

**CULLINAN**

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**GROUP**

presents

IN CONJUNCTION WITH MAJOR  
BRANDED RETAILERS (E.G. **7-ELEVEN**®.)

FINANCIAL SERVICES IN  
CONVENIENCE STORES



Our technology allows customers to make:



Bill payments

Our technology allows customers to send & receive:



International money transfers

Our technology allows customers to buy:



Money orders

Our technology allows customers to open:



High value prepaid card accounts

Our technology allows customers to:



Cash checks



Our technology allows customers to buy:



Insurances

And even open bank accounts



WE LET THE CUSTOMER STEER

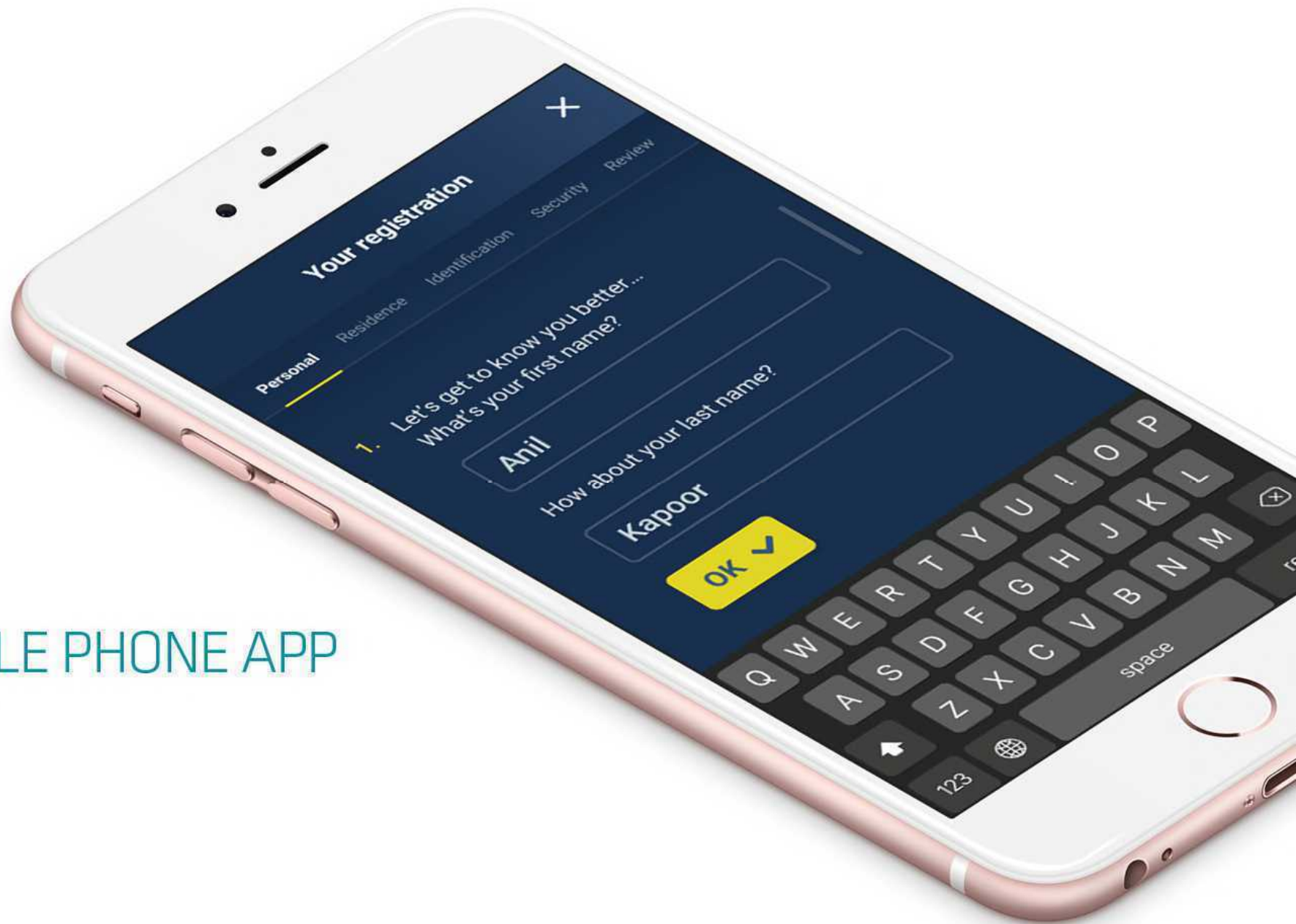


THE CULLINAN SOLUTION  
IS FINANCIAL SERVICES  
PRODUCT INDEPENDENT  
AND HELPS A CUSTOMER  
SELF SERVICE ON A KIOSK



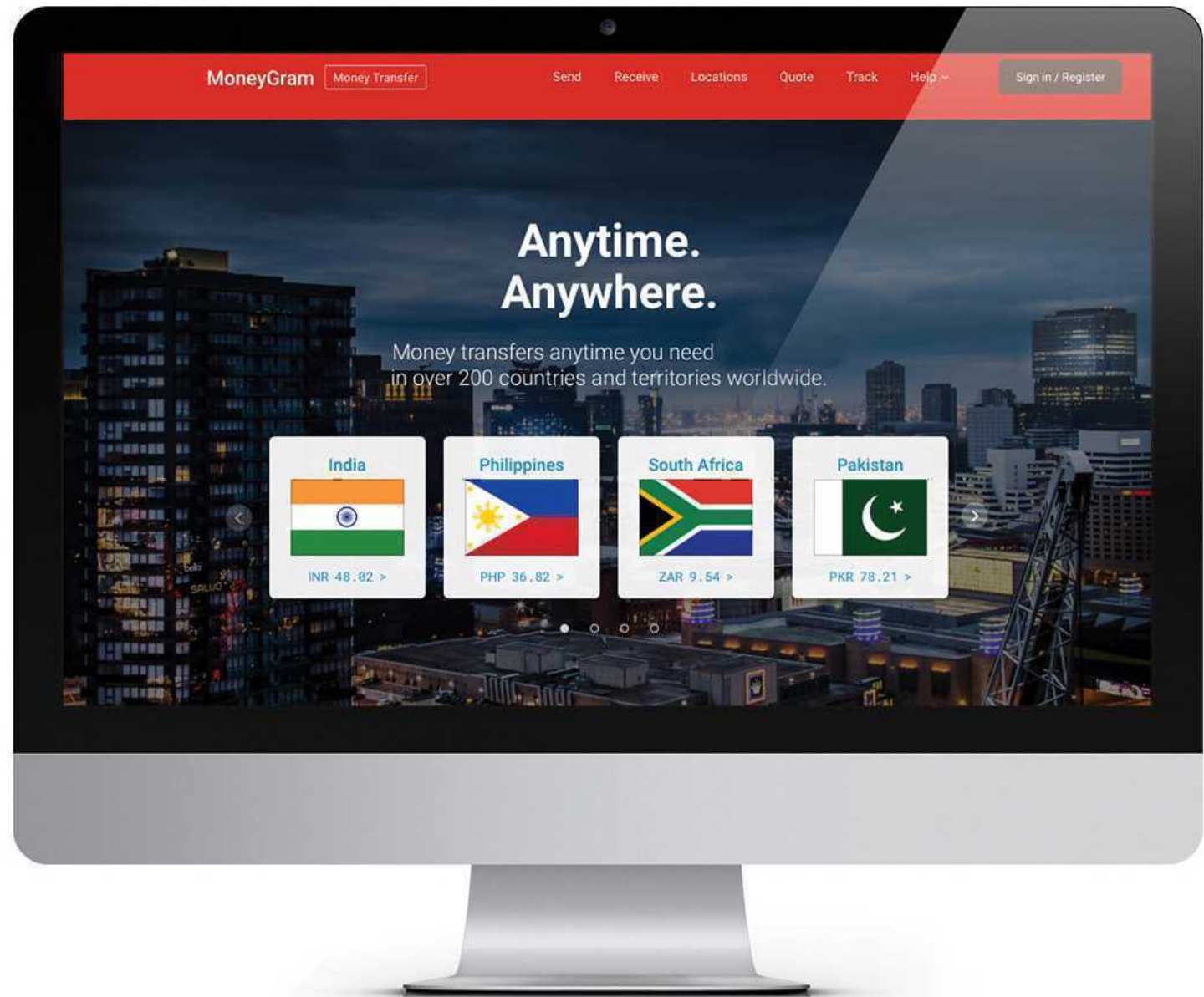
OPERATORS ARE INSTRUCTED  
ON COMPLETING A COMPLIANT  
TRANSACTION IN 25 SECONDS  
AT THE COUNTER:





OR MOBILE PHONE APP

WEB SITE





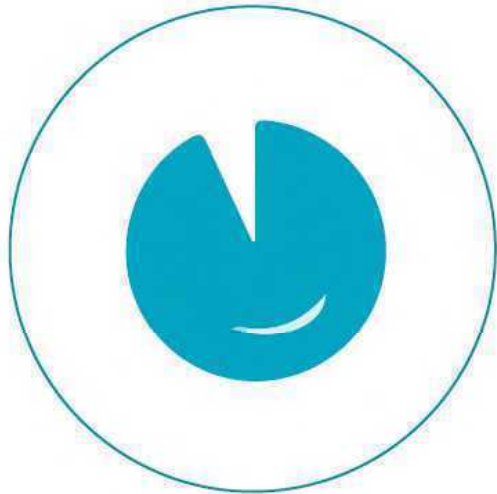
OPERATORS ARE INSTRUCTED  
ON COMPLETING A COMPLIANT  
TRANSACTION IN 25 SECONDS  
AT THE COUNTER:



A black and white photograph of an abacus, a traditional calculating tool. The abacus is shown from a low angle, highlighting its wooden frame and the rows of spherical beads. The lighting is dramatic, with strong highlights and deep shadows, creating a sense of depth and texture. The background is dark and out of focus, emphasizing the abacus as the central subject.

CASE STUDY

# CUSTOMERS ARE SATISFIED **ABSOLUTELY!**



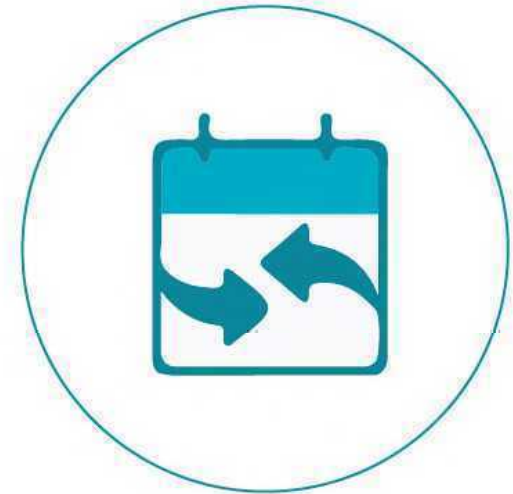
93%

Overall Satisfaction



59

Net Promoter Score



12.8

Transactions per year

# VALUE. WHY?

## SPEED OF SERVICE

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Self Serve	82%
Speed of Transaction	88%

## BRAND

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Retailer Brand	79%
Financial Services	
Provider Brand	92%

## OFFER

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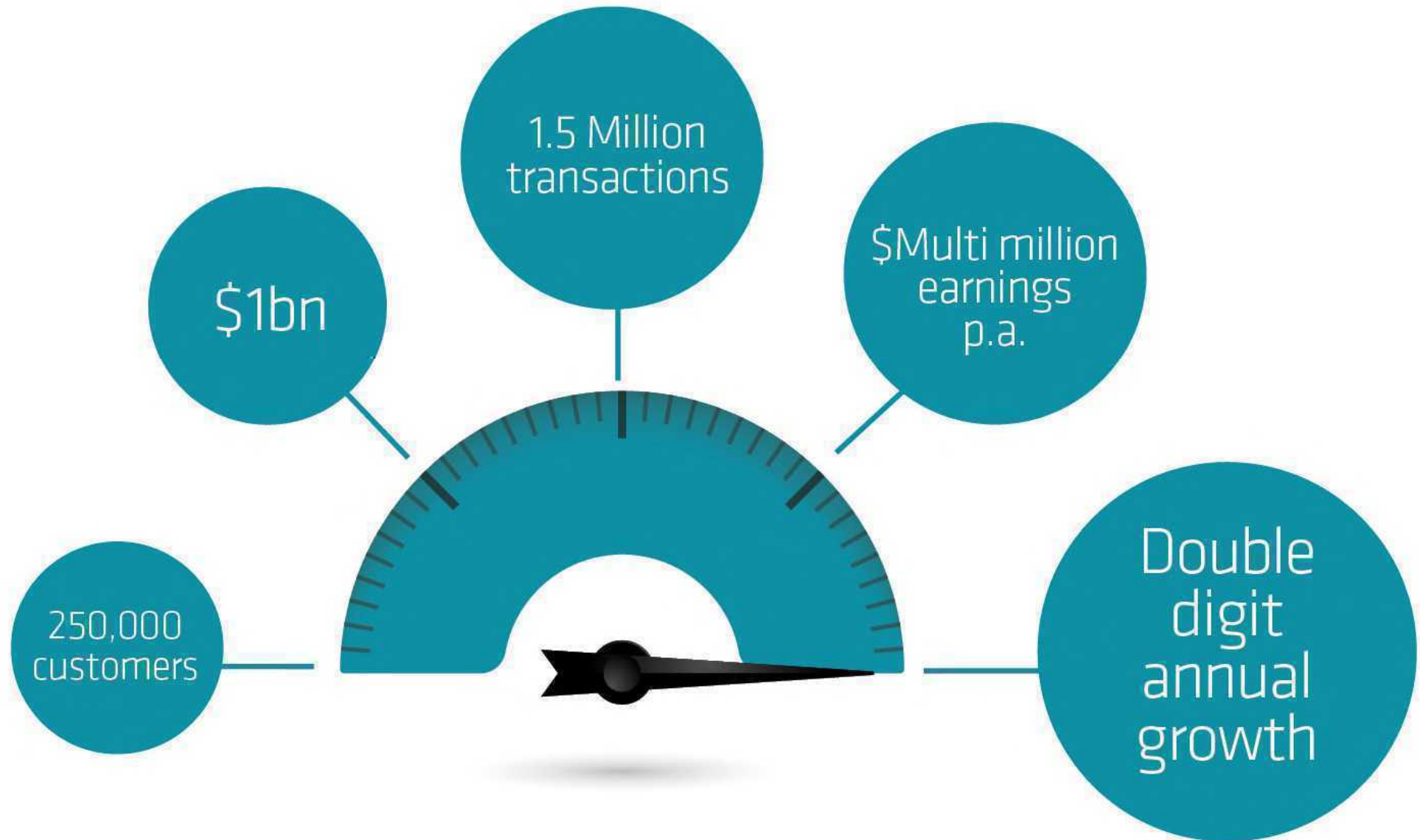
Fees	65%
Forex Rate	57%

## CONVENIENCE

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Retailer Convenience	88%
Hours	89%
Retailer near home	73%
Retailer near work	57%

# A SAMPLE RETAILER'S RESULTS





THE STRATEGY

THE FINANCIAL SERVICES MARKET IS WORTH

\$14B

NI

## BANK FEES

MONEY TRANSFER	\$0.34 BN
DEPOSITS	\$1.1 BN
PERSONAL LOANS	\$0.34 BN
MORTGAGES	\$1.2 BN
CREDIT CARD	\$1.4 BN
ATMS	\$1.7 BN

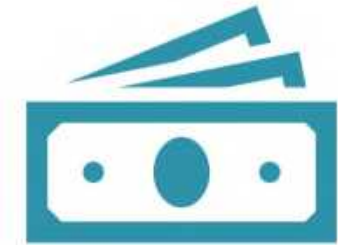
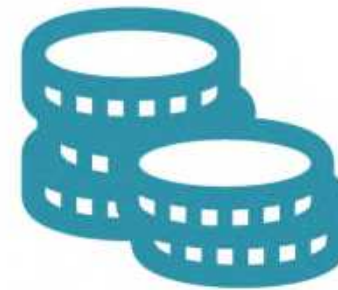
## INSURANCE ACQUISITION COST

HOME	\$1.48 BN
CAR	\$1.5 BN
TRAVEL	\$0.14 BN
LIFE	\$3.76 BN
HEALTH	\$1.3 BN

TOTAL

\$14BN

PER ANNUM



MAJOR RETAIL BRANDS ARE  
ALREADY WINNING THEIR BETS  
FROM A FULL SET OF  
FINANCIAL SERVICES OFFERINGS





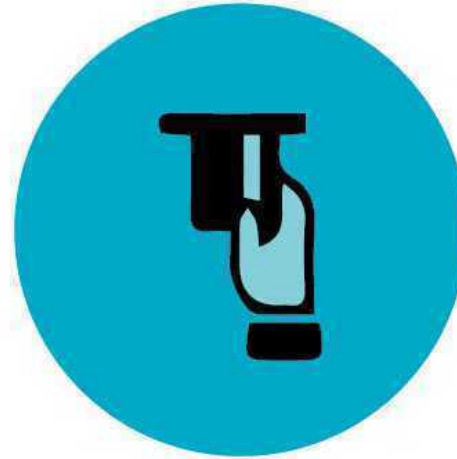
## Insurances

Pet  
Home  
Life  
Car  
Travel



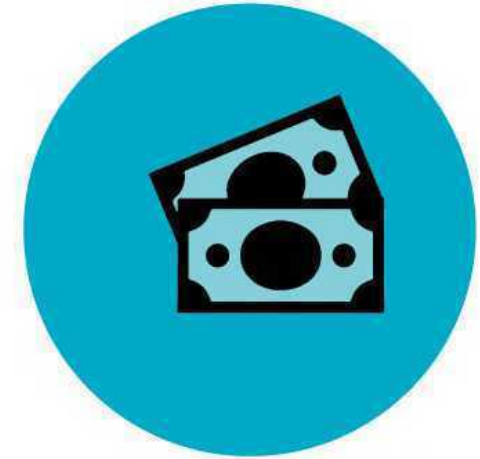
## Loans

Personal loans  
Mortgages  
Boat & RV loans  
ATMs  
Checking cashing  
Coin exchange  
Bill payments



## Personal banking

Deposits  
Credit cards  
ATMs  
Checking cashing  
Coin exchange  
Bill payments



## Many more

Travel Money  
Pre-paid Cards  
Money Transfer  
Investment Products

**TESCO**

\$347M PROFIT

**Walmart** ✨

\$3.7BN REVENUE



\$499M REVENUE

**Sainsbury's**

\$94.87M PROFIT



\$493M PROFIT

HOW DO WE DRIVE  
SAME STORE SALES GROWTH?



CAPITALISE ON CONVENIENCE  
IN FINANCIAL SERVICES.



# HOW OUR SYSTEMS WORK

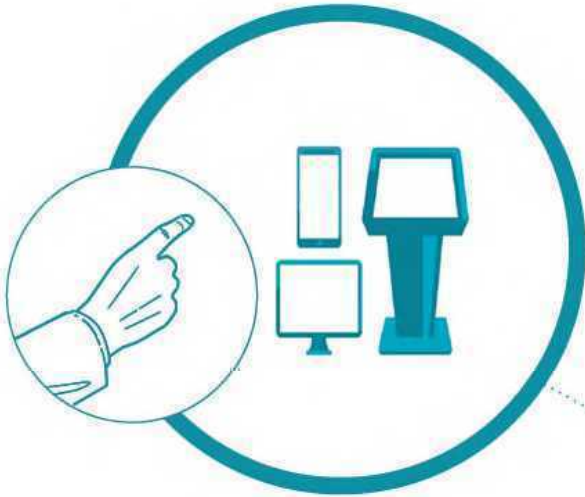


## Patent Numbers

11201505180Q US20140279103 AU2013201672 EP20140763390

STAGE  
1

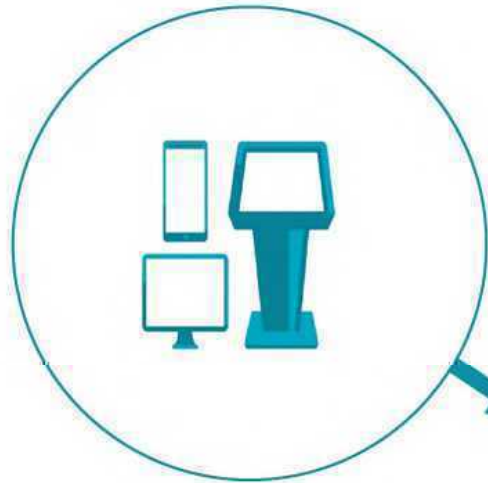
# CUSTOMERS USE SELF-SERVICE KIOSK TO PREPARE COMPLIANT TRANSACTIONS



Cullinan Cloud Systems

A large circular area containing several logos and text. At the top is the MoneyGram logo. Below it is the Australian Government Department of Home Affairs logo. Underneath is the CERTEGY logo, with the text "An FIS™ Company" below it. Further down is the VISA Prepaid logo. At the bottom of the circle, the text "And many more" is written.

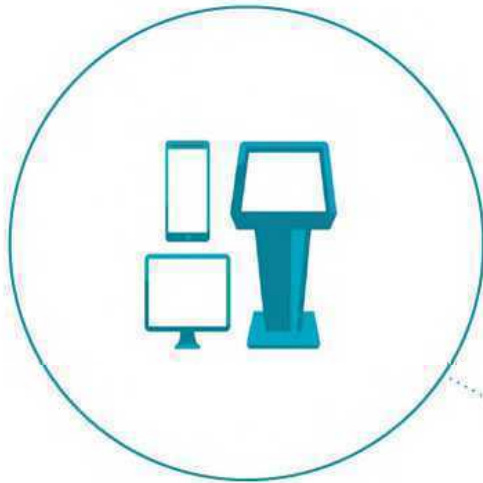
# STAGE 1 | TRANSACTIONS ARE STAGED IN DATA CENTERS



Cullinan Cloud Systems



# STAGE 2 | CUSTOMERS PRESENTS VOUCHER WITH BARCODE AT POS

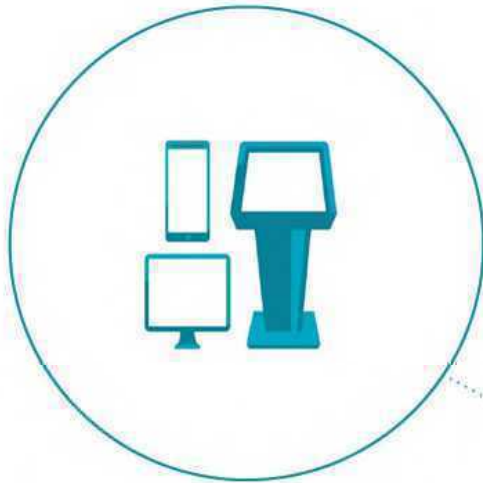


Cullinan Cloud Systems





# STAGE 3 | OPERATOR FOLLOWS SIMPLE COUNTER INSTRUCTIONS



Cullinan Cloud Systems

**Sub 25 second simple counter experience**

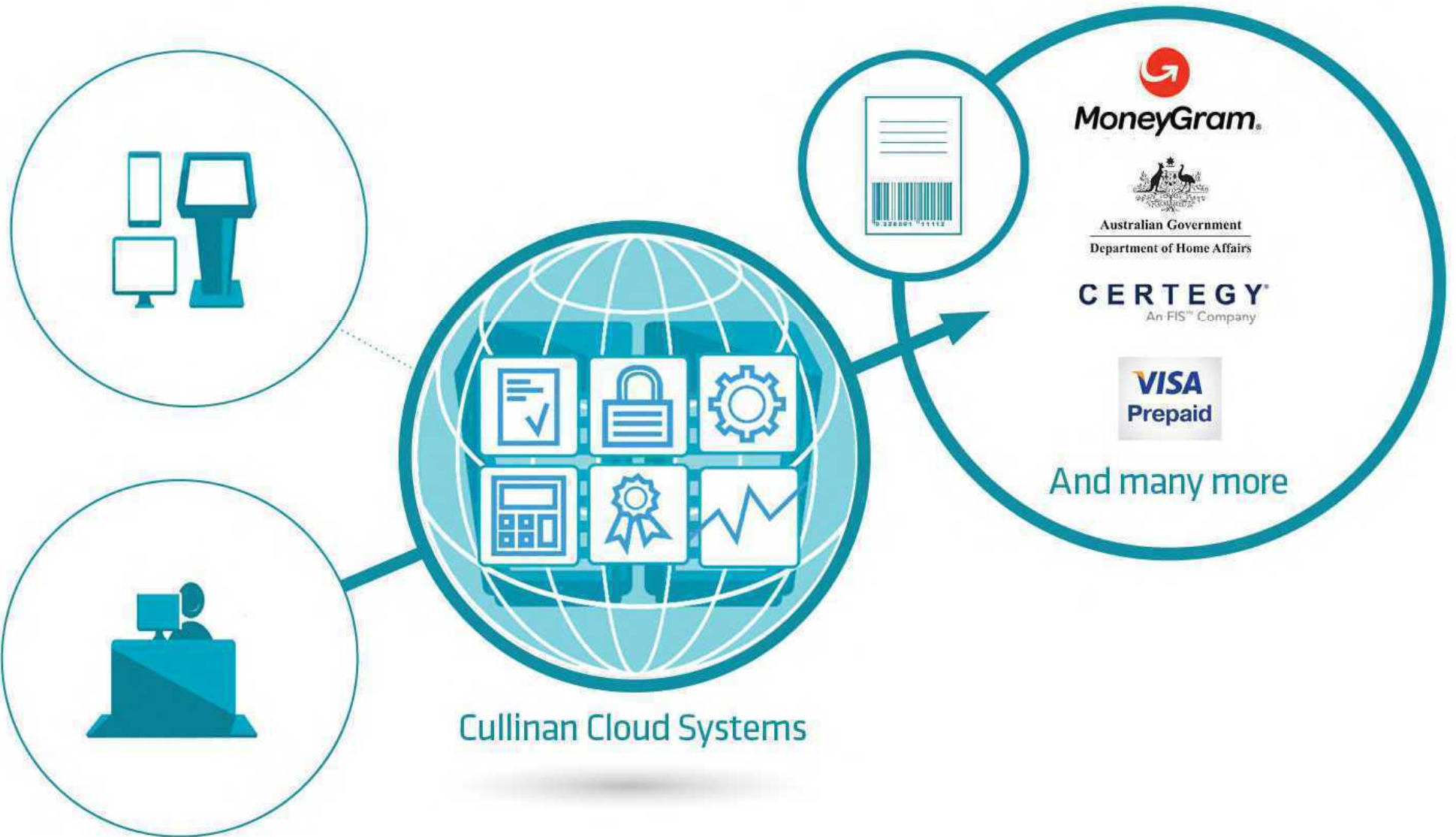
Operator is given step by step instructions in meeting fraud, risk, compliance requirements and confirms completion

A smartphone is shown within the circle, displaying the text "CHECK CUSTOMER'S IDENTIFICATION" on its screen.

A large circular area containing several logos and text. At the top is the MoneyGram logo. Below it is the Australian Government Department of Home Affairs logo. Further down is the CERTEGY logo, with the text "An FIS™ Company" underneath. Below that is the VISA Prepaid logo. At the bottom of the circle, the text "And many more" is written.

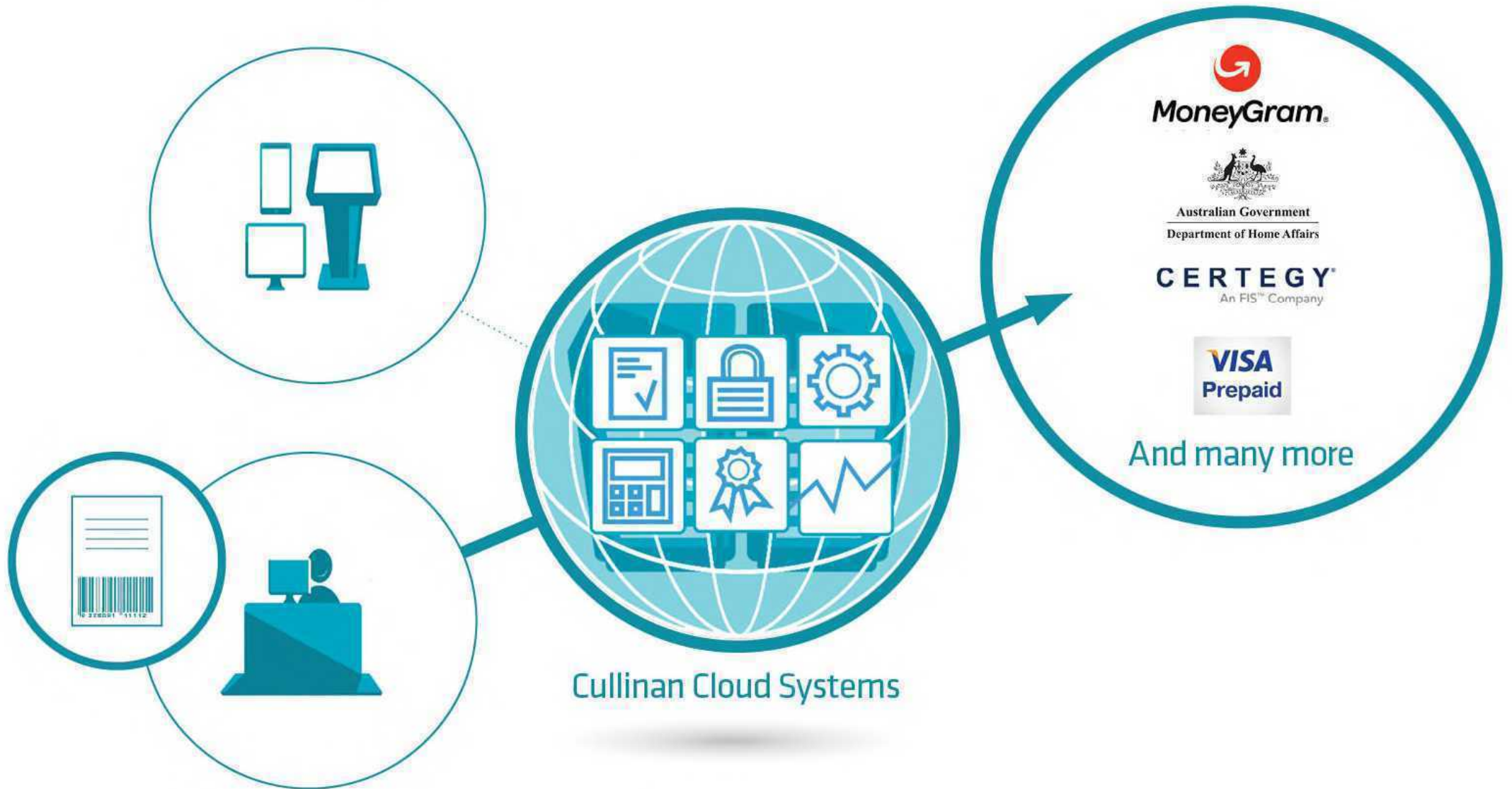
STAGE  
3

TRANSACTION IS PACKAGED IN CULLINAN'S DATA CENTRES  
AND SENT TO FINANCIAL SERVICES FOR ACTIVATION



STAGE  
3

ACTIVATED PRODUCT, CARD OR TOKEN  
GIVEN TO CUSTOMER



IN THE BACKGROUND  
ALL THE DIFFICULT  
THINGS ARE DONE  
BY CULLINAN IN  
THE CLOUD



RISK/COMPLIANCE CHECKS -  
NOW, HOUR, DAY, WEEK, MONTH

IN THE BACKGROUND  
ALL THE DIFFICULT  
THINGS ARE DONE  
BY CULLINAN IN  
THE CLOUD

- 
- ✓ RISK/COMPLIANCE CHECKS -  
NOW, HOUR, DAY, WEEK, MONTH
  - ✓ COMPLIANCE REPORTING  
AND ASSURANCE

IN THE BACKGROUND  
ALL THE DIFFICULT  
THINGS ARE DONE  
BY CULLINAN IN  
THE CLOUD

- 
- ✓ RISK/COMPLIANCE CHECKS -  
NOW, HOUR, DAY, WEEK, MONTH
  - ✓ COMPLIANCE REPORTING  
AND ASSURANCE
  - ✓ CONSUMER DATABASE  
MARKETING

IN THE BACKGROUND  
ALL THE DIFFICULT  
THINGS ARE DONE  
BY CULLINAN IN  
THE CLOUD

- 
- ✓ RISK/COMPLIANCE CHECKS -  
NOW, HOUR, DAY, WEEK, MONTH
  - ✓ COMPLIANCE REPORTING  
AND ASSURANCE
  - ✓ CONSUMER DATABASE  
MARKETING
  - ✓ RECONCILIATION &  
SETTLEMENT

IN THE BACKGROUND  
ALL THE DIFFICULT  
THINGS ARE DONE  
BY CULLINAN IN  
THE CLOUD

- 
- ✓ RISK/COMPLIANCE CHECKS -  
NOW, HOUR, DAY, WEEK, MONTH
  - ✓ COMPLIANCE REPORTING  
AND ASSURANCE
  - ✓ CONSUMER DATABASE  
MARKETING
  - ✓ RECONCILIATION &  
SETTLEMENT
  - ✓ SERVICE & SUPPORT

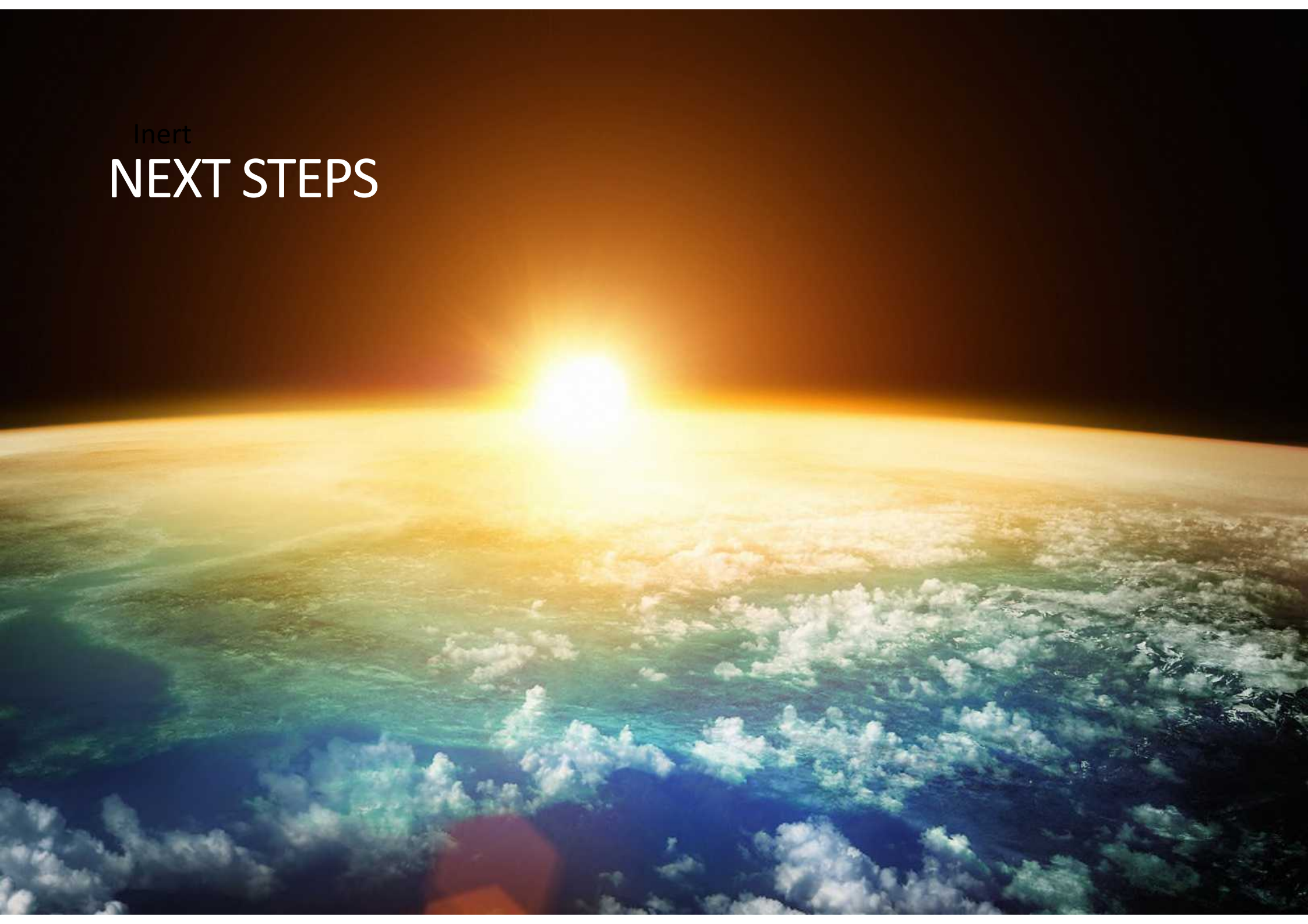


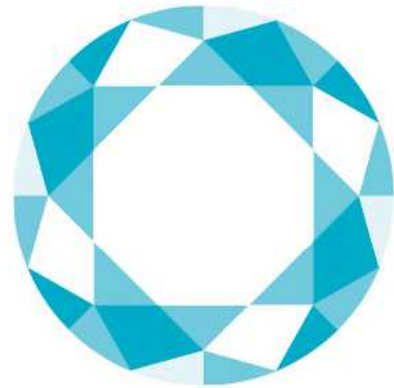
WE WORK ON A PROFIT SHARE MODEL.

WE WORK ON A PROFIT SHARE MODEL.

MEANING THERE IS LITTLE TO NO CAPITAL  
OR INCREMENTAL OPERATING EXPENDITURE  
FOR THE RETAILER.

Inert  
**NEXT STEPS**





CULLINAN  

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GROUP

This document and the information in it are provided in confidence