

EVERIdollar



EVERI

SAFE HARBOR DISCLAIMER

Forward-Looking Statements

This presentation contains “forward-looking statements” as defined in the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements are neither historical facts nor assurances of future performance, but instead are based only on our current beliefs, expectations, and assumptions regarding the future of our business, plans and strategies, projections, anticipated events and trends, the economy, and other future conditions, as of the date this presentation. Forward-looking statements often, but do not always, contain words such as “expect,” “anticipate,” “aim to,” “designed to,” “intend,” “plan,” “believe,” “goal,” “target,” “future,” “assume,” “estimate,” “indication,” “seek,” “project,” “may,” “can,” “could,” “should,” “favorably positioned,” or “will” and other words and terms of similar meaning. Readers are cautioned not to place undue reliance on the forward-looking statements contained herein, which are based only on information currently available to us and only as of the date hereof. Actual results may differ materially from those contemplated in these statements, due to risks and uncertainties.

Examples of forward-looking statements include, among others, statements regarding our ability to execute on key initiatives and deliver ongoing operating and financial improvements, including guidance related to 2022 financial and operational metrics; regain or maintain revenue, earnings and Free Cash Flow momentum; sustain our overall growth; drive growth of the gaming operations installed base and DWPU; continue expanding the portions of the gaming floor the Company’s games address, including into the Historical Horse Racing category of gaming devices and the Company’s overall targeted ship share of gaming machines sold; successfully perform obligations required by acquisition agreements; and create incremental value for our shareholders, as well as statements regarding our expectations for the industry environment and the adoption of our products and technologies.

Forward-looking statements are subject to inherent risks, uncertainties, and changes in circumstances that are often difficult to predict and many of which are beyond our control, including, but not limited to, statements regarding: trends, developments, and uncertainties impacting our business, including our ability to withstand: global supply chain disruption; inflationary impact on supply chain costs; changes in global market, business and regulatory conditions arising as a result of the COVID-19 global pandemic, including any related public health confidence and availability of discretionary spending income of casino patrons, as well as expectations for the re-opening of casinos; product innovations that address customer needs in a new and evolving operating environment; to regain or maintain revenue, earnings, and cash flow momentum, and to enhance shareholder value in the long-term; trends in gaming establishment and patron usage of our products; benefits realized by using our products and services; benefits and/or costs associated with mergers, acquisitions, and/or strategic alliances; product development, including the release of new game features, additional games, and system releases in the future; regulatory approvals; gaming and financial regulatory and legal, card association, and statutory compliance and changes; the implementation of new or amended card association and payment network rules or interpretations; consumer collection activities; competition (including consolidations); tax liabilities; goodwill impairment charges; international expansion; resolution of litigation or government investigations; our dividend policy; new customer contracts and contract renewals; financial performance and results of operations (including revenue, expenses, margins, earnings, cash flow, and capital expenditures); inflationary impact on labor costs and retention; interest rates and interest expense; borrowings and debt repayments; and equity incentive activity and compensation expense.

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Our actual results and financial condition may differ materially from those indicated in forward-looking statements, and important factors that could cause them to do so include, but are not limited to, the following: our ability to generate profits in the future and to create incremental value for shareholders; our ability to withstand inflationary and other factors that pressure discretionary consumer spending; our ability to execute on mergers, acquisitions and/or strategic alliances, including our ability to integrate and operate such acquisitions or alliances consistent with our forecasts in order to achieve future growth; our ability to execute on key initiatives and deliver ongoing improvements; expectations regarding growth for the Company's installed base and daily win per unit; expectations regarding placement fee arrangements; inaccuracies in underlying operating assumptions; the impact of the ongoing Coronavirus Disease 2019 ("COVID-19") global pandemic on our business, operations and financial condition, including (i) actions taken by international, federal, state, tribal and municipal governmental and regulatory agencies to contain the COVID-19 public health emergency or mitigate its impact, (ii) the direct and indirect economic effects of COVID-19 and measures to contain it, including directives, orders or similar actions by international, federal, state, tribal and municipal governmental and regulatory agencies to regulate freedom of movement and business operations such as travel restrictions, border closures, business closures, limitations on public gatherings, quarantines and shelter-in-place orders as well as re-opening safety protocols; changes in global market, business, and regulatory conditions arising as a result of the COVID-19 global pandemic; our history of net losses and our ability to generate profits in the future; our leverage and the related covenants that restrict our operations; our ability to withstand unanticipated impacts of a pandemic outbreak of uncertain duration; our ability to withstand the loss of revenue during the closure of our customers' facilities; our ability to generate sufficient cash to service all of our indebtedness, fund working capital, and capital expenditures; our ability to maintain our current customers; expectations regarding customers' preferences and demands for future product and service offerings; the overall growth of the gaming industry, if any; our ability to replace revenue associated with terminated contracts; margin degradation from contract renewals; our ability to comply with the Europay, MasterCard, and Visa global standard for cards equipped with security chip technology; our ability to successfully introduce new products and services, including third-party licensed content; gaming establishment and patron preferences; failure to control product development costs and create successful new products; anticipated sales performance; our ability to prevent, mitigate, or timely recover from cybersecurity breaches, attacks, and compromises; national and international economic and industry conditions; changes in gaming regulatory, card association, and statutory requirements; regulatory and licensing difficulties, competitive pressures and changes in the competitive environment; operational limitations; gaming market contraction; changes to tax laws; uncertainty of litigation outcomes; interest rate fluctuations; business prospects; unanticipated expenses or capital needs; technological obsolescence and our ability to adapt to evolving technologies; our ability to comply with our debt covenants and service outstanding debt; employee hiring, turnover, and retention; our ability to comply with regulatory requirements under the Payment Card Industry ("PCI") Data Security Standards and maintain our certified status; and those other risks and uncertainties discussed in "Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations" and "Item 1A. Risk Factors" of our Annual Report on Form 10-K for the year ended December 31, 2021 (the "Annual Report"). Given these risks and uncertainties, there can be no assurance that the forward-looking information contained in this presentation will in fact transpire or prove to be accurate.

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OUR VALUES





Randy Taylor

President and Chief Executive Officer



Strategies and Priorities

UNIQUE COMPLEMENTARY BALANCE OF GAMES AND FINTECH

- Driving casino revenues
- Expansion into new Digital iGaming
- Creating casino operating efficiencies

AMAZING GROWTH AND EVOLUTION OF EVERI

MULTIPLE TOUCHPOINTS THAT CREATE CRITICAL MASS WITH CUSTOMERS

- Slot Operations
- Casino Operations
- Financial Management
- Marketing
- iGaming

Strategies and Priorities

Business Strategies



GAMES

Extend cabinet and game families to grow share and expand portfolio to enter new game verticals



FINTECH

Extend and expand 'Digital Neighborhood' with new products, enhancements and extensions to grow addressable market

Capital Allocation Priorities



**INNOVATIVE INTERNAL
PRODUCT DEVELOPMENT
FOCUS**



**PURSUE HIGH RETURN
TUCK IN ACQUISITIONS**



**RETURN CAPITAL TO
SHAREHOLDERS THROUGH
OPPORTUNISTIC SHARE
REPURCHASES**

Tuck-in M&A Characteristics



COMPLEMENTARY PRODUCTS AND/OR RESOURCES TO GAMES & FINTECH OFFERINGS

- Additional channels or categories not currently served; expands addressable market
- Accelerates existing product road map (buy vs build)
- Adds talent or other internal capabilities
- Leverages Everi's strengths to extend beyond Gaming Industry



ACCRETIVE TO EARNINGS AND CASH FLOW

- Favorable high-return / risk potential, potential to return investment in 3-5 years
- Disciplined acquisition pricing
- Possible installment payments, using cash flow to make future payments
- Contingent payments to recognize and reward future growth and profitability

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DIGESTIBLE SIZE AND SCALABLE AFTER PURCHASE

- Leverages existing Everi strengths to provide growth synergies
- Organic growth pathway after acquisition: product extensions and customer penetration



GLOBAL GEOGRAPHIC EXPANSION

- New geographic markets for current offerings
- Greater penetration of underserved geographies and markets

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2014

NEWave, Inc.

Anti money
laundering

**Multimedia
Games Holding
Company, Inc.**
Slot machine and
gaming content



2015

**Resort
Advantage, LLC**
Anti money
laundering
compliance
software assets



2019

Atrient, Inc.
Loyalty assets

**Micro Gaming
Technologies, Inc.**
Loyalty assets



2021

**Meter Image
Capturing, LLC**
Progressive
meter reporting
technology assets



2022

Atlas Gaming Pty Ltd Australian assets,
including Australian game development
studio

Ecash Holdings Pty Ltd. Australian
financial technology provider

XUVI, LLC Data analytics assets

Intuicode Gaming Corporation
Historical Horse Racing game development
studio

Venuetize, Inc. guest engagement and
mobile commerce for sports, hospitality &
entertainment *

* Announced Venuetize agreement on October 4,
2022, and expect to close within 30 days

Financial Scoreboard

| (\$ in millions) | TTM Q2-2022 | TTM Q2-2019 | Increase |
|------------------|-------------|-------------|----------|
| Revenues | \$721.5 | \$493.3 | 46.3% |
| Adjusted EBITDA | \$363.4 | \$238.2 | 52.6% |
| Net Income | \$160.2 | \$ 17.6 | 810.2% |
| Free Cash Flow | \$177.1 | \$ 46.6 | 280.0% |



Mark Labay

EVP and Chief Financial Officer



Financial Performance

| (\$ in millions) | TTM Q2-2022 | TTM Q2-2019 | Increase |
|------------------|-------------|-------------|----------|
| Revenues | \$721.5 | \$493.3 | 46.3% |
| Adjusted EBITDA | \$363.4 | \$238.2 | 52.6% |
| Net Income | \$160.2 | \$ 17.6 | 810.2% |
| Free Cash Flow | \$177.1 | \$ 46.6 | 280.0% |
| Assets | \$1,624.0 | \$1,596.3 | 1.7% |
| Return* | 22.4% | 14.9% | N/A |

* Return is Adjusted EBITDA over Total Assets

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Games Segment

| (\$ in millions) | TTM Q2-2022 | TTM Q2-2019 | Increase |
|------------------------------|-------------|-------------|----------|
| Gaming Operations – Revenues | \$285.7 | \$174.9 | 63.4% |
| - Land-based casinos | \$266.5 | \$171.4 | 55.5% |
| - Digital iGaming | \$ 19.2 | \$ 3.6 | 433.3% |
| Gaming Equipment – Revenues | \$126.0 | \$91.1 | 38.3% |
| Games Segment | | | |
| Revenues | \$411.9 | \$269.6 | 52.8% |
| Adjusted EBITDA | \$227.8 | \$129.2 | 76.3% |

FinTech Segment

| (\$ in millions) | TTM Q2-2022 | TTM Q2-2019 | Increase |
|-------------------------------|-------------|-------------|----------|
| Financial Access – Revenues | \$195.2 | \$159.4 | 22.5% |
| Software and Other - Revenues | \$ 71.8 | \$ 37.7 | 90.5% |
| Hardware - Revenues | \$ 42.6 | \$ 26.7 | 59.6% |
| FinTech Segment | | | |
| Revenues | \$309.6 | \$223.7 | 38.4% |
| Adjusted EBITDA | \$135.6 | \$109.0 | 24.4% |



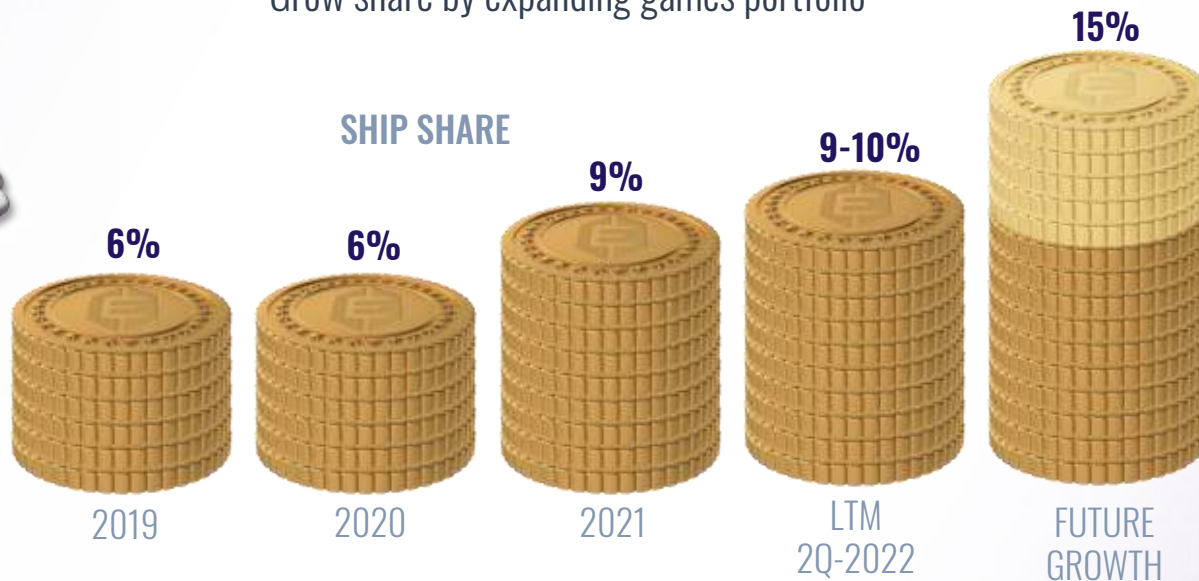
Dean Ehrlich

EVP and Games Business Leader

Successful Games Execution

Grow share by expanding games portfolio

SHIP SHARE



Top Tier Supplier in Served North American Markets

- Class III: fastest growing major supplier since 2019
- Class II: 18% market share
- WA-Lottery: 17% market share
- NY-Lottery: sole system provider for last 18 years

Where is Everi today?

Grow share by broadening games portfolio through expanding range and diversity of development studios

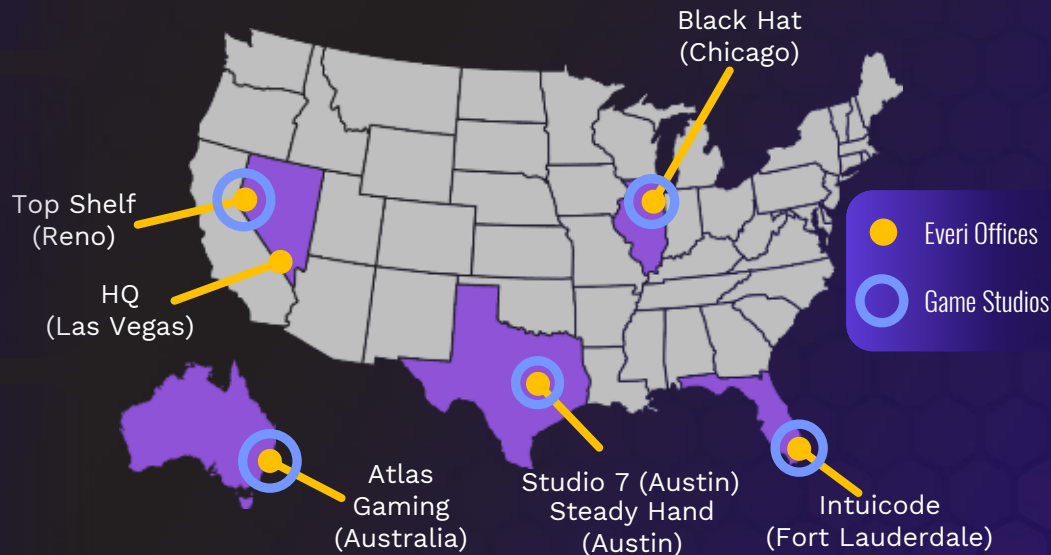
Doubled the number of design studios in three years

- From three game studios (Austin, Chicago & Reno) in 2019

North American 2022/2023 Expansion

- Historical Horse Racing (HHR)
- Video Gaming Terminals (VGTs Illinois)

Global Land-Based Development Studios & Offices



2023 Roadmap

Standard Video

54% YoY increase

Standard Mech

38% YoY increase

88 Total Themes

38% YoY increase over 2022

Premium

25% YoY
increase

TournEvent

A Dynasty of Success...



Player Classic
Signature™



Skyline™



Player Classic®



Empire MPX™



Empire Flex™



... Introducing Dynasty Vue™

Dynasty Series cabinets mark a new era in Everi's hardware history with Dynasty Vue launching in early 2023

What is Dynasty Vue?

- Seamless game play of a portrait
- Sightlines of a dual-screen
- Functionality of a slant

...in a class of its own

Dynasty Vue – Launch Game Families

COMBO CASH

Exciting new twist
on the player
favorite Win What
You See® feature



MONEY SLAM

New innovative
game mechanic
featuring easy
cash on reels
wins



WILD WHEEL

Continued
evolution of Everi's
proven catalog of
popular wheel
based content



HIGH ROLLIN' GEMS

Brings 3 of Everi's
highest performing
high denomination
games into a fresh
multi game package



All launch themes are exclusively available on Dynasty Vue

ROCKY And BULLWINKLE™



BORIS & NATASHA™





The 'Gold Standard' of tournament systems offers casino operators choice of two TournEvent styles

TOURNEVENT CLASSIC

Traditional group-style, scheduled events with massive player attraction, fueled by bank-wide competition!



TOURNEVENT NOW

Sit-and-go, on-demand tournaments that enable players to compete on their time without needing to dedicate resources!



TournEvent[®] Concierge

- TournEvent and loyalty platform Trilogy™ unite to deliver a seamless and premium slot tournament experience
- Self-register with free, buy-in, or point accrual tournaments
- Platform simplifies tournament registration for staff and players
- Players can learn about active or future tournaments and view leaderboards





David Lucchese

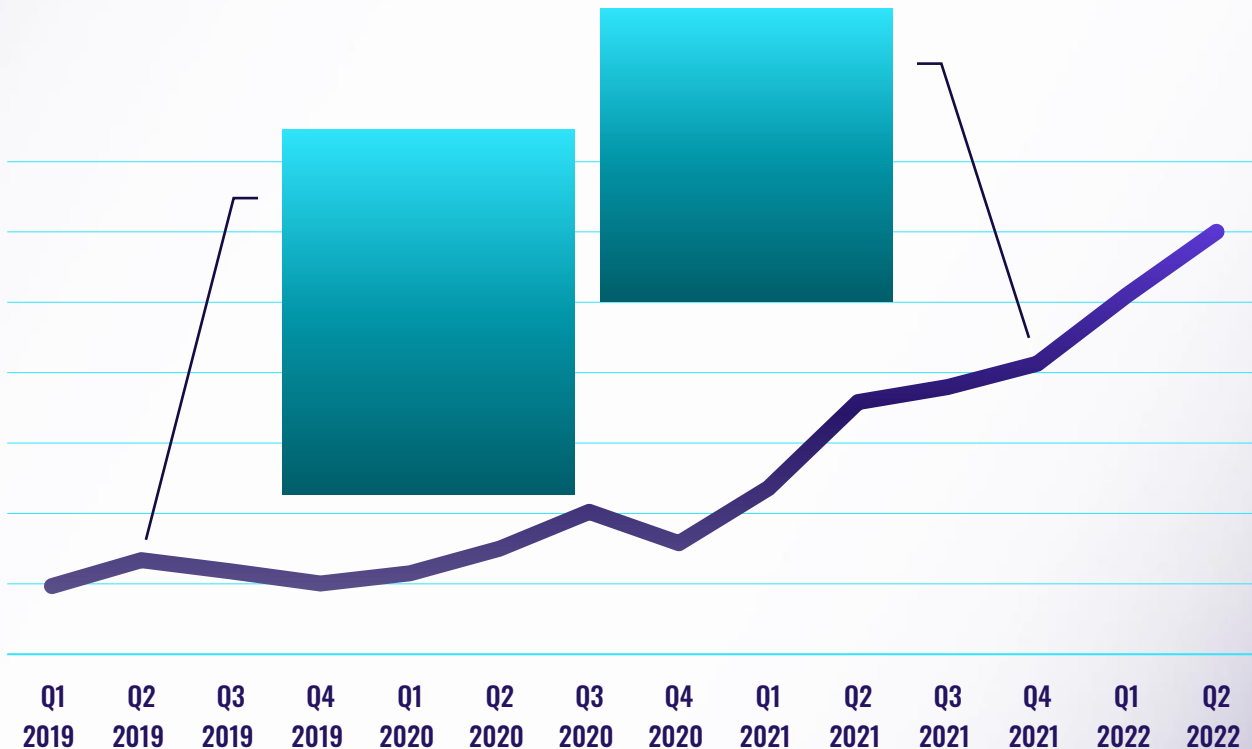
EVP – Sales, Marketing and Digital



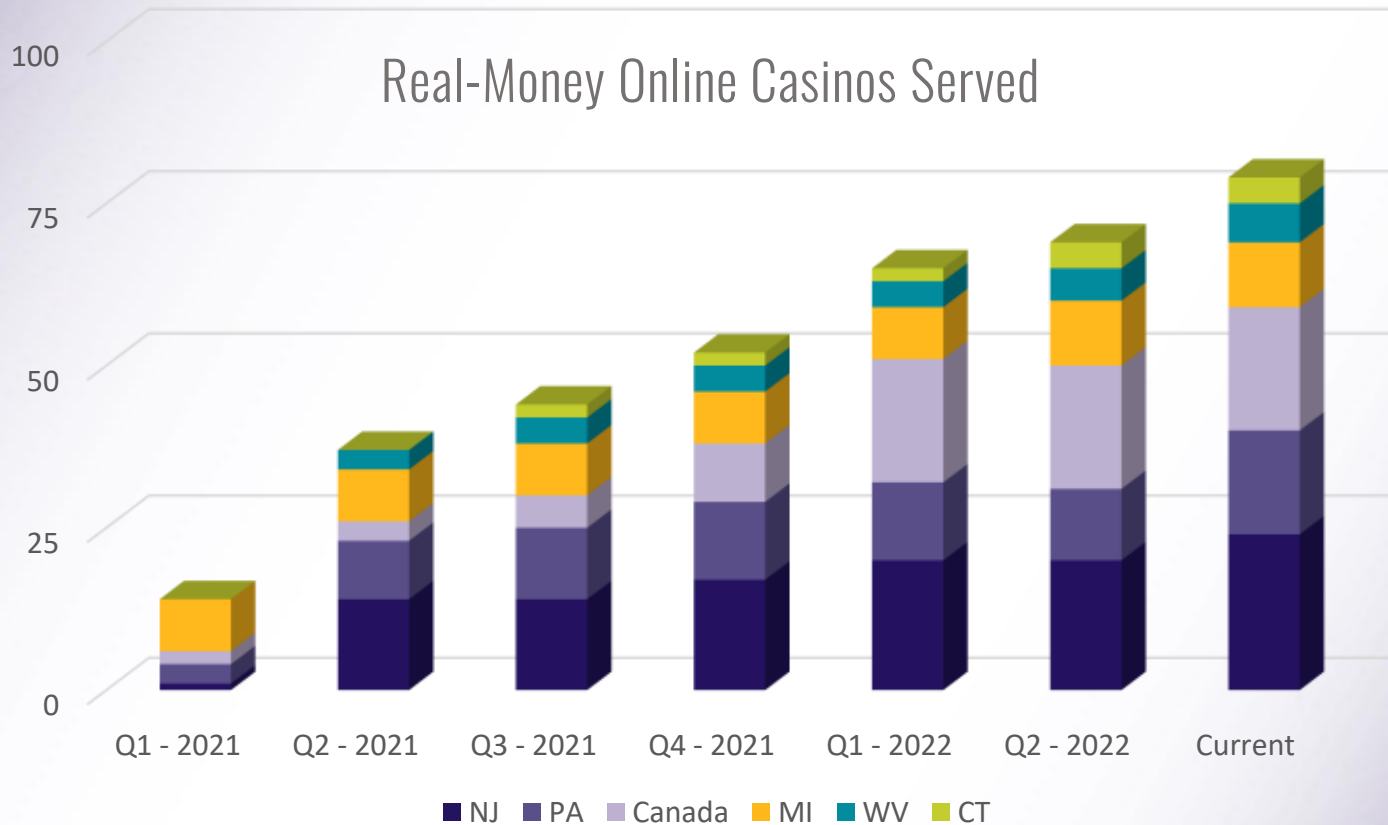
Everi Digital Revenue

Everi Digital established January 2017

\$7,000,000
\$6,000,000
\$5,000,000
\$4,000,000
\$3,000,000
\$2,000,000
\$1,000,000
\$-



'Spark' Remote Game Server – Distribution Network



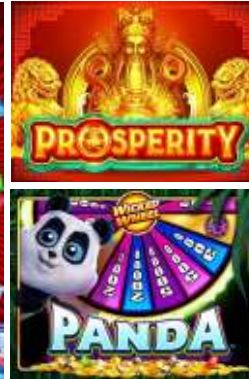
Deep and Expanding Library of Slots

11 Types of Progressive Jackpots

New Gameplay Features

Linked Jackpots

Video Reel Slots



Premium Games Library

New Reel & Bet Configurations

Omni-Channel

Class 2 (RGS & Content)

Everi Digital Slot Content Roadmap

60+ GAMES CURRENTLY LIVE

Atomic Meltdown
Black Diamond
Blazin Gems
Blue Ribbon
Borgata 777 Respin
Carnival in Rio HD
Cash Machine
Cash Money
Christmas
Diamond Hearts
Double Cherry
Double Jackpot
Double Jackpot Bullseye
31 Double Jackpot Gems
Double Leopard
Double Lotus
Double Patriot
Double Ruby
Double Wolf
Dragons Luck
El Dorado The Lost City
Fire Buffalo
Fox Trot
Golden Nugget
Hot Spot 777
Hundred Or Grand
Ice Opals

King Cash's Riches
Lucky Cherry
Meltdown
Midnight Matinee
One Red Cent Deluxe HD
Red Alert
Sapphire Spin
Shamrock Spin
Smokin 777
Smokin Hot Gems
Smokin Triples
Star Magic
Super Jackpot Wild Gems
Tiger 7s
Total Meltdown
Triple Jackpot Gems
Triple Threat
UltraViolet
Vortex
Wild North
Wild Pixies
Wild Wild 7s
Wild Wild Gems
Zoltar Speaks

NEXT-UP

Nearly Double Available Games

Robust library
featuring Everi's
historical and
upcoming titles

Digital-Born & Custom Games

- Everi Digital has produced 14 'Digital Born' games, 11 of which are custom-built using third-party IP for customers
- Digital's second highest performing online Real-Money game is a 'Digital Born' 3-reel stepper called Diamond Hearts®.



iGaming Growing Global Market

Estimated \$110b globally in 2023

**NON-TRADITIONAL
GAMES**

**DIGITAL-BORN &
CUSTOM SLOTS**

- In 2019, North America accounted for only 4% of the World's Online Gambling Market
- By 2025, North America is expected to be 24% of the world's market (fastest growing market)
- Everi Digital is live in 79 Online Casinos in North America

**LAND-BASED
PORTS**





Darren Simmons

EVP and FinTech Business Leader

Expand and Extend 'Digital Neighborhood'

Across and Beyond the Resort Property



Gold Standard for creating a network of integrated mission critical casino operator activities



Phigital – bridging land-based gaming with mobile services



Driving Efficiencies productivity savings through patron self-service activities



Patron Experience compelling guest journey and engagement



EVERI HOLDINGS INC.

FinTech Successful Execution

'Digital Neighborhood': growing TAM with Mission Critical Products

Gold Standard financial access with expanded services: EveriCares®, CashClub Wallet® & QuikTicket® cashless transactions

Leader in loyalty software and self-service kiosks integrated with digital wallet and others, with runway to add customers



Leader in RegTech software that facilitates compliance and operational efficiencies

Expanding into Australia with ecash brand and bringing ecash kiosks to USA for route markets

Casino Operator Efficiencies

Expanded Suite of Integrated Solutions



JackpotXpress

Driving productivity at more than 50 properties, it combines mobile efficiencies, secure payment, tax forms management and AML tracking in a single solution



MetersXpress

Automates previously time-consuming progressive meter reading and recording process into simple click and upload steps that drive staff productivity savings



PitXpress

Improving table games experience for players while enhancing staff efficiencies

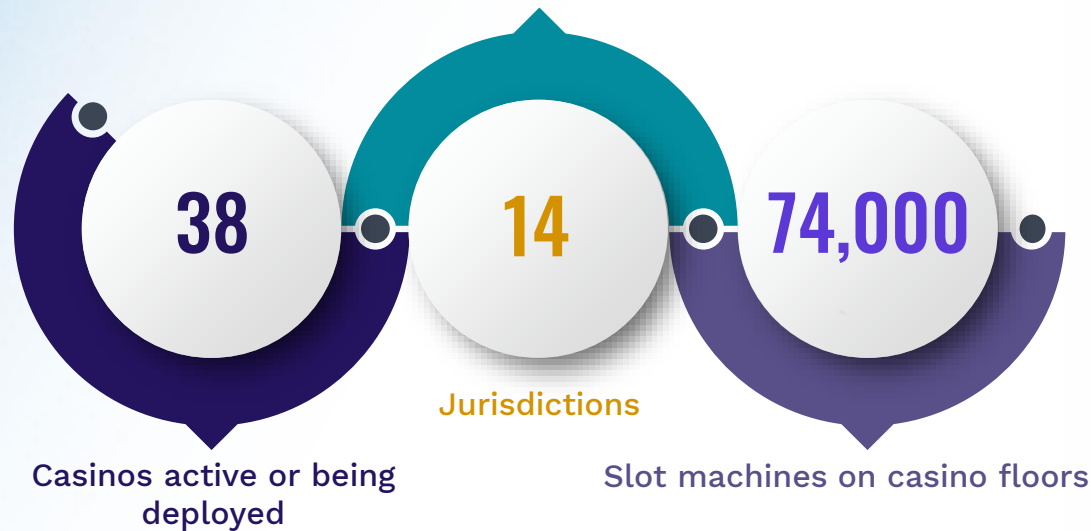


Self Service Authentication

Cabinets using Veridocs for validating customer with self-service authentication provides critical service in labor tight market

Digital CashClub Wallet® Technology

Leading the evolution
toward cashless gaming



Increased convenience
drives greater patron
usage



ecash Update

Introduce small-footprint self-service kiosks into route markets in US, expanding with entry into VGTs and VLTs

Adding services to ecash in Australia – opportunity to expand margins with high-value recurring software and services such as wallet, additional funding to casino floor



premiumCRT

- Designed to UL 291 Security Standards
- 4 large capacity cash cassettes
- 4-coin hoppers
- Ticket printers
- Multi Language, Multi Ticket



miniCRT

- 3 or 4 individually lockable cash cassettes with 2000 note capacity, per cassette
- 3-coin hoppers
- Ticket printers

ecash
an everi company

Customer Loyalty, Data Analytics & Marketing



With Amplify (acquired technology from XUVI), Everi now offers casino marketing professionals the ability to gain extended knowledge of customer engagement by looking at historical trends combined with forward momentum (predictive analysis) to achieve revenue goals. With over 40+ Customer Behavior Data Models looking at demographics, psychographics, along with visits and spend, marketers can create customer segmentations which help build brand loyalty.

Customer Value Metric
360-degree Customer View – combines historical and behavioral propensity data

SpendScore

Like a credit score, represents future value and brand loyalty. Works with ADT/ADW, RFM, CLV type of valuations.

Amplify

Offers based on future value and available spend (headroom). Customer journey automation to maximize campaign effectiveness.

ViewPointe

Answers to 100 s of Predictive Questions What would revenue be/Theo impact if this campaign is/not run?

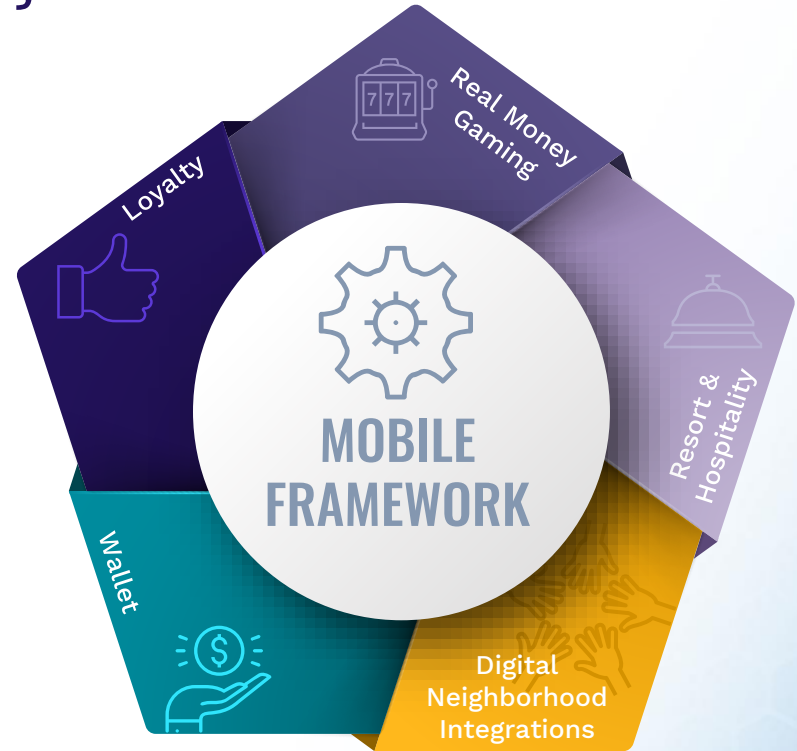
Immersive Analytics

Machine learning based Customer Behavior Data Modeling

Customer Engagement

Objective based campaigns and Promotions across multiple channels

Trilogy™ Loyalty Platform



Trilogy™ loyalty platform offers more player engaging content through gamifying elements

Loyalty revenue is up 38% since acquisition

Venuetize & Everi



**Combined Functional Utilities
elevate the guest experience and
increase guest engagement**

- Loyalty Programs
- Gamified Promotions & Offers
- Ad Serving Engine
- POS Integrations
- Mobile Ordering & Delivery
- Sport Wagering Integration
- iGaming & Social Gaming
- Ticket Service Integrations
- Reservations
- KYC Services & Identity Mgmt
- Wallet Accounts
- Payment Gateway
- Self-service Cash Load Devices
- Parking Integrations
- Hotel Integrations
- Digital Room Key
- Traffic & Site Mapping
- Messaging
- Analytics & Data Analysis

Expanding Our Universe

Comprehensive Mobile Solution for Venues

Enlarging Everi's
Universe of Digital Content

Ability to
combine/integrate

- Incentives and behavioral influence (Loyalty)
- Spending intelligence (Payments)
- Gamifying entertainment (Games)

into flexible and customized mobile solutions aligns Everi with the long-term developing trend of consumers transitioning toward greater spending on experiential activities.





Randy Taylor

President and Chief Executive Officer



Sky River Casino Opening

Summarizes our Evolution and our Opportunities

- **Games:** 15% of the 2,000-game slot floor
- **FinTech:** Broad array of financial services including our Digital CashClub Wallet®, RegTech compliance, Loyalty software and self-service kiosks



"Few casino veterans know how difficult it is to launch a brand-new casino property while also launching innovative loyalty and payments products to a new base of players and guests. Everi was a key part of the Sky River team during the opening with teams onsite at critical times. Everi was there in the trenches as a nimble and effective partner providing stellar support. We experienced record-breaking card signup volume and couldn't have been happier with the overall guest experience."

Carrie Gordon

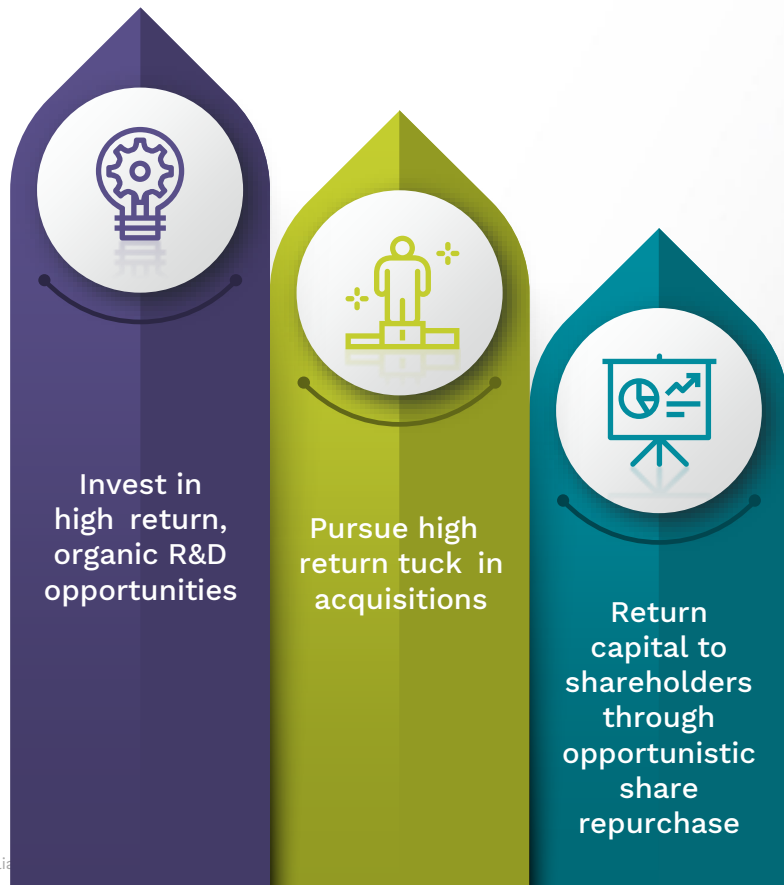
VP of Marketing for Sky River Casino

Strategies and Priorities

Our Strategies

Games: Continue to focus on growing share in existing markets and entering new markets

FinTech: Continue to expand and extend 'Digital Neighborhood' inside gaming and adjacent entertainment industries



GAMES

Highest starting installed base combined with product sales momentum



FINTECH

Driving productivity, operating efficiencies and increased financial access transactions for operators



GROWTH

Incremental growth from recent acquisitions over 2022



FREE CASH FLOW

Strong cash flow enables us to both pursue M&A opportunities and take advantage of market dislocation to repurchase shares opportunistically



Well Positioned for 2023



Q & A