

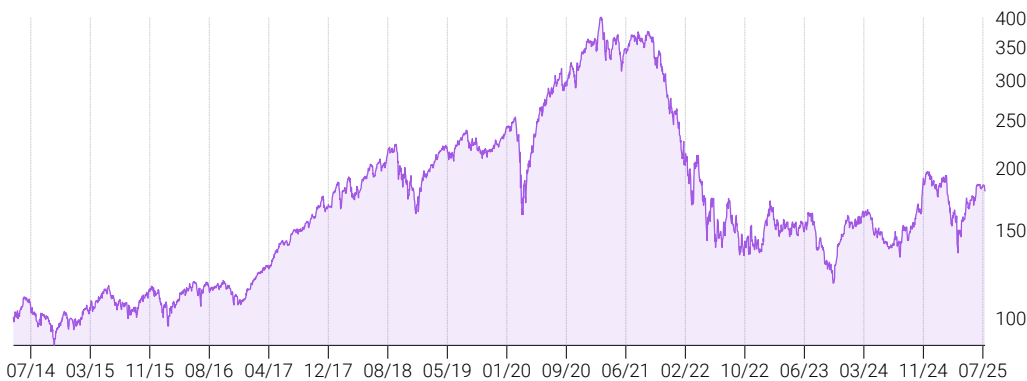
## Mobile Payments Retail

The AtonRâ Mobile Payments is a long-only, USD-based actively-managed certificate. It aims to benefit from the expected rise of contactless payments around the world as consumers move to their smartphones and tablets for everyday purchases at the expense of cash. While the mobile payment infrastructure is now in place (NFC-enabled phones and POS terminals, various payment platforms such as Apple Pay), we have entered the second phase of growth for the theme, which is mass adoption of payment solutions by consumers. Indeed, the increasing marketing around payment platforms and the deployment of value-added services (such as rewards, loyalty and couponing) should give a major boost to consumer engagement and offer a seamless payment experience. Longer term, powerful catalysts (in-car payments, virtual reality shopping, government incentives...) should make mobile payments ubiquitous.

## Monthly Returns (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL
2025	3.1%	-9.2%	-9.5%	0.7%	10.2%	7.5%	-3.1%						-2.1%
2024	-4.3%	7.1%	-0.5%	-9.8%	-2.9%	-1.8%	2.1%	6.4%	2.5%	4.7%	20.8%	-6.8%	15.0%
2023	16.1%	-6.4%	3.3%	-3.9%	-3.5%	5.4%	5.2%	-11.7%	-9.0%	-9.3%	21.3%	11.0%	13.4%
2022	-14.5%	-9.6%	2.6%	-15.8%	-0.7%	-15.5%	8.6%	-2.1%	-11.9%	6.9%	-1.0%	-2.0%	-45.5%
2021	-4.4%	5.1%	-7.2%	7.1%	-3.6%	5.6%	-1.6%	3.0%	-10.7%	-4.1%	-15.3%	-4.4%	-28.5%
2020	3.5%	-4.7%	-18.3%	19.8%	15.1%	5.9%	8.2%	6.1%	-2.0%	-4.5%	17.2%	6.0%	56.9%
2019	13.7%	5.1%	4.9%	4.5%	-4.9%	7.5%	3.2%	-3.8%	-4.8%	0.7%	4.9%	1.2%	35.5%
2018	10.7%	-2.5%	-1.7%	0.7%	7.1%	0.2%	3.2%	10.1%	2.0%	-17.1%	2.1%	-10.0%	1.2%
2017	7.0%	5.4%	3.6%	3.3%	6.9%	-0.0%	6.4%	0.7%	2.0%	7.6%	0.9%	0.5%	53.6%
2016	-6.0%	-1.3%	6.6%	0.8%	4.1%	-4.1%	2.8%	-1.0%	3.5%	-3.8%	-4.6%	-0.0%	-3.9%
2015	-0.9%	6.1%	0.3%	5.8%	3.9%	-7.7%	1.5%	-2.3%	-3.2%	7.7%	4.4%	-0.7%	14.7%
2014				0.6%	3.9%	2.4%	-7.9%	2.5%	-4.1%	-1.9%	7.9%	-3.8%	-1.3%

Performance data from inception to 4 December 2025 reflect the historical performances of AtonRâ Mobile Payments.



Mobile Payments Retail

Marketing Material

Jul 2025



### MAIN FEATURES

ASSET CLASS	EQUITY
LEGAL STRUCTURE	ACTIVELY MANAGED CERTIFICATE
INVESTMENT INDEX	LONG
LAUNCH DATE	2014-04-25
<b>CURRENCY</b>	<b>USD</b>
TYPE OF RETURN	TOTAL RETURN
TICKER	IND1AMPU
ISIN	CH0239657494
ISSUER	SOCIÉTÉ GÉNÉRALE (SGCIB)
ISSUE PRICE	100
<b>LAST PRICE</b>	<b>178.94</b>
SHARPE RATIO	0.15
CORRELATION	0.70
BETA	1.26
REFERENCE INDEX	MSCI ACWI NET TR (USD)
LIQUIDITY	DAILY
# HOLDINGS	30
MANAGEMENT FEES	1.50%
ISSUER FEES	0.50%
PERFORMANCE FEES	15.00%

ALL TIME HIGH	ALL TIME LOW
PRICE: 400.4	PRICE: 87.8
DATE: 2021-02-16	DATE: 2014-10-16

### Top 3 Holdings

TENCENT HOLDINGS LTD  
MASTERCARD  
VISA

### Top 3 Contributors

TENCENT HOLDINGS LTD  
CRANE NXT CO  
TOAST INC

### Bottom 3 Contributors

LAKALA PAYMENT  
FISERV  
GMO PAYMENT

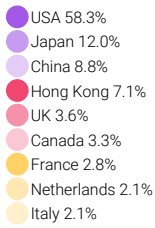
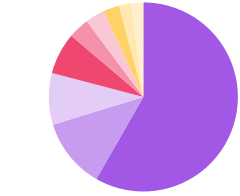
**Investment Team:**  
a seasoned team of portfolio managers / analysts and engineers supported by the full resources of AtonRâ Partners.

[Click here to discover the entire team](#)

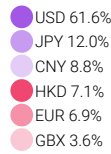
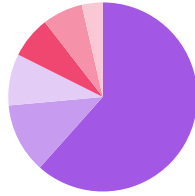
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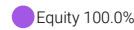
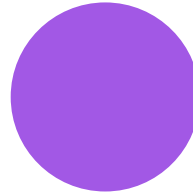
### Geographical Breakdown



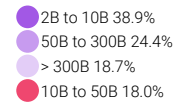
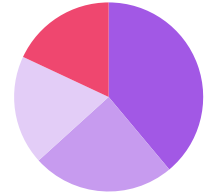
### Currency Exposure



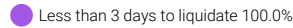
### Asset Allocation



### Equity Market Cap Distributions (\$)



### Equity Liquidity (on average 3M daily trading volume)



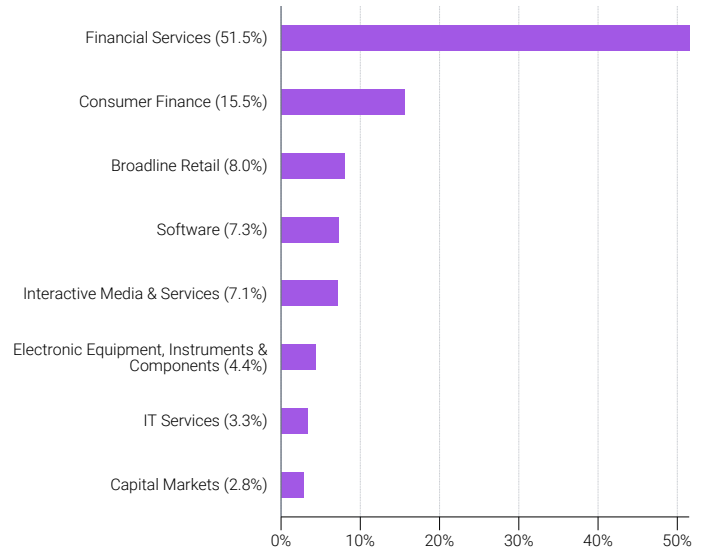
### Risk Scale



← LOWER RISK → HIGHER RISK

The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

### Industry Exposure



## Important information

**About AtonRâ Partners:** AtonRâ Partners is an asset management company, founded in 2004 with head office in Geneva, incorporated under Swiss law, duly approved by the Swiss Financial Market Supervisory Authority (FINMA) under the Swiss Collective Investment Schemes Act. AtonRâ Partners is a conviction-driven asset manager combining industrial and scientific research with financial analysis. AtonRâ Partners focuses on long-term trends powerful enough to be turned into thematic equity portfolios.

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