

 ASX:
NOV



ANNUAL GENERAL MEETING PRESENTATION

NOVATTI GROUP LIMITED (ASX:NOV)
25 NOV 2019

2019
AGM

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NOVATTI GROUP LIMITED

Corporate Overview

- **Proven, robust, financial technology**
- **Strong growth profile**
- **Successful financial processing business**
- **Bank licence application underway**

Key Metrics

ASX Ticker	NOV
Market cap @ \$0.20 (as at 19 Nov 2019)	\$35.88m
Ordinary shares on issue	166.88m
FY19 sales revenue	\$8.9m
Cash (as at 30 Sep 2019)	\$2.5m
52 week high-low	\$0.31-\$0.145
Top 20 Shareholders	76.44%



FY19 FINANCIAL HIGHLIGHTS

Novatti Group Revenue



Strong revenue growth



Diversified revenues



Primarily recurring and transactional revenues

FY19 OPERATIONAL HIGHLIGHTS

01

Growth in Flexewallet, Flexepin, ChinaPayments, Basis2, and Novatti Technology

02

Continued growth In B2B partnerships and clients

03

Development of international networks and commercial relationships

04

Extensive R&D on Blockchain and Compliance platforms

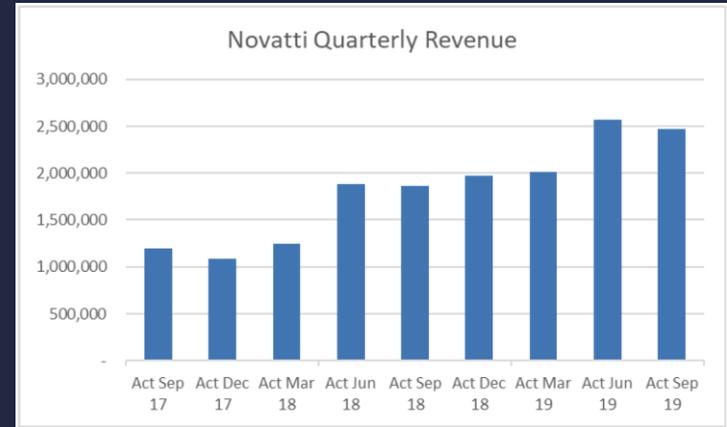
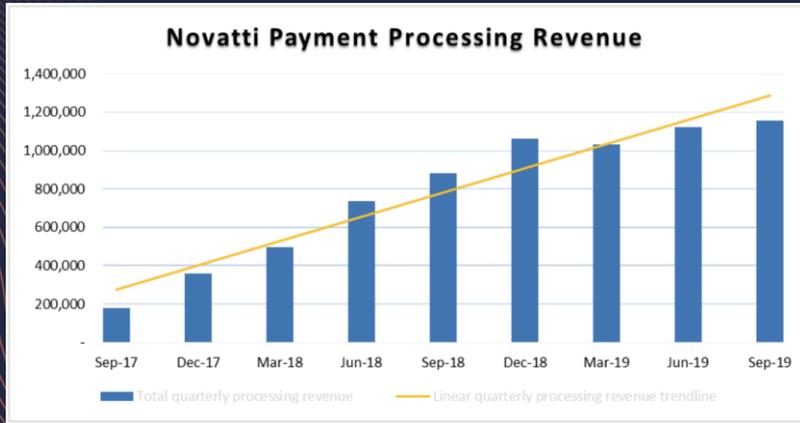


05

Major works for bank licence application including:

- Recruitment of core management team
- Development of policies
- APRA communications
- Product development
- Market research

SEPT 2019 FINANCIAL HIGHLIGHTS



01

Payment processing revenue grew 31% over the corresponding quarter last year

02

Total revenue was \$2.47m for September quarter, up 32% from the corresponding quarter last year

03

Payment processing revenue expected to continue to grow strongly in FY20

04

Cash on hand at end of quarter - \$2.5m
Additional \$2.2 raised via Convertible Note in November 2019

STRATEGY TO DRIVE IMPROVED SHAREHOLDER VALUE



Grow recurring revenues



Build partnerships with major networks



Focus on large market segments
-Cross border payments
-Card issuing
-Payments processing



Operate into large economies



Extend financial licences
- European E-Money Issuing
Licence application submitted



China focus

BUILD THE NETWORKS AND PARTNERSHIPS

Card Issuing



- Direct Card Issuing
- Prepaid Cards
- Corporate Cards

Bank Partners



Remittance and Cross-Border Payments



- International Bill Payments
- Money Transfer Operators
- P2P Payments
- Global Settlements

Alternative Payments



REMITTANCE AND CROSS-BORDER

~ World Bank ranking of 11th largest remittance sending country globally, compared to 19th in 2011

~ In 2017, USD 16.8bn was sent from Australia to other countries. Substantial growth from USD 3.7bn in 2011

~ China was preferred destination country with USD 3bn, followed by India at USD2bn (2017)



CARD ISSUING, PROGRAM MANAGEMENT

~ US\$19.6B in 2019 to reach \$31.2B by 2023

~18.5% increase
prepaid market during 2014-2018

~12.4% predicted increase
during forecast period of 2019 - 2023

- Visa principal partner-card issuer
- Tailored prepaid cards issued through Vasco Pay subsidiary

The logo for VISA, featuring the word "VISA" in a bold, blue, sans-serif font.The logo for flexepin, featuring the word "flexepin" in a lowercase, sans-serif font. The "e" is red, and the "pin" is black.The logo for VASCOPAY, featuring the word "VASCOPAY" in a sans-serif font. The "V" is black, "A" is yellow, "S" is black, "C" is black, "O" is black, "P" is black, and "AY" is yellow.

BANK LICENCE UPDATE

**Final submission lodged
November 2019**

**External funding into
banking subsidiary**

**Core management team
ready to scale up**



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KEY FY20 GOALS

- Continued strong revenue growth
- Growing proportion of transaction processing
- Approval of RADI banking licence from APRA
- Strategic funding of the banking business

2019 AGM



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