

**From:** Matthew Young  
**Sent:** Fri, 7 May 2021 16:18:26 +1000  
**To:** IR\_McGregor, Alan;IR\_Walsh, Xavier;IR\_Bossi, Lonnie;IR\_Blackburn, Steven;Andre Ong;IR\_Siegers, Anne;IR\_Weeks, Nick;IR\_Emerly, Nic;Peter Herring;Andy Harris-Jelley  
**Cc:** Sean Knights  
**Subject:** Digital Payments - SteerCo meeting (7 May)  
**Attachments:** 2021-04-26 Crown Digital payments framework - DRAFT FOR DISCUSSION.PPTX

Hi all

Thanks for your time this morning.

Set out below are the key take-outs from our meeting. Please let me know if anything needs to be updated / clarified.

Kind regards,  
Matt

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Attendees:

- Alan McGregor
- Xavier Walsh
- Lonnie Bossi
- Steven Blackburn
- Andre Ong
- Anne Siegers
- Nick Weeks
- Peter Herring
- Andy Harris-Jelley
- Matthew Young

Apologies:

- Nic Emery

The group has been brought together as a Steering Committee to oversee the development of digital payments solutions at Crown

- Sean Knights will be added to the Steering Committee (to provide Sydney representation)

The key objectives of the project are to:

1. Create a framework to provide our customers with streamlined options to transact at Crown without cash
2. Introduce new and robust procedures to reduce the risk of financial crime occurring through financial transactions with our customers
3. Enhance the RSG and Harm Minimisation framework using new technology and processes
4. Enable Crown to be leader in Digital Payment policy development and execution

The group will bring together the various projects currently underway which relate to digital payments (including digital loyalty card, eWallet, Crown loyalty app) to enable the development of a streamlined and coherent solution

- Consideration will also be given to integration of this project with KYC / electronic identity verification (Daon) and the digital comp payments project in Sydney

There was broad alignment that the 'Digital Payments framework' document provided the 'end-state' vision which Crown was working towards

- There needs to be further work undertaken on articulating the roadmap (and timing) to get to the end-state solution
- In the short term, it will be important to provide customers with optionality and introduce the elements of the end-state vision in incremental steps
- This transition period may include placing further limits on cash transactions (Steve will follow-up separately with Xavier on this point)

The proposed working group for the project will comprise the following participants (as previously circulated by Steve):

Operations - Pete Herring (Chair)  
 Exec Oversight - Matt Young  
 IT/Digital - Andy Harris-Jelley  
 Compliance - Michelle Fielding (or her delegate)  
 Corp Affairs - Chris Reilly  
 Digital - Mathew Wright  
 Fin Crime - Nick Stokes  
 Marketing - Mark Kelly  
 Risk - Simonne Rayner  
 RSG - Sonja Bauer (or her delegate)  
 Industry consultant - Simon Warner

There was also some brief discussion around the integration of an eWallet into Crown's existing systems (in particular Ezy Pay (IGT)) which requires further conversations offline

Next steps:

- Establish the working group
- Smaller working group to be formed to consider capex ask ('seed funding') to include in the upcoming budgeting process
- Commence discussions with IGT to understand how an eWallet could / will integrate into Crown's existing systems (Ezy Pay). Following this discussion, further conversations can be had with EonX and/or other providers around their ability to deliver the 'end state' solution
- Extension of Simon Warner's consulting arrangements (Steve meeting with Simon Warner next week)

**Matthew Young**  
 Manager – Strategy & Investor Relations  
 Crown Resorts Limited

Crown Resorts, 8 Whiteman Street, Southbank, Victoria 3006



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