



# The future of contactless payments

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

## Company Overview

Q3 2025




# 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.



# THE SOLUTION: RUBEAN'S PHONEPOS

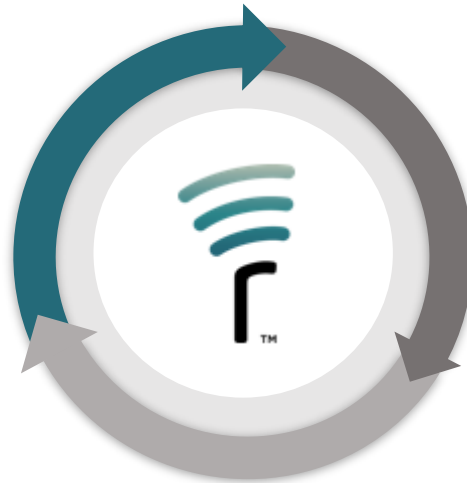
Any merchant can accept card payments on their mobile device with the  rubean™ APP.



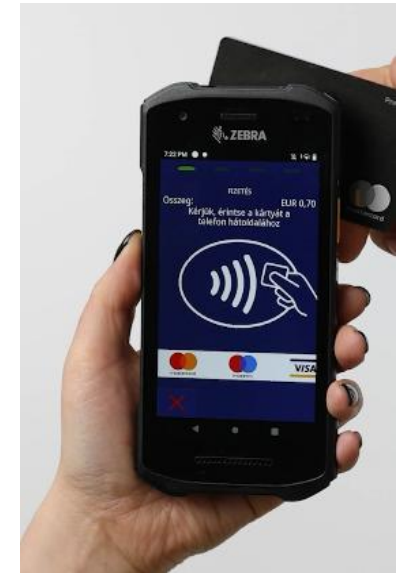
# ONE SOLUTION SUITS DIFFERENT AUDIENCES

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

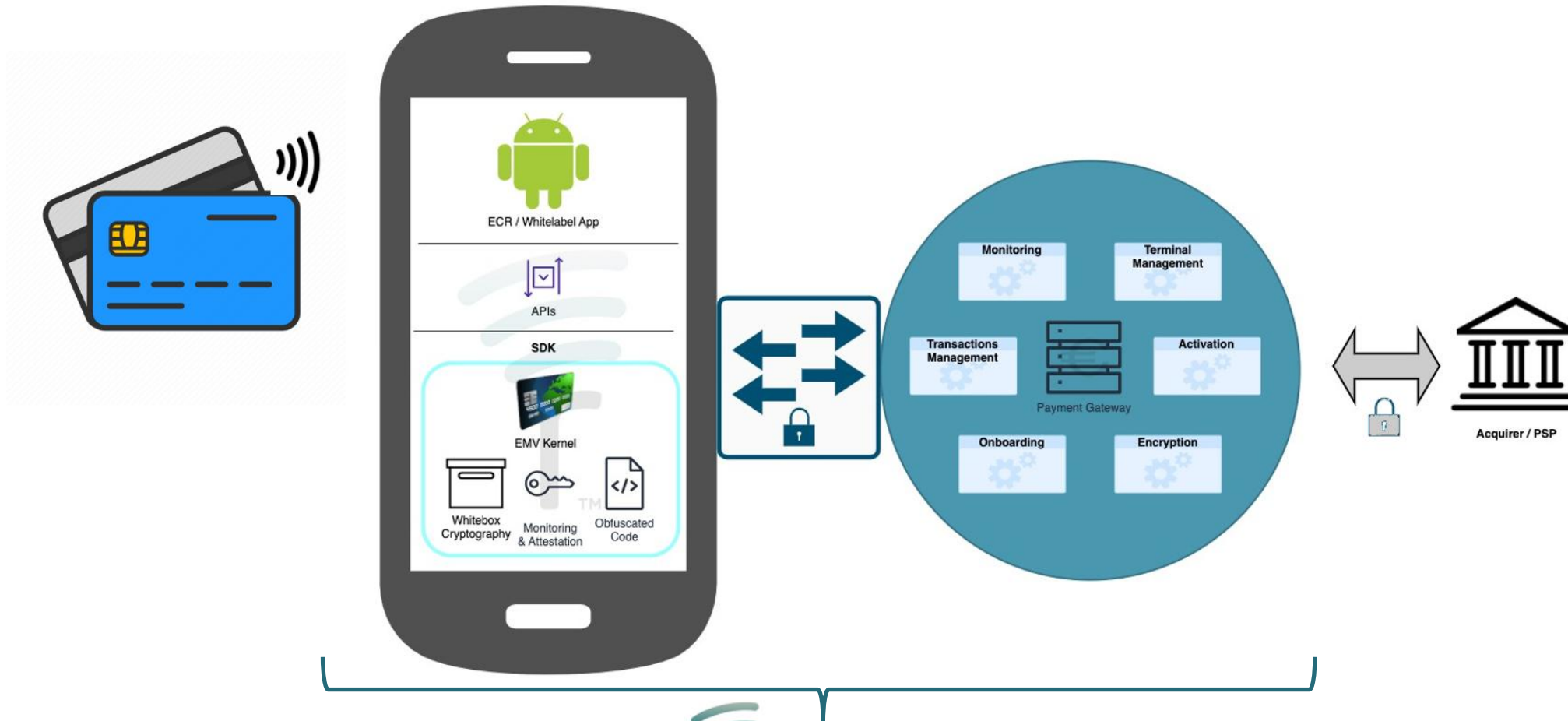
For **Individual Merchants**  
integrated into their banking APP



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



# SOLUTION OVERVIEW



# 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



# 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

# SELECTED CUSTOMERS

## Delivery Companies



**458,599**

Transactions Dec 24

**27,171,614€**

Transaction Volume Dec 24

## Retail Chains



**CHRIST**

## Hospitality & Events





# SELECTED PARTNERS – BANKS & ACQUIRERS

## Acquirers Selling Rubean PhonePOS to Their Merchants

Germany:



Europe & UK:



Spain:



Eastern EU:



Colombia:

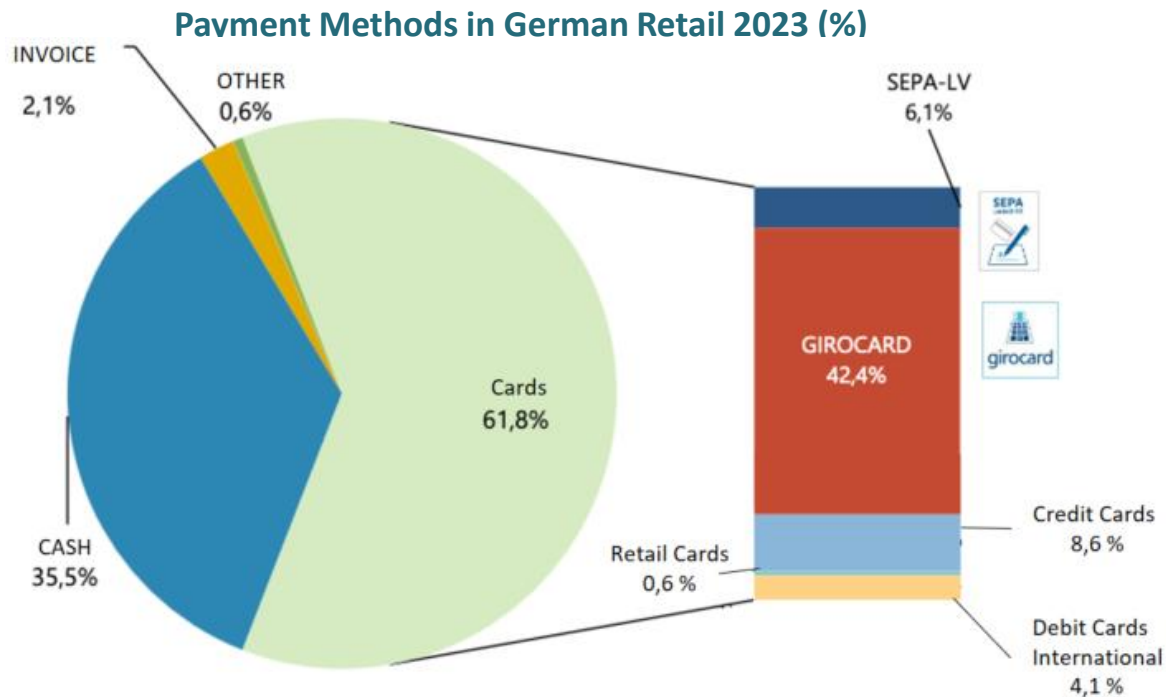


Global:



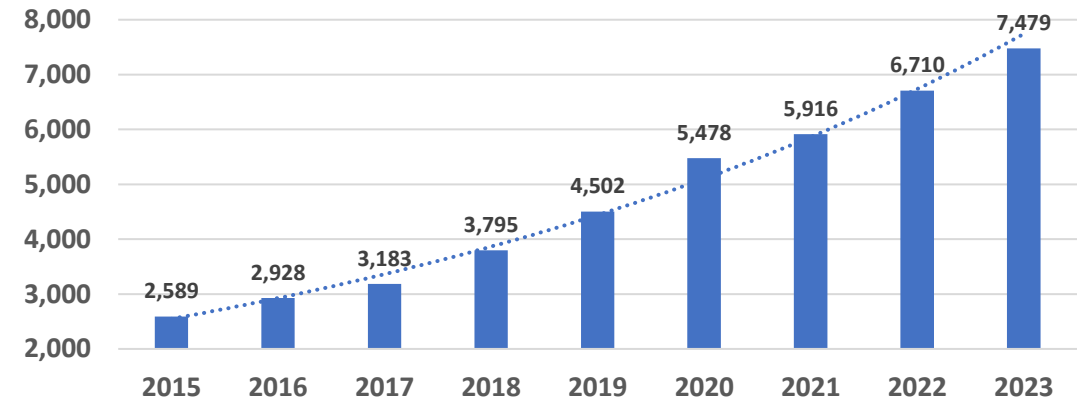
# GERMANY RUNS ON girocard

- 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.



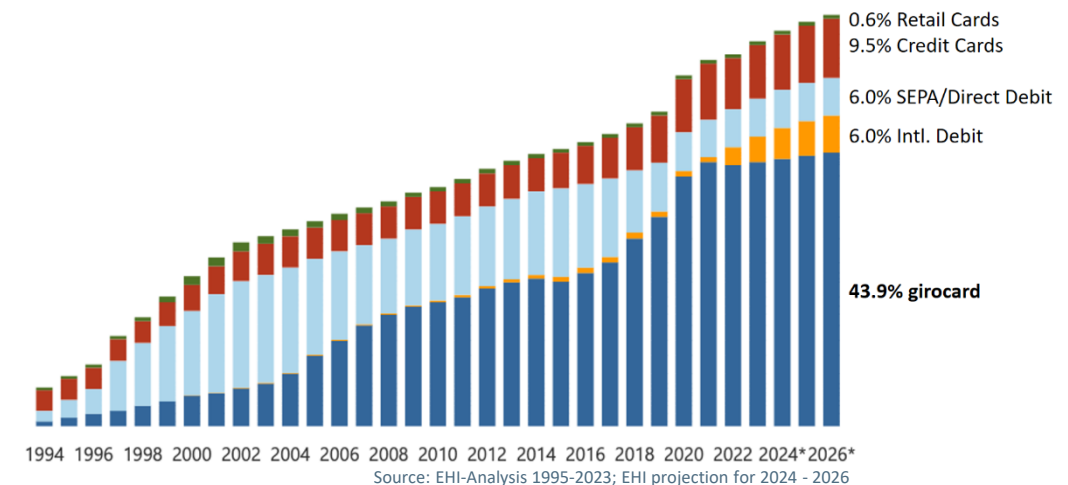
Source: EHI-Analysis 2024; stationary Retail-Revenue i.a.n.s. = 485 billion €, (excl. cars, oil, pharmacy, E-commerce; incl. petrol stations)

**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 (%)**



# RUBEAN'S BUSINESS MODEL

## Three ways to license the solution:

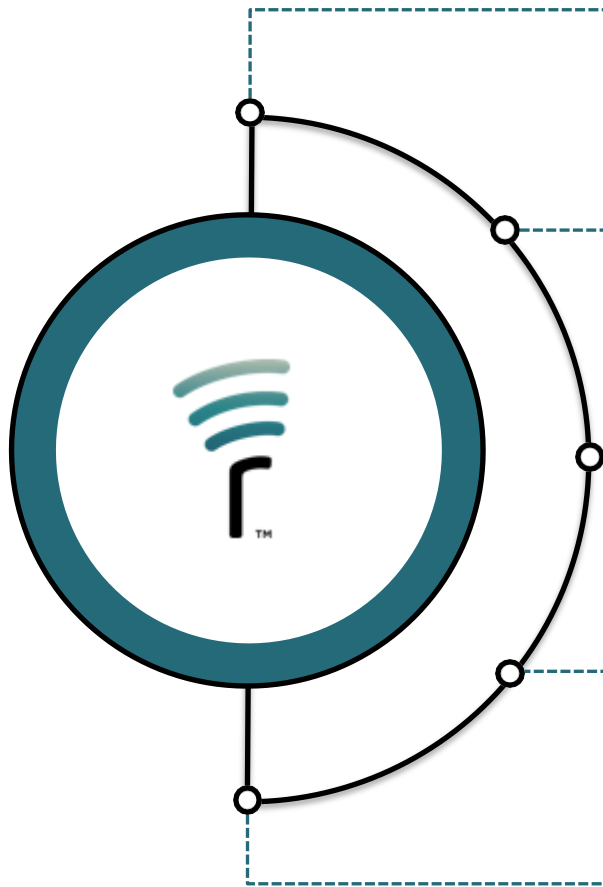
### 1. **Monthly license fee** for each installed Rubean APP:

- 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).

# EXPANSION BASED ON STRONG FOUNDATION



1 Premium customer service, enabling multiple wins from competitors (Correos ES, Deichmann EU)

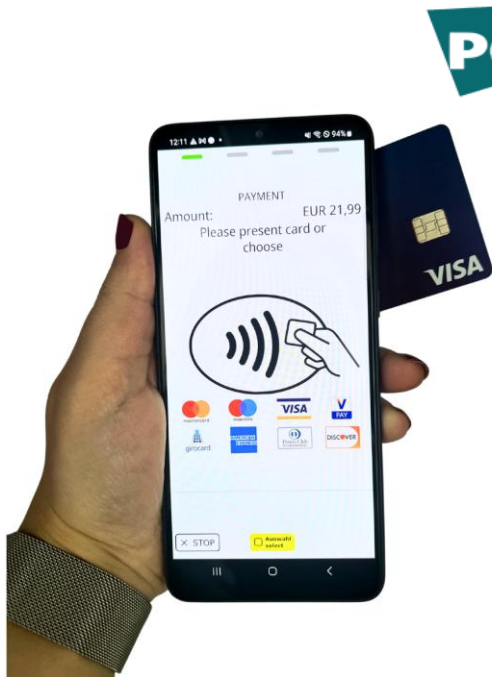
2 99,95+ % SLA

3 Acquirer agnostic. 14 connections and growing

4 girocard experts. 5+ processors connected

5 US market launch in Q3 2025

# Overview



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



- ✓ Connected with acquirers and PSPs



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