



PRESS RELEASE

CM.com acquires minority stake in fintech Phos

Enabling merchants to easily convert mobile devices into a payment terminal

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CM.com, a global leader in cloud software for Conversational Commerce, introduces a Software only Point-of-Sale system (SoftPOS) through a strategic partnership with Phos Services Limited (Phos). To further enhance this cooperation, CM.com invests € 2 million in the UK-based fintech company. The investment allows Phos to expand into the US and make new hires in its development team.

SoftPOS allows merchants to easily convert their Android device (PDA, smartphone or tablet) into a secure payments terminal. No additional expensive hardware or maintenance contracts are necessary.

Payments via SoftPOS are easy: Customers hold a card or – if paying with Apple Pay or Google Pay – a phone at the back of the merchant's Android device. In contrast to other market players, CM.com's app with the technology of Phos also supports payments above € 50. Customers can safely enter their PIN on the merchant's device or approve the payment via Apple Pay or Google Pay. The application complies with the highest security standards of VISA and Mastercard. This will lead to less cash, quicker and safer payments.

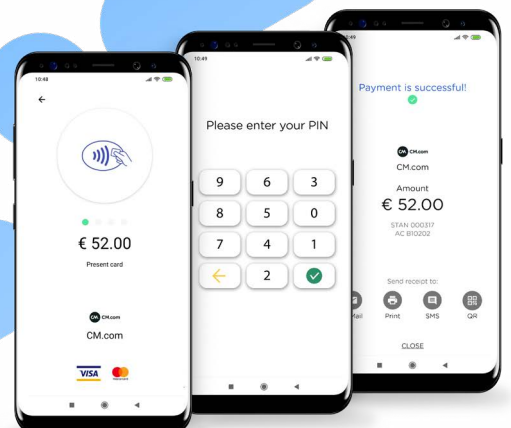
As this technology suits the event and hospitality sector perfectly, CM.com will use SoftPOS at the upcoming Dutch Grand Prix. It enables this event to be the first cashless event at this scale. SoftPOS is scalable and globally relevant across industries. Several cash-register software companies have already integrated CM.com's app to help large retail chains in their quest for queue busting. The app enables sales representatives to conduct the payments on the spot in the aisles. Next to the retail, hospitality and the events sectors, we see ample opportunities for taxi drivers or delivery services.

Jeroen van Glabbeek, CEO CM.com:

"Mobile payments are the future as we move towards a cashless society. Thanks to the partnership with Phos and our drive to innovate, we can provide a mobile payment solution that is affordable, easy to use and therefore accessible for merchants of all sizes. Simplifying the payment process not only for merchants but also for their customers, SoftPOS boosts contactless and mobile payments and is set to disrupt the payments market. SoftPOS' market potential is huge as can be seen in the recent acquisition of Mobeewave by Apple."

Following the acquisition of POS payment acceptance platform PayPlaza in March 2021, the partnership and investment in Phos is a next step for CM.com to offer omnichannel communications and payments solutions from one single platform.

For more information on SoftPOS opportunities please visit our [website](#).



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About CM.com

CM.com is a listed company (Euronext Amsterdam: CMCOM) and provides Conversational Commerce services from its cloud platform that connects enterprises and brands to the mobile phones of billions of consumers worldwide. Conversational Commerce is the convergence of messaging and payments.

CM.com provides messaging and voice channels, such as SMS, Over The Top (OTT) (e.g. WhatsApp Business, Apple Business Chat, Google RCS, Facebook Messenger, and Viber), Voice API and SIP. These messaging channels can be combined with cloud platform features, like Ticketing, eSignature, Customer Contact, identity services and a Customer Data Platform.

CM.com is a licensed Payment Service Provider (PSP) offering card payments, domestic payment methods and integrated payment methods like WeChat Pay. CM.com has over 700 employees and 20 offices globally.

The platform of CM.com delivers fully integrated solutions, based on a privately owned cloud and 100% in-house developed software. By doing so, CM.com can guarantee scalability, time-to-market and, global redundancy and delivery.

About Phos Services Limited

Phos was established in 2018 by payments supremo Antonina Martinova, serial entrepreneur Valeri Valtchev and financial services veteran Ivo Gueorguiev, with the aim of democratising card acceptance and payments in general. The company has created software which can transform payment acceptance by enabling merchants to take payments directly on their NFC-enabled Android device. Phos offers rapid digital deployment and is uniquely phone and bank agnostic – it can be used on any NFC Android phone and by any bank or acquirer. Phos is a payment technology provider, licensed to operate globally and certified by VISA and Mastercard laboratories for functionality and security.

Forward Looking Statements

Statements included in this press release 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. 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.