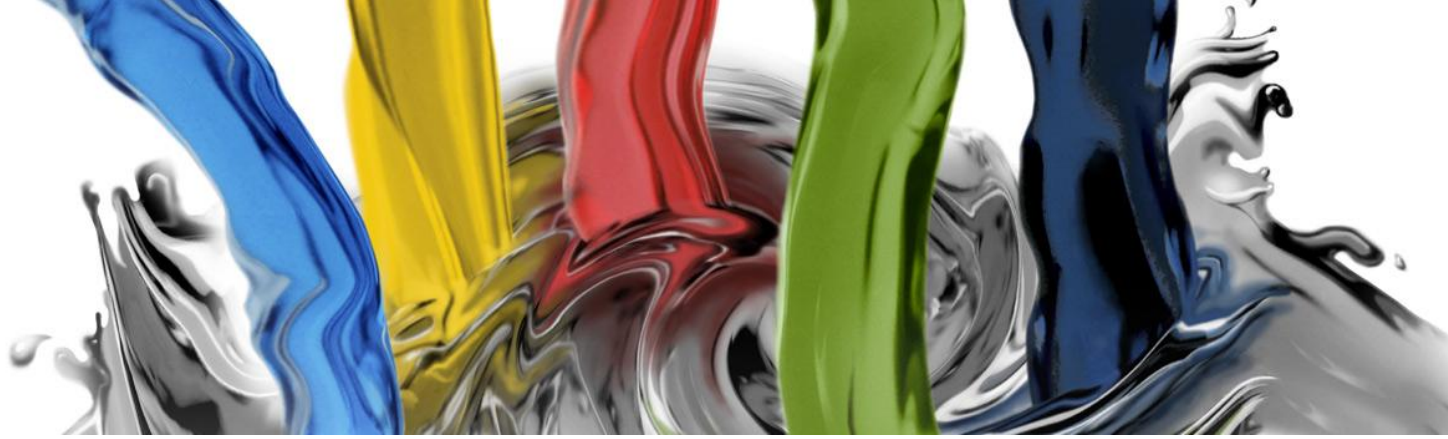




Clear2Pay

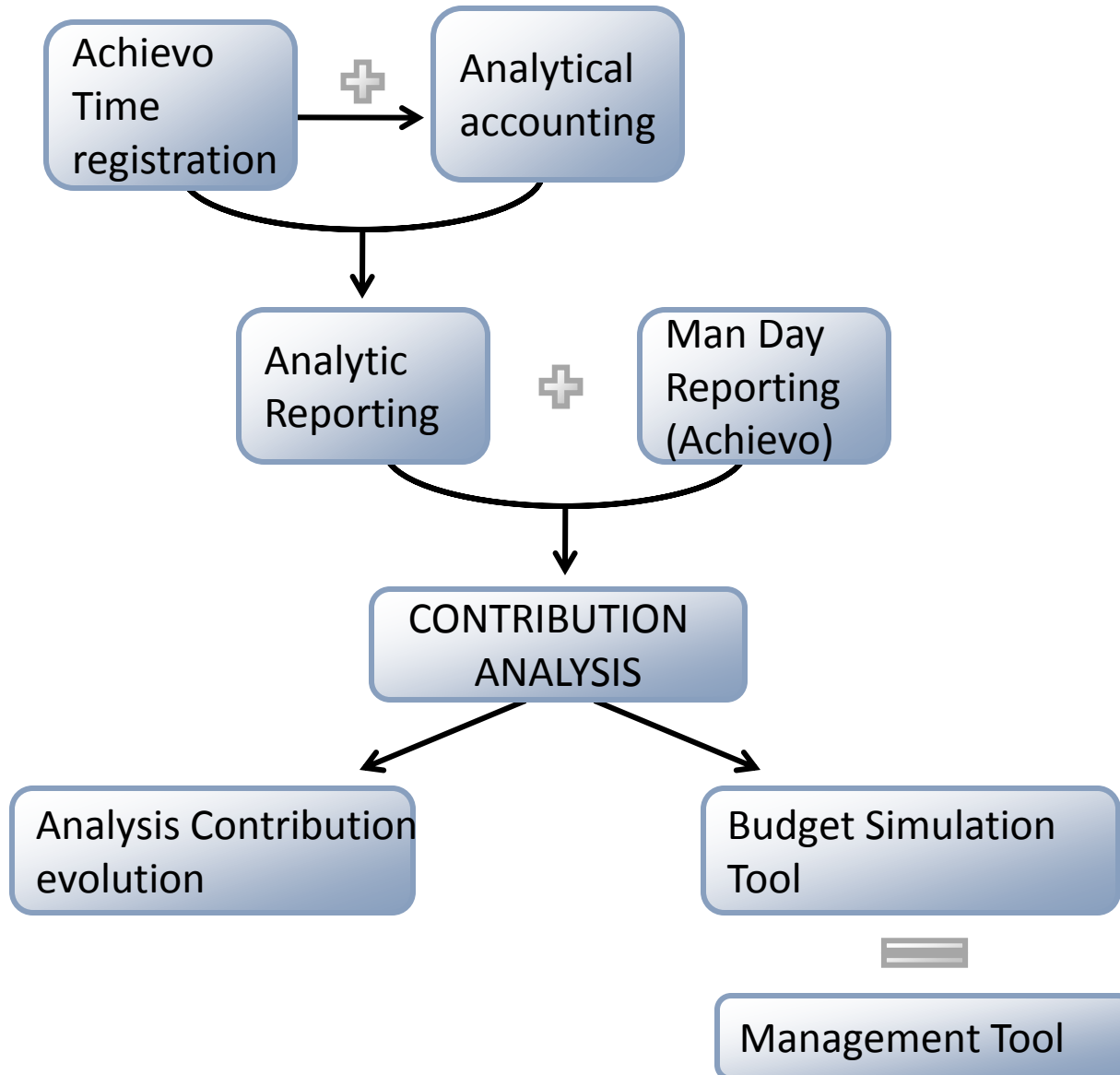


Clear2pay – Finance for dummies

Simple tool for non-financial profiles

Jürgen Ingels - Founder

Build up contribution analysis model

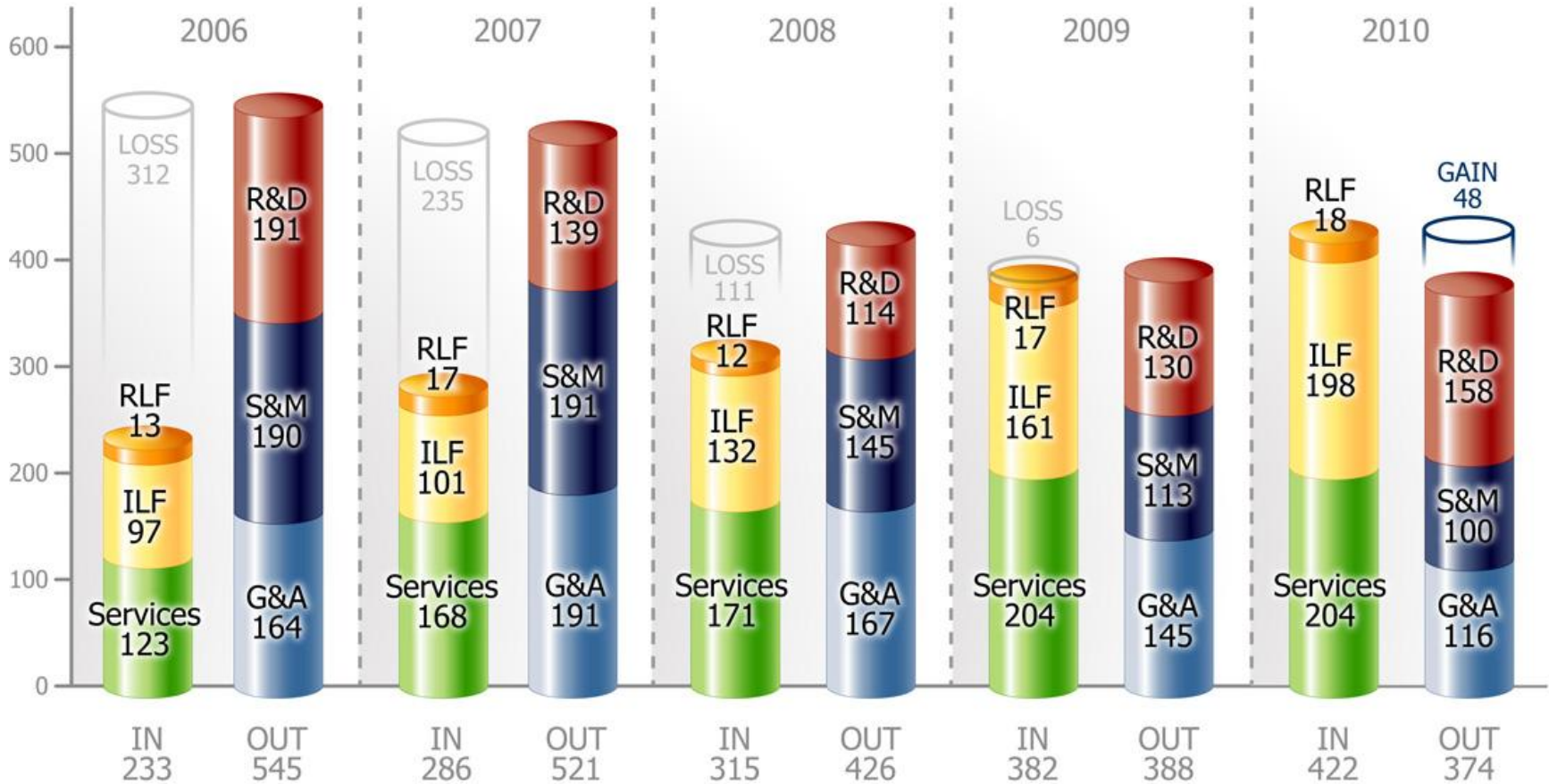


Contribution Analysis



28.455 MD 28.808 MD 49.923 MD 52.844 MD 64.616 MD

Price increases MD increase + Acquisitions Efficiency increases Growth + ILF increase





price increase	0,00%
contribution	13.623.268
extra people	-
extra contribution	-
ILF increase	0%
ILF	12.770.207
RLF increase	0%
RLF increase	1.155.930
G&A decrease	0%
G&A	7.670.488
R&D decrease	0%
R&D	10.234.475
S&M Decrease	0%
S&M	6.518.970
EBITDA	3.125.472

price increase	10,00%
contribution	17.722.555
extra people	-
extra contribution	-
ILF increase	0%
ILF	12.770.207
RLF increase	0%
RLF increase	1.155.930
G&A decrease	0%
G&A	7.670.488
R&D decrease	0%
R&D	10.234.475
S&M Decrease	0%
S&M	6.518.970
EBITDA	7.224.759

price increase	0,00%
contribution	13.623.268
extra people	15
extra contribution	690.010
ILF increase	0%
ILF	12.770.207
RLF increase	0%
RLF increase	1.155.930
G&A decrease	0%
G&A	7.670.488
R&D decrease	0%
R&D	10.234.475
S&M Decrease	0%
S&M	6.518.970
EBITDA	3.815.482

price increase	0,00%
contribution	13.623.268
extra people	-
extra contribution	-
ILF increase	10%
ILF	14.047.228
RLF increase	0%
RLF increase	1.155.930
G&A decrease	0%
G&A	7.670.488
R&D decrease	0%
R&D	10.234.475
S&M Decrease	0%
S&M	6.518.970
EBITDA	4.402.493

price increase	0,00%
contribution	13.623.268
extra people	-
extra contribution	-
ILF increase	0%
ILF	12.770.207
RLF increase	15%
RLF increase	1.329.320
G&A decrease	0%
G&A	7.670.488
R&D decrease	0%
R&D	10.234.475
S&M Decrease	0%
S&M	6.518.970
EBITDA	3.298.862

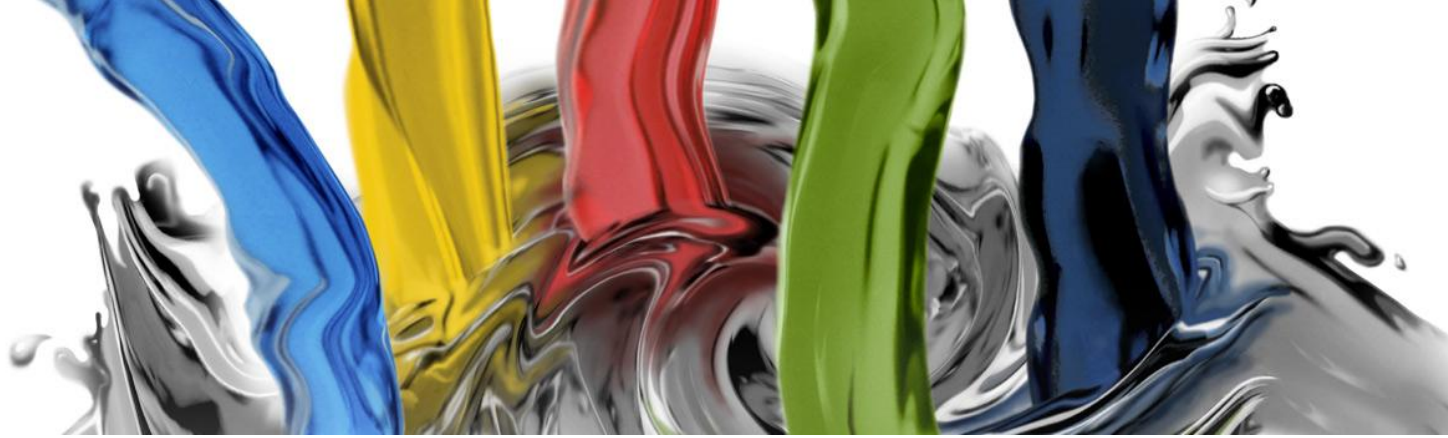
price increase	0,00%
contribution	13.623.268
extra people	-
extra contribution	-
ILF increase	0%
ILF	12.770.207
RLF increase	0%
RLF increase	1.155.930
G&A decrease	5%
G&A	7.286.964
R&D decrease	5%
R&D	9.722.751
S&M Decrease	5%
S&M	6.193.022
EBITDA	4.346.669

In 2008, the targetted turnover was missed by only 1.4% (39.4 mio EUR versus 38.8 mio EUR) and EBITDA was reached with a difference of 3% (-5.6 mio EUR versus -5.5 mio EUR).

In 2009, the targetted turnover was overachieved by only 0.5% (43.45 mio EUR versus 43.26) mio EUR) and EBITDA was missed with only 45k (-238 kEUR vrs – 195 kEUR)



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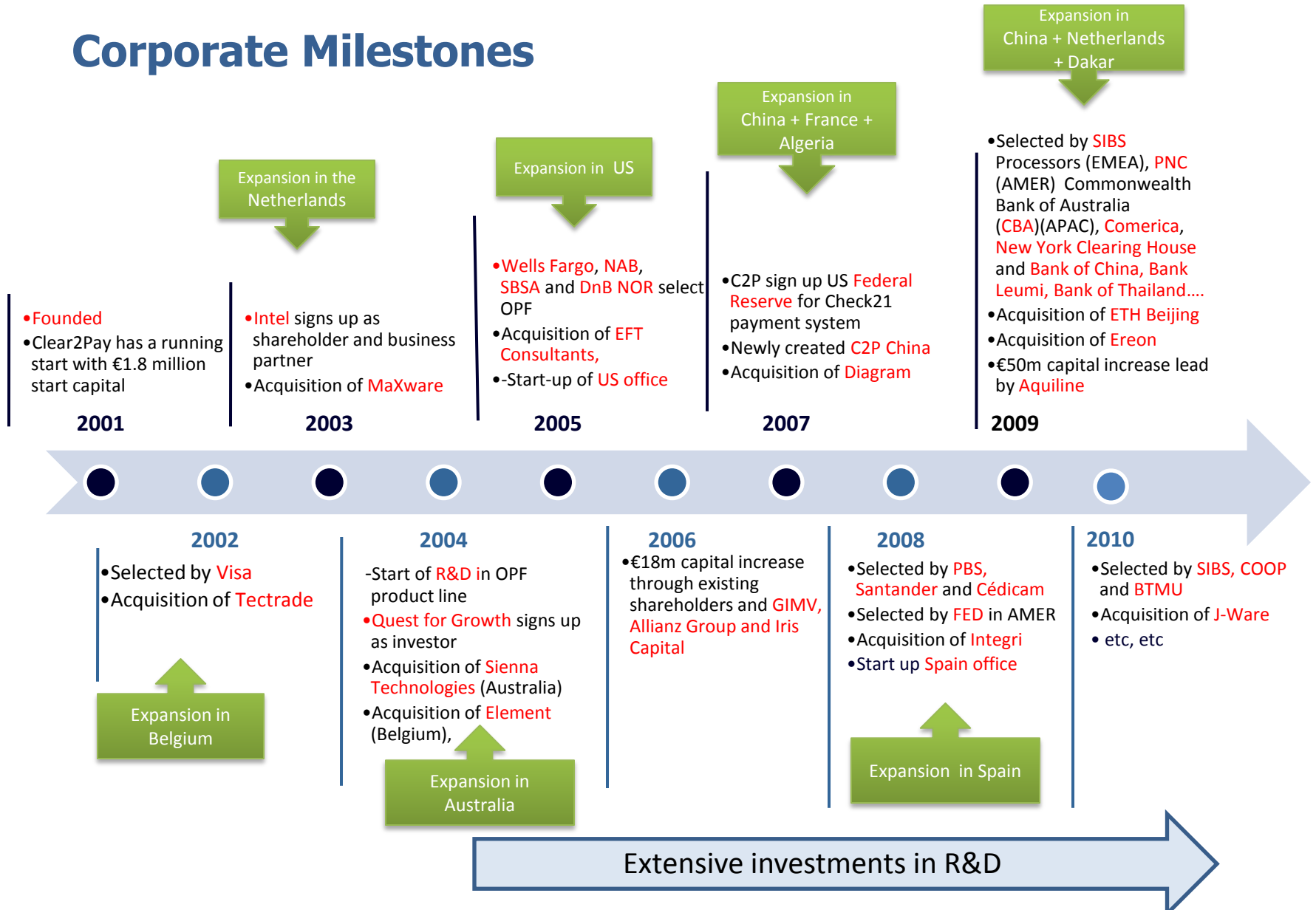


datanews

AWARDS
FOR EXCELLENCE 2007



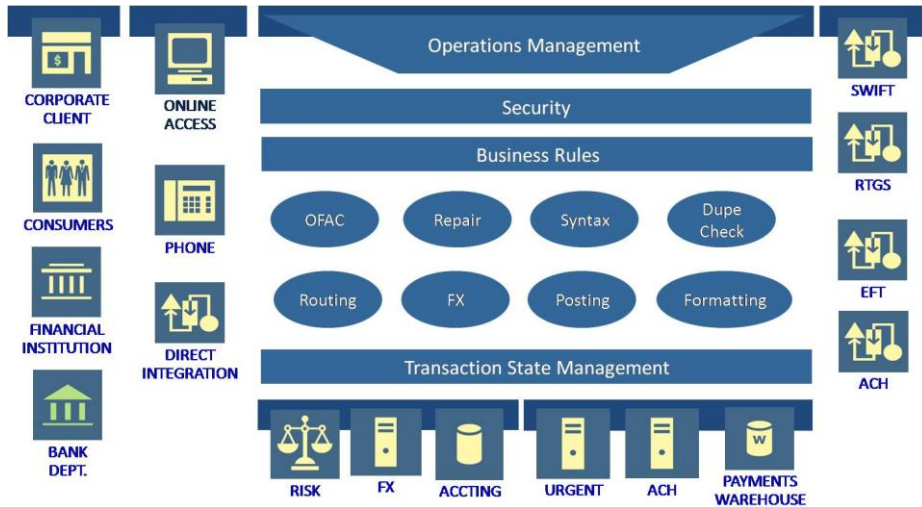
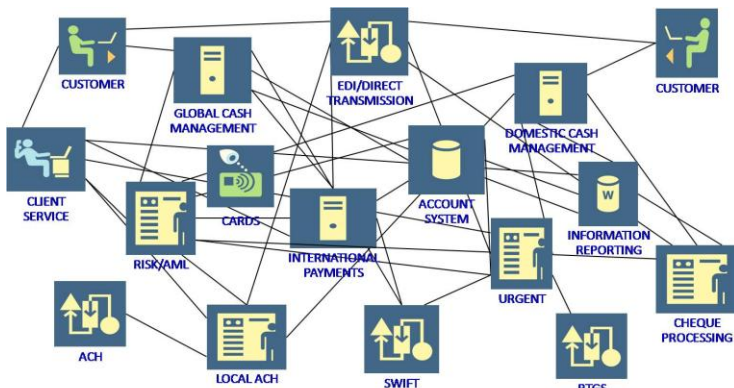
Corporate Milestones



Clear2Pay - Open Payment Framework



EXTERNAL



INTERNAL



Clear2pay Geographical Spread



A **global payments technology company** with over 600 team members operating in 12 countries.



Clear2pay Key clients

