September Quarter FY26:

Positive operating cashflow – focus on long term financial goals

Novatti Group Limited (ASX:NOV)

31 October 2025

Important **information**

This document has been prepared by Novatti Group Limited (Novatti) for information purposes about Novatti and its subsidiary companies (Novatti Group). It should be read in conjunction with Novatti's most recent financial reports (including its FY25 Annual Report) and other periodic and continuous disclosure information lodged with the Australian Securities Exchange (ASX), which is available at www.asx.com.au.

The content of this document is provided as at the date of this document (unless otherwise stated). To the maximum extent permitted by law, reliance should not be placed on information or opinions contained in this document and, subject only to any legal obligation to do so, Novatti does not have any obligation to correct or update the content of this document.

Certain market and industry data used in this document may have been obtained from research, surveys or studies conducted by third parties, including industry or general publications. Neither Novatti nor its advisers or representatives have independently verified any such market or industry data provided by third parties or industry or general publications.

The information contained in this document is not investment or financial product advice and is not intended to be used as the basis for making an investment decision. In preparing and providing this document, Novatti has not considered the objectives, financial position or needs of any particular recipient. Novatti strongly suggests that investors consult a financial advisor prior to making an investment decision.

Financial information contained in this document may include non-GAAP (generally accepted accounting principles) measures. Non-GAAP measures do not have a standardized meaning and should not be viewed in isolation or considered as substitutes for measures reported in accordance with IFRS (international financial reporting standards). These measures have not been independently audited or reviewed.

No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this document, some of which may have been sourced from third parties. To the maximum extent permitted by law, none of Novatti Group or their shareholders, directors, officers, employees, contractors, agents or advisors, nor any other person accepts any liability, including, without limitation, any liability arising out of fault or negligence for any loss arising from the use of information contained in this document.

This document may include statements or information relating to past performance of the Novatti Group. Any such statements or information should not be regarded as a reliable indicator of future performance. This document may also include "forward-looking statements" within the meaning of securities laws of applicable jurisdictions. Forward looking statements can generally be identified by the use of the words "anticipate", "believe", "expect", "project", "forecast", "estimate", "likely", "intend", "should", "could", "may", "target", "plan", "guideline", "guidance" and other similar expressions. Indications of, and guidance on, revenue models, pricing, earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future pricing, performance and events, and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Novatti Group and their directors, officers, employees, contractors, agents and advisors, that may cause actual results to differ materially from those expressed or implied in such statement. Actual results, performance or achievements may vary materially from any projections and forward-looking statements and the assumptions on which those statements are based. In particular, any potential revenue opportunities and guideline pricing models set out in this document are based on certain assumptions which may in time prove to be false, inaccurate or incorrect. Readers are cautioned not to place undue reliance on forward looking statements and Novatti assumes no obligation to update such information.

This document is not, and does not constitute, an offer to sell or the solicitation, invitation or recommendation to purchase any securities in any jurisdiction, and neither this presentation nor anything contained in it forms the basis of any contract or commitment. Without limiting the foregoing, this document does not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States. The securities of Novatti have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (Securities Act) or the securities laws of any state or other jurisdiction of the United States, and may not be offered or sold in the United States except in compliance with the registration requirements of the Securities Act and any other applicable securities laws or pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and any other applicable securities laws.

Connecting **traditional** with **digital**

Providing investors exposure to both traditional payments AND future digital finance ecosystem:

Acquiring and A2A
- Card acceptance - eCommerce
- Asian wallets
- Payment terminals & softPOS
- Direct Debit & NPP
- Secure QR codes

Card issuing
- Digital/physical
- Closed/open loop
- Reloadable white label cards
- BIN Sponsorship

International payments
- Cross-border payments
- International BillPay
- Asian wallets
- Closed loop vouchers & wallets

+

Digital finance
Strategic growth pillar via AUDD Stablecoin and opportunities for
- Cross border payment flows
- Web3 on/off ramps
- Stablecoin settlements
- Embedded finance
- Corporate treasury

Already servicing many leading Australian and international companies:

Telstra · afterpay · MARQETA · Hnry · itv STUDIOS · storage king · CATHAY PACIFIC · UNSW SYDNEY · wirex

Licenses and partnerships: Barriers to entry

Novatti already holds extensive regulatory licensing enabling it to operate within its core markets, particularly Australia and New Zealand. These partnerships and licenses are considered key assets, creating significant barriers to entry

Industry partners
Covering key global players

Regulatory licenses
Covering core markets

Tier 1 operating standards
Including ASX listing rules

Strategy recap: Long term financial targets now in focus

We are now here!

Simplified business

- $10m+ cost base reduction
- Core business unlocked
- Infrastructure enhanced

Market led, customer focus

- Brand refresh complete
- New deals being signed
- Cross-selling occurring

Improved financial performance

- Margins overhauled
- Long term targets now in focus

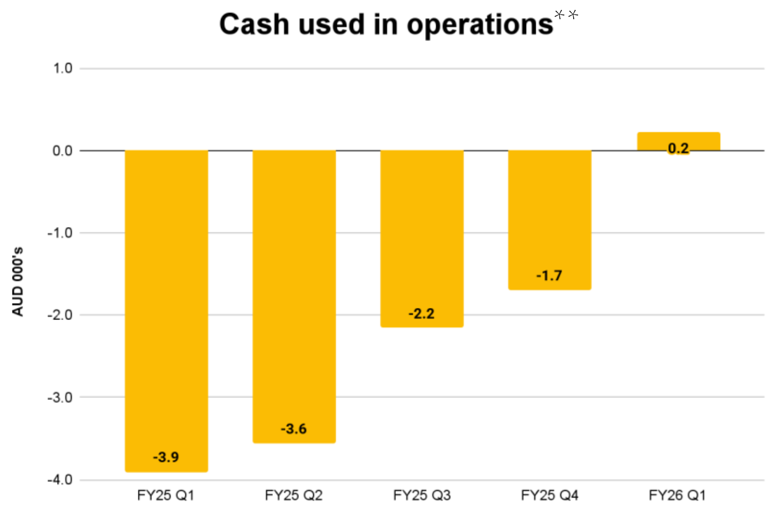
Q1 FY26: Highlights

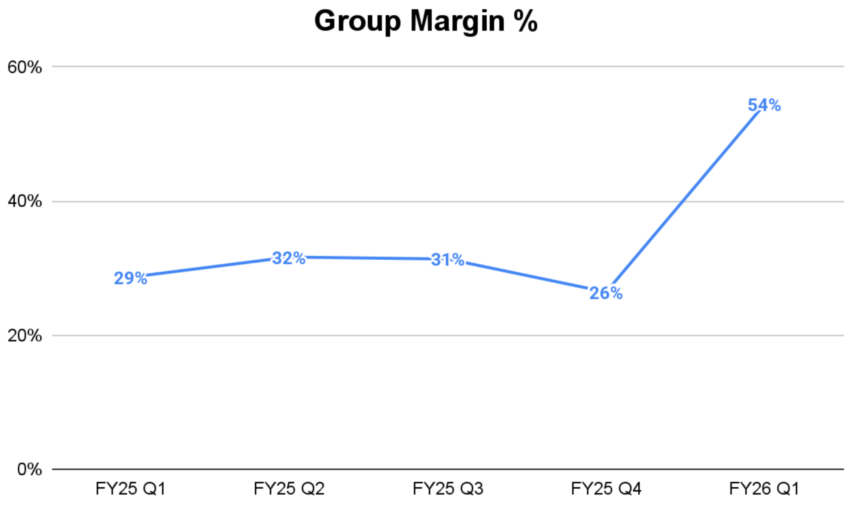
$0.2m
Positive operating cashflow

$0.1m
Positive EBITDA*

+$1m
Increase in available cash to $3.6m

+100%
Increase in Group margin



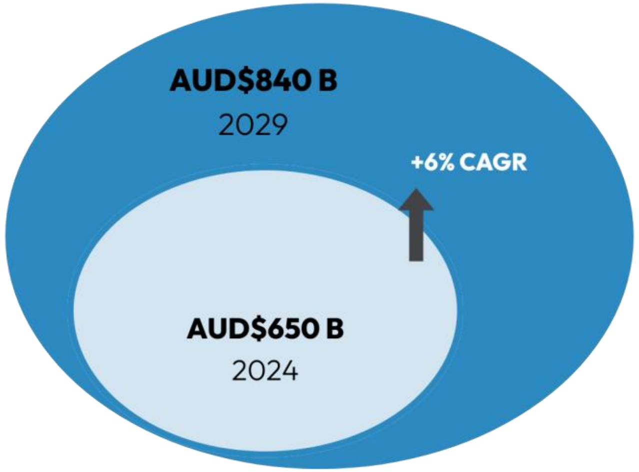


*EBITDA excludes AUDC and non-cash entries
**Reflects Net cash from / (used in) operating activities (as reported in quarterly 4C)

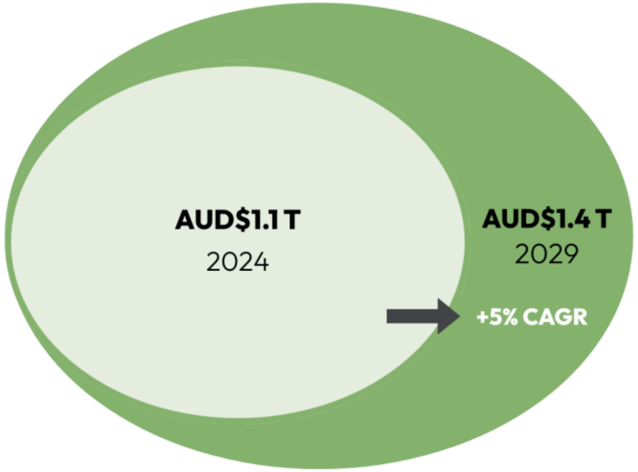
AU/NZ: Clear growth opportunity

Novatti's business is streamlined, customer focused, and is leaning into the opportunity provided by the rapidly growing AU/NZ market

Issuing



Acquiring



We are getting traction...

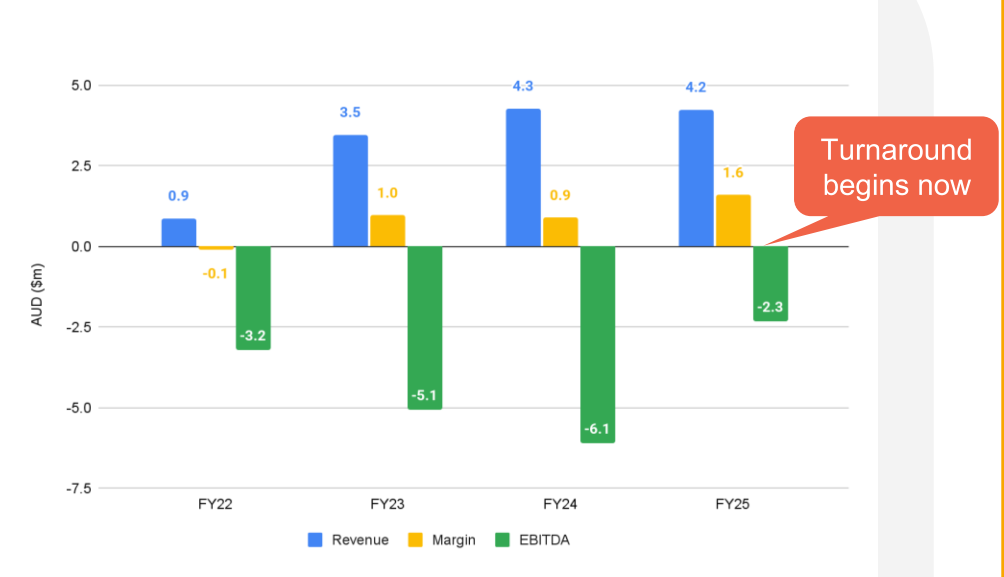
(1) Issuing captures debit card and prepaid card volume (excludes credit card). Global Data Australian Payment Market Outlook 2025-2029.

Case study: Issuing delivering sustained growth – next comes Acquiring

Issuing – turnaround achieved

- From firmly negative to firmly positive EBITDA
- Sales drive implemented in FY24
- 42% growth in cards issued and sponsored FY25

Acquiring – next focus



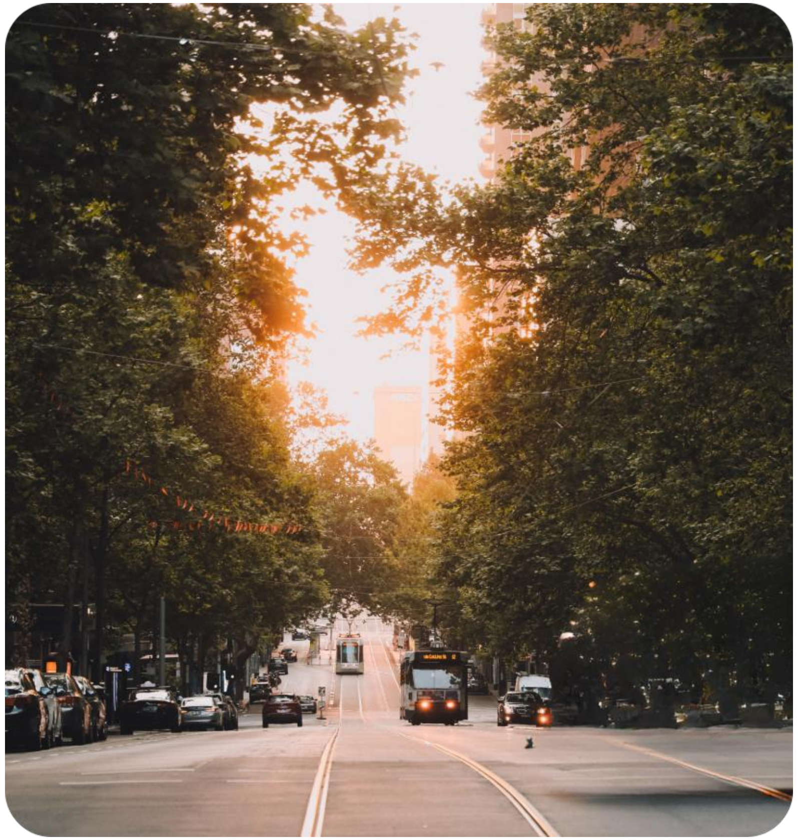
- Customer migration to new platform complete
- Margins overhauled
- Sales drive to take place

1. Issuing and Acquiring performance excludes allocation of corporate overheads and represent internal management reporting (ie non-audited)

Broader traction: New deals

Brand refresh working as tier one customers taking up extended or deeper services

- Tier one Australian telco – further contract secured
- Global airline – further contract secured
- Key account growth – new order for 20,000 cards to support a NZ telco
- Major NSW university – onboarded with payments taking place for student tuition and accommodation through Asia wallets
- Partnership – with marketing company providing marketing, engagement and payment solutions for hospitality and tourism businesses



New world exposure: AUDD

AUDD provides strategic exposure to digital finance, including web3. AUDD is now positioned for global scaling.

- 100% collateralized and AUDD funds in AU banks
- First AUD stablecoin to go live on Coinbase
- Strategic partnership signed with Coinbase
- Seed funding round completed
- Novatti retains 57% interest in AUDC Pty Ltd with no obligation for further capital

"As stablecoin markets converge with FX markets, we expect local currency stablecoin adoption to grow.

This underscores the growing demand for stablecoins that meet local needs, like AUDD..."

Coinbase – 24 September 2025

Novatti's interest* = **$7m** today...

* Based on pricing for AUDC Pty Ltd's seed round announced in August 2025

Where to from here: Continued execution on growth pivot

Strategy Reset

1

Simplify & Focus

New CEO

Payments Solutions approach

Restructure

Execution discipline

Complete

Optimise and Streamline

2

Commitment to strategy execution

Divested IBoA & Emersion

AUDD Self Funding

Vendor stack uplift

Revenue optimisation

Complete

Focus shifts to growth

Unlock core Payments AU/NZ

Q4 FY25

3

Now here

Pivot to growth

Acquiring sales drive – replicate Issuing

Target Verticals & Customers

Deepen Digital Finance connectivity

Leverage restored margins to improve cashflow

Underway

Achieve Scale

4

Lift financial performance

Leveraging restored margins to improve cashflow

Three-year 70%+ margin target in focus

Reinvest into core growth

Targeted Acquisitions


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

Appendix

Drivers for **Growth**

Growing Web3 adoption
NOV opportunity as a bridge for Blockchain and TradFi integration and inter-operability

Fragmented AU/NZ market
Roll up EBITDA accretive acquisitions to accelerate scale and complement/uplift capabilities

Cross border flows ripe for disruption
Demand for seamless, affordable international transactions supporting e-commerce and trade.

Drivers for **growth**

Demand for convenience
Real time digital payment systems that reduce friction and administrative burden

Entering era of Agentic Commerce
Embedding NOV technology and AI agents across B2B workflows and SAAS ecosystems

Expansion of wallets and apps
NOV support for all major wallets alongside internal multi-currency wallet platform

Growth Opportunity: Increase core market share

Novatti is well positioned to continue to grow organically, and to seek to consolidate AU/NZ industry via M&A

Australian Payments
$ 16 billion annual revenue pool (1)

Continuing Cash Decline
$80+ billion per year in remaining cash GTV – further digitisation opportunity

Payments Sector Growth
5-8% through to 2029 (2)

AUD$2 T

Total addressable AUS market (GTV)

Novatti's share: <3bps

(1) Modor Intelligence Estimate (2) Global Data: Australian Payment Market Outlook 2025-2029