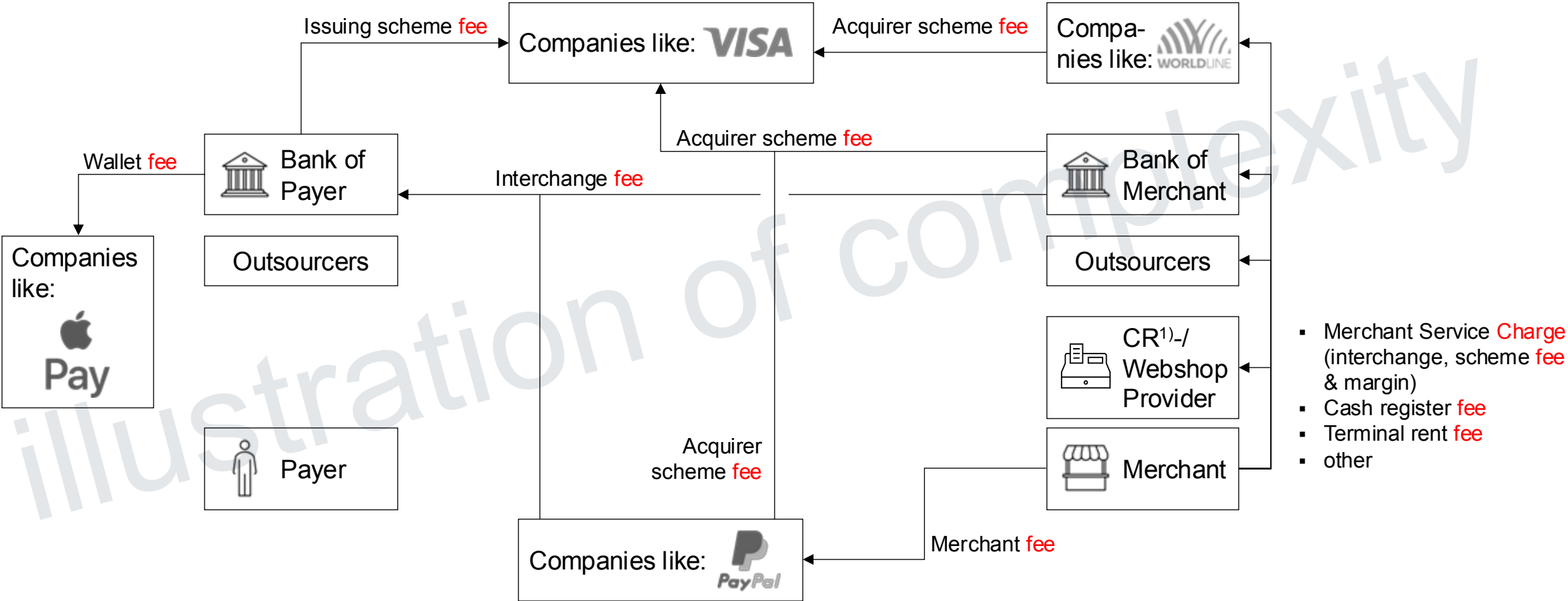


# Complexity in the payment market led to an abundance of players and fees

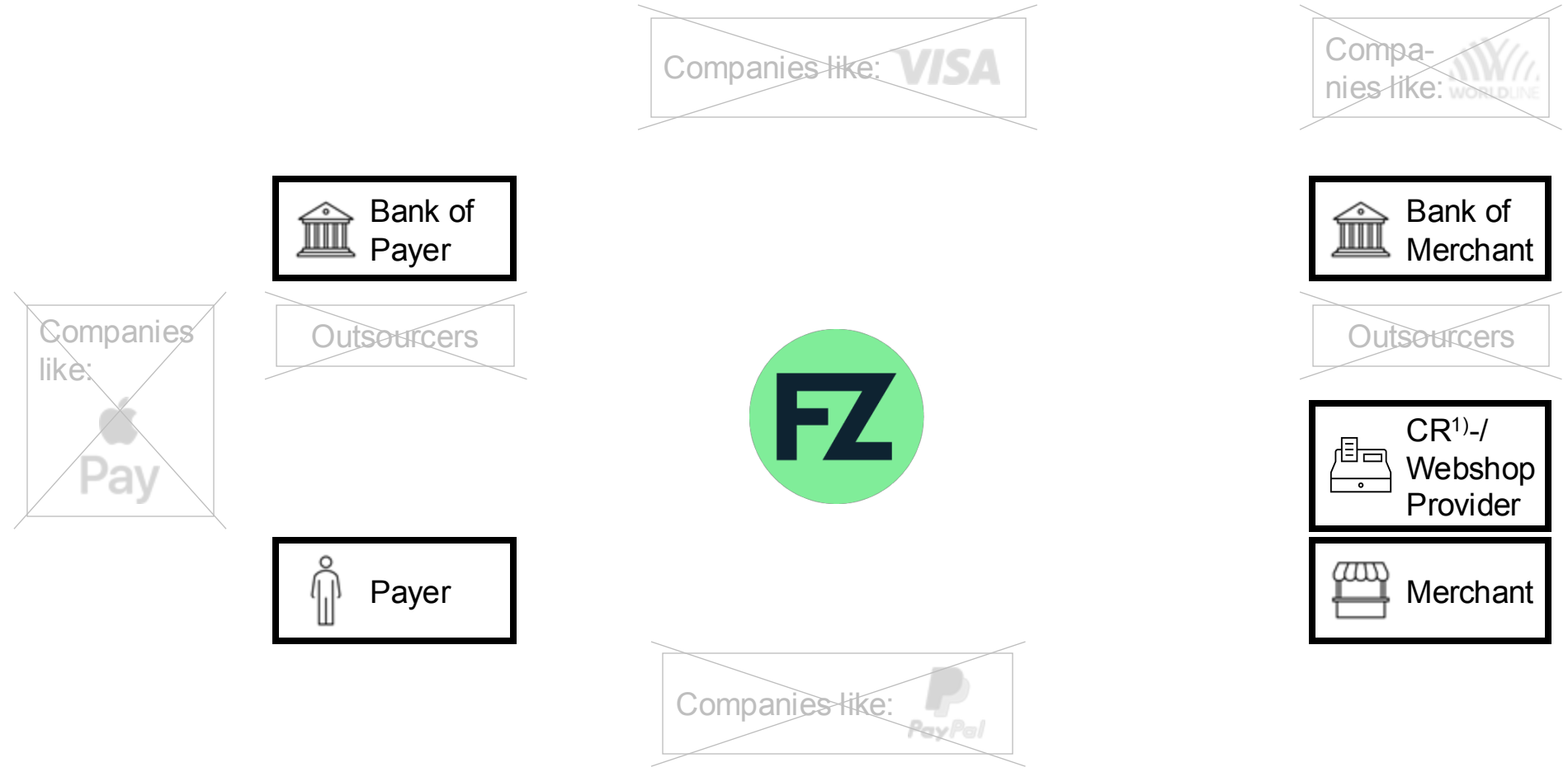
Problem: Current market setup and fee structure



1) Cash Register, Source: Based on zeb European Payments Study

# FLIZ cuts players and their fees

Solution: Market setup with FLIZ



1) Cash Register

# The FLIZ network incurs no direct transaction costs

Solution: Why now / how it works

## What changed?

Regulation on instant payments<sup>1)</sup>

FLIZpay App & plugins for merchant software

Improved bank IT/ Apps

## What is the result?

→ Eliminates costs (e.g. risk from payment initiation to reception)

→ Direct integration with consumers and businesses

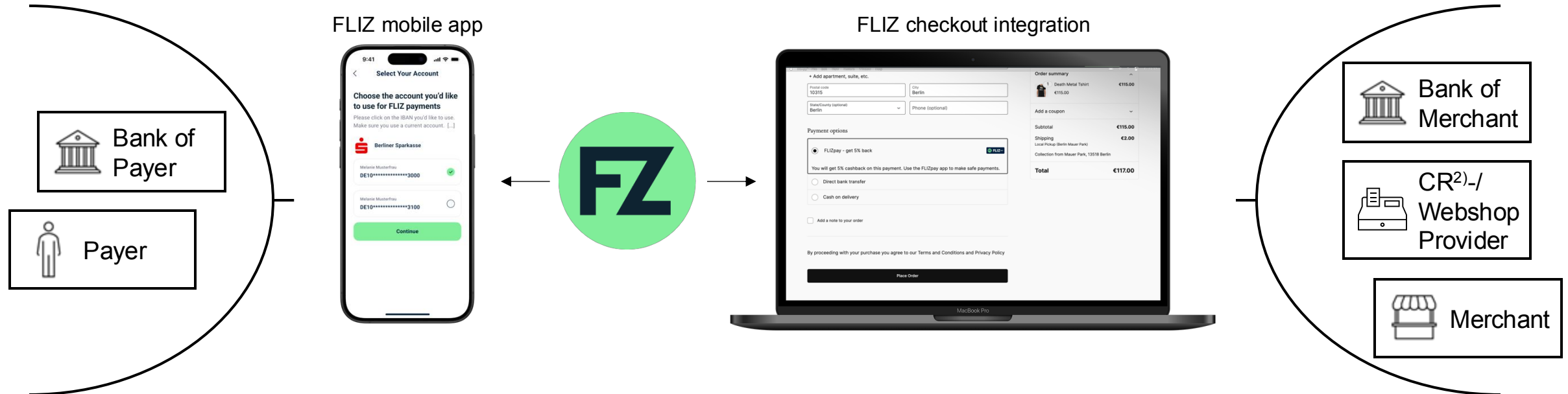
→ Great customer experience with the FLIZpay App

## Why is that important?

→ No direct cost

→ No direct cost

→ Basic requirement



1) Nearly full coverage since January 2025 and full coverage for EUR by October 9<sup>th</sup> 2025; 2) Cash Register