



COMO GLOBALS.A.

COMPANY OVERVIEW

August 2021



Welcome to
Digital Life

All your global business's payment needs
orchestrated through a single platform.

COMO Digital Life, the gateway to
your digital financial prosperity.



COMO

Digital Life

The
New Generation
of Service Providers

COMO FOR
EFFICIENCY

COMO FOR
DIGITAL LIFE

COMO FOR
PROSPERITY

COMO IS
REAL-TIME



You can choose the **COMO** DIGITAL LIFE **service** that is right for you



WORLD

Accept global payments
in different currencies

+



SYNCHRO

Automated finance
and bookkeeping

+



iBAN-X

Efficient cross-border
payment transactions





Extensive. Secure. Effective payment service for your global business needs.

YOU ARE GETTING

Payments in
+71 countries



Automated
reconciliation



200+ payment
methods



API integration



Merchant acquiring
& PSP service





Fully automated financials

YOU ARE GETTING

Automatically post ledgers on ERP systems

Automated invoicing

Automated reconciliation and fee-splitting

AR & AP synchronization

Pay-out orchestration





A multi-currency IBAN accounts service

YOU ARE GETTING

One IBAN across
25+ currencies



Reduced AML &
KYC risk



Same day settlements
for SEPA payments



API
integration



Today's Challenges

Payment schemes and Instant Payment Systems across the world are **not connected** – making international payment transactions **slow, costly** and producing **fragmented data**.



The Solution

COMO Digital Life **connects payment schemes** and **instant payment systems.** We enable **interoperability, international payments** and **merging all payment data.**





Expected
Outcome



Merchants, Dynamics & Results



LOST REVENUES
5% OF THE TOPLINE

- Abandoned transaction
- Payment method not supported
- Fraud

RECOVER
UP TO
+90%

REVENUES



ADMIN COST
4.5% OF THE BOTTOM
LINE

- Reconciliation
- Invoicing
- Payouts
- Accounting
- Refunds
- Chargebacks
- Banking and other infrastructure costs

RECOVER
UP TO
+80%



PROCESSING COST
2.5% OF THE BOTTOM
LINE

- Issuing fees
- Gateway fees
- Acquiring fees
- FX fees
- Cross-board fees
- IBAN Accounts
- PSD2 / Merchant ID Service

SAVE
UP TO
30%

SAVINGS



PROCESSING COST
3% AND MORE OF
THE BOTTOM LINE

- IBAN Accounts
- FX fees
- Banking fees
- SEPA
- Faster Payments/RTP
- ACH
- Instant Other Locale
- SWIFT Cross-border fees

SAVE
UP TO
60%



USE CASE



Payment Institution

If your payment institution wants to expand its service offering, without increasing internal and operation staff or investing in additional in-house IT infrastructure, COMO Digital Life is the right place for you. Now you can have payments orchestration, multi-currency account support, and connectivity to acquirers and alternative payment providers; all through a single platform. Your prosperity is our number 1 priority.



The 3 services of COMO Digital Life: **COMO WORLD**, **COMO SYNCHRO** and **iBAN-X** by **COMO**, will enable your payments ecosystem to have a seamless global expansion while increasing your value with no infrastructure investment.

+200 payment methods in +71 countries



Fraud prevention



Automated reconciliation, fee-splitting & invoicing



Integration to ERP systems



AR & AP synchronization



Multicurrency IBAN account service



Savings with COMO Digital Life

If the COSTS per annum is:

For a Payment
Institution today €7,090,920

With COMO
Digital Life €4,231,440

Savings €2,859,480

Through:
recovering LOST REVENUE
lowering ADMIN COST
lowering PROCESSING COST

The Payment Institution will have
€2.86m profit INCREASE
and therefore, increase the shareholder value.

**COMO Digital Life
will have a gross margin of 70%.**



Target Clients

We transform the way both businesses and regulated institutions handle their payment flows.

DIGITAL BUSINESSES AND CORPORATES

Corporates will improve their payment flows. And they could create their own white-label financial services.

REGULATED INSTITUTIONS

Institutional clients use the platform for customizable, API-controlled, multi-currency payment flows.



DIGITAL LIFE SOLUTION

MARKETPLACES Receive, split, reconcile, and settle payments in a PSD2 regulated and compliant environment.



RESELLERS Create their own financial services with World / Synchro / iBAN-X' white-label payment products.



OTHER BUSINESSES Simplify their payment with World / iBAN-X.



EMONEY INSTITUTIONS

iBAN-X SOLUTION

Upgrade their eMoney with IBAN accounts and more top-up solutions.



PAYMENT INSTITUTIONS

Collect, settle, and manage their payments and banking transactions.



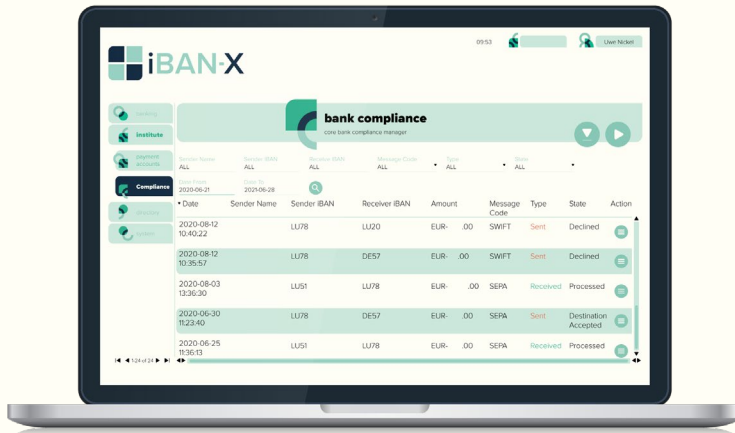
BANKS

Automate payments in a PSD2 compliant environment with multicurrency IBAN accounts.



Banks/ Financial Institutions

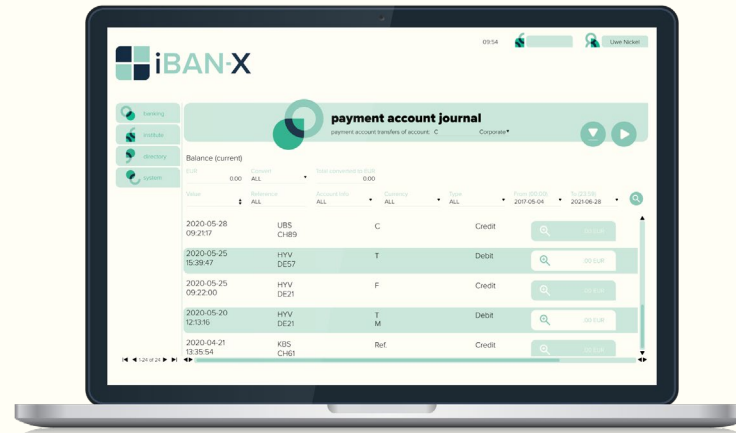
Connecting banks globally through a *Single Payments' Platform*



- Safe, Modern Alternative to Correspondent Banking w/Enhanced KYB & Communal Sharing of Data
- Innovative Product but No IT Project
- Far More Competitive & Profitable

Businesses

Enabling business to easily *Pay Anyone, Anywhere*

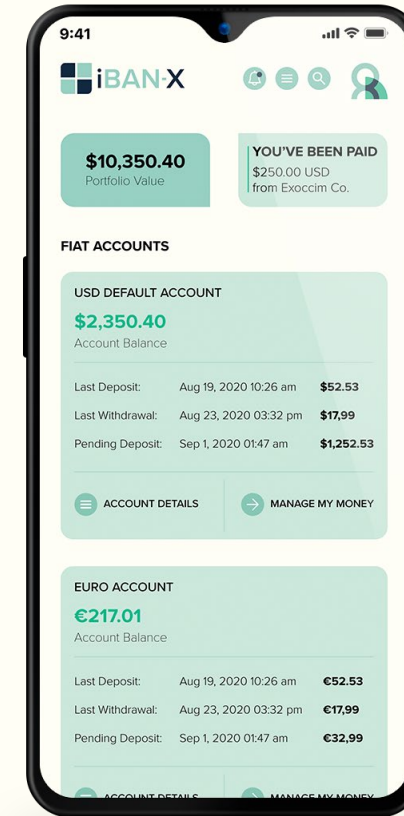


Using a Simple API or Web App

- Safe - No Need to Collect or Hold Recipient PII or Bank Account Data
- 24x7 Instant Global Payments
- Less Expensive and Easy to Automate Business Processes

Recipients

Giving recipients unprecedented, powerful, and highly desirable options to instantly receive, access and control their money



- Save
- Get Card
- Share with Others
- Transact & Pay
- Transfer to Bank
- Earn



Optimizing with iBAN-X

Providing multi-currency IBAN accounts powered by flexible, API-driven technology to create simple, compliant and cost-efficient payment and banking solutions.

Delivered via our state-of-the-art legacy-free technology at lower operating costs and fees.

Benefits of using iBAN-X:

- Competitive processing costs vs mainstream banks/financial institutions;
- With a single application, open one single multi-currency account (up to 25+ currencies);
- To scale up by reducing the time to market;
- Flexible payment methodology: payment through the iBAN-X platform or via the API;
- Fast to market approach with reduced AML and KYC risk as a result of end-to-end transparency.

User access granted
with required
functions and
approval



View and
report on all
accounts and
activity



Create re-
occurring
payments



Instruct single and
bulk payments



Can be sent
through the iBAN-X
web platform or via
our API




























Request real-
time status
updates on
balances and
payments



Product Flexibility

Services you can combine

	01	02	03	04	05
 <p>PSP'S BANKS FINTECH'S</p>	  		 	 	
 <p>ENTERPRISES & MARKETPLACE</p>	  		 	 	
 <p>SME SMALL & MEDIUM ENTERPRISES</p>				 	



COMO Digital Life **Positioning** in the
competitive landscape One unique service **all in one.**



AR/AP
Automation

Automated
Reconciliation

Orchestration

Issuers

Processing
Acquiring

Schemes
(cards)

Alternative
Payment
Methods

Payments

Gateways

Platforms



PSP

Acquirer

MoR
Services

Multi-currency

SWIFT – SEPA – FX –
ACH – Faster

IBAN accounts

Bank as a Service

3rd party Credits
& Loans



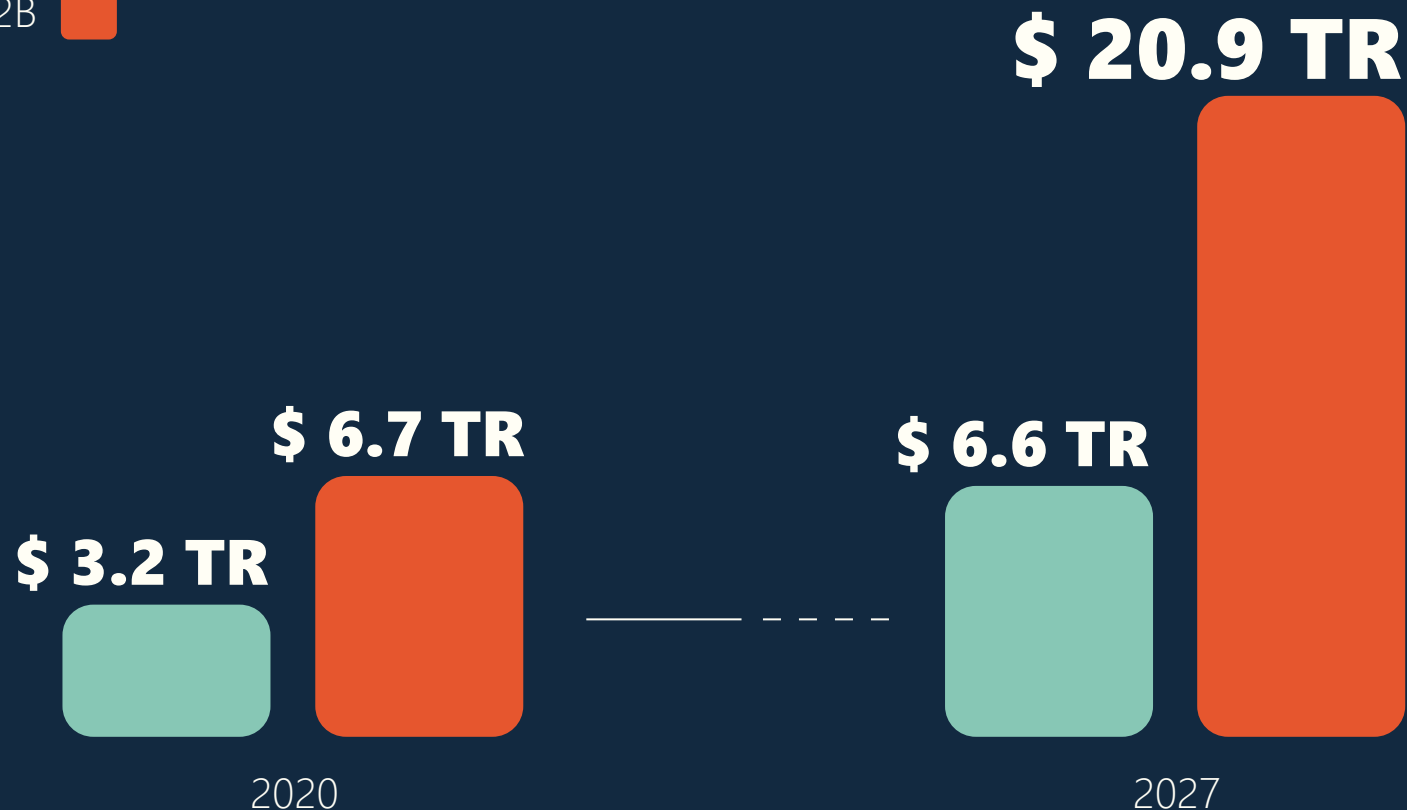
B2C vs. B2B

E-commerce Market Size

B2C  B2B 

Market

Worldwide



Business-to-Business E-Commerce (2020 - 2027) By Size, Share & Trends Analysis Report By Deployment Model (Supplier-oriented, Buyer-oriented), By Application, By Region, And Segment Forecasts.

Published Date: May 2020 / Base Year for Estimate: 2019 / Report ID: 978-1-68038-090-3,



B2C & B2B

Cross-Border Payment Market

Market

Worldwide

+/- \$80
TRILLION

MARKET SIZE



In 2019 SWIFT processed

**\$77 TRILLION GROWS
ANNUALLY**

Forbes

” FinTechs are surpassing banks on cross-border payments

Goal of FinTech: Disintermediate & Commoditize Banks

Goal of COMO: Enable Banks to Compete and Win





Recognized **Global Brands**
Trust COMO as Their Partner*





*all logos here are used for information only.





Experienced **Leadership**
Expanding Global Presence



Angela Nickel
CEO



Uwe Nickel
CTO



Jeronimo Chavarria
Head of Corporate
Development



Henning Theobald
Compliance Officer
at iBAN-X



Carlos Corea Lacayo
Chief Id Officer



Stefán Halldór Stefánsson
Head of Relationships



Giordano Cortes
CEO at iBAN-X



Olivier Godin
COO at iBAN-X

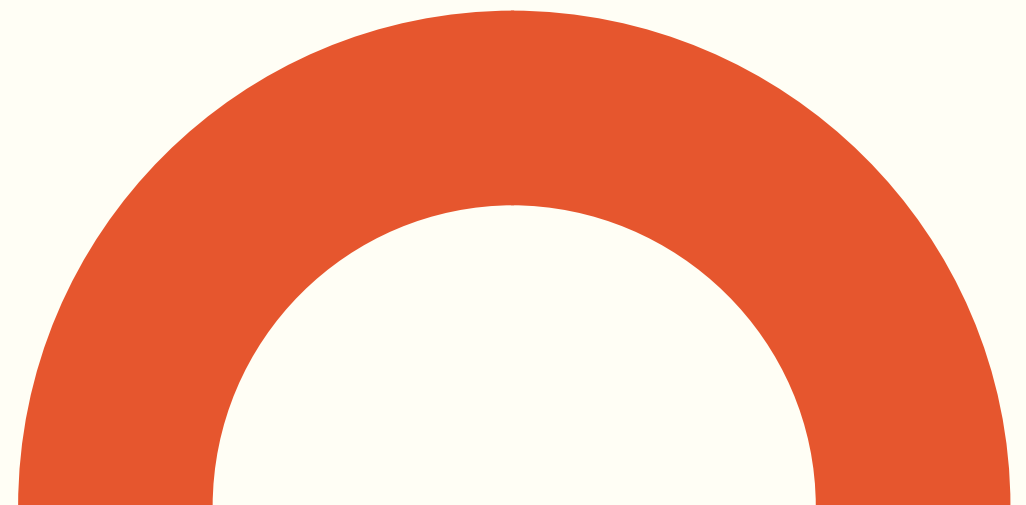


LUXEMBOURG | LONDON | NEW YORK | LISBON | GENEVA | BUDAPEST | MEXICO CITY





Corporate **Summary**



COMO Group S.A. and COMO Global S.A. ("COMO") were incorporated in 2014 with the vision to change the way the world transacts with payments through technology in a simple and transparent ecosystem.

In December 2020, COMO acquired ONPEX S.A. and renamed it iBAN-X S.A. under the brand "iBAN-X by COMO", following the company's mission within the context of payment processes.

It is then when COMO decides to implement a new payment transaction platform from SAP cloud banking including automated KYC onboarding and AI driven Pre/Post Transaction Monitoring. The re-launch is planned for 12/2021.

COMO is connecting iBAN-X to a new client segment of merchants and PSPs. As part of COMO Group, iBAN-X can leverage, not only capital, but also synergetic effects.

COMO connects PSPs (payment service provider), Corporates, or merchants to one of the largest alliance of payment acquirers on one platform via a global gateway, so they can access all these payment services with one easy and only API implementation.

With iBAN-X by COMO, we will support PSPs (payment service provider), Corporates, or merchants to orchestrate and manage their global pay-out needs through the main instant payment systems through multiple correspondent bank connections. iBAN-X provide other payment technologies such automated KYC on-boarding, AI driven AML transaction monitoring, etc.

COMO empowers PSPs', Corporates, and merchants. So, for the first time, they can be in control of their own payments value chain.

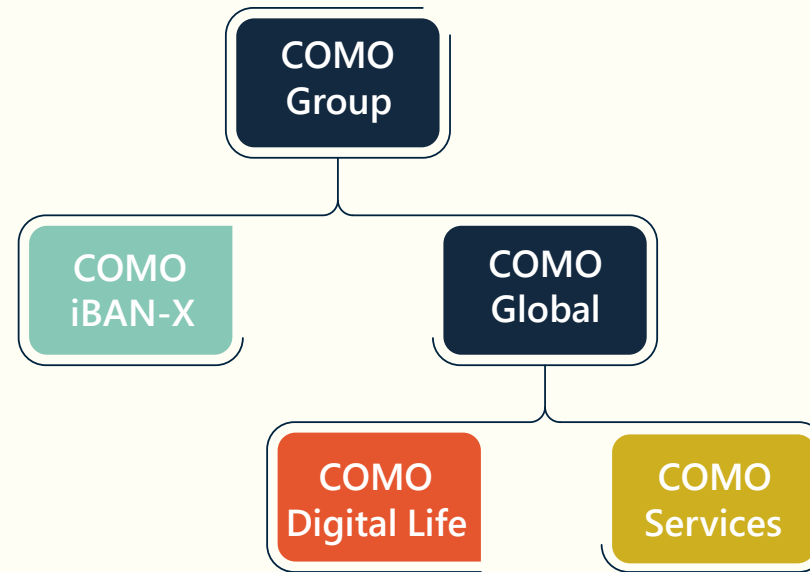
COMO Digital Life automates transactions, from pay-in to pay-out, on a single platform, including automated reconciliation, invoicing, payment fulfilment, payment splitting and pay-out information. Saving time, reducing errors and risks and providing significant increase of profitability for PSPs and merchants.

COMO Global S.A.
63 Grand Rue
3927 Mondercange
Luxembourg



COMO

Group Future



COMO Group S.A.

R.C.S. Luxembourg B 192 414

COMO Global S.A.

R.C.S. Luxembourg B 192 940

COMO Services Unipessoal, Lda. Lisbon

C.R.O. Portugal no. 62010-R3

COMO Digital Life S.à r.l. Luxembourg

Setup in July 2021

iBAN-X S.A.

CSSF license no. Z00000013 (Payment Institution)

R.C.S. Luxembourg B 208 603



3 Products
2 API'S
1 Partnership
Endless Opportunities





COMO GLOBAL

3 Products
2 API'S
1 Partnership

Endless Opportunities



COMO GLOBAL

Angela Nickel

Chief Executive Officer

@: a.nickel@comoglobal.com

M: +352 621 681 671

Luxembourg's triple-A rate environment guarantees the most secure environment for COMO's services.

71+ PAY-IN COUNTRIES
150+ PAY-OUT COUNTRIES
200+ PAYMENT METHODS

SEPA, SWIFT
CARDS
APM'S +++

FX
GLOBAL FRAUD DETECTION
KYC/AML

IBAN ACCOUNTS as a Service
MERCHANT ID as a Service (PSD2)
COMO Digital Life

COMO's services are delivered globally through a single Payment Infrastructure.

LUXEMBOURG | LONDON | NEW YORK | LISBON | VALENCIA | BUDAPEST | TEL AVIV

COMO GLOBAL S.A

63 GRAND RUE | 3927 MONDERCANGE | LUXEMBOURG

WWW.COMOGLOBAL.COM

Disclaimer

The information contained in this confidential document ("Document") has been prepared by COMO Global S.A. for COMO Group S.A. and all subsidiaries (**"the Company"**). While the information contained herein has been prepared in good faith, neither the Company nor any of its shareholders, directors, officers, agents, employees or advisers give, have given or have authority to give, any representations or warranties (express or implied) as to, or in relation to, the accuracy, reliability or completeness of the information in this Document, or any revision thereof, or of any other written or oral information made or to be made available to any interested party or its advisers (all such information being referred to as 'Information') and liability therefore is expressly disclaimed.

Accordingly, neither the Company nor any of its shareholders, directors, officers, agents, employees or advisers take any responsibility for, or will accept any liability whether direct or indirect, expressed or implied, contractual, tortious, statutory or otherwise, in respect of, the accuracy or completeness of the Information or for any of the opinions contained herein or for any errors, omissions or misstatements or for any loss, howsoever arising, from the use of this Document.

Neither the issue of this Document nor any part of its contents is to be taken as any form of commitment on the part of the Company to proceed with any transaction and the right is reserved to terminate any discussions or negotiations with any prospective investors. In no circumstances will the Company be responsible for any costs, losses or expenses incurred in connection with any appraisal or investigation of the Company. In furnishing this Document, the Company does not undertake or agree to any obligation to provide the recipient with access to any additional information or to update this Document or to correct any inaccuracies in, or omissions from, this Document which may become apparent.





COMO Product
Features



COMO

Digital Life

for Merchant Acquiring Service, Payments and Collections on behalf (POBO/COBO), and Merchant ID Service Globally

No More Manual, Slow & Error-Prone Tasks



THIRD PARTY



SME MERCHANTS, CORPORATES, B2B, G2P, G2B



MARKETPLACE B2B2X



PSP FINANCIAL SERVICE



71+ Countries
200+ Payment Methods
PSP Service / MID Service / PSD2
Chargeback Management
AI Fraud Screening
3D Secure 2
PCI DSS
Dynamic Currency Conversion

Automated Reconciliation
Reporting & Transaction Management

API Integration
Mobile SDK
SDK
Plugins
Server-to-Server
Copy&Pay
Tap2Go
QR Code Check out
Pay by Link
Tokenisation Cardstore



AUTOMATION
Synchronizing Account Receivables and Payables
Reconciliation
At Transactional Level
Transaction Splitting
VAT. Tax Stakeholders

Analytics
Mined from Data

Billing & Settlements
Automated at Scale

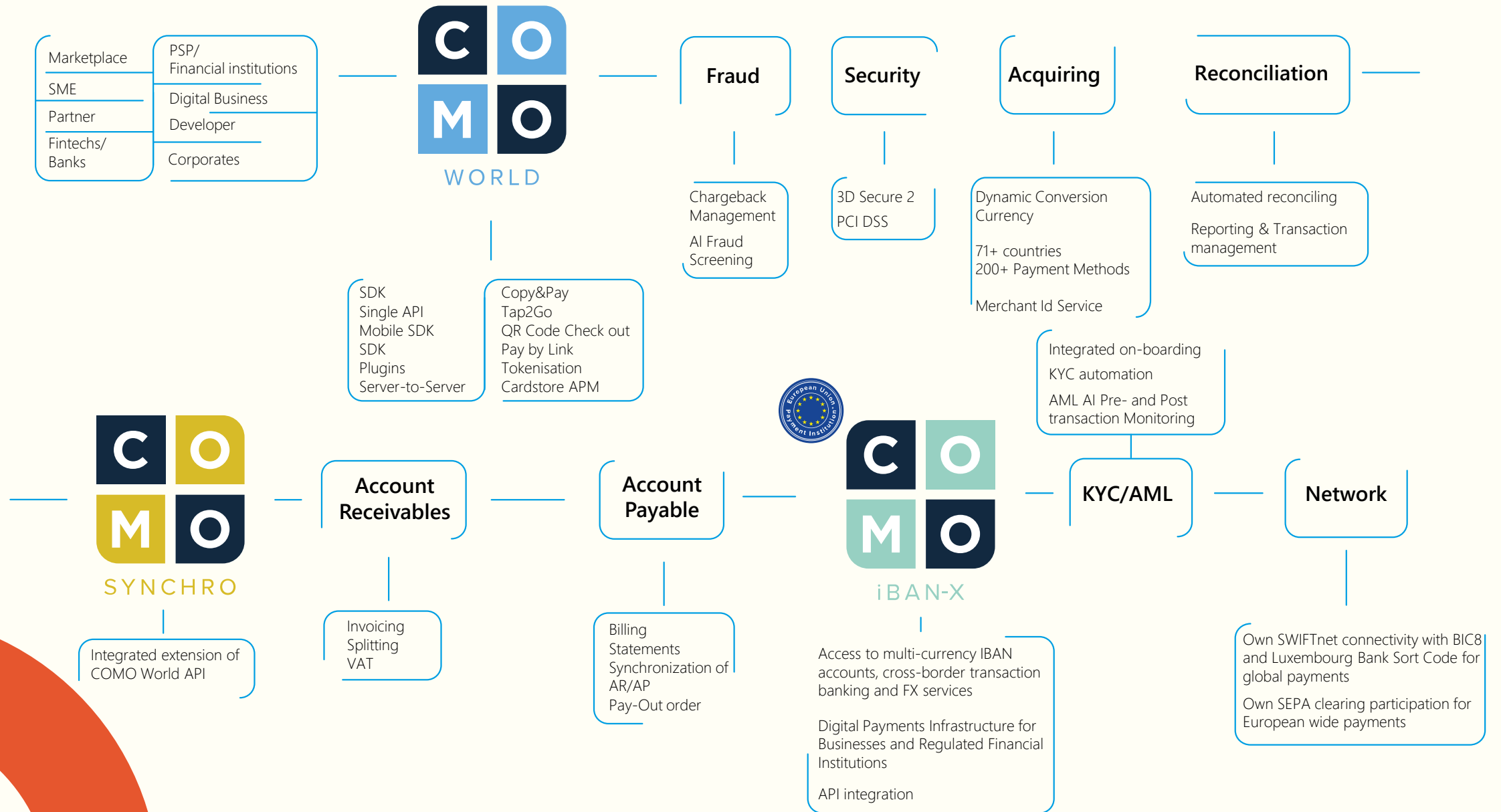
FINANCIAL LEDGER
Automated posting to the ERP financial system



Multi-currency IBAN-Accounts
SEPA
SWIFT
FX
KYC / AML
Integrated onboarding
AI Driven AML
Transaction Monitoring

Payments & Collections on Behalf
MID Service
API Integration





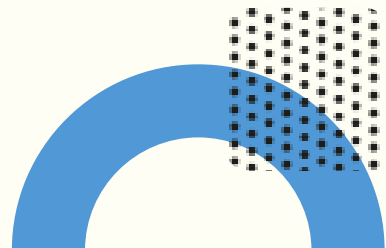


Brand Messaging: COMO World as a Service

COMO World

COMO helps to meet regulatory requirements by enabling marketplaces, corporates, enterprises to accept, process, and manage payments like credit/ debit cards or alternative payment methods.

COMO World as a Service brings down the cost of demanding legislation and compliance (PCI-DSS, PSD2, AML, etc.) including cross border settlements. Services include managing declined payments, maintaining a merchant account, chargeback management, user refunds, attempted frauds, consolidated reports, settlements in local markets, automated reconciliation and a myriad of other complications that arise when trading with your products and services online.





Brand Messaging: COMO SYNCHRO: Automated AR & AP Services



COMO SYNCHRO

Reconciliation of data from multiple sources is required for processing payments. COMO connects to these sources and automatically standardizes all transaction data; so, on a single platform, that transactions can be automatically processed from pay-in to pay-out.

COMO SYNCHRO automates accounts receivables and accounts payables at a transaction level, which includes reconciliation of invoicing, billing, payment fulfilment and all related financial documents are all automatically created and processed. SYNCHRO prepares the result to auto posting in your multiple financial and ERP systems.

All data relating to each transaction, including supplier inventory details, is stored. COMO SYNCHRO automates dynamic payment splitting, useful for the pay-out of sales tax, supply chain and all cross channels.

This automation saves merchants up to 85% overall costs, adding 2% net profit to the business. Additionally, it saves them time, reduces errors, and removes risk.





Brand Messaging: iBAN-X by COMO Multi-Currency IBAN Account as a Service



iBAN-X by COMO

Our state-of-the-art Payments-as-a-Service integrates your modular solutions by offering new payment services and fulfilling your customers ever- changing payment and transaction banking needs.

iBAN-X by COMO offers a range of different services including cross-border payments like SEPA, SWIFT, multi-currency management, or multi-currency IBAN account issuing and compliance for the likes of PCI-DSS, PSD2 and more.

