The future of contactless payments

Empowering every merchant and every courier to accept card payments on their mobile device!

Company Overview

Q2 2025

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RUBEAN SOLVES THIS PROBLEM

- Since the pandemic, physical cash has been increasingly replaced by card payments.

- Merchants, couriers & tradespeople require specialized hardware (PTS devices) to accept card payments. This special hardware is cumbersome and just as expensive as handling cash.

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THE SOLUTION: RUBEAN‘S **PHONEPOS**

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

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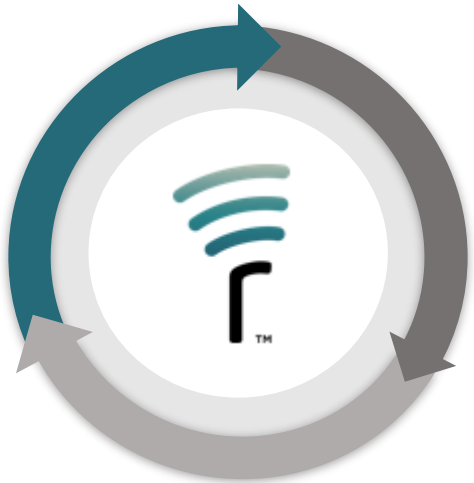
ONE SOLUTION SUITS DIFFERENT AUDIENCES

Rubean's software APP enhances *mobile devices* by adding the capability of a full card-acceptance terminal (POS).

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



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

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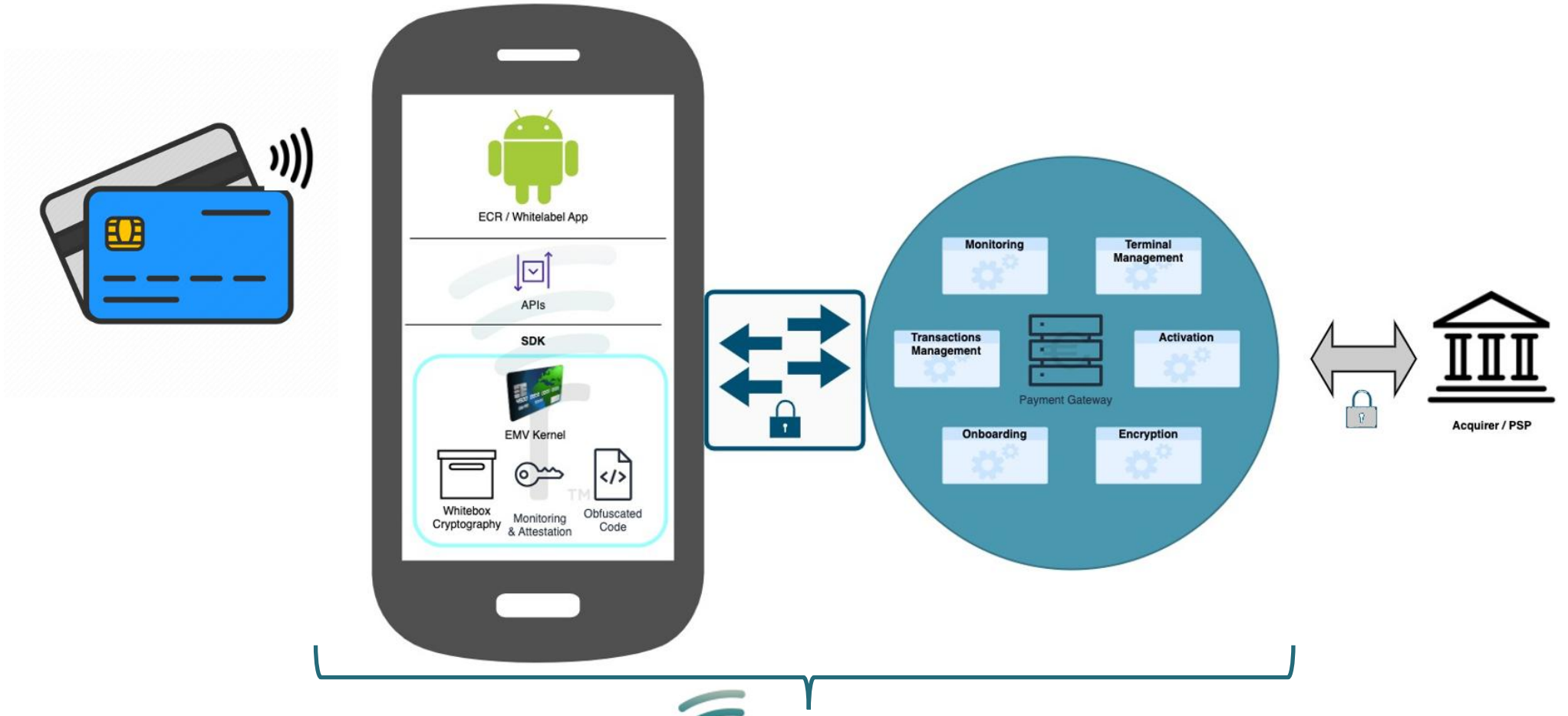
SOLUTION OVERVIEW



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Security Rules: All Certifications

- App Certifications:
  - Mastercard, Visa & girocard (DK) approvals for Full-SDK and APP.
  - PCI MPoC Software (Isolated SDK): Listed on PCI homepage.
  - PCI MPoC Solution: Listed on PCI homepage.

- Operation Certifications:
  - PCI DSS, PCI PIN, PCI SLC, PCI SSS

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PRIMARY CUSTOMER USE CASES

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

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SELECTED CUSTOMERS

Delivery Companies

GLS. dpd EXPRESS ONE bofrost* DODO SEUR

Retail Chains

DEICHMANN

CHRIST

Hospitality & Events

ORDERMAN eventim WALDBÜHNE BERLIN GEWINN BLICK Kassen- und Bezahlsysteme

458,599

Transactions Dec 24

27,171,614€

Transaction Volume Dec 24

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SELECTED PARTNERS – BANKS & ACQUIRERS

Acquirers Selling Rubean PhonePOS to Their Merchants

Germany: Sparkasse, epay, paymenttools, verifone payments, epay, PAYONE, Computop, COMMERZBANK, globalpayments

Europe & UK: verifone payments, RS2, PAYA ITS, emerchantpay

Spain: BBVA, Redsýs

Eastern EU: globalpayments, ČSOB

Colombia: tpaga, MOVII

Global: fiserv.

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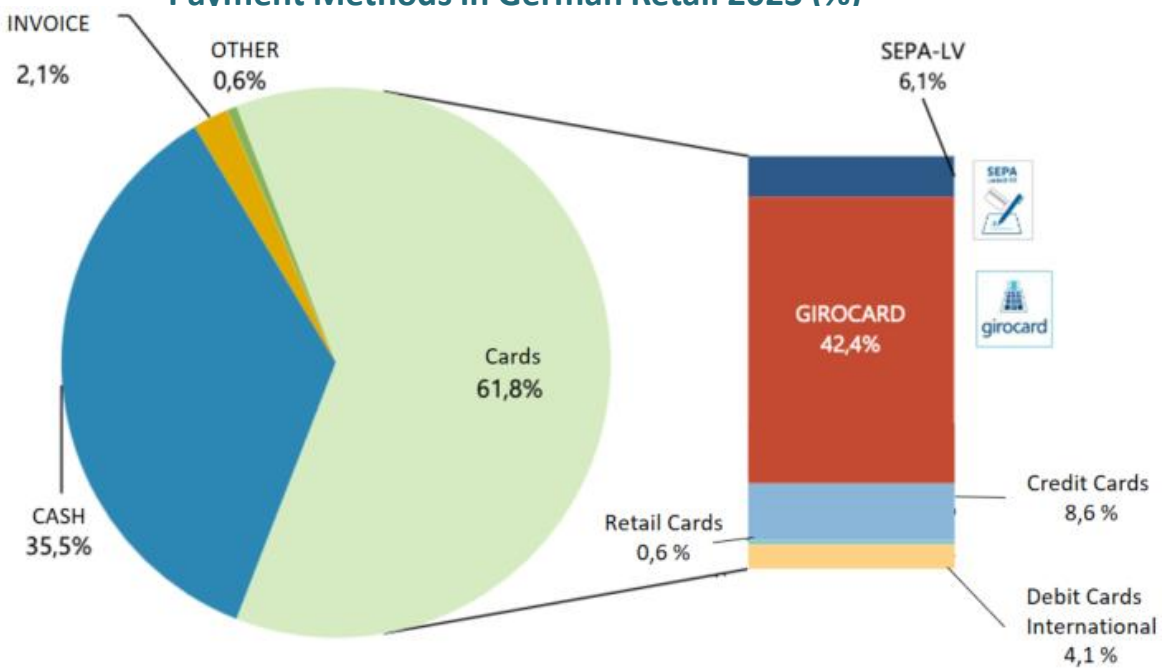
GERMANY RUNS ON girocard

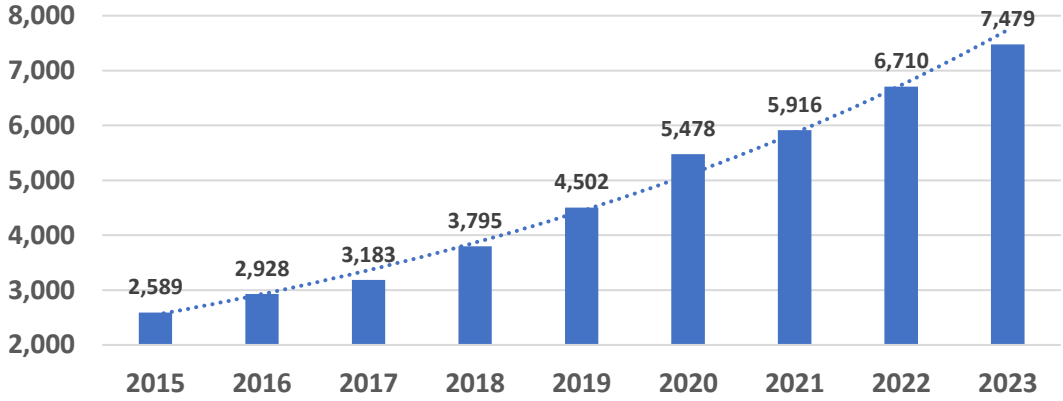
- **Only Rubean's solution supports girocard.**
- Germany is the largest market in Europe.
- 61.8 % of German retail transactions paid by card.
- 69% of all card payments with girocard.

Pavment Methods in German Retail 2023 (%)



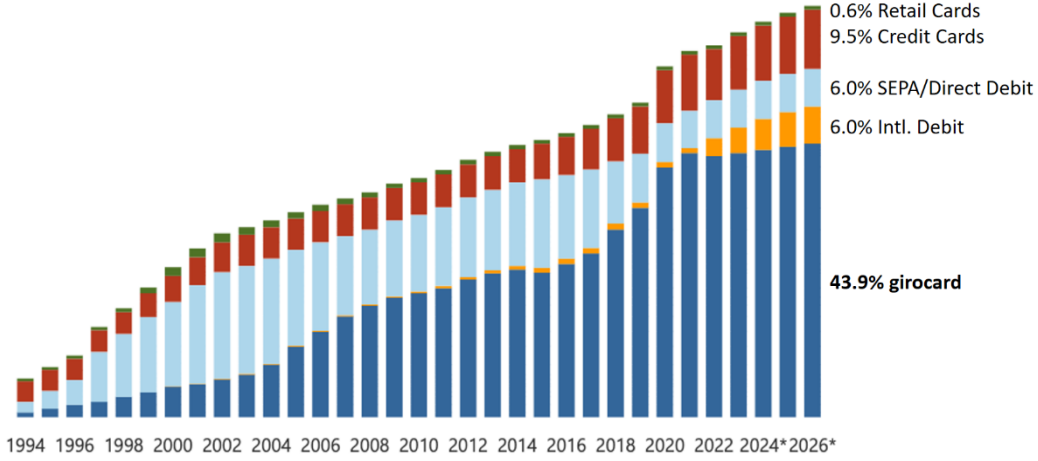
Source: EHI-Analysis 2024; stationary Retail-Revenue i.a.n.s. = 485 billion €, (excl. cars, oil, pharmacy, E-commerce; incl. petrol stations)

Number of girocard Transactions in Germany (billions)



Source: Statista https://de.statista.com/statistik/daten/studie/1450550/umfrage/anzahl-der-transaktionen-mit-der-girocard-in-deutschland/

Cashless Payments in German Retail Sales (%)



Source: EHI-Analysis 1995-2023; EHI projection for 2024 - 2026

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RUBEAN'S BUSINESS MODEL

Three ways to license the solution:

1. **Monthly license fee** for each installed Rubean APP:
   - Enterprise customers buy licenses directly from Rubean.
   - Individual merchants get licenses from their banks, who buy them from Rubean.
2. **Transaction fee** or a **share of transaction volume** for each transaction.
3. **Referral transaction fees** from acquiring partners for transactions contributed by Rubean's direct customers (usually 3x normal transaction fees).

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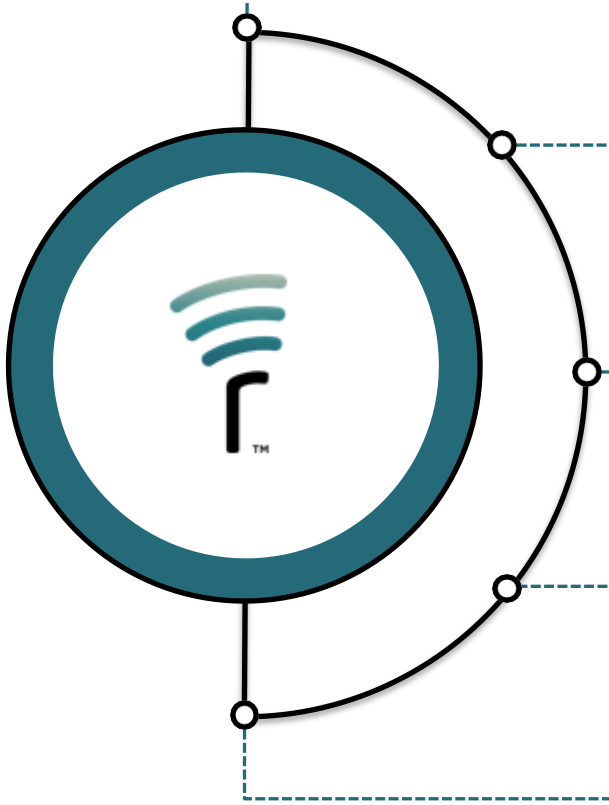
Why Rubean PhonePOS?



1. All major schemes (girocard, Mastercard, VISA, AMEX, Discover, Diners Club, Pulse)
2. Fully automated provisioning -> Efficiency gain
3. Support all Android devices (also non-Google certified devices)
4. Quick, reliable and secure implementations
5. Rubean's PhonePOS technology is protected by 14 patents in Europe and the United States.

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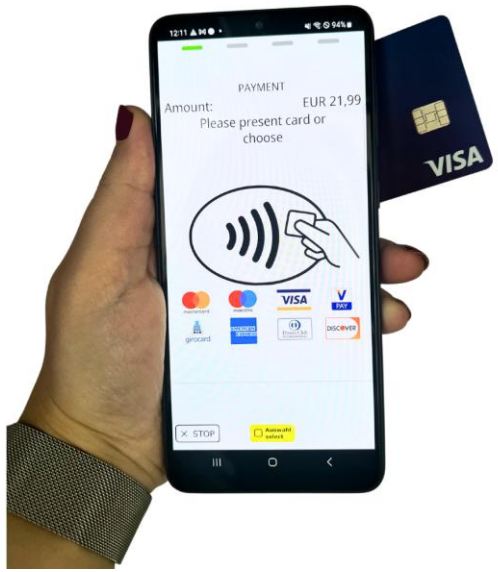
Overview



- ✓ Fully certified – PCI MPoC, PCI DSS, PCI SLC, PCI SSS
- ✓ Supports Android 8 and above
- ✓ The only softPOS certified solution for accepting girocard
- ✓ Supports all major card schemes

mastercard, maestro, VISA, V PAY, girocard, American Express, Diners Club International, DISCOVER

- ✓ Connected with acquirers and PSPs

MOVIIRED, BBVA, globalpayments, COMMERZBANK, Computop, paymenttools, verifone payments, PAYA ITS, RS2, emerchantpay, PAY/ONE, Sparkasse, fiserv., epay

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