

DIGITISATION OF CASH

Simplified financial services for everyday life



 viafintech

 viaprepaid

 viaidentity

 viacoupons

 viacash

 viacoin

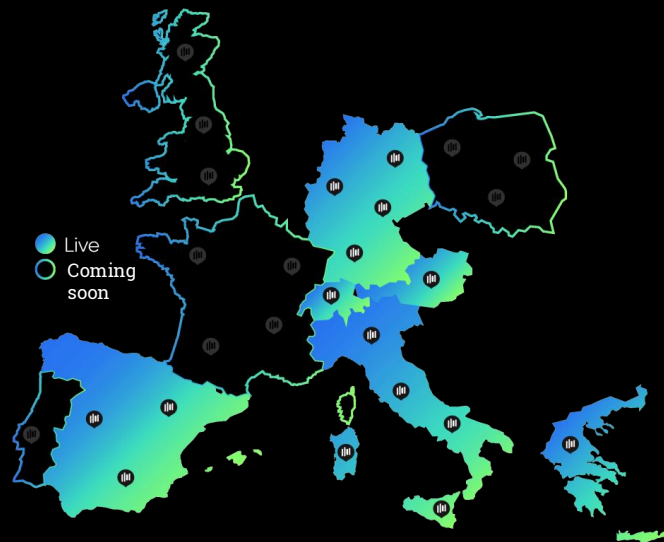
 viapayment

viafintech

ABOUT US

This is viafintech

viafintech digitally connects retailers, corporations and consumers through its platform to offer digital financial and value-added services. Our powerful API connects corporations with more than 20,000 retail partner stores in Europe such as REWE, Rossmann, PENNY, BILLA, SBB, PAM and dm and ensures a smooth and fully automated interaction between all parties.



20,000

POS

500+

merchants

1+ billion €

volume

90+

employees

15

nationalities

The unique viafintech payment infrastructure enables various services like cash-based banking services such as withdrawals, deposits and money transfers, cashless payment methods, prepaid solutions such as giftcards and many more. viafintech is known for its brands Barzahlen/viacash in Germany and Austria as well as viacash in Switzerland, Italy, Greece and Spain. The company was founded in 2011 in Germany (as Cash Payment Solutions GmbH) and is managed by Achim Bönsch, Sebastian Seifert and Andreas Veller. In November 2021 viafintech became part of the Paysafe Group.



Management and Team



Achim Bönsch
Managing Director &
Co-Founder



Sebastian Seifert
Managing Director &
Co-Founder



Andreas Veller
Managing Director



Management



Achim Bönsch

Managing Director &
Co-Founder

Achim Bönsch is responsible for the international expansion, our retail partnerships as well as the HR department.



Sebastian Seifert

Managing Director &
Co-Founder

Sebastian Seifert is in charge of the divisions Sales, PR/Marketing and business development. Furthermore, he is taking care of investor relations.



Andreas Veller

Managing Director

Andreas Veller is accountable for the finance, operations, product and legal department as well as for the IT. He is the former founder of Shopwings and worked as a consultant in the banking sphere. At McKinsey he managed the IT restructuring of a retail bank and a post merger integration in the banking sector.

Our Product Portfolio

Besides our internationalisation, we continuously pursue to enrich our service-offering to retailers, cooperations & consumers to accelerate growth, increase stickiness, and stay relevant.

||| viaprepaid

The more profitable way to offer gift cards

It's as simple as that: standard gift card processes for customers and retail stores.

- Gift cards
- Telco top-ups
- Amazon Cash

||| viaidentity

Full KYC right at the POS

The cashier verifies the customer's ID and scans a generated barcode to trigger a money transfer.

- Authentication
- Identification
- Money Transfer

||| viacouponing

Paper-free customer retention

Loyalty measures like press coupons can be digitally redeemed at the cash register.

- Budni
- VDZ
- Valassis

||| viacash

Smart ways for cash

viacash offers smartphone-only withdrawals and deposits and cash payment services.

- Withdrawals & Deposits
- Bill Payment
- Online Shopping

||| viacoins

Recycling coins made easy

With no effort, coins turn into a payout slip which can be used for purchases or payouts at the POS.

- Glory
- Coinstar
- Cashoom

||| viapayment

Pay via smartphone: no card, no cash

New digital QR-code based payment methods attract more customers at the POS.

- Alipay
- Wechatpay
- Bluecode

Our Mission

Why?

We believe that financial services should be accessible to everyone

safe, easy to use and perfectly integrated

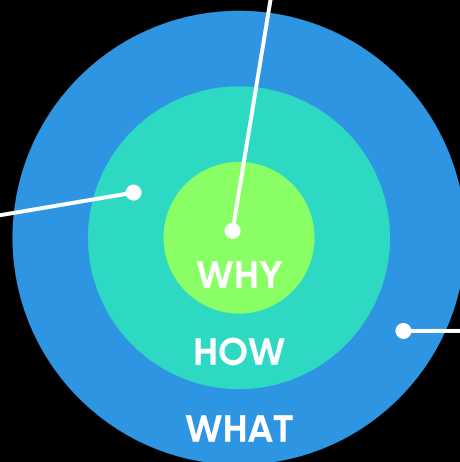
Therefore, we work on simplifying financial services in everyday life so that you can spend your time on what really matters to you.

How?

We do that by digitally connecting

retailers, consumers and corporations

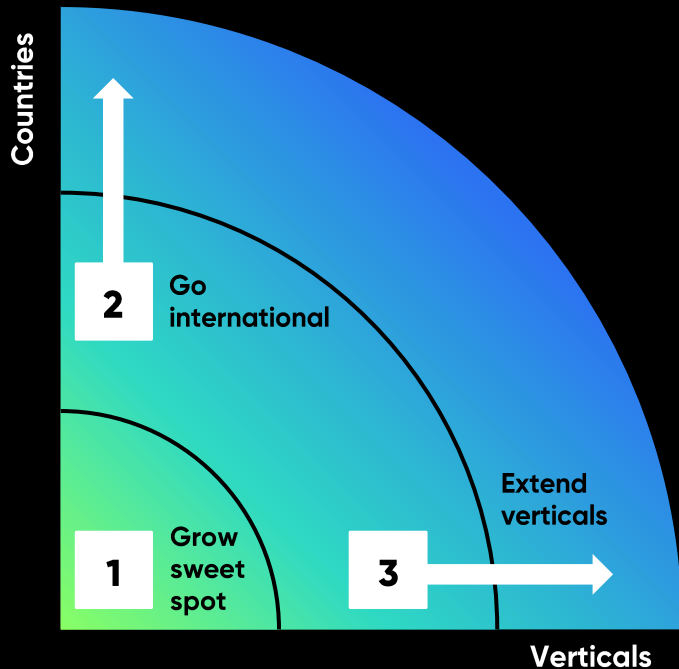
By providing a platform that ensures a smooth and fully automated interaction between all parties, we create a basis for value-added services that create win-win-win situations.



What?

Our services range from cash-based banking services such as withdrawals, deposits and money transfers to cashless payment methods, prepaid solutions such as giftcards and many more.

Our Strategy



Enabling exponential growth

1

Grow sweet spot

Continue to build on key strengths and further penetrate current focus markets & verticals

2

Go international

Extending proven business model to other countries and leveraging existing partnerships

3

Extend verticals

Adapt software solution and leverage infrastructure to other industries like digital retail services, money remittance, mobile payment

Our Development

2013 – pay online shopping with cash



2015 – pay bills with cash



2016 – deposits and withdrawals from a current bank account



2018 – Barzahlen/viacash starts in Austria

Our Development

2019 – viacash, the European brand, is available in Switzerland and Italy



2020 – viacash is available in Greece



2021 – Spain joins the network as sixth country

Our product

 **viacash**

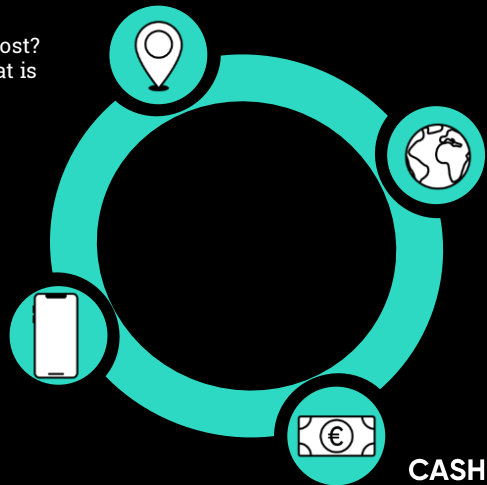
viacash - Why it's needed

INFRASTRUCTURE DOWNSIZING

- How can we **maintain the current level of cash service** at a feasible cost?
- Can we ensure a supply of cash that is **cost-efficient** for our customers?

MOBILE-FIRST

- How can we create a truly unique **mobile offer** for our customers?
- How can we **improve** our mobile banking app?



MARKET SHARE CONSERVATION

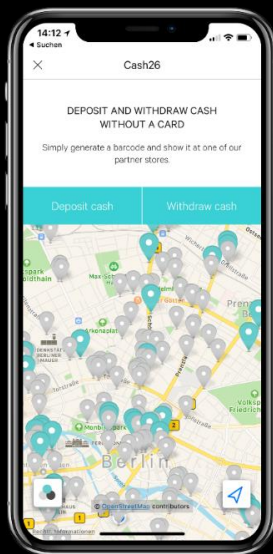
- New challenger banks enter the market and constantly **increase their market share** by introducing new features
- How can we **defend our market** position from new entrants like **Revolut** and **N26**?

CASH

- Cash is still required. In this respect, how is it possible to **differentiate from competitors**?
- Which **innovative cash-related services** can be offered?

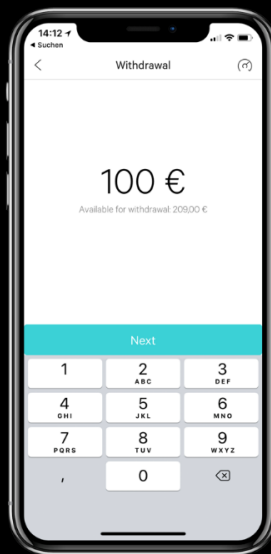
viacash – How it works – Banking

The “**Mobile ATM**” is the mobile-first solution to allow consumers to deposit or withdraw cash with their mobile banking app at a retail store nearby. Similar to ApplePay and other mobile banking services, the feature supports the trend towards smartphone-only banking.



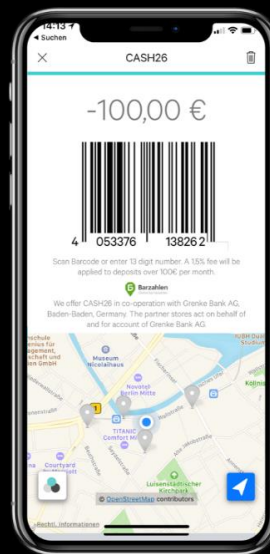
1 SELECT TRANSACTION

The customer chooses to withdraw or to deposit cash.



2 SELECT AMOUNT

The customer selects the amount of cash to withdraw or to deposit.

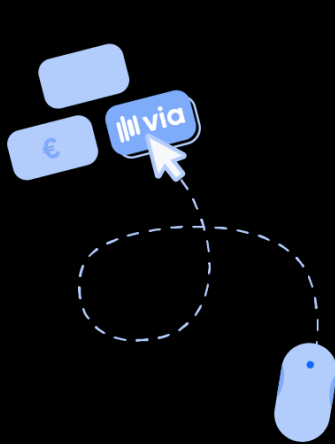


3 WITHDRAW OR DEPOSIT CASH

The barcode is scanned at a POS nearby and the customer can withdraw or deposit cash. The transaction is confirmed real-time.

viacash – How it works – Online Shopping

With the viacash solution we monetize cash-reliant customers online. We enable traditional offline customers to pay for their online shopping with cash and gain access to new customer segments.



1

SHOP ONLINE

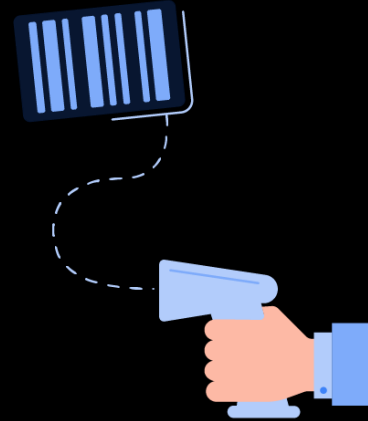
and choose viacash when checking out



2

RETRIEVE THE BARCODE

With the order confirmation via PDF, SMS or Apple Wallet



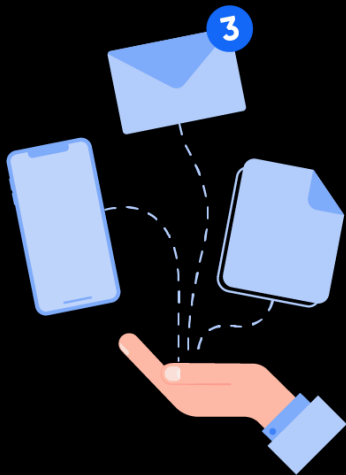
3

GO TO A RETAIL PARTNER

The barcode is scanned at a POS nearby and the customer pays the purchase at the checkout

viacash – How it works – Bill payment

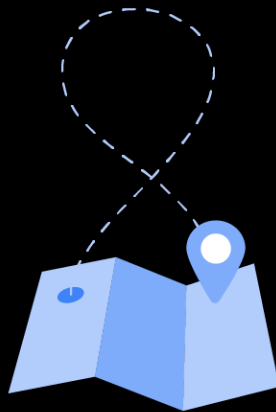
With the viacash solution we monetize cash-reliant customers online. We enable traditional offline customers to pay for their online shopping with cash and gain access to new customer segments.



1

RECEIVE BARCODE

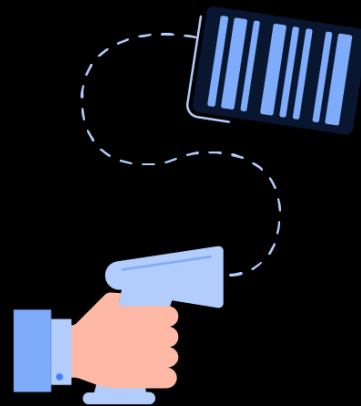
attached to the bill via mail, email or SMS



2

FIND A RETAIL PARTNER

there is a shop finder to find the nearest partner store



3

PAY OR PAY

The barcode is scanned at a POS nearby and the customer pays the purchase at the checkout

viacash – Cash as a Service

viafintech offers the efficient alternative to counters and ATMs as the next step in the evolution of cash management.



High fixed costs for own infrastructure and lower cash transaction volumes over time result in significantly higher cash management costs per transaction. Banks should focus on their core business and **outsource cash management to specialists** by using viafintech's cash as a service.

Banks

Customers

Branches

- Very high fixed costs
- Very low flexibility
- Very high variable costs due to manual processes

- Extra way to branch with no additional value
- Bad opening hours
- Limited and declining availability of branches (especially in rural areas)
- Partly high fees of up to 15 €

ATMs

- High fixed costs
- Low flexibility
- Still high variable costs very dependent on utilization of ATM

- Extra way to ATM with no additional value
- Declining availability of ATMs (especially in rural areas)
- Mostly only cash-out, very limited cash-in availability
- Surcharges of up to 5 € for cash-outs

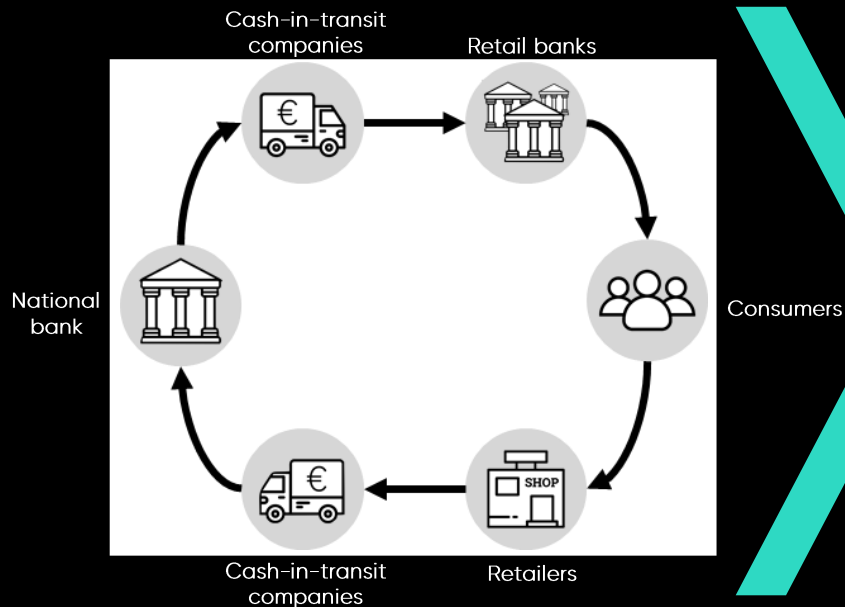
viacash

- No fixed costs
- High flexibility
- Significantly lower costs than with branches or ATMs

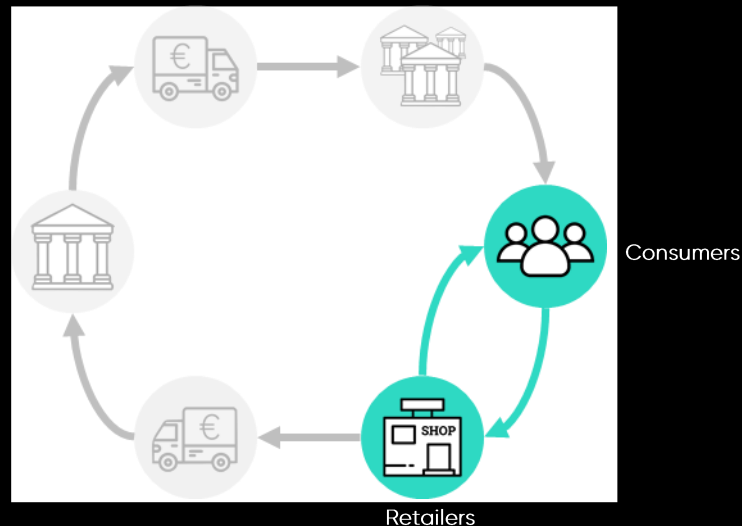
- Integration into everyday life, no extra way
- Increasing and already most dense network (also in more rural areas)
- Cash-outs and cash-ins easily possible
- No costs for cash-outs, lower fees for cash-ins

viacash – Shortening the Cash Cycle

Traditional Cash Cycle




Disrupted Cash Cycle with viacash




viacash – Our European Retail Network

 **Germany**


REWE dm Q1 PENNY
real ROSSMANN
toom! OMV mobilcom debitel
LUDWIG OMV ECKERT BUDNI
Adam's OMV Barbarino

 **Austria**

BILLA dm PENNY BILLA PLUS
BIPA

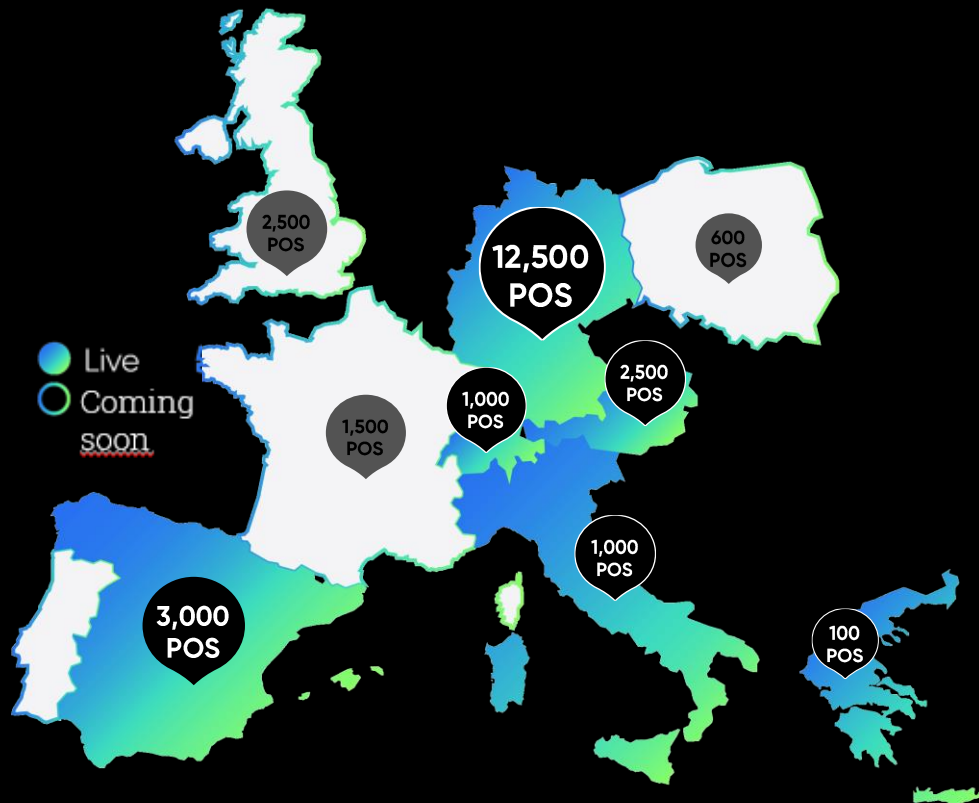
 **Switzerland**

SBB CFF FFS

 **France**

bimedia

 viafintech



 **Italy**

Pam PANORAMA
Carrefour PENNY


 **Spain**

Bonpreu CSQ Non stop shops

 **Greece**

B BAZAAR

 **UK**

 **Poland**