

Novatti

Digital banking

10 July 2020

Corporate presentation



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\$2b+

**Value of transactions
processed annually**

+35%

**Year to date
revenue increase***

+67%

**Growth in processing
revenue year-on-year***

\$3m

**Strongest ever total
quarterly revenue - Q3 2020**

Novatti is a leading digital banking and payments company.

Through our innovative technology, and a global network, we enable every person to transact from any device, anywhere.

In doing so, we position our customers to thrive as we shift to a digital, cashless society.



Key metrics (as at 9 July 2020)

ASX ticker	NOV
Market cap @ \$0.25	\$53.13m
Ordinary shares on issue	226,085,499
Estimated FY20 revenue (FY19 revenue)	~\$11.5m (\$8.9 m)
Cash & cash equivalents	\$11.9m
52 week high-low	\$0.083 - \$0.42
Top 20 Shareholders	67.9%

12 month share price history



‘The way in which Australians are making payments is changing and new payment methods are emerging, often enabled by mobile technology.’

Consumer Payment Behaviour in Australia, Reserve Bank of Australia, March 2020

Share of number of payments



Novatti has been methodically developing and acquiring the complementary capabilities to provide consumers with a fully digital banking service.

In addition to creating a complete business based on digital banking, each of Novatti's business units operate successfully on their own, providing a sustainable and scalable growth platform.

Digital Banking



Transaction Processing

The infrastructure and platforms to process the global digital payments of consumers and businesses from any device



Card Issuing

Providing consumers with the physical platform to make digital payments through reloadable debit cards, including gifts cards

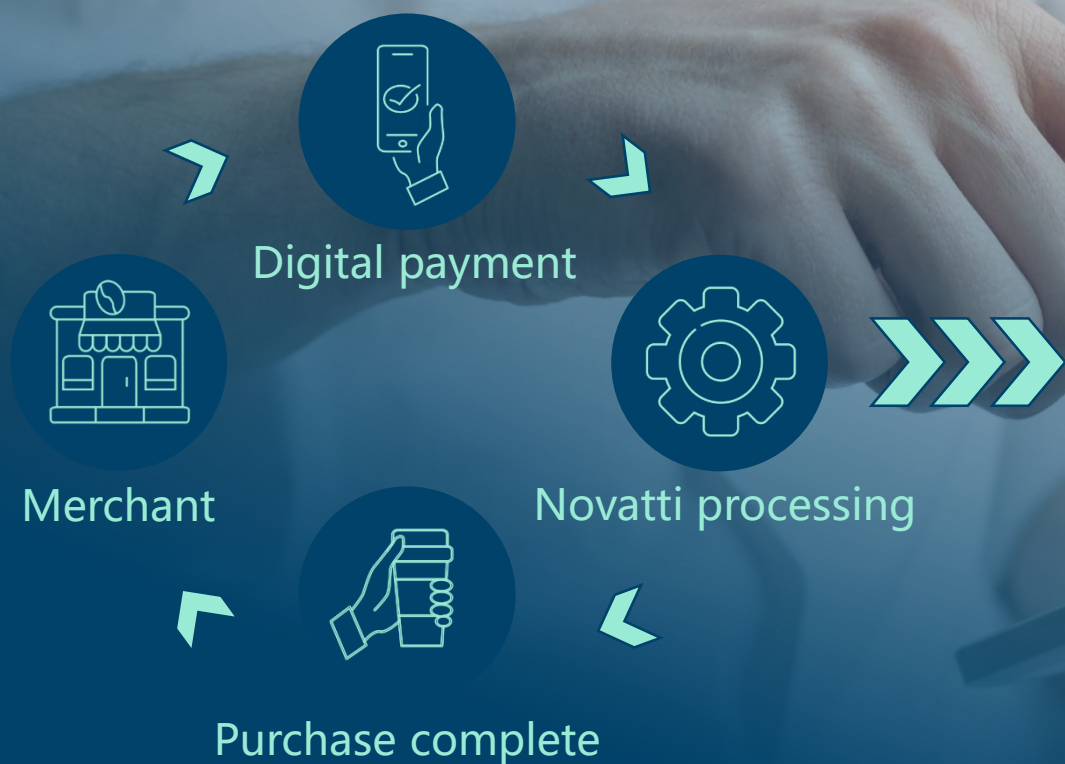


Banking Services

Fully digital and flexible banking services not restricted by 'bricks and mortar' infrastructure

Technology has enabled consumers to make purchases digitally, without cash.

Novatti provides the technology platforms and services that enable these transactions to take place, on any device.



Revenue streams include:

- Payment card issuing
- Payment processing
- International payments
- Technology services
- Subscription billing



Payments processing growth



Revenue growth



Strategic partnerships



Building digital payments bank

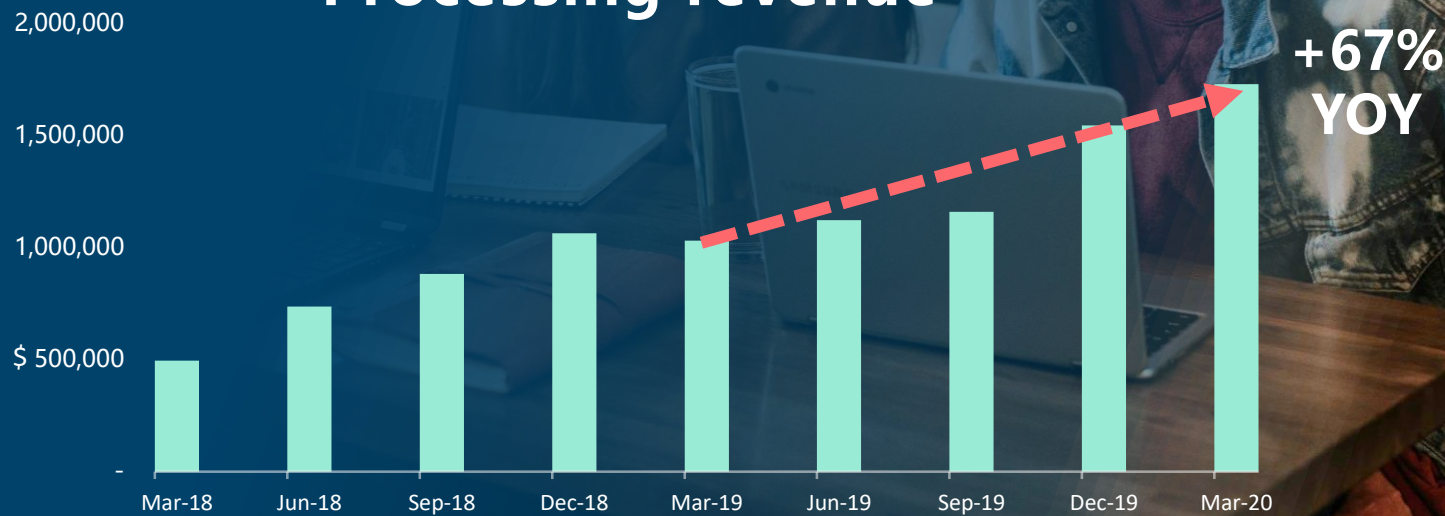


- Novatti’s core business provides the infrastructure and platforms to process the digital payments of consumers and businesses globally, from any device
- Business continues to grow strongly and is positioned to thrive through increased automation and online processing in a post-COVID19 world

\$2b+

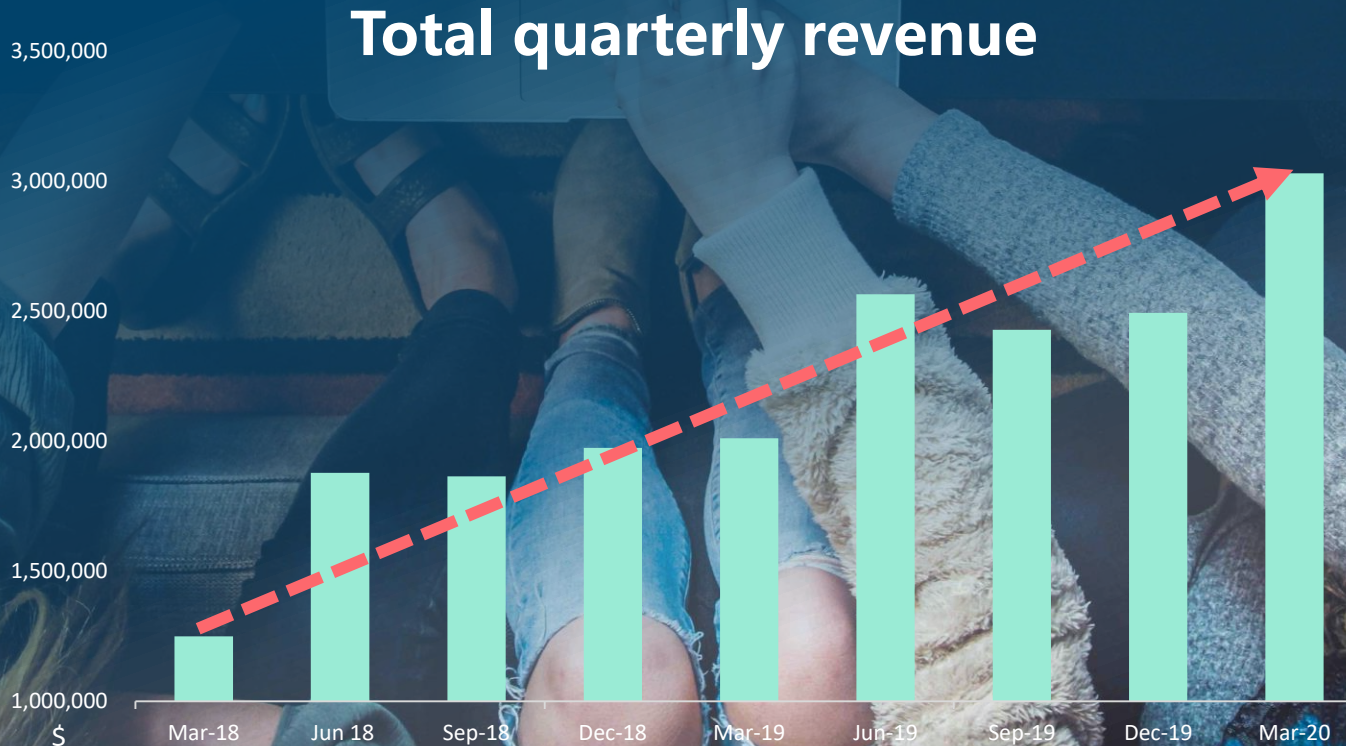
Value of transactions processed annually

Processing revenue



- Strongest ever total quarterly revenue in March 2020
- Estimated total FY20 annual revenue ~\$11.5 million
- Underpinned by continued growth in core processing business

+35%
Year to date
revenue increase



- Novatti has a successful history of forming strategic partnerships with tier-one players in key markets.
- This success continued in the past 12 months, with multiple significant revenue generating partnerships.



Partnerships spotlight

After partnering with Visa in 2019, Novatti now issues physical and digital Visa payment cards, enabling consumers to make digital payments.

ChinaPayments enables Chinese residents to pay more than 35,000 different Australian BPAY billers using Chinese currency. In June 2020, the business was further validated with the partnership announced with Alipay.



- The culmination of all Novatti's capabilities will be a fully-digital banking service
- Consumers to obtain the full benefits of a cashless economy, with a flexible product that suits their lifestyle
- Development of a borderless, digital-only neobank to follow, leveraging more than 100,000 customers through Novatti's partners

1 in 4

Banking customers either switched or seriously considering switching to a neobank*



Already fully digital

- Novatti places the highest importance on strong financial regulation
- Novatti meets the strict requirements to obtain necessary financial licences
- Novatti is audited annually by AUSTRAC and is regulated by ASIC
- Being listed on the ASX, Novatti is also governed by their listing rules and is a member of the Australian Financial Complaints Authority



- Novatti continues to successfully navigate the challenges of COVID-19 while pursuing its growth-focused strategy
- Strong growth has been seen across the sector through online transactions
- There has not been any noticeable slowdown in Novatti's core processing activity related to the virus
- Revenue is expected to continue to grow through 2020
- With \$11.9 million in cash and cash equivalents, Novatti's balance sheet is strong and ready for our next growth phase



- ✓ Already fully-digital, ready for shift to cashless economy
- ✓ Enable consumers to transact digitally on any device
- ✓ Focused on delivering innovation for consumers and long-term value for our shareholders

Novatti invites investors to keep up to date with news, events and industry research by joining the Novatti mailing list at:
<https://www.novattigroup.com/subscribe>

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