



June Quarter FY21 Results Presentation

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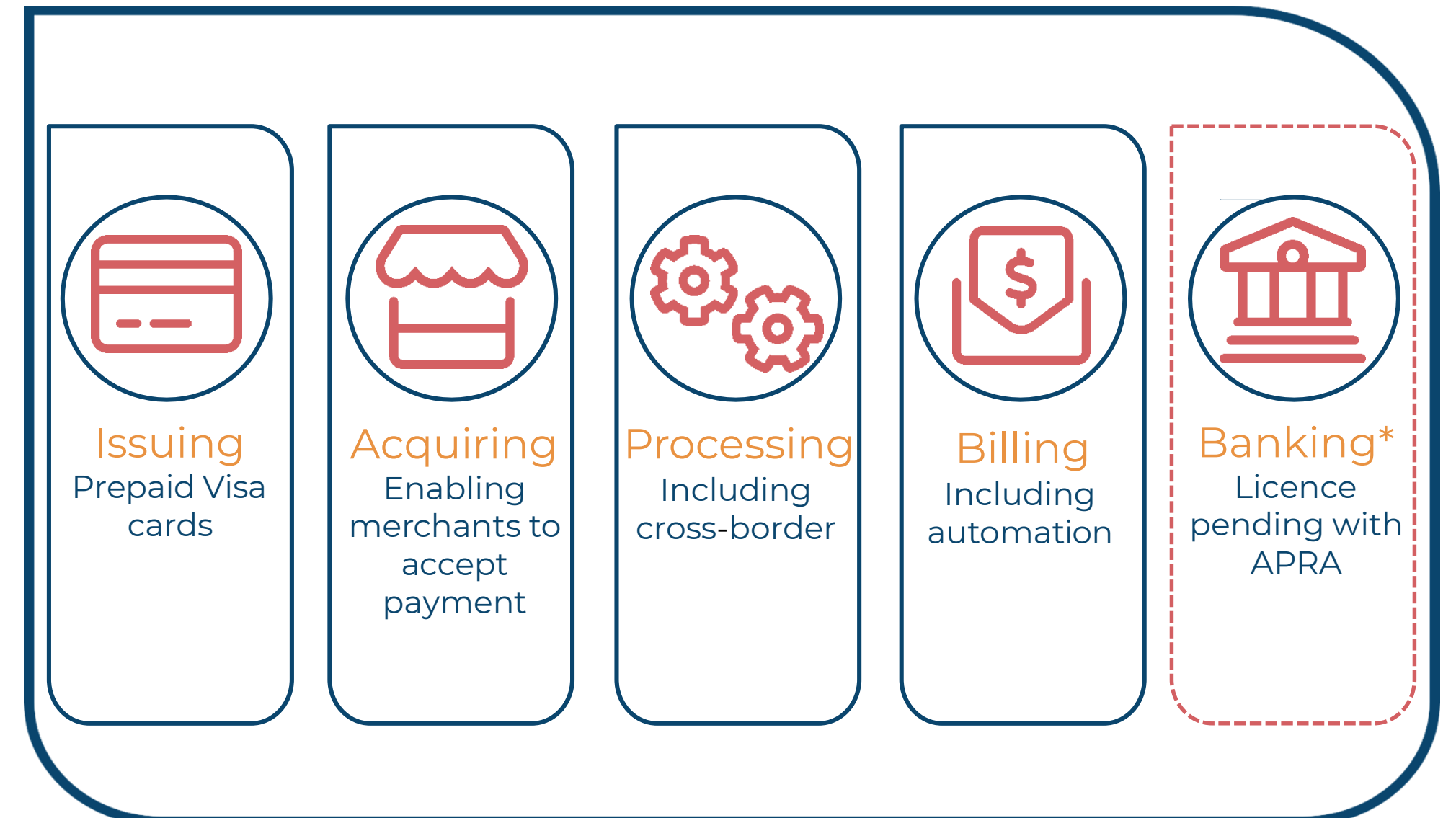


Novatti enables businesses to **pay and be paid**, from any device, anywhere. From corner stores and startups to global organisations, our solutions will unlock your ambitions.

Business Overview

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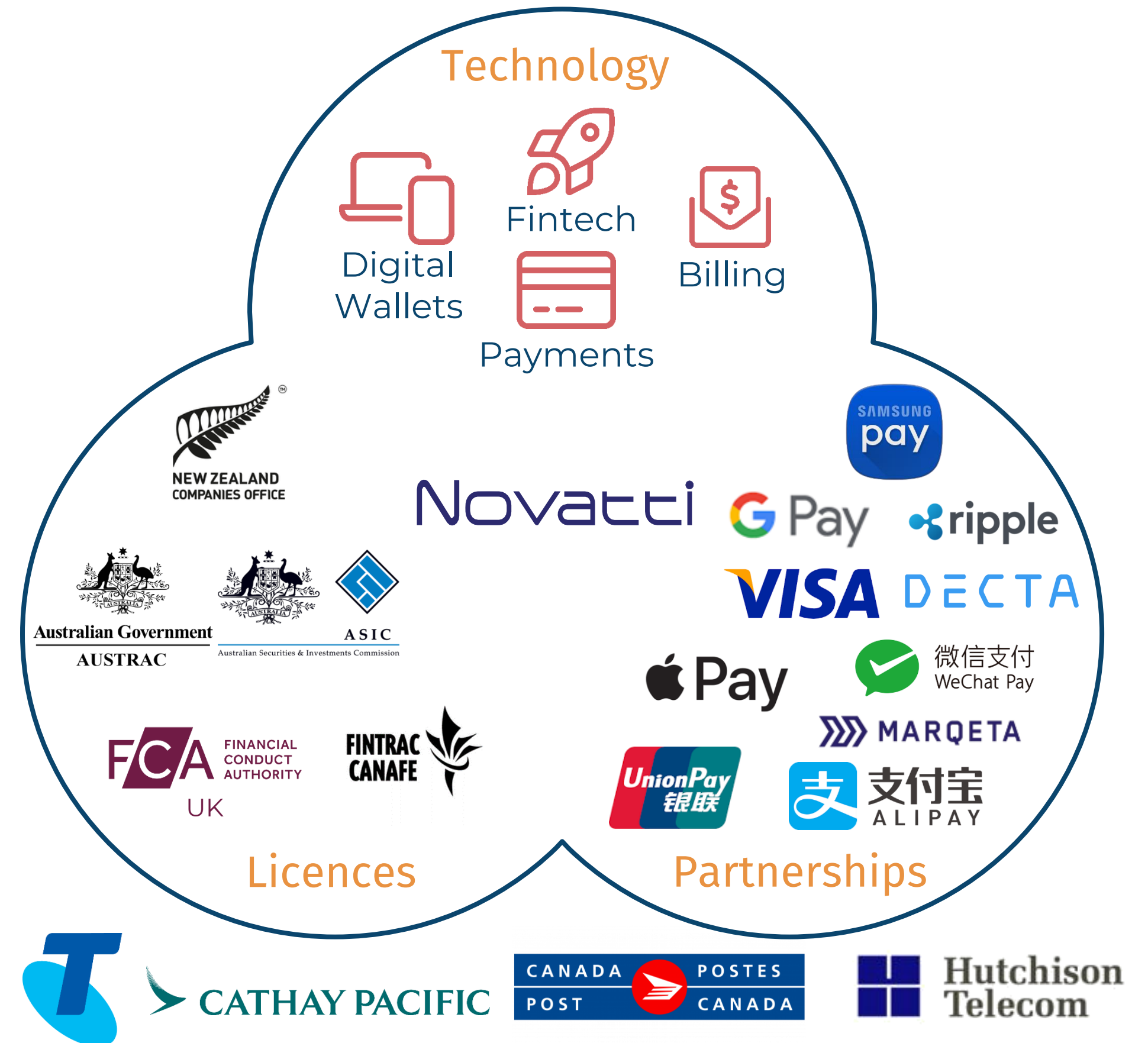
- Novatti provides businesses with everything they need to **pay and be paid**
- Focus on mobility through technology – using any device, anywhere
- Cover the complete payments value chain – from issuing payment cards to banking services*



Strategy

- Leveraging our leading B2B ecosystem combining:
 - **Technology** – digital and mobile platforms
 - **Licences** – opening jurisdictions and highlighting trust
 - **Partnerships** – providing scale without substantial capital
- Ecosystem now being monetised as fintechs and businesses utilise Novatti's capabilities
- Focus now on accelerating expansion

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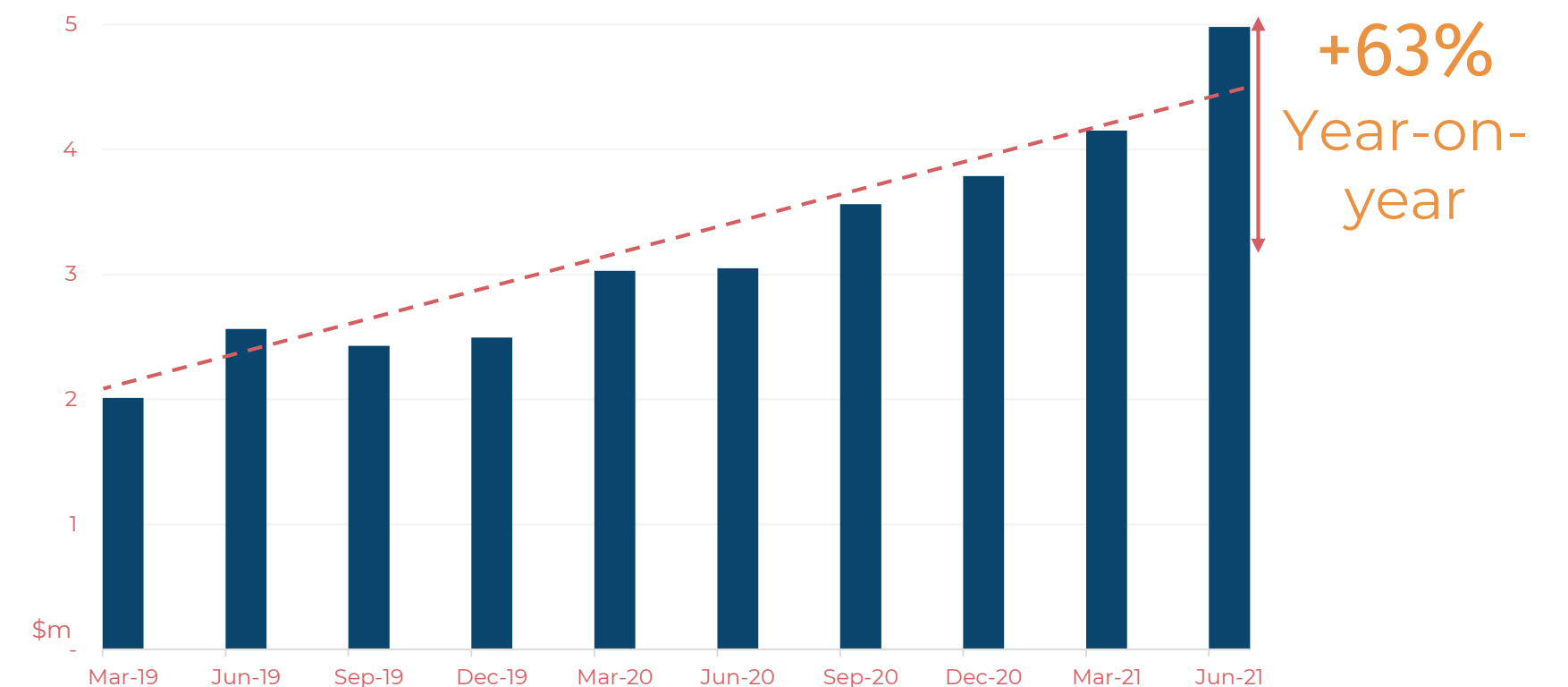


Quarterly revenue growth*

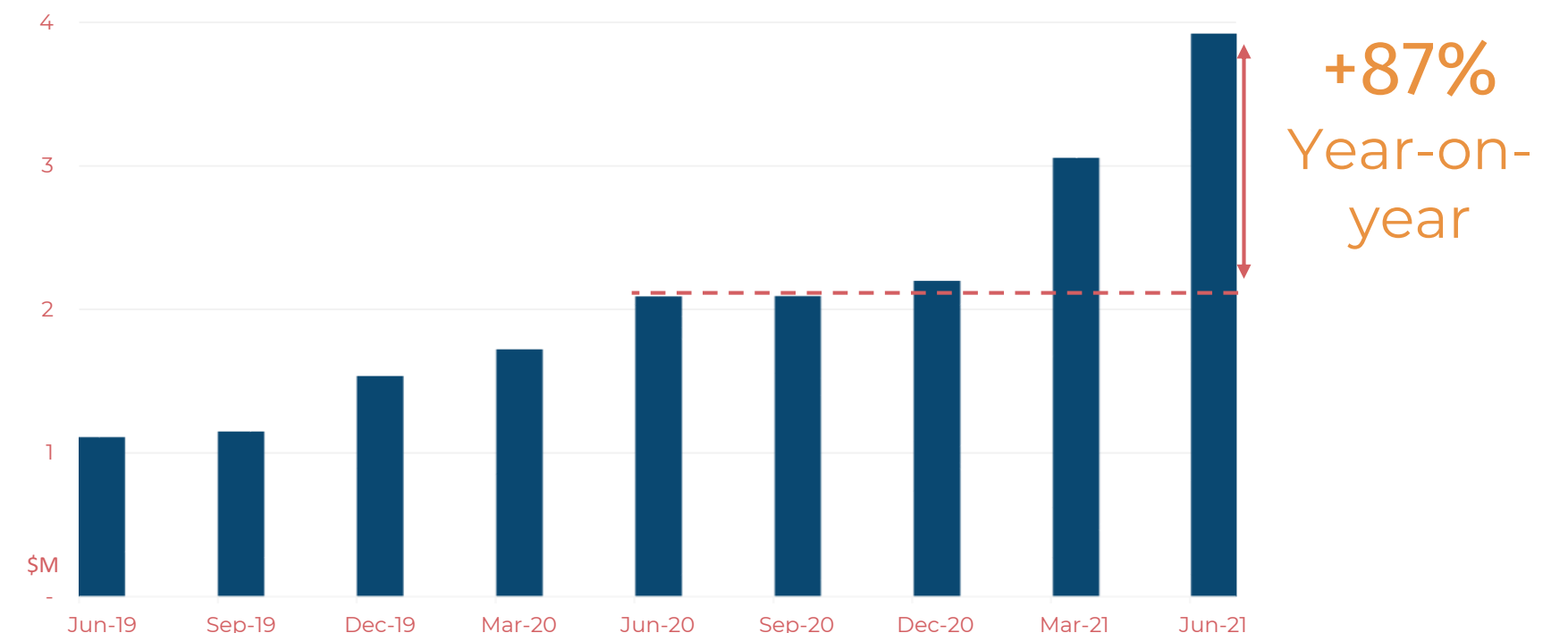
- June quarter sales revenue \$4.9m - highest-ever
 - 20% increase on the previous quarter
 - 63% increase year-on-year
- Payment processing delivered 9th straight quarter of record sales revenue at \$3.9m
 - 28% increase on the previous quarter
 - 87% increase year-on-year

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Quarterly Sales Revenue



Quarterly Payment Processing Sales Revenue

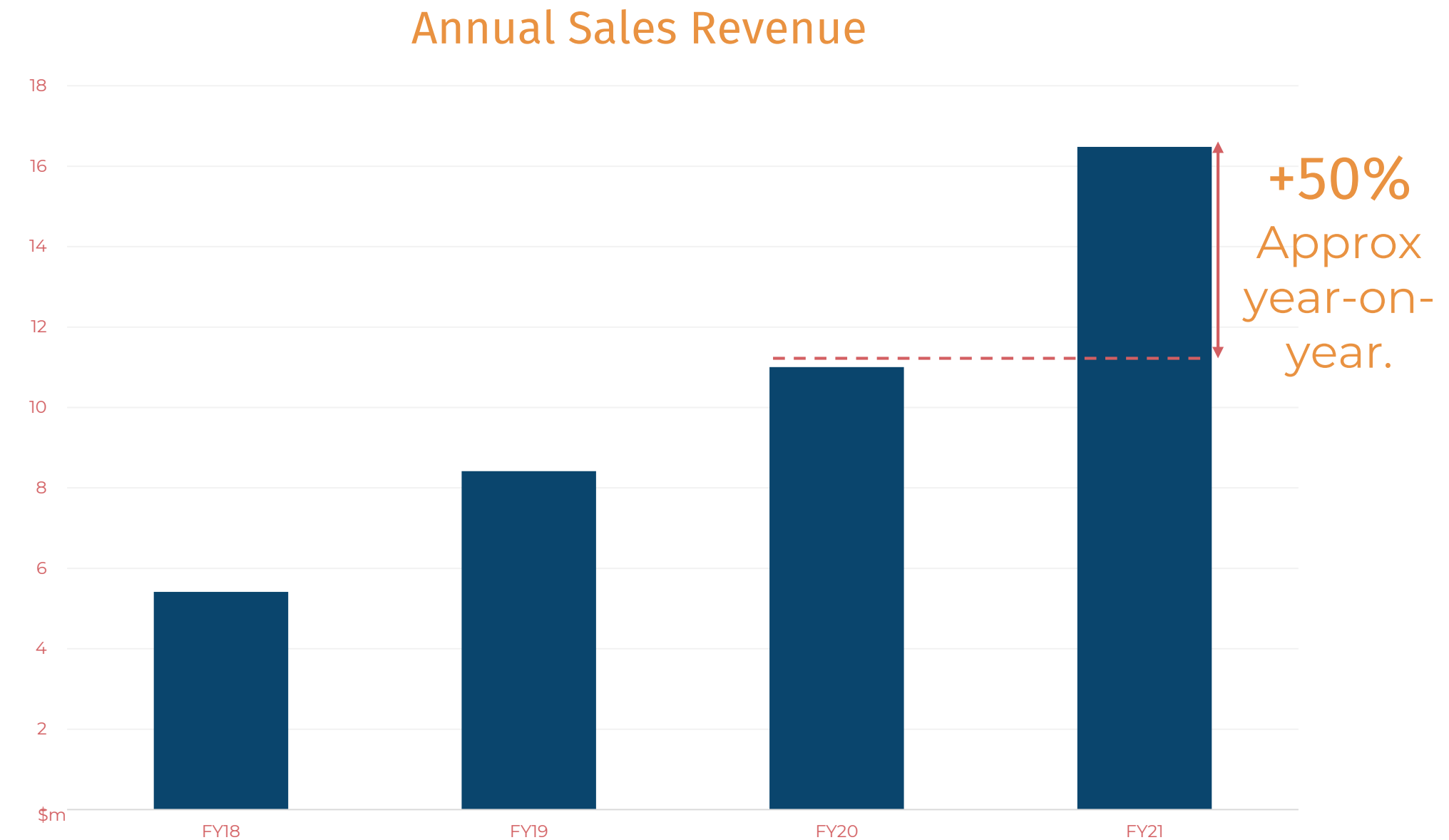


*All figures throughout this document related to FY21 and the June quarter remain unaudited unless stated otherwise. Audited figures will be provided in Novatti's full year reports.

Annual revenue growth

- FY21 annual sales revenue grew nearly 50% to approx. \$16.5m
- Total annual revenue grew more than 50% to approx. \$18.4m
- Annual sales revenue growth now averaged 45% across past 3 years

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Ecosystem delivering results

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- June quarter showed that Novatti can quickly monetise its ecosystem:
 - Oct 2020 – NZ regulatory approval
 - Jan 2021 – Licensed by Visa
 - April 2021 – Partnered with Afterpay
- This is a model that can be replicated
- Seeking further licences to open new markets

Partner profile **afterpay**

- Enables Afterpay users to access Afterpay-branded payment cards in their digital wallet for use at participating merchants
- Prepaid cards enable ubiquitous access to merchants and standard settlement processes

Outlook

- Recent capital raising enables Novatti to expand its growth strategy:
 - Increase presence in existing markets
 - Enter new markets (and replicate ecosystem model)
 - Pursue a range of acquisition opportunities
- Opportunity to explore synergies with Reckon
- Aiming for Visa and Mastercard Acquiring Licences before end of September 2021
- Aiming to achieve restricted banking licence approval before end of November 2021

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