

ACHIKO

Investor Presentation

August 2020

www.achiko.com

**Enable to Pay, Things to Do,
Places to Be**



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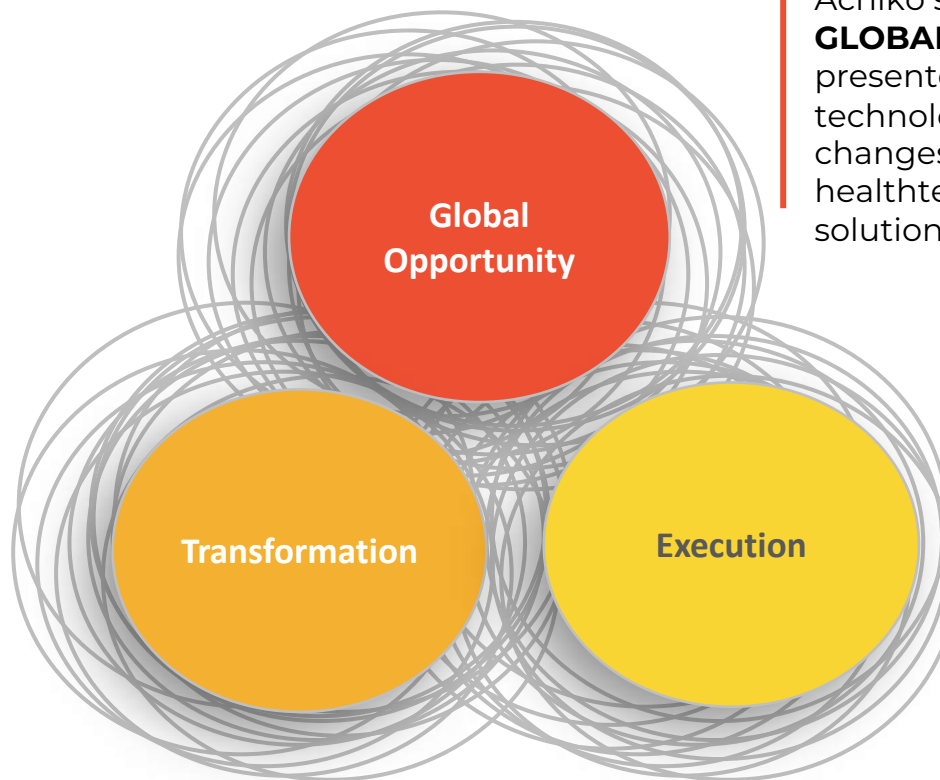
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The Company is in **TRANSFORMATION**. In 2020 with a Wallet, fintech and healthtech applications **PLATFORM**, it's able to deliver a wide range of innovative diagnostic test kits, consumer credit services and payment solutions options to markets in Indonesia, larger Asia, Europe and beyond



Achiko seeks to realise a **GLOBAL OPPORTUNITY** presented by demographic, technological and regulatory changes starting with healthtech and fintech solutions

Achiko has an **EXPERIENCED TEAM** with a strong **EXECUTION TRACK RECORD**, is pursuing a global opportunity, and is **POSITIONED FOR SUCCESS**



Direct Listing on SIX (ACHI:SWX)



Key Shareholders:

- 25% Founders and Management
- 10% MNC group: the largest media company in South East Asia
- 1% MOX: Asia's number 1 mobile only accelerator



Strategy

Unification of local communities through a Unified and Secure digital lifestyle Platform



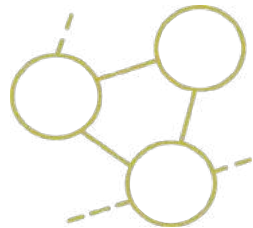
Mission

To improve the lives of our customers through the use of innovative application technology



Vision

To be the global platform to enable to Pay, offer Places to Be and Things to Do



Issued Capital

- 89,632,142 shares
- 13,448,821 options



Growth Plan

- Healthtech and Diagnostic Kit platform
- Digital Financial Services Platform
- Initially Indonesia and Switzerland
- Expand to larger Asia and Europe in 2021
- Messenger and Community features

Share Price Performance

VWAP (CHF)
45-day: 0.183

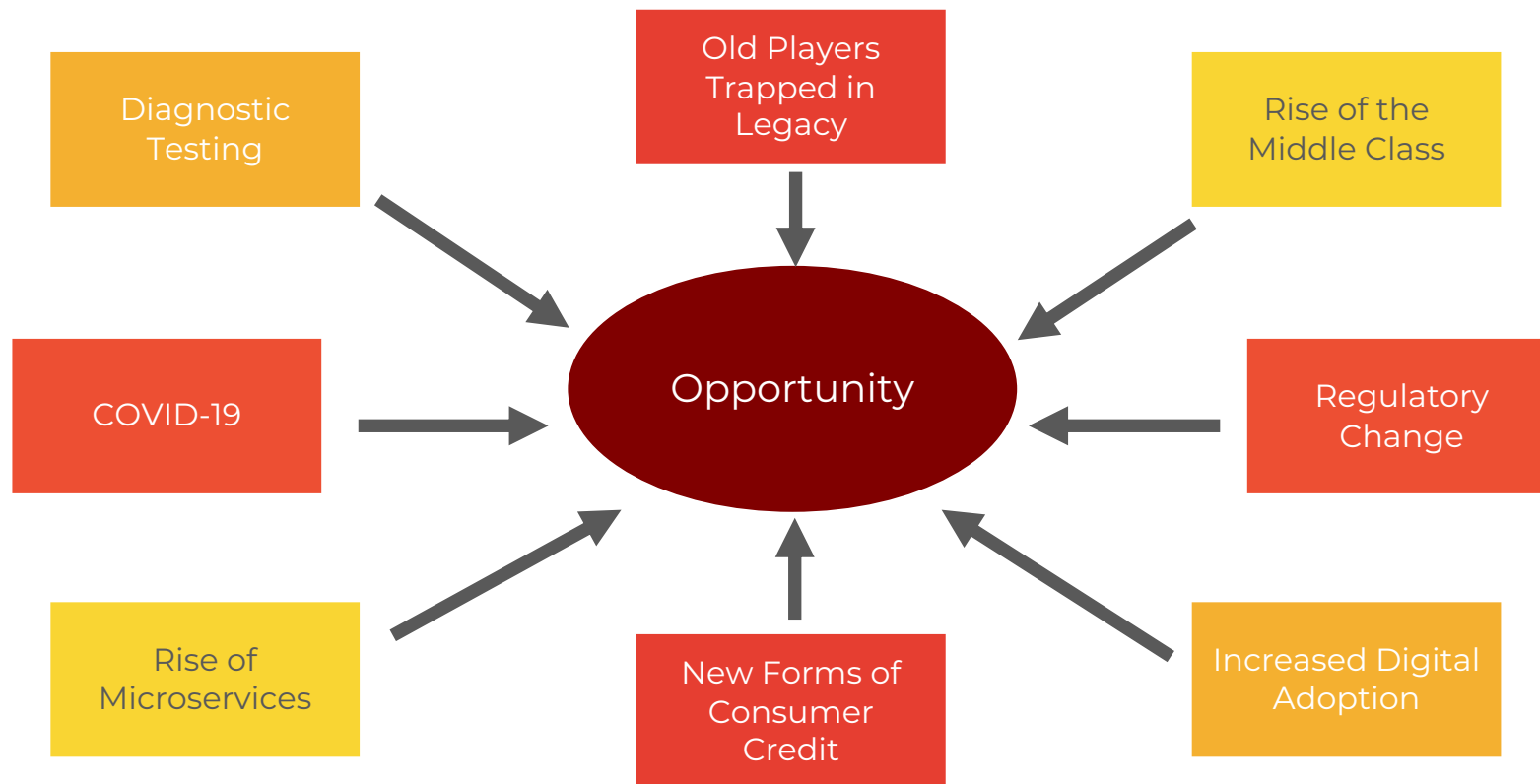


Forecasts

Million(s)	2019P	2020F	2021F	2022F
Revenue (CHF)	7	50	110	240
Unique users	2	5	12	25

*Achiko expects to be able to operate on a cash flow neutral basis by end of 2021
**2019 performance is a guidance ahead of the preliminary results; 2020-2022 are forecasts

Opportunity is created by Powerful Forces and Trends...

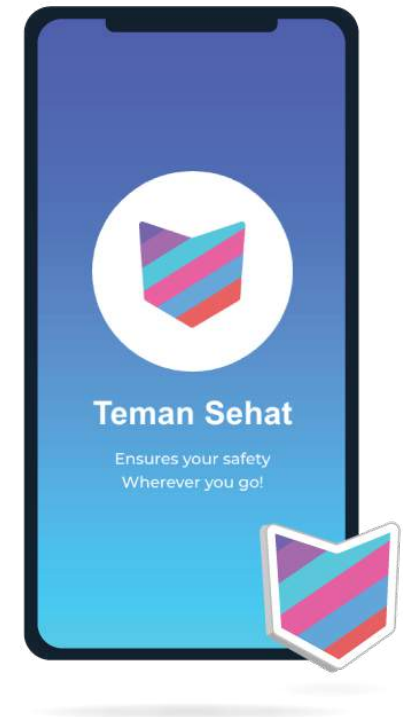


To be read in conjunction with the statements on Slide 2 of this presentation deck
August 2020

Healthtech Solution: Teman Sehat is a comprehensive pandemic management platform that allows government's and businesses to reopen safely

The changing business conditions in the course of the COVID-19 pandemic prompted Achiko to respond to the emerging challenges by extending its existing solution to create a new pandemic management ecosystem platform called Teman Sehat (Indonesian for “Health Buddy”).

Achiko has developed Teman Sehat to help businesses to reopen safely, and support people to get back their freedom of movement, by reducing the risk of infection and providing an automated, anonymous, way to inform people if they should get retested.

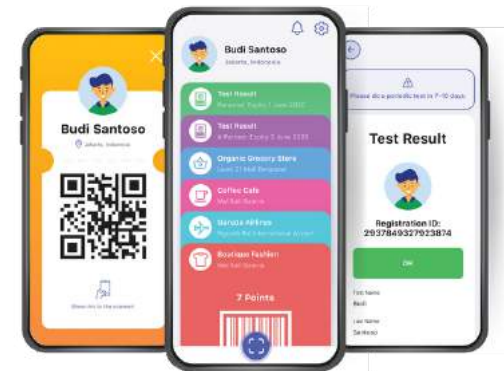


What is Teman Sehat?

Teman Sehat, Achiko’s COVID-19 ecosystem platform, provides contact tracing, marketing and management services for companies and health authorities in response to the COVID-19 pandemic.

Teman Sehat is an ecosystem comprising of three apps: Person, Testing and Places.

These apps allow for users to check-in at locations using the Person app, have their test results digitally stored and sent to them using the Tester app and for businesses to allow for check-ins at their locations using the Places app. For locations where the risk of cross-infection of COVID-19 is higher, the app can provide a traffic-light based check-in system to allow businesses to open safely.

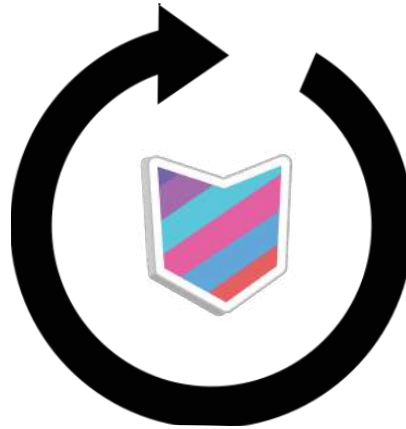


How Teman Sehat Works

TESTER APP

(For Health Facilities)

Upload test results in Teman Sehat. The results will be converted into a badge for the user



PLACES APP

(For Businesses)

Customer shows GREEN BADGE (healthy) or RED BADGE (infected);

Businesses validate (by scanning the QR CODE) According to which badge is shown, a user will be deemed healthy / infected and allowed to enter or not



PERSON APP

(For Community/Individuals)

All users will have a BADGE with a QR CODE (from the phone app).

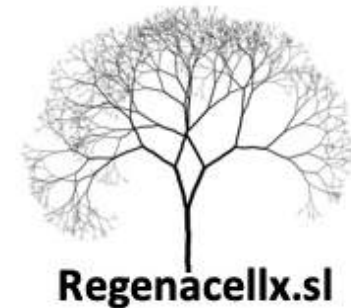
Data is securely stored



Provisional Patent Filing: DNA-Aptamer Test Kits

Achiko x Regenacellx.sl

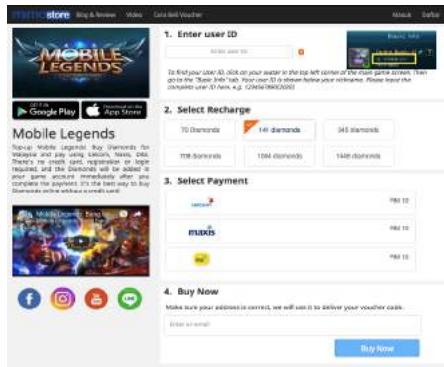
Achiko has partnered with Regenacellx.sl (“RGX”) to bring a new testing technology to market. This process uses advanced DNA aptamer technology, allowing for more accurate results. It is also more accessible, brings test results quicker and is significantly cheaper than existing Polymerase Chain Reaction (PCR) or serological tests. PCR testing suffers from limited accuracy while incurring high costs; serological tests only indicate a previous infection.

ACHIKO

Achiko is a Platform company, which on listing brings together an existing payment channel, an experienced management team, a set of strategic relationships and in 2020 a new platform positioned for success (wallet, buy-now/pay-later services, ecommerce, gaming, social features, etc.)

2019

Listing and bringing together the management team, strategics, etc. Operational business is Mimopya.



Games payment gateway with broad reach across Indonesia working with several dozen publishers.

2020

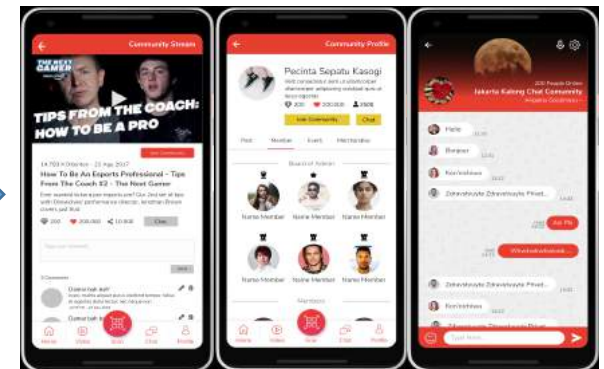
Integration and update of platforms, leading to first results of the combination of parts to the company.



Stay connected, play and pay in one platform. Able to bring in Buy-now / Pay-later services, Ecommerce, etc. First in Indonesia and Switzerland. Positioned for success internationally.

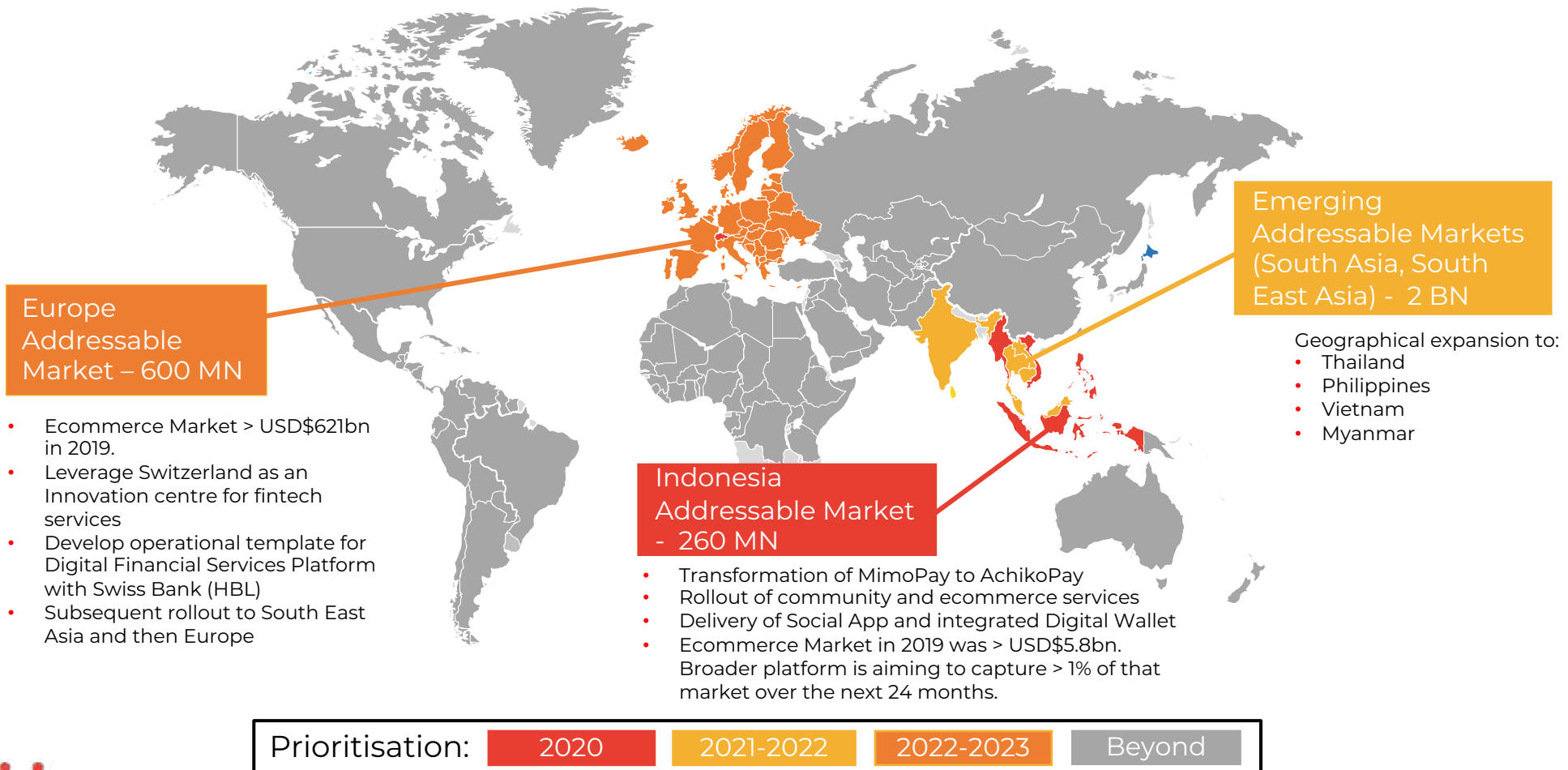
2021 onwards

Further development to deepen customer relationships, and to broaden operational footprint internationally.



Social + Internationalisation features. Opens up opportunities for partnership deals with audiences, activation.

Global Market Opportunity. The product/market fit is right for the growing middle class across Asia and the underbanked in Europe



Great Product Experience x Profitable Unit Economics x Large Total Addressable Market = Opportunity to build Substantial Shareholder Value

The Platform: From Payment Channel to Platform

The Promise

- Convenience on the phone (see slide 6)
- Extensible to bring in a range of services and experiences
- Right for market
- Retention through value added & social services

Unit Economics

- MimoPay's Wallet & Payment channel are low margin but open up access to profitable revenues
- Value added and partner services may be higher margin
- ARPU per MAU wallet may be several CHF per month per active user.




Total Addressable Market

- Emerging and unbanked markets of over 2.5bn (see slide 9)
- Excluded long tail in mature countries
- Path to market through media partnerships, direct retail and affiliates and B2B.

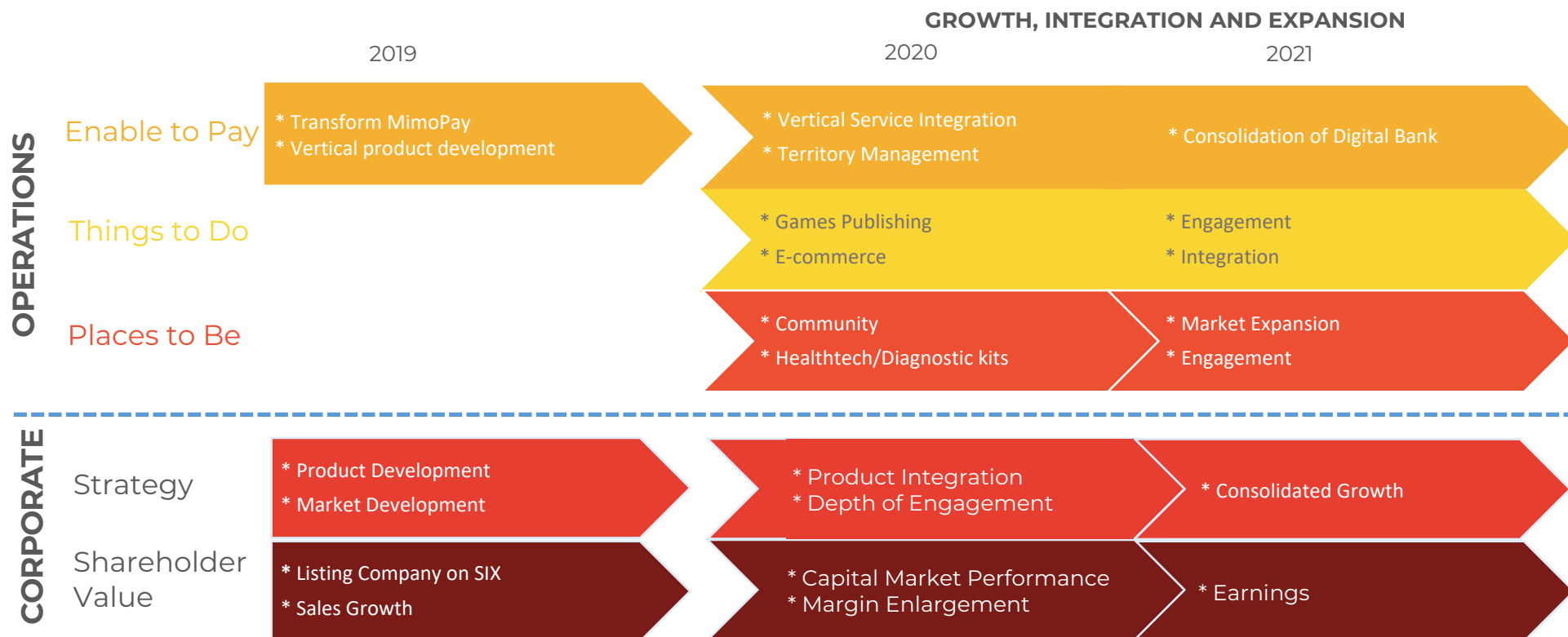
Shareholder Value



We're measuring the pulse of the company and focused on driving results for our customers, our people and our shareholders

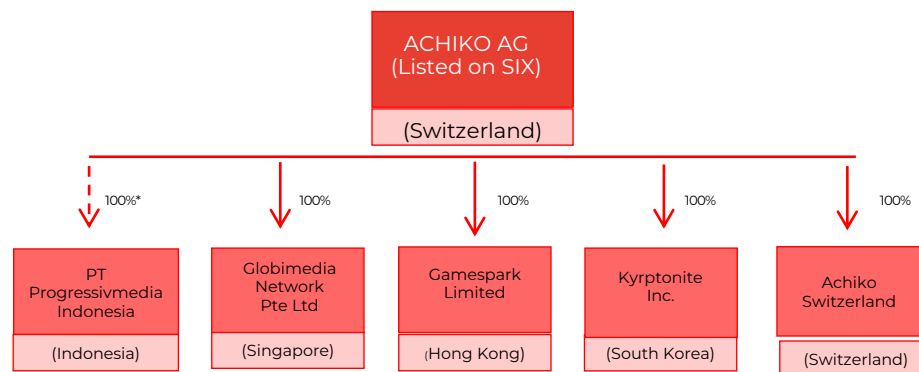
Achiko Pillars	KPI Metrics	Revenue Type	Opportunity Assessment
 Enable to Pay	<ul style="list-style-type: none"> • Sales Volume • Payment Channel Reach • Coverage Expansion • Net Revenue 	<ul style="list-style-type: none"> • Fee Based Revenue, Cash/CC/Bank <ul style="list-style-type: none"> – Virtual item sales – Merchant Services/Cross marketing • Transaction Based Revenue <ul style="list-style-type: none"> – FinTech services – Business services 	UNIFIED PAYMENT PLATFORM Drives value / Sales to the group
 Things to Do	<ul style="list-style-type: none"> • DAU and MAU • Retention Rates • Pay Rate • ARPU and ARPPU • Breadth of Content 	<ul style="list-style-type: none"> • Advertising Revenue <ul style="list-style-type: none"> – Brand activations within traffic-driving content and game apps – Social ads including CPM, CPC, or performance-based advertising for external apps, products or ad networks channels • In App Purchase Revenue <ul style="list-style-type: none"> – Purchases in mobile or desktop apps and games 	RICH CONTENT AND MARKETING CHANNEL Increases profit margin Increases user engagement
 Places to Be	<ul style="list-style-type: none"> • Daily active users (DAU) • Monthly active users (MAU) 	<ul style="list-style-type: none"> • Fee Based Revenue Cash/CC/Bank <ul style="list-style-type: none"> – Virtual item sales • Teman Sehat – Covid-19 management platform • Diagnostic kits 	ONE COMMUNITY Increases user engagement Lowers marketing costs

Product strategy is focused on driving sales, and expanding operating margin by positioning the group as a platform (to enable an expanded range of services), and through deepening the Company’s relationship with its customers thus driving operating margin



Financial operations are leveraged for success. With a global footprint and relatively low fixed cost profile, sales momentum followed by gross margin management may yield substantial results

- Change in strategic positioning opens the company up to new revenue opportunities. Listing the company, bringing strategic relationships, people, and capability together is transformative to sales from just Mimopay to a broad-based platform.
- Gross Margin: Priority to gain sales momentum in 2020 and 2021. Expect to operate on a cashflow neutral basis in late 2021 onwards.
- Corporate infrastructure is organized as a service to the rest of the group



*Variable Interest Entity

Experienced Board and Executive Team with a Track Record

Board of Directors



Allen Wu
Chairman
Laos

- Serial entrepreneur in sectors including media, FinTech and investments across Asia and Africa



Steven Goh
CEO &
Director
Australia

- Serial entrepreneur.



Christophe Laurent
Director
Switzerland

- Experience in international business including enterprise sales, strategic and operational marketing management and corporate fundraising



John Lin
Director
Hong Kong

- Development and marketing of gaming across social, online, and resorts internationally since 2002

Management



Christopher Young
COO
Switzerland

- Senior executive in financial services, investment banking and wealth management
- Managed the successful delivery of large projects including core banking transformations
- Certified Project Management Professional (PMP), Scrum Master and Agile/DevOps Coach



Ruediger Petrikowski
Interim CFO
Switzerland

- Entrepreneurial CFO with M&A and capital markets experience
- Over 20 years of experience in the telecommunication, media, technology, payment and collection industries
- Previously was CFO at Crypto Valley Venture Capital (CV VC), and prior to that held roles with PubliGroupe Ltd. and Swisscom

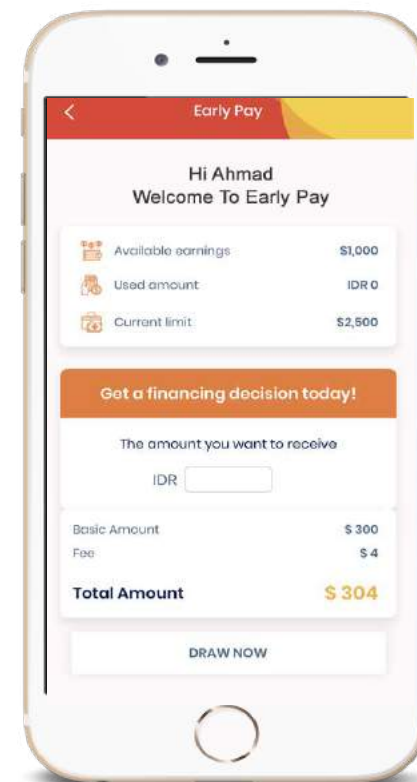


Chunhyok Chong
Head of Development
South Korea

- Extensive experience in engineering social Apps and mobile Applications.
- Developed the music streaming service Melon
- Invented the e-commerce blockbuster service WeMakePrice, and developed South Korea's social media platform Wonderpeople

Summary

- Opportunity is created by changes in technology, regulation, demographics for new players in financial services.
- Achiko, on listing, brought together Mimopay (a payment channel in Indonesia), a development team in South Korea, Strategic relationships (MNC Group, MOX and others), and an experienced management team to deliver results a larger business in 2020 onwards.
- The company is focused first on Indonesia and Switzerland, but then to the larger markets in Asia and Europe.
- The Business model is focused on becoming a platform, driving sales, and then margin with deepening customer relationships. As a platform, to include Teman Sehat, Diagnostic testing, Buy Now / Pay Later Services, Payment Services, Ecommerce, Gaming, and other services.
- Experienced Execution Team with a track record of success in winning markets and building shareholder value.



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