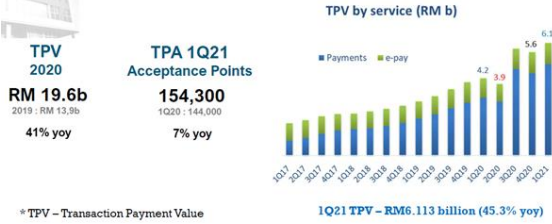




KEY ATTRIBUTES

Robust Transaction Payment Value (TPV) Growth

41% YoY growth to RM19.5 billion in 2020. TPV on uptrend after slight drop during MCO in 2Q2020. 1Q2021 TPV at RM6.1 billion



* TPV – Transaction Payment Value

Measured Total Acceptance Point (TPA) Footprint Strategy

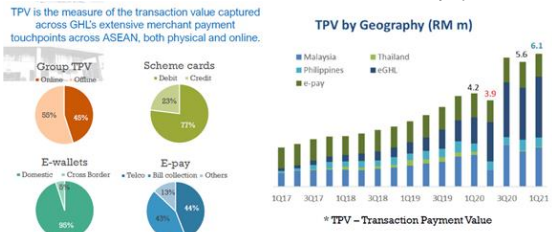
7% YoY growth despite COVID-19 challenges. All geographical market showed improvement except for Thailand and e-pay due to weak performance of tourism sector



Diversified Channels of TPA drivers

Wide range of acceptance, both online and offline

Debit/credit, e-wallets, internet, e-pay



Unparalleled Regional Payment Types

Footprints in Southeast Asia. Close partners to financial institutions

TPA Map	Malaysia	Thailand	Philippines	Indonesia, and others
CREDIT	VISA, Mastercard, GrabPay, Alipay	VISA, Mastercard, GrabPay, Alipay	VISA, Mastercard, GrabPay, Alipay	VISA, Mastercard, GrabPay, Alipay
DEBIT	MyDebit, ORVV, NETS	VISA, Mastercard, GrabPay, Alipay	Barangay, VISA, Mastercard, GrabPay, Alipay	GPN
Cross border	Alipay	Alipay	Alipay	Alipay
Domestic	Boost, WeChat, ShopeePay, Touch n Go, DuitNow, Gcash, GrobPay, Loop, GO! PAY, OVO, Dana	Boost, WeChat, ShopeePay, Touch n Go, DuitNow, Gcash, GrobPay, Loop, GO! PAY, OVO, Dana	Boost, WeChat, ShopeePay, Touch n Go, DuitNow, Gcash, GrobPay, Loop, GO! PAY, OVO, Dana	Boost, WeChat, ShopeePay, Touch n Go, DuitNow, Gcash, GrobPay, Loop, GO! PAY, OVO, Dana
Internet	VISA, G Pay, PayPal, Alipay	VISA, G Pay, PayPal, Alipay	VISA, G Pay, PayPal, Alipay	VISA, G Pay, PayPal, Alipay
TPA partners	Commerce, globalpayments, UOB	Commerce, globalpayments, UOB	Commerce, globalpayments, UOB	Commerce, globalpayments, UOB

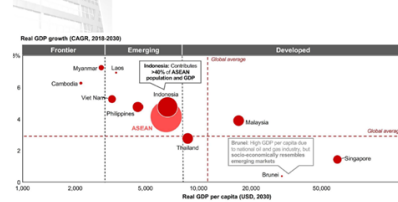
Balance of Stable Recurring Income vs Growth Potential Business

87.1% of revenue from recurring transaction with minimal dependent on hardware sales. GP Margin of above 40%.



Huge ASEAN Total Addressable Market

USD4 trillion Consumer Market by 2025

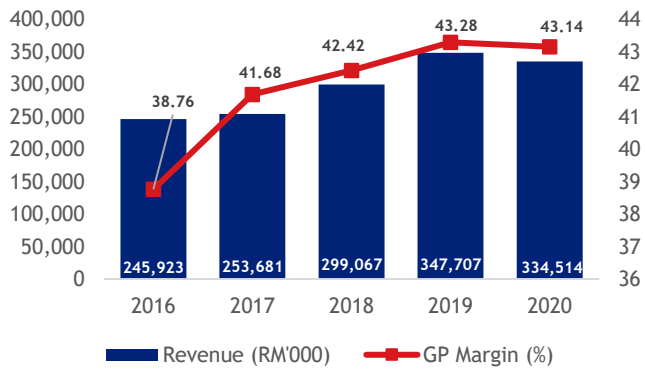


Demographic Dividends
Young, urban, digital
In 2030, the median age in the Philippines will be 28 while Indonesia's will be 32

Growing middle class
70% of working population will be working middle class consumers

Digitalised and connected
Omnichannel consumers, knowledgeable, not necessary online only, not necessary price sensitive

FINANCIAL HIGHLIGHTS



- Revenue grew by 5-year CAGR of 8%
- GP grew by 5-yr CAGR of 11%
- Financial standings for FY2020
 - Shareholders' equity RM482 million
 - Net operating cash flow RM44 million
 - NA per share RM0.42
 - Basic EPS 1.69 sen
 - Gearing ratio 0.06 times
 - Net cash position