

BPS Technology

'A Financial Technology Company'

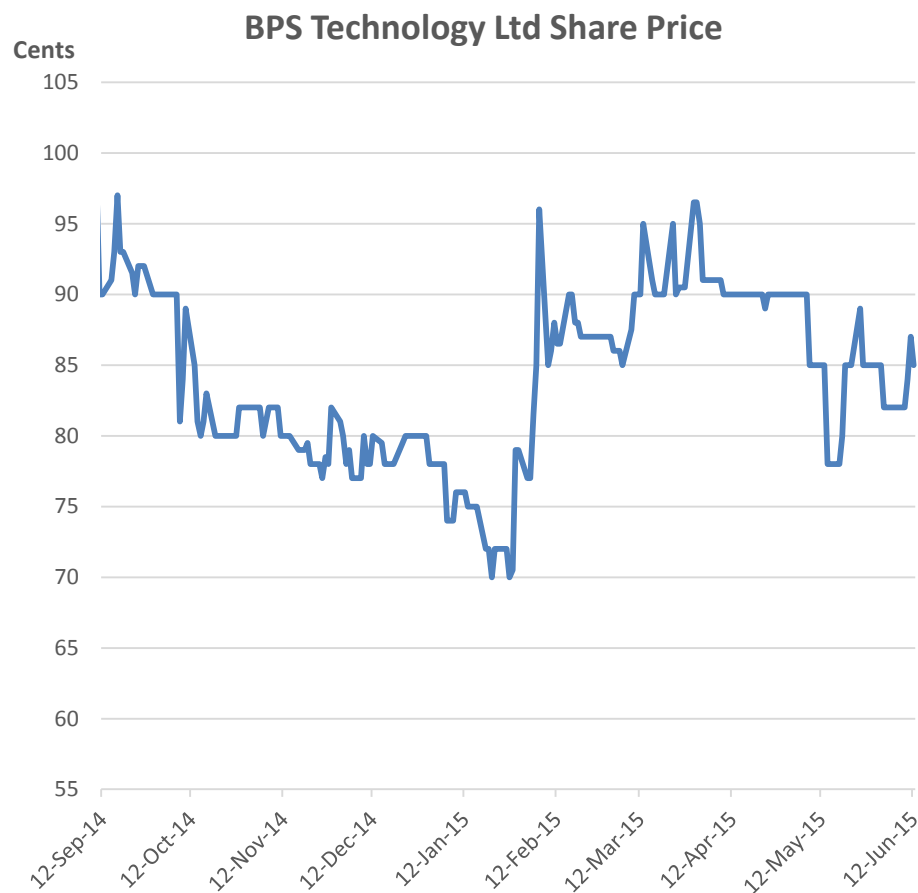
'Providing a captive market of motivated buyers and sellers using our leading digital currencies and reward systems'



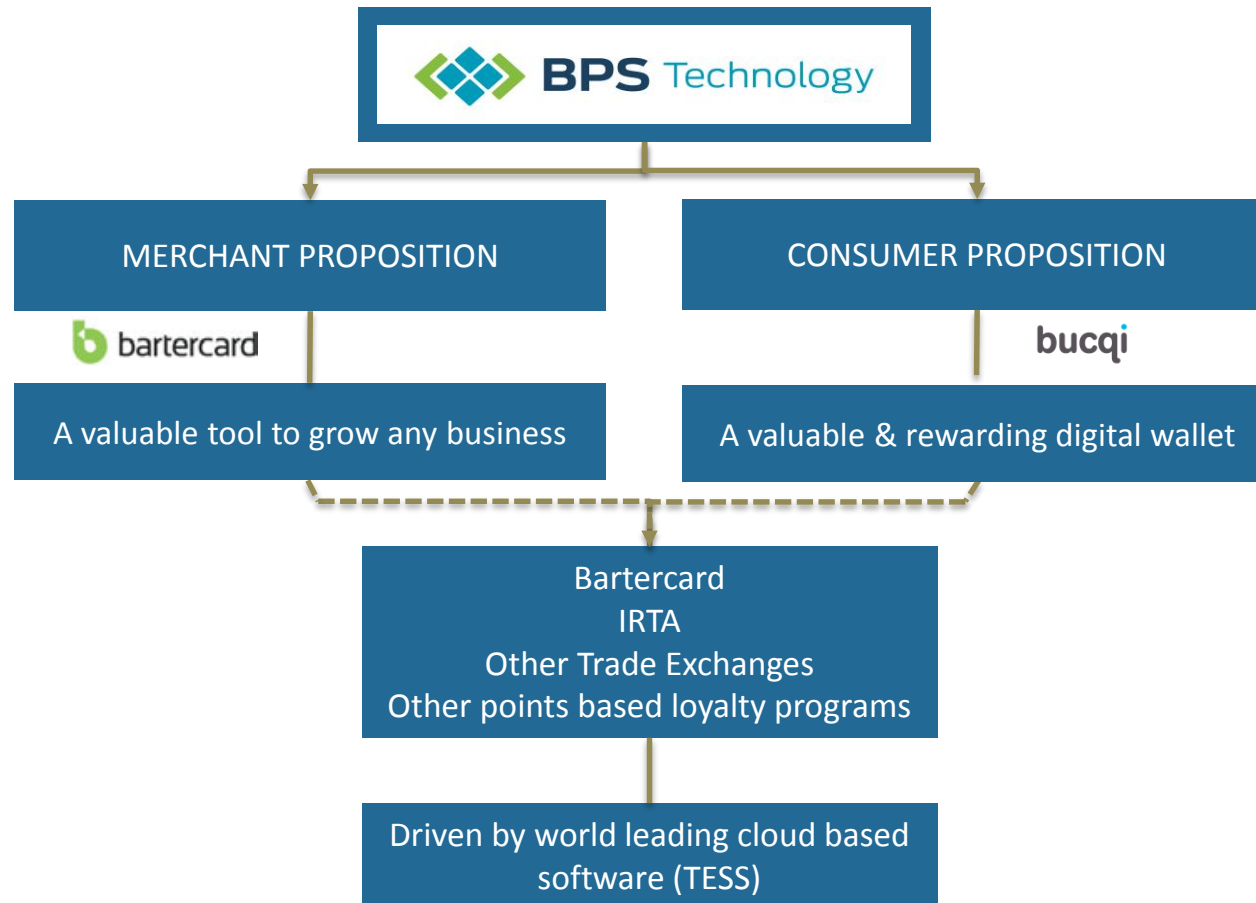
BPS Technology – Corporate Overview

Share information

Issuer	BPS Technology Ltd
ASX Ticker	BPS
Share Price	\$0.85
Shares on Issue	58.5m
Market Cap	\$49.7m
Dividend Yield	8.5% ²
IPO Date	12 September 2014
Directors*	Mr Murray d'Almeida Mr Trevor Dietz Mr Brian Hall Mr Tony Wiese Mr Tony Lally Mr Andrew Pipolo
*Directors hold 60+% of issued stock	

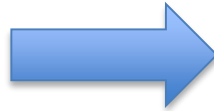


BPS Technology addresses both B2B and B2C markets with a special focus on SMBs



Vision

The World's number one in alternative digital currencies



Mission

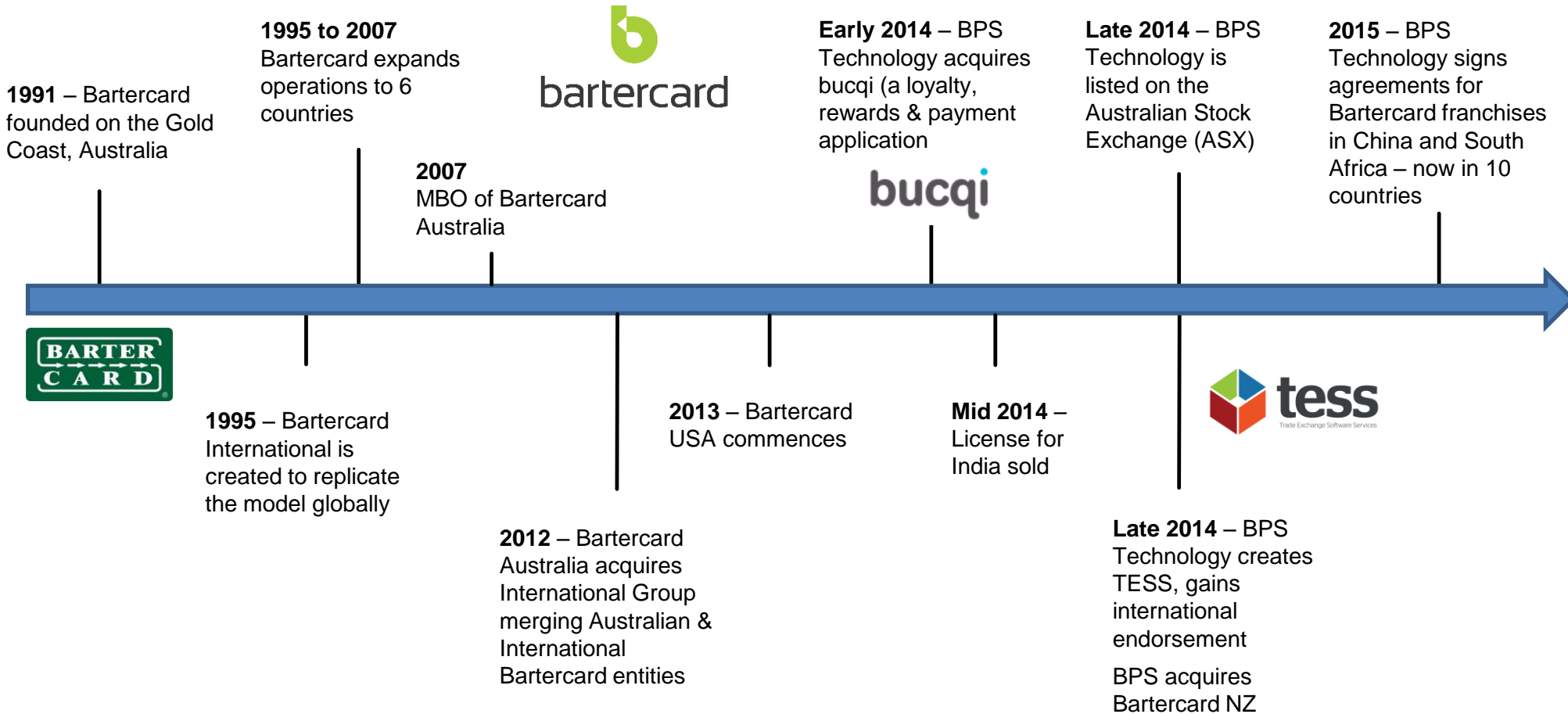
Providing a captive market of motivated buyers and sellers using our leading digital currencies and reward systems

Key investment highlights

- Maiden results (HY15) ahead of prospectus forecasts
- Solid balance sheet with zero borrowings and cash position as at 31 December 2014 of \$3million
- Growing recurring revenue stream underpinned by Bartercard business with in excess of \$600m of fee generating transactional business
- Game changing disruptive payments and loyalty rewards technology (bucqi) capitalising on growing importance of loyalty rewards programs
- Highly experienced board and management team with track record of delivery and high ownership of the business of 60+%.
- Strong focus on growth by acquisition and joint venture both vertically and horizontally

BPS Technology Limited

Operating trade exchanges platforms and software for over 24 years



Three complimentary businesses



- *Bartercard is the world's largest trade exchange. It allows small to medium business to conduct \$600m of additional business without the use of cash*
- *54,000 card holders in 8 countries.*
- *Bartercard transactions can be conducted across more than 7,000 bank EFTPOS terminals.*



- *TESS (Trade Exchange Software Services) is a software platform which was developed to service Bartercard's trade exchange*
- *Its the only software recognised and recommended as preferred software by IRTA* - the global governing body of the industry*
- *White label versions created to service small, medium, large and enterprise level exchanges.*



- *Disruptive technology based around a loyalty platform designed for SMBs combined with a robust and innovative mobile payment app for both merchants and consumers.*
- *Payments platform has a number of patents pending.*

Bartercard trade exchange platform



Existing Bartercard Footprint



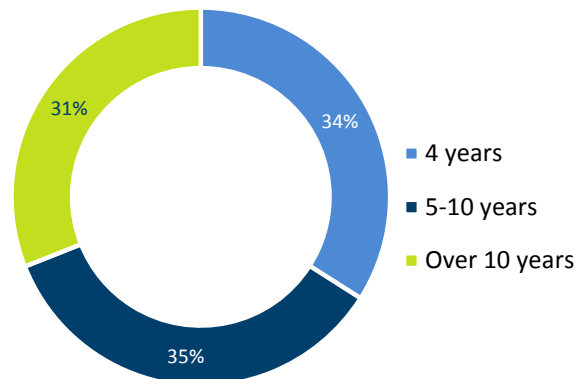
Worlds largest..

- Operating for 24 years, highly sophisticated operations
- Mix of franchise and directly owned operated
- Currently operating in 8 countries through 75 offices with 600 staff (including Franchise operations; India and China coming online in FY2016)
- ~24,000 merchants (SMBs) including ~54,000 cardholders
- Alternate multi currency, multi lingual high volume transactional platform

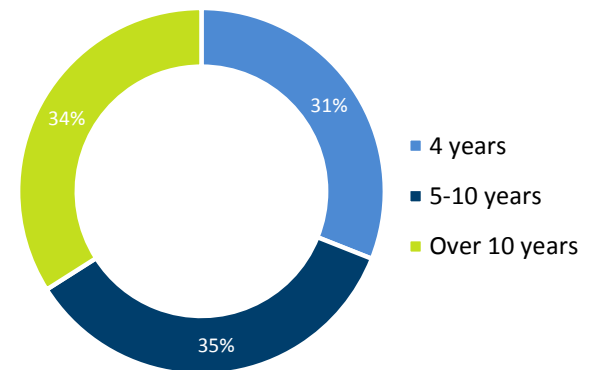
Deep Relationships with merchants..

- Consistent usage over many years
- Becomes an integral part of SMBs business
- 66% of merchants have been trading with Bartercard for more than 5 years
- Trusted relationship and strong loyalty to the Trade Exchange channel and the Bartercard Brand

Merchants by Duration



12mth Trade Volume by Merchants Duration



bucqi merchant centric loyalty program

- A loyalty platform for SMBs – robust and innovative mobile payment app for both merchants and consumers – payments market disruptor
- Consumers pay by scanning a QR code using a mobile device – low cost to merchants – integrates into Point of Sale (POS)
- Bartercard members able to pay rewards to consumers using Trade Dollars – consumers receive “bucqs” in their **bucqi** digital wallet
- Consumers can redeem “rewards” across a broad range of businesses and locations
- **bucqi** Platform has been enhanced so that it can accept and redeem the loyalty points associated with any other major points based loyalty system such as airline points or credit card points*
- Heads of Agreement signed with travel reward company RewardsCorp to adopt **bucqi** – others soon to follow



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bucqi for consumers & merchants *'No terminal or card needed'*

bucqi

For Consumers

Free & Easy to Use

- *Simply download the Bucqi App*

Versatile

- *Ideal for micro payments*

Convenient

- *Easy to use merchant directory and directional mapping*

Management & Rewards

- *One place to store all your rewards*

Special Offers From Merchant

- *Rewards in various forms*

Better Security

- *No sensitive information transmitted*



For Merchants

Real Time Payments

- *Cash currency*

New Customers

- *Take part in promotions*

Powerful Marketing Tool

- *M-commerce platform*

Own Loyalty Program

- *Automatically builds the program*

Commission Income

- *Merchant commission income*

Customer Metrics

- *Smart campaign tracking*

Improved Security

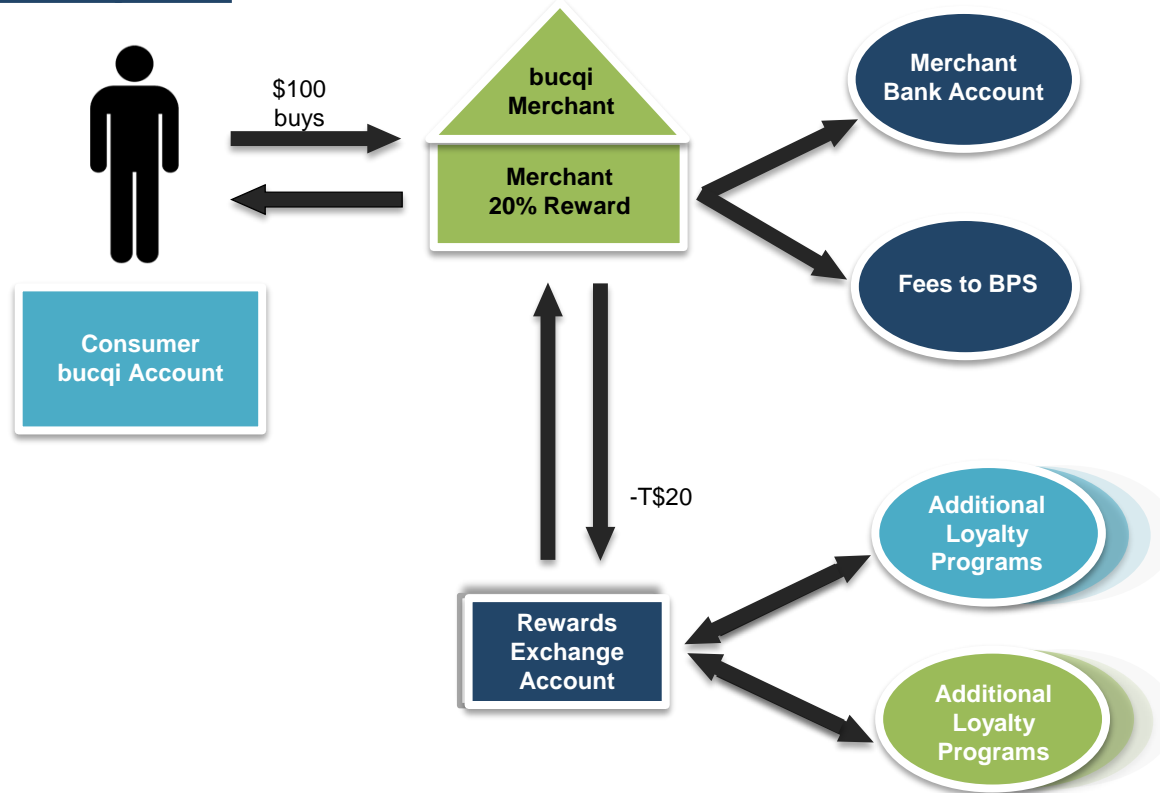
- *No cash handling*
- *Reduced possibility of fraud*

BPS's Bartercard/bucqi Platform



Bartercard merchants able to use Trade Dollars as an exclusive mechanism to reward everyday consumers who shop with cash at their business.

Purchase/Redemption



Bringing bucqi to scale



To come to scale bucqi will need two things:

- Merchants
- Consumers

Merchants:

In just three months bucqi has gained firm expressions of interest from more than 2,400 Merchants

bucqi has exclusive access to more than 20,000 Merchants across 8 countries

Consumers:

bucqi will target closed user groups e.g. sporting clubs, non for profit groups

bucqi has access to more than 300 such groups

these groups will receive a share of revenues paid by Merchants

bucqi will target large “loyalty points” based systems like airlines, franchise chains, credit card companies



Consumers want portability of points – bucqi delivers



The bucqi technology will be adopted by one of Australia's largest travel reward companies – RewardsCorp, part of the Ignite Travel Group – who have over 200,000 consumers linked to their platform.





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Appendix –

1. Overview of Trade Exchanges
2. TESS
3. Leadership Team

Overview of Trade Exchanges

Enables SMBs to trade goods & services

What is a trade exchange?

- *Trade Exchanges should be considered as another sales channel for a business*
- *Network of merchants that seek to trade their spare capacity or stock for items that they would otherwise have to buy with cash*
- *A platform which standardizes any good/service into an alternate digital currency – priced as if cash*
- *“Trade Dollars” can be stored or used for purchases at participating merchants of the Trade Exchange*
- *Settlement occurs via secure web transactions, mobile devices, SMSPOS or card based EFTPOS terminals*

TESS - white labelled cloud-based software platform



- *TESS the only software recommended by the global governing body for Trade Exchanges*
- *Enables participants to securely trade their goods and services globally 24/7 using mobile, desktop or other internet-enabled devices.*
- *The TESS Platform currently settles ~1.8m transactions worth ~\$600m annually on behalf of Bartercard's ~54,000 card holders*
- *TESS is a multi-site, multi-national, multi-currency Trade Exchange platform.*
- *Seek to capture a share of the US\$19.4 billion¹ not currently being traded through Bartercard*
- *Recognised as the world's leading platform by International Reciprocal Trade Association (IRTA)*

Leadership Team

Board of Directors has deep experience



Murray d'Almeida – Non-Executive Chairman

- **Corporate Governance & Strategy**
- Previous Roles: Founded and expanded globally Retail Food Group (ASX:RFG)
- Director Pacific Environment, Chair Management Resources Solution, Chair Barrack Investment (multiple other notable board positions)



Andrew Pipolo – Independent Non-Executive Director

- **Payments Industry**
- Previous Roles: - Managing Director PayPal Australia, Head eCommerce for MasterCard Europe and Country Manager Australia for MasterCard



Tony Lally – Independent Non-Executive Director

- **Public Capital Markets**
- Previous Roles: CEO of Sunsuper (third largest superannuation fund in Australia), Senior funds management roles at Deutsche Asset Management (Japan & India), Deloitte and Commonwealth Bank Australia

Philip Scott, GM Mobile Payment Systems



- Created buqci
- Software & Hardware developer focused on consumer market

Peter Fenton, GM Digital Strategy Implementation



- 20+ yrs experience with rolling out new technologies
- Previously owned a Trade Exchange in Canada

Scott Chappel, Head Software Innovation & Development



- Proficient with multiple development languages & methodologies
- Developed retail Point of sale systems

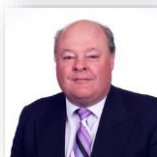
Management has track record of delivery

- *Proven: Trade Exchange industry, digital payment systems, software design, implementation and international rollout*
- *Proven: Systems to drive merchant activity beyond initial adoption*



Trevor Dietz, CEO BPS Technology Ltd & Director (22 years at Bartercard)

- 30 yrs experience banking and barter digital currency
- Proven ability to delivery technology and business systems
- Proven ability to efficiently run a global operation



Tony Wiese, CFO & Director (8 years at Bartercard)

- 25 yrs experience in financial management
- Previously Director of two publically listed companies
- Completed over 20 acquisitions



Brian Hall, CEO Bartercard Group & Director (24 years at Bartercard)

- Bartercard co-founder
- 26 yrs experience in Sales and Sale Management
- Experience developing systems and technologies to drive sales and manage a franchise network

Disclaimer

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