



Annual General Meeting

30 November 2022

8common
(ASX:8CO)



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8common (ASX:8CO) solutions deliver enterprise grade financial transaction processing and payments. Our flagship Expense8 platform is a leading pureplay provider of end to end travel expense management software, card application and management.

Our expanding user base and ARPU are driving revenue growth and an improved financial performance



Leading pureplay provider of end to end travel expense management software



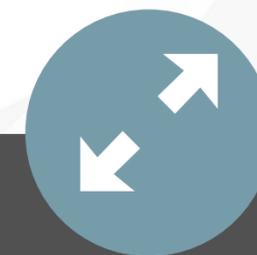
Large client base of enterprise customers such as Woolworths, Amcor, and over 158 state and federal government entities



Significant near term upside in Expense8 via recently signed whole of Federal Government ERP



Rapidly growing market for CardHero with 1st and 2nd customers live in FY22



Continued product innovation and technology adoption to keep 8CO products best in class

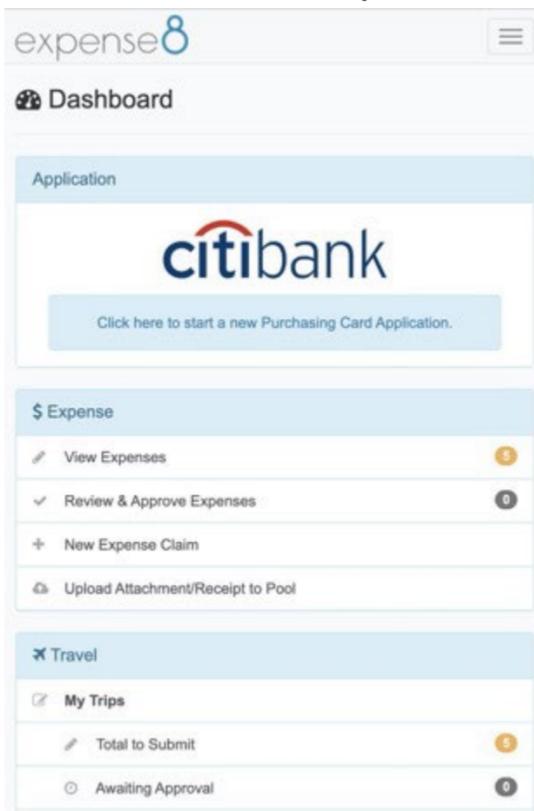


Core products and Customers: Revenue grew 26+% y.o.y

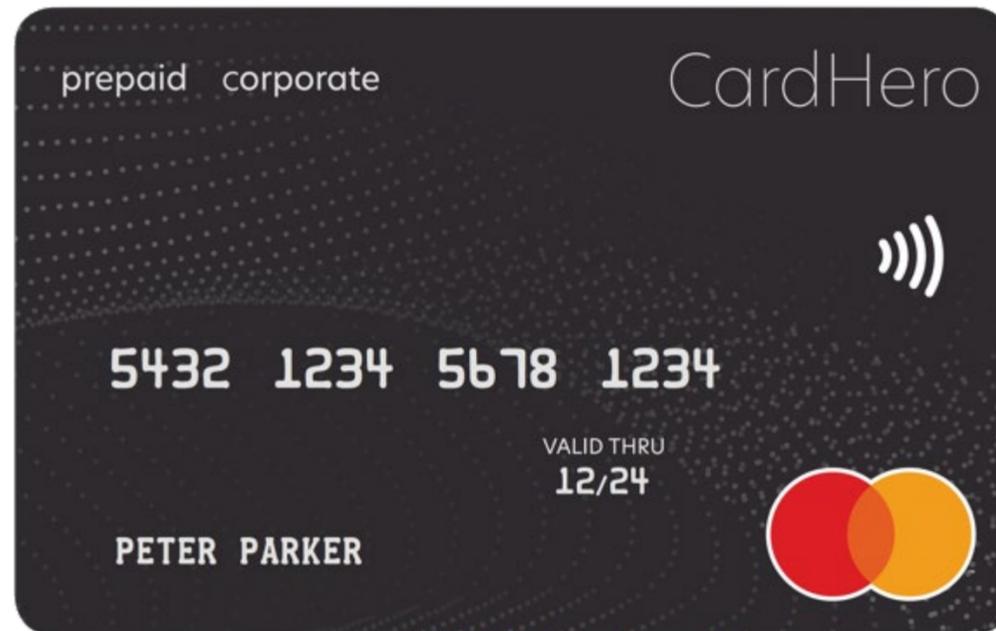
Enterprise SaaS + Fintech Payments



Expense8 is an enterprise grade Software as a Service (SaaS) platform that supports organisations in the management of their credit cards, business expenses and travel



CardHero offers enterprises a next generation and robust closed-loop fund disbursement and card payment solution



Core Clients

8common's client base consists of enterprise customers such as Woolworths, and over 182k users across 160 state, territory and federal government entities



FY22 Review

Key achievements in FY22 include:

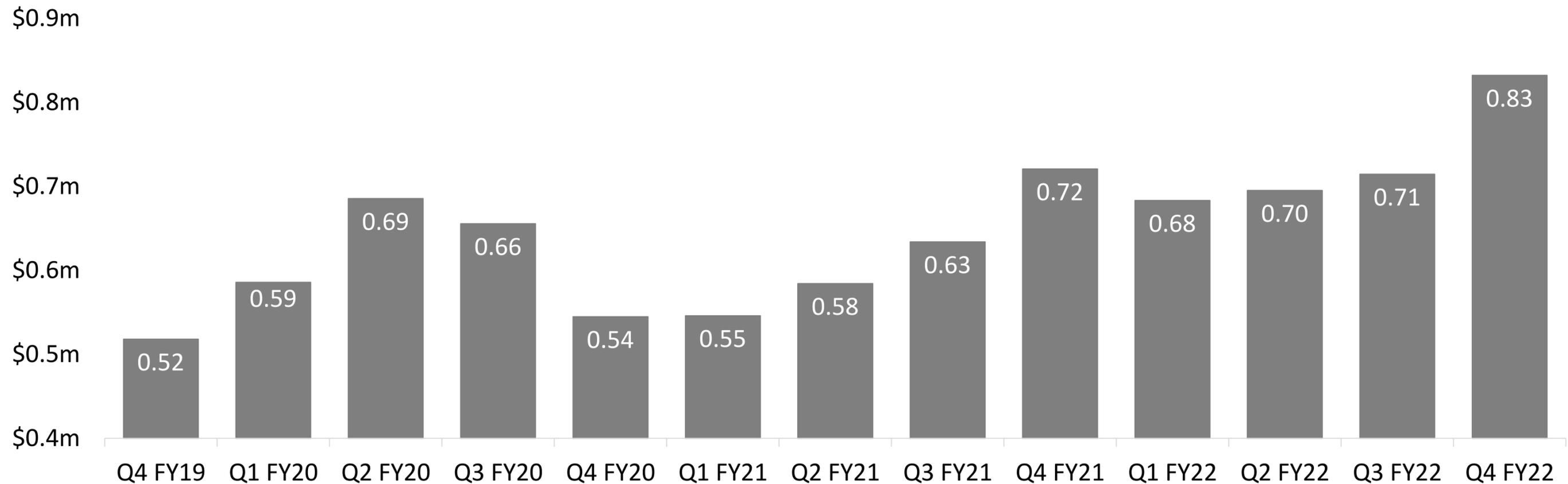
- Successfully delivered our CardHero solution, an integrated card payment and expense management solution to our first two clients;
- Cemented our position within Federal Government with Expense8 via the Australian Government GovERP panel;
- Processed over \$720 million in transactions, up 13% on FY21;
- Exited FY22 with Annualised Recurring Revenue run rate of \$3.5 million;
- Extended the reach of the Expense8 platform with an increase in user numbers to more than 182,000;
- On-boarded seven existing client Federal Government agencies onto the GovERP solution; and
- Cash balance at 30 June 2022 was \$3.25m (31 March 2022: \$3.76m) providing sufficient capital for 8CO to continue executing on growth strategies

	FY21	FY22	Change	% Change (vs pcp)
Total Revenue (\$k)	3,624	4,570	946	26.1%
SaaS & Transaction Revenue (\$k)	2,488	2,925	437	17.6%
Number of users	166	182	16	9.7%
ARPU – Federal Government (\$)	42.4	47.5	5.1	12.1%
ARPU – Federal Total (\$)	17.6	19.4	1.8	10.1%

Recurring & Transaction SaaS Revenue

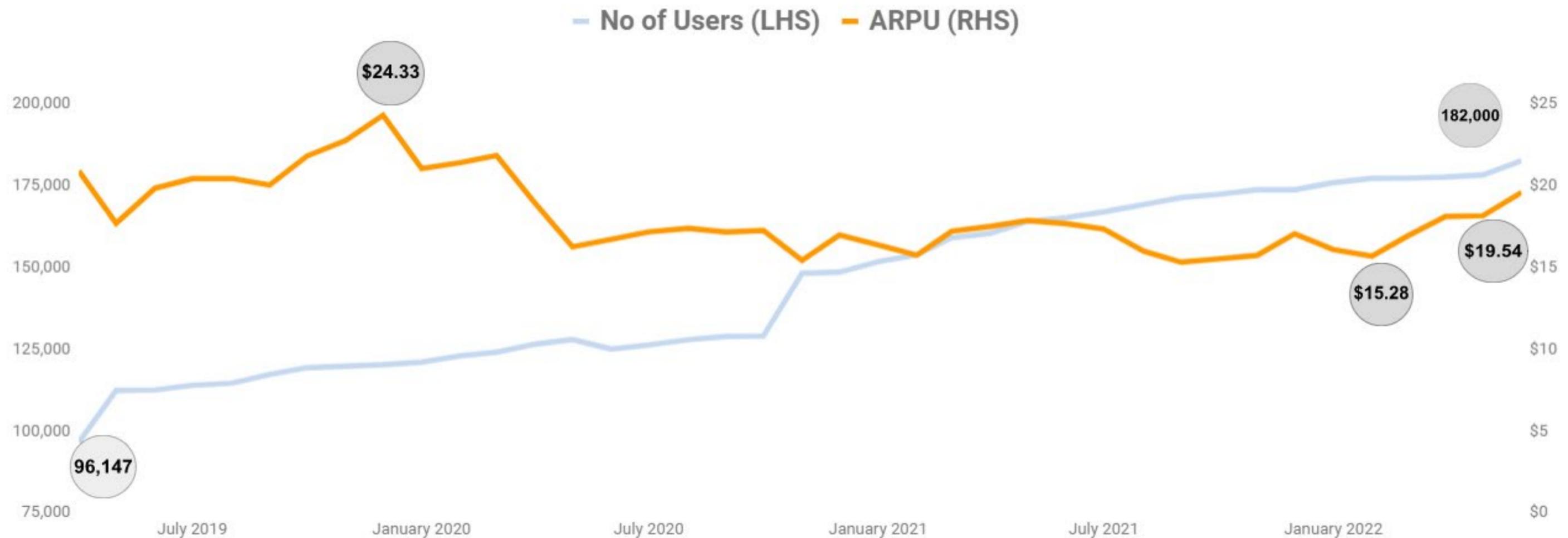
- Transaction and recurring SaaS revenue of \$2.9 million, up 18% on FY21
- Growth driven by combination of growing user numbers and increasing ARPU
- Exited FY22 with Annualised Recurring SaaS and transaction Revenue (ARR) of c.\$3.6 million
- Federal GovERP mandate expected to significantly grow SaaS revenue in FY23

Quarterly Recurring & Transaction SaaS Revenue (\$000)



User Growth and ARPU

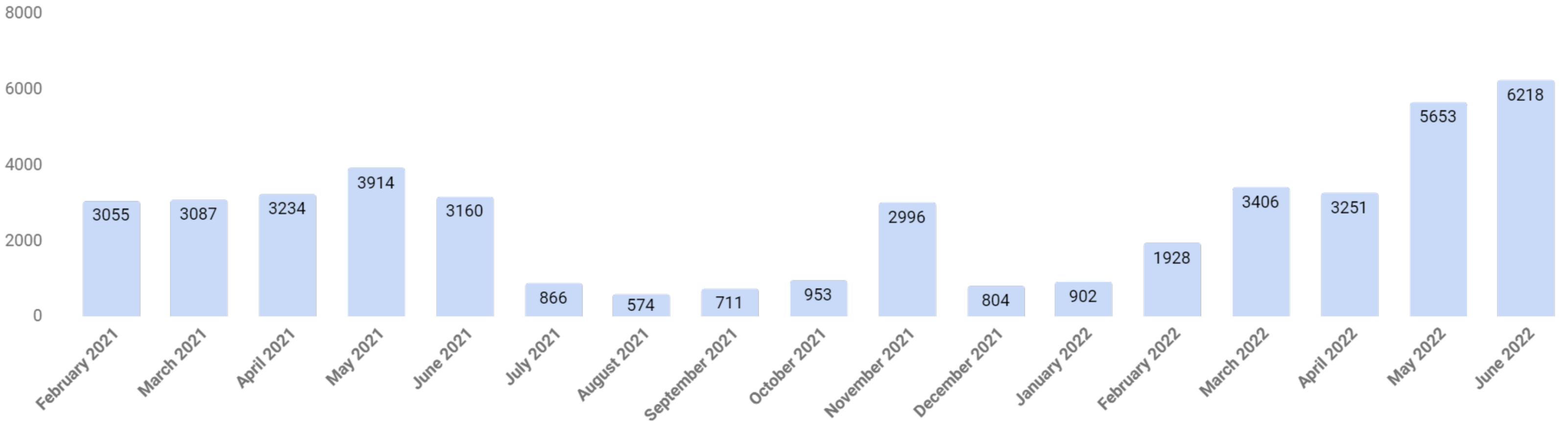
- The number of users on our platforms continues to increase to over 182k reflecting the scale of our offering.
- June 2022 ARPU of \$19.54 is the highest level seen since the pre-pandemic levels of ~\$20 in March 2020.
- FedGov ARPU of \$47.45 at June 2022 and grown to \$52.54 in October 2022
- Increasing FedGov users under GovERP and high ARPU bodes well for future revenue growth.



Benefiting from the return of Travel

- Travel activity is a high revenue per user event and the continuation of the return to travel delivers positive momentum to the business.
- 28k trips were recorded in FY22, up 36% vs FY21

Number of Monthly Trips



Whole of Government ERP



Federal GovERP

- 8CO flagship product expense8 was selected as the sole solution provider of Travel and Expense Management for the Australian Government GovERP panel
- As at 30 November 2022 total value of signed contracts ~\$3million
- 31 entities and 21k users have onboarded onto expense8
- A further +50k users across 7 Federal Government entities commenced Phase 0 Discovery workshops (pre onboarding phase to adopting the GovERP template) to completed in the current quarter

90

Mandated Government Entities
(28 are existing clients)

78

Opt-in Government Entities
(3 are existing clients)

\$40k

Minimum Phase 0
Fee per Entity

\$50k

Minimum
Implementation Fee
per Entity

110k

Minimum Number of
New Users from
mandated entities

\$53

ARPU (Annual) in
Federal Government
(Oct 2022)

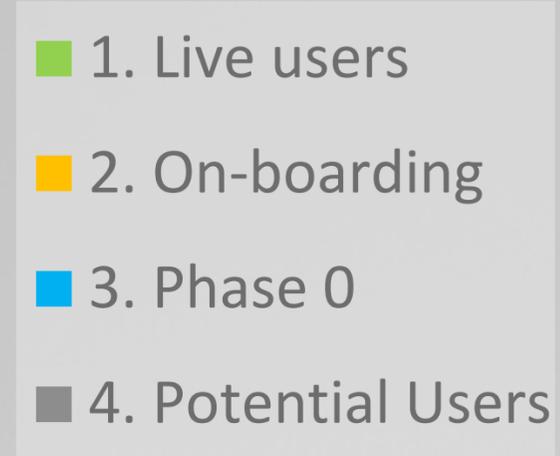
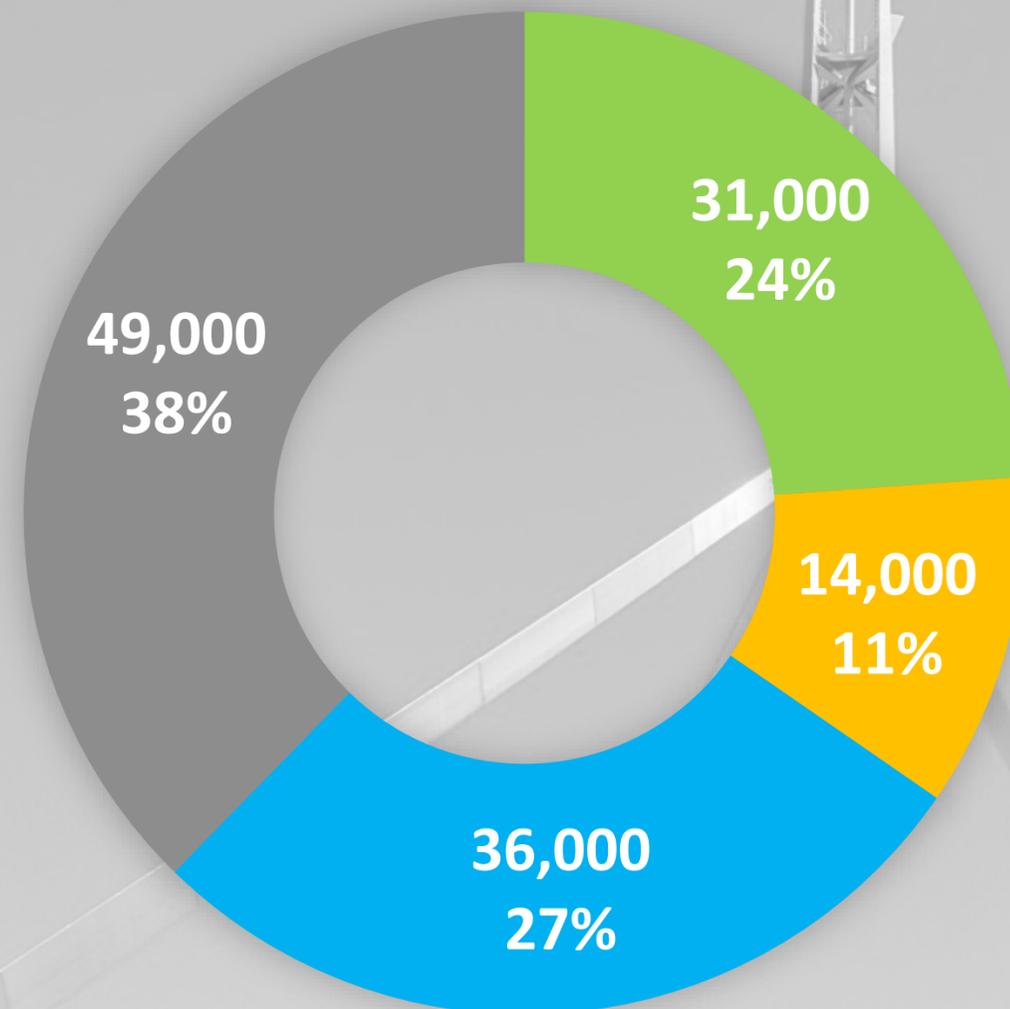
Whole of Government ERP

- Potential of ~130k users in total (excluding the Department of Defence)
- October 2022 ARPU of \$52.54 for every Federal Government employee
- ~14k users being on-boarded
- ~36k users (Federal Government entities) going through Phase 0 this quarter



Federal GovERP

Total of ~ 130k users as at 30 Nov 2022



About CardHero

Digital pre-paid expense/disbursement cards



PRE-PAID CARDS

Digital pre-paid expense/disbursement cards designed to enhance transparency and reduce barriers to disbursement and access to funds by employees and clients

SIMPLIFIED FUNDS DISBURSEMENT

Manage employee/client disbursements easily with one off or multiple disbursements



STRAIGHTFORWARD ONBOARDING

Integration with other platforms, strong self provisioning capabilities

STREAMLINED ADMINISTRATION

Improved visibility, simplified reconciliations, ability to manage receipt photos to substantiate expenses



FULLY DIGITISED SYSTEM

Digital card ready to go, automatic notifications and ability to require uploaded receipts

EFFECTIVE REPORTING

Near real-time transaction reporting and fraud detection

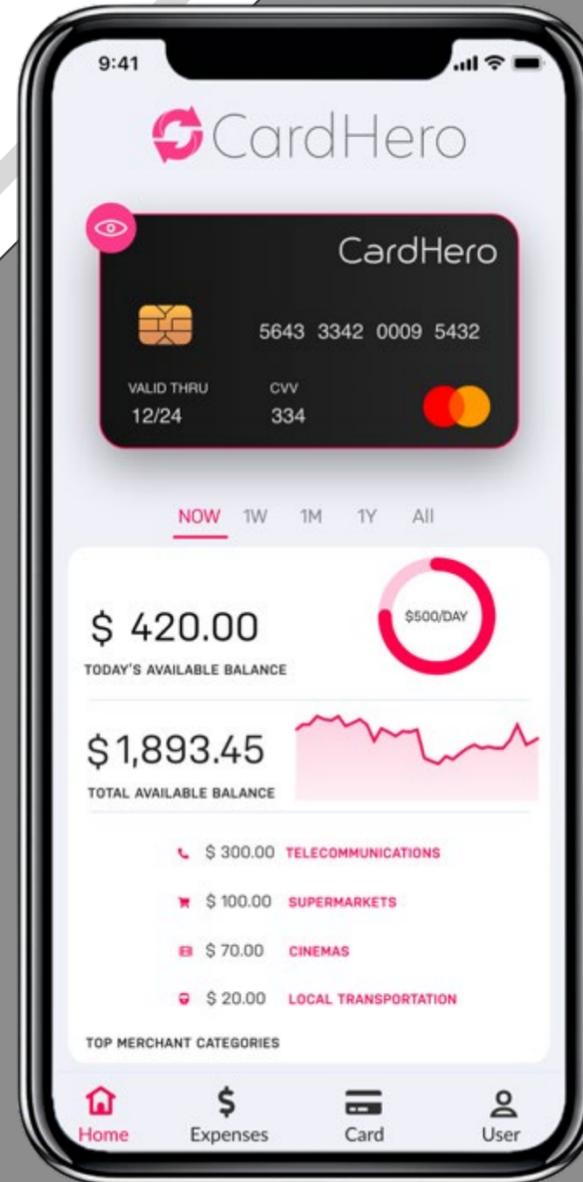
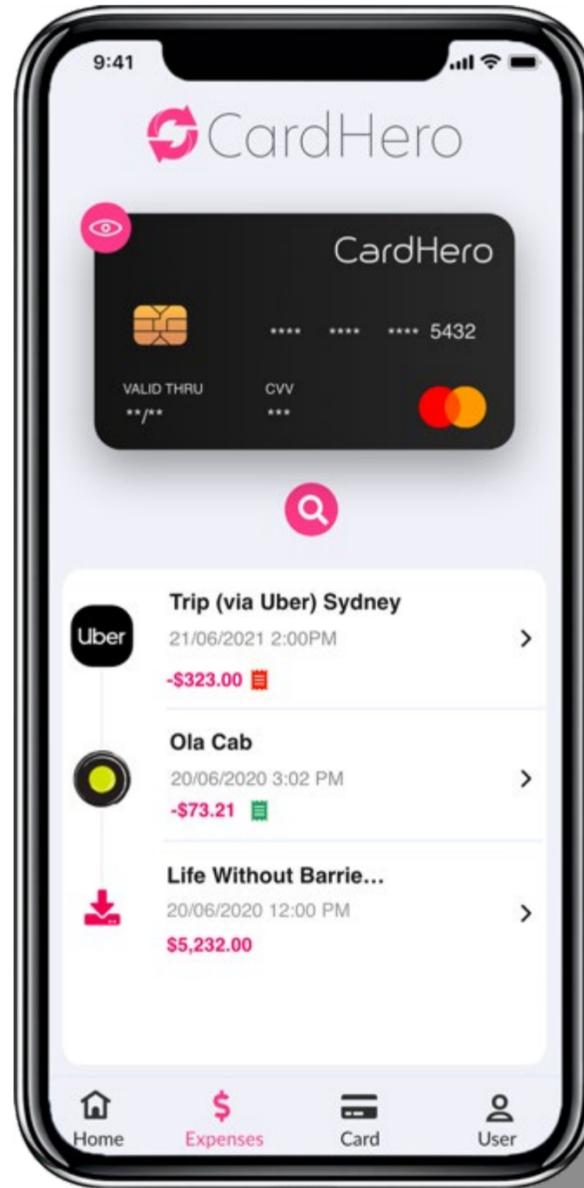


Employee Purchasing

Interesting Features:

- Administrators can view available funds, past transactions and recent top-ups
- Merchant type, geographical and currency configuration
- Pre-approval process and post transaction reporting

Clients On-Boarded



Fund Disbursement

Core Target Market:

- Large volume of transactions
- Pre-approval capabilities
- Post transaction reporting tools

Pipeline Value:
\$3,000,000

Clients On-Boarded



Fund Disbursement Purposes



The outlook

8CO will consolidate and secure its position in **large enterprise financial payments and transaction management**

A clear focus on:



Investor Relations

Craig Sainsbury

e: craig.sainsbury@automicgroup.com.au

Nic Lim

Executive Chairman

e: nic@8common.com