



B2B Hardware Subscriptions

August 2022



Business ownership of physical assets
is becoming obsolete

Businesses are optimising for flexibility, cost and access – resulting in rising demand for as-a-Service subscription models

87%

of companies say that by 2025
more than half of the business
technology will be purchased
using OpEx

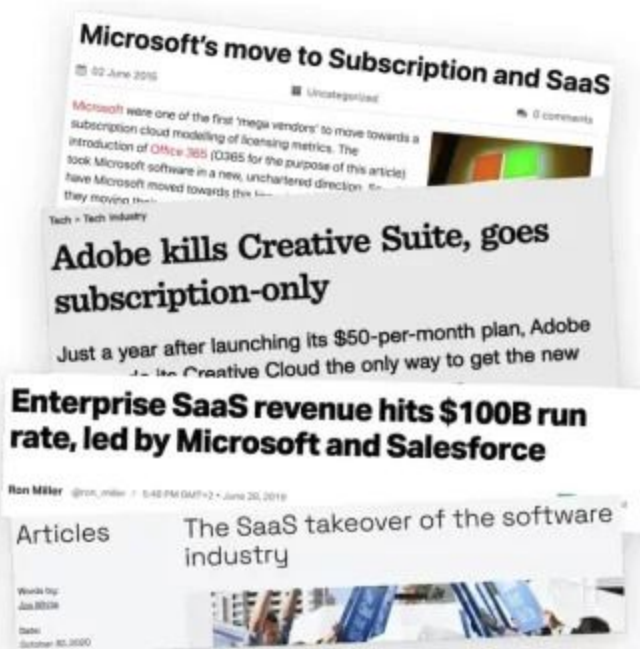
58%

of companies prefer assets as-a-
service instead of keeping them
on their balance sheet

76%

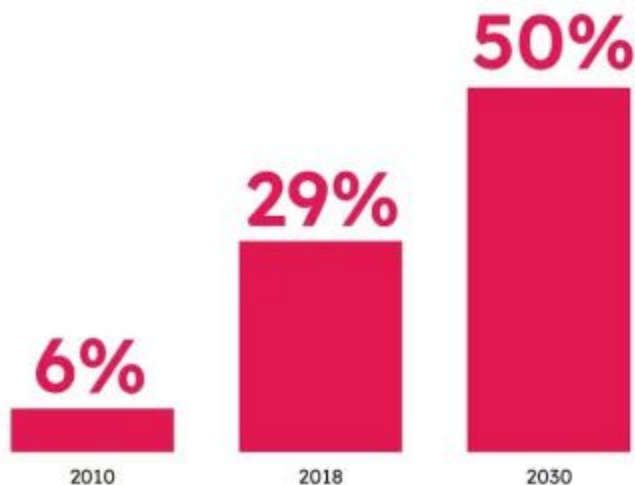
of equipment financing is still
done by banks or OEMs (no
embedded solutions available)

After software subscriptions (SaaS) became dominant in the past decade, hardware subscription (HaaS) is next



SaaS with strong growth

SaaS share of total enterprise software revenues (in %)



The wave of hardware providers and retailers switching to subscription has just begun



Siloed, industry-specific solutions are emerging - showing there is strong demand

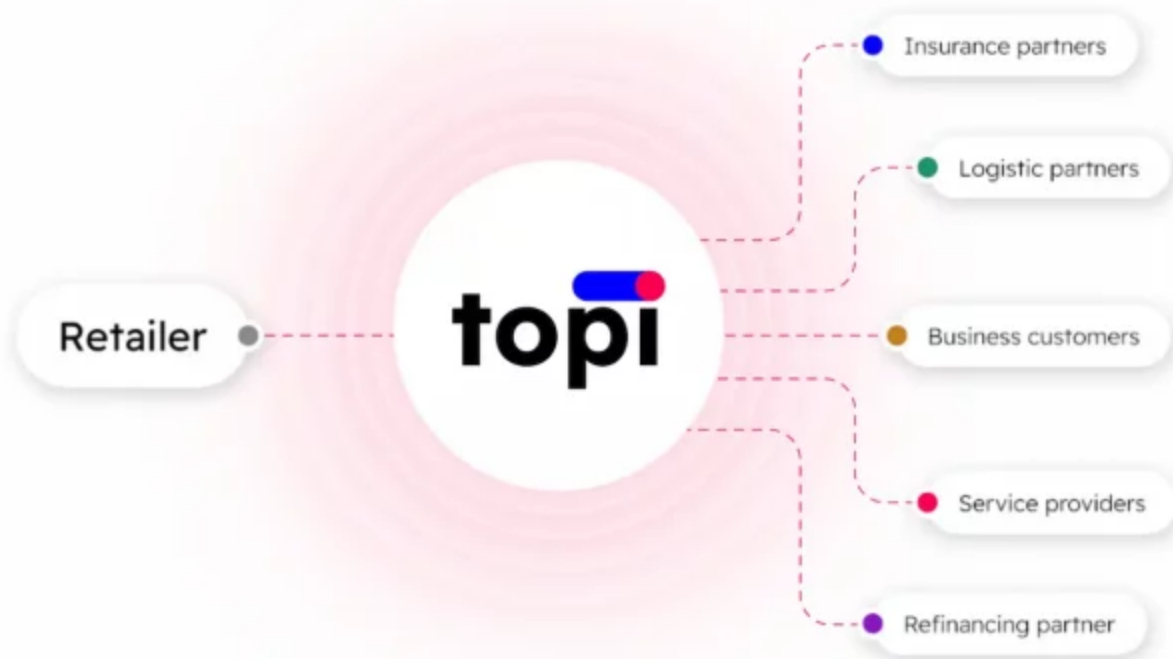
Examples



- ▶ **Industry-specific rental retailers are emerging**, showing the high demand for as-a-Service offers
- ▶ In order to stay competitive and **not lose their customer base**, retailers need to give their customers the **option to subscribe to products**
- ▶ **Need for an industry-agnostic player** allowing retailers/ manufacturers to offer subscriptions as a payment method

topi will be the infrastructure platform
to enable this shift for every business
seller

Retailers can integrate with topi in just a few steps, instead of having to worry about negotiating and integrating with multiple parties



While the initial focus will be electronics, topi's solution can be used across multiple industries

Initial Focus



Electronics



Robotics



Medical equipment



Heavy machinery



Gym equipment

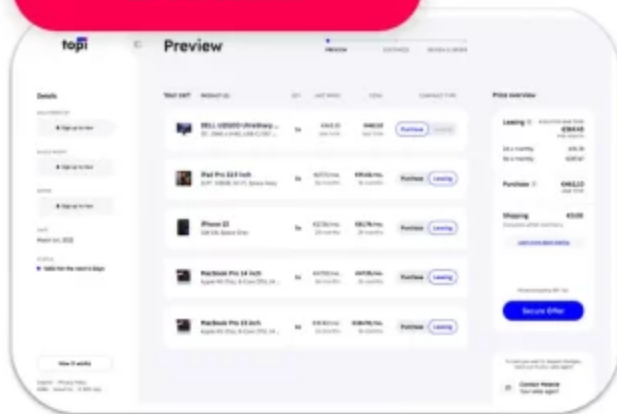


Electric vehicle chargers

topi is available across all B2B sales channels



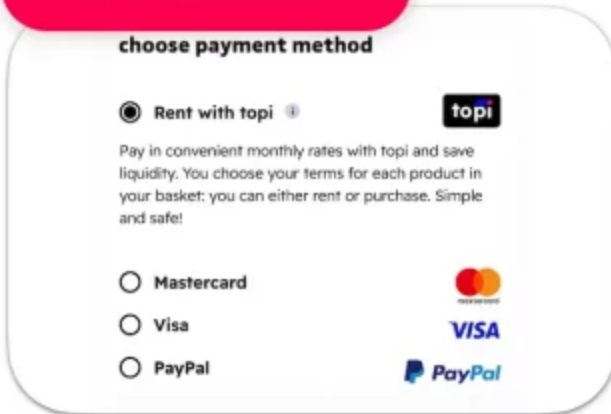
1. Telesales



Telesales integration

Seamlessly integrating into existing sales processes over the phone or via email

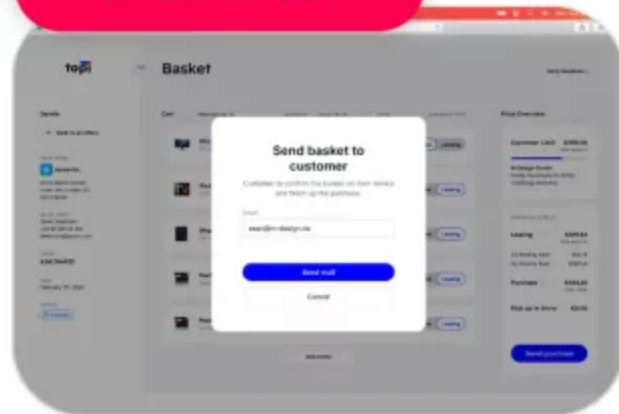
2. E-Commerce



E-Commerce integration

Easy integration into the e-commerce check-out

3. Point of Sale



Point of Sale integration

Integration into the point of sales, allowing sales agents to offer topi in the store

topi is a financially attractive, convenient and sustainable solution for business customers



Financially attractive



Cash flow optimization through monthly payments



Attractive rental prices due to consideration of the residual value



Rent fully tax-deductible as operating expenses



Convenient & transparent



One-time registration for quick check-outs



All devices are always new



No hidden costs or contract extensions



Sustainable & safe



Flexible purchase option at the end of the rent term



Full warranty for the entire term



Professional data wiping



Further utilization by trade-in partners or environmentally friendly recycling

Very strong and experienced leadership team



[Estelle Merle](#)

Co-founder

Built Via's B2B SaaS business in Europe, structured funding transactions at Goldman Sachs



[Charlotte Pallua](#)

Co-founder

Led hardware subscription program globally for channel partners



[Ernesto Jiménez](#)

Chief Technology Officer

Scaled engineering to 140 FTEs & architected payments rails for int. expansion, led building their global network



[Georg Freilinger](#)

Chief Product Officer

CPO at Credi2, led Apple hardware subscription program on the FinTech side



[Keji Ajayi](#)

Chief Financial Officer

Specialized in debt financing (>\$70bn of total transaction amount)



[Luke Churchyard](#)

Chief Risk Officer

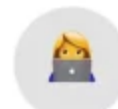
Headed Global Credit Mgmt. (18+ FTE), worked on credit launches in 10+ countries



[Saman Harris](#)

General Counsel

Headed Global Commercial Legal Team (15+ FTE)



[TBA](#)

VP People

Built out people processes that enabled growth



Joining soon

Thank you 🚀