

Optal

effortless

Growing pains: Coping with success

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Since 2010 we have been turning B2B
payments on its head

B2B payments:

Complex

Inefficient

Expensive

Risk & fraud



The Optal way:

Simplicity

**Automation and
reconciliation**

Monetise supply chain

Single use virtual card



History so far...



Strategic Partner



Global Banking Partner



FCA Regulated

Sector we operate in



Travel

Milestones...



Triple digit growth rates over the last 3 years



32 Currencies



3m+ transactions monthly

2020 MoonShot...

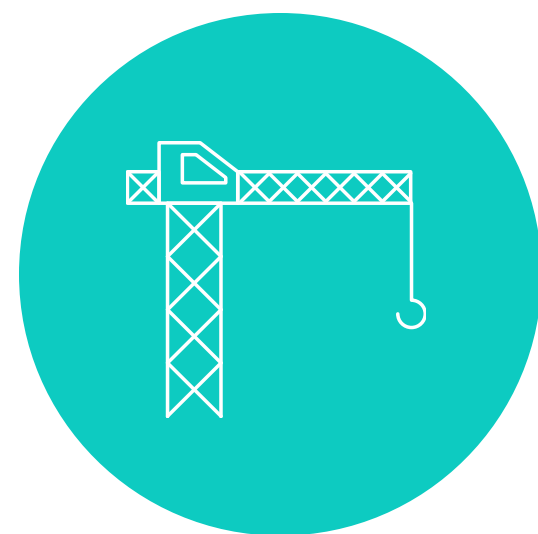
New verticals



E-Procurement



Health



Construction



Insurance



Education

Increase reach



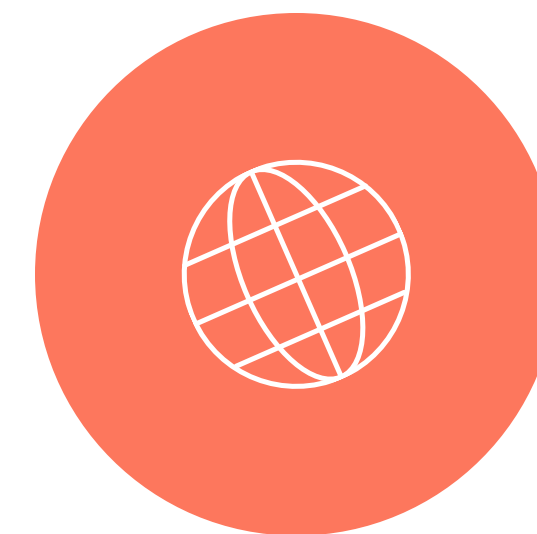
Expand range of currencies



Non-card based product



Working capital support



Optimise local coverage

Acquisition:

Q1 2017

UK based FinTech company

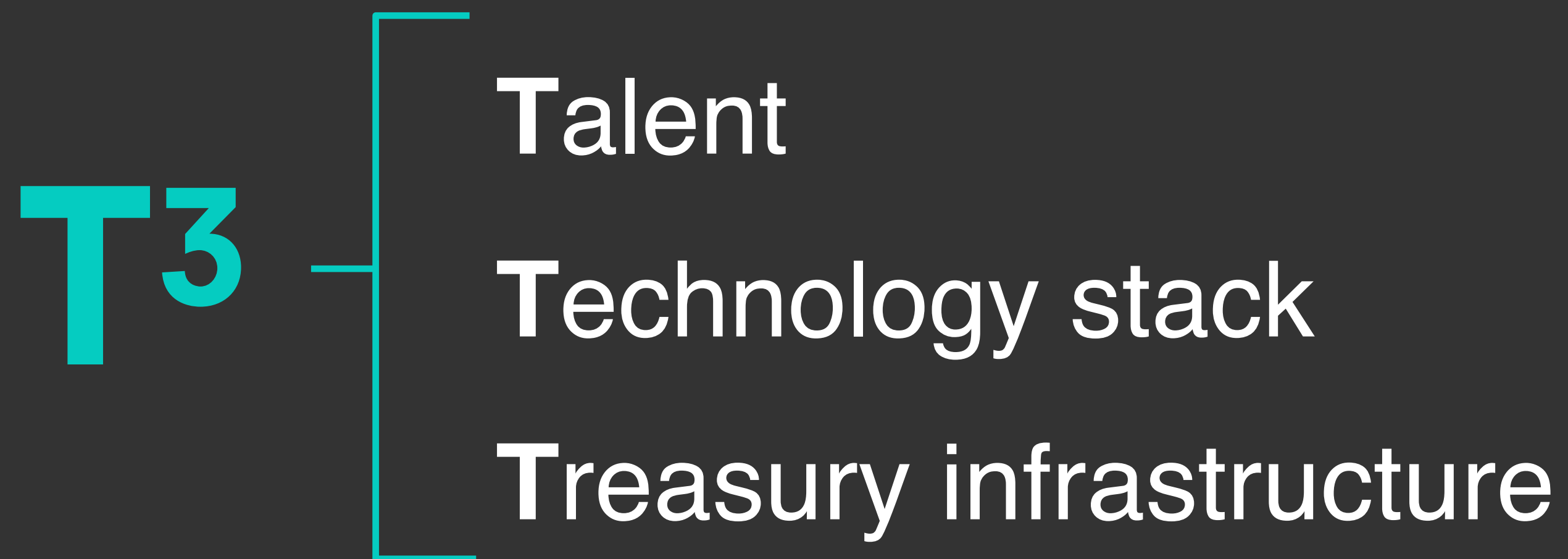
Core business

B2B payments and optimising cash flow

Ultimate goal

Support the rapid growth and 2020 vision

Acquisition challenges:



T3 Talent

Personnel into HQ in London

Training and induction

Common incentives

New career opportunities

Tools to succeed

Talent is key

Culture and skills

Integrating talent

Flat structures

T3 Technology stack

Cloud hosted technology

Seamless integration with partners

Scalable for broader product scope

Technology Stack can make or break your strategy

Integrated systems

Joint roadmap

T3 Treasury infrastructure

Reduce infrastructure complexity

Centralised management
of banking network

AI and Machine Learning tool
for fraud and risk mitigation

**Treasury Infrastructure
is the supporting beam**

**Rigorous processes
vs being agile**

**Centralised
management**

Our approach to change:



Treasury = Product



Can-do approach



Customer
drives change



Innovation at the heart
of everything we do

Values:



Savvy



Tenacious



Versatile



Influential



Transformative

€150million revenue with 30 people



HQ

17 Moorgate
London



Australia

31 Queen Street
Melbourne



Hong Kong

89 Queensway
Hong Kong