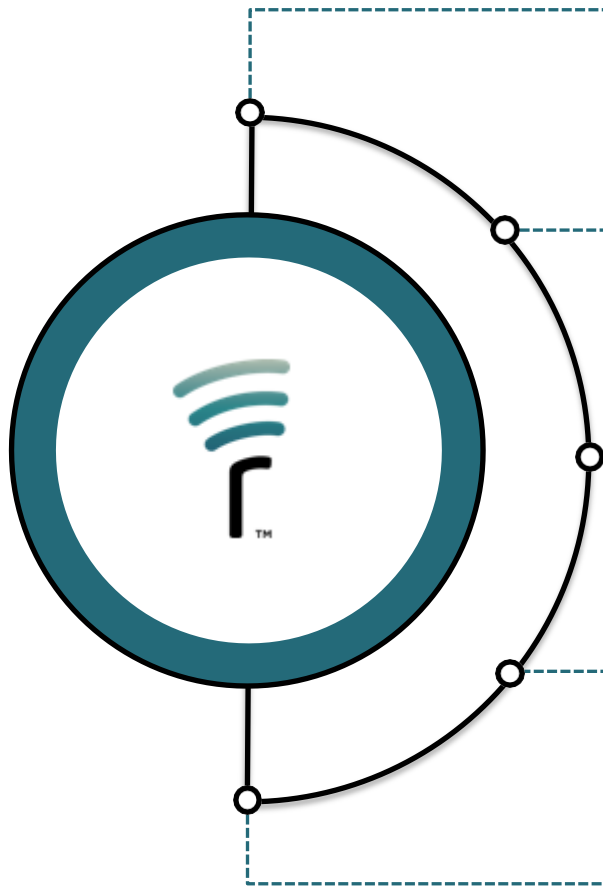
Why:

- One tablet for both service/marketing and ECR (a)
- Devices can be used at events or promotional desks to accept cards directly – no need to enter shop for payment (a)
- Keep a few devices in each store as a backup in case the existing POS infrastructure fails (as it has in the past) (b)

Contracted Brands:

- Major European retailer (going live in Q3 2024)

EXECUTION BASED ON STRONG FOUNDATION



1 Steadily growing number of active licensees in the 5-digit range.
New contracts with transaction-based revenues.

2 USPs: in Germany, the only supporter of girocard/EC card; in Spain, connected to Redsys.
Both represent high entry barriers for potential competitors.

3 Our PhonePOS technology is protected by 14 patents in Europe and the United States.

4 Cooperations with major payment service providers: Global Payments, eMerchantPay, RS2, Savings Banks (Sparkasse), BBVA, Verifone, OC Payment

5 Rubean solution named "Best-in-Class" by test lab.
All major brands (MasterCard, Visa, American Express, Diners Club & girocard)

Facts and Figures



ISIN DE0005120802 WKN 512080



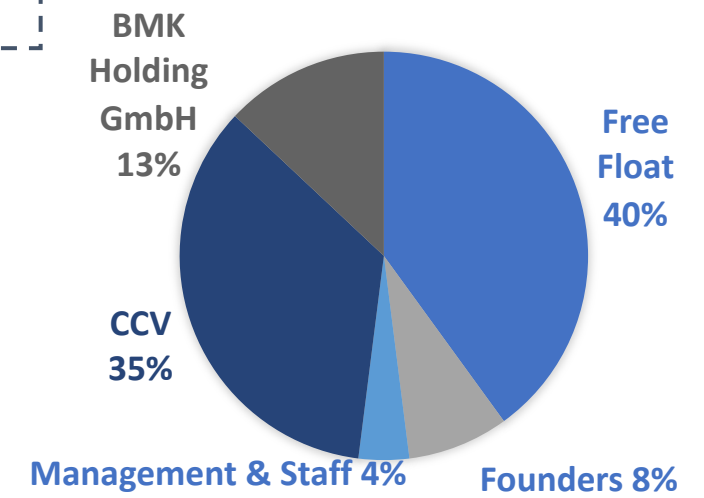
3.603.893,00 €
Registered Share Capital



Since 2016
listed on Munich Stock Exchange,
since 2020 on m:access and
since 2023 in Xetra



Trade
In the Open Market in Munich,
Frankfurt, Berlin, Düsseldorf,
Xetra as well as on Tradegate
and Quotrix



Rubean Group - Financials				
	2021	2022	2023	Jan-Jun 2024
Revenue in KEUR	662	834	1.012	839
EBIT in KEUR	-4.099	-4.009	-3.759	
EBITDA in KEUR	-3.912	-3.837	-3.601	



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