

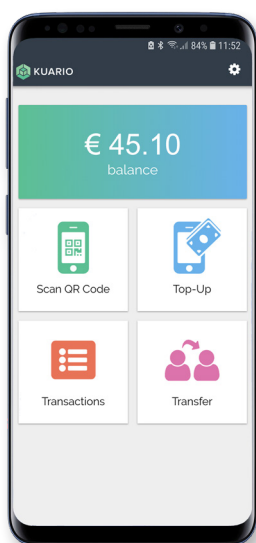


KUARIO B.V.

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## Best Self-Service Retail Payment Solution

**Formerly known as SKUARIO, KUARIO B.V. is a Netherlands-based payment modules and solutions provider dedicated to offering cutting-edge solutions to clients throughout the retail space. We profile the firm to find out more about the creative solutions it provides and how these are helping to revolutionise the way the world makes payments.**



Launched in 2017 with the aim to disrupt the payment market, KUARIO is the world's first global solution for multiple types of self-service machines to connect machines in the cloud, to be able to manage the devices remotely, manage products and prices, monitor and perform reporting, all remotely and most disruptively enable to pay using your mobile phone.

All of these applications can be undertaken via one mobile app, making this unique solution user-friendly. There are three core cloud platforms for this creative technology: a device management platform, a micro payment platform and the mobile app for end-users. The platforms can be separately used or fully integrated. As such, third parties that need a PSD2 compliant payment solution for their self-service business can integrate the KUARIO payment Gateway in their apps via the firm's easy API.

Alternatively, when there is no payment needed at the machines, KUARIO offers an accounting only solution. The platform is also prepared for e- & m-commerce to come, enabling the firm's partners, after approval by their users (opt-in), to push promotions to end-users via the mobile app based on user preferences. This will enable partners to sell products way beyond the point of presence (in front of the machine) but already at the point of interest. This will seriously increase sales at vending machines in (semi-) public spaces that are KUARIO enabled.

This flexibility makes the solution perfect for a wide variety of uses. It has become recognised in a range of unattended self-service spaces including Vending and Coffee Machines, PoS Catering, Washing and Drying machines, EV-charging, Universities, Campuses, Schools, Shared Offices, Co-working Spaces and many more.

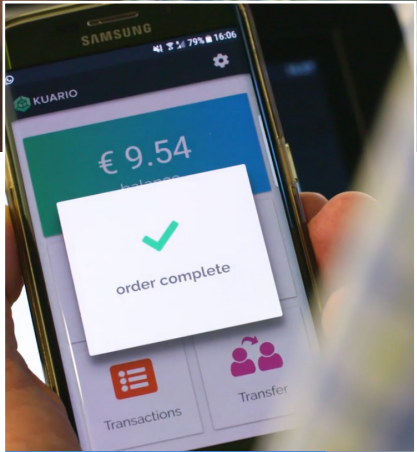
Being user-friendly and integrated with a variety of different vendors, the KUARIO solution is able to meet the needs of a diverse range of service providers and consumers. The solution is particularly popular at Universities and education establishments, and over the last six months over 50000 students from universities and schools downloaded the KUARIO mobile app and linked their student card to their KUARIO accounts.

Complementing this software solution is a range of creative hardware designed with the user in mind. This includes robust Pay Boxes which bridge the gap between regular cash/ cashless payments and paying with a mobile phone. This solution is designed to serve in countries where the use of the mobile phones is not fully matured. Users can pay via the pay boxes, which accept coins, as well as credit and debit cards.

The firm has also developed an unique Smart Connector that links self-service devices to the cloud making them intelligent and connected. With this piece of hardware, KUARIO can replace credit and debit card terminals for the vending industry, as well



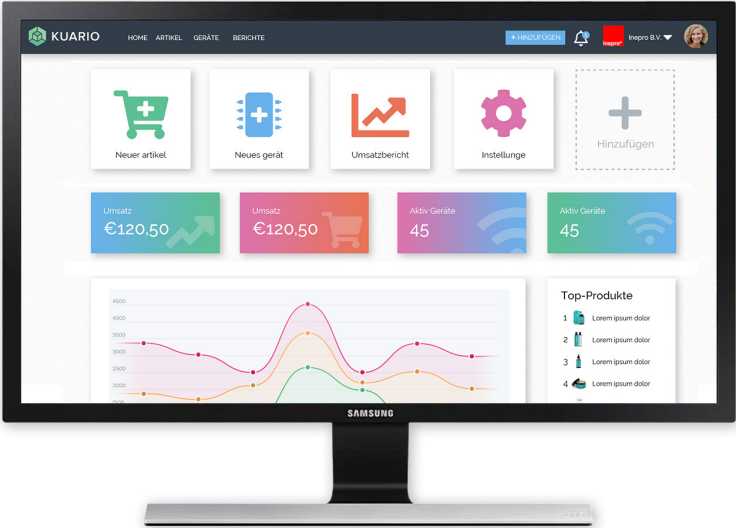
Arnold Cornelis  
Commercial Director  
KUARIO B.V.



as replacing coin receptors. End-users can operate and pay at the machines via their mobile phone through scanning QR codes, making it easier and more convenient for them.

Alongside its unique apps and payment solution, KUARIO is also a Payment Institution Agency, fully licensed and authorized to offer financial services and hold funds. The firm's license is passported to 32 countries, and as a result the firm can offer over 27 currencies worldwide.

Looking to the future, KUARIO will continue to enhance its service offering and improve its apps whilst at the same time growing its financial services offering to cement its reputation for excellence in the financial technology space.



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