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8common

financial payments and transaction Enterprise-grade management.

Expense8 platform is a leading provider of end to end travel expense management software, card application and management.

CardHero (Corporate Payments and Funds Disbursement) and PayHero (Procurement Payments) initiatives deliver fintech payment solutions and revenue models targeting similar clients as Expense8.







Core Products







Leading cloud-based platform for employee travel and expense management

Corporate Expense

&

Funding Disbursement cards

Online payments and procurement payments







Core Customers













Enterprise SaaS + Fintech Payments

FY20 Review

Growing through COVID-19

- Strong financial performance in FY 20 with
 - Total revenue +13%
 - Total SaaS revenue +30%
- 11 New Government entities onboarded onto Expense8.
- Over 12,000 new users added to the Expense8 platform
- Over 16,000 new accounts added to the Expense8 platform
- Over \$2.5m of contract valued signed in FY20



FY20 Operating Revenue



SaaS recurring & transaction revenue





FY20 operating cash outflow



*excludes deferred consideration write-off, depreciation and amortization and non-cash share based payments.



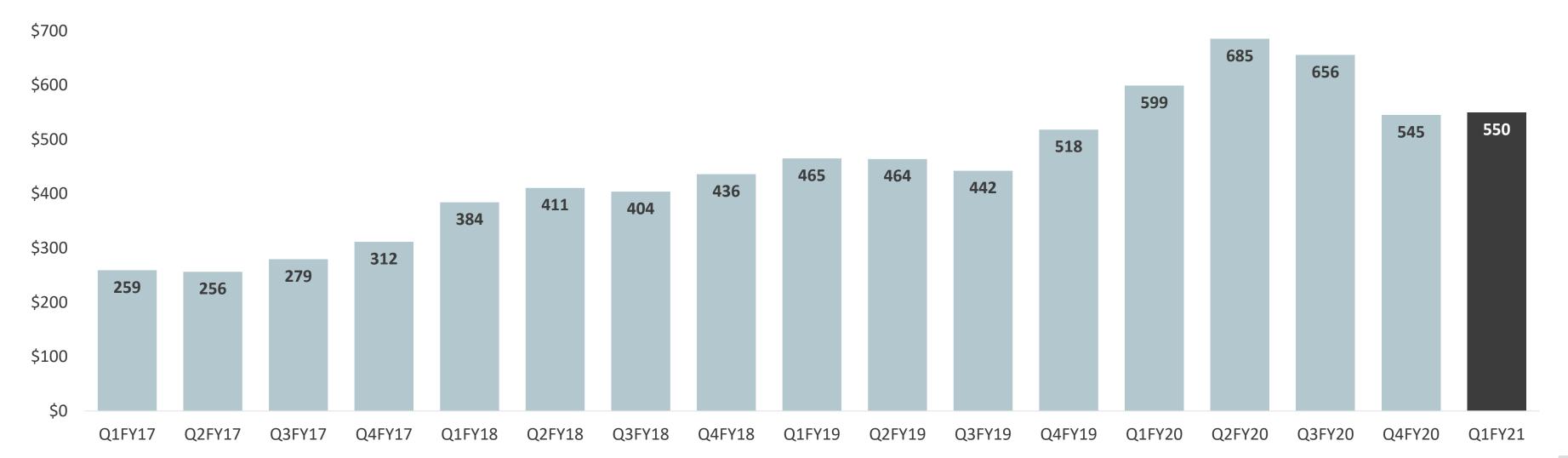
Net Cash position at 30 June 2020

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Recurring & Transaction SaaS Revenue

- FY20 recurring SaaS Revenue of \$2.6m was up 30% vs FY19 despite the impacted of COVID-19
- Go live of 9 additional federal government entities in Q2 FY21 expected to increase SaaS revenue over the remainder of FY21.

Quarterly Recurring SaaS Revenue (\$000)



Events since the end of the financial year

- 6 New Federal Government entities signed to expense8
- Signed 3 year EML partnership to launch CardHero
- Successfully raised \$2,250,000 via a placement to expand the roll out of CardHero and accelerate the onboarding of recent customer wins
- Sypht partnership to harness Artificial Intelligence with Federal Treasury as the 1st customer
- Federal Dept of Prime Minister & Cabinet extends contract
- 6 Federal Government entities go live with expense8



Expense8: positioned for growth

Globally recognised as Market Leader
by IDC in its 2019 MarketScape
Enterprise Travel & Expense
Management Report

Federal Shared Services Mandates

Department of Industry, Innovation

& Science



Department of Finance



Pipeline of Agencies to on-board



Implementation revenue pipeline



Annual SaaS revenue pipeline



FULL AUTOMATION

of expense process

SECURITY AND MONITORING

Increased data security and monitoring





COST SAVINGS

70% cheaper than purchase order process

REAL TIME TRACKING

Real time audit and expense tracking





GROWING OPPORTUNITY

Growing card limits NSW Purchase Card limit \$5k in 2018 \$70k in 2019

SIGNIFICANT INVESTMENTS

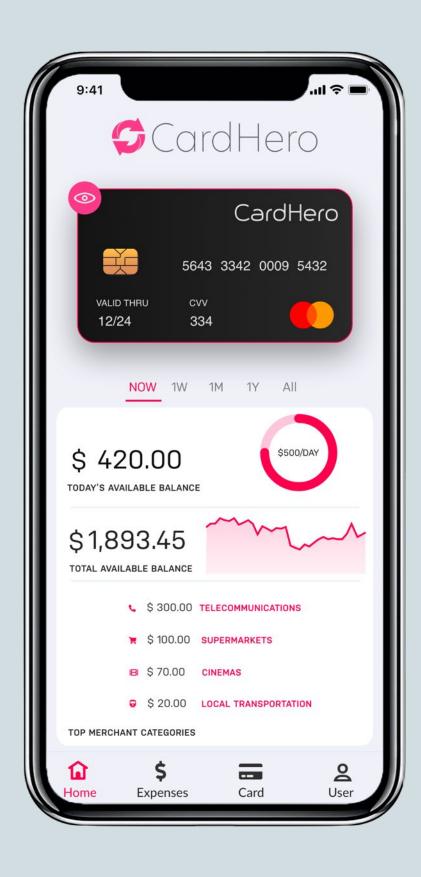
Significant investments in system upgrades towards best of breed providers



8



CardHero



CardHero leverages 8common's significant coverage of Government and Corporate customers via its globally recognised Expense8 product platform which serves over 150 government entities as well as large corporates including Woolworths, Amcor and others.

CardHero and CardHero+ platforms have two distinctive use cases and clients in mind:

- CardHero is an integrated card payment and expense management solution targeted at government and large enterprise clients;
- CardHero+ is an integrated fund disbursement and spend management solution which can be used by not for profits and educational institutions to disburse funding and reconcile transactions.

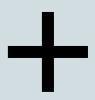
Revenue model a combination of:

- monthly platform fee; and
 - per card per month; or
 - percentage of load fee

8CO is currently working with an existing Expense8 client on a paid implementation to roll out CardHero+.

CardHero & EML







- 8common has signed a 3-year agreement with EML Payments Limited to issue prepaid Mastercard's through the company's CardHero platform
- The agreement with EML enables the launch of 8common's CardHero solution via two products: CardHero and CardHero+
- The core product CardHero, will be released as both a virtual and physical prepaid card combined with travel and expense management solutions.
 CardHero is targeted at government entities and large enterprise clients
- CardHero+ provides an additional fund disbursement platform which aims to support not for profit organisations and educational institutions

The outlook

8CO will drive SaaS revenue growth whilst securing its position in large enterprise financial payments and transaction management.

A clear focus on:













Board & Management



Nic Lim

Founder & Executive Chairman

Founder, investor and Board member of various technology companies over the last 21 years. Co-Founded Catcha.com in 1999. Prior to founding 8common, Nic had a career in finance with UBS, Credit Suisse and Morgan Stanley.

Nic is also an active early stage technology investor via 8capita which has made nearly 50 investments since 2012.



John Du Bois

Independent, Non-Executive Director

Mr John Du Bois has had a very accomplished career. This includes 9 years at SAP culminating in the role of EVP and Managing Director South West Asia which was extended to Australia and New Zealand (Asia-Pacific and Japan) and more than 6 years at Senetas Limited (SEN:ASX) as Chairman and CEO, a leading Security Software company with a strong Federal Government client footprint



Adrian Bunter

Independent, Non-Executive Director

Adrian is an executive director of Venture Advisory, specialist telecommunications, media technology (TMT) financial advisory firm operating out of Australia and Asia. He has 25 years' experience in accounting, audit, and finance, as well as a broad range of corporate advisory roles ranging from debt/equity raisings, mergers and acquisitions, divestments of business and strategy development and execution, including over 16 years with PricewaterhouseCoopers



Larry Gan

Non-independent, Non-Executive Director

Larry has built a reputation based on extraordinary work ethic, strategic thinking and visionary ability. During his 26 years with Accenture, he held many global leadership roles. Since 2013, Larry has served on several boards of public listed companies in UK, Australia, Europe and Malaysia and also as Trustee of charitable and not for profit institutions. He is a Fellow of Association of Certified Chartered Accountants.



Andrew Bond

Chief Executive Officer

Andrew joined 8common in August 2015 and is a highly regarded and well respected leader. Prior to 8common, Andrew has held several roles in Woolworths Limited, Satori Group and AMP Limited. Andrew brings over 10 years' experience in the technology sector leading sales and marketing and technology teams.

Investor Relations

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