



**March Quarter FY25**

**Activities Update**

**Novatti Group Limited (ASX:NOV)**

**30 April 2025**

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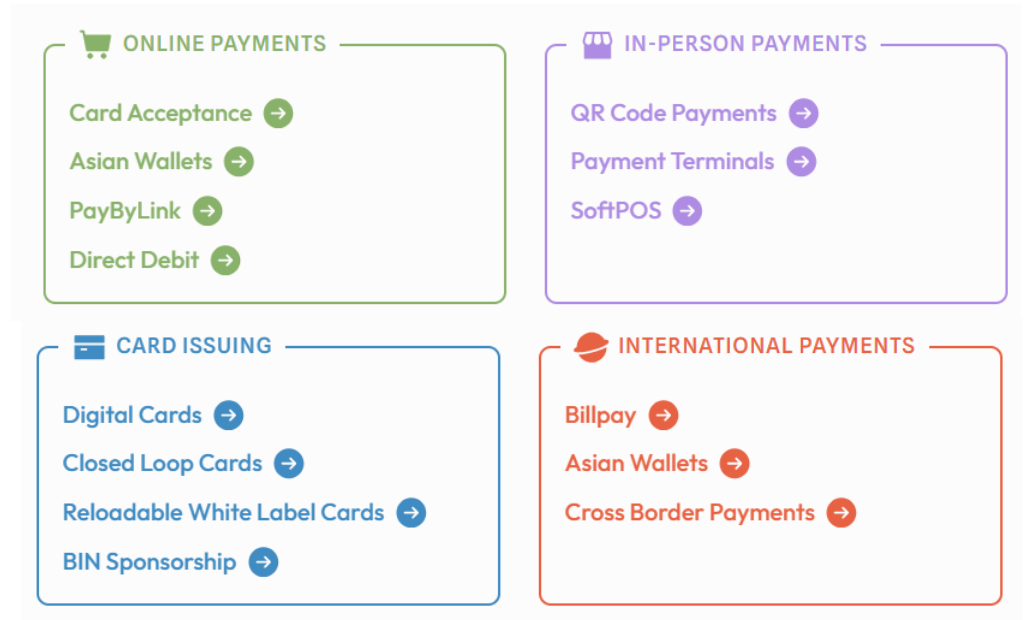
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# The single destination for payments



Trusted by some of Australia and New Zealand's **leading** brands



## Q3 FY25 Highlights

**+\$100k**

Positive  
cash  
EBITDA<sup>1</sup>

**\$13.4m**

Record  
quarterly  
revenue

**18%**

Increase in  
quarterly revenue  
YoY

**52%**

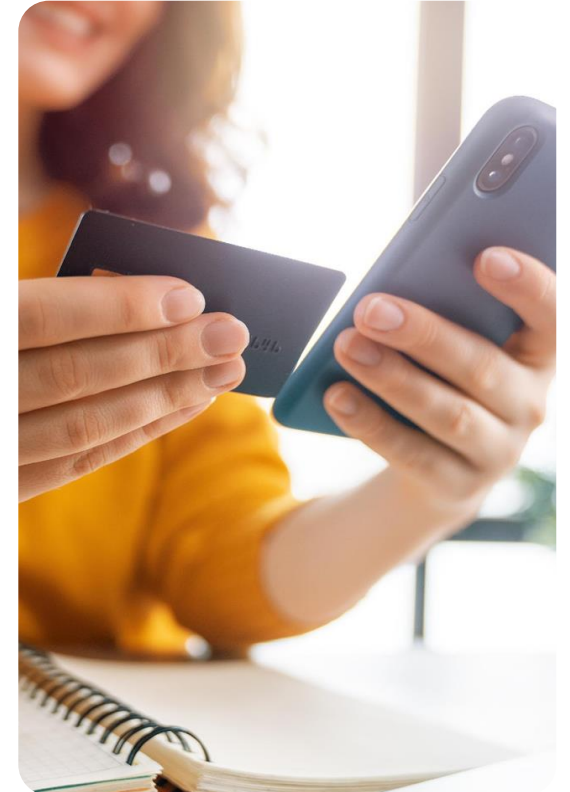
Payments AU/NZ  
margins –  
up 6% QoQ

**\$1.4m**

Decrease in  
net operating  
cash use

**\$3.9m**

Cash available  
at end of  
Q3 FY25



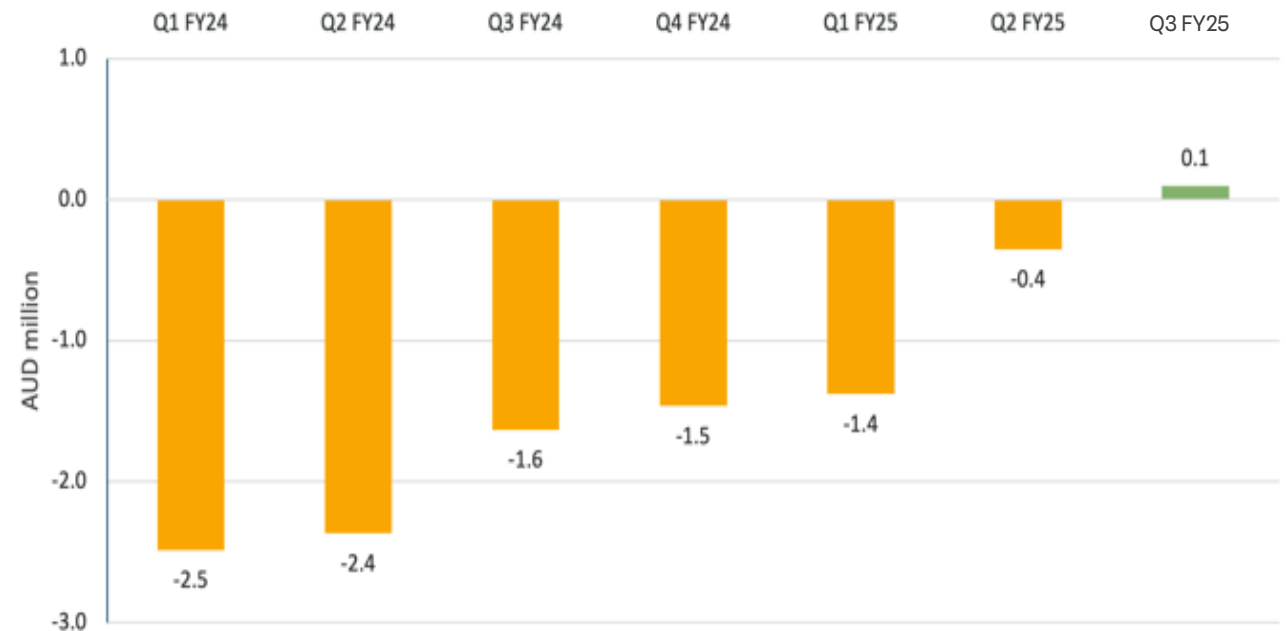
<sup>1</sup> Normalised cash EBITDA, excludes historic creditor liabilities and investments in IBoA and AUDD Stablecoin



# Positive cash EBITDA

- Key milestone in turnaround
- \$100k+ positive cash EBITDA for Q3 FY25
- Follows:
  - \$9.8m annualised cost reduction
  - Continued revenue growth
  - Sale of non-contributing assets
- Reflects **overwhelming commitment** to doing what we say we will do

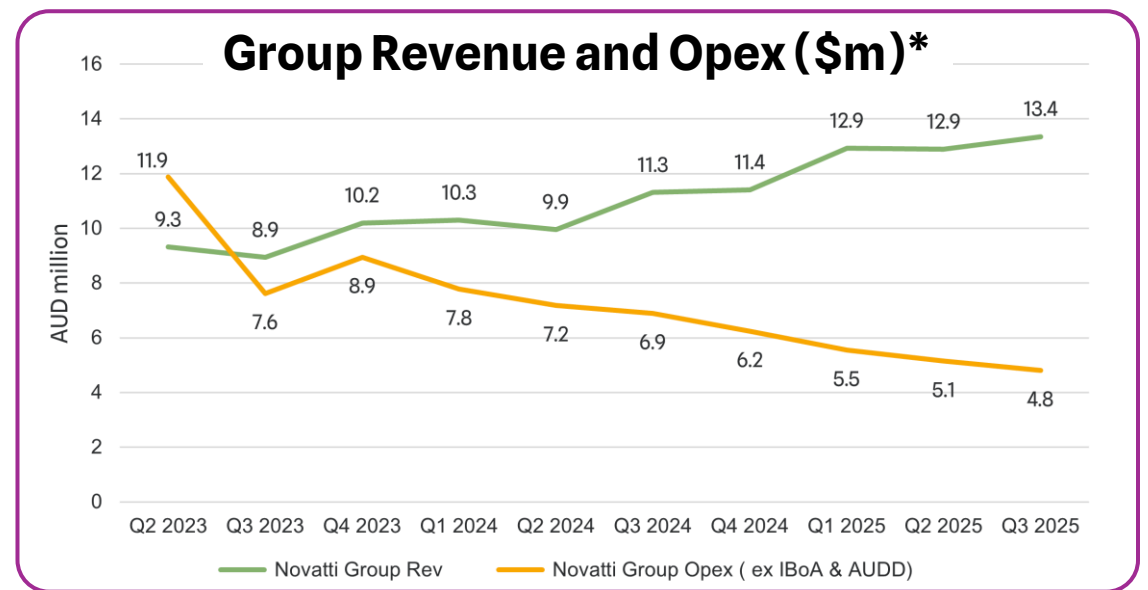
## Normalised Cash EBITDA\*



\* Normalised cash EBITDA, excludes historic creditor liabilities and investments in IBoA and AUDD Stablecoin

# Growth being **unlocked** in core business

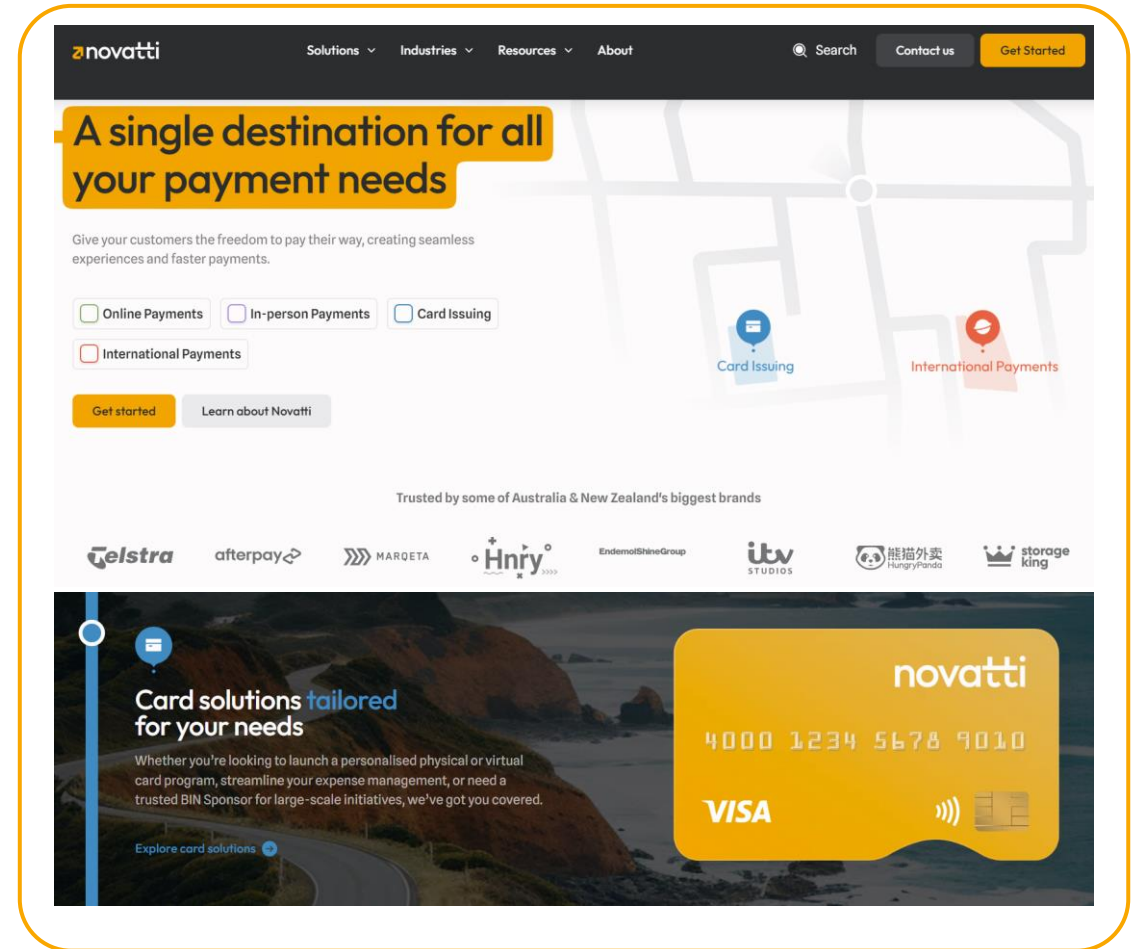
- Record quarter of revenue - \$13.4m, an increase of 18% YoY
- Quarterly operating expenditure decreased 30% YoY
- Bottom line contribution increasing in core Payments AU/NZ business
  - Margins hit 52% - up 6% QoQ
  - 70% three-year target remains
  - Initiatives underway to continue to unlock
- Execution reflects **overwhelming commitment** to doing what we say we will do



\*Normalised excluding COGS and expenses associated with investments in IBoA and AUDD Stablecoin

# Brand refresh live

- Key pillar of becoming market led and customer focused
- Brand refresh went live in Q3 FY25
- Already seeing intended positive impacts
  - Value proposition clarified
  - New sources of inbound leads
  - Clear go-to-market proposition
- Provides confidence to pursue larger scale commercial opportunities



## Strategy remains clear

Transformation from a group of independent businesses into a focused Total Payment Solutions business. Underpinned by **positive cashflow** and **3 year 70%+ margin targets**



Simplify  
the Business



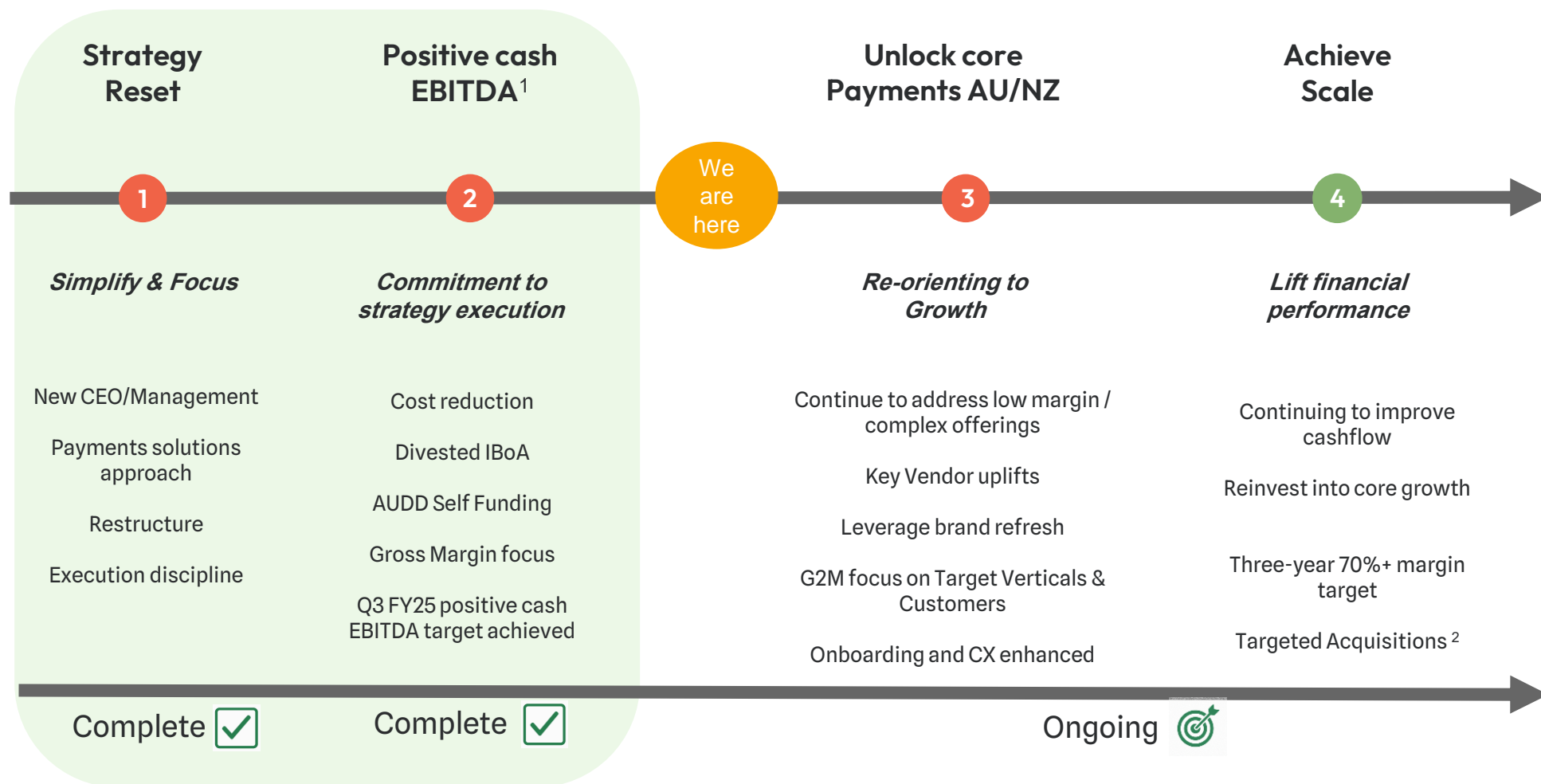
Market Led,  
Customer-Focus



Lift Financial  
Performance



# Continued execution to drive growth



(1) Normalised cash EBITDA and excludes historic creditor liabilities and investments in IBoA and AUDD Stableocin.

(2) Indicative financial metrics with outcome dependent on timing and unique characteristics of specific acquisitions, synergies and organic growth



This presentation has been approved for release to the ASX by Mark Healy, CEO, and the Board