

**We're EedenBull and now
we're inviting you to join us.**



EedenBull

***Where Disruption
Meets
Collaboration***

**We're a new and different FinTech
launched by payments professionals.**

This is our story.....

Who's EedenBull?

A new FinTech – equal parts 'Fin' and 'Tech'

We are Eedenbull



The Challenges Facing Most Businesses & Organizations

The problem(s).....

Administrative Burden - Staff spend too much time and effort on managing payments, expense claims, reimbursements, approvals, accounting and internal front & back end processing. *

Lack of Control - Management has no consolidated real-time view on who is spending what, where, when, why and with whom. This leads to lack of control, flawed accounting & reporting and limits the opportunity to consolidate spend and negotiate supplier agreements.

Employee inconvenience - Employees are either forced to use personal cards or cash when paying on behalf of the business – and then having to be reimbursed, often weeks later....or issued with a standard commercial card that does not match user requirements

'Maverick' spend - Employees aren't always buying from certified or preferred suppliers. That's a major issue and will lead to reduced cost savings, operational risk and often increased process costs.

** Research shows that buying low value items or services could cost 50-75 times(or more) the value of the item or service itself in internal processing costs. A study by the National Audit Office in the UK found that MoD buying a 98p padlock would cost almost £74 to process.*

And finally, particularly for SME's....

Cash Flow – Small and medium sized businesses everywhere face significant cash flow issues on a regular basis.

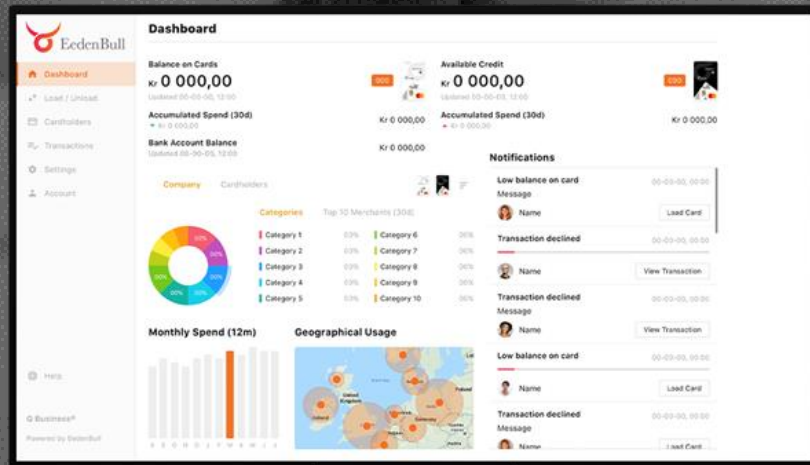
In fact, according to Entrepreneur Europe a prominent study from the financial services company U.S. Bank found that as many as 82 percent of startups and small businesses fail due to poor cash-flow management. According to Statista, average B2B DSO in Europe varies from 22 days in Germany to 52 days in Greece.

A close-up photograph of a hand moving a chess piece on a chessboard. The hand is positioned over a white pawn, and the chessboard is partially visible with various pieces. The image is dimly lit and has a dark overlay.

Introducing Q Business[®]

Q Business[®] is a spend management program that lets businesses (and organizations) manage and control their expenses with greater efficiency and transparency.

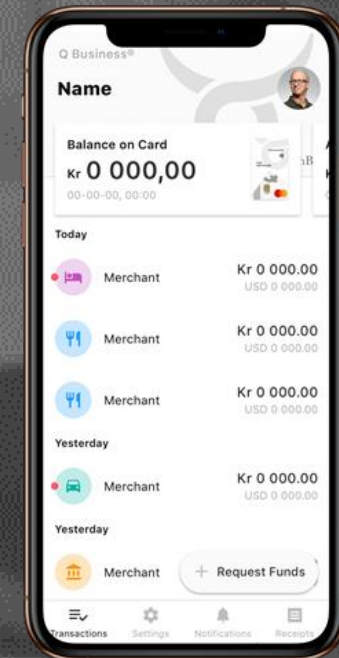
Q Control



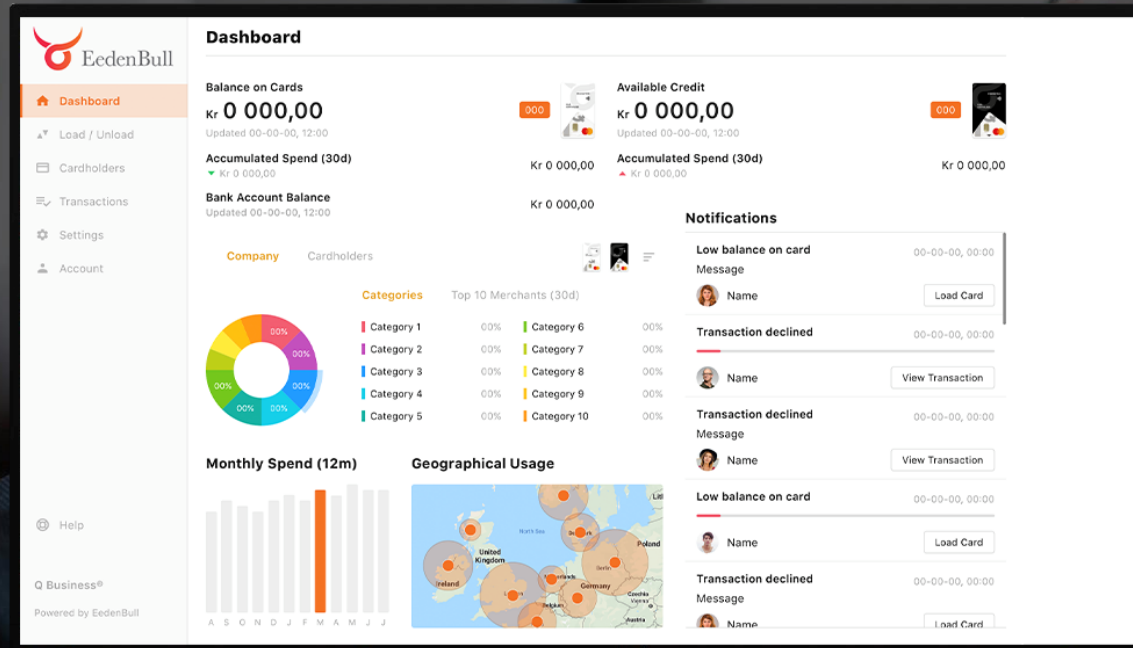
Q Cards



Q App

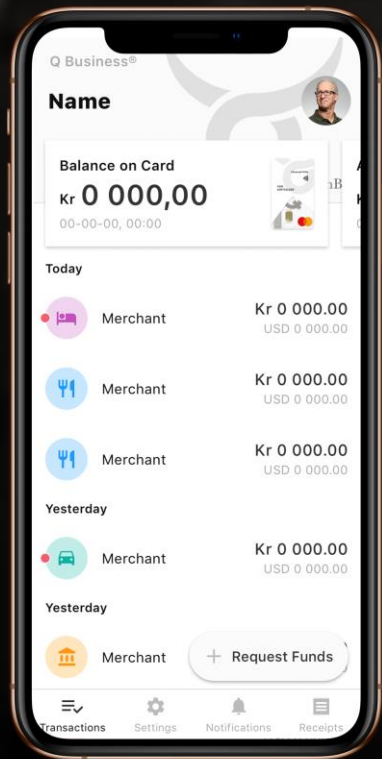


Q Control for the administrator



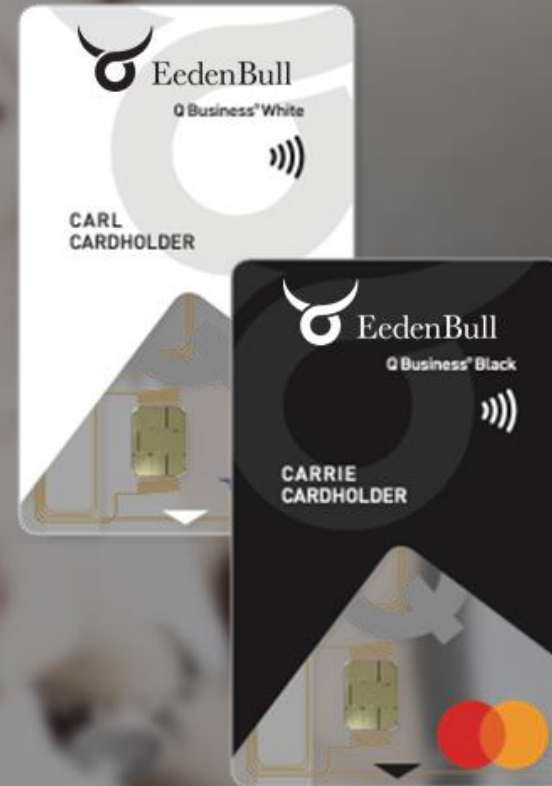
- Overview of transactions for all cards
- In-depth insights and analytics
- Smart notifications on usage, card issues and spend levels
- Set spend parameters on cardholder level, based on role
- Order, manage and cancel cards
- Q VAT - Automated cross-border VAT recovery
- Q iPay – Unique invoice upload and payments
- Q Integrator - Works seamlessly with market leading accounting systems in each country
- Q Supplier Management – Preferred supplier register, user prompts and reporting on ‘maverick’ spend

Q Business[®] App for Employees



- Overview of available funds/credit
- Real-time view of recent transactions
- Prompt for capturing receipts
- Scan, read and interpret receipts and invoices
- Request funds

Q Business[®] Payment Cards



- Credit, charge and/or prepaid cards for extra control
- Connected to Q Control and Q App
- Co-branded or white-label option
- Tokenised plastic and virtual cards

Business Model

We work with banks.....not against them

Our strategy is based on partnerships with banks, either white labelling or co-branding as appropriate.

We are targeting selected banks for partnerships around the world who're looking to utilise new technologies and innovative solutions to make life better for their commercial banking customers.

Current state of play

- 65 banks in Nordics signed up for the Q Business programme – 9.000 businesses already onboarded – predict 15-20.000 businesses YE19
- ***Signing one new business every 4 minutes***
- Now commencing partnership discussions with banks in select markets around the world

We are looking for bank partners who appreciate the vast untapped opportunities in the commercial payments space AND are looking to leverage them.

We're EedenBull.

We embrace & drive change individually and as a team.

We communicate in a direct yet thoughtful way.

We make our customers happy and our staff & stakeholders proud.

We celebrate our wins together and we learn from our losses together.

We believe it's better to try and fail than not trying.



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