Nayax

Capital Markets Day

Attending the Unattended

May 20, 2022



Agenda

8:25AM	Introductions & Agenda – **Virginea Stuart Gibson, IR**
8:30AM	Company Overview, TAM and Growth Strategy – **Yair Nechmad, Co-Founder & CEO**
9:15AM	Nayax Technology – **David Ben Avi , Co-Founder & CTO**
9:30AM	Nayax Platform, GTM & Case Studies – **Keren Sharir, CMO & Carly Furman, CEO NA**
10:15AM	Break
10:30AM	Financial Review – **Sagit Manor, CFO**
10:45AM	Q&A
11:45AM	Lunch with Nayax's Management Team

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Company and Strategic Overview



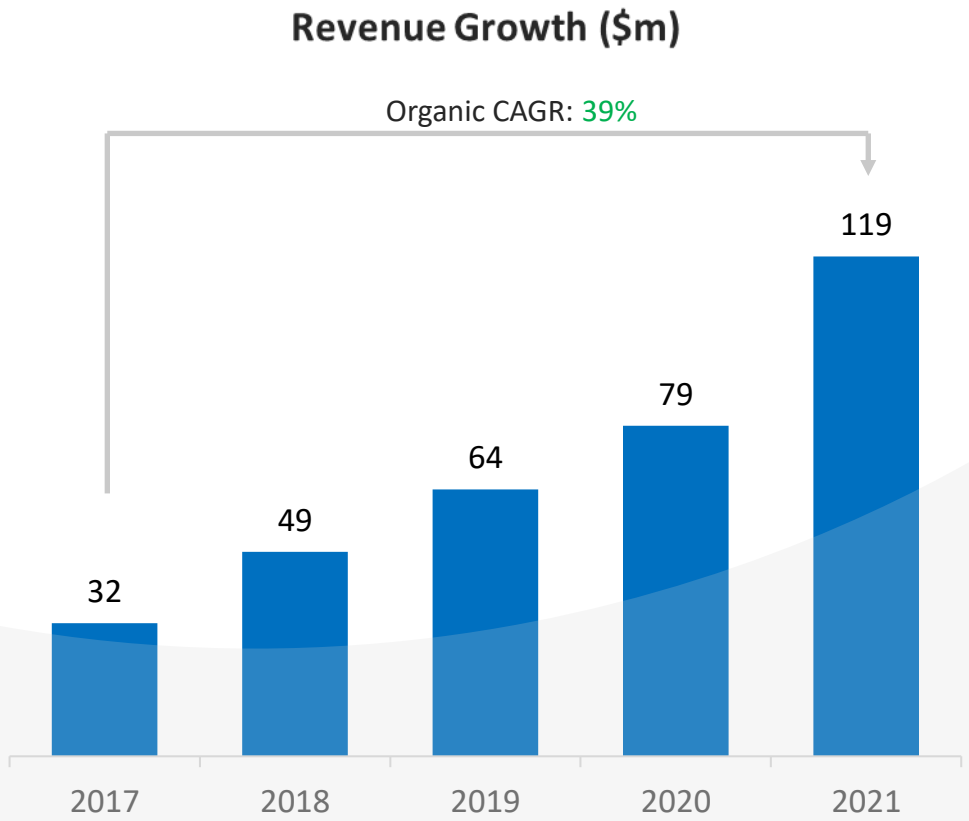
Yair Nechmad

Co-Founder and CEO

Leading payment company capturing market share

Our mission
Simplify commerce and payments for retailers while driving growth, optimizing operations, and enhancing consumer engagement

Our vision
Our platform empowers retailers to provide consumers with digital payments and connected commerce experiences, enhancing consumer conversion and loyalty.



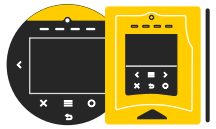
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Nayax (TASE: NYAX) at a glance

Global



Offices in **8 countries** and distributors in **44 markets**



Devices in **62 countries**



Accepts **80+ payment methods** and **40+ currencies**

Scale



2021: 517K/ Q1.2022: 553K managed and connected devices



2021: 30K/ Q1.2022: 34K end customers

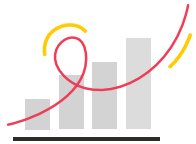


269M transactions processed in Q1 2022

Growth



67% Q1.2022 recurring revenue[1] YoY growth



62% Q1.2022 customer YoY growth



140% dollar-based net retention rate[2] and **2.8% revenue churn** for Q1.2022

[1] Recurring revenue includes SaaS subscription and payment processing fees [2] Based on SaaS revenue and payment processing fees

Proven track record of growth and innovation

2005

Company founded



2015

Monyx launched

Monyx Wallet

Opened offices



2017

200K connections

Opened offices



2019

Acquisition

MODULARITY

Monyx Wallet 2.0, VPOS Fusion, Onyx launched



2021

Acquisition

tigapo

weezmo

Company listed on TASE (NYAX)

2010-2014

Opened offices



VSR and VPOS launched



2016

Acquisition

VendSys

2018

VPOS Touch launched



2020

Nayax Retail, Nova series launched



Acquisition

UPITec Universal Point Interaction

2022

Acquisition[1]

oti

~550K connections

8 [1] OTI acquisition announced on 1/20/2022 and completion subject to the Merger Agreement approval by OTI's shareholders.

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Multi-dimensional challenges across the ecosystem

Consumers

Omni-Channel

Unattended | In-store | Mobile | Online

Multiple Payment Method

JCB | Pay | VISA | mastercard | UnionPay 银联 | AMERICAN EXPRESS | WeChat Pay

Multiple Payment Currencies

$ £ ¥ ¥ ₩ ƒ €

Loyalty & Consumer Engagement

Retailers

Back Office / Operations

Reporting | Accounting | Inventory

Data Analytics / Management

Analytics | Cash flow management | Business trend

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Leading end-to-end retail technology and payments platform for unattended commerce and beyond

- **Payments Suite**
- **Loyalty & Marketing Suite**



- **Telemetry and Management Software Suite**
- **Integrated POS**



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Nayax's platform increases sales and decreases costs for retailers

Consumers

Omni-Channel Acceptance, Consumer Engagement & Loyalty



Integrated POS



Loyalty and Marketing Programs



Cashless Acceptance



Instant Refunds



In-Store



Discount

Increase Sales

Retailers

Telemetry and Software



Dynamic Routing/ Inventory Management



Pricing



Reporting Reconciliation



Remote Monitoring



Telemetry / IoT



Data Collection

Decrease Costs

Suppliers

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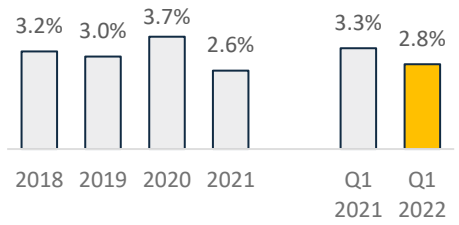
Bringing a global solution to the local market

Strong Track Record of Winning Clients

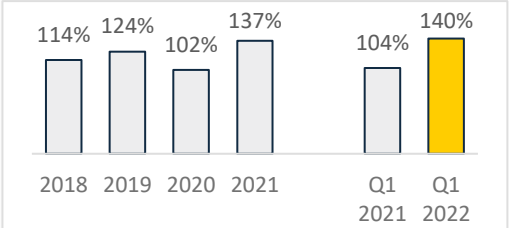
AVS, cafe+co, AIR SERV Don't wait. Inflate., PUREGYM, Dallmayr, LAVAZZA TORINO. ITALIA. 1895, COSTA COFFEE, Regus, InnoVative, canteen, Premier Food Service, PRIMO DRINK BIG. DRINK HEALTHY.

Retaining & Growing Customers

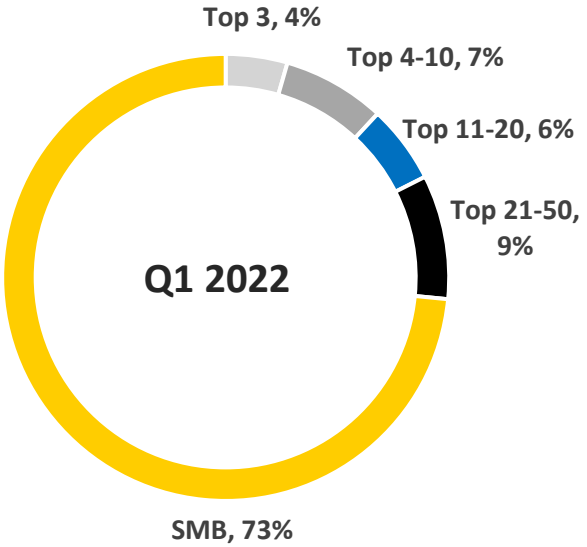
YoY Revenue Churn Rate



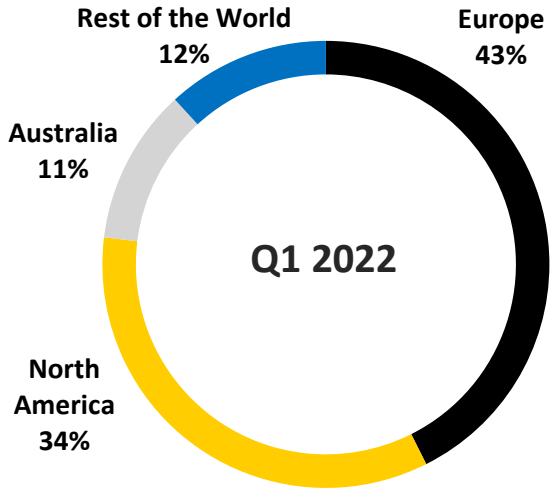
YoY Dollar-Based Net Retention Rate[1]



Low Customer Concentration



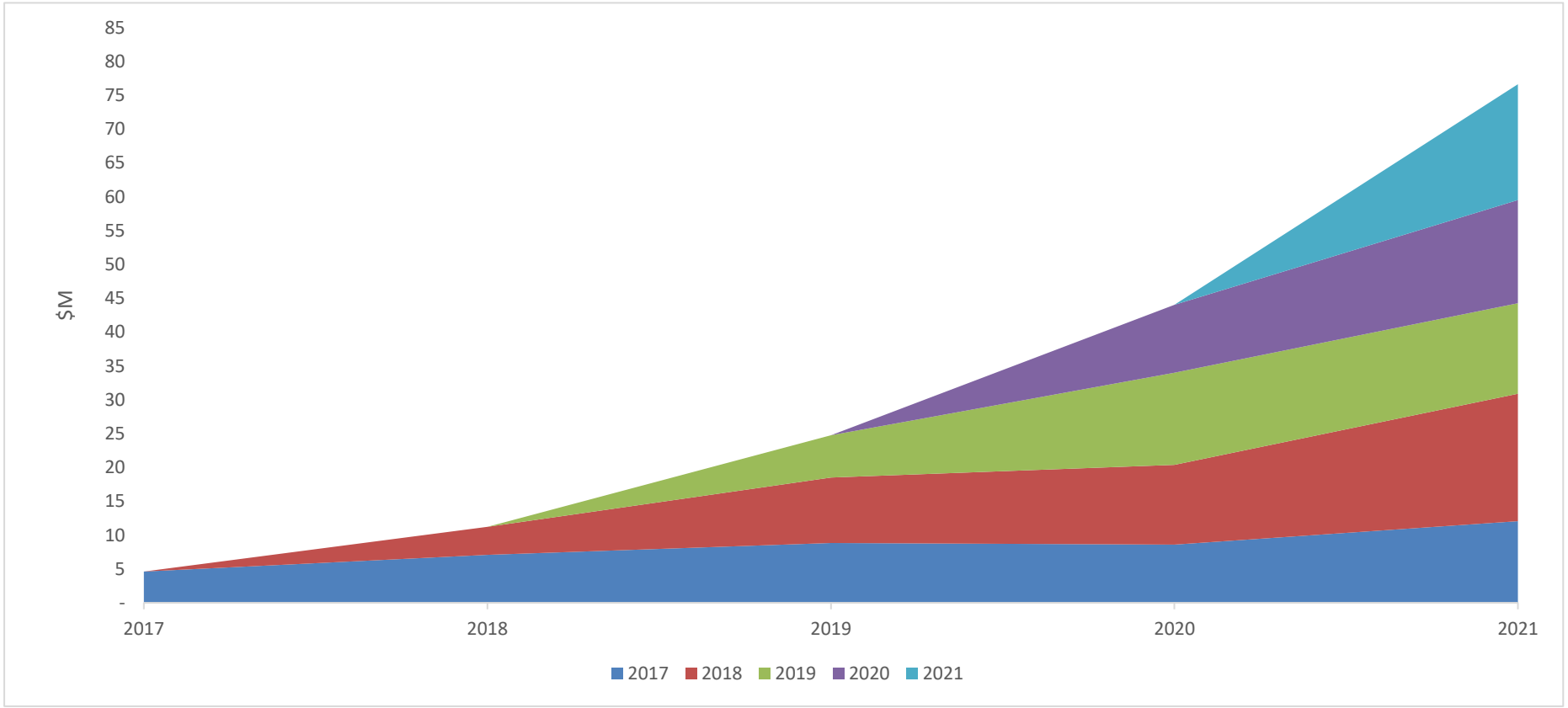
Global Reach



[1] Based on SaaS revenue and payment processing fees

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Growing with our customers



Land and Expand Yielding Higher Customer Loyalty

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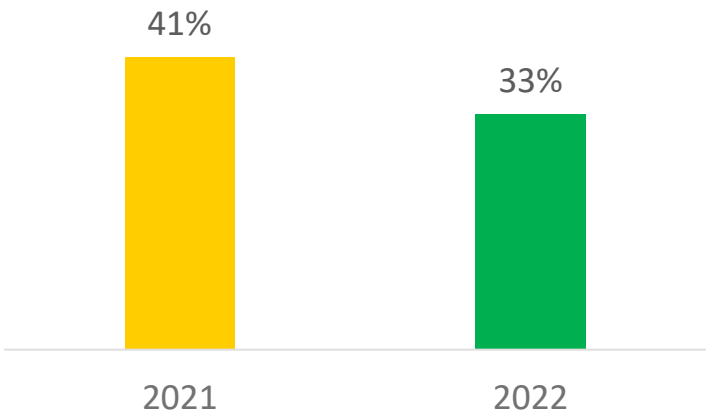


Market Opportunity

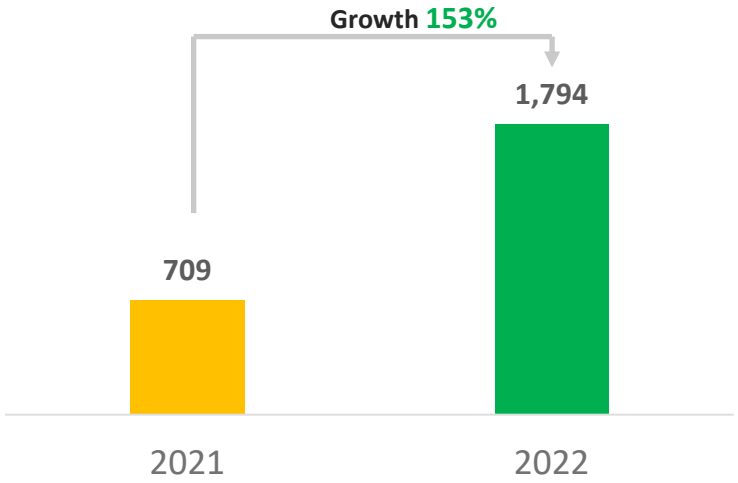
Paradigm shift

- Treat payments as **strategic**, create opportunities to **increase revenue and profit**
- Adopt **personalization** capabilities for **consumer emotional connection** and **retention**
- **Reduce OPEX**

Global Cash Usage[(1)] (%)



Electronic Payments[(1)] ($m)



49.5%

of unattended consumers use unattended solutions because they are faster

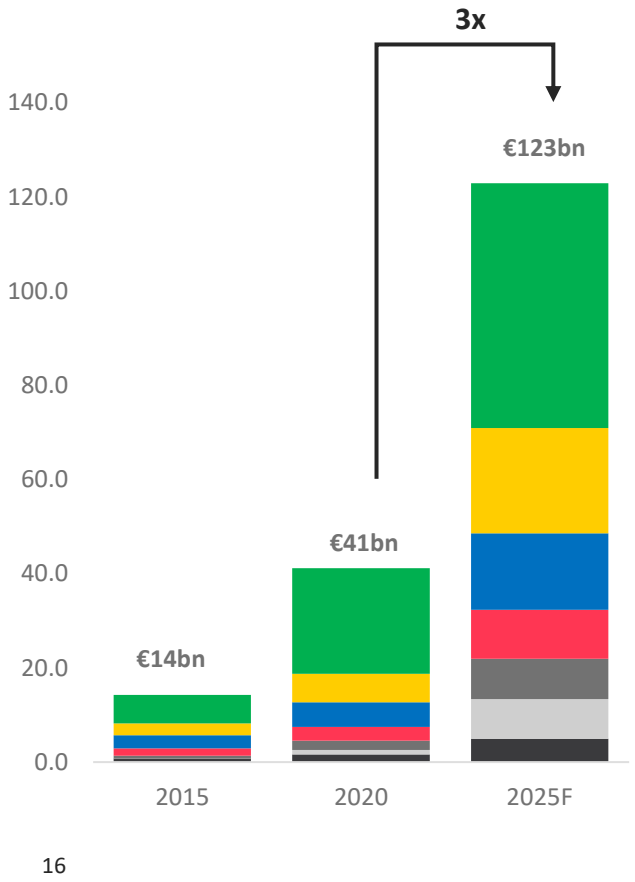
29.3%

would make more purchases from unattended channels

(1) Source: PYMNTS, *The Future of Unattended Retail Report* (February 2020)

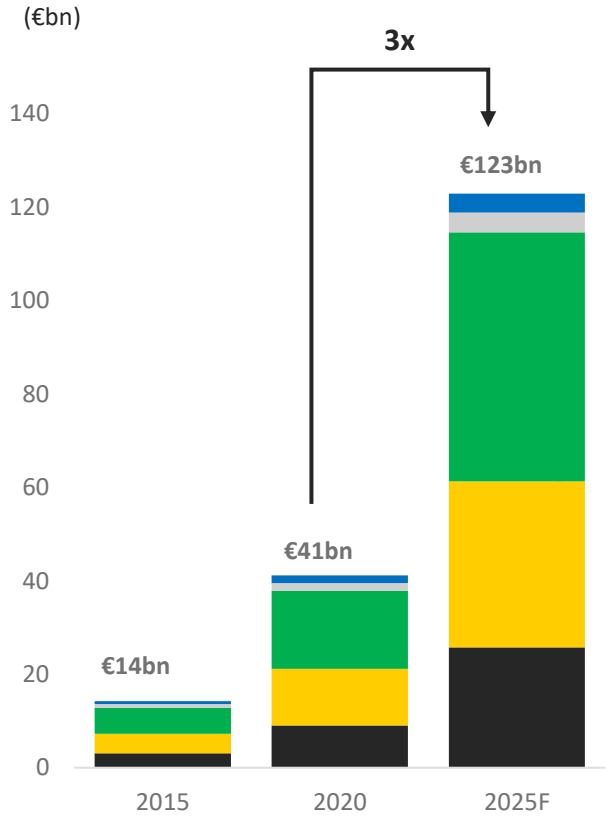
Global cashless unattended transaction value expected to triple over next five years

Cashless Payments Transaction Value By Vertical (€bn)



	Absolute Growth (€bn)	
	(2015-20)	(20-25F)
Total	**27.0**	**81.7**
Vending Machines	16.5	29.5
Ticketing Kiosks	3.5	16.3
Amusement / Prize Machines	2.4	11.1
Laundromats	1.4	7.5
Parking Terminals	1.4	6.5
EV Charging Stations	0.9	7.5
Others[1]	0.9	3.3

Cashless Payments Transaction Value By Region (€bn)



	Absolute Growth (€bn)	
	(2015-20)	(20-25F)
Total	**27.0**	**81.7**
Oceania	1.1	2.4
LATAM	0.9	2.6
Asia	11.1	36.6
EMEA	8.0	23.4
North America	6.0	16.7

Source: Company research..

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Nayax differentiates through its focus and breadth of platform

	Global Reach	Management Suite	Seamless Deployment	Omni-channel	Consumer Engagement and Loyalty
Nayax	✓	✓	✓	✓	✓
Worldline / ingenico GROUP	✓		✓	✓	
cantaloupe		✓	✓		
cpi CRANE PAYMENT INNOVATIONS	✓	✓			

Addressing the unattended opportunity has substantial barriers to entry

Substantial Barriers To Entry

- Comprehensive, end-to-end solutions
- Integrations with unattended machines in multiple verticals
- Proprietary Integrated POS devices
- Global payments acceptance network
- Addressing SME and Enterprise customers
- Large installed customer base

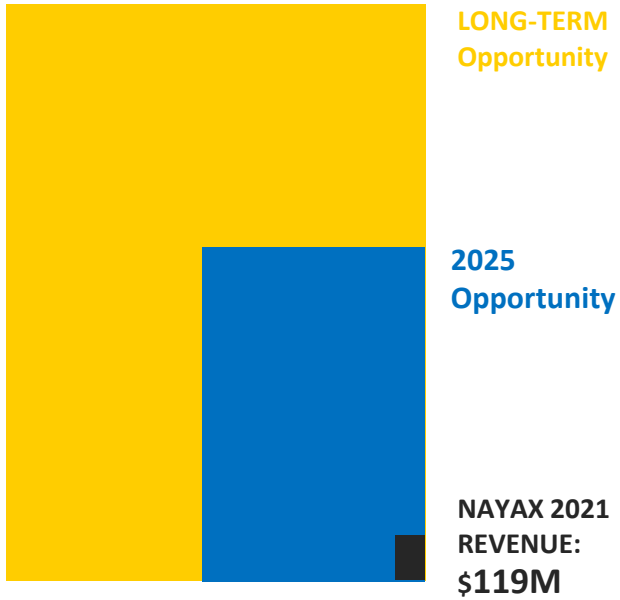
Global Regulatory Infrastructure

Gov. / Safety	Payment security	Health	Telecommunications
FC CE	PCI DSS, EMVCo	IC, acma, RoHS	PTCRB, FeliCa CERTIFIED, 日本TELEC认证

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Blue ocean - large market opportunity in **unattended** Retail

Our Opportunity

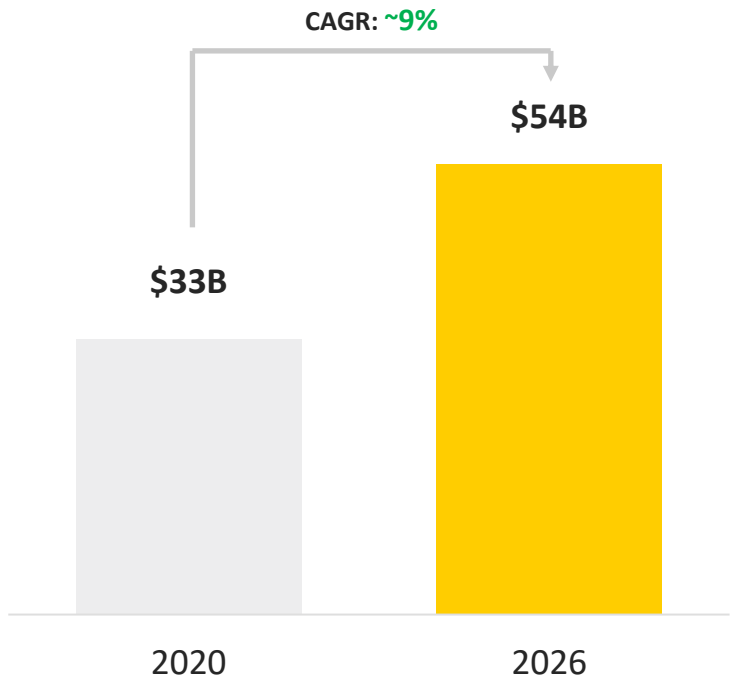


Benefitting from Strong Tailwinds

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Broader **retail** market - significant opportunity to expand TAM

SME POS Products and Solutions Spend[1]



Entering retail market with strong offering

[1]Source: Analysys Mason "Point of sale vendors must look beyond e-commerce to drive revenue growth in the SMB segment" (September 2021)

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Strategy for sustained long-term growth



Retain and grow with existing customers



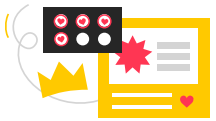
Continue to innovate and develop new solutions



Win new large enterprise and SME customers globally



Continue to expand internationally



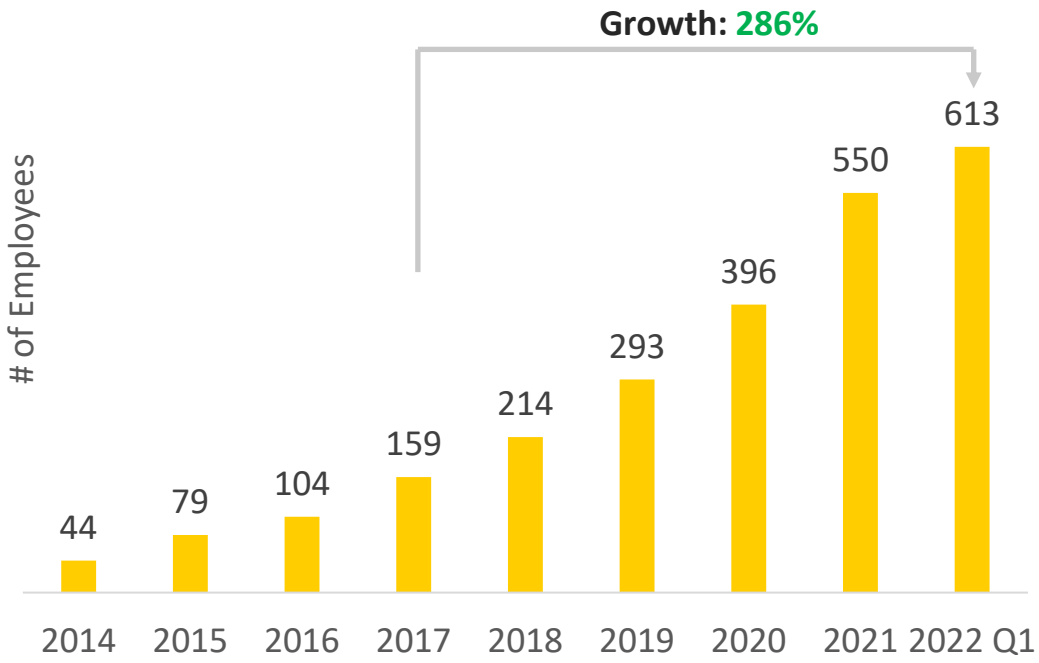
Enter emerging, high-growth verticals



Pursue targeted and strategic M&A

Nayax culture & values

More than **600** employees in **11** countries



Own It

Listen and Communicate

Act

Honesty

Source: company data



Our Continuous Growth

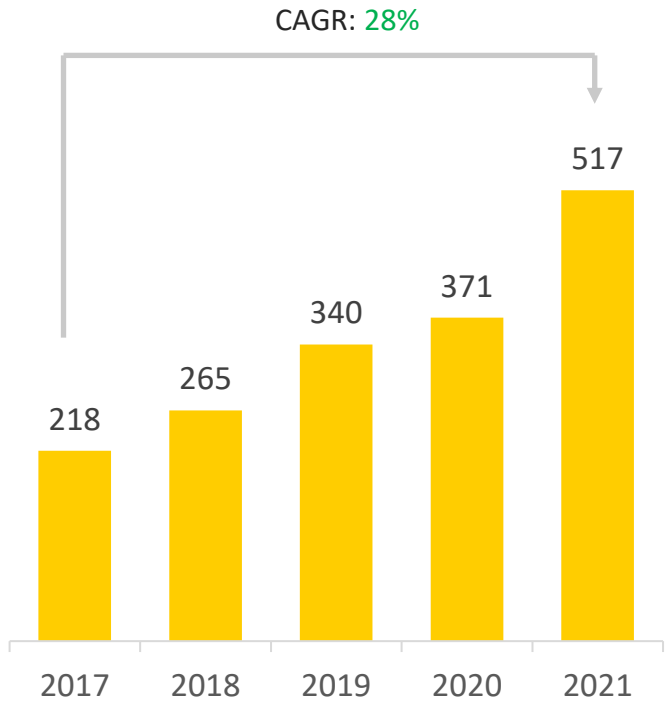


Follow the Yellow POS Road in 60+ Countries…

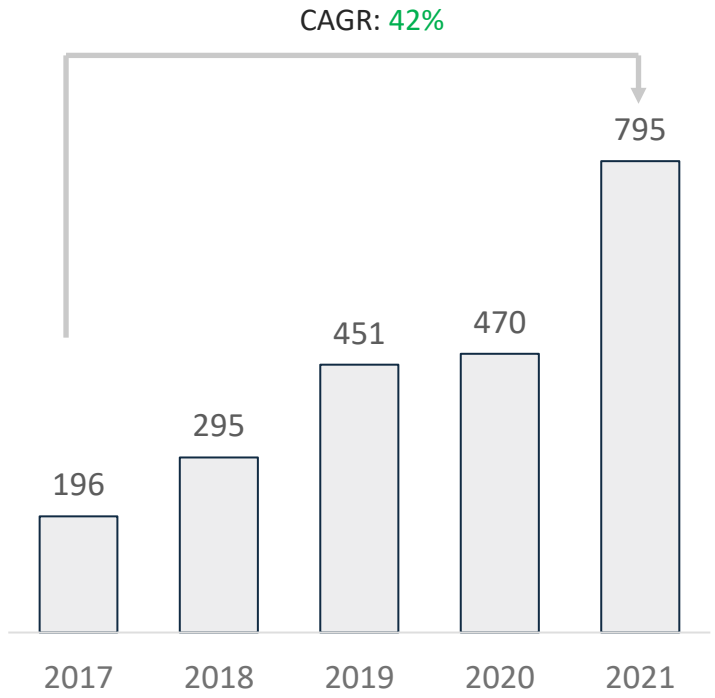
Uninterrupted track record of growth

Consistent & strong organic growth

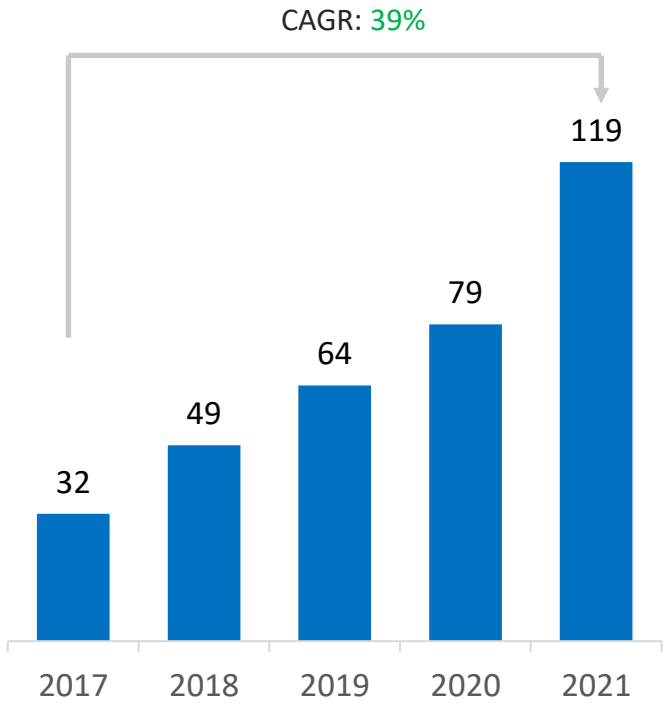
Number of Managed and Connected Devices (thousands)



Number of Transactions (millions)



Revenue Growth ($m)



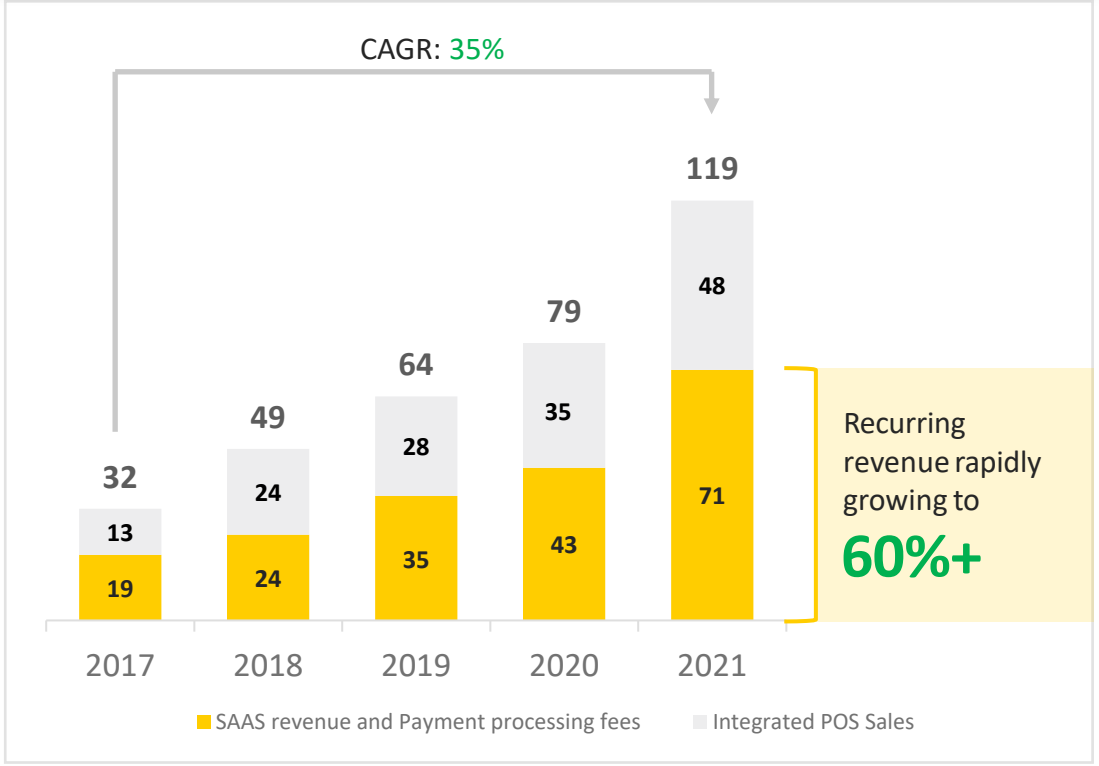
Source: company data

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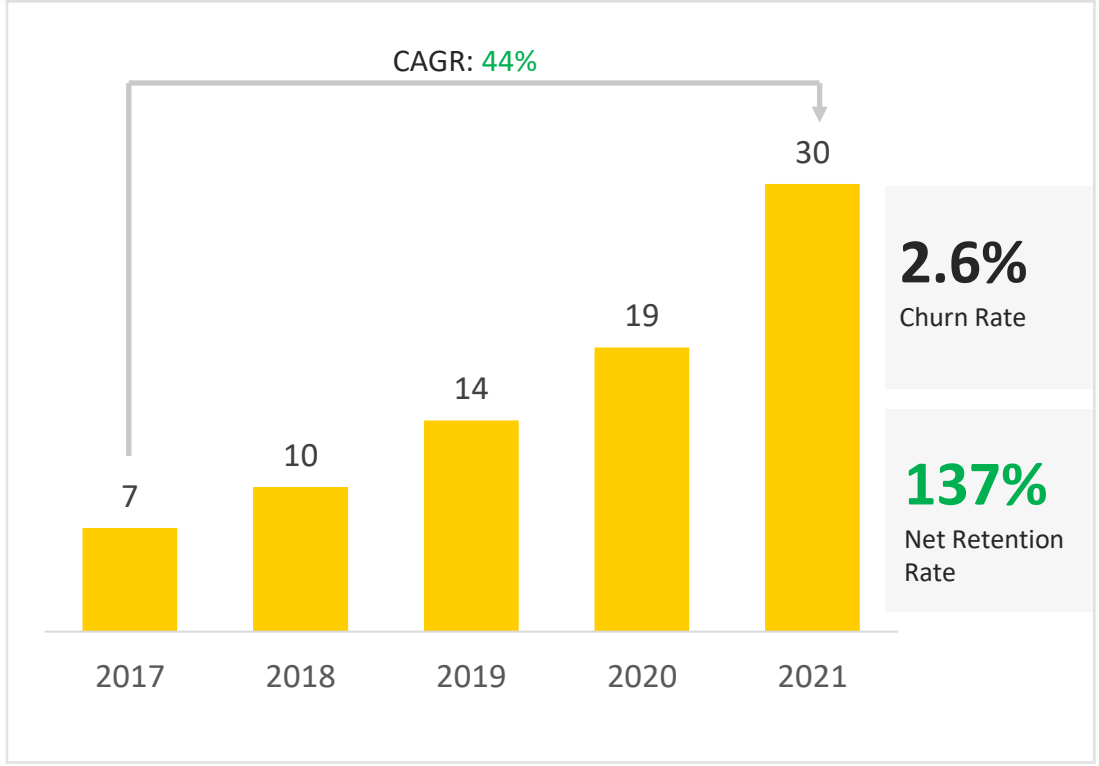
Rapidly growing recurring revenue base

And expected to continue to grow over time

60% Recurring Revenue Mix ($m)



Fueled by High Customer Stickiness



Source: company data

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Nayax platforms approaching retailers from all angles

Unattended

Instore

Ecommerce

Nayax VendSys

tigapo

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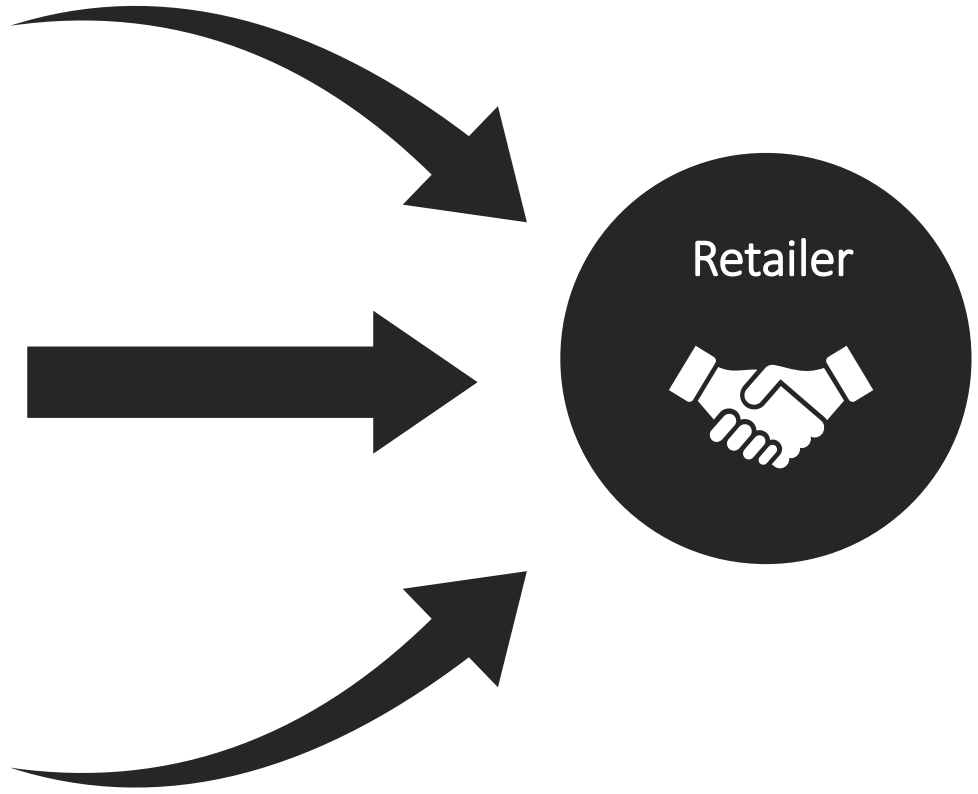
UPI Tec Universal Point Interaction

MODULARITY MAKE IT SIMPLE

weezmo

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Online Payment



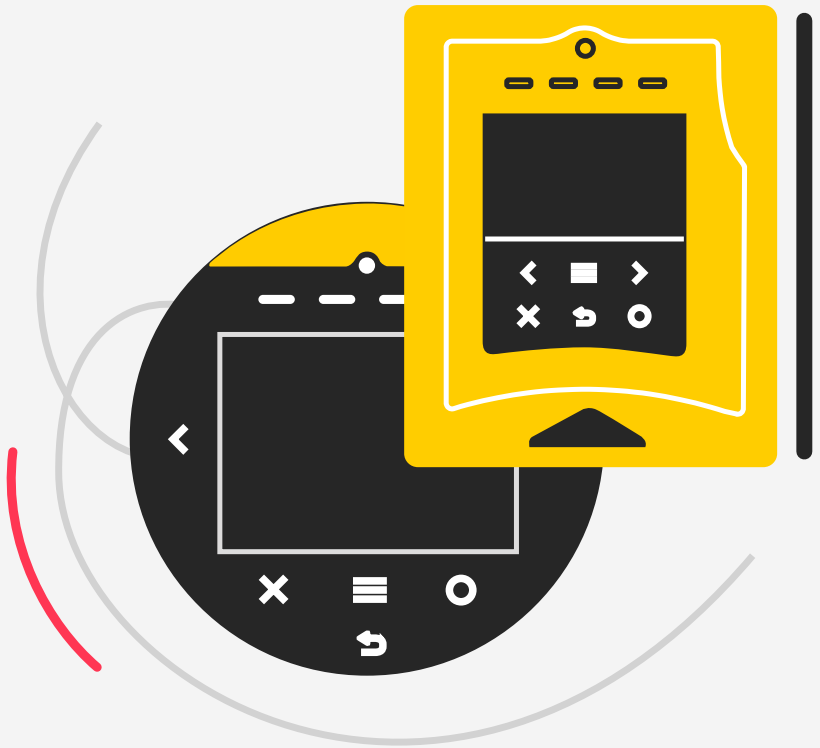
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Nayax Technology



David Ben Avi

Co-Founder and CTO

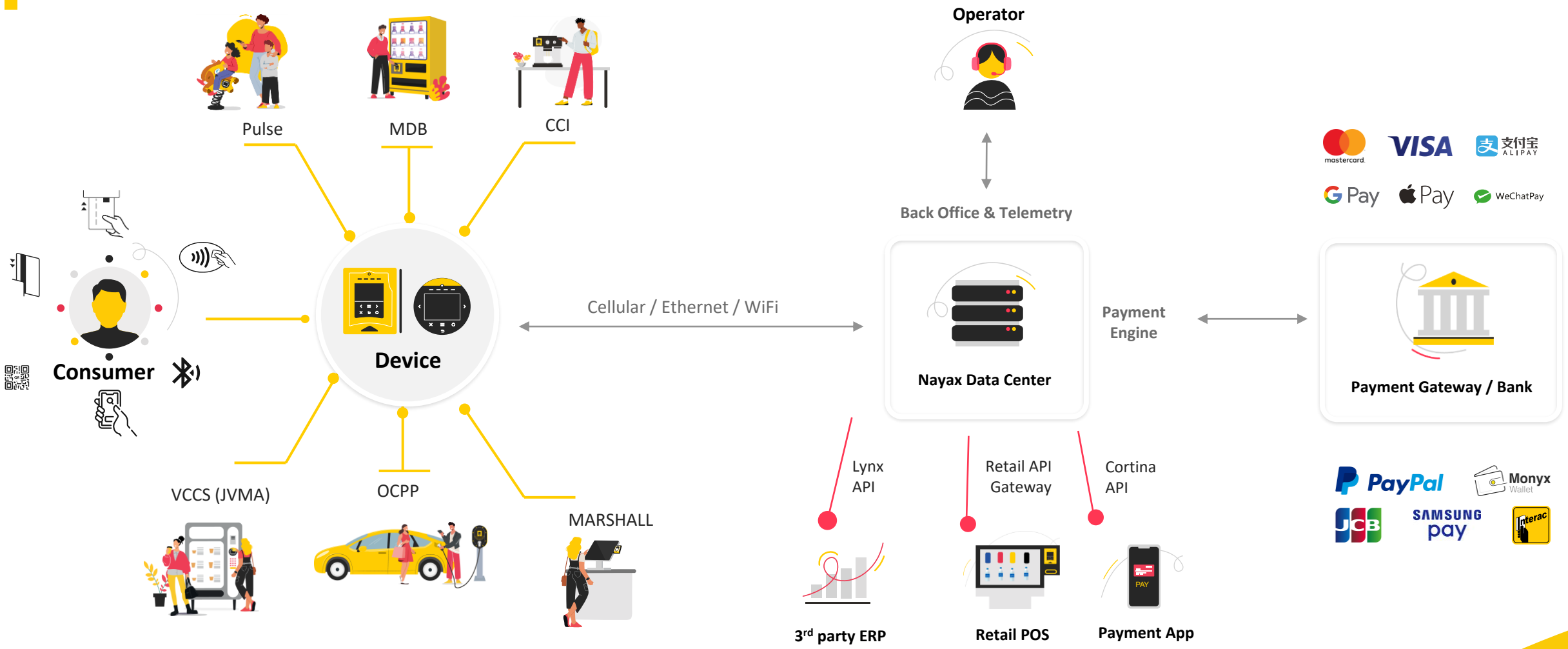


Nayax Unattended Technology

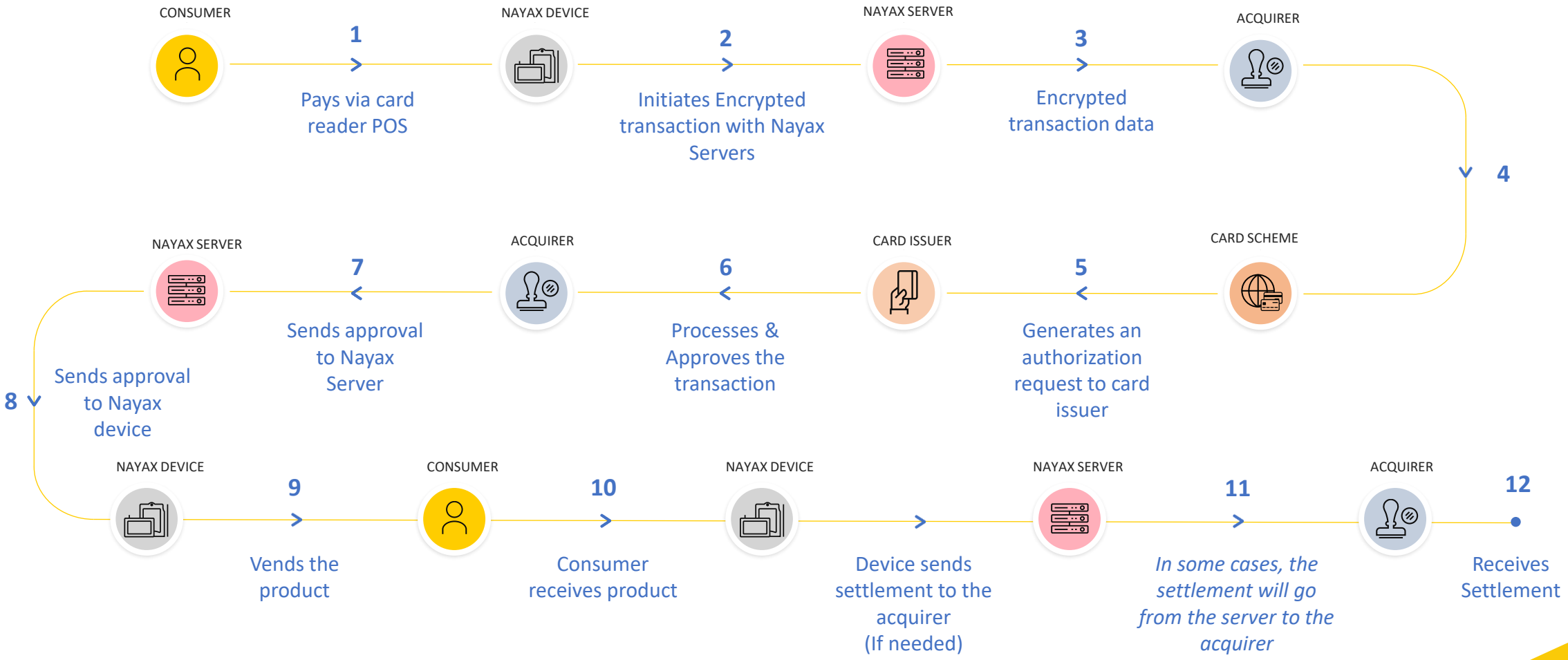
What are Nayax's Key Technology Principles?

1		**Global infrastructure based on Nayax's proprietary core technology**	✓
2		**Security, reliability, redundancy, high availability and fast responsiveness is Nayax's expertise**	✓
3		**Agile organization to support innovation, rapid development and frequent releases**	✓
4		**Multi-discipline specialization**	✓
5		**Substantial expertise supporting a mass production IoT environment**	✓

The Nayax Eco-System

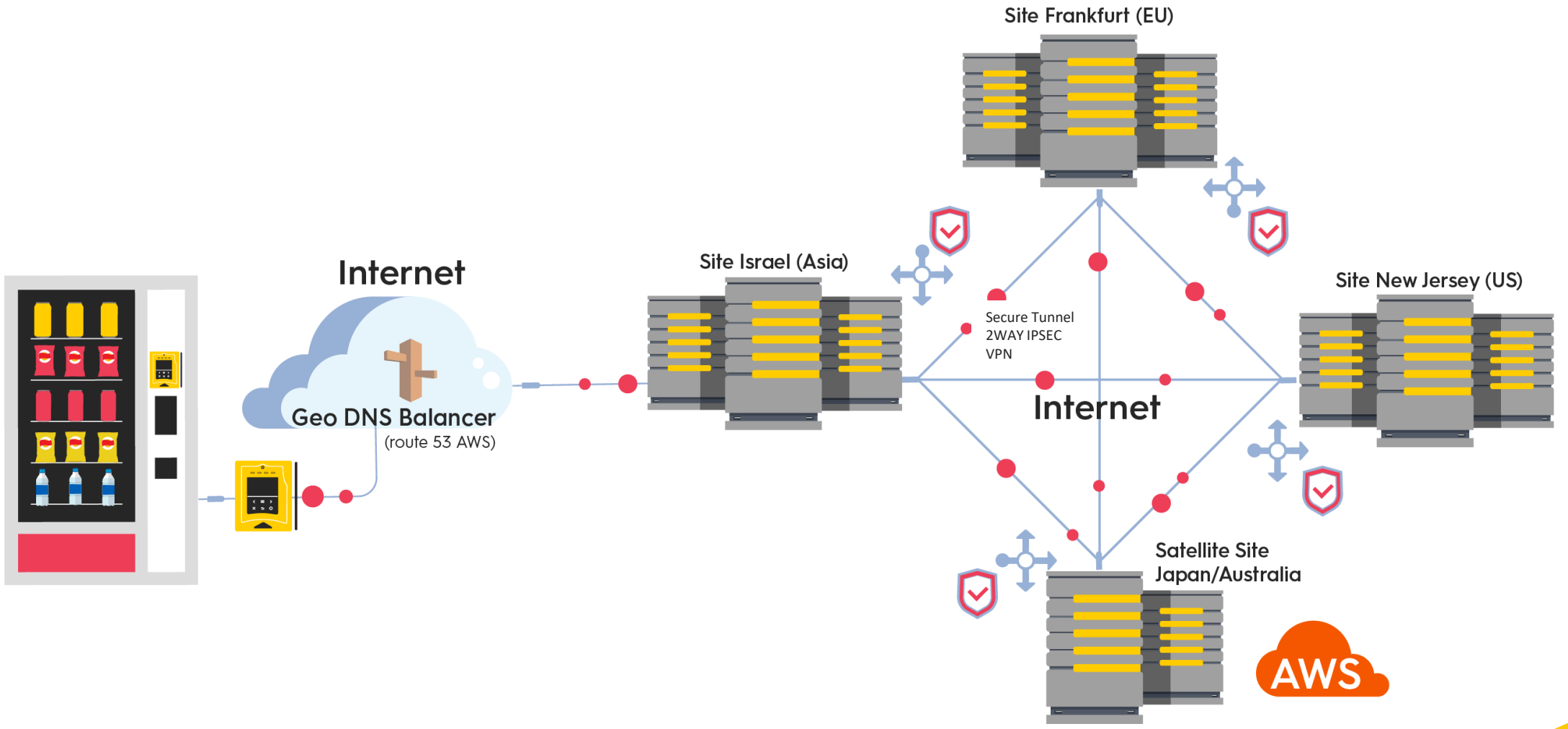


Typical Transaction Flow Overview



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Nayax Network Flow and Site Topology



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IT Infrastructure and Security Information

Privacy Department

Aligned with GDPR (EU Privacy Laws)

Aligned with CCPA (California Privacy Laws)

Aligned with Israeli Privacy Law

Information Security Regulations & standards

Certified PCI DSS L1 service provider

Certified ISO 27001:2013 - Procedures and processes

Certified EMV solutions

Corporate Security Infrastructure

EDR – End Point Detection & Response for workstation and servers (Sophos)

Device Encryption – Encryption of employees' workstations (Sophos)

MDM – Mobile Device Management (Sophos)

DLP – Data Leakage Prevention (Email and emp. computers) (Sophos)

CASB – Cloud software security management (Netskope)

Mail Security – Cloud email anti-phishing and spam security system (Fortimail/Cisco Ironport)

Password Manager – Centralized password management (LastPass)

FIREWALLs – Filters incoming and outgoing network traffic (ForiGate)

NAC - Network access control (HP ClearPass)

End Point Permission Manager – Employees PCs permission management (CyberArk)

Production Security & Infrastructure

SIEM/SOC-team - monitors all security systems 24/7 (IBM Qradar)

WAF – Web Application Firewall (Imperva)

Anti-DDOS – Prevents Denial of Service Attacks (Incapsula)

Secured DNS – Prevents reaching malicious assets outside Nayax network (Cisco Umbrella)

3rd party modules / code inspection – (Whitesource)

FIREWALLs – Filters incoming and outgoing network traffic (ForiGate)

Load Balancer – Load Balancer and traffic manager (F5)

Hypervisor - hypervisor operating system component (VMware)

Kubernetes - Build, run, and manage modern apps on any cloud (Tanzu and AWS)

Log Analyze - It provides a distributed, multitenant-capable full-text search engine (Elastic Search and Corologic)

Product Innovation and Go-to-Market



Carly Furman

CEO, North America



Keren Sharir

CMO

Nayax





Nayax Platform

Leading end-to-end retail technology and payments platform for unattended commerce and beyond

- **Payments Suite**
- **Loyalty & Marketing Suite**



- **Telemetry and Management Software Suite**
- **Integrated POS**



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Global payments acceptance network maximizes sales

- Connections and capabilities to deliver enterprise payments
- International payment network helping customers maximize payment conversion and acceptance across multiple countries
- Merchant Of Record Model Driving Competitive Offering For SMEs

Key Features

40+

Currencies

80+

Payment Methods and Acquirers



Global Acceptance



Prepaid System



Merchant of Record

Nayax

Payments Suite

Covering the most used payment methods

Schemes

VISA, mastercard, JCB, UnionPay 银联, American Express, Discover

Global Acquirers

PAYGATE, Raiffeisen BANK, BBVA, First Data, globalpayments, nuvei Payment Technology Network, SaltPay, credorax SMART ACQUIRING, BANORTE, MMHayes, Heartland

Alternative Payment Methods

G Pay, TWINT, PayPal, MobilePay, M-PESA, swish, Pay, SAMSUNG pay, 银联商务 China ums, izly, bluecode, sodexo, RESTO FLASH

Wallets

支付宝 ALIPAY, Interac, vipps, paytm, WeChat Pay, Suica

Nayax

Nayax's integrated POS is a key competitive differentiator

- Integrated POS devices enable the acceptance of digital payments
- Devices hardware and software is designed and developed in-house with Nayax's own specifications
- Nayax manages the entire value chain of the manufacturing process and is able to dictate specifications to manufacturing partners

Key Features

Plug and Play

Easy Onboarding

Multiple Network Connections

Array of POS Devices

Touch Screen Device

Constant Updates

Multilingual Voice And Text Interaction

Branded Integrated POS solutions for a vast array of retailers' needs



Telemetry and management software suite provides full visibility to retailers

- Proprietary software management suite serves as a central intelligence hub for our customers
- Customers can remotely control their machines for more efficient operations
- Customer support offered in 20 languages

Key Features

Inventory Management

API Suite for Third-Party Systems

Location Monitoring

Customized Alert Suite

Employee Management

Reports & BI

Flexible Hierarchy

Store Management

Accessible and easy-to-use telemetry and management solutions



Loyalty & marketing suite drives incremental revenue

- Proprietary consumer engagement marketing and loyalty platform
- Front-end: Monyx Wallet, an e-wallet that allows consumers to make electronic payments with their phone
- Back-end: the Nayax platform enables customers to manage multiple marketing and loyalty campaigns

Key Features

Discount Options

Gamification

Bonus

Coupons

Campaign Management

Loyalty Programs

Monyx Wallet App

Omni-channel Reward

Nayax

Loyalty & Marketing Suite

Consumer Engagement

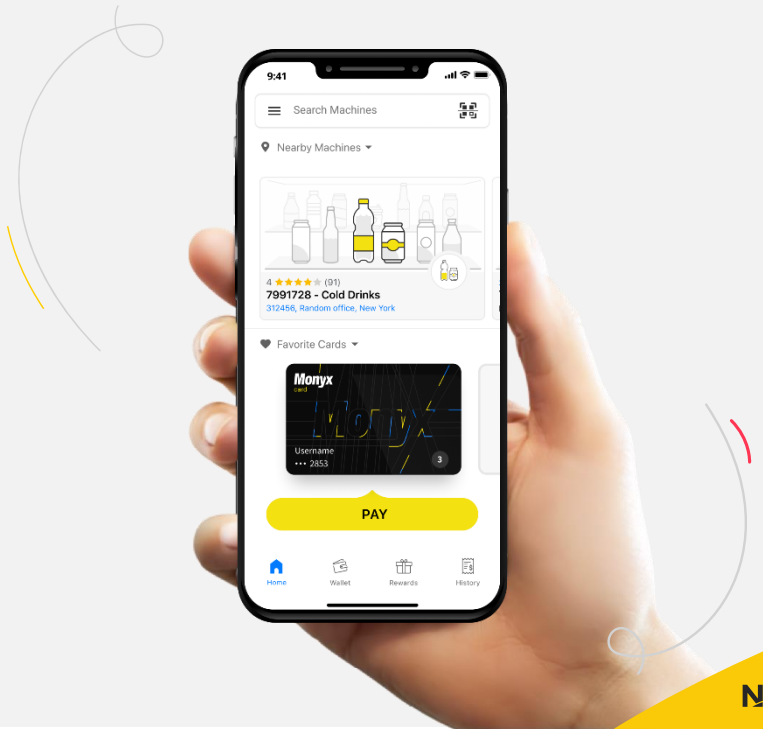
Links to POS & Ordering Systems

Mobile & Web Capabilities

Promotions & Loyalty

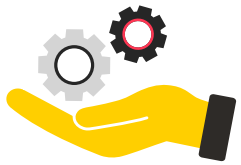
Instant Refunds

The Monyx Wallet



Nayax

The goal: increase retailers' bottom line



Higher labor productivity



Recurring customers



Decreased costs



Increased revenues

Nayax



Nayax Emerging, High-growth Verticals

Our platform delivers differentiated in-store solutions

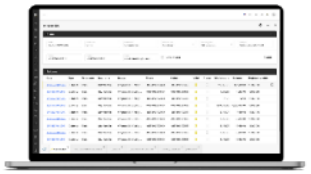
- Platform also delivers attended retail POS and payment systems, leveraging its differentiated global payment infrastructure and software platform
- Developing a complete management suite for attended market with marketing capabilities, loyalty and inventory management that links to an online store









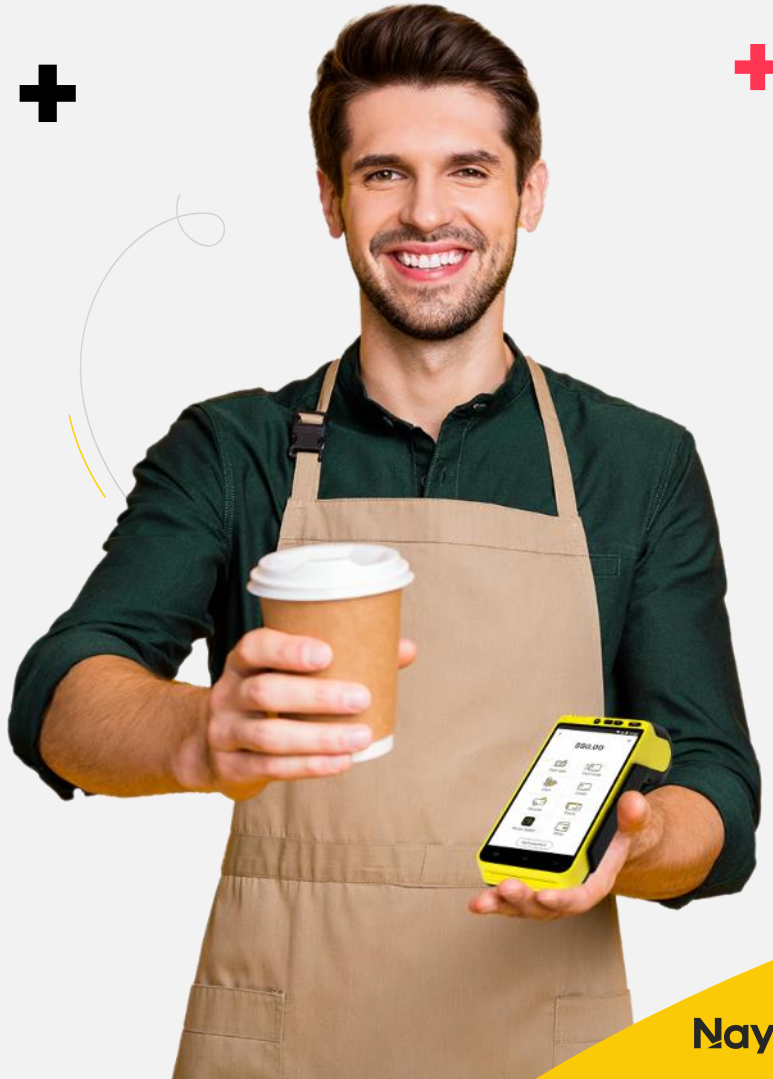




Global Payment Network

Software Management Suite

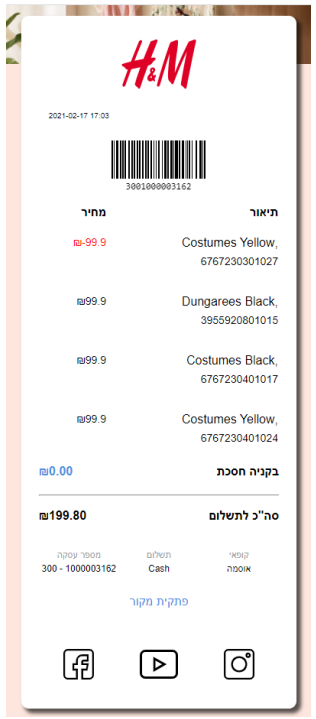
Omni-channel Marketing AI / Analytics



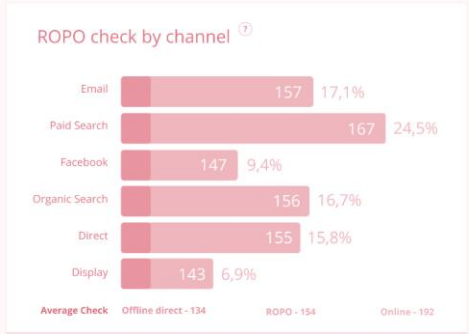
Introducing Weezmo
The marketing insights platform for retailers

Giving retailers the tools to engage with their customers and increase ROI by connecting the online and in-store attribution and gaining full visibility of their customers' journeys.

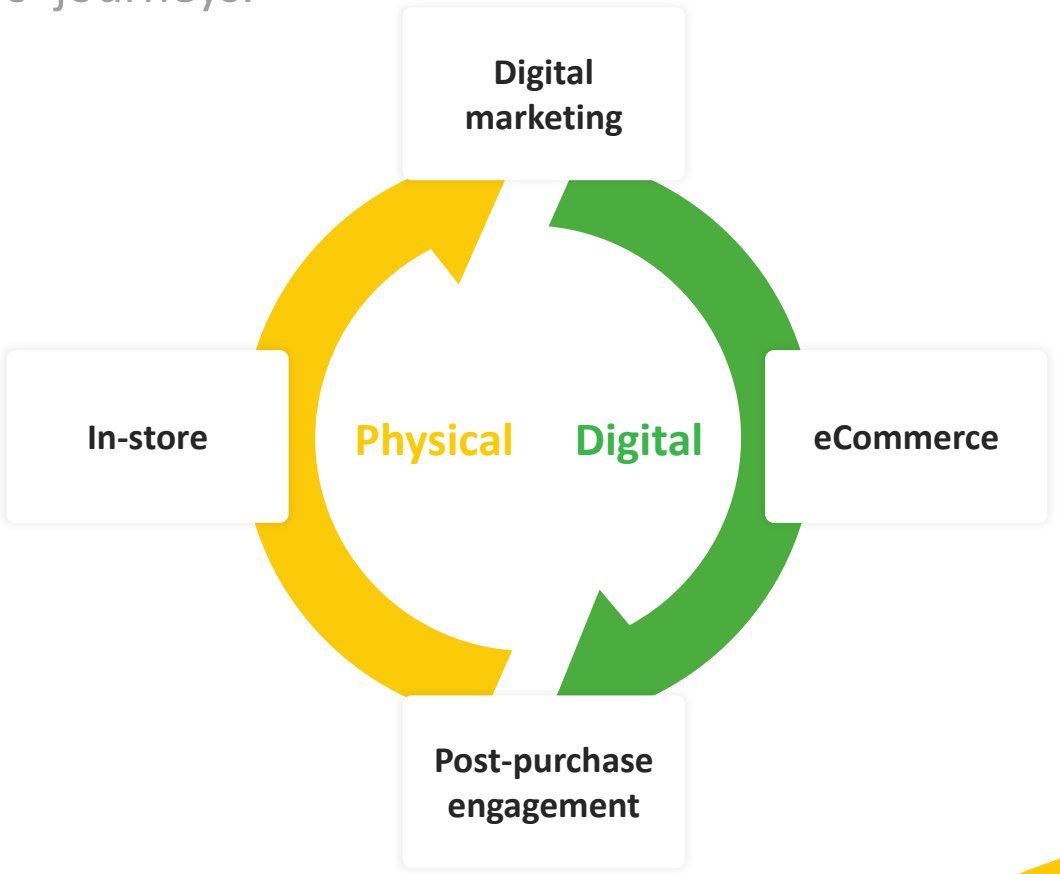
Case study:



Channel	Source/ Medium	Campaign	Spend	ROPO Revenue	Total Revenue	RORO Revenue %	ROI (online + ROPO)
Paid Search	google / cpc	Campaign Gc1	30150	114,519	371,952	30.8%	1133.67%
Email	email	Campaign E1	9700	104,027	232,905	44.7%	2301.09%
Organic Search	google / organic	(not set)		86,590	284,594	30.4%	
Facebook	facebook	Campaign FB1	27000	64,128	205,866	31.2%	662.47%
Direct	direct/none	(not set)		60,819	205,002	29.7%	
Paid Search	google / video	Campaign GV1	17300	59,762	202,226	29.6%	1068.93%
Email	email	Campaign E2	6000	36,764	120,520	30.5%	1908.67%
Facebook	facebook	Campaign FB2	10150	31,001	88,772	34.9%	774.60%
Paid Search	google / cpc	Campaign Gc2	7025	28,586	87,762	32.6%	1149.28%
Email	Campaign	Campaign E3	5100	27,302	81,360	33.6%	1495.30%
Email	email	Campaign E4	3700	24,175	71,602	33.8%	1835.19%







Nayax

EV Meter - complete EV charging solutions for your charging network

Residential & Commercial environments



EV Charging Stations

A universal charging stations, designated for residential or commercial environments and controlled by a dedicated app

Charge your electric vehicle at home or on the go!



HIVE – Management Platform

A smart cloud-based management platform, designed to automate, optimize and control your EV charging network.

Grow your EV charging business!



Payment Solutions

A built-in payment solutions accepting credit & debit cards, digital wallet, QR codes and closed loop payments.

Pay by using ANY payment method!

Nayax

Tigapo

Innovative payment and management platform for FECs & Amusement Routes

Leveling up the operators' game by offering players a customized and engaging experience. in longer sessions, increased spending, and a higher percentage of Resulting repeat players



Mobile app



Tigapo's reader



Redemption terminal



Cloud-based management platform

Kiosk



Nayax

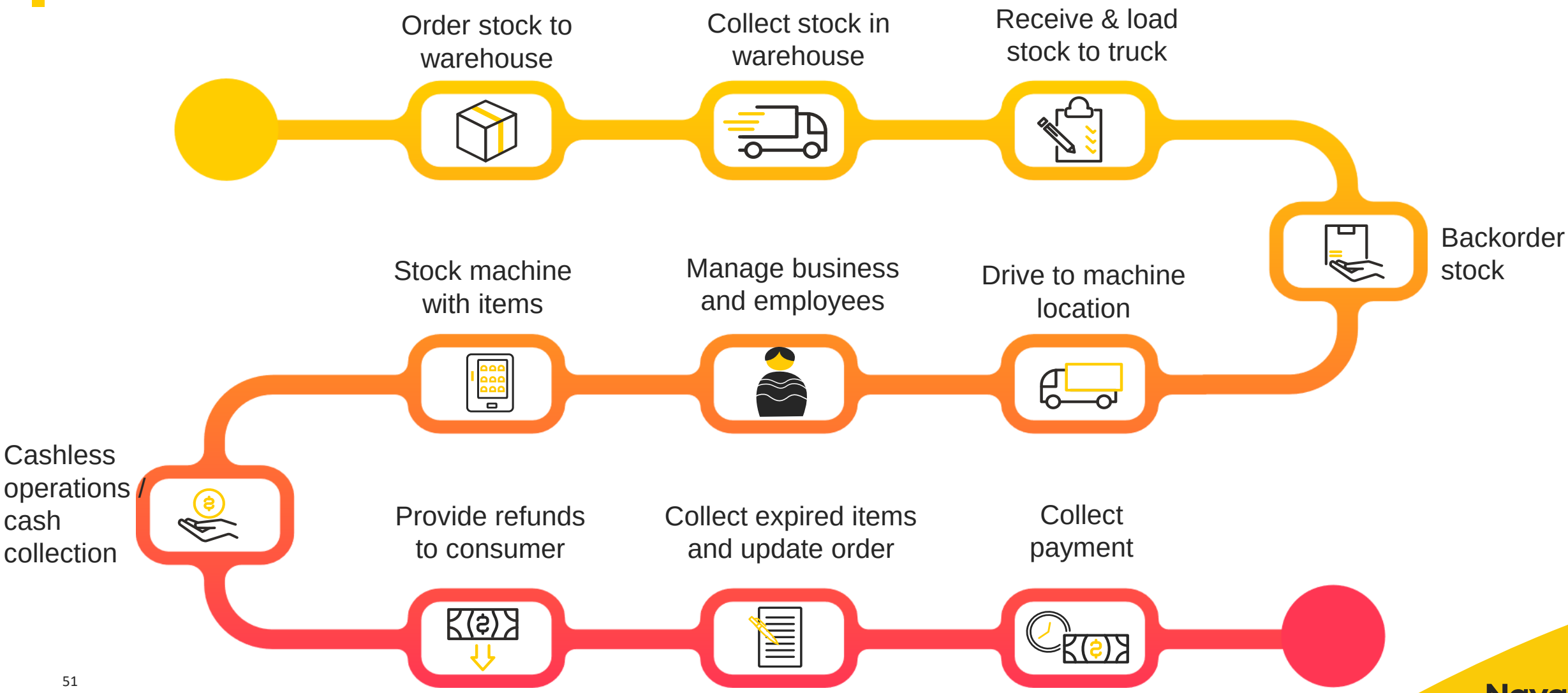


Go-to-Market Strategy

Nayax answering all retailers needs

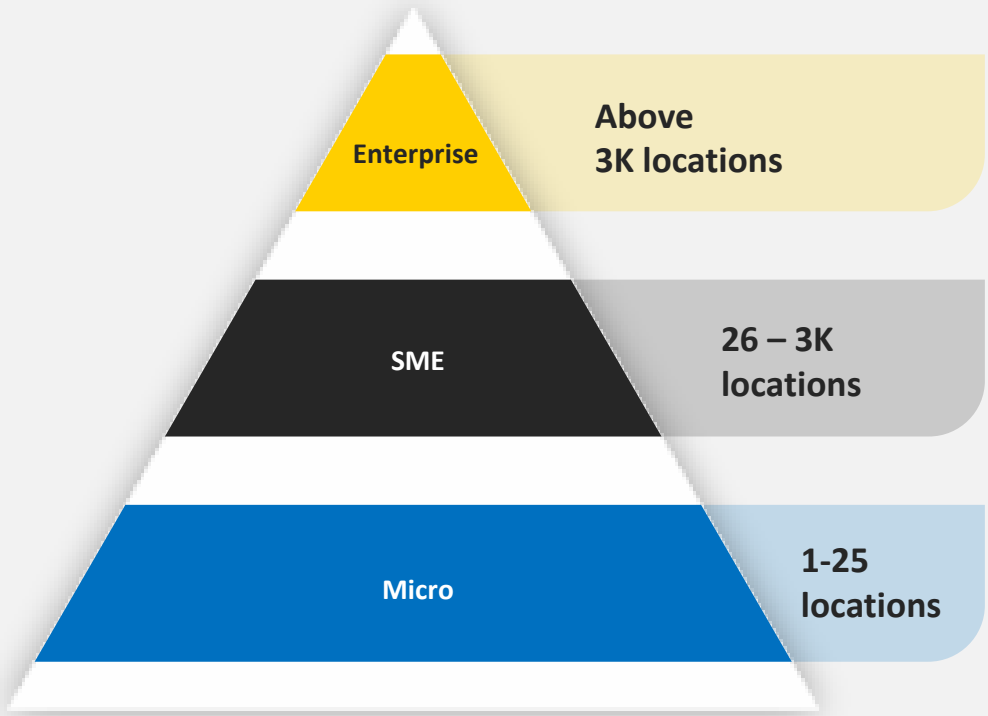


We've got you covered



Nayax

Multichannel GTM strategy addressing the global opportunity



Direct Sales

Enterprise Sales Team

Global sales team of **30**
10 languages spoken
Covering **8** markets

Inside Sales Team

Global team of **20**
7 languages spoken

Online Shop

Available in select markets

Marketing

- SEO
- Webinars
- PPC
- Colleague/ Influencers referrals
- Social media
- Affiliate network
- Ads & articles
- Marketing automation

Global Distribution Network

Distribution Partners

Distribution partners in more than **44** countries

Sell across customers segments

- Distributors undergo **annual certification** process with Nayax
- Comprehensive **training programs** to create uniform messaging and customer engagement
- Access to Nayax hub to provide **detailed business information** for the distributor

OEM / Resellers

950+ OEM directly integrate Nayax's POS to their machines / **resellers** that sells Nayax to their customers

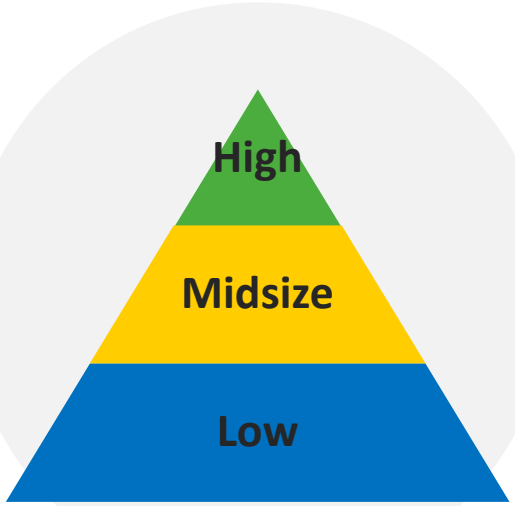
Nayax

Managing our CAC and growth

Local high touchpoint - high revenue

Generated Leads

Conversion



Order operation automation & onboarding

KYC and Contract automation

CSM

Ongoing growth efforts – webinars, meetups, promos, new features, product launches, newsletters, email marketing, social, training and more

Lower value opportunities are being managed by low-touch sales - Inside sales team

Nayax

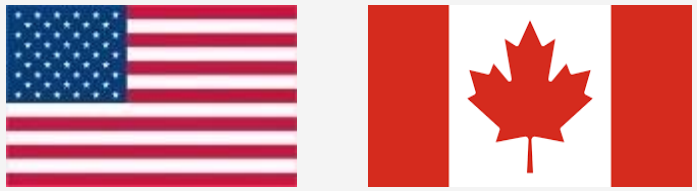
Nayax North America & Customer Case Studies



Carly Furman

CEO, North America

Nayax





North America Market

US market leader with accelerated growth trajectory

Statistics from March 2021 to March 2022:



- 68% Increase in **customers**



- 42% Increase in **managed and connected devices**



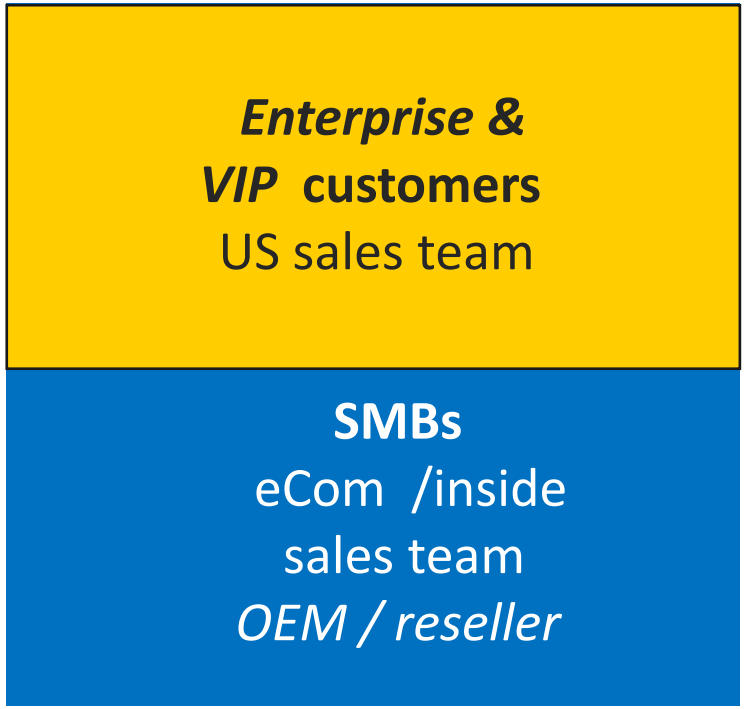
- 98% Increase in **transaction volume**

Source: company data

Market leader- our sales approach

- Direct strategic partnerships
- Experts in the unattended market
- Solve our customers' communicated pain points
- Education-based sales approach

Multi-channel and
multi-vertical selling strategy



Nayax

Case study: Innovative Vending Solutions (IVS)



USA, Canada and Israel (and expanding into EU)

Global presence and system

10K+ Locations (massage chairs and kiddie strollers)

Purchased 10K+ Nayax devices with a plan for growth in the next Qs

Challenges Faced

- International presence
- Ability to integrate the POS with special pricing capabilities
- Desire for propriatey app
- Data transfer to a 3rd party system

Outcome

+ Increased revenue
+ Operational transparency, lower operational cost with alerts and monitoring
+ Working on their next solution with Nayax embedded into their planning from day 1

Nayax increased our sales by over 30%. They are not just our cashless supplier, but our true technology partner. We know we have made the most secure investment in our cashless technology by going all in with Nayax."

Matt Marino, Innovative Vending Solution (IVS) COO

Case Study: Five Star Food Services

largest Canteen Franchise



USA



Global presence and system



75K+ Locations



Purchased 25K+ Nayax devices with a plan for growth in the next Qs; using VendSys



Challenges Faced

- Promoting their brand and finding returning consumers
- Ever changing pricing from suppliers
- Increase revenue
- EMV

Outcome

+ Using our loyalty campaigns by SKU to leverage supplier side discounts to increase revenue
+ Using remote price changing to lift revenue
+ More reliable processing and communication has led to higher cashless acceptance rate
+ Implementing features like multi-vend with incremental auth to increase ATV and reduce negative consumer issues/ costs

Nayax increased our average transaction price and revenue.
With Nayax we saw an increase in the cashless % sales as well as overall lift in revenue showing that the cashless increase didn't cannibalize cash sales

Greg McCall, Five Star, CRO

Case Study: EV Charging





USA & Canada

Smart open payment, easily integrated

Rapid expansion of the open charging infrastructure

10K+ Nayax devices deployed nationally by the largest CPO networks on multiple OEM chargers

Challenges Faced

- Offer open payments, not just subscription or plug- and-charge
- Charger integration with global OEMs
- CPOs/EVSPs to receive data for operational transparency
- EMV payments

Outcome

+ CPOs to reach a larger pool of EV drivers and meeting open payment legislative requirements
+ Utilizing our API/ SDK suite to achieve operational efficiencies, robust data exchanges and advanced integration capabilities
+ Helping drivers, beyond early adopters, feel comfortable in choosing an EV car (paying in any way they choose)
+ Nayax is the go-to cashless service provider for the growing national DC charging network (public works, rest stops, and private industry like convenience store chains)



Nayax

Financial Overview



Sagit Manor

CFO

Powerful business model build on solid recurring revenue

Embedded Payment

Hardware

+

SaaS

+

Payments

=

Rapidly Growing Recurring Revenue Base

Multi Layers of Value Creation

Purchase fee per sold connected POS

“Lock in”

Monthly Subscription Fee (SaaS) per connected POS

Processing fee as % of transaction volume

60%+

Recurring Revenue

- Consistently growing recurring revenue base
- Superior payment processing economics

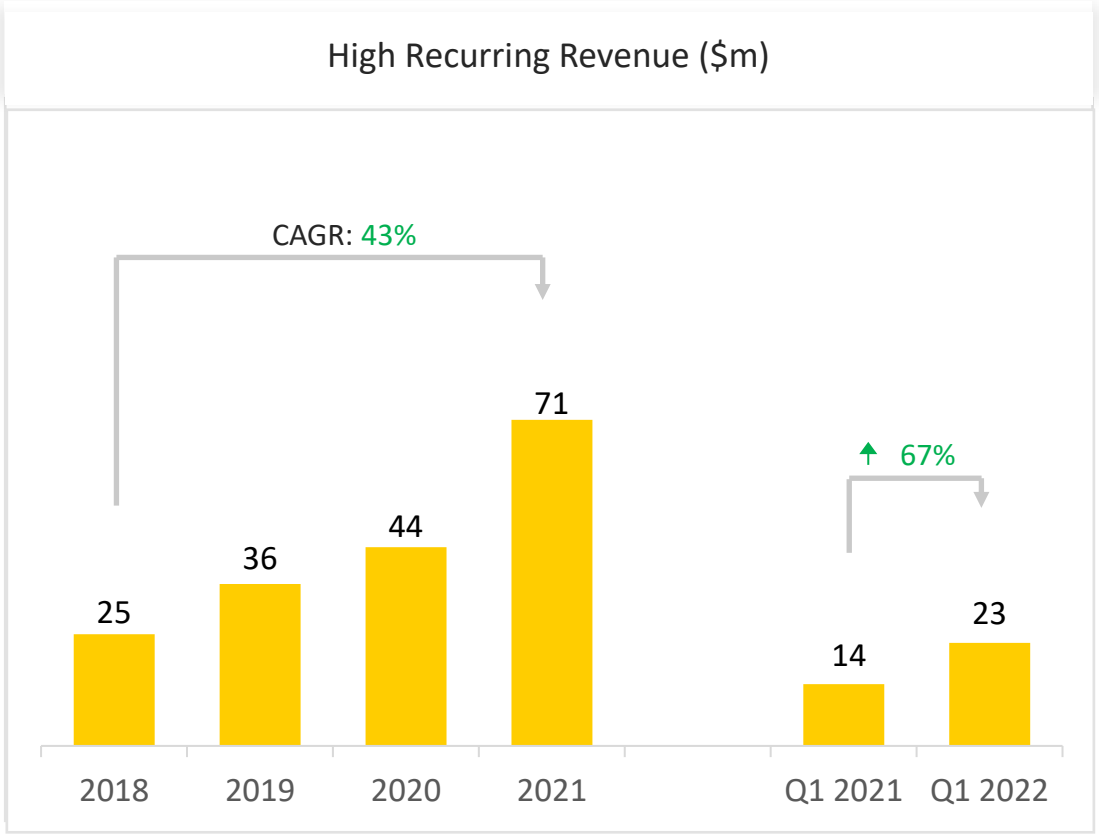
2.5%+

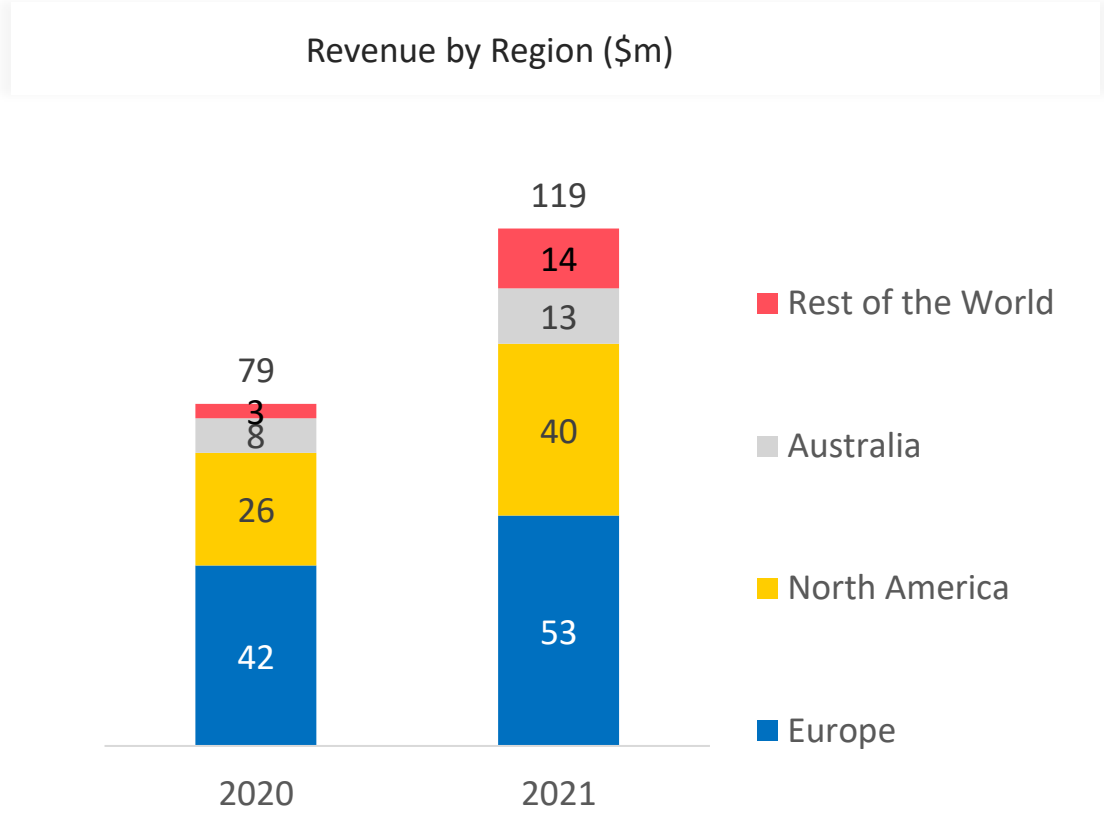
Take Rate

Source: company data

Execution on Strategy Resulting Consistent & Strong Growth

Just Starting our journey around the world





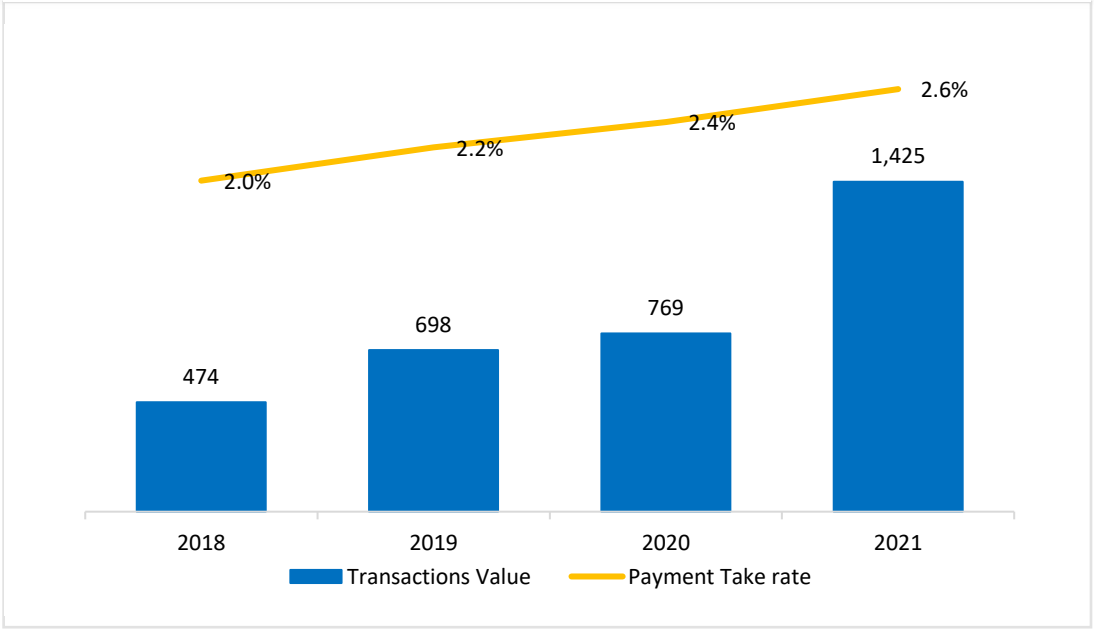
Source: company data

Nayax

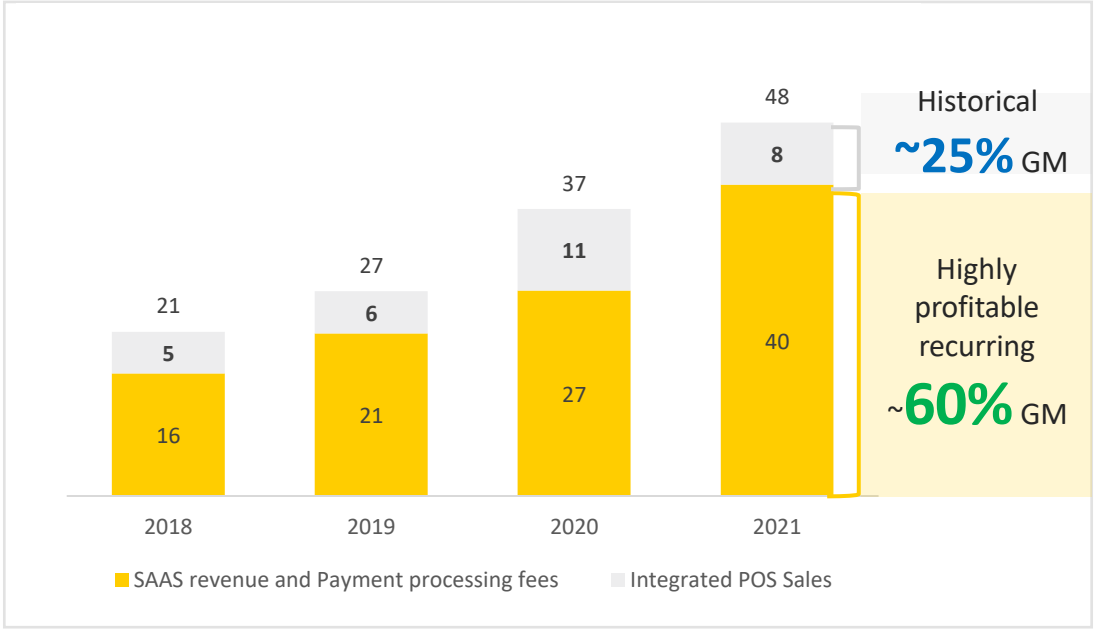
Superior Payment Processing Economics

Dominating the attractive Merchant Acquirer segment of Unattended POS

Attractive Payments Take Rate

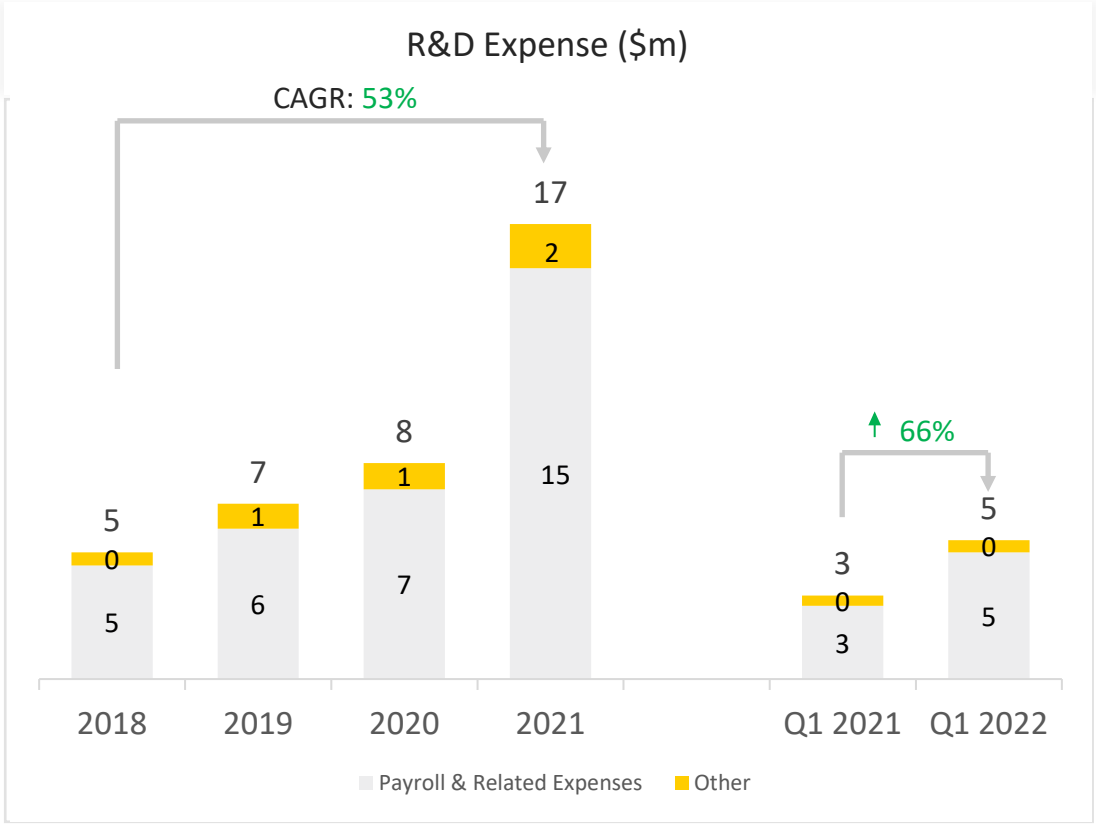


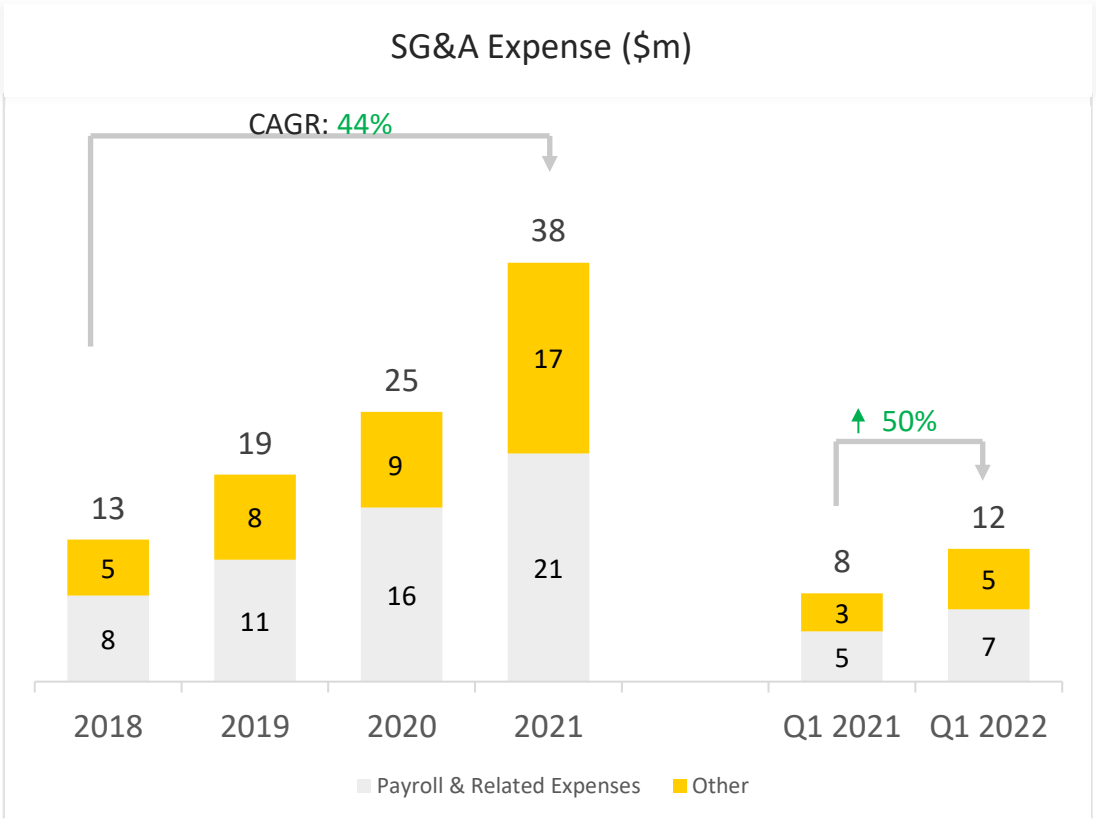
Blended Gross Profit ($m)



Source: company data

Higher Operating Expenses to Support Strategic Growth Plan





Source: company data

Nayax

Highly Visible Path to profitability and $1Bn Revenue

+35% annual **revenue growth**

Highly visible **growth** fueled by new **connected devices**

Global scale and tech advantage enable Nayax to grow faster than the industry

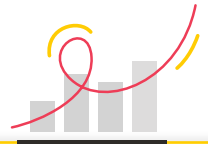
Significant operating leverage

	Long Term Growth Model & Profitability Framework	
	~FY23-FY24	~FY27-FY28
		Target
REVENUE GROWTH	+35%	+35%
% of RECURRING REVENUE	~60% - 65%	~65% - 70%
TOTAL REVENUE		**~$1.0Bn**
GROSS PROFIT		+50%
Adj. EBITDA		+30%

Nayax

Nayax in Numbers

Strong growth, high recurring revenue, and winning market share



Consistent Top Line Growth

35%+

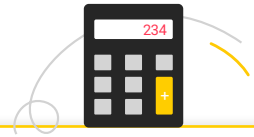
Revenue CAGR (2018-2021)



Strong Recurring Revenue[1] Growth

67%+

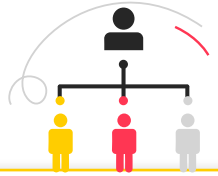
SAAS and processing fees
Q1.22 Over Q1.21



High Recurring Margins

55%+

Q1.22



Significant Customer Growth

62%+

Q1.22 Over Q1.21



High Net Retention Rate[2]

140%+

Q1.22



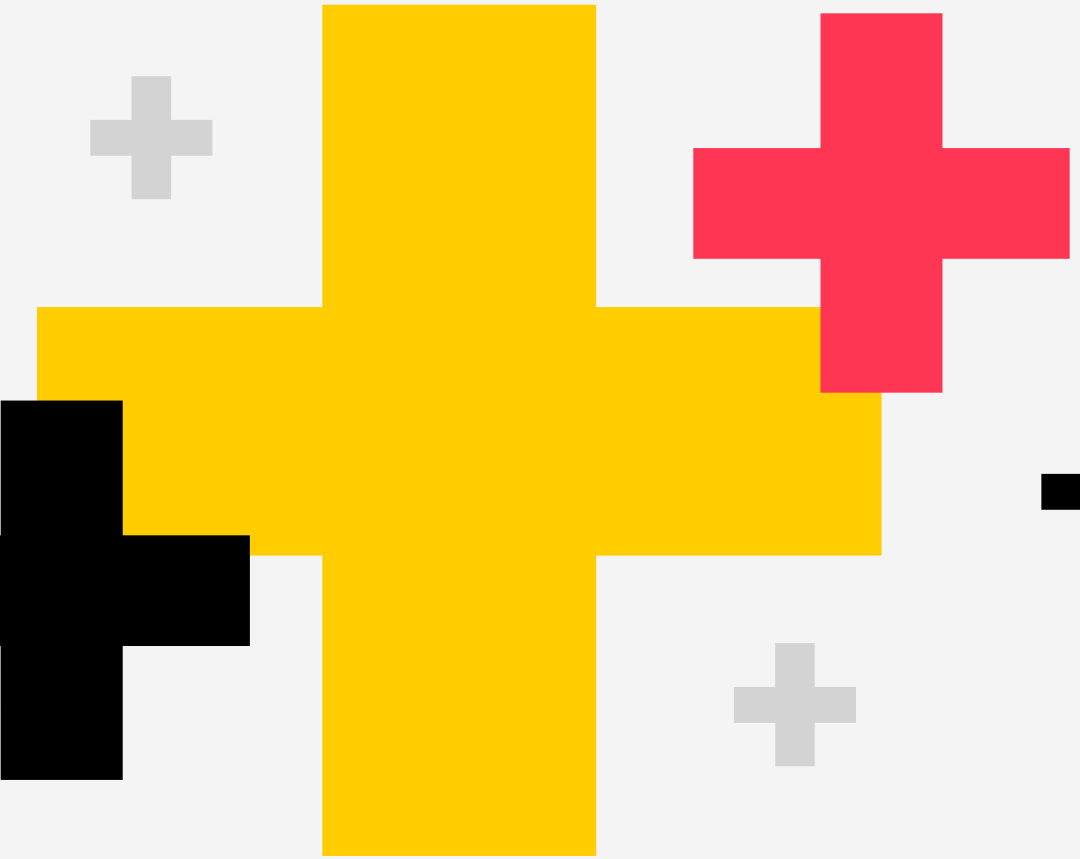
Managed and Connected POS Devices

550K+

Q1.22

[1] Recurring revenue includes SaaS subscription and payment processing fees [2] Based on SaaS revenue and payment processing fees

Nayax



Thank You

Key definitions

- **Managed and Connected** – Devices that are operated by our customers.
- **End Customers** – Customers that contributed to Nayax revenue in the last 12 months.
- **Recurring Revenue** – SAAS revenue and payment processing fees.
- **Dollar-based net retention rate** - Measured as a percentage of revenue from returning customers in a given year as compared to the revenue from such customers in the prior year, which reflects the increase in revenue and the rate of losses from customer churn.
- **Revenue churn** - The percentage of revenue lost as a result of customers leaving our platform in the last 12 months.
- **Existing Customer Expansion** - Revenue generated within a given cohort over the years presented. Each cohort represents customers from whom we received revenue for the first time, in a given year.
- **Adjusted EBITDA** - Defined as net income (loss) before other income (expense), interest income (expense), foreign exchange gain (loss), income taxes, and depreciation and amortization, adjusted to exclude the effects of share-based compensation expense and certain nonrecurring expenses that management believes are not indicative of ongoing operations, consisting primarily of Equity method investee expenses and other indirect charges associated with our initial public offering.