



December Quarter FY22 Results Presentation

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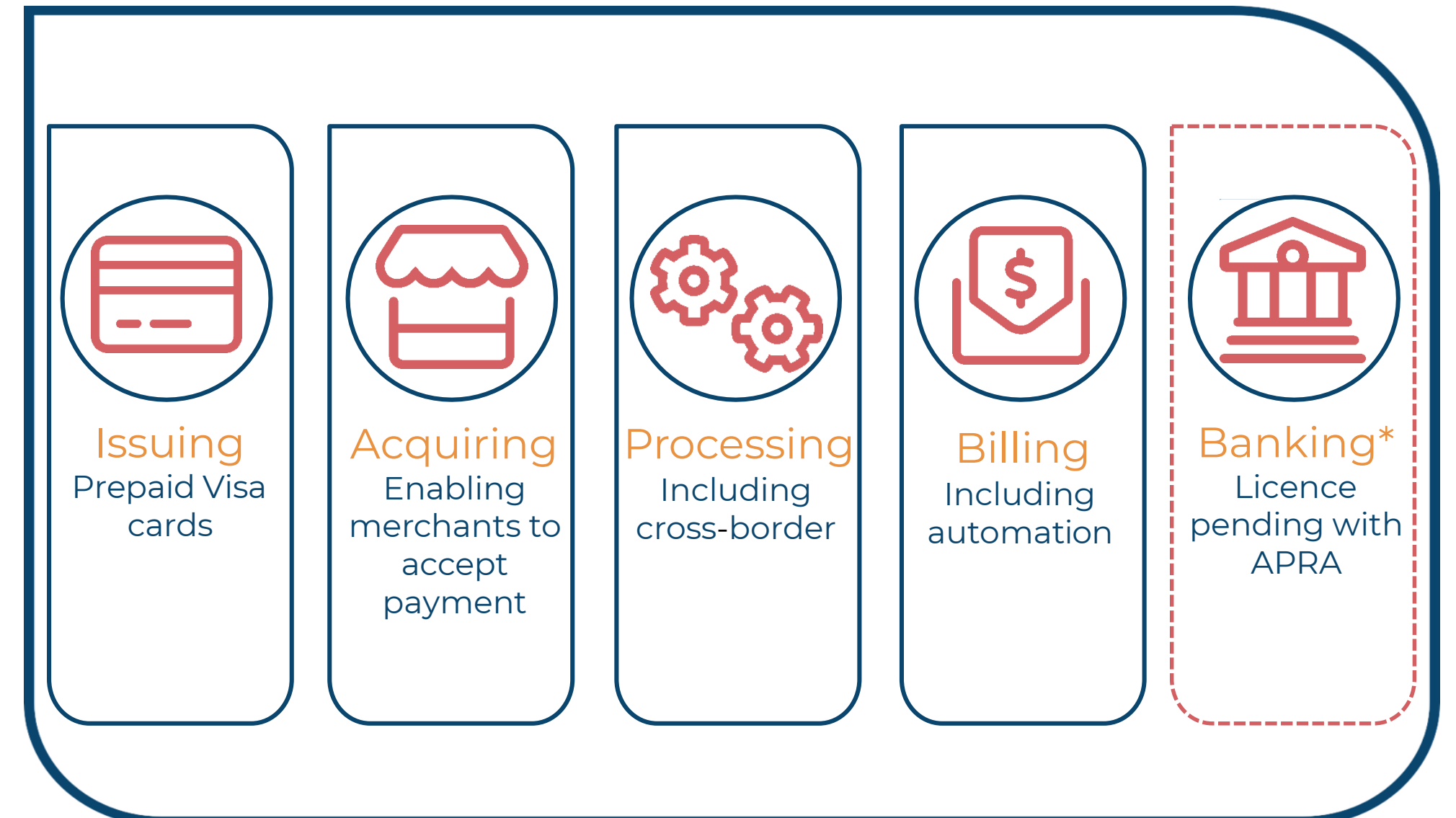


Novatti enables businesses to **pay and be paid**, from any device, anywhere. From corner stores and startups to global organisations, our solutions will unlock your ambitions.

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*

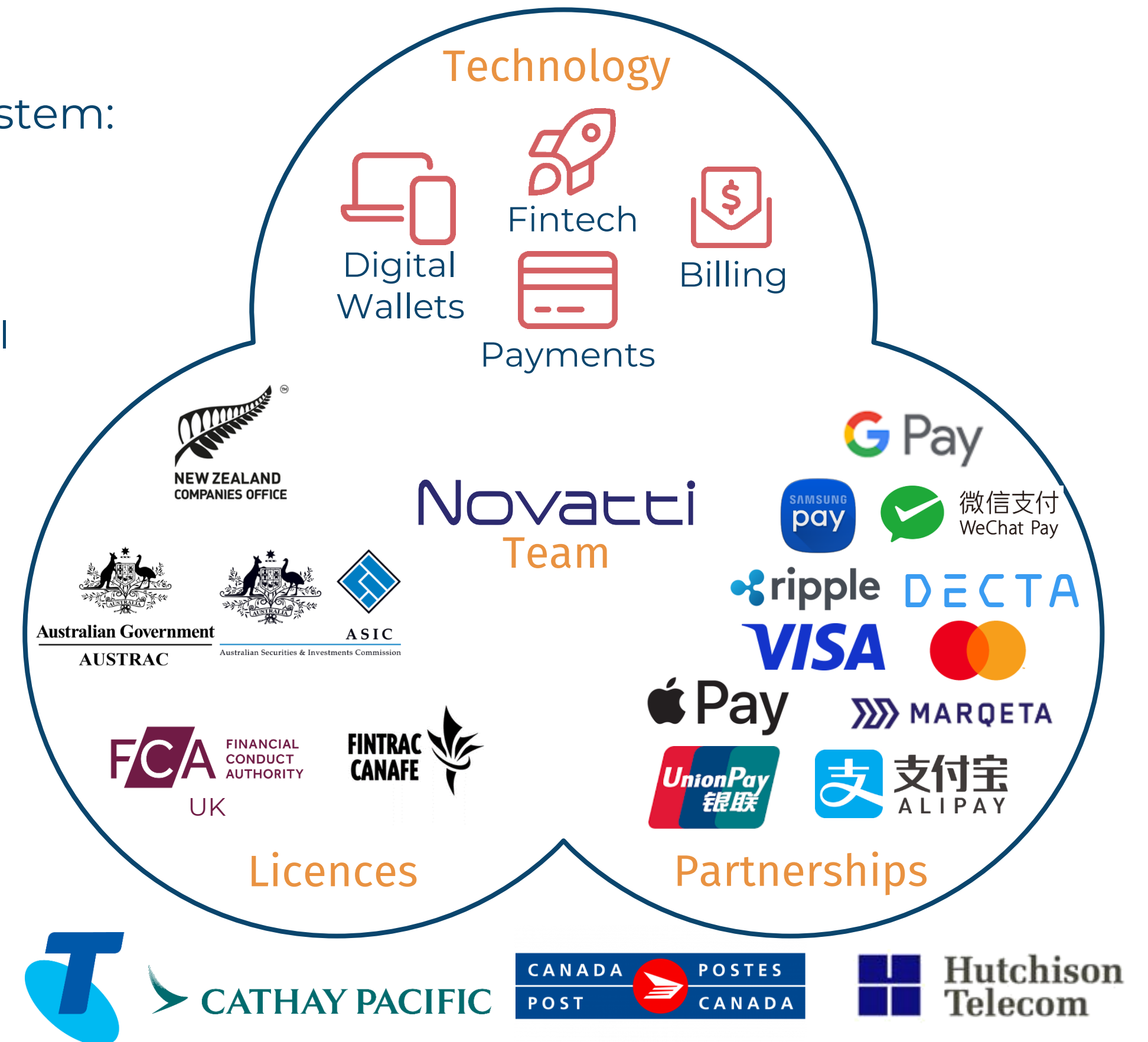


*Licence pending with APRA

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

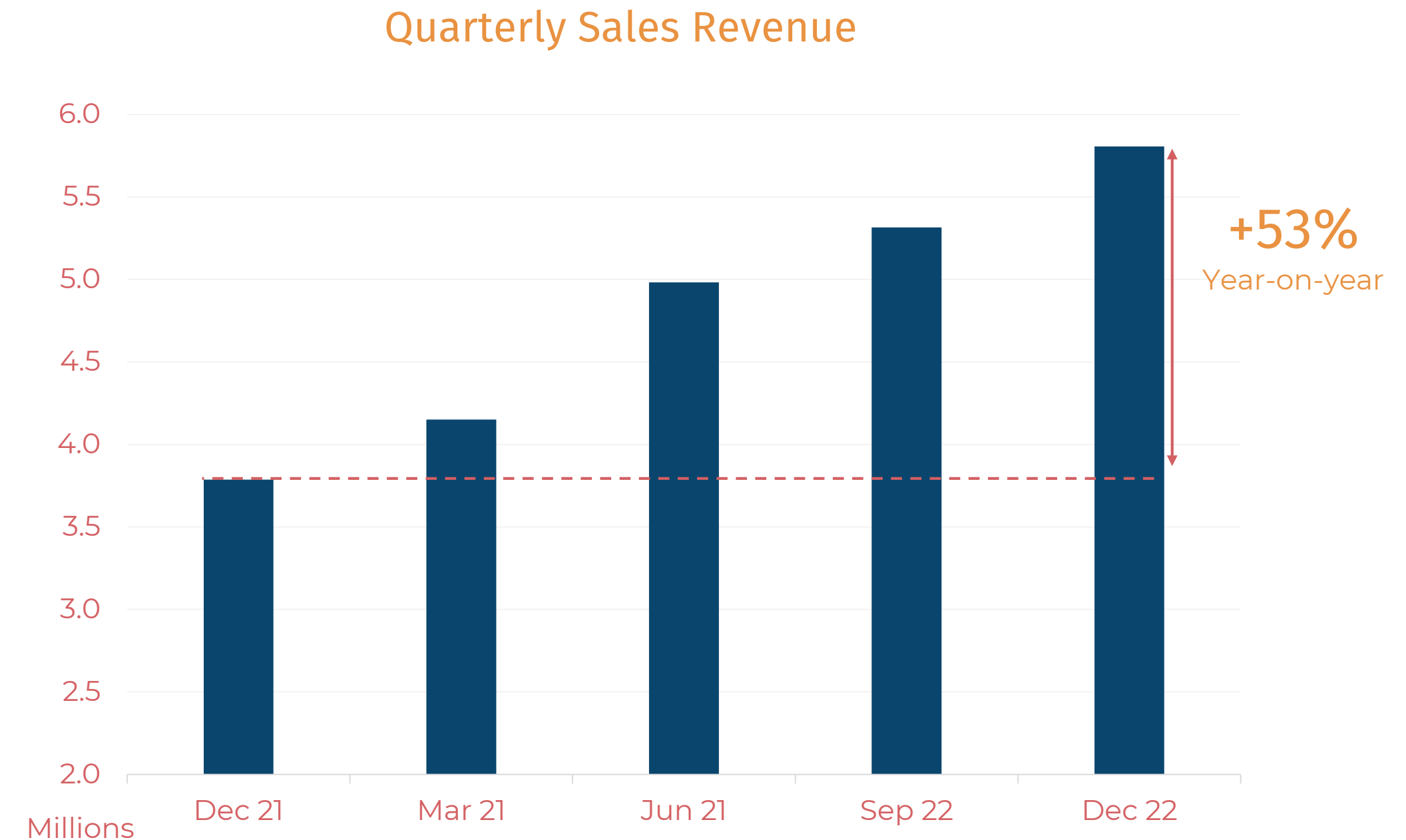
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Financial performance*

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- \$5.8m - December quarter sales revenue
 - Highest-ever
 - 53% increase year-on-year
- ATX revenue will be a strong addition going forward
- Cash balance of \$12.9m at end of quarter

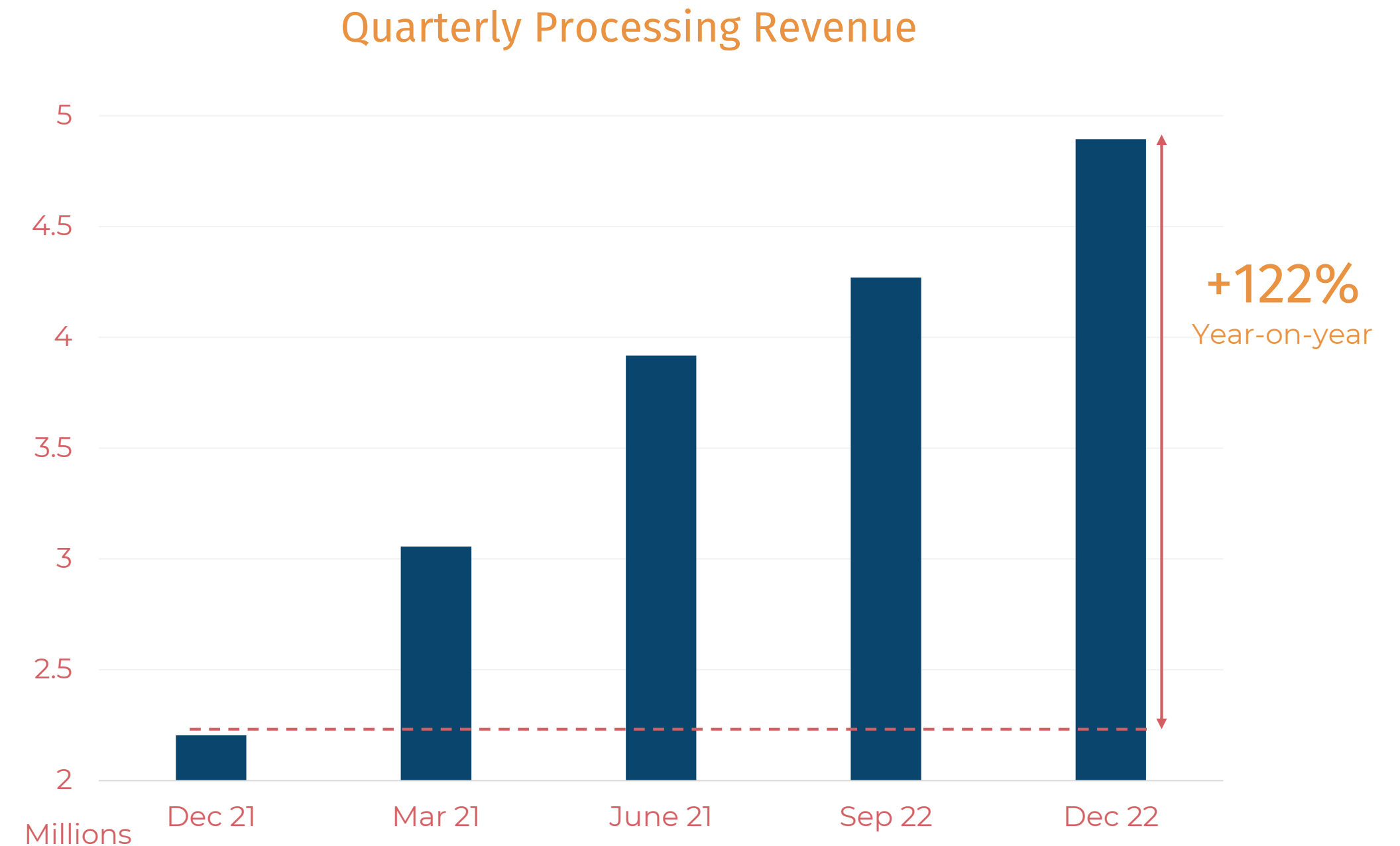


*All figures throughout this document related to the December quarter remain unaudited unless stated otherwise.

Strength of processing business

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- \$4.9m in quarterly payment processing revenue
- 122% increase year-on-year
- Marks 11th straight record quarter of revenue



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Delivering on strategy

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December quarter achievements included:



New and expanded markets

- Visa and Mastercard acquiring licences announced
- \$10.5m funding commitments for proposed banking business*
- Seeking new markets for Ripple partnership



Pursue acquisitions

- Announcement and subsequent completion of ATX acquisition
- Pipeline of further opportunities being assessed



Strategic Reckon investment

- Continuing discussions on servicing the needs of Reckon customers
- Dividend of \$676k received following 19.9% strategic investment

*Funding commitments subject to regulatory approval for this new business being obtained before the end of February 2022.

Outlook

- Many years of investment and development seeing results
- Leverage global operations – Australasia, Asia, Europe, North America
- Grow topline revenue by delivering on growth strategy:
 1. New and expanded markets
 - Continue to promote and leverage ecosystem globally
 - Accelerate customer development for acquiring business
 - Finalise restricted banking licence approvals
 2. Acquisitions
 - Assessing other opportunities in pipeline
 3. Strategic investment in Reckon
 - Continue discussions on servicing the needs of Reckon's customers

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