

Rize^{etf}

Rize Digital Payments Economy UCITS ETF

For professional investors only. Capital at risk.





TOM BARKER
Associate Director –
Product Specialist
Rize ETF

Tom is a Product Specialist and CAIA Charterholder. He previously worked as a product strategist at Invesco where he was responsible for product management and sales strategy for EMEA ETFs. Prior to this Tom was a marketing specialist at Jupiter Asset Management and has also worked as a senior research analyst at alternative assets data provider Preqin.



Rize ETF is Europe's first specialist thematic ETF issuer. We believe there's a better way to invest in the future. Our ETFs provide investors with access to the most ground-breaking megatrends shaping our world.

Why Digital Payments?

- The global payments landscape is transforming rapidly
- E-commerce, mobile and digital payments transaction volumes are surging
- We believe non-cash momentum is here to stay

Digital payments by numbers



“Anytime, Anywhere”

The demand for “anytime, anywhere” payments complemented by superior smartphones, internet connectivity and non-physical interfaces is fuelling the growth of real time payments systems worldwide.

Source: Infosys 2020



4 billion

The number of digital wallet users globally is expected to increase from 2.3 billion today to nearly 4 billion by 2024 – or 50% of the world’s population.

Source: Deutsche Bank Research 2020



12%

Global digital payments transaction value is expected to grow by 12% per year until 2025. It is expected to hit \$USD 10.5 trillion from \$USD 5.5 trillion today.

Source: Statista 2021



1/3

Close to one-third of adults – 1.7 billion – are still unbanked.

Source: World Bank 2021



70%

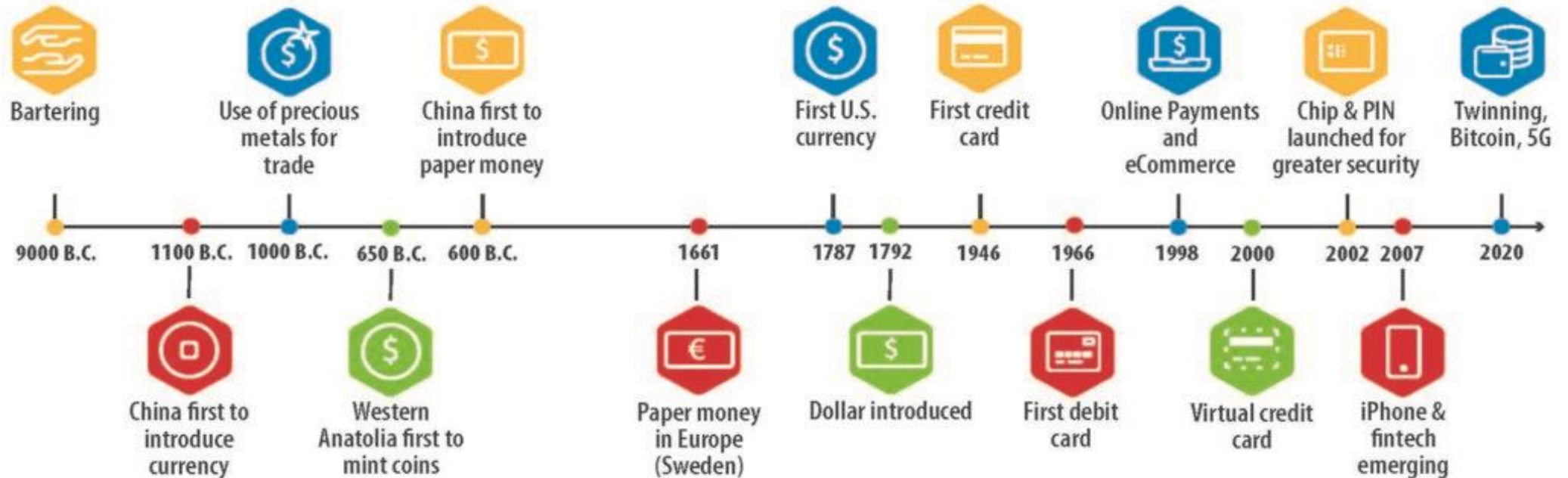
China is currently a world leader in digital payments, with nearly 70% of people using digital wallets regularly.

Source: Finextra 2020



Innovation in payments is nothing new

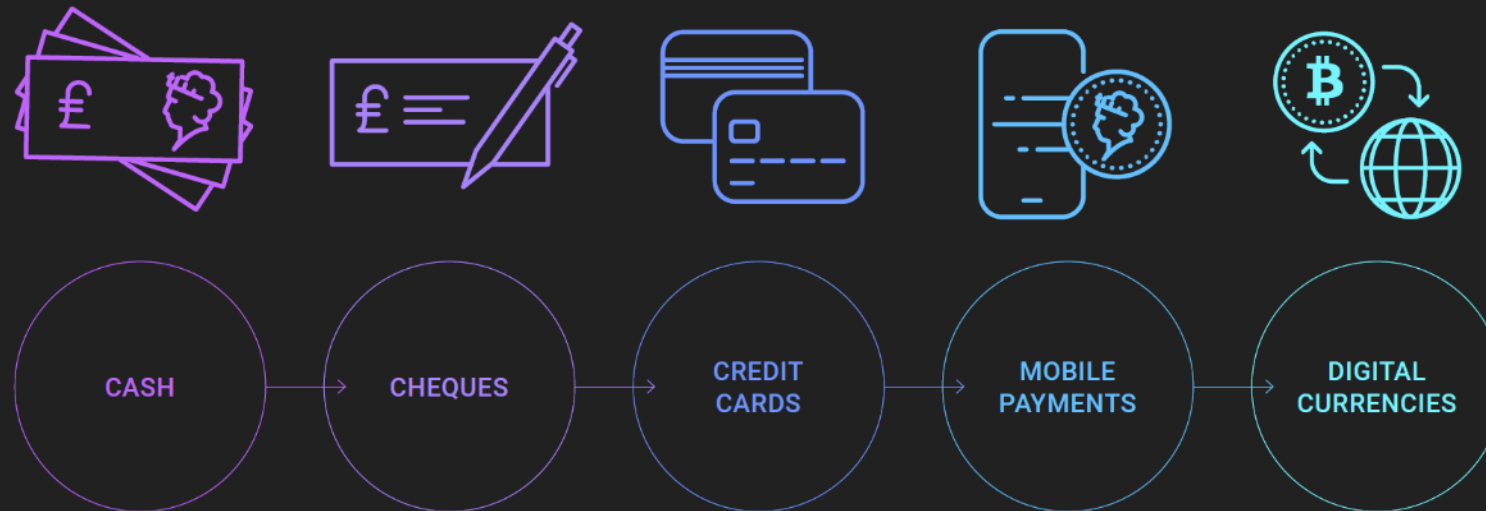
THE HISTORY OF PAYMENTS



Source: WEX 2020

But today's level of disruption is creating a watershed

The payments landscape is undergoing unprecedented, system-wide disruption. The coronavirus outbreak has accelerated our transition to a truly **cashless world**.



The appetite of merchants and consumers is growing, and as long as Big Tech, FinTechs and Challenger Banks can offer better experiences and lower prices, adoption of digital payments will grow.

What does the future of payments look like?

Messaging-app payments

Facebook Messenger, WhatsApp and WeChat Pay can leverage the reach of billions of users



Voice-activated commands

Paying for petrol, groceries or retail via voice could soar

Cryptocurrencies

Over 1 million transactions take place daily on average



Peer-to-peer (P2P) payments

Bank of America and Visa are investing heavily into P2P partnerships

Biometric payments

Smartphone biometric security features could spur traction across digital payments



Facial recognition

May soon replace QR codes across retail, transit and airports in China

Blockchain technology

200 million blockchain wallet users are predicted by 2030



Hardware & in-store interfaces

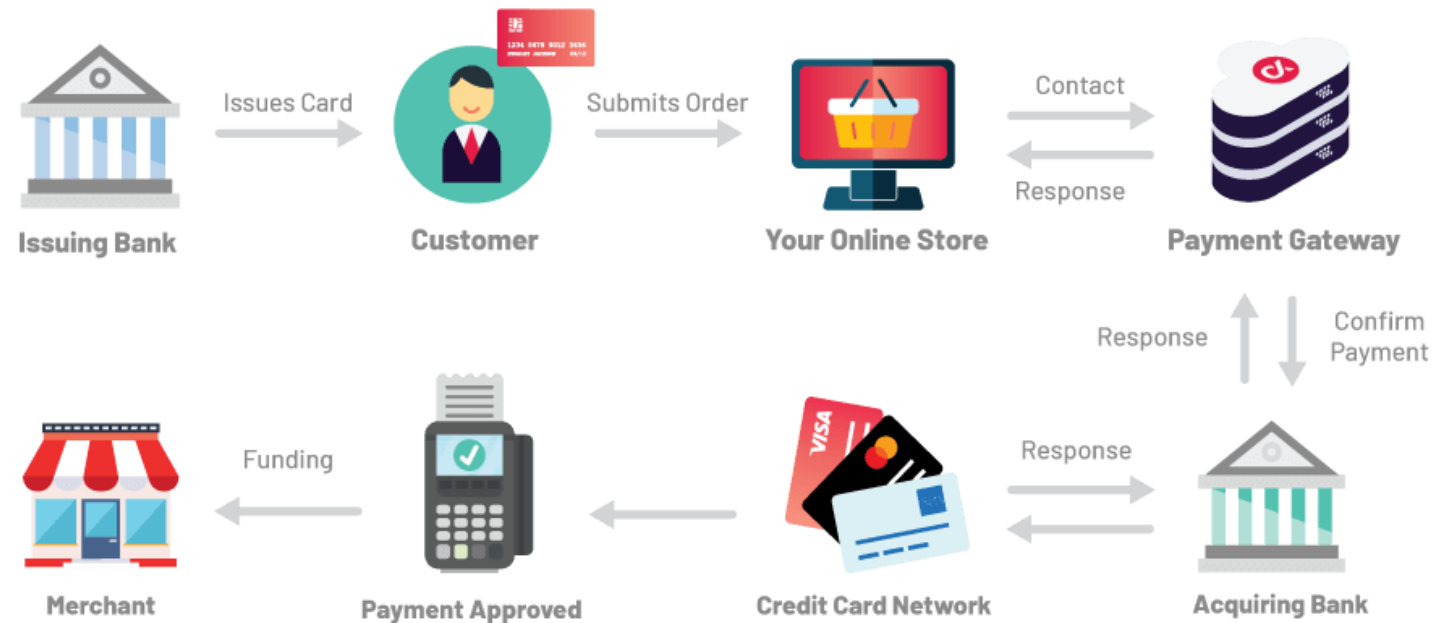
Square, Stripe and Clover are driving new mobile processing integrations



The *entire* value-chain is getting rewritten

Today's payment processing cycle is far **too complex**, and involves far too many players.

New technologies are trying to make the payment processing cycle as **frictionless** as possible.



What can we learn from China?

Payment processing cycles also look very different in the East compared to the West.

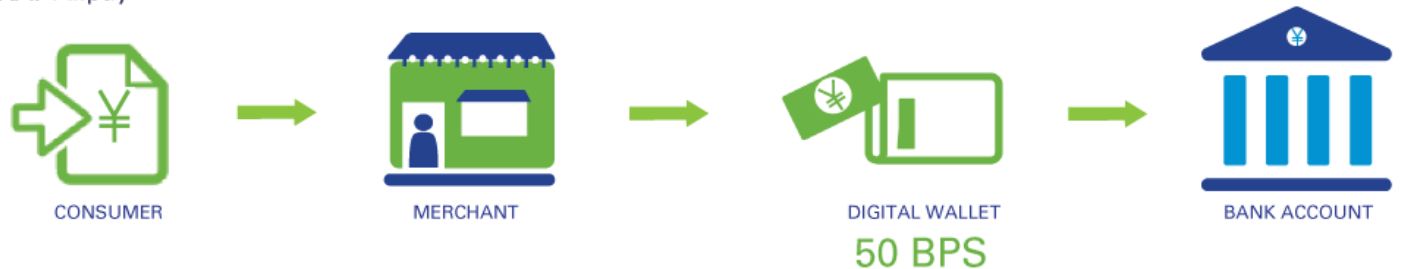
In China, for example, **digital wallets** are already mainstream, led by local giants such as Alipay and WeChat Pay.

The country has bypassed plastic cards in favour of smartphone-enabled payments.

US: Visa / Mastercard



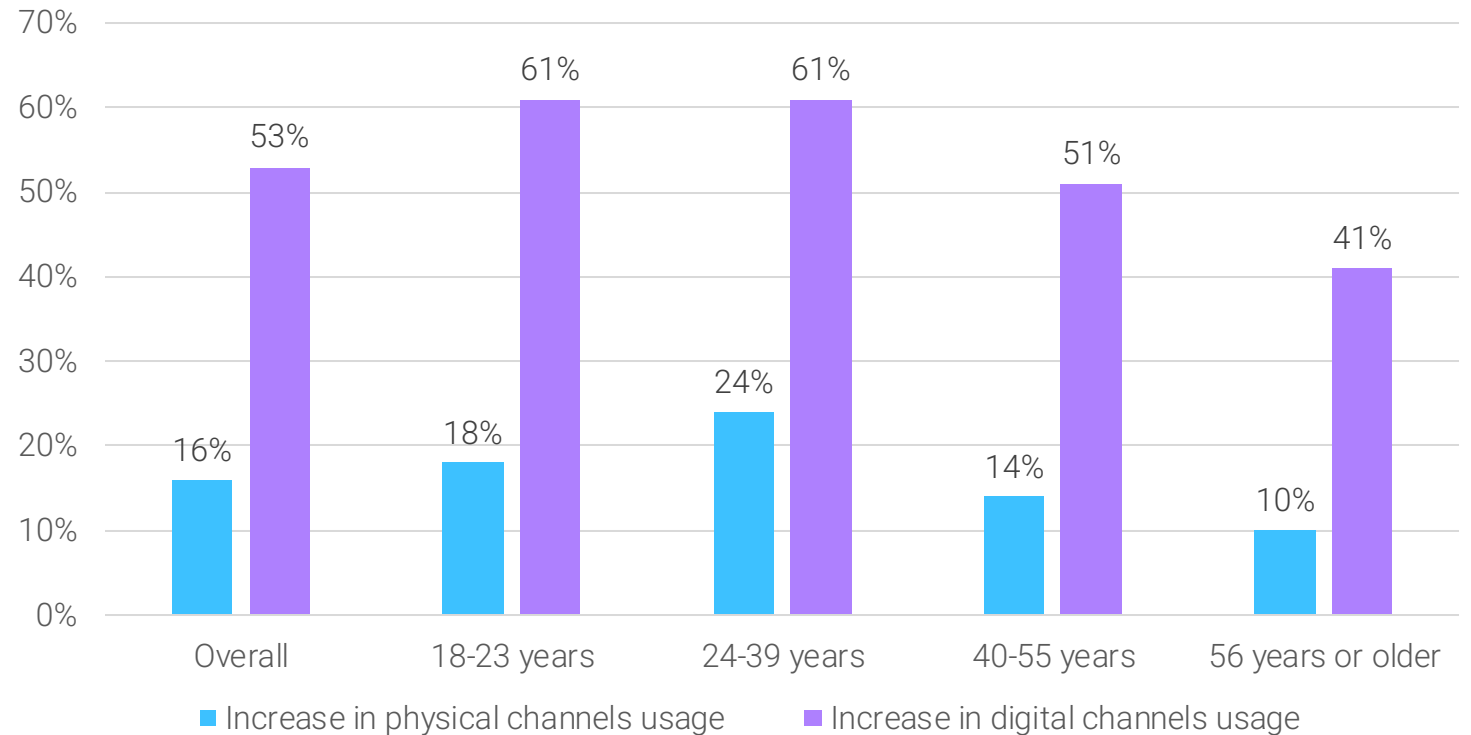
CHINA: Alipay



Digital payments are going global. Accelerated by COVID-19

Western economies, meanwhile, have been slower to adopt digital payment alternatives.

The accelerated shift of retail and B2B to **digital modes**, however, is rapidly changing this.

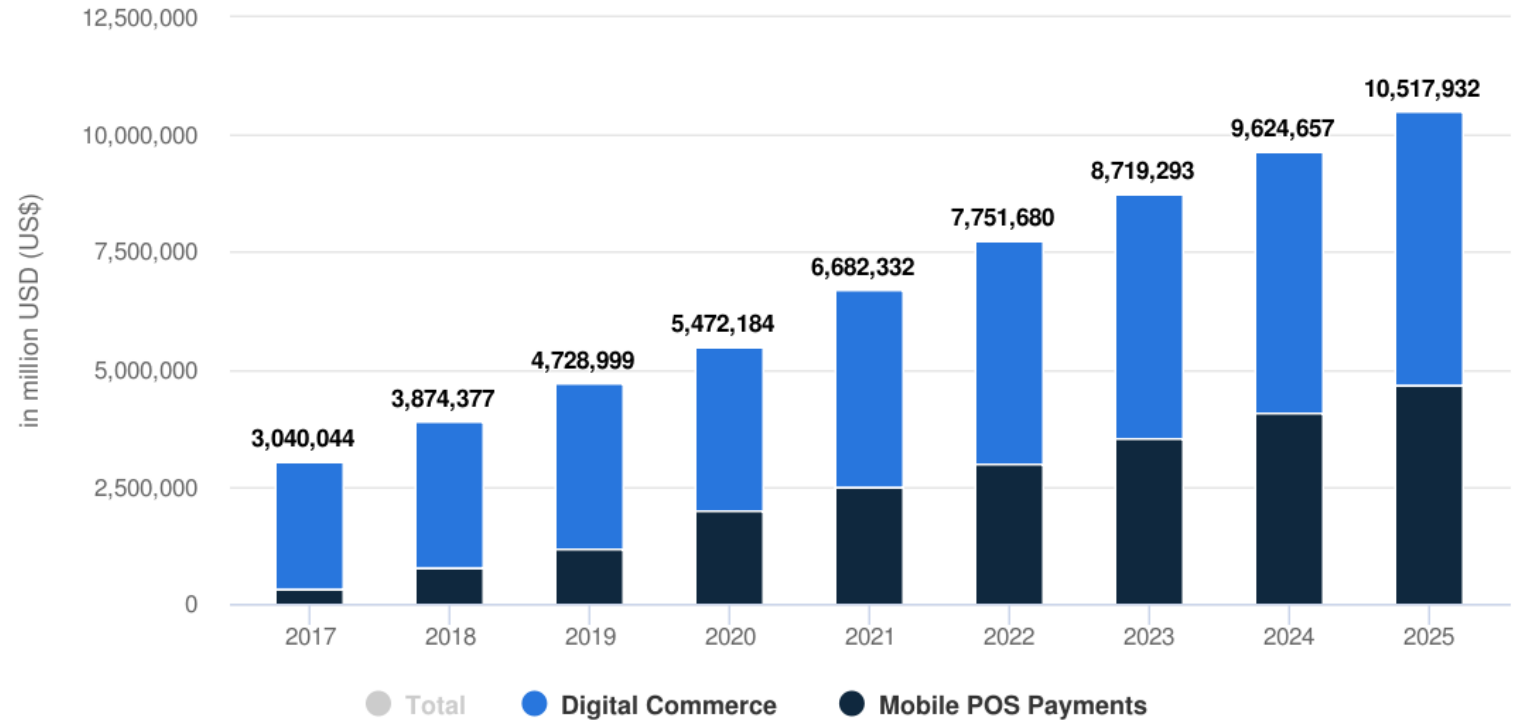


Question asked: If we classify payment channels into digital (online banking + mobile payments) vs physical (cash, check, PoS), how did your payment habits change within the COVID-19 environment? Figure represents responses from participants who selected increased slightly or increased considerably.

Future expected growth of digital payments transaction value

12%
Growth per year until
2025.

Digital Payments - Transaction Value by Segment
Worldwide (million USD (US\$))



Source: Statista

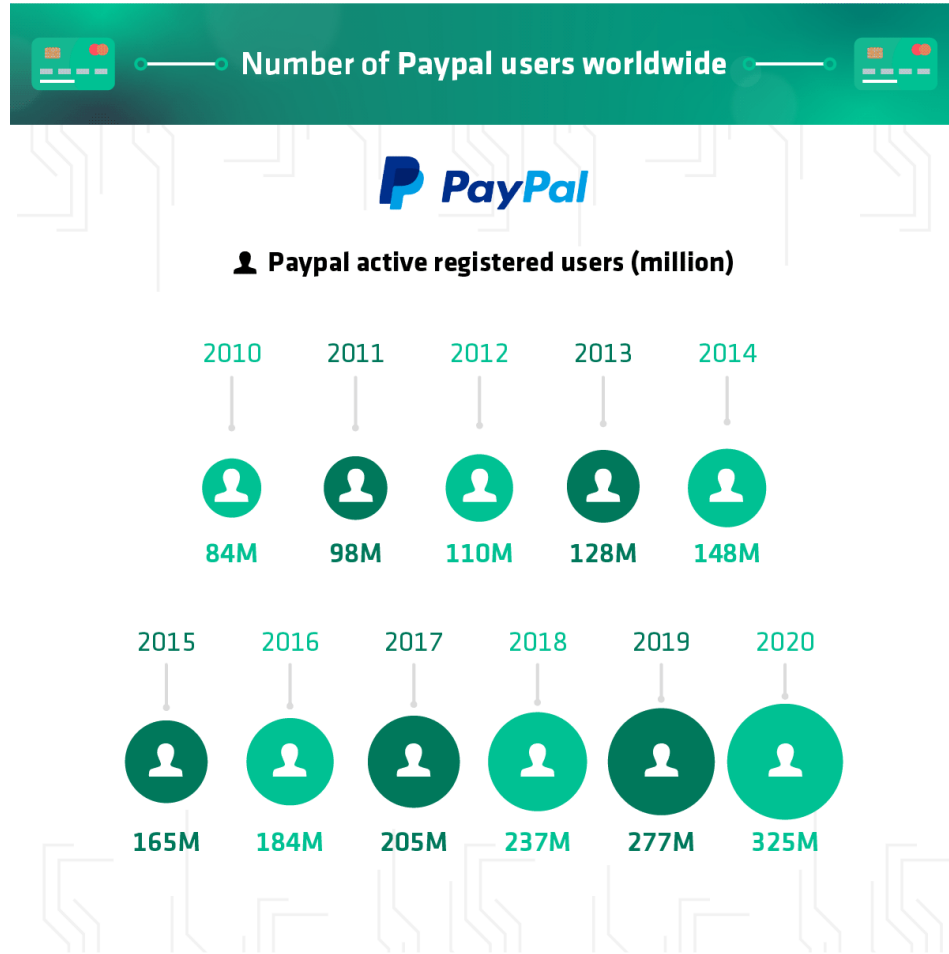
statista

Source: Statista January 2021

What are Digital Wallets?



PayPal, Square (Cash App) and the impending threat to banks



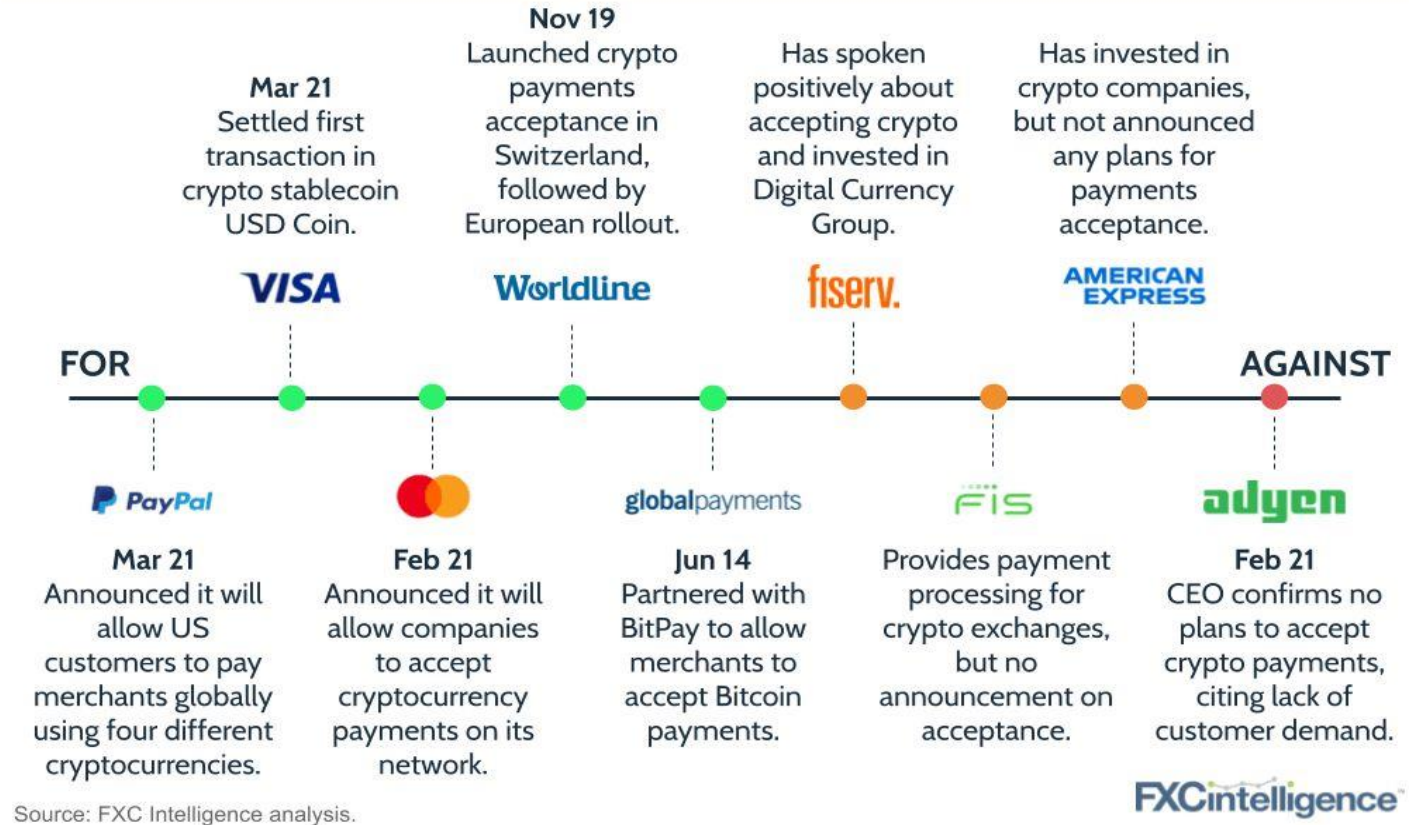
Company	Market Cap as of 22 November 2021*
PayPal	222,625,768,990
Morgan Stanley	178,220,995,271
Goldman Sachs	138,416,084,315
Citigroup	133,025,275,702
Square	97,472,154,854
HSBC	88,686,486,245
BNP Paribas	72,938,244,019
Societe Generale	24,837,377,332

Source: Google Images 2021, *Bloomberg

Crypto currency payments: The current state of play

Paying in cryptocurrency: The positions of key companies

The current stances of leading payment processors and card networks

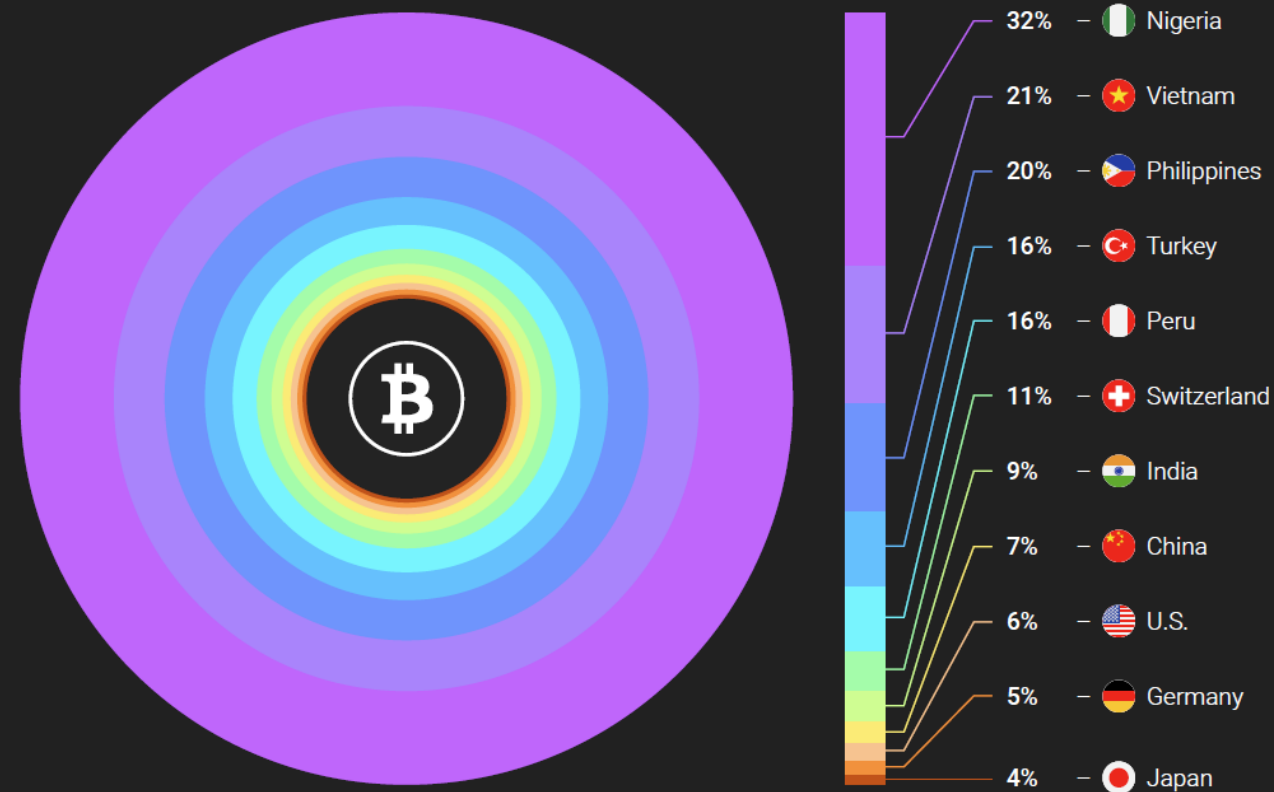


Crypto currency adoption across different countries

Consumers in Africa, Asia and Latin America were most likely to be users and owners of crypto currencies like Bitcoin.

Nearly **one out of three** respondents in Nigeria had used or owned crypto currencies as opposed to six out of 100 in the United States.

In Asia, Vietnam led adoption, while in Latin America, Peru had the highest adoption.



1,000 – 4,000 respondents per country. Representative of online population.

Source: Statista Global Consumer Survey 2020

What are Central Bank Digital Currencies (CBDCs)?

The People's Bank of China launched its CBDC in April 2021.

Four more countries – South Africa, India, Pakistan and Thailand, have plans to launch their own official digital currencies soon.

The Italian Banks Association (ABI) is considering a digital-euro pilot plan.

Sweden's e-krona brings it closer to the release of a CBDC.

The Central Bank of France announced an experimental program to test the integration of a CBDC for interbank settlements, inviting participant applications.



Source: Statista April 2021

Rize Digital Payments Economy UCITS ETF

The Rize Digital Payments Economy UCITS ETF seeks to invest in companies that potentially stand to benefit from the structural transition away from traditional cash payments to the speed and convenience of digital wallets, digital payments and digital currencies.

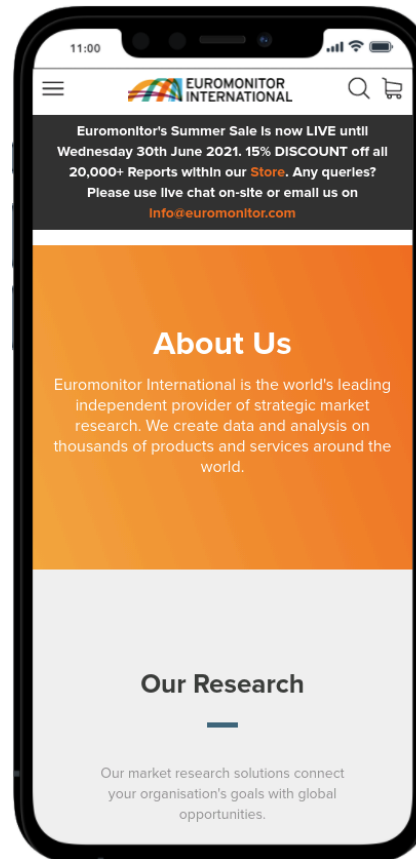
Key Risks: Please note that the value of an investment and any income taken from it is not guaranteed and can go down as well as up. You may not get back the amount you originally invested. If your investment currency is different to USD, then the return you will get from your investment may increase or decrease as a result of currency fluctuations between USD and your investment currency.

Powered by the unrivalled expertise of Euromonitor, global market research leaders



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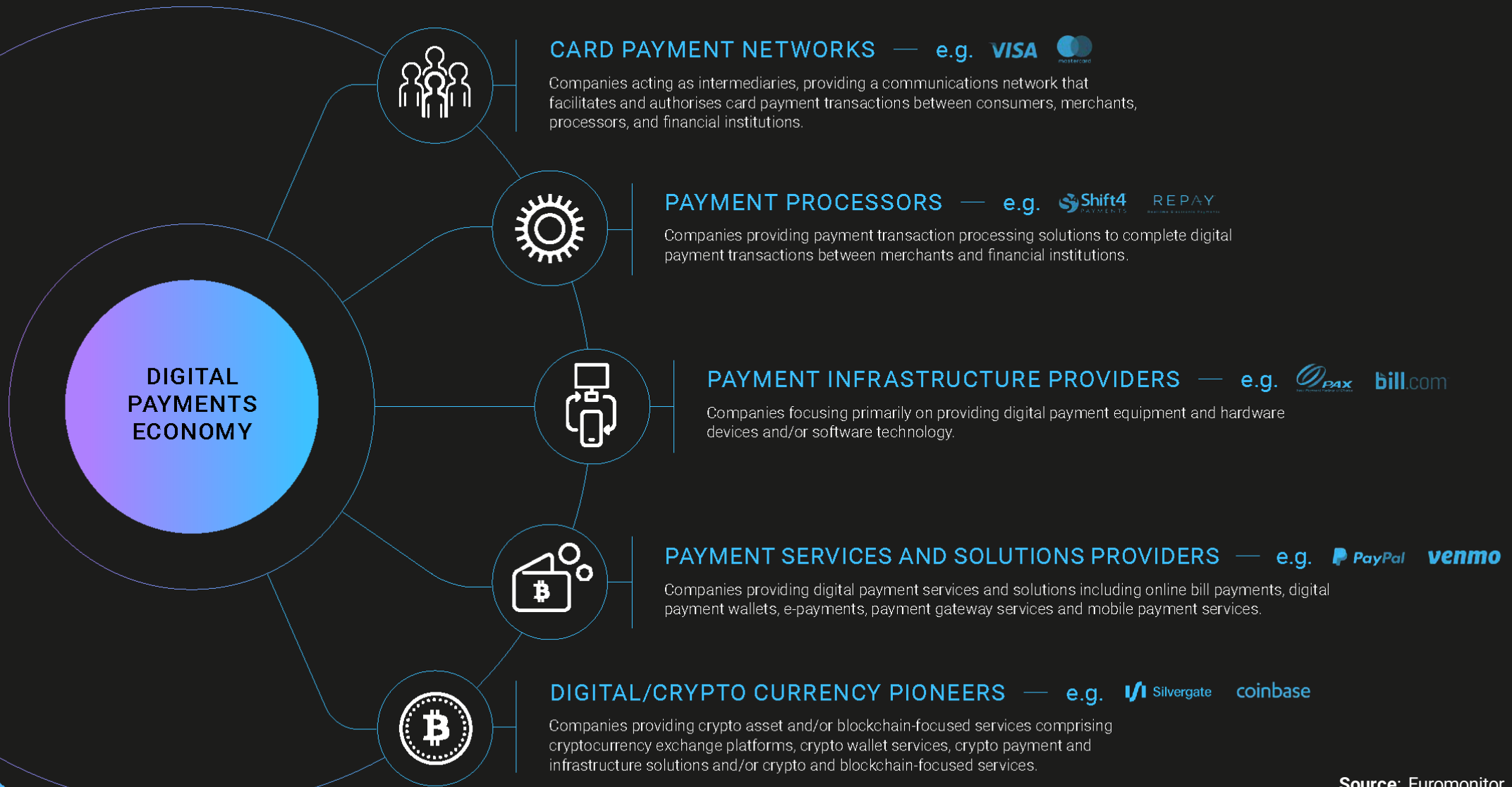
At Rize ETF, we believe in working with dedicated sector/theme experts



Thematic Score	% Revenue Exposure
5	80 to 100%
4	60 to 80%
3	40 to 60%
2	20 to 40%
1	Less than 20%

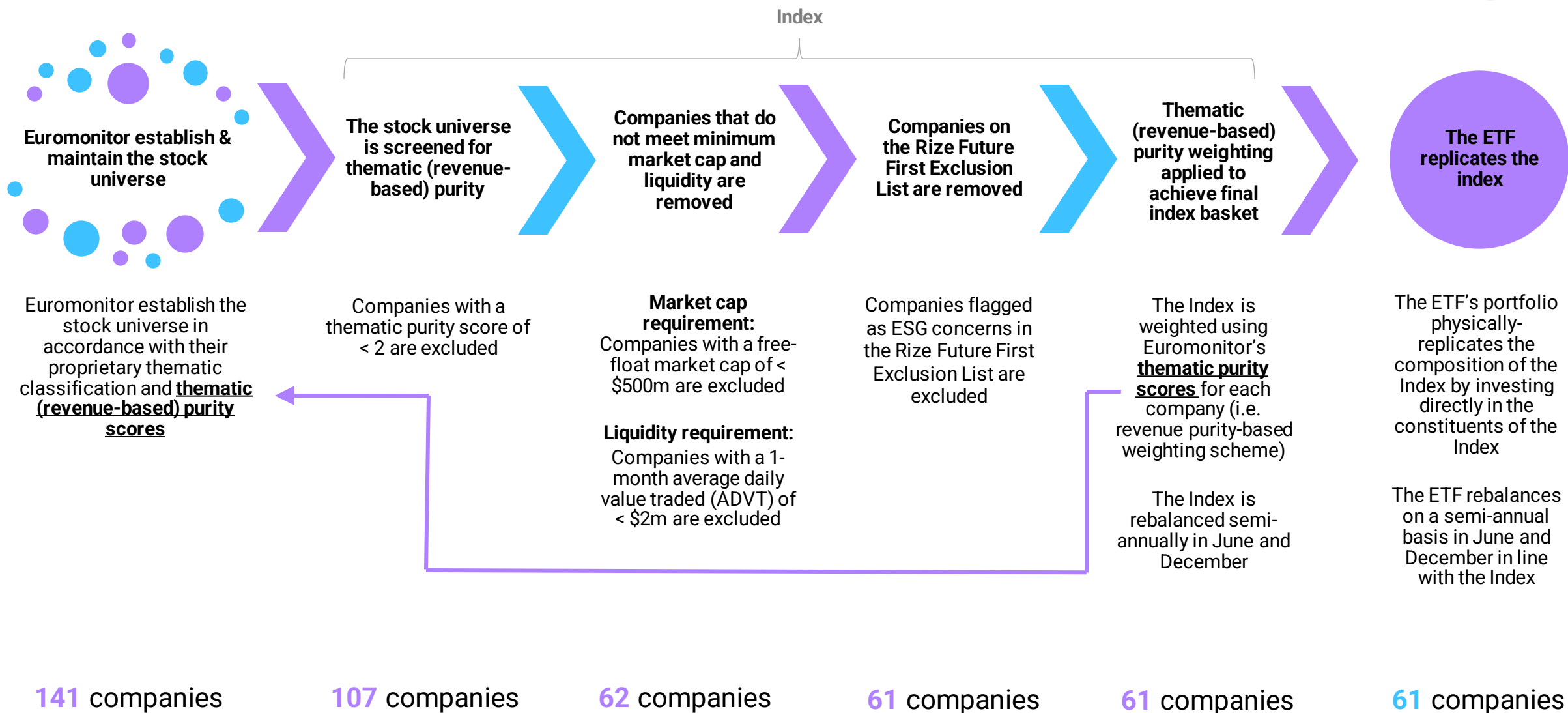
Source: Euromonitor 2021

Euromonitor's "Digital Payments Economy" Classification



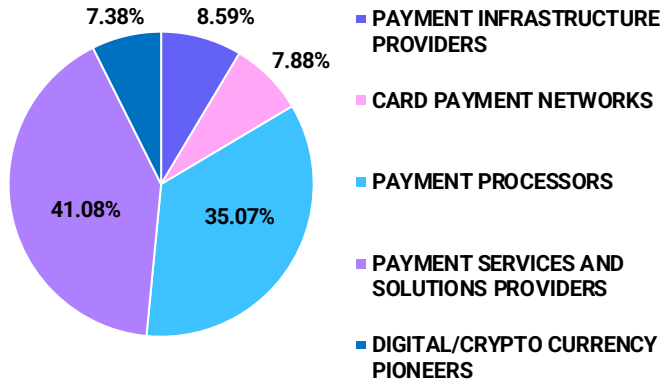
Source: Euromonitor 2021

End-to-end construction of the Fund's strategy

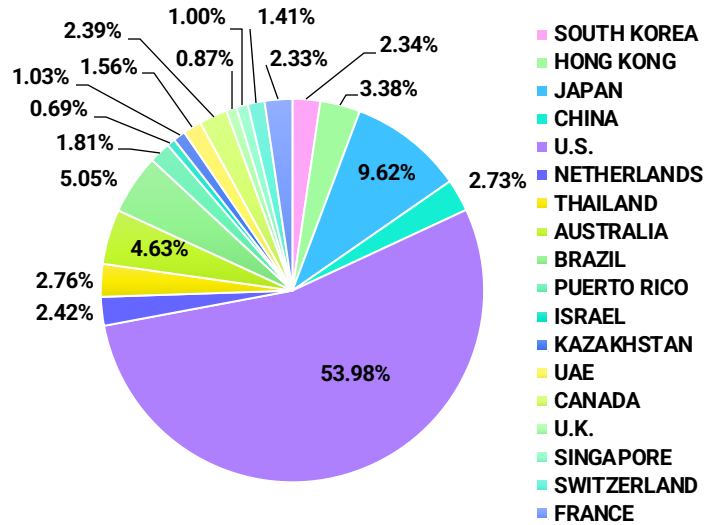


Portfolio characteristics

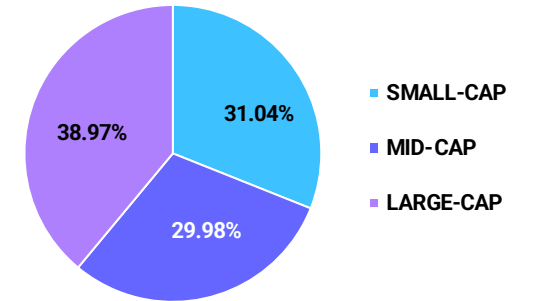
EUROMONITOR CLASSIFICATION



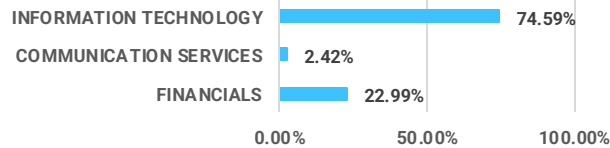
COUNTRY EXPOSURE



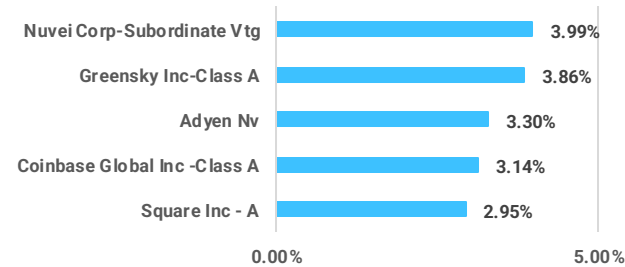
MARKET CAP EXPOSURE



GICS Sector Exposure



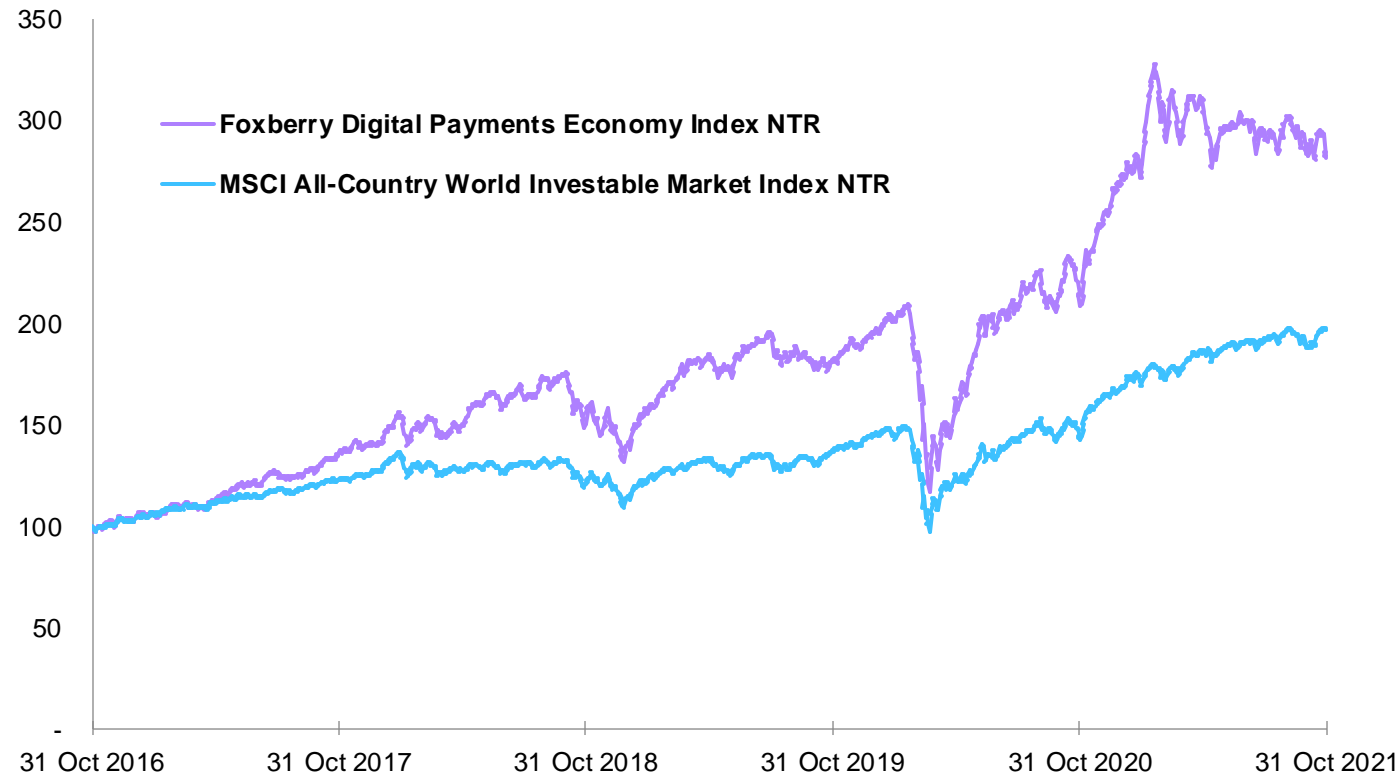
Top Five Holdings



Revenue Purity
68%

Source: Bloomberg as of close 31 October 2021

Performance past five years



	Foxberry Digital Payments Economy Index NTR	MSCI All-Country World Investable Market Index NTR
2021 YTD	+3.0%	+16.8%
2020	+39.9%	+16.3%
2019	+38.7%	+26.4%
2018	-0.1%	-10.1%
2017	+37.1%	+24%
Volatility	21%	15%

Source: Bloomberg as of close 31 October 2021

The performance shown relates to the period between 31 October 2016 and 31 October 2021 for the Foxberry Digital Payments Economy Index NTR as compared against the performance of the MSCI All-Country World Investable Market Index NTR which tracks large, mid and small cap stocks across 23 developed and 26 emerging markets. **Foxberry Digital Payments Economy Index NTR:** The calculation of this index began on 21 May 2021 and it is therefore not possible to show actual performance for any complete 12 month period. Accordingly, the performance shown is back-tested prior to 21 May 2021. Simulated past performance does not represent actual performance and should not be used as a guide to actual or future performance. **MSCI All-Country World Investable Market Index NTR:** The performance shown is actual past performance. **Both indices:** All performance and volatility data is in USD, unless otherwise stated. Volatility has been calculated as the five-year annualised standard deviation of the daily returns. The performance data shown does not reflect transaction costs and management fees incurred or charged by financial products such as the Rize Digital Payments Economy UCITS ETF. Please note that the value of an investment and any income taken from it is not guaranteed and can go down as well as up. You may not get back the amount you originally invested. If your investment currency is different to USD, then the return you will get from the investment may increase or decrease as a result of currency fluctuations between USD and your investment currency.



Fund details

Rize Digital Payments Economy UCITS ETF		
Net Assets	1 MLN	
Total Expense Ratio	0.45%	
Inception	05 November 2021	
ISIN	IE00BLRPRQ96	
Base Code	PMNT	
Base Currency	USD	
Index Name	Foxberry Digital Payments Economy Index NTR	
Thematic Industry Classification	Euromonitor's Classification for the Digital Payments Economy	
Index Replication Method	Physical - Full Replication	
Income Treatment	Accumulating	
UCITS	Yes	
Domicile	Ireland	
Issuer	Rize UCITS ICAV	
Promoter	Rize ETF Limited	
Manager	Davy Global Fund Management Limited	
Investment Manager	Davy Global Fund Management Limited	
Depositary / Custodian	Northern Trust Fiduciary Services (Ireland) Limited	
Listings and Tickers	Borsa Italiana (<i>pending</i>) Deutsche Börse Xetra London Stock Exchange London Stock Exchange SIX Swiss Exchange (<i>pending</i>)	PMNT IM -- EUR PMNT GY -- EUR PMNT LN -- USD PAYG LN -- GBP PMNT SE -- CHF
ISA Eligible (UK)	Yes	
SIPP Eligible (UK)	Yes	
Reporting Fund Status (UK)	Yes	
Equity Fund (DE)	Yes	
Registered Countries	Austria, Denmark, Finland, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway , Portugal (<i>pending</i>), Spain, Sweden, Switzerland (<i>pending</i>) and the United Kingdom	

Source: Bloomberg as of close 23 November 2021

Liquidity ecosystem

Rize ETF

Primary Market	primarymarket@rizeetf.com
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Important information

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