



**Project Striker**  
**Information Package**

Strictly private and confidential  
January 2021

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# Project Striker at a glance

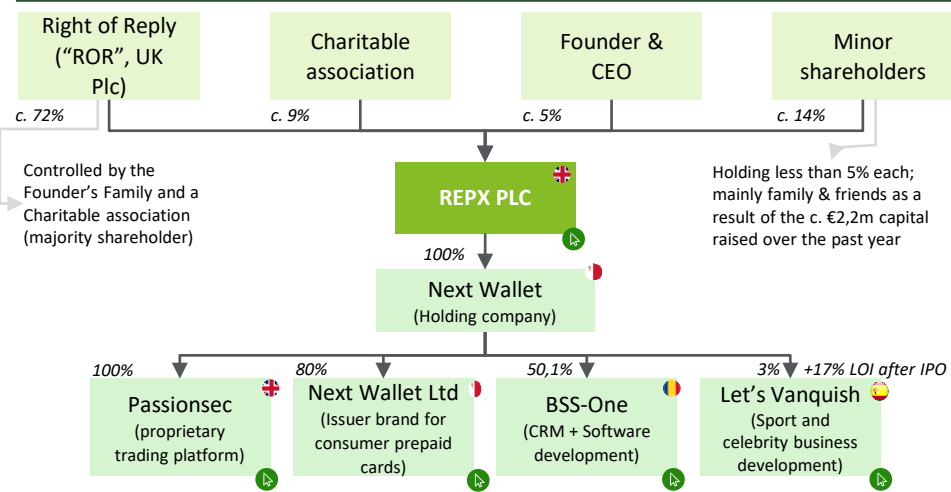
# Project Striker at a glance

## REPX Company Profile (1/3)

### Company overview

- **The Reputation Exchange Plc** (also “REPX” or the “Company”), founded in **2019** in **UK**, is a **fintech company** that offers **co-branded prepaid and debit cards**, as well as digital products, targeting the **customer and fan base of sport teams, fashion houses, celebrities and influencers**.
- By mainly **leveraging followers** on their social media platforms, **REPX’s products** are **co-marketed** with their partners, offering **loyalty programs** and **engagement initiatives**, such as exclusive experiences and events, ticketing and merchandising.
- REPX has already **launched 3 products**, with **3 more** in the **pipeline** for **2021**, including a social **App** for account management that will allow partners to **increase customer engagement** through dedicated and personalized content. Contracts already signed will allow products to **reach over 300 million fans and followers** via co-branded partners’ social media channels.
- **REPX is listed on Cyprus Stock Exchange (“CSE”)**. Following the subsequent listing on London Stock Exchange (“LSE”), REPX shareholders might consider further **strategic options**, including increase in capital and sale up to the majority stake to a strategic partner.

### Key highlights



#### Main business partners:



#### Main brands partners:



# Project Striker at a glance

## REPX Company Profile (2/3)

### Product portfolio

#### Current Products (2020)

- **Topcard:** sold through integrated marketing campaigns in the luxury space to high net-work customers
- **Nextcard:** marketed as part of the Next Wallet consumer brand
- **The Clan:** co-branded prepaid card offered to sport teams' fans

24k cards sold\*

#### Upcoming Products (2021)

- **Payfan card:** co-branded with sport teams and celebrities, socially connected
- **Befriend App:** connected to PayFan Card for account management, enables customer engagement
- **Covercard:** phone case with integrated contactless payment card chip

Estimated 353k cards sold

#### Future Pipeline (starting from 2022)

- **Twin chip card:** 2 chips: one for payments and the other allows the retailer to develop dynamic pricing strategies
- **Fashion card:** embedded chip in products, enabling data gathering from clients
- **Black Box card:** Blockchain-based card

Estimated 464k cards sold

### Key Strengths and Opportunities

**Top-class partners** ensuring a broad and loyal customer base



**Low customer acquisition cost** by leveraging partners' brand and marketing



REPX



#### Growing market

Fast growing market supported by more and more pervasive social media

#### New sectors

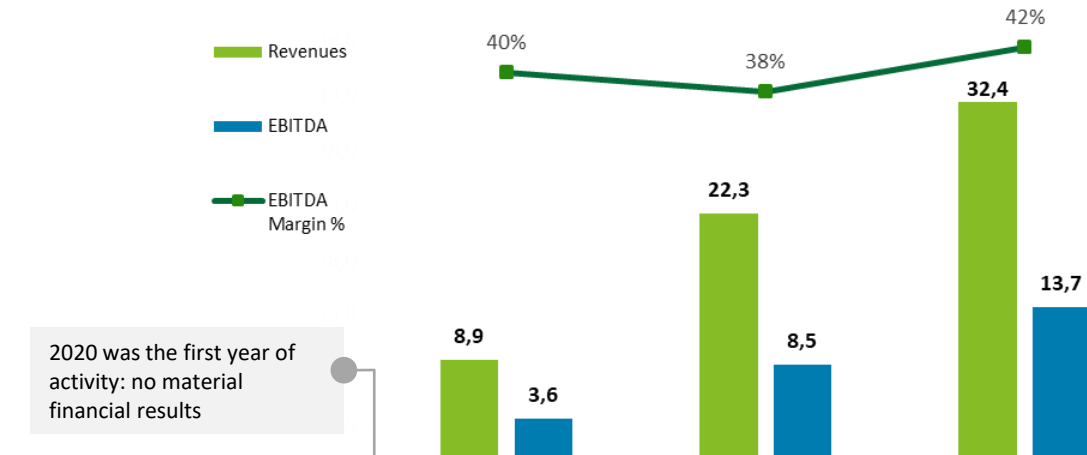
The business model can be applied to new industries such as Travel, Music or any other with social media presence



# Project Striker at a glance

## REPX Company Profile (3/3)

### Key financials highlights



Data in €m	2021E	2022E	2023E
<b>Revenues</b>	<b>8,9</b>	<b>22,3</b>	<b>32,4</b>
YoY Growth %	-	150%	45%
<b>EBITDA</b>	<b>3,6</b>	<b>8,5</b>	<b>13,7</b>
EBITDA Margin %	40%	38%	42%
<b>Net Income</b>	<b>2,7</b>	<b>5,4</b>	<b>8,9</b>
Data in €m	2021E	2022E	2023E
EBITDA	3,6	8,5	13,7
Taxes	(0,8)	(1,9)	(3,2)
+/- Δ Net Working Capital	0,2	(0,4)	(0,4)
Capex	(0,5)	(1,0)	(1,0)
<b>Free Cash Flow</b>	<b>2,4</b>	<b>5,1</b>	<b>9,1</b>

- The Company is expected to generate **positive revenues** starting from FY21. The figure is expected to grow sharply in the forecasted period.
- **EBITDA** and **EBITDA Margin** are expected to grow, with the latter reaching 42% in 2023, as a consequence of relatively **low marketing and customer acquisition costs**.
- REPX is expected to generate **positive cash flows** and to be **profitable**, starting from the first forecasted period.

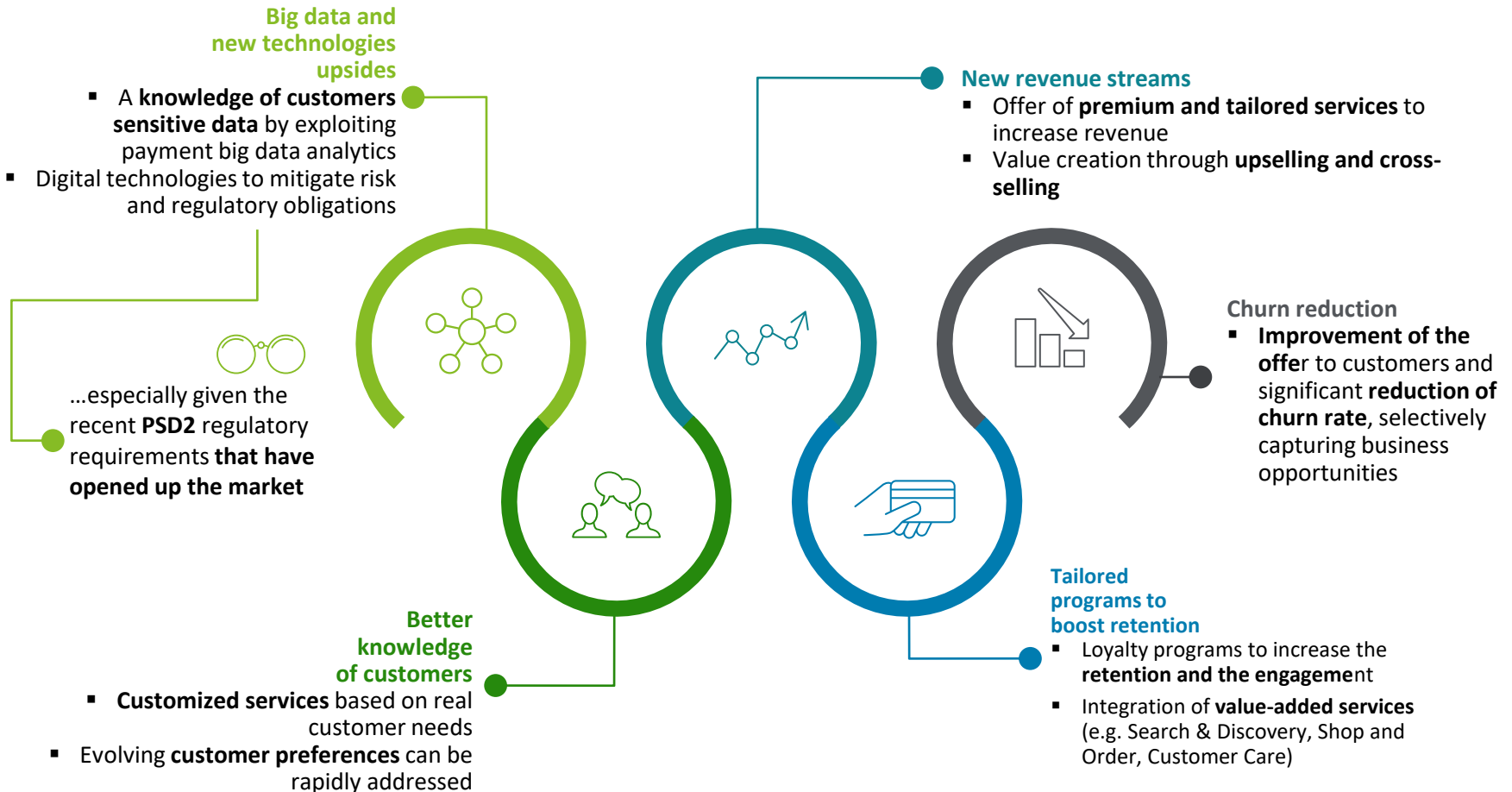
## Key market trends



# Key market trends

## Digital payments | Strategic considerations

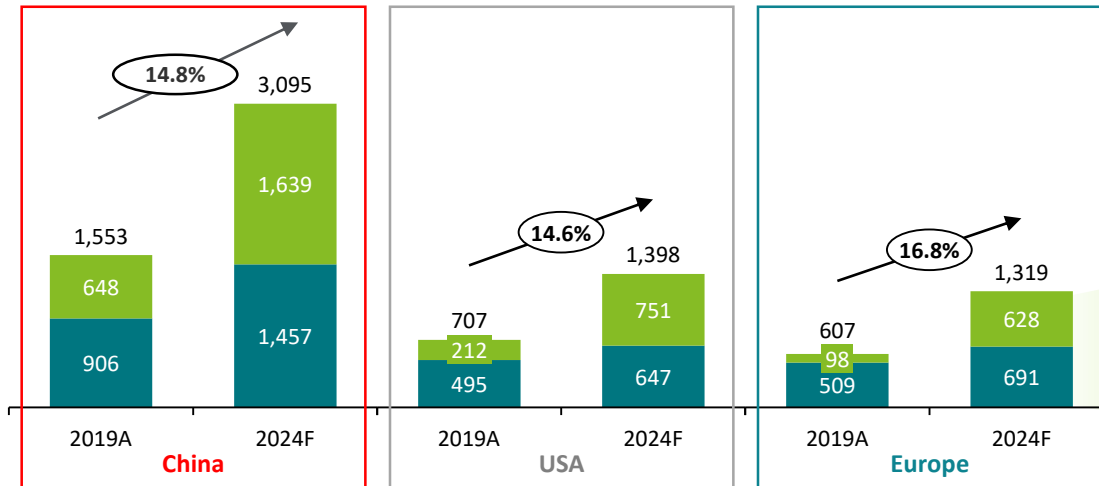
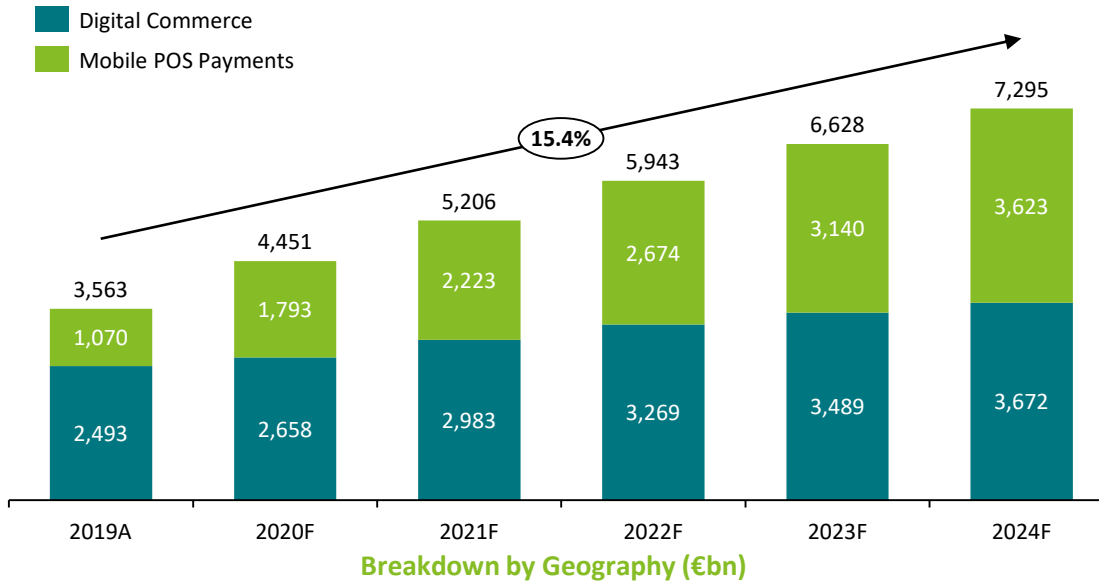
Digital payments market is facing a booming phase and M&A activity is flourishing as well: **why is it crucial to invest in this sector, right now?**  
Digital payment companies might offer real and tangible opportunities:



# Key market trends

## Digital payments | Global market

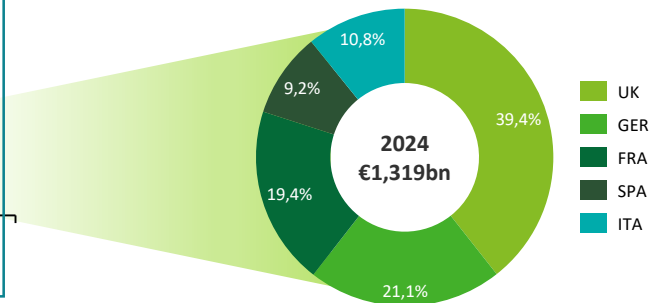
Global Digital Payments Market Value (€bn)



## Highlights

- The **Global Digital Payments Market** was worth a total of **€3,563bn** in **2019**, of which **€2,493bn** were generated by **Digital Commerce**.
- The market is expected to **grow sharply** at a **+15,4% CAGR (2019-2024)**, reaching a value of **€7,295bn** in **2024**.
- Growth will be driven by **online shopping** and **peer-to-peer payments**, being **usability** the **key to high conversion rates** and **consumer adoption**.
- An additional **important driver** is the ongoing development of **integrated online shopping ecosystems**, born by the **merger of shopping and social media** and messaging platforms.
- **China** is and will continue to be the largest market, representing **almost half of the total**. However, **Europe** will be the **fastest growing** market, with an expected **+16,8% CAGR** between 2019 and 2024.

## European Market Breakdown by Geography

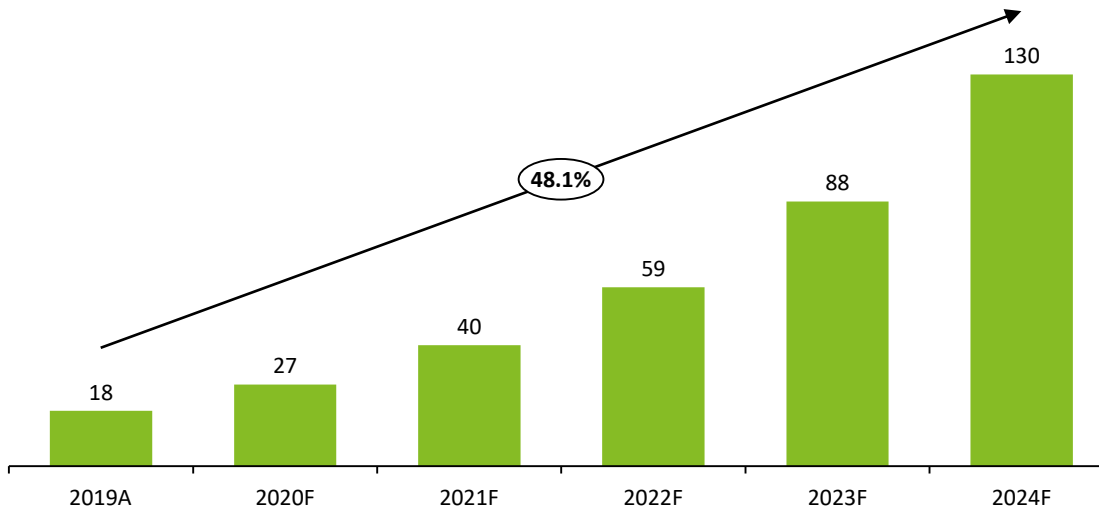


Source: Statista, FinTech Report 2020 – Digital Payments Note: Figures converted in Euro applying EUR/USD exchange rate as of Dec. 31st, 2019  
2021 Deloitte Financial Advisory

# Key market trends

## Neo and challenger banks | Global market

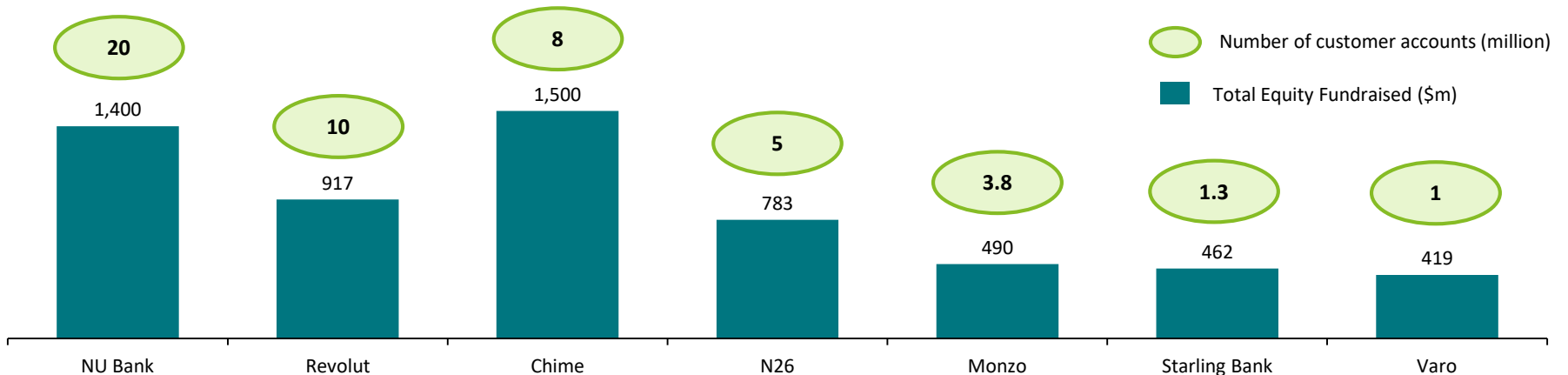
Global Neo and Challenger Banks Market value (€bn)



### Highlights

- **Neobanks** are **digital-only** banks without any physical branches, providing **digital** and **mobile-first financial payment solutions**, while **Challenger banks** are established firms and operate with a **full banking license** in the market.
- The **Global Neo and Challenger Banks Market** was worth **€18bn** in **2019**, and is expected to reach **€130bn** by **2024**, corresponding to a **2019-2024 CAGR** of **+48,1%**.
- **Major players** in this sector are **NU Bank** (Brazil), with more than **20 million active customer accounts** as of February 2020, and **Revolut** (UK), with around **10m accounts**.

Major Neo and Challenger Banks KPIs



# Product portfolio and business model

# Product portfolio and business model

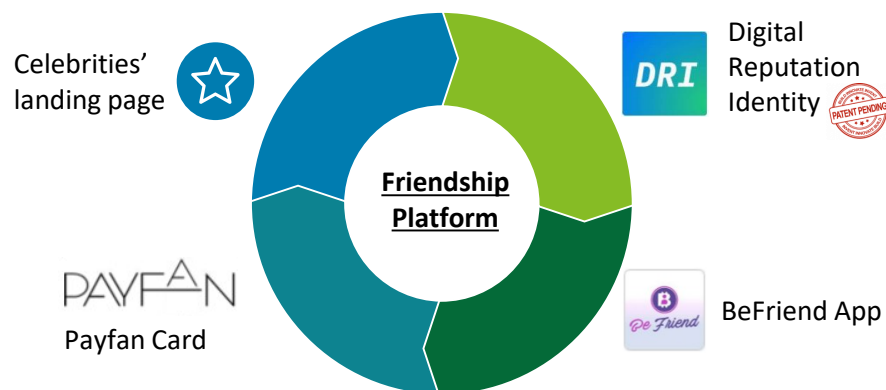
## Business highlights

### Business model based on “social selling” concept

- REPX’s business is based on the concept of **social selling**. Social selling refers to **revenue-sharing arrangements** with entertainment celebrities, sports personalities and others who have **pre-existing relationships with fans or followers on social media**. The social selling model aims to open up and **leverage each star’s social media base**. Follower numbers can be very large—in some cases in the order of millions—so with even low follower-to-purchaser conversion rates, revenue potential for popular celebrities is high.
- The Directors of REPX aim to contract with established social media stars, whom the Directors expect will **participate in a circa 50:50 revenue share of, initially, the sale of branded bank cards**.
- The Directors also expect that REPX will **earn revenues on a 50:50 basis from other personalised forms of interaction** (e.g. the App), between the celebrities and their fans in exchange for providing the platform, technology, security and payment methods where this interaction takes place.
- The kind of interaction offered is **freely defined by the celebrity** and is dependent on the celebrity desire to **share time and specific experiences with a specific fan, against a cash-based remuneration**. The Directors expect that splitting revenue on this basis is likely to yield a ready-made, potentially fertile customer base coupled with business partners (i.e. the stars themselves) who are **strongly motivated to promote REPX’s products to their loyal followers via social media**.

### Digital Reputation Identity and Friendship Platform

- To use REPX, users will be required to register and establish a **Digital Reputation Identity (“DRI”)**.
- Each registered user receives a Digital Reputation Identity (DRI) with the possibility to access a range of products /services that have Reputation at their core through the REPX Friendship Platform
- DRI’s are currently achieved via REPX’s blockchain-based **Friendship Platform**, which comprises the following:
  - The BeFriend App, a free app which allows fans access to, and interaction with, registered celebrities and personalities; and
  - The Payfan Card, a prepaid bank card, backed by a major credit card provider (e.g. MasterCard) and a popular personality or star.
- The **blockchain-based technology** that powers REPX’s Friendship Platform is patented by REPX’s corporate parent (namely, ROR), who has provided REPX with a **worldwide, perpetual, non-exclusive and royalty-free right** to exploit it.



# Product portfolio and business model

## Next Wallet Cards

Next Wallet Cards are **consumer prepaid cards** represented by Nextcard and Topcard, launched in **July 2020** by REPX's subsidiary, Next Wallet. Topcard is targeted at high net worth customers, while Nextcard is for the broader prepaid card user audience.

More than 3,500 users mainly in Italy and Switzerland are currently using Next Wallet cards and projections suggest 10,000 subscribers by YE 2020.



# Product portfolio and business model

## The Clan card

REPX partners with sports teams to offer this **co-branded prepaid card free to fans, followers and supporters**, and will be **launched in 4Q 2020**.

This distribution model allows for rapid penetration and market share gains in the growing prepaid card market.



### The Clan card



- The Clan is a package especially conceived for football sport Teams, in order to have an additional revenue stream and a supporter's engagement tool.
- The Clan card permits a close interaction of the Team with its fan base and a monetization tool with an interesting revenue.
- Supported with a simple card management app.
- Optional personalized SIM card available
- Four Italian professional football teams have signed up to offer REPX co-branded cards.
- REPX estimates 50,000 Clan cards to be distributed by the end of 2020.

# Product portfolio and business model

## The Friendship Platform <sup>(1/3)</sup>: Payfan card

The Payfan card is a MasterCard-backed, prepaid bank card that gives partner companies the opportunity to **leverage their brand, create new revenue streams** and **engage with their loyal followers and fans**.

### The Payfan card



PAYFAN

- The Payfan card is a co-branded prepaid card which offers fans and followers a more personalized payment experience.
- A sports team song, a celebrity quote or saying and other customized messages play every time the card is used. The technology enabling this is patented and licensed by REPX.
- It works on a subscription fee-based model. The fee revenue is shared between REPX and the participating star.
- Subscription to the PayFAN Card works in the following way:
  - Stars promote the card directly to their fans, through social media by using their own marketing plans or a generic strategy template provided by REPX.
  - Stars send their followers a link containing the marketing package and application form.
  - Fans who complete the application will receive their card via direct mail.
  - Once the fan receives his or her card, the fan can activate and proceed to top-up the card with REPX's BEFRIEND app.



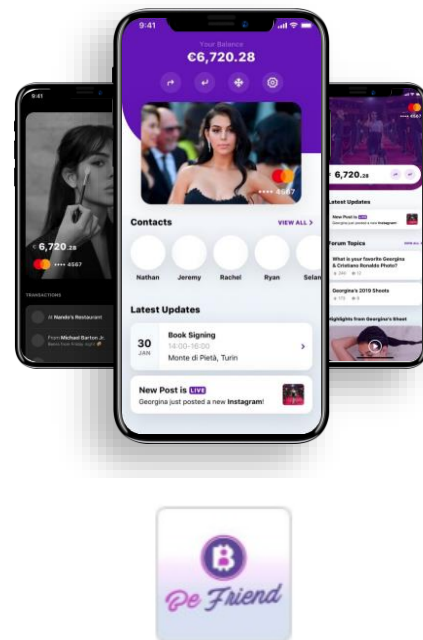


# Product portfolio and business model

## The Friendship Platform <sup>(2/3)</sup>: BeFriend App

This white label app platform allows customers with the PayFan Card to manage their account on a **user-friendly interface** while partner companies build **affinity**, multiply **engagement** and **drive revenue through customized content**. The app allows celebrities, personalities, iconic cities and others to, among other things, **interact with their respective fans in a safe, engaging and de-anonymised way**.

### BeFriend App



- The BeFriend App is a free-to-download app that allows users to search for any celebrity on the web and access their related news, content and promotions.
- The app also gives fans the opportunity to interact directly with those celebrities on the platform.
- The BeFriend Premium version offers additional forms of access to these celebrities for an annual subscription fee. In both versions, user identities are fully verifiable as they have to be registered and validated to be on the platform
- The BeFriend App's features include the following:
  - landing pages for each celebrity with the potential for personalised interactions between the user and that user's favourite celebrity (each user profile is linked to a celebrity profile);
  - a specific chatroom with the celebrity
  - celebrity web channels featuring exclusive content
  - exclusive promotions, unique gifts and discounted items
  - a linked, personalised Payfan Card, designed by the user's favourite celebrity.

# Product portfolio and business model

## The Friendship Platform <sup>(3/3)</sup>: Strategic objectives

### Objective 1



#### Continue recruitment of celebrities, personalities, iconic cities and others to promote Payfan cards

Technology behind the Payfan card is stable and REPX has applied for patent protection its ringtone-related technology. A significant amount of REPX's activities that concern Payfan therefore concern REPX's recruitment of celebrities and others who are interested in promoting their own cards.

### Objective 2



#### Complete the development of the BeFriend app

BeFriend app is in the testing phase, where it is being tested for errors and instability to mitigate the possibility of instability, crashes or data loss. The Directors aim to release a stable version of the BeFriend app to the public in 2Q 2021.



#### Launch of Friendship Platform

As the Payfan card is integrated with the BeFriend app, REPX intends to release the Payfan card simultaneously with the release of the BeFriend app in **2Q 2021**.

# Product portfolio and business model

## Further products – under development

REPX has a **pipeline** of promising patented products likely to be launched in 2021 or 2022. The new product pipeline includes the following:

### Co-branded cell phone cover that also acts as a contactless prepaid card

- A phone case that integrates a contactless payment card chip
- 100% secure
- Personalized with image and case material
- Eliminates transaction fees of Apple, Samsung and Google

Currently replaced by a **personalized chip sticker** for the back of mobile phones, to be used as a **contactless payment solution**

### A chip solution embedded into fashion products

- Luxury brands obtain data and buying behaviors of their customer base
- Brands gain control of second-hand resale market data



### Prepaid card that gives brands and shops the ability to offer real-time, variable pricing on their products

- A card with two chips—the first chip for payment and the second chip allows the retailer to develop dynamic pricing strategies
- Retailers can modify the price of each sku based on inventory levels and demand
- Managed remotely and in real time

### Prepaid card that gives users the control over their personal data

- A card that gives the customer power over their personal data
- Based on blockchain technology
- A secure payment tool that cannot be copied, replicated or counterfeited
- Customers decide the amount, currency and type of data they're willing to share

### App for gamification based on REPX products

- An funny app to support sales of REPX products including The Clan Cards
- Through gamification, will allow REPX and partners to collect profiling data on customers

# Product portfolio and business model

## IP: trademarks and patents

Trademark	Filing Date	Registration Date	N° Trademark	Trademark Code	Geographic extension	Dataroom reference
BeFriend	13/02/2020	25/09/2020	018196358	TM9561EU00	Protection for EU	<a href="#">Link</a>
DRI	13/02/2020	25/09/2020	018196134	TM9562EU00	Protection for EU	<a href="#">Link</a>
Payfan	13/02/2020	25/09/2020	018196145	TM9565EU00	Protection for EU	<a href="#">Link</a>
REPX	13/02/2020	25/09/2020	018196135	TM9563EU00	Protection for EU	<a href="#">Link</a>
ROR	13/02/2020	25/09/2020	018196143	TM9564EU00	Protection for EU	<a href="#">Link</a>

Patent	Filing Date	Approval Date	Comments	Dataroom reference
Payfan	25/09/2019	Pending		<a href="#">Link</a>
Cover Card	15/04/2020	Pending		<a href="#">Link</a>
Twin-Chip Card	15/04/2020	Pending		<a href="#">Link</a>
Black Box (QR Code Card)	16/04/2020	Pending		<a href="#">Link</a>
DRI	18/01/2019	Pending	Registered by ROR. There is an agreement in which the right of use is given to REPX for free and indefinitely	<a href="#">Link</a>

# Product portfolio and business model

## Core products – business model

	Next Wallet Cards (i.e. Top Cards, Next Cards)	Clan Card	Payfan Card	BeFriend App
Description	Debit cards (by Mastercard). Launched in July 2020. Can be co-branded with some smaller star/company or as a stand alone. Top Card targets high net worth clients and has a plafond of 100€k.	Pre-paid cards co-branded with football teams. The idea is to distribute them for free, or at cost, to team fans (in order to rapidly penetrate the market and gain market share). Launch by end of 2020/early 2021.	Pre-paid cards co-branded with football teams and celebrities and fashion brands, offering a personalized payment experience (e.g. personalized voice message at each use). Launch expected in 2021.	Mobile App that allows users to access all the news and exclusive content regarding their favourite celebrity. With the premium version, the user can access additional contact points with the celebrity and directly interact with him/her. Launch expected in 2021.
Revenue drivers	<p><b>Driver 1)</b> Revenues from card sales (one-off, about €25 for Next Cards e €700 for Top Cards)</p> <p><b>Driver 2)</b> Revenues from Volume rebates from Mastercard (on the # of cards sold and rate of use, about €24 for Next Cards e €240 for Top Cards)</p>	<p><b>Driver 1)</b> Revenues from Volume rebates from Visa/Mastercard (on the # of cards sold and rate of use, about €36) N.B. No revenues from card sales, which are for free</p>	<p><b>Driver 1)</b> Revenues from card &amp; app sales (one off, €59)</p> <p><b>Driver 2)</b> Revenues from Volume rebates from Visa/Mastercard (on the # of cards sold and rate of use, about €36)</p>	
Cost drivers	<p><b>Direct costs:</b></p> <p><b>Driver 1)</b> Revenue share with the partner celebrity/company partner, about 40%</p> <p><b>Driver 2)</b> Fraud fees / Chargeback on the income from Volume rebates (about 5%)</p> <p><b>Driver 3)</b> Card production costs (about €8 for Next Cards and €12 for Top Cards)</p> <p><b>Indirect costs:</b> SG&amp;A Costs (customer care, call center...)</p>	<p><b>Direct costs:</b></p> <p><b>Driver 1)</b> Revenue share with the football team (30-50%)</p> <p><b>Driver 2)</b> Commission (variable), mktg and IP rights fees (fixed) to be paid to the football team</p> <p><b>Driver 3)</b> Card production costs (about €10)</p> <p><b>Indirect costs:</b> SG&amp;A Costs customer care, call center...)</p>	<p><b>Direct costs:</b></p> <p><b>Driver 1)</b> Revenue share with the football team (30-50%)</p> <p><b>Driver 2)</b> Commission (variable), mktg and IP rights fees (fixed) to be paid to the football team</p> <p><b>Driver 3)</b> Card production costs (about €10)</p> <p><b>Driver 4)</b> App store costs and app development</p> <p><b>Indirect costs:</b> SG&amp;A Costs customer care, call center...)</p>	
Margin	<p><b>Gross Profit)</b> c. 30-40%</p> <p><b>EBITDA)</b> c. 13-20%</p>	<p><b>Gross Profit)</b> c. 30-40%</p> <p><b>EBITDA)</b> c. 10-15%</p>	<p><b>Gross Profit)</b> c. 20-40%</p> <p><b>EBITDA)</b> c. 10-15%</p>	

# Contracts overview

# Contracts overview

## Contracts and agreements with clients (as of Jan. 12<sup>th</sup>, 2021)

Counterpart	Documentation status	Product	Geographic extension	Dataroom reference
A.C. Milan	Contract signed	Official co-branded pre-paid debit cards and products	SEPA area	<a href="#">Link</a>
A.S. Roma	Deal Memo signed Contract signed	Official co-branded pre-paid debit cards and products	SEPA area	<a href="#">Link</a>
City of Paestum	City Council Authorization signed	Official co-branded pre-paid debit cards and products	Worldwide	<a href="#">Link</a>
Georgina Rodriguez	Contract signed	Official co-branded pre-paid debit cards and products	Worldwide	<a href="#">Link</a>
Javier Mascherano	Contract signed	Official co-branded pre-paid debit cards and products	Worldwide	<a href="#">Link</a>
Luis Figo	Contract signed	Official co-branded pre-paid debit cards and products	Worldwide	<a href="#">Link</a>
Premier League Team	Head of Terms draft Partnership Agreement (to be countersigned)	Official co-branded pre-paid debit cards and products	SEPA area	<a href="#">Link</a>
Parma Calcio 1913	Marketing Terms ("REPX 1") signed Contract ("REPX 2") signed	Official co-branded pre-paid debit cards and products	SEPA area	<a href="#">Link</a>
Real Madrid C.F.	Contract signed Sponsorship Agreement draft Head of Terms draft	Official co-branded pre-paid debit cards and products	LATAM	<a href="#">Link</a>
Udinese Calcio	Licence agreement (signed)	Official co-branded pre-paid debit cards and products	SEPA area	<a href="#">Link</a>
eSerie A TIM	Terms and conditions (signed)	Official co-branded pre-paid debit cards and products	n.a.	<a href="#">Link</a>

# Contracts overview

## Contracts and agreements with partners and suppliers (as of Jan. 12<sup>th</sup>, 2021)

Counterpart	Documentation status	Type of relationship	Dataroom reference
<b>Austria Card</b>	Contract	Cell phone payment tool sticker	<a href="#">Link</a>
<b>Fueled International Limited</b>	Signed Master Services Agreement (MSA) Signed App Statement of Work (SoW)	App producer	<a href="#">Link</a>
<b>Hashcash Consultants</b>	Signed Engagement Proposal (trading platform)	Technology counterparties	<a href="#">Link</a>
<b>Intercash</b>	Prepaid Card Product Specs & Pricing (updated) Intercash Account Merchant Application Form Prepaid Card Services Agreement with Andaria Ltd (to be countersigned)	Visa Card issuer counterparties	<a href="#">Link</a>
<b>Onfido</b>	Sales Order and Terms & Conditions (Signed)	KYC	<a href="#">Link</a>
<b>Pannovate (Paneleven Ltd)</b>	Sales Order and Terms & Conditions (Signed)	Banking app counterparties	<a href="#">Link</a>
<b>Prepaid Financial Services Ltd</b>	First Draft Contract with Next Wallet Draft proposal change Marketing Rules Contract Addendum: transfer of contract (Signed)	Card Issuer	<a href="#">Link</a>
<b>SisalPay S.p.A.</b>	Partnership Agreement	Debit cards top-up services	<a href="#">Link</a>
<b>Vanquish Global Investments S.L.U.</b>	Joint agreement Signed agreement (+ unsigned draft)	Marketing and sales partner	<a href="#">Link</a>



# Contracts overview

Total followers and potential card users of signed partnerships (as of Jan. 12<sup>th</sup>, 2021)

Signed Partnership	Type of Star	Total Followers or Tourists (unit)	Estd. Conversion Rate	Potential Card Users (unit)	Dataroom reference
A.C. Milan	Big Football Team	46.640.000	0,50%	233.200	<a href="#">Link</a>
A.S. Roma	Big Football Team	12.900.000	0,50%	64.500	<a href="#">Link</a>
City of Paestum	City	597.985	3,00%	17.940	<a href="#">Link</a>
Georgina Rodriguez	Celebrity	21.600.000	0,75%	162.000	<a href="#">Link</a>
Javier Mascherano	Celebrity	17.800.000	0,75%	133.500	<a href="#">Link</a>
Luis Figo	Celebrity	6.560.000	0,75%	49.200	<a href="#">Link</a>
Premier League Team	Big Football Team	150.000.000	0,30%	450.000	<a href="#">Link</a>
Parma Calcio 1913	Small Football Team	768.000	1,00%	7.680	<a href="#">Link</a>
Real Madrid C.F.	Big Football Team	53.400.000	0,50%	267.000	<a href="#">Link</a>
Udinese Calcio	Small Football Team	607.291	1,00%	6.073	<a href="#">Link</a>
eSerie A TIM	Serie A eSports Championship	47.000.000	0,50%	235.000	<a href="#">Link</a>
<b>Total</b>		<b>357.873.276</b>		<b>1.626.092</b>	

Source: Management

2021 Deloitte Financial Advisory

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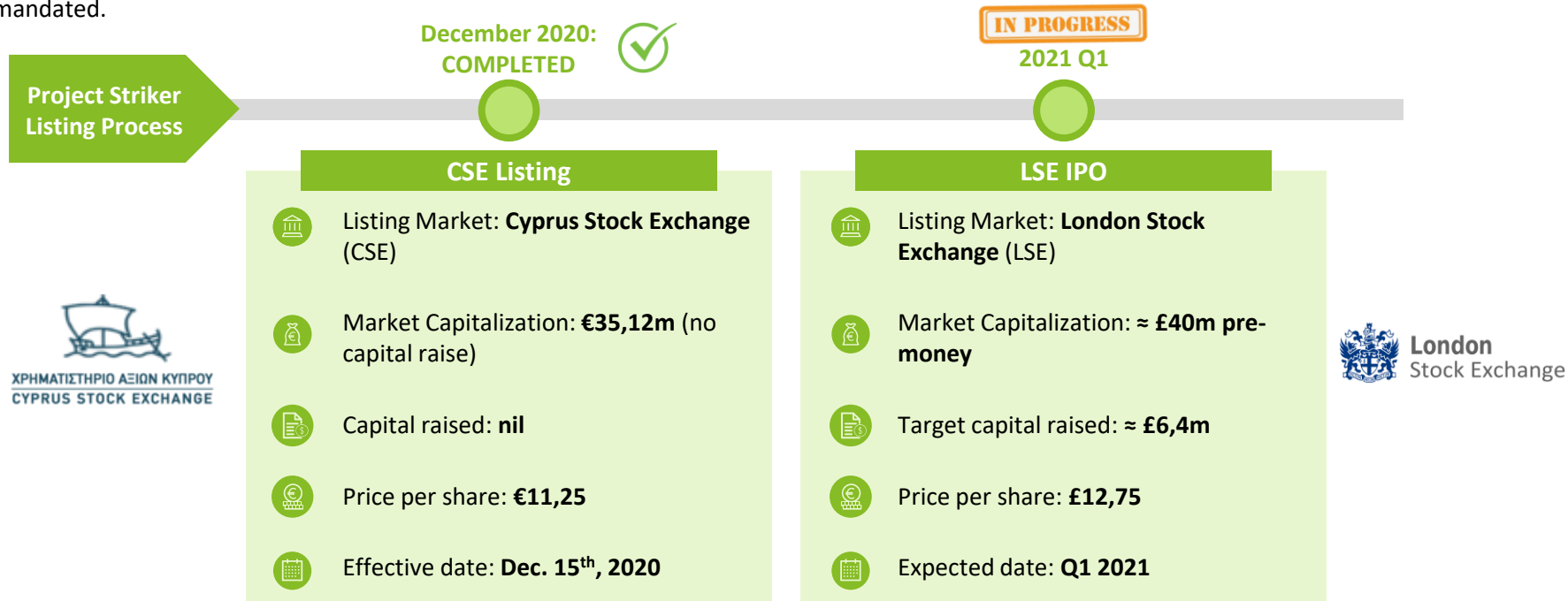
## Next Steps

# Next Steps

## Licences and Listing processes

REPX **completed the technical listing procedure on Cyprus Stock Exchange** in December 2020.

Meanwhile, the Company has recently filed a Full Listing Prospectus and is drawing up all the necessary documentation for the **subsequent standard listing** on the **London Stock Exchange (LSE)**, planned to be completed in **Q1 2021**. The broker and underwriter of this IPO will be shortly mandated.



### Neo Banking Licence

As of today, Project Striker operates as a **PSF agent**, via a **FCA UK licence** and a **FCA IE licence**.



Project Striker in 2020 has **filed** the request to become an **Electronic Money Institution** to **FCA UK**. **Expected licence granting: 2021 Q3**

# Next Steps

## Upsides under discussion

Besides the **listing process** on LSE and the request filed for the **EMI licence**, REPX is continuously developing its business with the aim of entering **new agreements and partnerships** as detailed below.



### New products and prospect clients

Open discussions for new partnerships with clients (e-Serie A, a Serie A team, a Serie B team, a Serie C team) and new products under development, such as the cell phone sticker or the Look-alike app



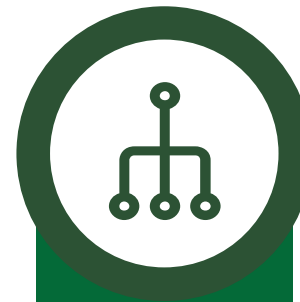
### New services agreements

Besides the signed agreement with SisalPay for the top-up of debit cards in over 42.000 shops and corners, negotiations ongoing to partner with a leading provider of payment technology solutions



### New distribution partnerships

Negotiations ongoing on a new agreement with a corner-shop chain that has c. 900 shops in Italy, where REPX cards can be bought and topped-up



### Ongoing scouting of potential targets

The Company is already considering potential synergic targets for prospect acquisitions in the payment sector



### Wider geographical footprint

Complete agreements enabling the distribution of REPX products not only in the Sepa area but also in Latin America, North America and Switzerland

**Annex**

# Annex

## REPX Sport team card and competitors (1/2)

Card	WHERE TO BUY					HOW TO TOP-UP		
	Web	App	Sport Team Website	Sport Team Shop & Stadium	Convenience Store	Sepa Transfer	Card Transfer	In Shop
<b>REPX</b> 	✓	✓	✓	✓	✓	✓	✓	✓
<b>N26</b> 	✓	✓	✗	✗	✗	✓	✓	✓
<b>REVOLUT</b> 	✓	✓	✗	✗	✗	✓	✓	✗
<b>MONZO</b> 	✓	✓	✗	✗	✗	✓	✓	✗
<b>HYPE PLUS</b> 	✓	✓	✗	✗	✗	✓	✓	✓
<b>NEXI SPEED</b> 	✓	✓	✗	✗	✗	✓	✗	✓
<b>MOONEY</b> 	✓	✓	✗	✗	✓	✓	✗	✓
<b>EPIPOLI</b> 	✓	✓	✗	✗	✓	✗	✗	✓

# Annex

## REPX Sport team card and competitors (2/2)

Card	TERRITORIES WHERE CARDS ARE AVAILABLE				FEATURES				UNIQUE FEATURES	
	Sepa Area	Ch	Latam	North America	Personalize d Theme by Team	Active Partnership advantages	Top Tier Metal Cards	Cashback & Loyalty Programs	Patented Singing Card	Adhesive NFC Sticker
REPX 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
N26 	✓	✓	✗	✓	✗	→ LIMITED TO INSURANCE	✓	✓	✗	✗
REVOLUT 	✓	✓	✗	✗	✗	→ LIMITED TO INSURANCE	✓	✓	✗	✗
MONZO 	✓	✓	✗	✗	✗	→ LIMITED TO INSURANCE	✓	✓	✗	✗
HYPE PLUS 	→ ITALY ONLY	✗	✗	✗	✗	→ LIMITED TO INSURANCE	✗	✗	✗	✗
NEXI SPEED 	→ ITALY ONLY	✗	✗	✗	✗	✗	✗	✗	✗	✗
MOONEY 	→ ITALY ONLY	✗	✗	✗	✗	✗	✗	✗	✗	✗
EPIPOLI 	→ ITALY ONLY	✗	✗	✗	✗	✗	✗	✗	✗	✗



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