



Money in Motion

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Level 12
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EML Payments Limited

21 January 2019

ASX Market Announcements

20 Bridge Street
SYDNEY NSW 2000

EML Launches Payments Card with PointsBet in New Jersey

EML PAYMENTS LIMITED (ASX: EML) ("EML") is pleased to announce that it has launched a branded payments card program with PointsBet USA Inc. in the state of New Jersey in the United States of America.

The payments card will provide PointsBet players the opportunity to remit funds into their gaming account as well as fast access to their winnings.

EML and PointsBet will also partner together throughout the USA as PointsBet obtains licenses in states that elect to legalise and regulate sports betting.

EML is unable to accurately estimate future Gross Debit Volume ('GDV') that will be derived from this program, nor the pace at which this market will develop, given it is the first program of its type in the USA for EML, in a state in which sports betting has only recently been legalised. EML expects that the GDV to revenue conversion rate will be materially in line with our average for the General Purpose Reloadable segment with the first material earnings contributions delivered in the FY20 year.

With the launch of this additional program, EML is now managing 11 branded reloadable prepaid programs in the gaming industry across Australia, Europe, the United Kingdom and the United States of America.

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About PointsBet

PointsBet is an Australian founded corporate bookmaker currently competing in the highly advanced, \$4.4B revenue, Australian racing and sports betting market. Utilising proprietary modern technology PointsBet offers traditional fixed odds betting in addition to its signature, point of difference product, 'PointsBetting'. PointsBet specializes in US sports and offers more NBA and NFL markets than any other bookmaker in the world. PointsBet is highly focused on the USA market and launched in New Jersey in January 2019.

About EML Payments Limited

With EML, you will be empowered with more control, transparency and flexibility over your payment processes. Whether you serve businesses or consumers, EML makes your payment processing more efficient and secure from start to finish, while helping you improve customer service and increase brand loyalty.

Our portfolio offers innovative financial technology that provide solutions for payouts, gifts, incentives and rewards, and supplier payments. We issue mobile, virtual and physical card solutions to some of the largest corporate brands around the world, processing billions of dollars in payments each year, and manage more than 1,200 programs across 21 countries in North America, Europe and Australia.

For more information on EML Payments Limited, visit: EMLpayments.com

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