

# ClickVu - TipsGo Acquisition Update

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# InPayTech

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*At our upcoming EGM on 8<sup>th</sup> October, IP1 shareholders will be asked to vote on a number of resolutions resulting from the recent capital raisings and other matters. One resolution includes approving an issue of shares to complete the acquisition of TipsGo.*

*The following slides briefly lay out why this is an important acquisition for IP1....*



...opening a life-time of digital benefits in the  
employee-member value chain

## ClickVu (TipsGo) Progress to Date

- Migrating the TipsGo platform onto the latest development toolkit to enable building beautiful, natively compiled applications for mobile, web, and desktop from a single codebase.
- The proof of concept is in final design stage and the build should flow easily out of the new toolkit.
- Initial collaboration partners are confirmed and commercial arrangements are underway.
- Awaiting shareholder approval of the purchase on 8 October to enable a go to market.

# Release Strategy & Staging

## PROOF OF CONCEPT (v0.1)

- **Alpha prototype**  
Purpose is to validate the core value proposition and user experience
- **Benefit focus**  
A sample of key products and services that would test viability/ acceptance by pilot participants

## BETA (v0.2)

- **Minimum viable product**  
Purpose is to have a 'market ready' product with limited features but can be used for expanded onboarding
- **Benefit focus**  
A small basket of key products and services that would test viability/ acceptance by pilot participants

## STAGE 1 (v1.0)

- **Initial growth stage**  
Purpose is to rapidly grow the platform audience and benefit profile
- **Benefit focus**  
A broad basket of key products and services that would establish critical mass for benefit providers and users

## STAGE 2 (v2.0)

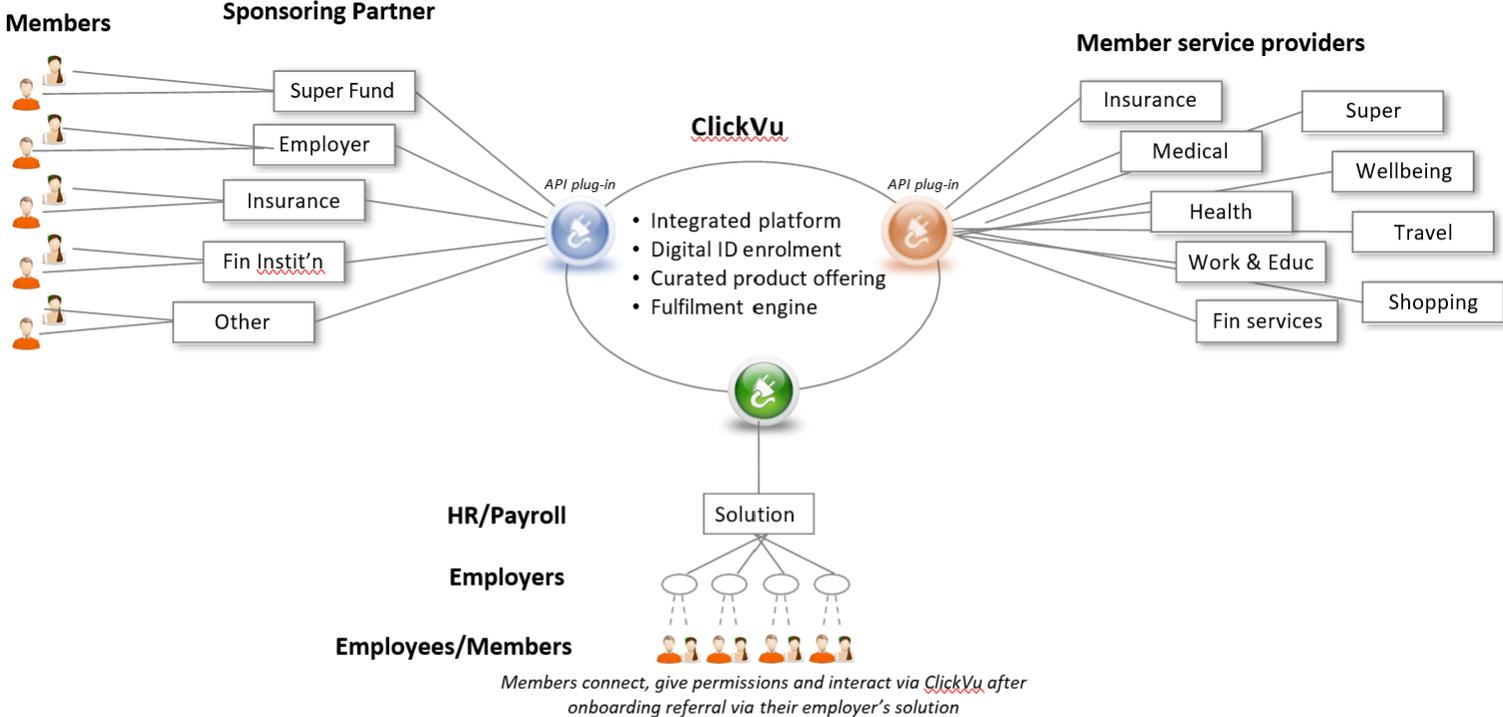
- **Extended platform**  
Purpose is to maintain growth trajectory on audience and benefit profile
- **Benefit focus**  
A diverse and growing basket of key products and services that would deliver outstanding user value

*NOTE 1: The development model from BETA onwards will be 3-monthly incremental upgrades of functionality coupled with even more frequent partner and product acquisition/refresh cycles*

*NOTE 2: Stage 3 onwards takes the platform towards scale targets, breadth of services and maturity of user experience.*

# The Member Benefit Value Chain

We are building a powerful ecosystem of digital ID, payrolls, super funds and benefit providers around an open standards, scalable platform:





## Plan at a Glance

### An outstanding new member experience

- is an employee or retiree who easily lives in today's digitally enabled world.
- is connected from their workplace, at home or on the move, to a growing universe of great services and benefits.
- is the fund member of the future continuously engaged from their first day of work until the twilight of their years.
- has ultimate control over their digital identity rights and permissions.
- selects, tailors and rates the services and benefits she/he wants to see or use and executes right there on the platform.

### ....on the ultimate benefits & engagement platform

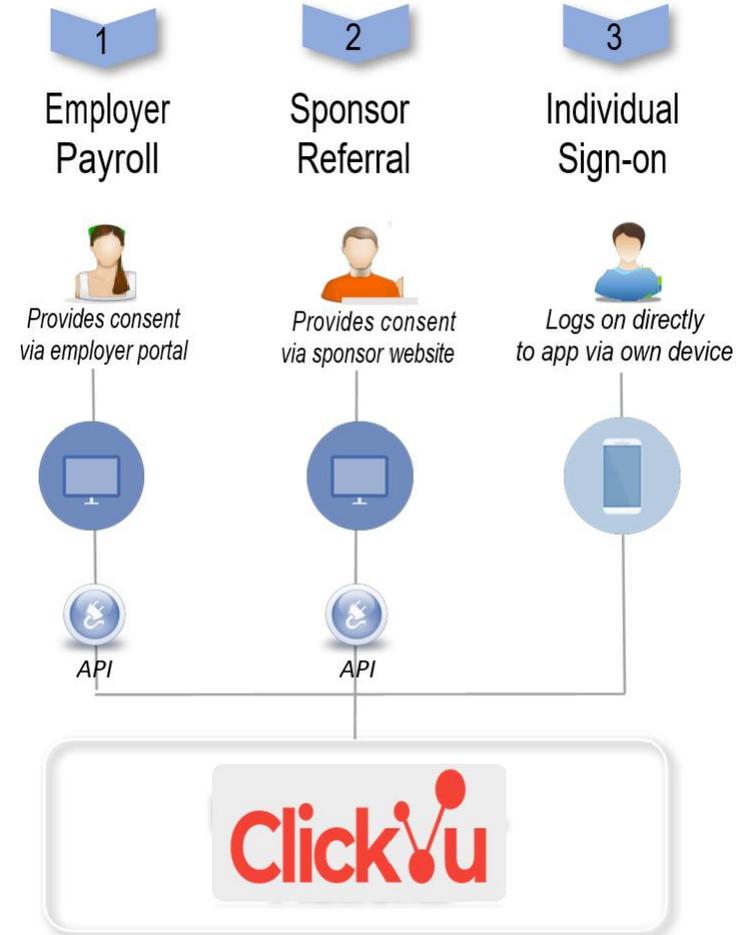
- ClickVu aims to connect employees to a growing universe of great digital services and benefits.
- ClickVu aims to connect employers with their employees through integrated payroll services and tailored employee benefits.
- ClickVu aims to support a vibrant ecosystem of hosts, sponsors, suppliers and brokers who collaborate on a single platform or through hub to hub connectivity.
- ClickVu aims to work continuously to extend, refresh and improve the user experience based on member and employee feedback.
- ClickVu aims to provide high levels of privacy and security protections for its users and give them control over their identity.

# Creating an Outstanding Member/Employee Experience:

The planned member/employee experience aims to drive engagement with:

- Seamless onboarding
- Individual control of identity use & permissions
- Diverse range of benefit categories
- Work, finance and lifestyle integration
- Access to the best value offers in the market
- Continuous product refresh cycles and 'hot deals'
- In-platform execution of payment & fulfilment, including automated deductions
- Portability on changing jobs or retiring
- Enhanced digital security

## Multiple onboarding pathways



# Proposed Partners & their Value Proposition

## Sponsors

*Sponsors are financial services organisations (mainly super funds) with large membership rolls distributed widely through the employer population.*

- *Retaining employers as a source of members, particularly after industry default fund for their industry are removed, is a growing challenge.*
- *Funds need to make themselves relevant in their member's lives beyond super.*

ClickVu aims to help sponsors provide a highly attractive and relevant benefits set based on an even larger pool size and digital distribution format from benefit providers. In so doing, it also aims to create:

- a new member experience that the fund can curate at minimal cost
- 'stickiness' between the fund, employer and their employees
- An opportunity to broaden their appeal while avoiding issues with the sole purpose test (cross-subsidising products with member fees).

## Benefit Providers

*Benefit providers are looking for digital opportunities which lower their cost of product development, marketing, distribution and payment*

ClickVu aims to help benefit providers take advantage of a new distribution and execution platform with the plan to reach wide sections of the working population (over 16) and retirees and obtain analytics-based feedback on demographics of searches, prospects and sales.

## Employers

*Most employers have an interest in:*

- *increasing the loyalty and retention of their employees,*
- *Improving the productivity and capacity of their workforce.*
- *Increasingly this is being done with health, education and well-being benefits that make them better, happier or more loyal employees.*
- *Some employers are willing to make significant investments in their workforce, others are looking to minimise costs*

ClickVu aims to provide a pathway for employers to provide a benefits offer to their employees either as a 'free package' or as a curated one (at a very low spend).

## Payroll Providers

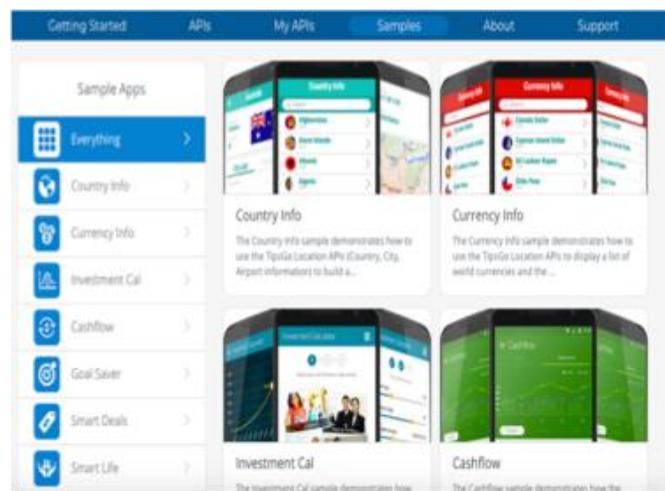
*Payroll providers are undergoing a quiet revolution building out their digital and e-commerce capabilities, and some are forming employee relationships beyond the employer, with a new recruit to retiree scope - building relationships with an employee irrespective of where their career journey takes them.*

ClickVu aims to help payrolls by leveraging their full-digital approach and by drawing in beneficial products and relationships for all aspects of an employee's life - and monetising that at scale in the process.

# How the Platform will Work

## The Platform

The Platform has over 140 APIs available. Sample applications and sandboxes are available for partners to rapidly build new digital applications leveraging the APIs.



## Deployment Mode

The platform allows multiple deployment models. Partner organisations can:

- (a) deploy it completely within the organisation's environment, or
- (b) deploy it as a PaaS model



## Quicker and Easier for Partners to build new digital applications

The platform has a well defined process for Partners to rapidly build new digital applications. Steps for Partners include:

- 1) Registering New Application Name
- 2) Selecting APIs to be used
- 3) Defining Market place products and customer segments
- 4) Using Sample application and Code
- 5) Using API test and data tools
- 6) Launching new Application
- 7) Analytics test and learn

# Technology Stack

A single, cloud-based transaction platform architected from the ground up:

- The platform is built on the [Tipsgo](#) suite of API's – an open banking and e-commerce marketplace
- Supported by [WSO2](#) is the API publishing and management service sitting behind the platform
- Running the infrastructure through Cloud Service Providers ie. [Microsoft Azure](#) or [AWS](#)
- Planning partnerships with digital ID, messaging and value-added service providers and leading payroll software companies
- Platform offered as a service (PaaS) or a hybrid model

## Key benefits

- Speed to market
- Simplicity of onboarding
- Scalable growth model
- Costs managed in proportion with growth of revenue generators

# Why ClickSuper and ClickVu – Planned Benefits

- Integrated payroll network for planned rapid market penetration
- Designed with the goal to enhance and streamline processing for employers, employee and members
- ClickSuper service refined for over 10 years with leading payroll vendors
- Low technology 'barriers to entry' for employers, payroll vendors, administrators and funds
- Improve member data quality with validation and direct member confirmation (for contact details)
- Low cost, low risk implementation and change strategy for partner organisations

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