



Capital Markets Day 2025

Ready for the next growth phase

15 May 2025



Forward Looking Statements

Statements included in this presentation that are not historical facts (including any statements concerning investment objectives, other plans and objectives of management for future operations or economic performance, or assumptions or forecasts related thereto) are forward-looking statements. These statements are only predictions and are not guarantees. Actual events or the results of our operations could differ materially from those expressed or implied in the forward-looking statements. Forward-looking statements are typically identified by the use of terms such as “may,” “will,” “should,” “expect,” “could,” “intend,” “plan,” “anticipate,” “estimate,” “believe,” “continue,” “predict,” “potential” or the negative of such terms and other comparable terminology. The forward-looking statements are based upon our current expectations, plans, estimates, assumptions and beliefs that involve numerous risks and uncertainties. Assumptions relating to the foregoing involve judgments with respect to, among other things, future economic, competitive and market conditions and future business decisions, all of which are difficult or impossible to predict accurately and many of which are beyond our control. Although we believe that the expectations reflected in such forward-looking statements are based on reasonable assumptions, our actual results and performance could differ materially from those set forth in the forward-looking statements.



Agenda

Part 1

- 01 Introduction
- 02 Markets & Strategy
- 03 Financials & Targets
- 04 Customer Engagement

BREAK

Part 2

- 05 Product
- 06 Sales strategy
- 07 People & Culture
- 08 Regulatory Compliance
- 09 Concluding remarks
- 10 Q&A
- 11 Networking drinks



Markets & Strategy

Jeroen van Glabbeek

CEO CM.com



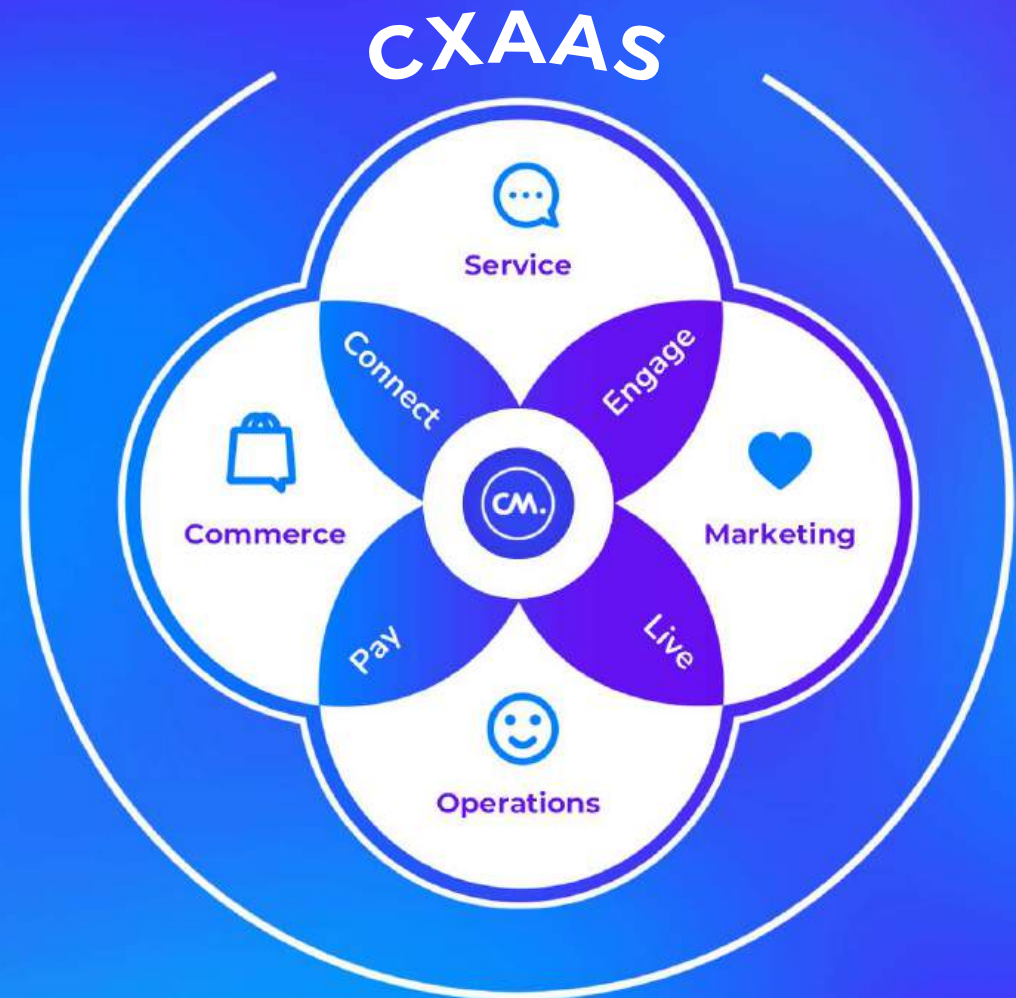


The launch of the iPhone in 2007
inspired us to develop **One-Platform for
businesses** to interact with consumers

One-Platform for all customer
experiences:
marketing, commerce and service



One platform to drive
customer experience

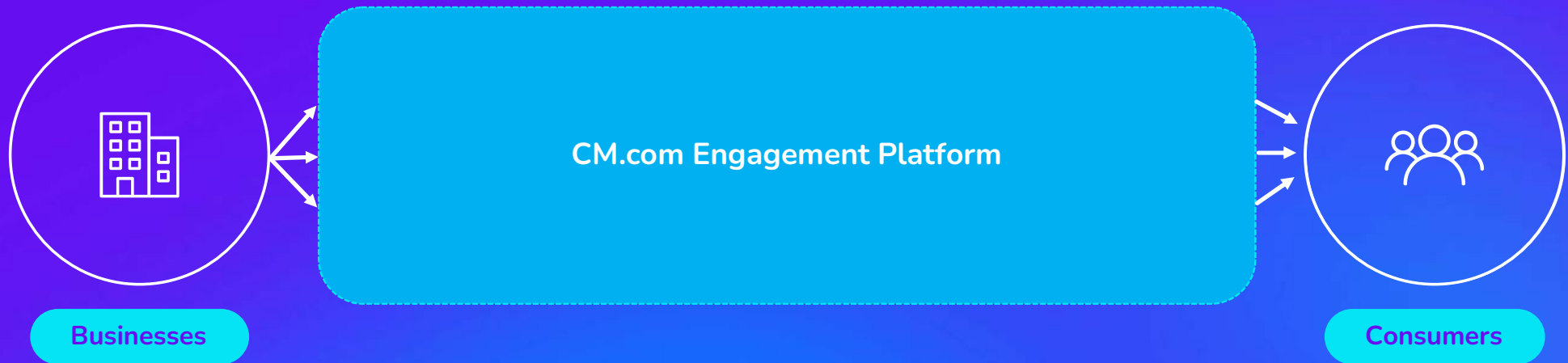




**The ChatGPT moment inspired us to
take the next step towards:
Data driven AI powered customer
engagement**

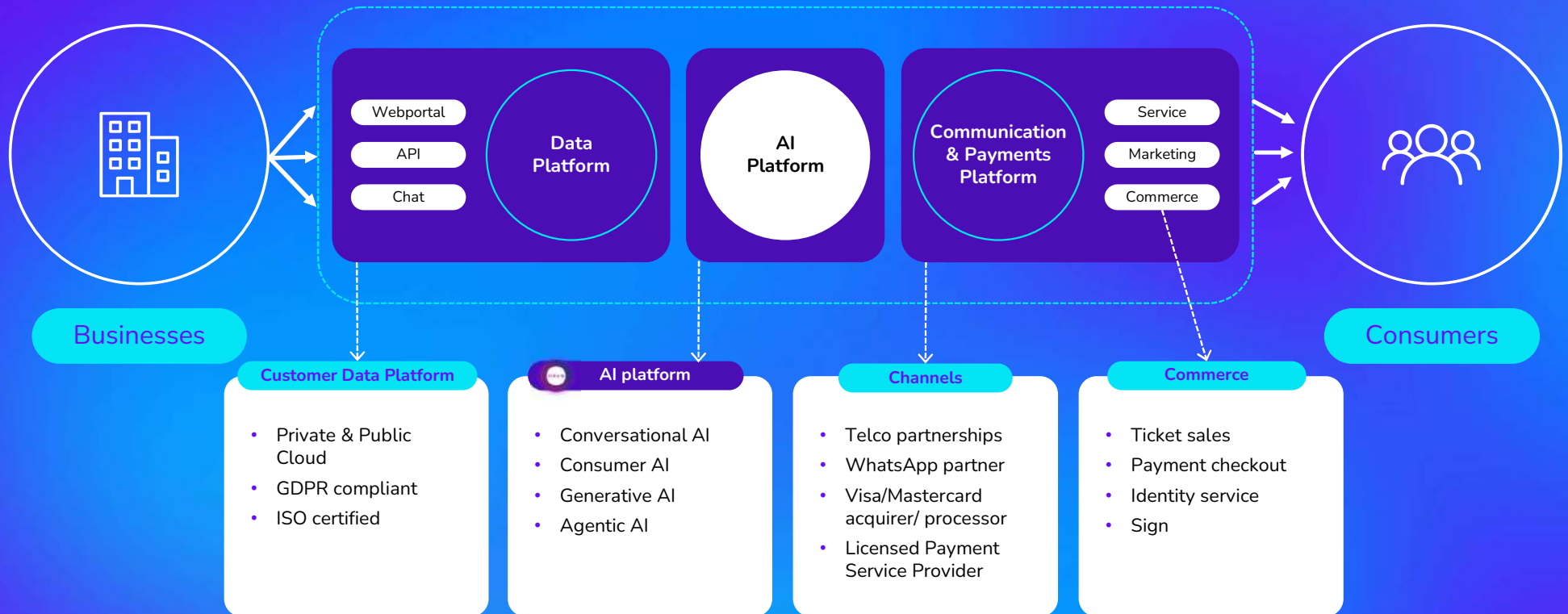


Global AI-powered Engagement Platform to connect Businesses with Consumers





Global AI-powered Engagement Platform to connect Businesses with Consumers





The unique combination of assets and capabilities makes CM.com a trusted partner for our clients



Global omnichannel communication platform

Over 600 telecom operators connected

Partnership with WhatsApp

Juniper names CM.com as Established Leader in CPaaS



Regulated Payment Service Provider

Acquiring and processing capabilities

Principal membership with Visa and Mastercard

Emerce 100 5-star rating PSP



State-of-the-art Technology and Infrastructure

Agentic AI technology

Private cloud

HALO launch February 2025, leading in EU

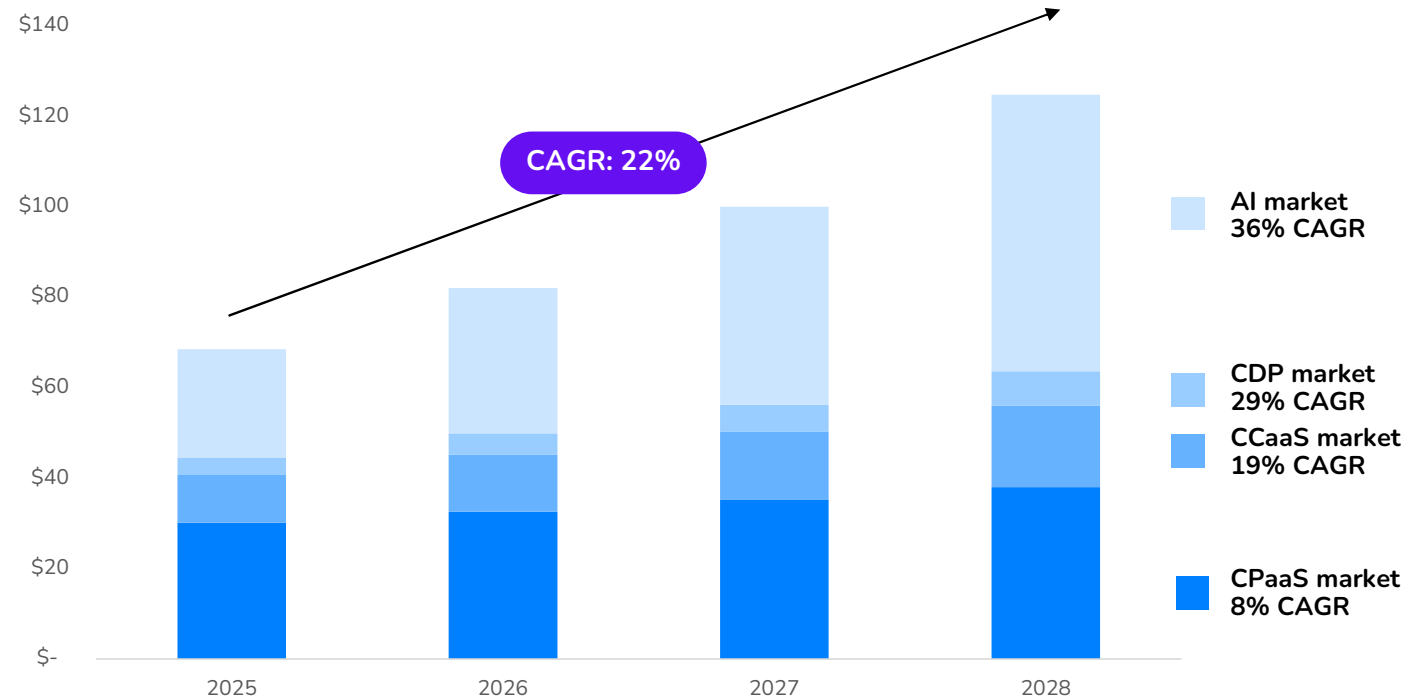


We operate in large and growing markets



125
bn

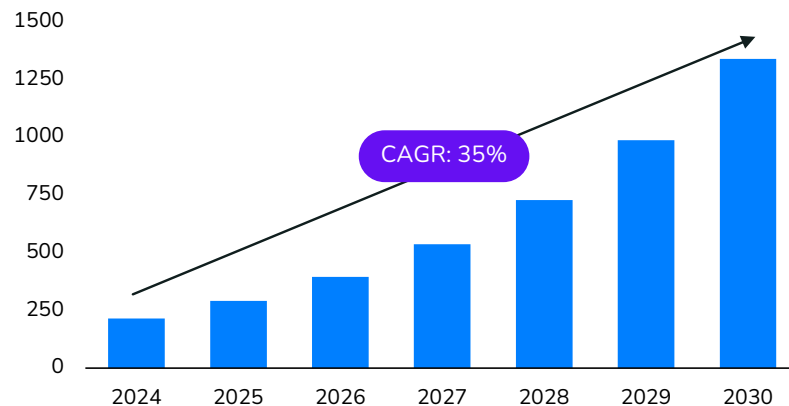
Total
addressable
market 2028 ¹



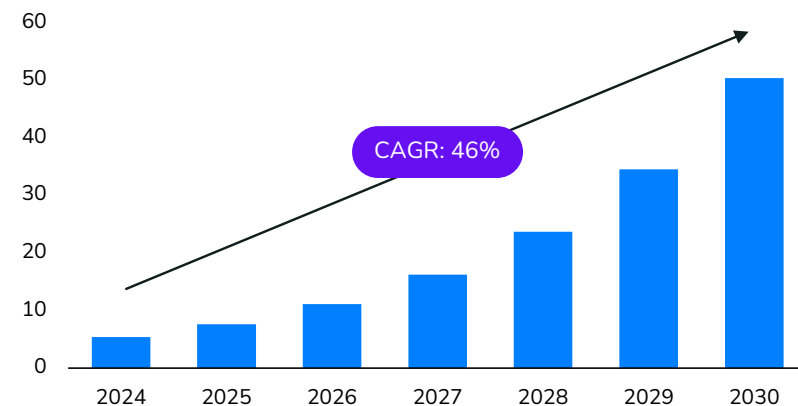


The global AI market is growing at unprecedented pace, with businesses adopting AI to automate processes, personalize customer experiences and drive efficiency

AI market reaching \$1300bn at 35% CAGR ¹



AI agent market reaching \$50bn at 46% CAGR



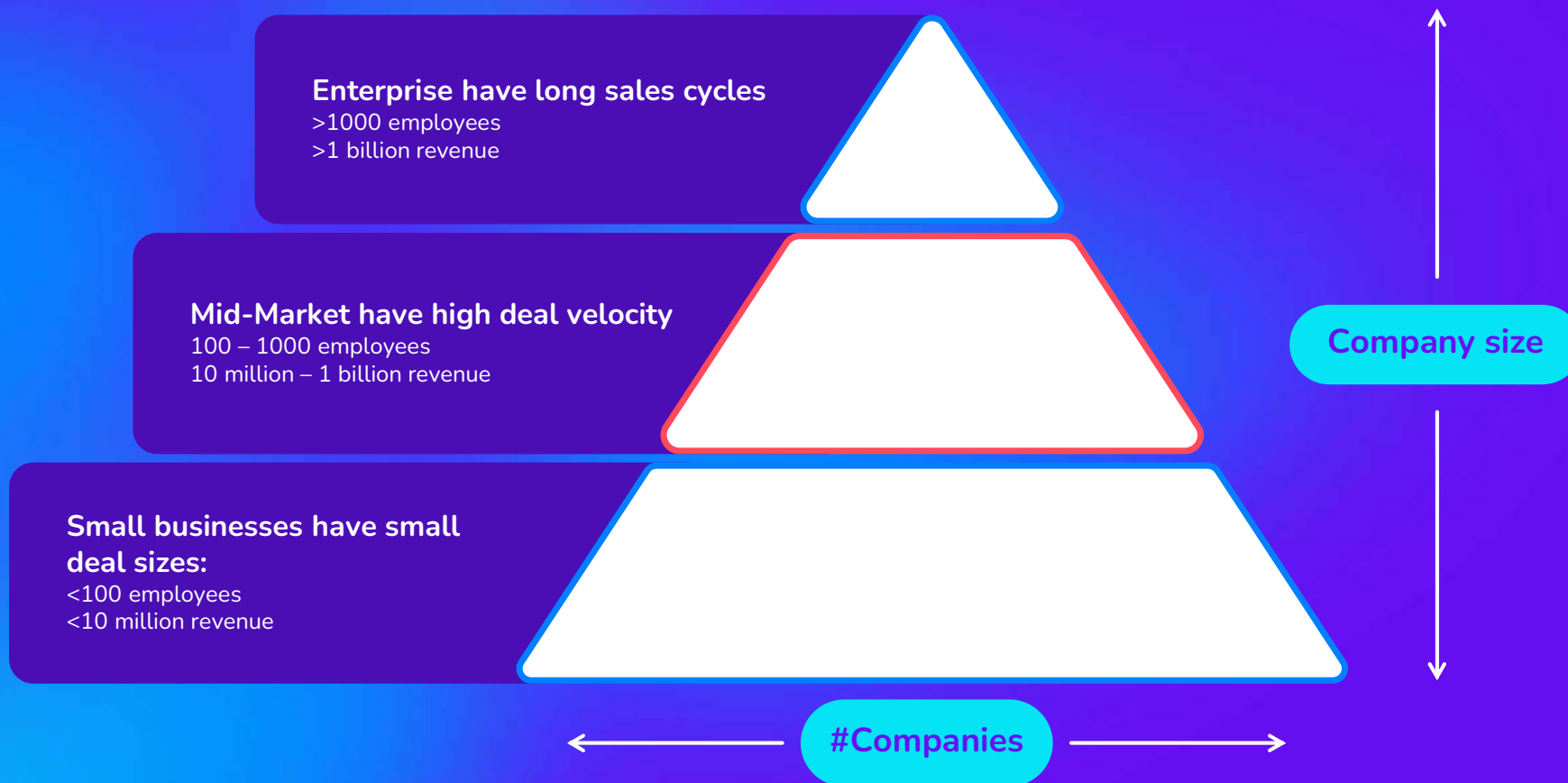
- In 2025, **85%** of enterprises are planning to adopt **AI agents** to their business operations ²
- Small and medium-sized businesses (SMBs) caught on quickly as AI adoption is going to increase to 78% in 2025

¹Source: Grand View Research

²Source: Gartner website

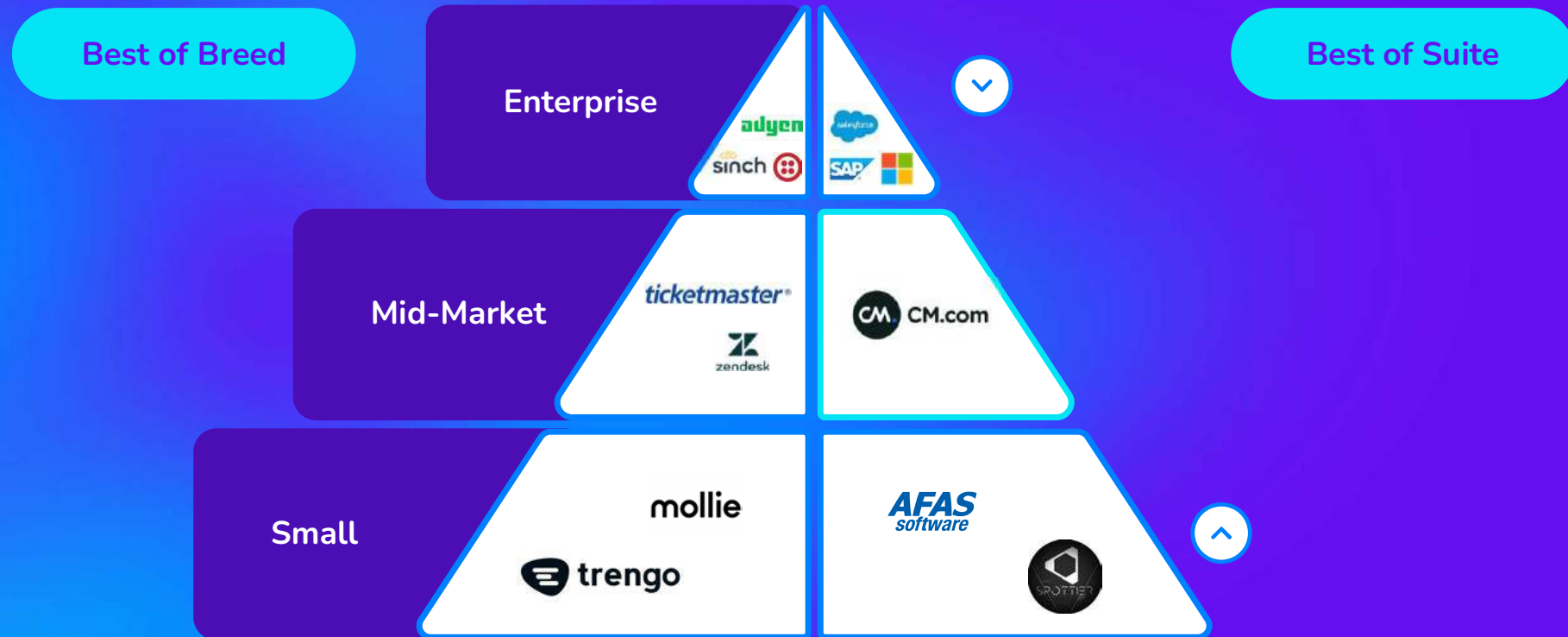


CM.com targets mid-segment of the market

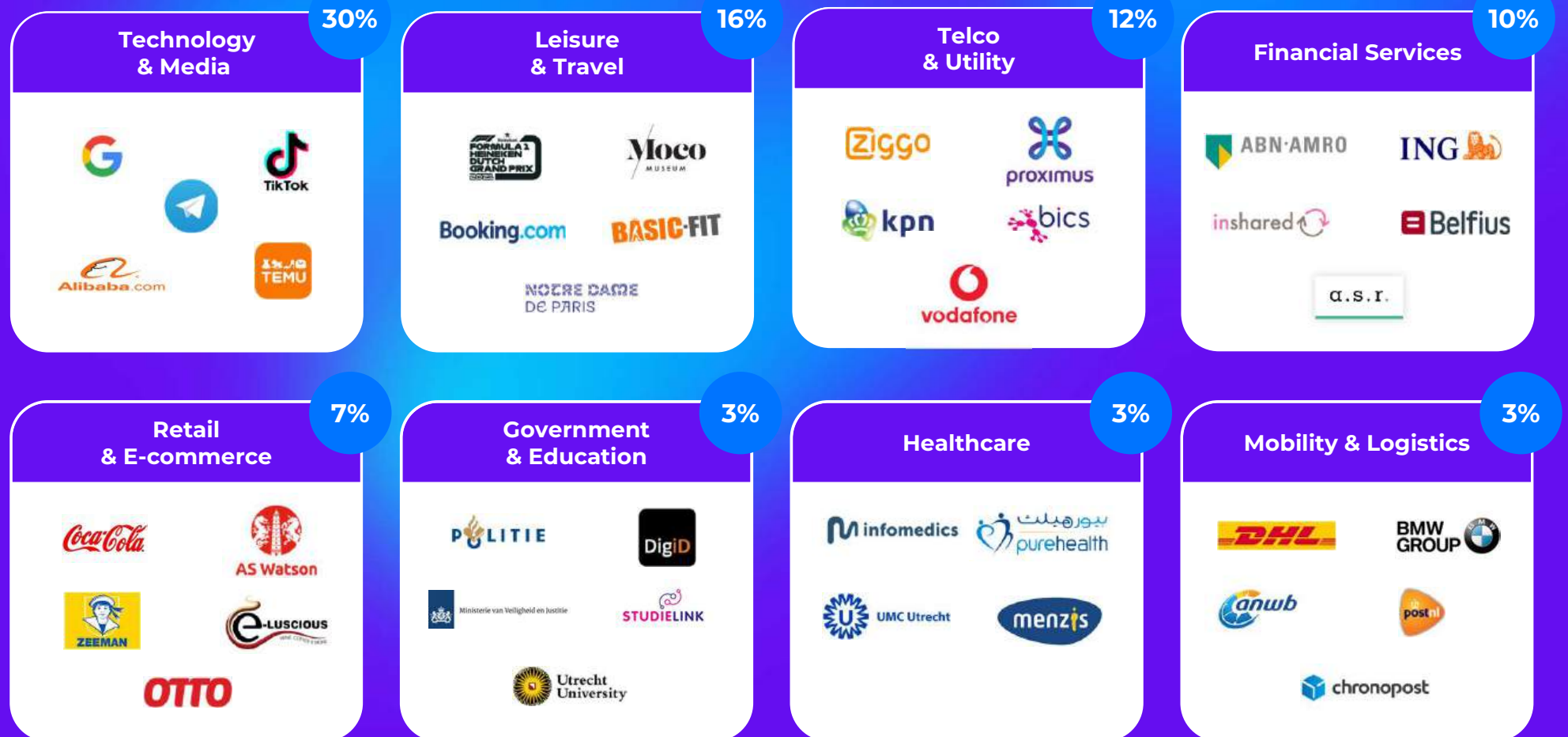




Competition is targeting other parts of the market



Our platform connects to many brands in key verticals ¹



¹Enterprise customers generating more than € 10,000 in revenue in the actual year, based on FY 2024; Segmentation based on share of Gross Profit FY 2024



CM.com global presence: Think Global, Act Local



Countries where we are situated

15¹

Our local offices around the world

24¹

Total Headcount

705¹

Headcount
YE 2024

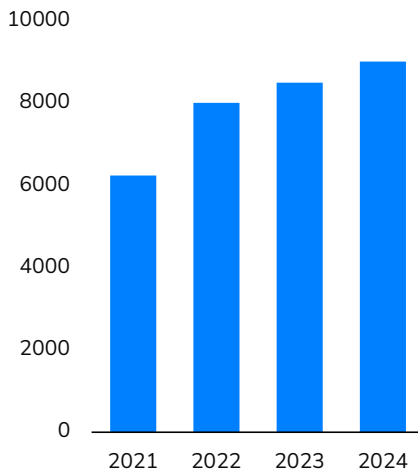
¹Year-End 2024



The growth in our client base and data led to growth of interactions

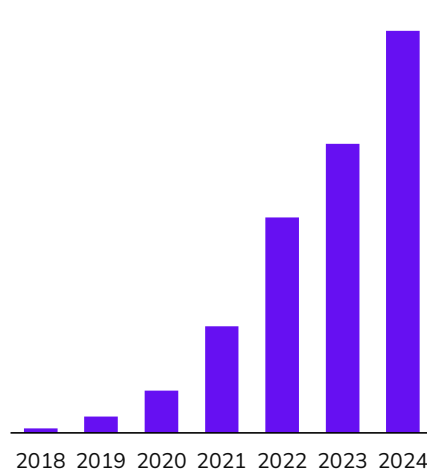
Growing client base

customers ¹



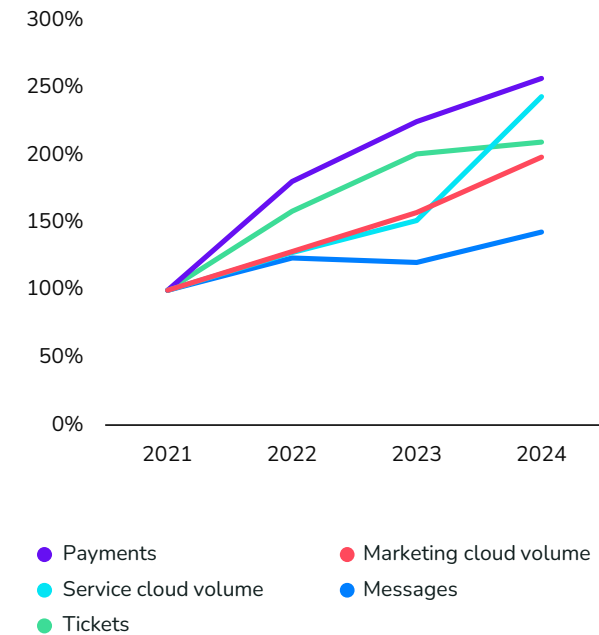
Leading to exponential growth in our CDP

CDP profiles



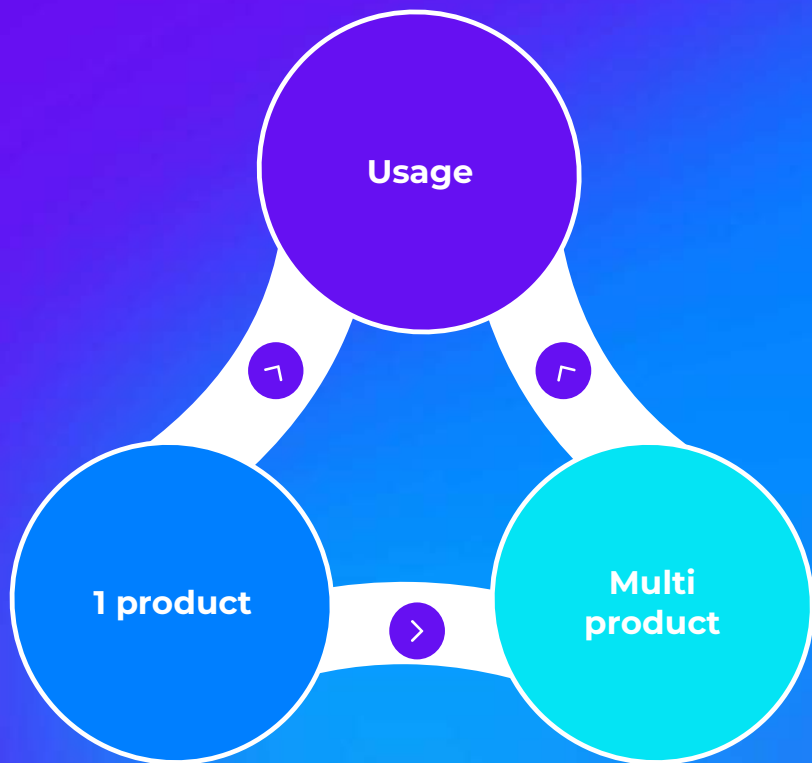
Driving growth in # customer interactions

Relative growth (2021 = 100%)



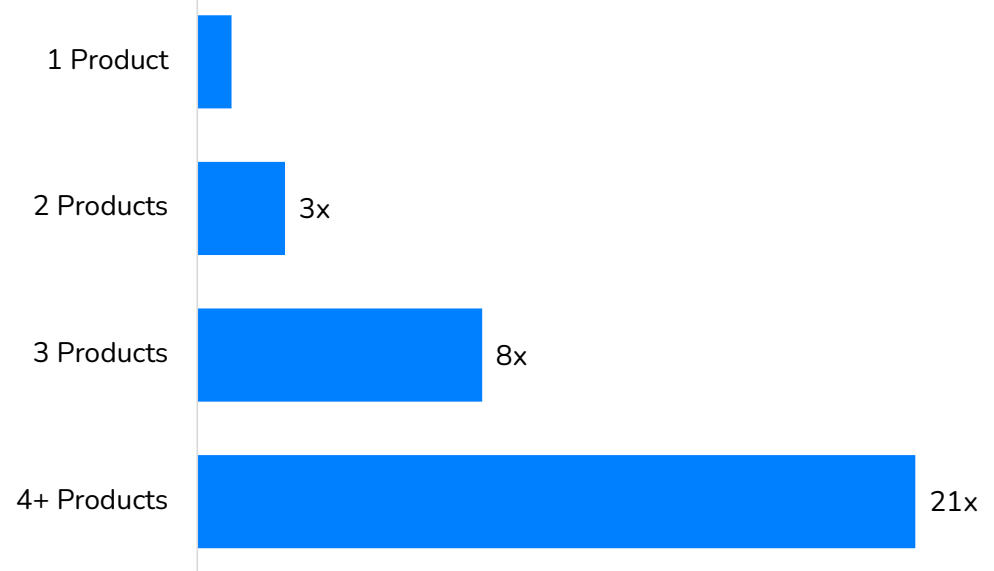


Cross-sell increases customer value and usage



Gross Profit accelerates with the number of products ¹

Monthly Gross Profit



Ready for the next growth phase



Growth & Expansion 2019 - 2022

- Expansion portfolio: product & geographic
- Add-on acquisitions, including AI capabilities
- Doubling Revenue and FTE
- IPO & convertible bond to finance growth

**Conversational
channels**



Value over Volume 2022 - 2025

- Optimisation portfolio: product & geographic
- Integration acquisitions, leveraging AI capabilities
- Doubling Gross Profit, EBITDA inflection
- Refinancing for solid balance sheet

**Conversational
commerce**



Profitable Growth 2025 - 2028

- Global AI-powered customer engagement platform
- Unlocking full potential as AI-First company
- Gross Margin growth, with strong cash conversion
- Capital allocation for growth

**AI-driven customer
engagement**



Financials & Targets

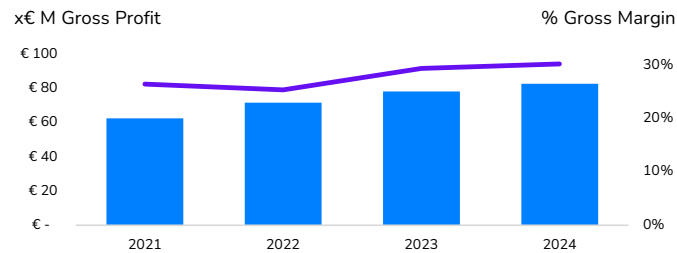
Jörg de Graaf

CFO CM.com

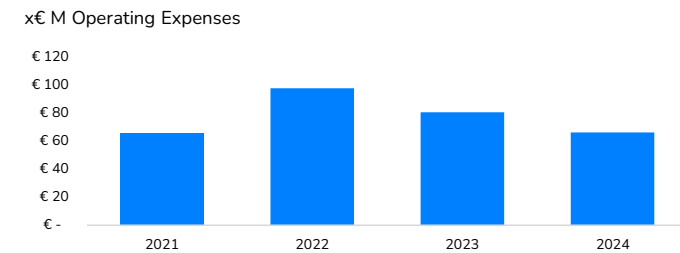


Value-over-volume strategy delivered EBITDA and Cash Flow turnaround

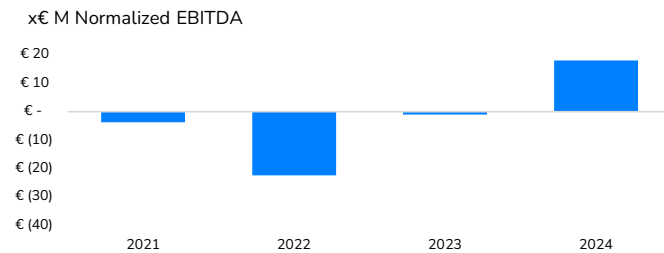
Change of strategic focus led to Gross Margin and Gross Profit uptake



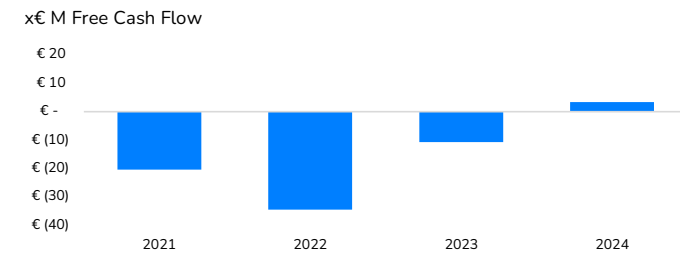
Strong Cost control improved efficiency and profitability



Value-over-volume strategy resulted in EBITDA turnaround



and positive Free Cash Flow





We delivered on our mid term Outlook from 2022

	Target	Realization ¹	
 Gross Margin	High 20's	30%	
 Opex to Revenue	Low mid 20's	24%	
 EBITDA Margin	Mid single digit	6%	



Strengthened balance sheet as foundation for growth

Successful Refinancing transaction

(Feb 2025)

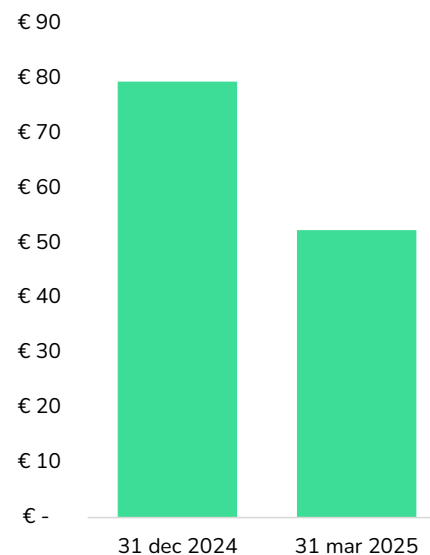
Convertible bond €100M buyback
for €87M (13% discount)

Bank Facility €80M

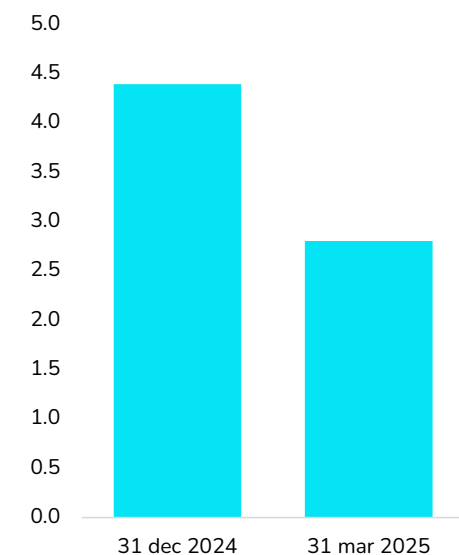
Equity raise €20M

Reduced net debt position by €27M and reduced leverage ratio to 2.8x

Net Debt x €M ¹

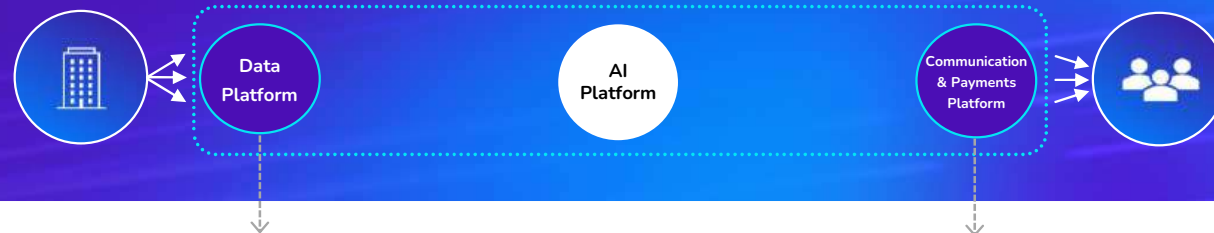


Leverage ratio ²



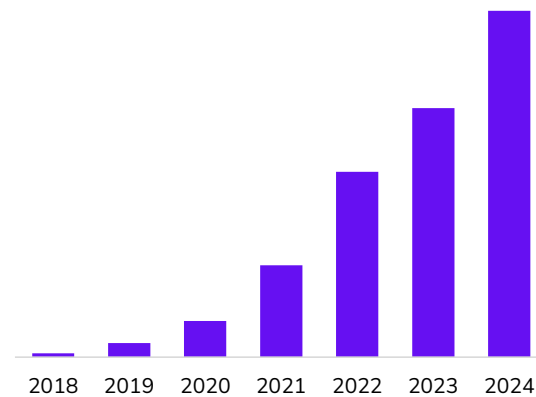


Business Model: Customer interactions driving volume growth



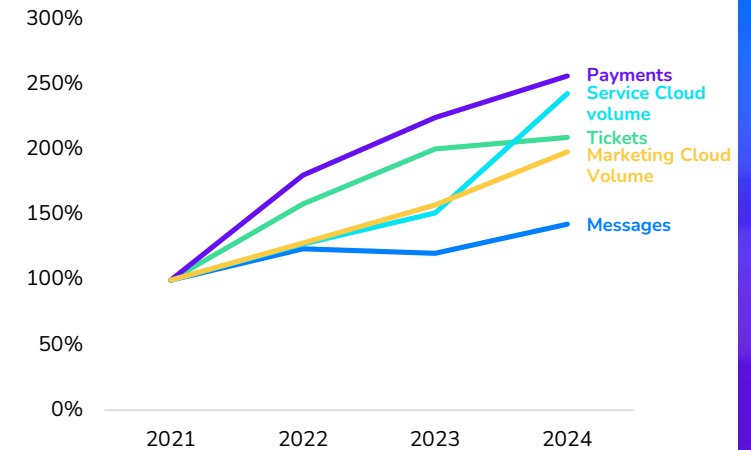
Exponential growth in CDP profiles

CDP profiles



Significant growth in transactional volumes

Relative growth (2021 = 100%)



44%
Growth in
customers¹

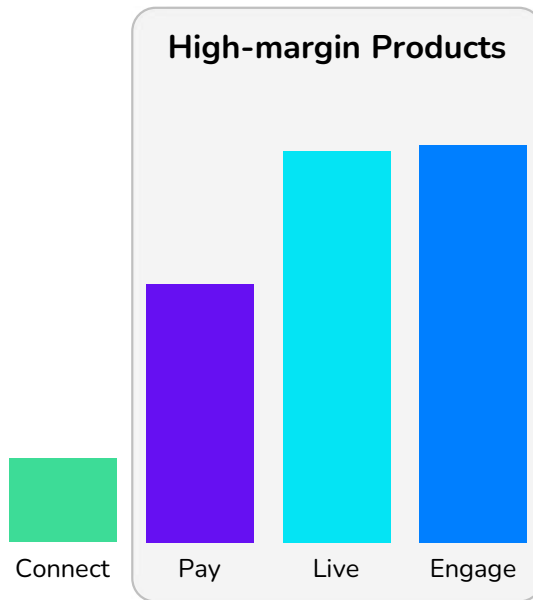


Shift to high-margin products fuels Gross Margin increase

Product portfolio consists of both low and high-margin Products

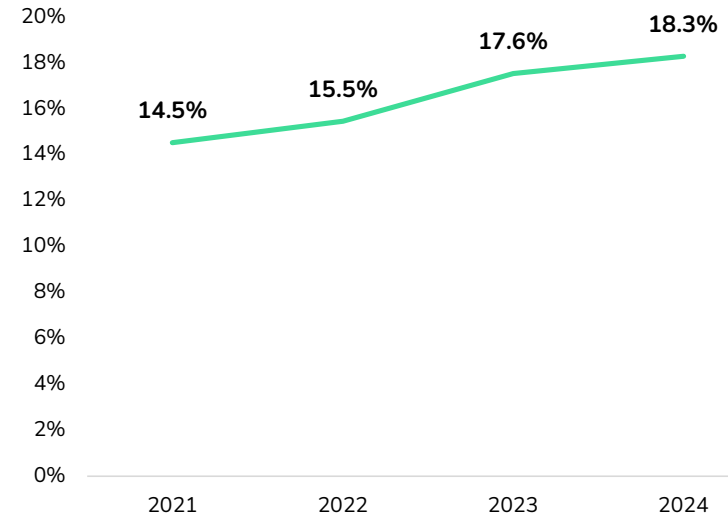
Gross Margin %

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%



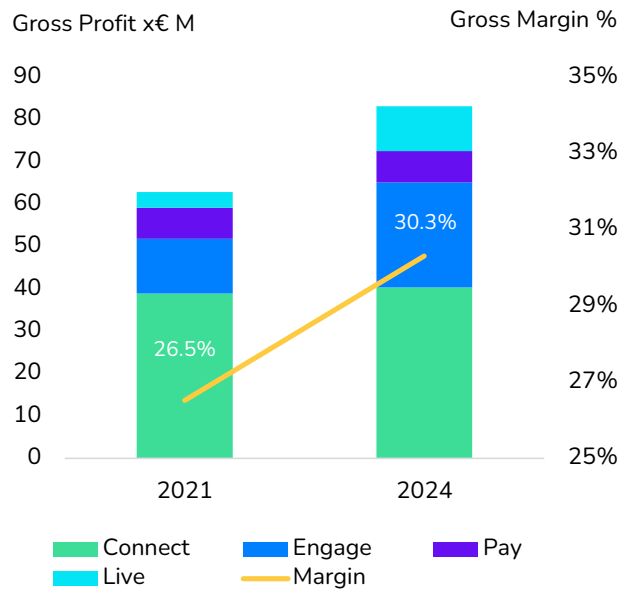
Connect Gross Margins keep increasing

Gross Margin % Connect ¹



Shift to high-margin products fuels Gross Margin increase

Product Portfolio shift from 26% to 30% Gross Margin



High-margin products dominate New Business ¹

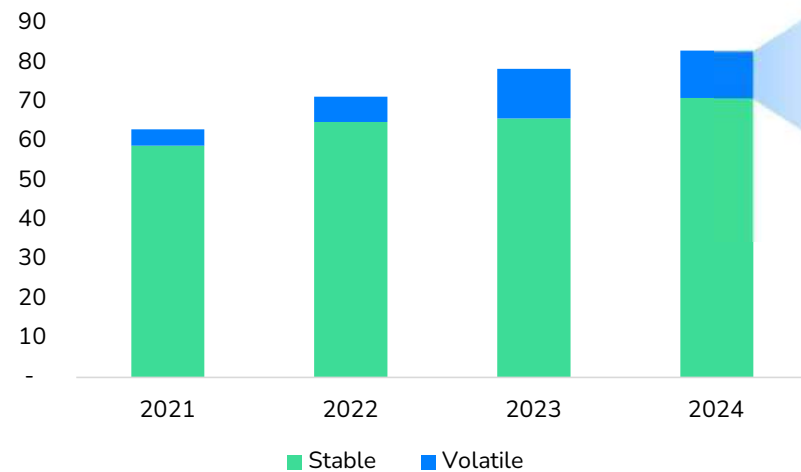
Regional dominant landing products for New Business



Structural Gross Profit growth with short-term volatility

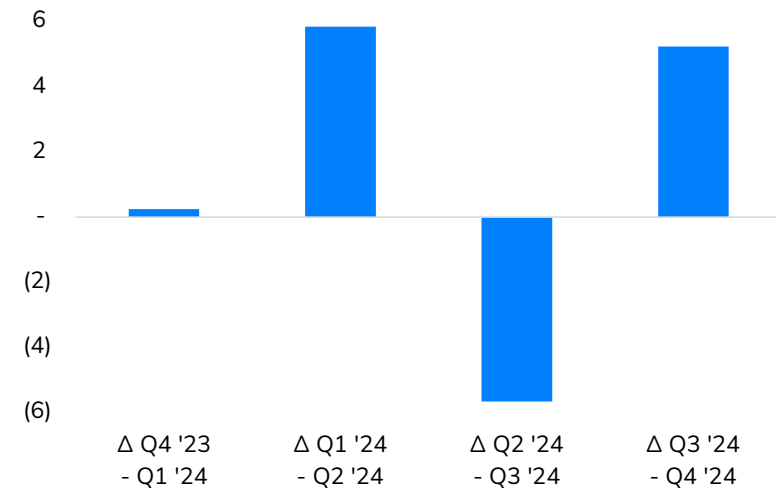
Long term growth with short-term volatile business ¹

x€ M Gross Profit



QoQ Revenue swings driven by volatile Connect customers

x€ M Revenue



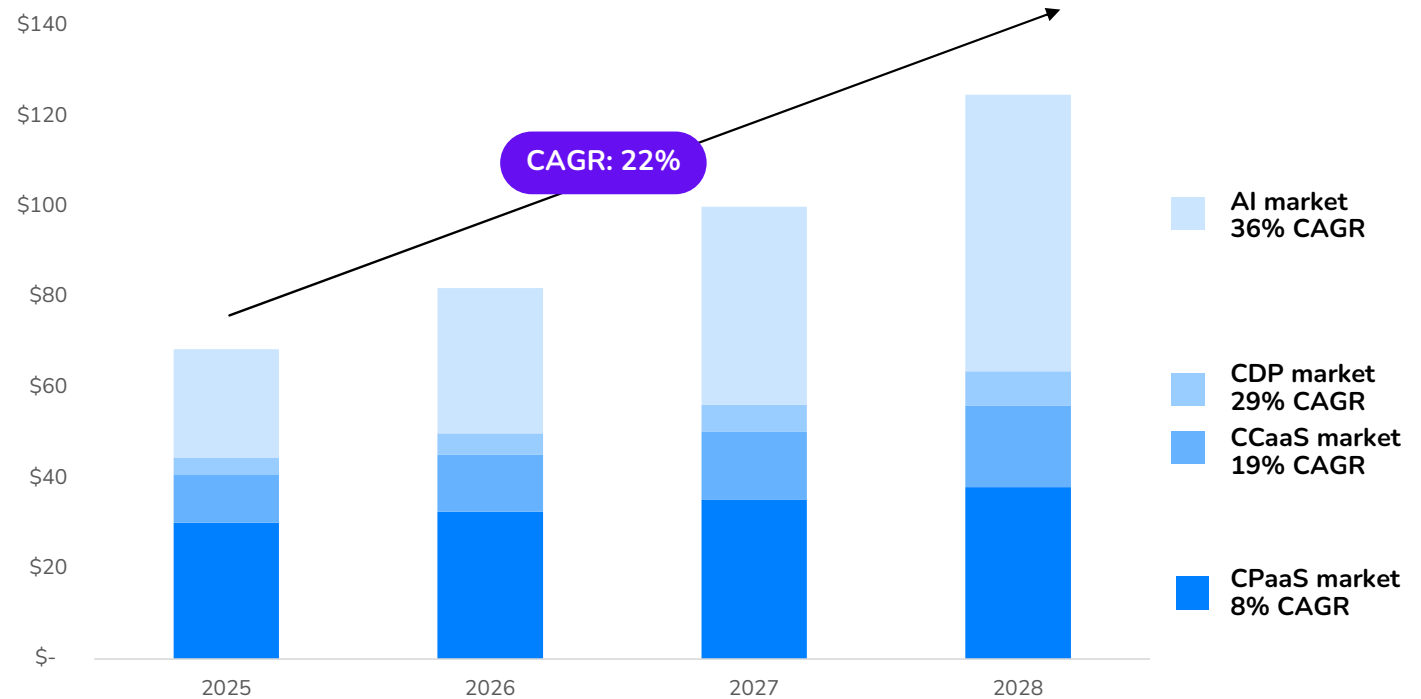


We operate in large and growing markets



125
bn

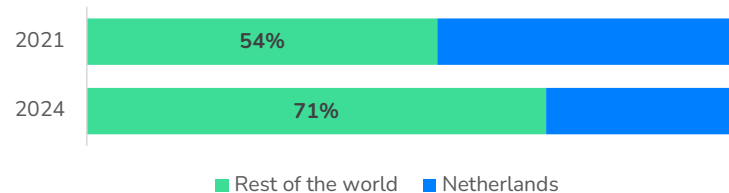
Total
addressable
market 2028 ¹





We continue to expand our success globally

Increased international Revenue share



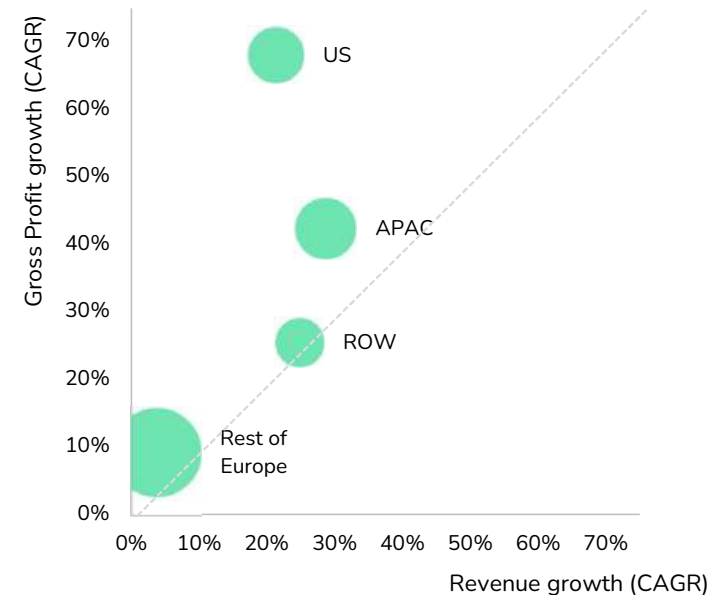
Strong reduction Payback period ²

2021
20 months



2024
16 months

Gross Profit growth outpaces Revenue growth across international regions ¹



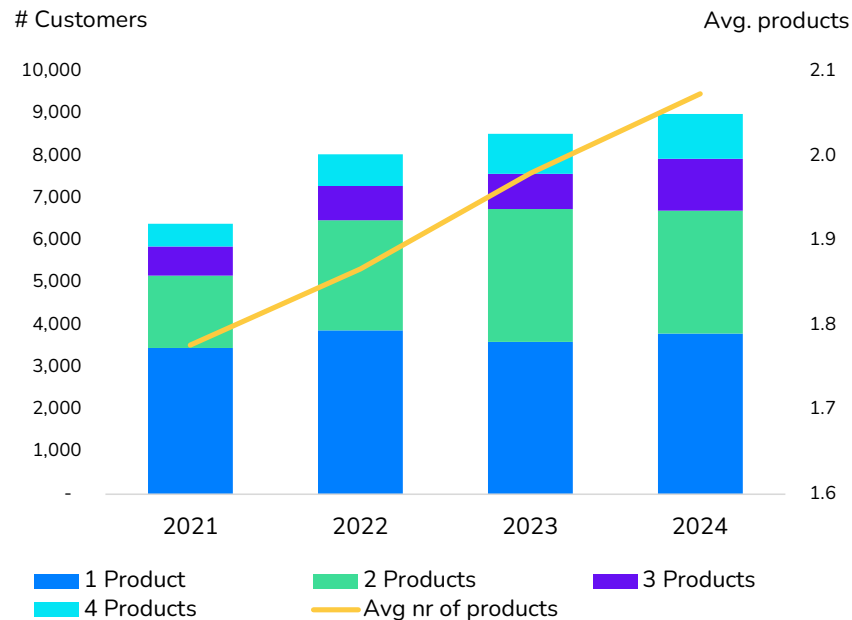
¹ Gross Profit & Revenue CAGR measured over FY2021 till FY2024

² Payback period based on Opex related to New Business (Marketing & Sales) divided by annualized Gross Profit from New Business

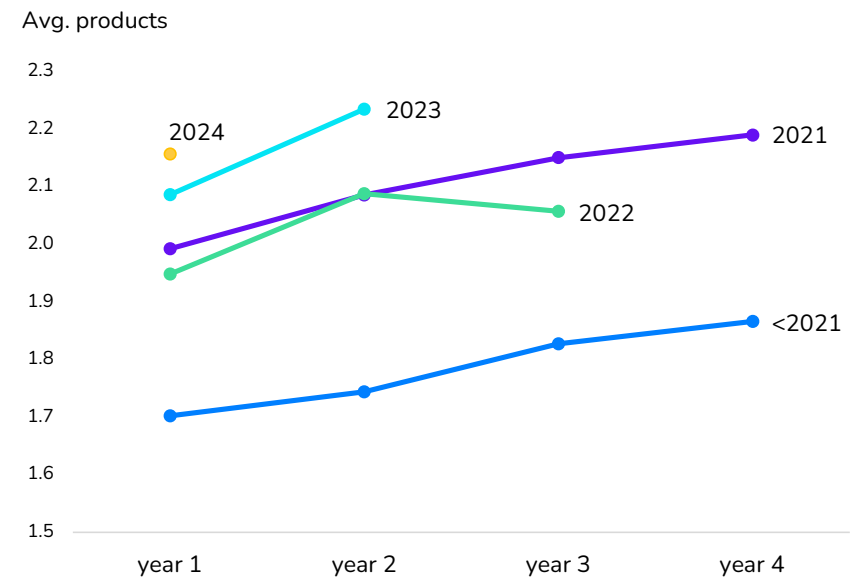


Successful cross sell: More products per customer

Increasing the number of products per customer of existing business ^{1,2}



Each year, new customers start at a higher average nr of products ^{1,2}



¹ Excluding very small customers (= less than €100 yearly revenue)

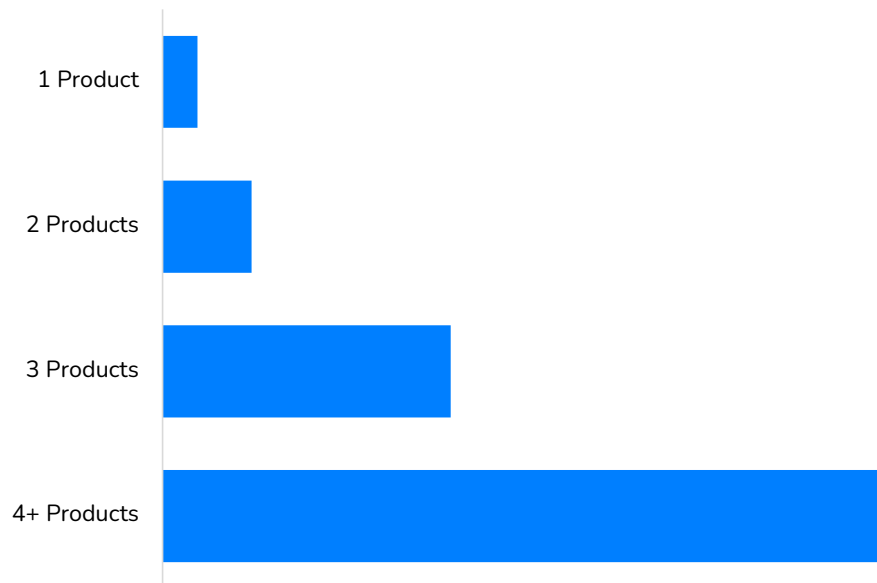
² As a result of an improved way of measuring product granularity, the average nr of products is higher compared to previous investor presentation (previous figure of 2021 = 1.28 products on average)



Cross-sell increases customer value and retention

Gross Profit accelerates with the number of products ¹

Monthly Gross Profit



Monthly Gross Profit vs 1-product customers

x 3

x 8

x 21

Reduction in Attrition ²

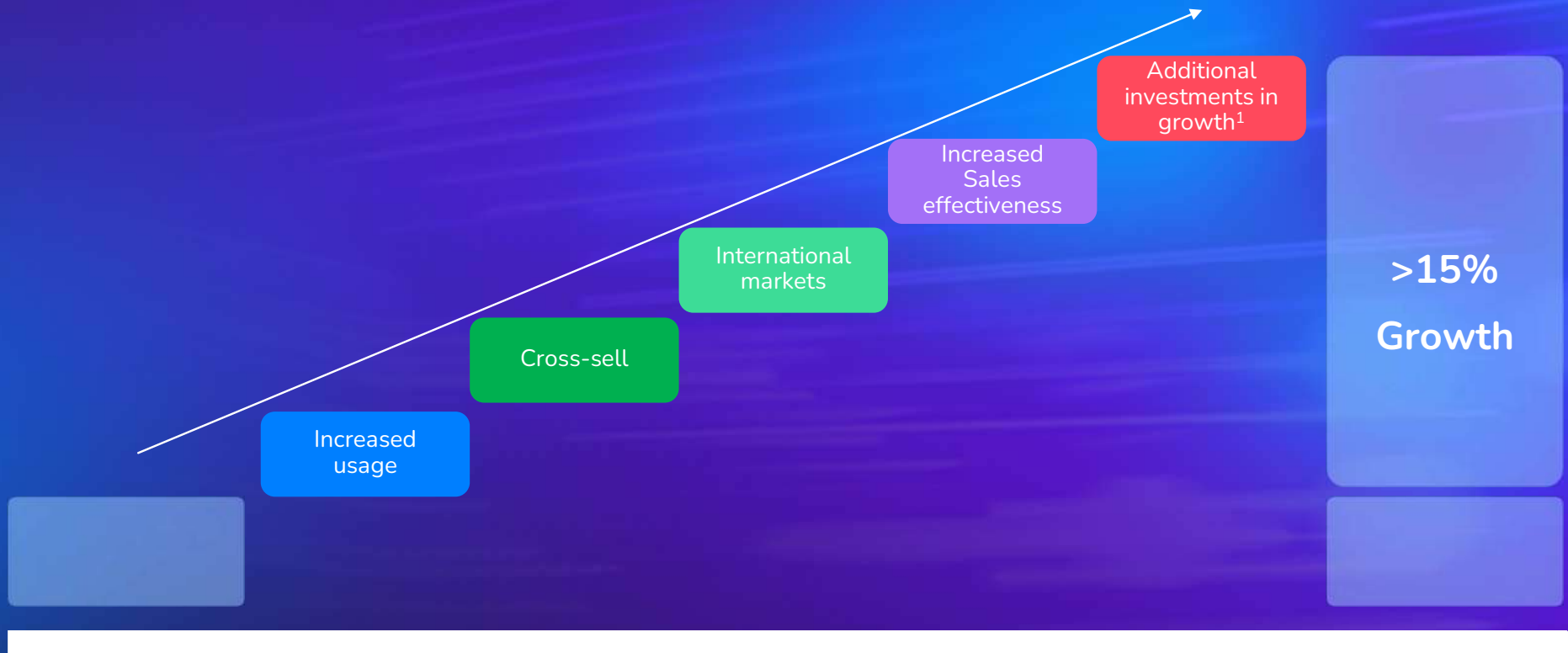
x 1/2

x 1/2

x 1/3



Gross Profit growth acceleration expected towards >15%





Operational leverage increasing cash conversion

Every additional euro Gross Profit expected to convert to €0.70 in cash







Financial targets 2028

		Guidance
	Gross Profit growth	>15%
	Gross Margin	~35%
	EBITDA Margin	12-15%



Target 2028: Continued financial discipline

Lowering debt and increasing cash conversion

Guidance	
 Leverage ratio ¹	<2.0
 Cash Conversion ²	>50%

Capital Allocation

Investment in growth

Investment in product

Selective M&A

Further lowering leverage



Customer engagement

Gilbert Gooijers

COO CM.com





YEAR
2000

**"Can you send this SMS
Message to my Database?"**

Data + planning + SMS channel

SMS Messaging



YEAR
2005

"Can you help me interact
with my audience?"

+ Interaction

Premium SMS & voice

YEAR
2000

Data + planning +
SMS channel

SMS Messaging



YEAR
2010

"Can you help me monetize
all my interactions?"

+ Monetization

PSP & iDeal QR

YEAR
2000



YEAR
2005

Data + planning +
SMS channel

SMS Messaging

+ Interaction

Premium SMS &
voice



YEAR
2015

"Can you help me reach my customers on all channels?"

+ Multiple channels

WhatsApp, WeChat & RCS

YEAR
2000



YEAR
2005



YEAR
2010

Data + planning +
SMS channel

SMS Messaging

+ Interaction

Premium SMS &
voice

+ Monetization

PSP & iDeal QR



YEAR
2020

"Can you help me optimize
the customer journey from
Discovery to Delivery?"

+ Multiple capabilities

(Soft)POS, CDP, IDIN, SIGN, MSC & MM

YEAR
2000



Data + planning +
SMS channel

SMS Messaging

YEAR
2005



+ Interaction

Premium SMS &
voice

YEAR
2010



+ Monetization

PSP & iDeal QR

YEAR
2015

+ Multiple
channels

WhatsApp,
WeChat & RCS



YEAR
2025

"Can an agent do this
optimization for me?"

+ Agentic AI

HALO

YEAR
2000



Data + planning +
SMS channel

SMS Messaging

YEAR
2005



+ Interaction

Premium SMS &
voice

YEAR
2010



+ Monetization

PSP & iDeal QR

YEAR
2015



+ Multiple
channels

WhatsApp,
WeChat & RCS

YEAR
2020

+ Multiple
capabilities

CDP, (Soft)POS, IDIN,
SIGN, MSC & MM



YEAR
2030

"I want my product to be a
true living service."

YEAR
2000



Data + planning +
SMS channel

SMS Messaging

YEAR
2005



+ Interaction

Premium SMS &
voice

YEAR
2010



+ Monetization

PSP & iDeal QR

YEAR
2015



+ Multiple
channels

WhatsApp,
WeChat & RCS

YEAR
2020



+ Multiple
capabilities

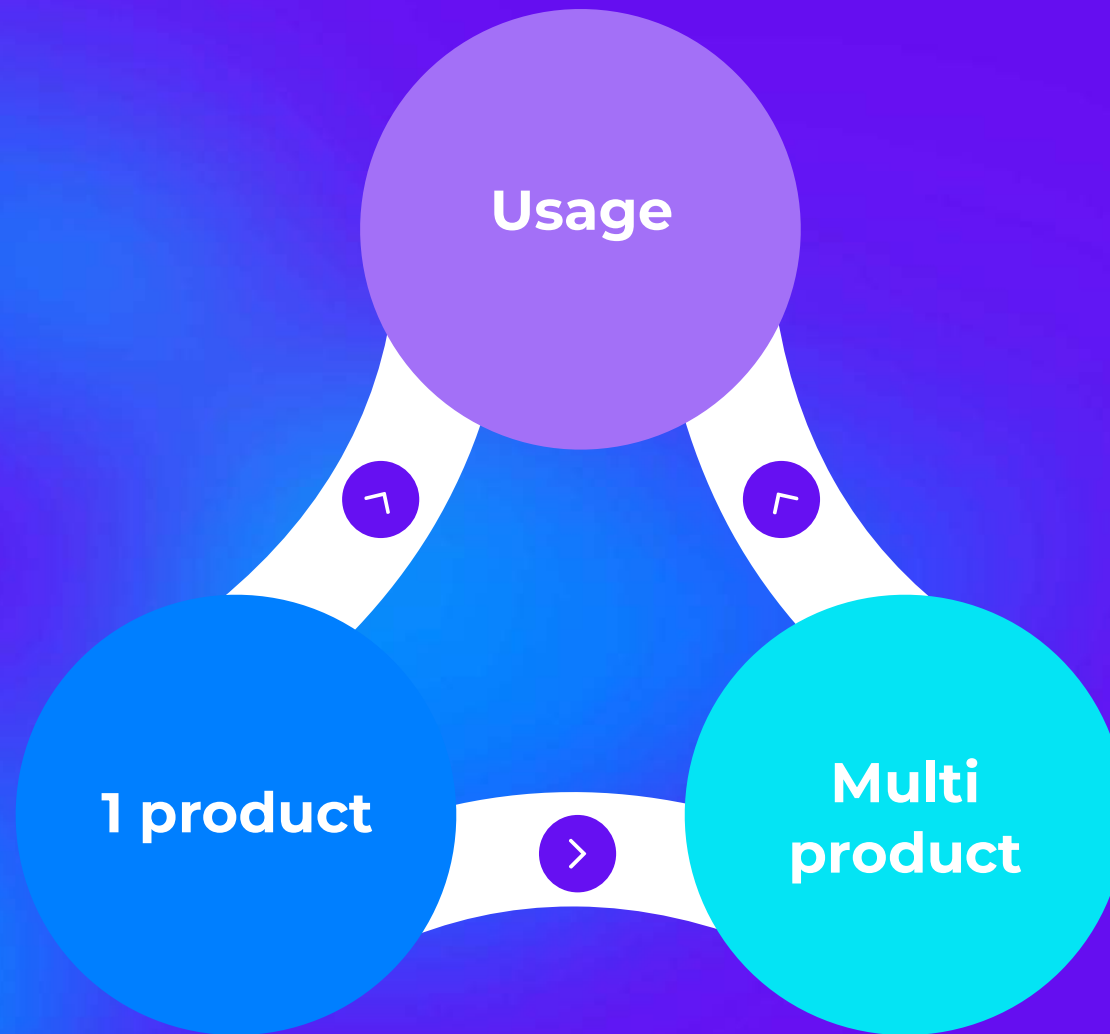
CDP, (Soft)POS, IDIN,
SIGN, MSC & MMC

YEAR
2025



+ Agentic AI

HALO





Landing products

The majority of customer entry points are through recurring subscription models



Mobile Marketing Cloud



Event App



Mobile Service Cloud



POS Payments



HALO



Customer Data Platform

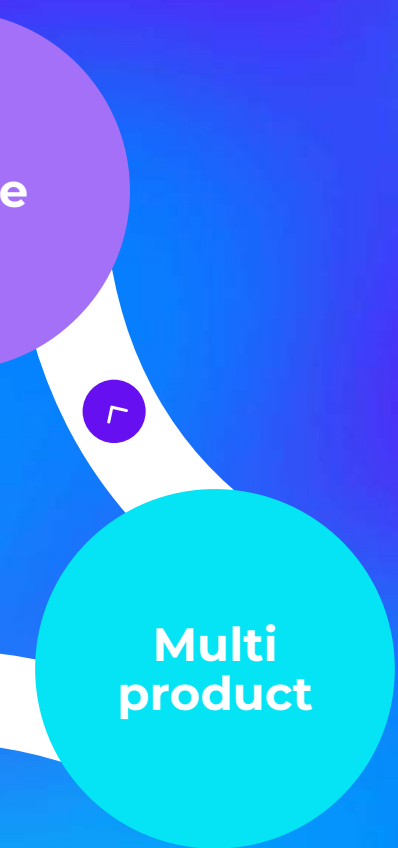


Business Messaging API

1 product



From one product, we can easily upsell to more products



E-commerce

SMS Gateway + Online Payments +
Email Campaigns + HALO + Service
Cloud

- > For order confirmations, seamless checkout processes, and customer retention through targeted email marketing.

Leisure

Ticketing Platform + Online Payments
+ Access Control + POS

- > For streamlined ticket sales, secure transactions, and efficient event entry management.

Financial Services

Digital Identity Verification + SMS
Gateway + Voice API

- > For secure customer onboarding, two-factor authentication, and proactive communication.

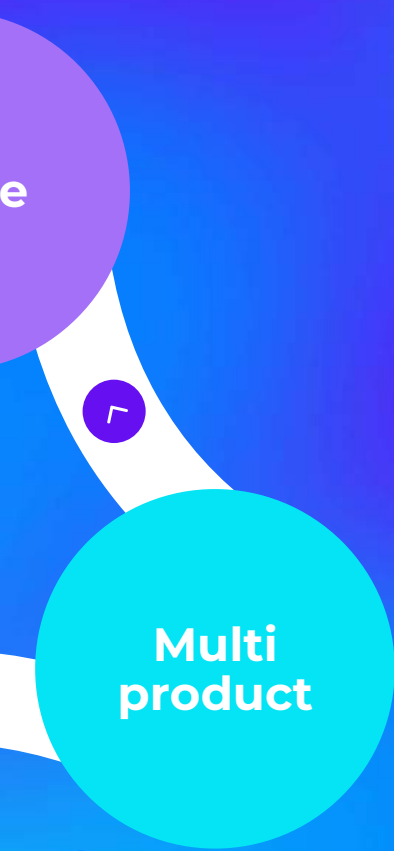
Retail

Customer Data Platform + Email
Campaigns + Push Notifications

- > For personalized marketing, loyalty programs, and real-time promotions.



From one product, we can easily upsell to more products



Telecommunications

Customer Data Platform + Push Notifications + Voice API + HALO

- > For personalized offers, usage updates, and support calls.

Government & Education

Digital Identity Verification + SMS Gateway + Voice API + POS

- > For secure citizen identification, appointment reminders, and emergency communication.

Education

Email Campaigns + Push Notifications + Survey Tools

- > For enrollment campaigns, schedule changes, and collecting student feedback.

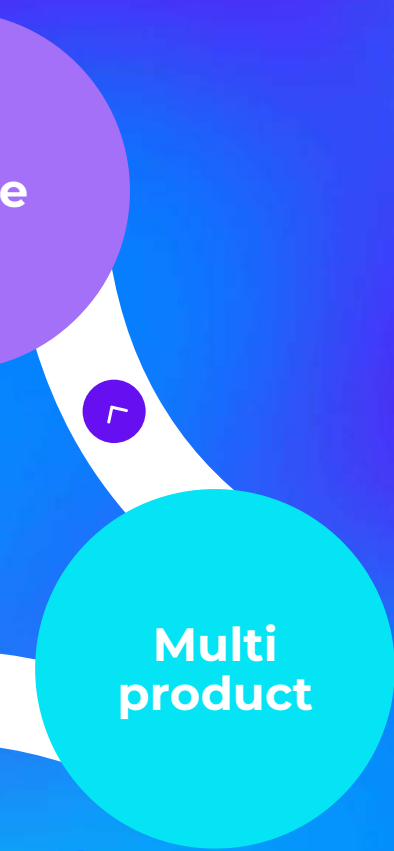
Utilities

WhatsApp Business API + Online Payments + Voice Agents

- > For billing, outage notifications, and self-service customer support.



From one product, we can easily upsell to more products



Healthcare

Digital Identity Verification +
SMS Gateway + Conversational AI

- > For patient authentication, appointment reminders, and 24/7 virtual assistance.

Logistics

SMS Gateway + Voice API +
Mobile Service Cloud

- > For real-time tracking updates, delivery appointment scheduling, and customer support.

Mobility

Conversational AI + Mobile Marketing
Cloud + Digital Identity Verification +
SMS

- > For lead generation, test drive requests, Connected Vehicle services, and online contract signing.

Leisure & Travel

Ticketing Platform + Email Campaigns
+ WhatsApp Business API + POS

- > For booking confirmations, upselling services, and customer support.



Our products generated more platform usage

SMS messages

Digital payments

Verified identities

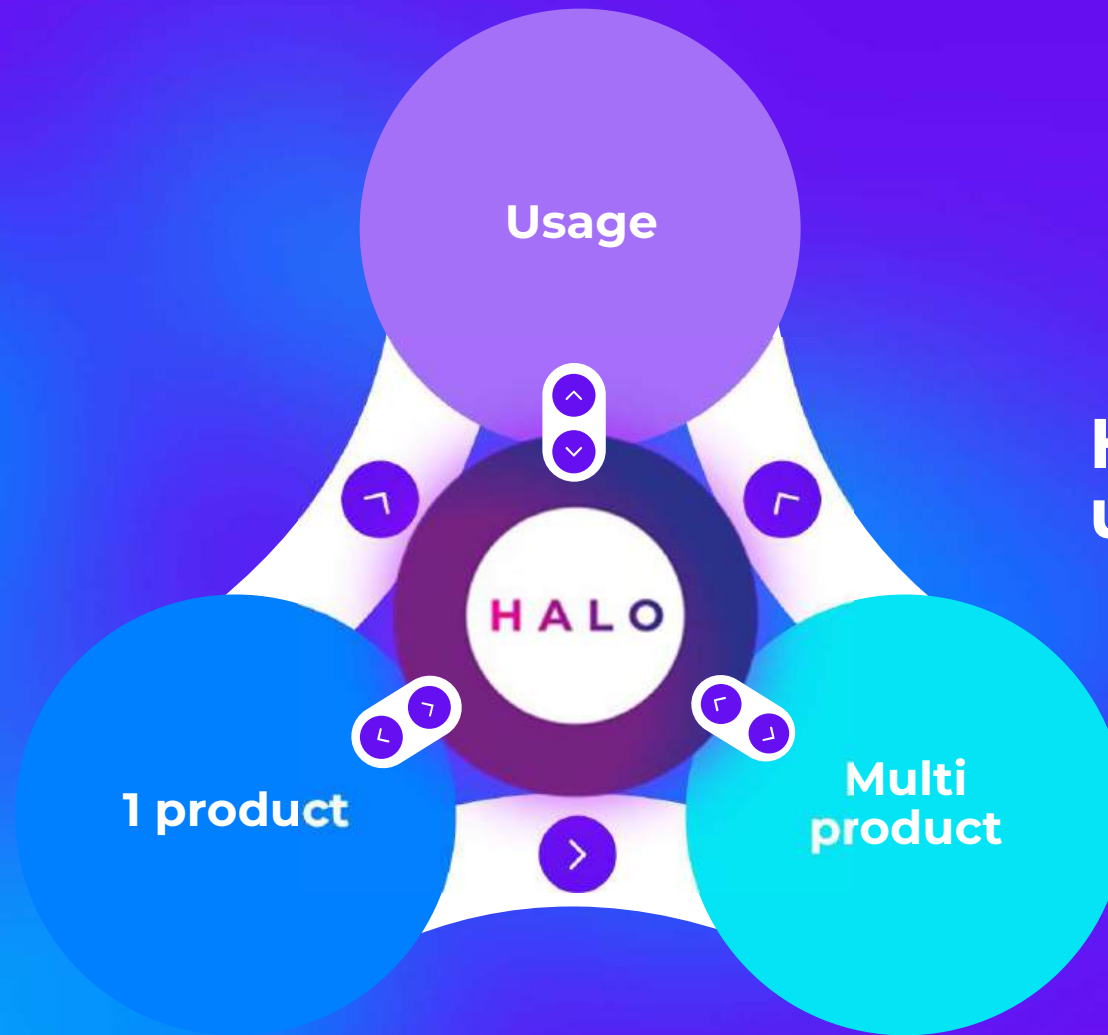
Voice calls

WhatsApp Business messages

Processed tickets

Automated chatbot conversations

Usage



**HALO is speeding
up the process**



Building an AI-First CM.com



Encouraging the use of AI Agents in the Workplace



AGENT OF THE WEEK

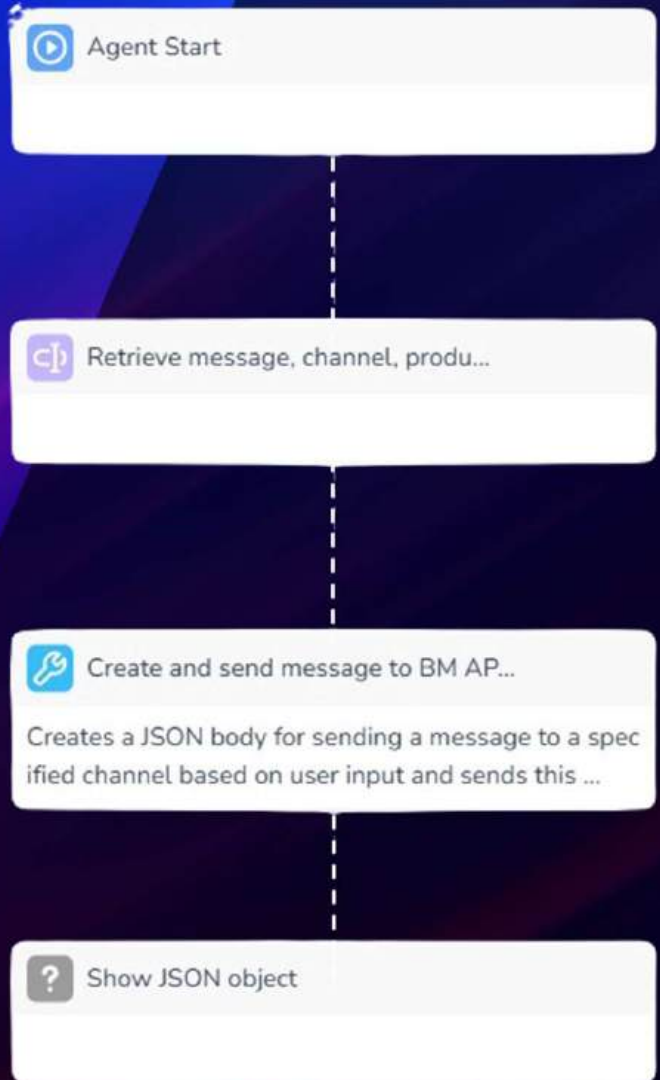
Connectly

Member of the Connect Business Unit
Creator: Koen & Brian

This omnichannel agent takes messaging to a whole new level! It simplifies multi-channel communication, allowing you to send messages via SMS, RCS, WhatsApp, and Viber with just a small amount of input data.

By integrating this tool into the domain, we unlock exciting cross-sell opportunities across teams and pave the way for seamless CDP integration. This means smarter, batch messaging across multiple channels becomes a reality.

But that's not all — this omnichannel solution also lays the groundwork for a future-proof chat experience. Plus, with the Test Before You Send feature, you can preview your message on your own phone before it goes live, ensuring everything is just right. No surprises, only smooth communication!





Building an AI-First CM.com



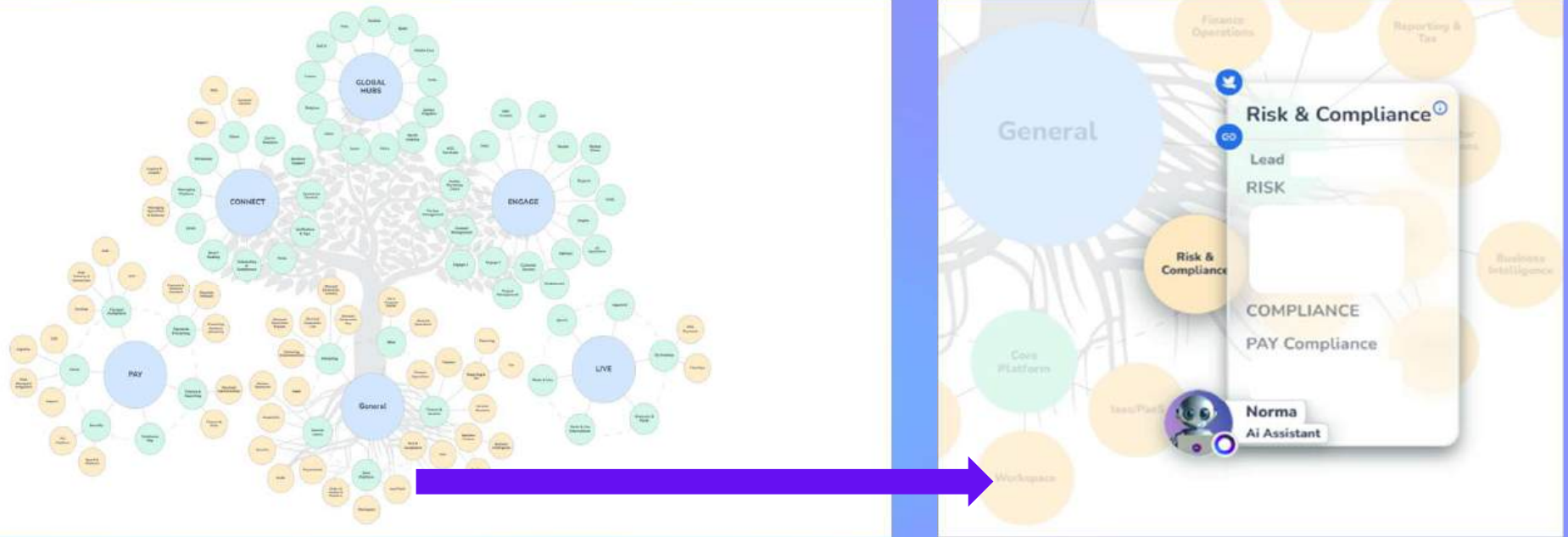
Encouraging the use of AI Agents in the Workplace



AI Agents as part of our organizational structure



Integrating AI Agents in the CM.com organizational Teamtree



CM.com launched novelty in its organizational structure: AI Agents



Welcome! I am the SMS wholesale specialist. You can ask me about mobile network connections, SMS message counts, delivery rates, supplier products, pricing, and I'll provide detailed insights.

Can you tell me about the delivery options in Norway?



Of course, here's the gathered information for supplier product and operator combinations in Norway:

Operator: Telenor - MCCMNC
Hub Connection

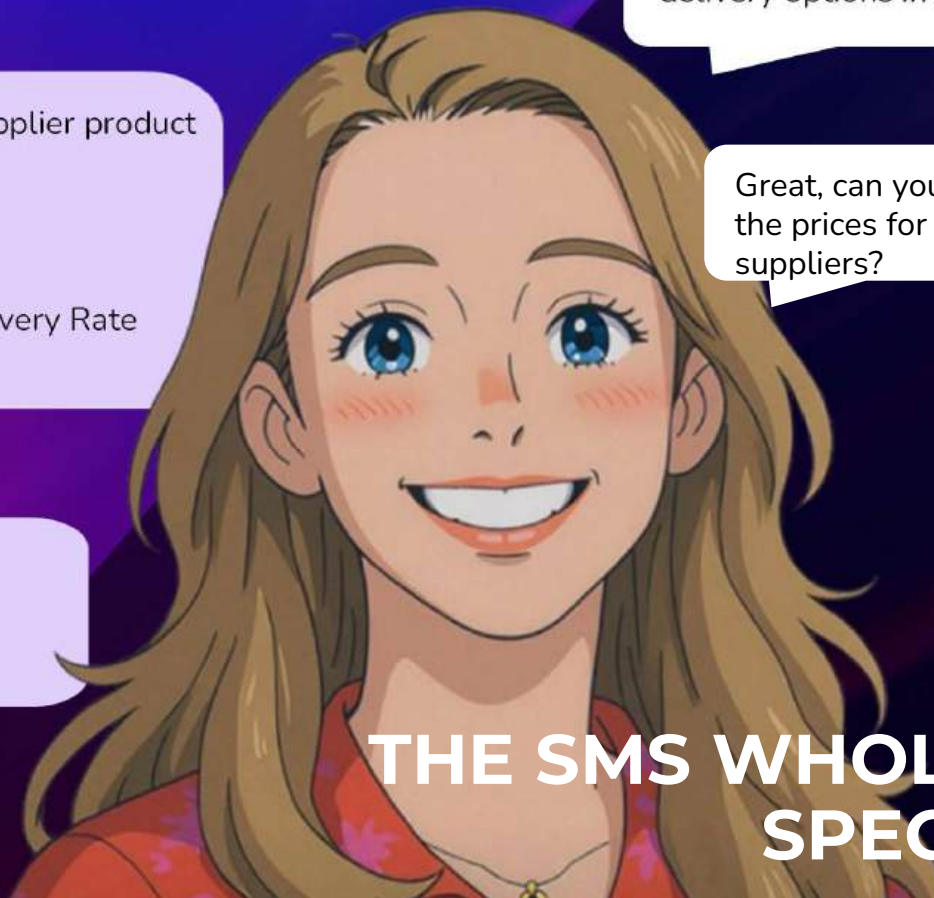
Supplier product	Message Count	Delivery Rate
View more		

Great, can you provide the prices for these suppliers?



Operator: Telenor - MCCMNC
• Telenor directs:
[View more](#)

**THE SMS WHOLESALE
SPECIALIST**





Hi there! 😊 I'm part of the Recruitment Team at CM.com, powered by the amazing Halo AI. How can I help you today? Are you curious about career opportunities with us?



That's wonderful to hear! 🌟 At CM.com, we pride ourselves on being an AI First company, with innovation at our core. Our culture is vibrant and supportive, fostering growth and creativity. To help you find the ideal role, could you share your preferred seniority level? Are you aiming for a junior, mid-level, or senior position? 😊



Fantastic news! 🎉 We have some positions that could be just right for you. Here are a few options: Take a look at the job descriptions and feel free to apply directly through the links. If you have any questions or need help, just reach out! 😊

- [1.Backend Developer](#)
- [2.Developer \(Halo\)](#)
- [3.DevOps Engineer](#)

I'm a Developer, looking for a new challenge!

Mid level, in the Netherlands



**THE RECRUITMENT
AGENT**



Hello, my name is Norma, your Policy Search Agent. Good that you are interested in the policies of CM.com. How can I assist you today?



Yes, CM.com has an Environmental Policy in place. This policy is designed to improve CM.com's sustainability performance while adhering to regulatory requirements, the UN One Global Compact, Sustainability Development Goals (SDGs), EcoVadis, and ISO 14001 certifications.

If you have any further questions or need additional information regarding the Environmental Policy, please feel free to reach out to the Manager ESG. This individual is dedicated to raising awareness about ESG (Environmental, Social, Governance) matters on a daily basis and conducts an annual review of the Environmental Policy.

Don't hesitate to ask if you require more details or assistance!

Does CM.com have an environmental policy, and who can I ask questions to if I want to know more?



**THE POLICY
AGENT**



Building an AI-First CM.com



Encouraging the use of AI Agents in the Workplace



AI Agents as part of our organizational structure



The AI Team to help reinvent business processes



Agenda

Part 1

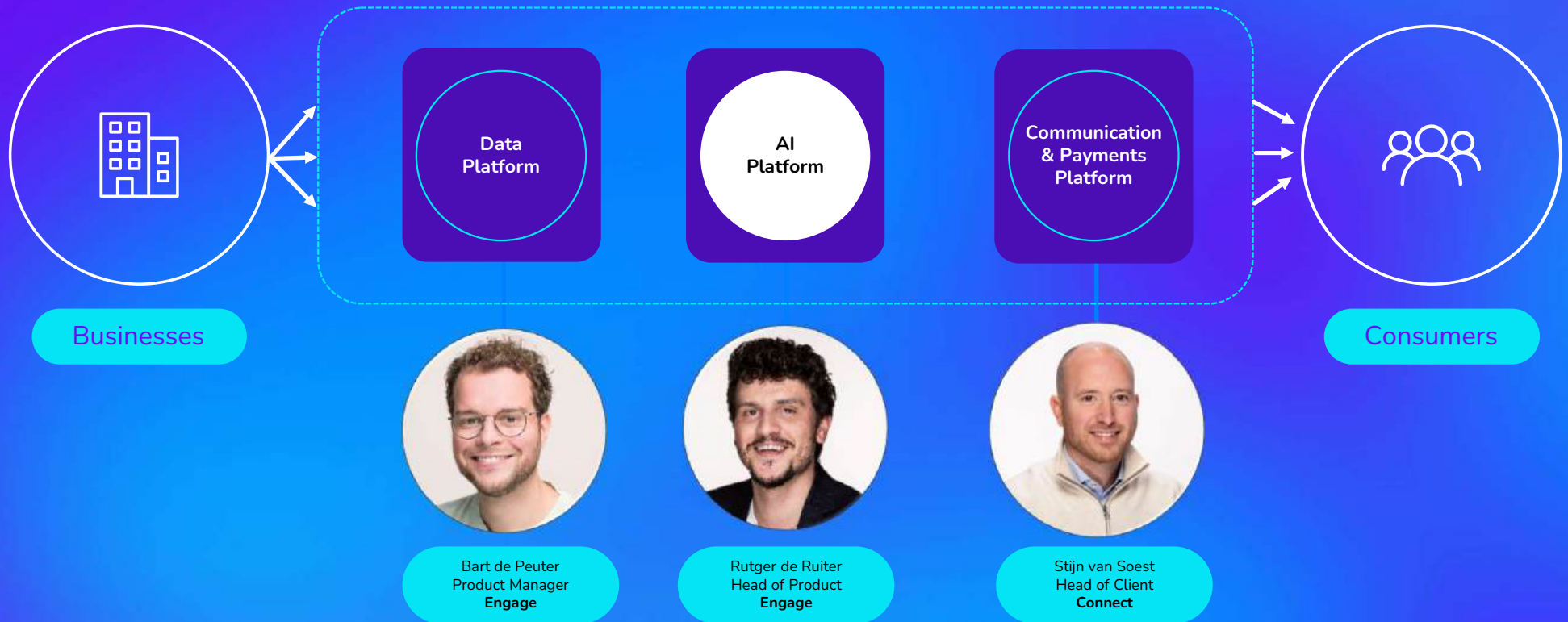
- 01 Introduction
- 02 Markets & Strategy
- 03 Financials & Targets
- 04 Customer Engagement

BREAK

Part 2

- 05 Product
- 06 Sales strategy
- 07 People & Culture
- 08 Regulatory Compliance
- 09 Concluding remarks
- 10 Q&A
- 11 Networking drinks

Product





CDP Customer Data Platform

Bart de Peuter

Sr. Product Manager
CM.com





Agentic AI – supercharged by our established engagement platform

CHANNELS



AI AGENTS

HALO

APPLICATIONS

AI Marketing Cloud

AI Service Cloud

DATA

AI Customer Data Platform

INTEGRATIONS

Marketplace

TRANSACTIONS

Payments Platform

Tickets, Identity & More

End-to-end

AI Driven

Low-/no code

The image is a composite. The left side shows two men in a meeting; one is holding a document. The right side features a large, stylized graphic of a hand with a blue and orange particle trail. The text is centered over the image.

STRONG ENGAGEMENT
STARTS WITH KNOWING
YOUR CUSTOMER



The basis for hyper-personalized experiences across all interactions

Unify Data from all Interactions

Email clicked (Marketing automation)

Page Viewed (Web Tracking)

Complaint filed (Customer Service)

Purchase made (Order management)

Contract extended (Contract management)

Offer made (CRM system)

CM Customer Data Platform

Profile

Sandor Jess

First name
Sandor

Last name
Jess

Email
Sandorjess@cm.com

Mobile phone
+31683449587

Preferred Channel
Email

Events 2024

Shopify Purchase - Chic vase	28 Mar 2024
Page view - Chic vase	28 Mar 2024
Service Conversation	27 Mar 2024
Email Campaign - Click	26 Mar 2024
Sentiment - Churn risk	25 Mar 2024

AI Driven Predictions Enrich the Profile

Churn Risk Low

Channel Preference WhatsApp

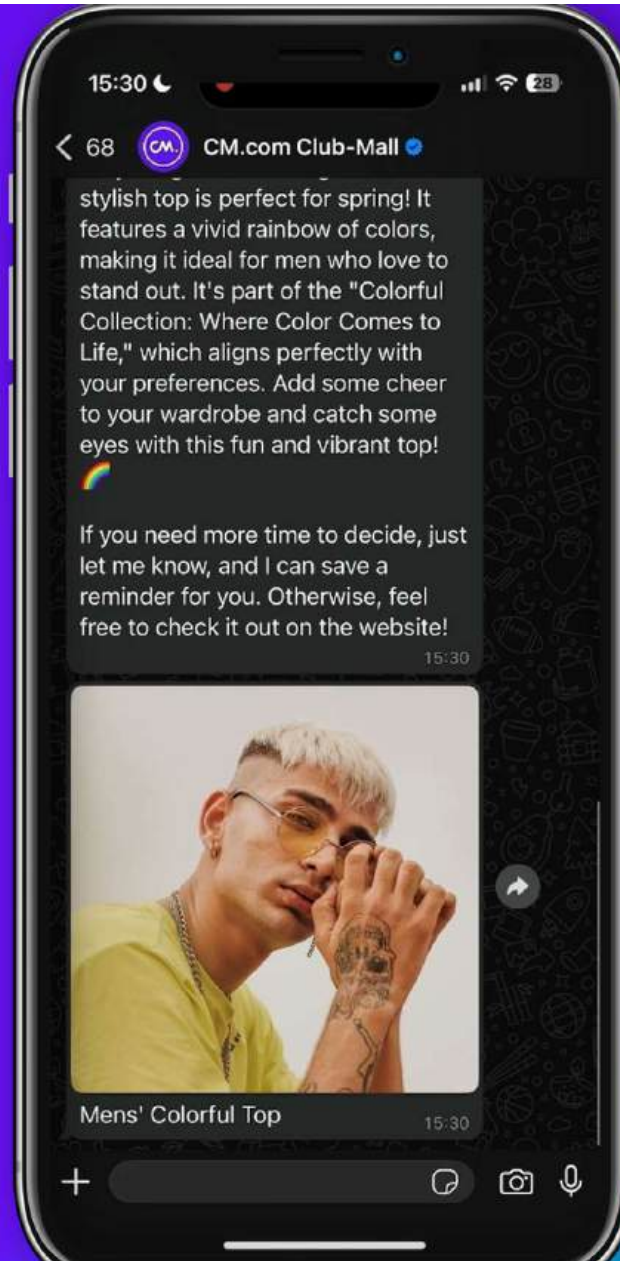
Customer Lifetime Value High


Upsell Success Probability Medium

Next best Action Send inspiration



CDP DEMO



 Customer Data Platform

Agentic AI: Purchase Intent

07 May 2025 13:05

Email	bart.depeuter@cm.com
Category	men
Products	["8619173445965"]
Price Bucket	50-100
Sub Category	Mens' Tops Collection



Agentic AI

Rutger de Ruiter

Head of Product Engage
CM.com



HALO AI. ENLIGHTENED

SHORT TERM | ASSISTENTS



MEDIUM TERM | AGENTS





LONG TERM | ORGS





MISSION-CRITICAL NON-FUNCTIONALS



**Prompt Injection Protection
& Advanced Guardrails**



**GDPR Compliant
& ISO Certified**



**Automatic PII Redactions
& Stewardship of Data**

HALO

AI. ENLIGHTENED

DEMO



2025. A BIG YEAR FOR AGENTIC AI...

Agentic workflows help AI systems

THE WALL STREET JOURNAL

Agentic AI: The next frontier

AI is now taking the world by storm as AI can take its own decisions

Google Is Working on Chasing OpenAI

The push deepens the search for

Reasoning AI.

OpenAI Nears Launch of AI Agent Tool to Automate Tasks for Users

The new software, codenamed "Operator," is set to be released in January.



..AND ANOTHER YEAR OF CONSOLIDATION

"Will all companies do what Klarna does? I doubt it," Siemiatkowski said in the post. "On the contrary, much more likely is that we will see fewer SaaS consolidate the market, and they will do what we do and offer to others. Those are likely to be your next SaaS."

Vendor consolidation is very real

We got right to the point with the first question – "Is your organization planning to consolidate vendors in the next 12 months" – and the answer we got back from the community was stunningly clear and unambiguous – **95%** of respondents confirmed that, yes, they are planning to consolidate.

But every CFO and COO I talk to still talks about consolidation" as one of their top initiatives in 2025.

- This includes even the fastest-growing start-ups I've invested in, not just ones that are trying to manage the burn or manage slower growth.

Major Trends in Vendor Consolidation

1. Platform Solutions Are Taking the Lead

Companies are showing a strong preference for platform plays over point solutions. As software providers expand into adjacent categories beyond their core use case, competitive selling will ramp up. As Mehta put it: "If you're a platform provider, get ready for the opportunity. If you're a point solution provider, get ready to defend your turf."



Communication channels

Stijn van Soest

Head of Client Connect
CM.com





CM.com built a global Omnichannel Communication platform in 25 years



Over 600 telecom
operators connected



Recognized as Global
Established leader in
CPaaS



Strategic partnerships
with Meta & Google



CPaaS market trend sees rich messaging rise



CPaaS key technology
enabler for client interaction



From Basic to Rich Messaging

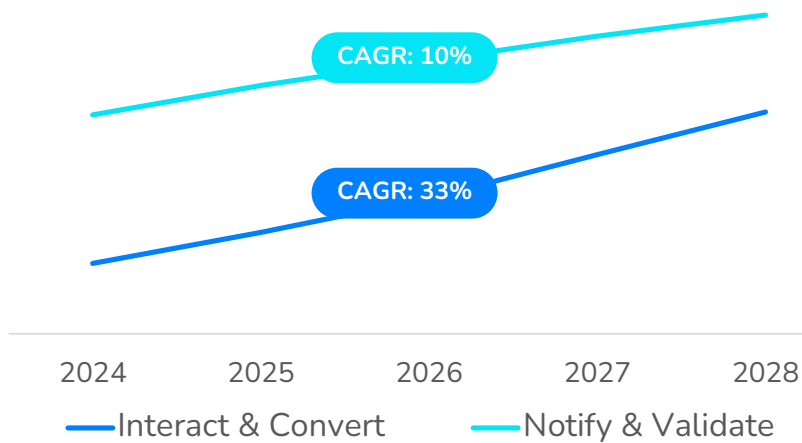


Rich messaging drives the need
for software and is conversational
by nature



From basic messaging to solutions for every use case

Projected market growth



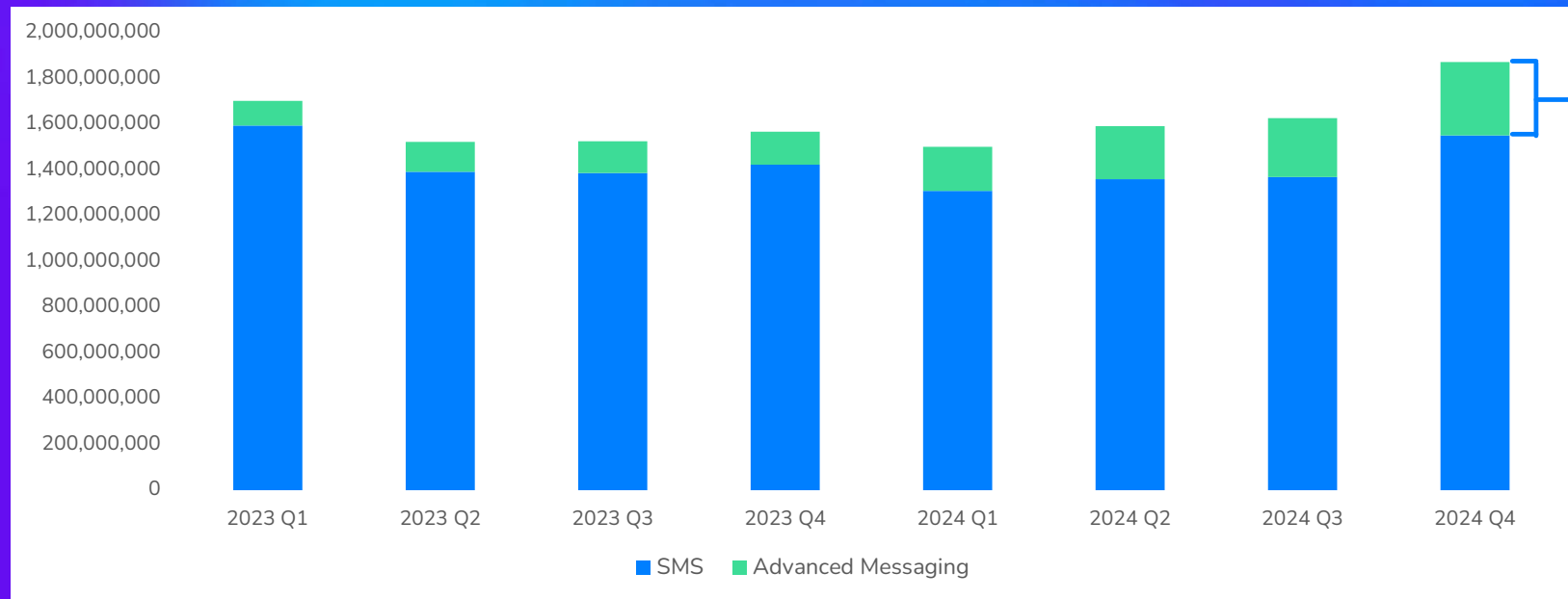
- Consumers want to be always connected
- Communication channels become more advanced
- AI applications support this trend
- A complete customer engagement platform needs a complete communication and payment platform

‘Success of CPaaS platforms is no longer about number of channels, but additional tools that these platforms offer and their ability to serve small-to-medium enterprises (SMEs)’

(Juniper 2025)



We see the market trends in our channels

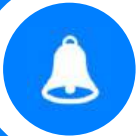


Trend to advanced messaging is growing fast



Where we play

Basic Messaging



Notify

Draw attention to important information



Validate

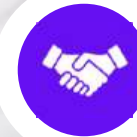
Use a messaging channel as an additional factor of validation

Advanced Messaging



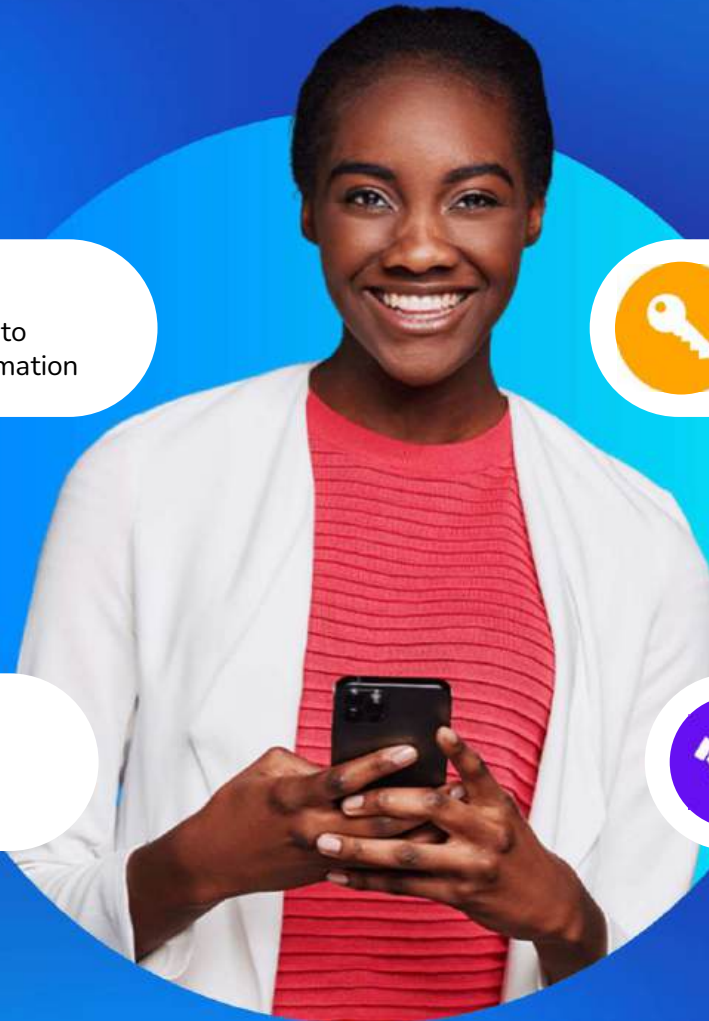
Interact

Direct interaction with end-users



Convert

Sell or deliver a service or product





We are ready for the future

Basic Messaging



Notify



- Broad portfolio of channels
- Flows builders to offer simple flow in-conversation



Validate



- Convenience solutions for customer (One Time Password)
- Identity services (Mobile Identity)

Advanced Messaging



Interact



- Adding Generative AI capabilities in-conversation
HALO, Mobile Service Cloud, AI Cloud solutions



Convert



- Rich content generation & recommendation
- Channel tracking & analytics
Customer Data Profile, Mobile Marketing Cloud





Sales Strategy

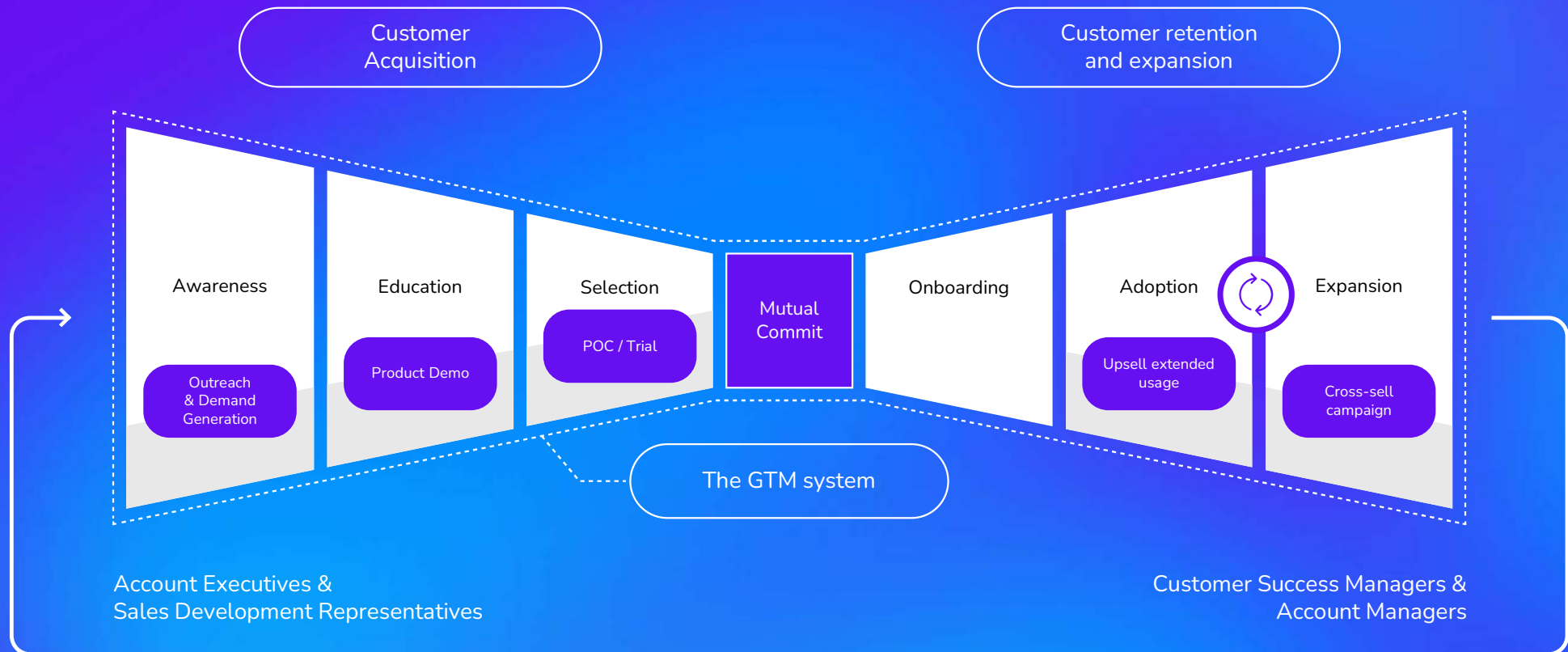
Roel Jansen

Head of Commerce Engage
CM.com





Bow-Tie SaaS supercharged by Agentic AI





Shift to Engage as landing product confirms market trend channels

High-margin products dominate New Business

More clients buy Engage products

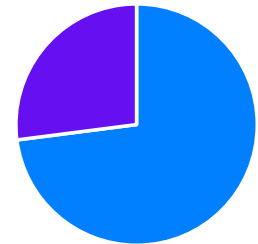
This is fueled by the possibility AI brings and the shift in client demand

Technology enables growth for our customers

Regional dominant landing products for New Business



High-margin Products
73% of New Business





A Go-To-Market Strategy built to empower clients while fueling our growth

Both sides of the Bow-Tie Model are equally important

- 01 Grow together with clients
- 02 Increase share of wallet with cross-sells
- 03 Boost new order intake with advocacy and innovation

How?

- 01 Complete and competitive product suite
- 02 The right products in every region and vertical
- 03 Variable comp aligns with business goals
- 04 Deliver what we promise

Bonus accelerators & multipliers

SPIFFs

MAGP growth targets

CSAT

NRR





Basic-Fit & CM.com

Saskia Dekkers

Lead AI Specialist
CM.com





U-Haul & CM.com

David White

Director North America
CM.com





Middle East region

Wael Ali

Regional Director
Middle East





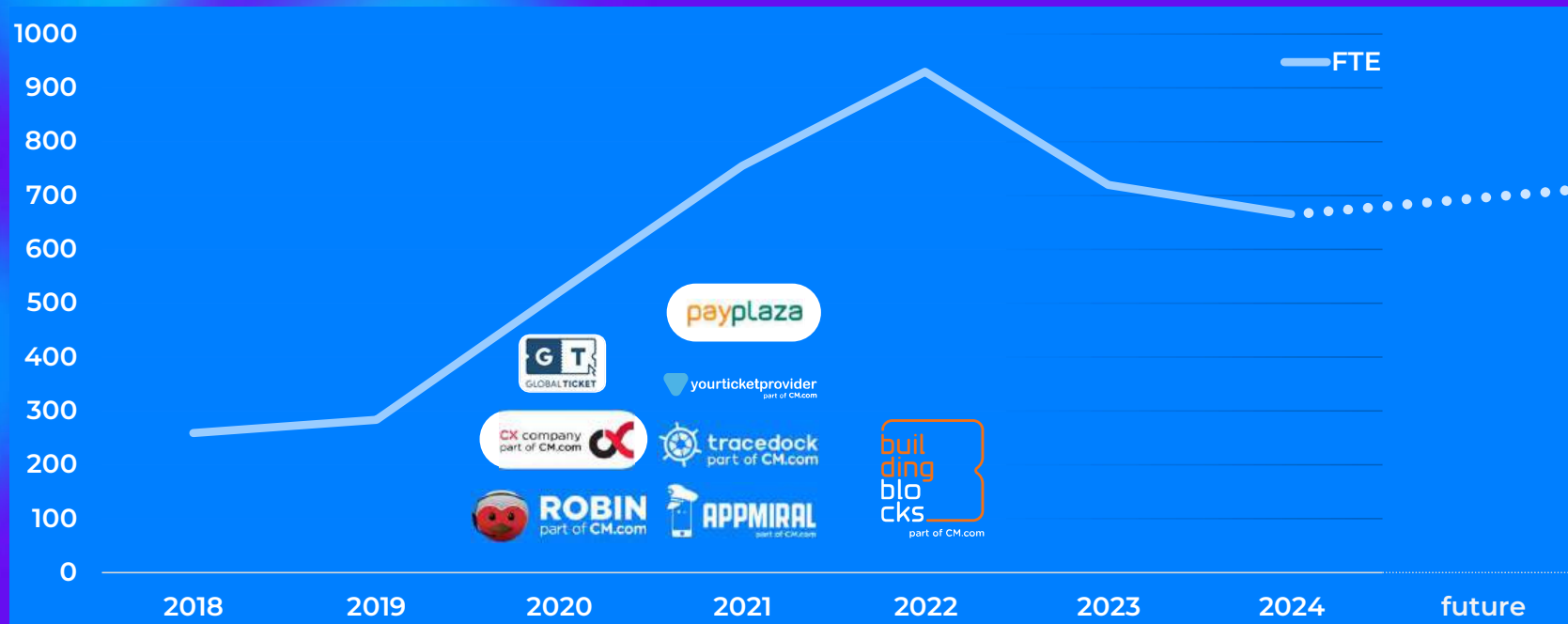
People & Culture

Marijn Helmons

Head of HR CM.com



CM. Development of the organization



The future: Scalable Organic Growth

- Platform Integrations
- Scalable infrastructure
- AI automation
- Process Optimisation
- Organizational Efficiency

35.8
years

Average
Age

4.7
years

Average
Tenure

72/28

Gender
Split

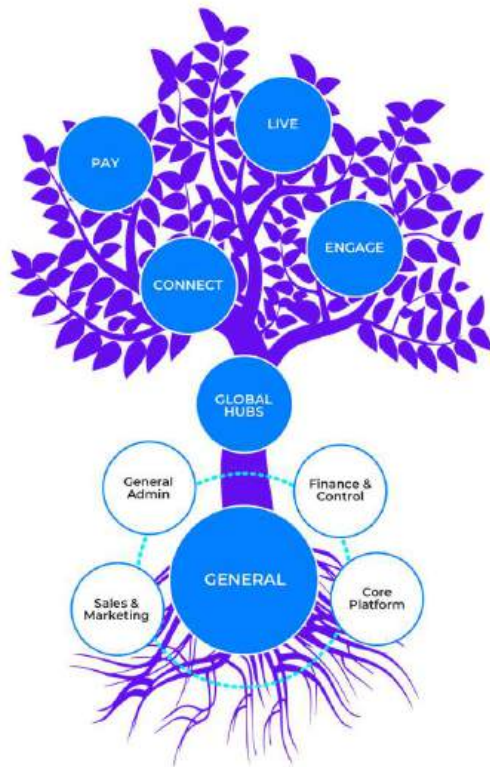
74

Employee
Engagement

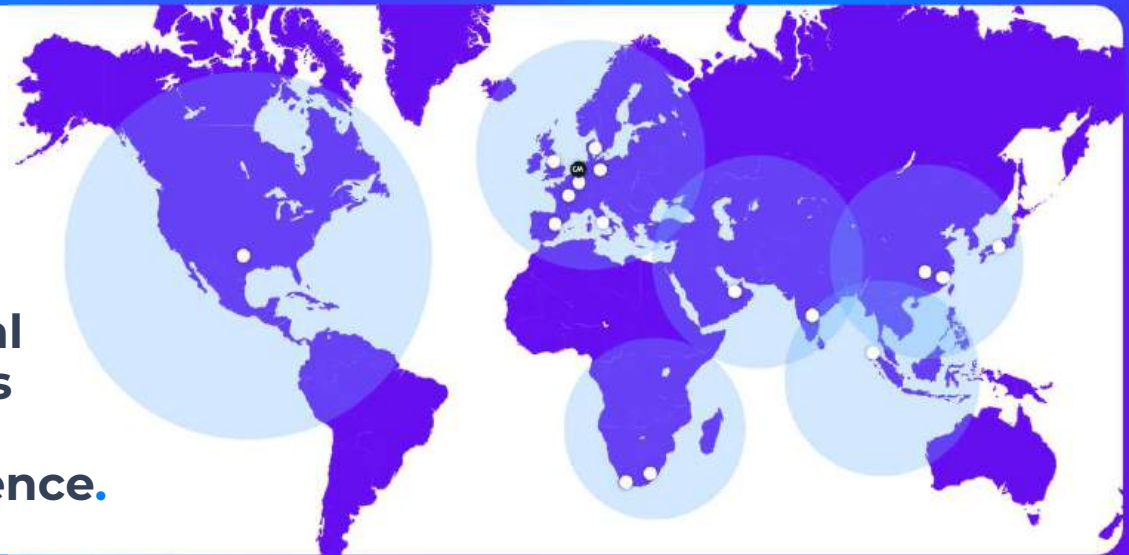


How we are organized

Team Tree.

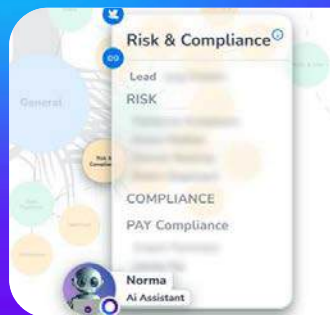


**Global
Focus
Local
Presence.**



AI Integrations.

AI Agents working
alongside humans in
Team Tree



- Norma
- Receptionist
- SmsWholesale
- Recruiter



Our shared values

Drive & Lead

- Entrepreneurship
- Empowerment
- Ambition



Grow & Learn

- Innovation
- Experimentation
- Personal Growth



Together & Care

- Social
- Culture
- Togetherness



Speed & Change

- Flexibility
- Agility
- Versatility





AI & Regulatory Compliance

Aard Kegge

Head of Legal
CM.com





**The key question
all customers ask**

**Is my data safe
with CM.com?**



Building the foundation for responsible growth

25
years

of **proven compliance** in
highly regulated industries
(telecom, payments)

Compliance
framework built on
“**Gold Standard**” of
EU privacy
regulation

Embedded
“**compliance by**
design” culture

Proven track record in data protection
(**GDPR compliance**) and Cyber security
best practices, ensuring customer data is
safe worldwide





Certified to deliver & state of the art cloud infrastructure

Industry-grade certifications and global cloud infrastructure



- > AI Governance:
ISO 42001 (under implementation)
- > Privacy & Security:
ISO 27001, 27017, 27018, 27701
- > Global certification scope, monitored,
maintained annually
- > Global infrastructure of private and public
cloud in Europe, Asia and U.S



Compliance, why is it important?

Trust, Resilience, and Competitive Advantage

- Enable faster time-to-market for AI innovations
- Reduces regulatory risk for CM.com and its customers
- Reinforces long-term brand trust in sensitive sectors
- Positions CM.com as a safe and future-ready AI partner





Latest developments

Jeroen van Glabbeek

CEO CM.com





News of the week

New Resale Platform for LIVE released this week, generating higher margin per transaction

Offline Payment feature saved major festival last weekend

Vast majority online card payments processed in house

Visa and Mastercard In-person Payments certified

Shopper recognition feature feeding Engagement Platform for first PAY client

Research started on Intelligent Commerce to enable AI-Agents to perform payments

One more thing...





New HALO launch





Closing Remarks

Jeroen van Glabbeek

CEO CM.com





**On our way to our next journey of
profitable growth**



Thank you

If you have any questions,
don't hesitate to contact us.

You can find our socials here:

