

Novatti

March Quarter FY22 Results Presentation

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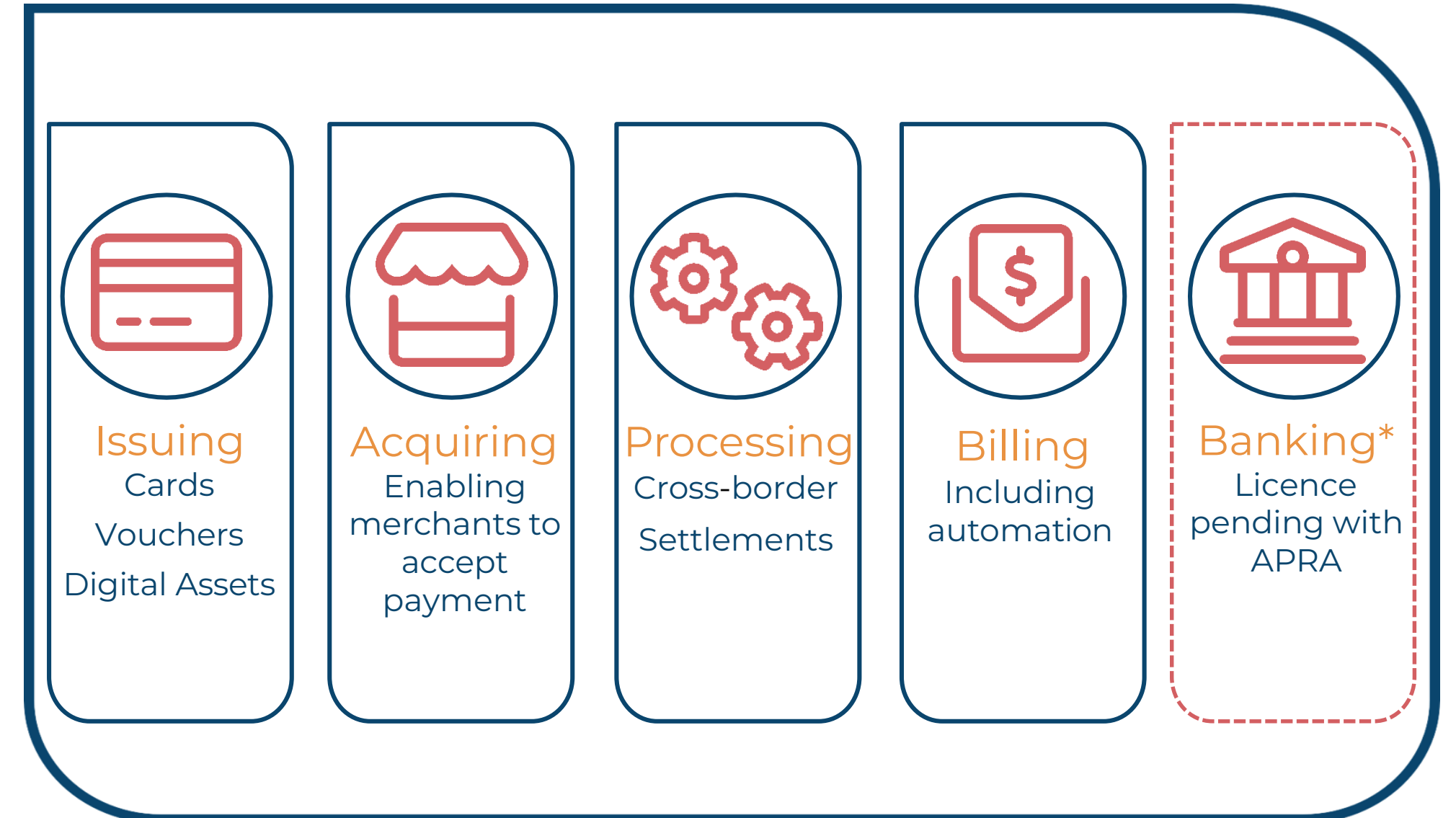
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Novatti enables businesses to **pay and be paid**, from any device, anywhere. From corner stores and startups to global organisations, our solutions will unlock your ambitions.

Business Overview

- 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*

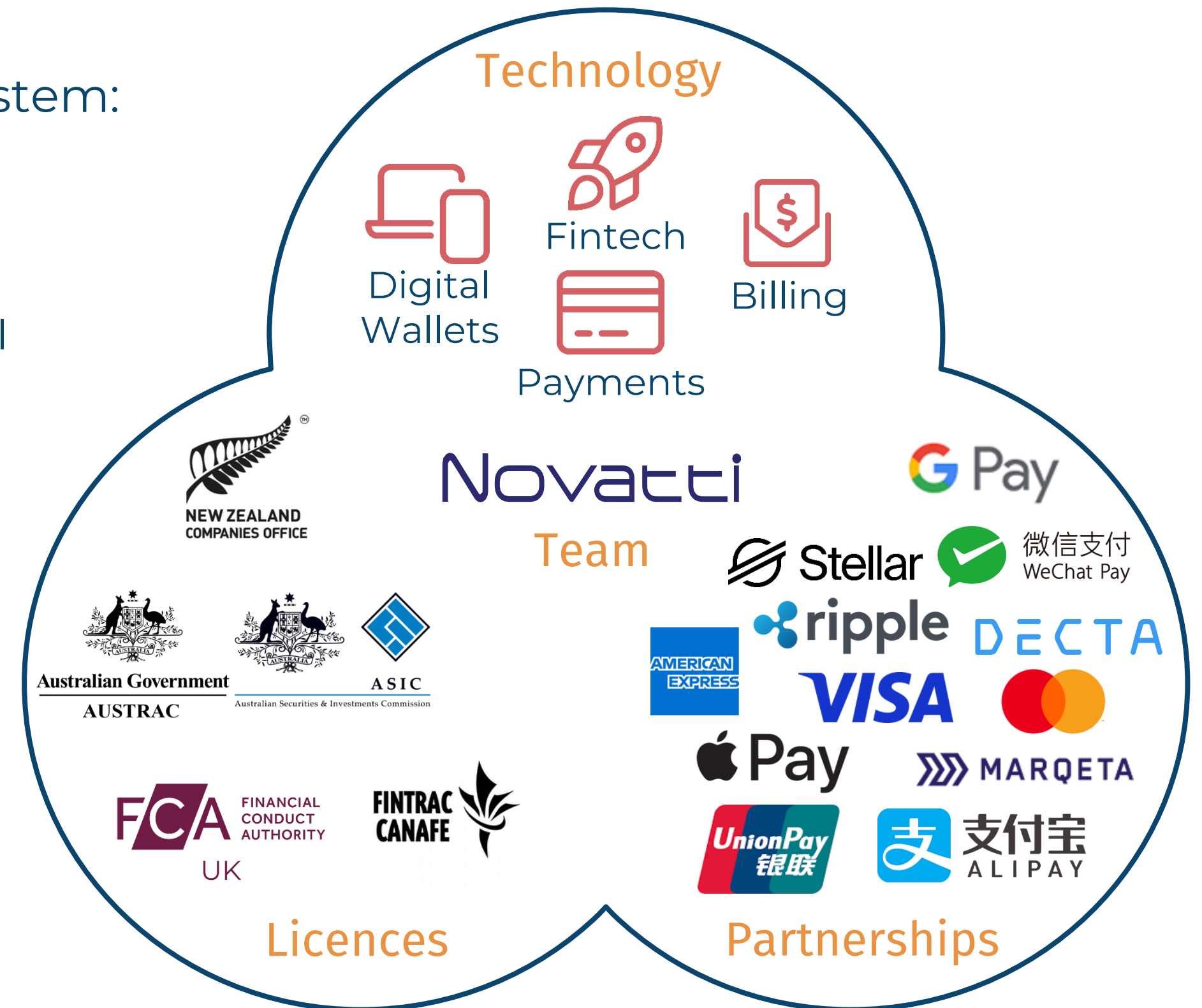


*Licence pending with APRA

Strategy

- We have established a global B2B payments ecosystem:
 - **Technology** – digital and mobile platforms
 - **Licences** – opening jurisdictions and highlighting trust
 - **Partnerships** – providing scale without substantial capital
 - **Team** – leading in-house expertise
- Ecosystem now being monetised as fintechs and businesses utilise Novatti’s capabilities
- Focused on accelerating expansion

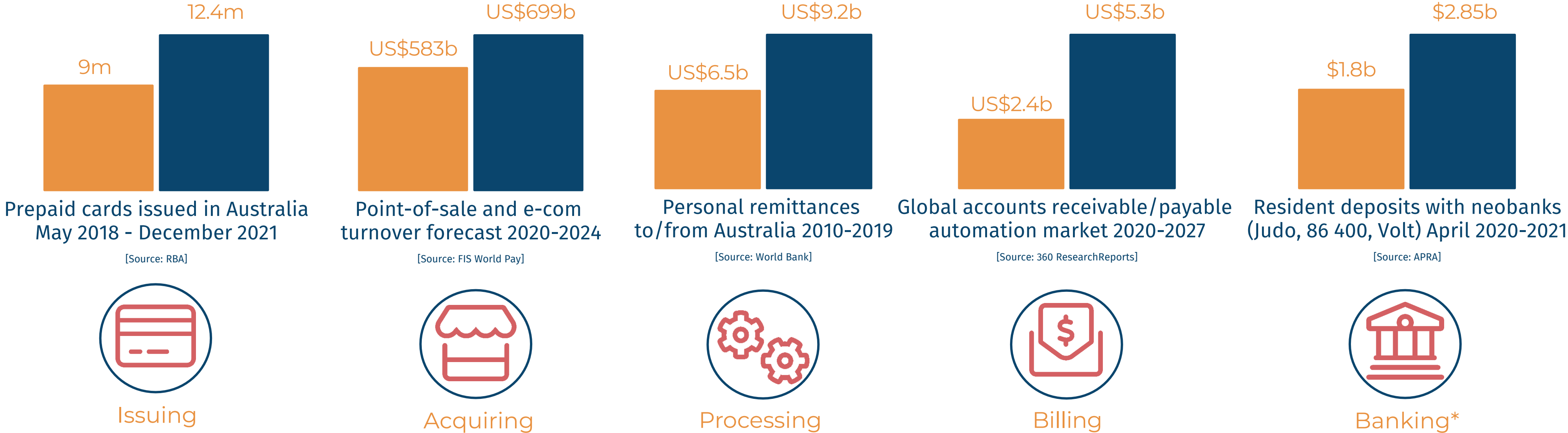
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Large and fast-growing markets



Strong, digital-led growth across key markets in which Novatti operates:



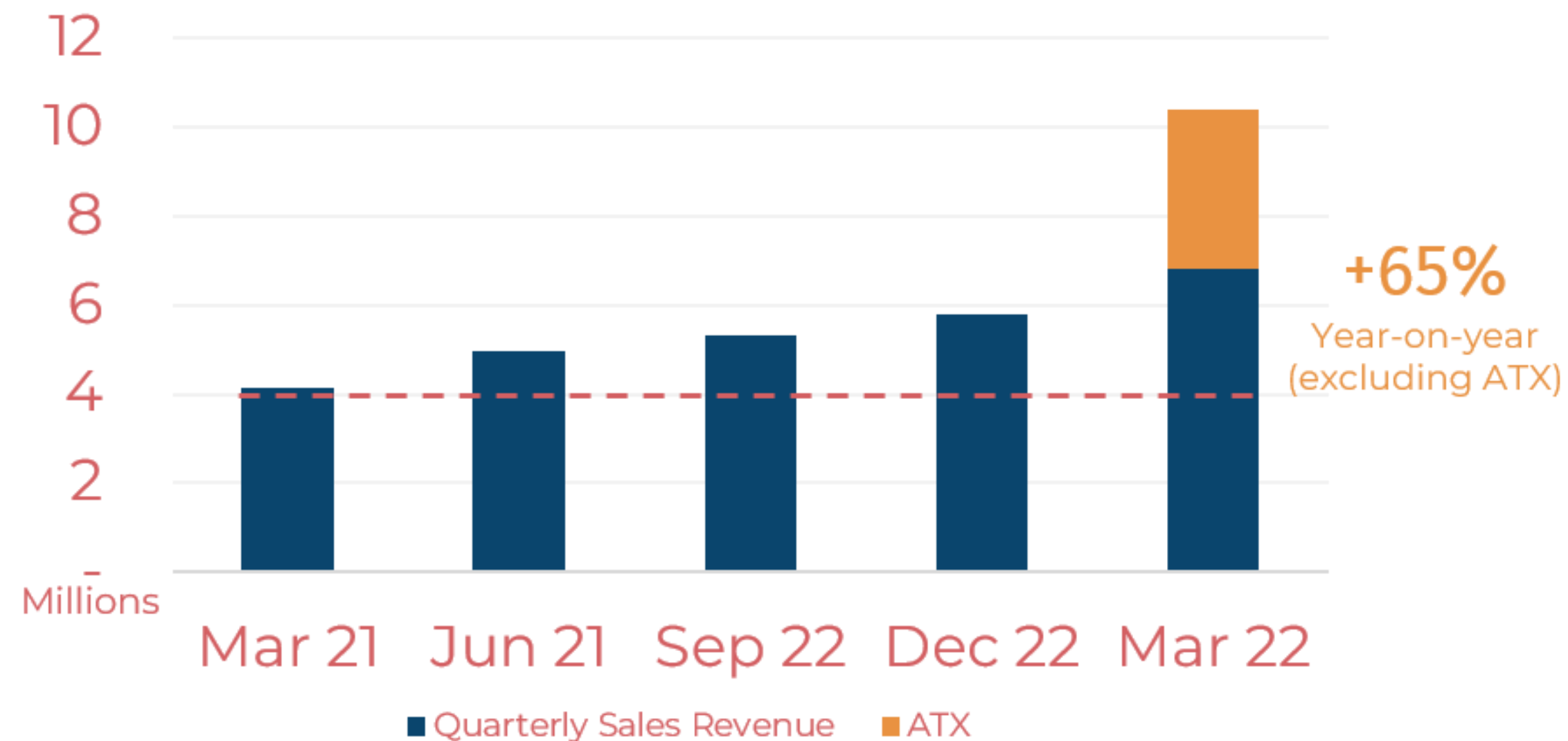
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Financial performance*

- \$10.4m – March quarter sales revenue (including ATX)
 - Highest-ever quarterly result
 - Excluding ATX - still new record at \$6.8m - 65% increase y-o-y
- Cash flow milestones
 - Processing and ATX both cash flow positive in March quarter
 - Follows significant investment in growth in recent quarters
- \$8.3m+ cash balance at end of quarter

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Quarterly Sales Revenue

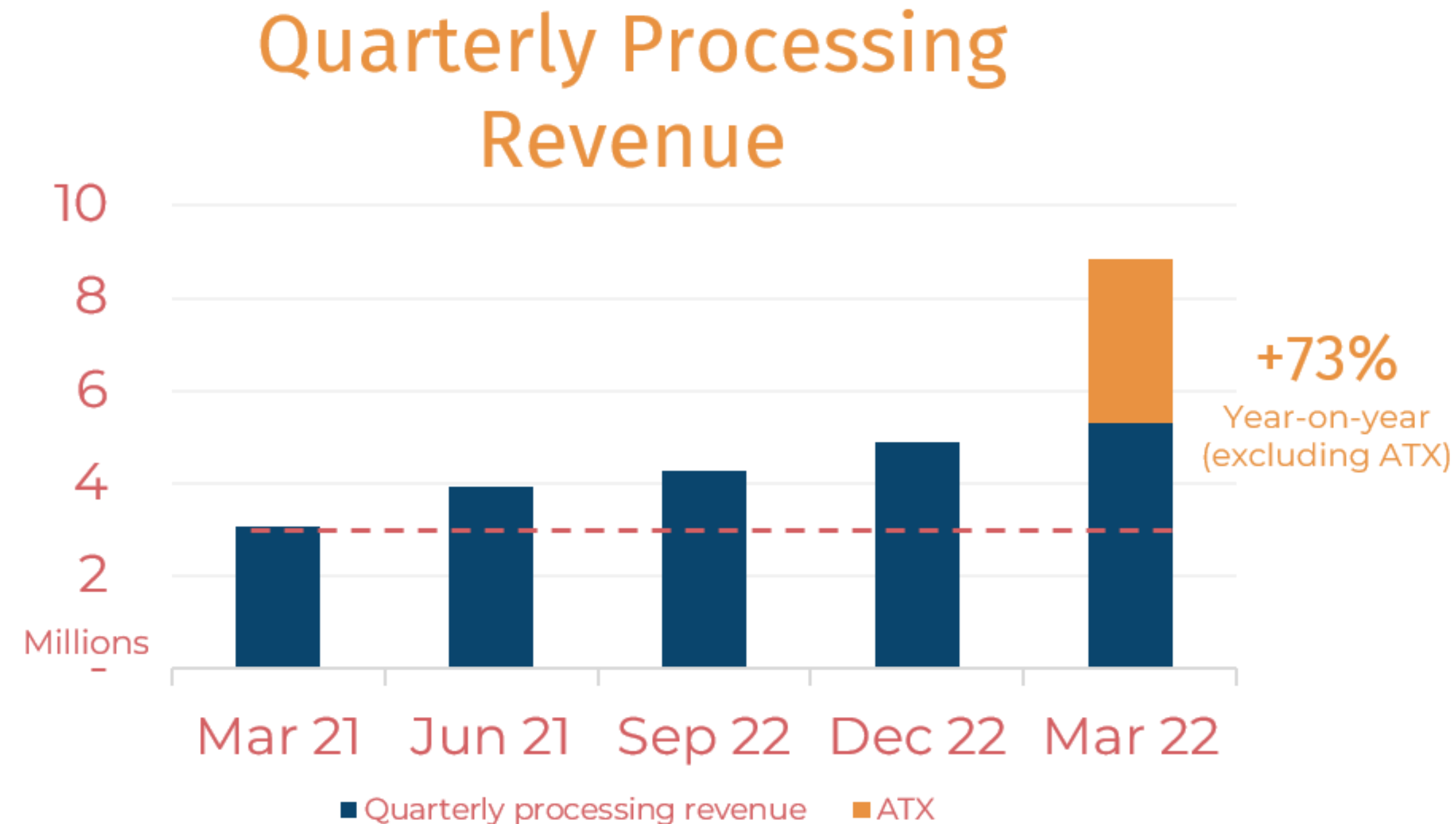


*All figures throughout this document related to the March quarter remain unaudited unless stated otherwise.

Platform for growth expanding

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- Processing still driving record growth
 - \$5.3m in quarterly sales (excluding ATX)
 - 73% increase y-o-y
 - 12 straight record quarters
- Acceleration of newer businesses expanding growth platform
 - Acquiring quarterly revenue up 189% on previous quarter
 - Global operating base and ecosystem being leveraged



Delivering on strategy

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Continued to deliver against growth strategy in March quarter:



New and expanded
markets

- Acquiring seeing growth accelerate with new customers
- Emersion customer growth in US
- Number of advanced projects to increase exposure to demand for digital assets, such as stablecoins



Pursue acquisitions

- ATX successfully integrated with immediate positive financial impact of \$3.5m+ in quarterly revenue
- Pipeline of further opportunities being assessed



Strategic Reckon
investment

- Agreement to integrate payments into Reckon products and provide value-add to their 114k+ users
- Continuing to discuss other opportunities

What to expect going forward

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- Continuing to see macro-level growth in demand for Novatti's services
- Now leveraging global operating base and ecosystem after substantial investment
- Growing topline revenue remains key objective with increasing focus on scale economics



New and expanded markets

- Promote and leverage ecosystem globally
- Accelerate acquiring business
- Bank licence approval
- Enable shift from fiat payment to crypto and digital



Pursue acquisitions

- Assessing other strategic and value-based opportunities
- Follows successful ATX integration



Strategic Reckon investment

- Business relationship established
- Payment solution launched
- Look for further value-add opportunities