

Strategic Road Map

October 20xx

Client Fight Against Cash

Eliminating any reason someone has to use cash....

Success defined when people no longer carry cash in their pocket

Currently our volume of transactions that are NOT cash out is **0.14%** of our total volume.

If we increase this to just **1%** of our total volume we would be doing **520 Billion IQD** in transaction volume. If we reach **10%**, we would be at **5.21 Trillion IQD** in transaction volume.

At the **10%**, if we just take a conservative commission rate on these transactions, i.e. **0.3%** ($\frac{1}{3}^{\text{rd}}$ of 1% as a fee) we would be adding another **15.6B IQD** to our revenue. If we net $\frac{1}{2}$ of 1% as commission on these transactions we would be adding **26B IQD** to our revenue.

There is no limit to the upside if we simply focus on diversifying our transaction sources.

Client Strategic Pillars



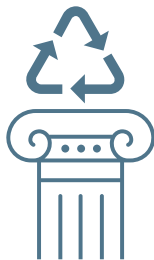
Customer Experience



Customer Loyalty/Retention

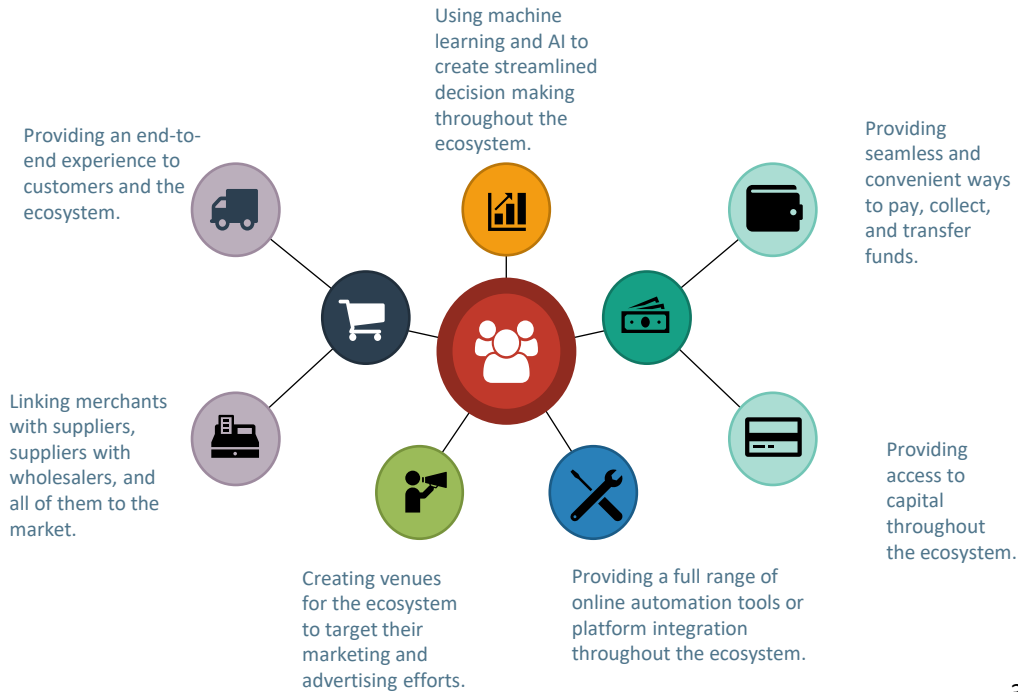


All Things Digital



Ecosystem Expansion

A pervasive ecosystem that meets our customers' needs now, and in the future



Client Business Lines



Customer
Experience



Customer
Loyalty/
Retention



All Things
Digital



Ecosystem
Expansion



Issuing



Prepaid
Debit
Virtual

Credit



MFI
Loans
Credit Cards

Online Acquiring



Online
Market
B2B
Aggregation
ePay

Acquiring



Digital
POS
Anytime
Anywhere
Bill Pay
P2P

Client Quick Wins....things we can do in Q4 this year

Include all available services in the Client Service App.

Include and promote 3rd party apps and services through Client Services

Sign agreements with 3rd parties to partner and make their services available through Client Services

Make cash-in more available and less cumbersome

None of these quick wins require us to design new products or change our existing products and therefore we should not have any regulatory restrictions.

Client Road Map

