



December Quarter FY26:

**Payments AU/NZ -
Four consecutive EBITDA positive quarters***

Novatti Group Limited (ASX:NOV)

30 January 2026

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

Providing investors exposure to both traditional payments AND the 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:



Q2 FY26: Highlights

4

Consecutive quarters
Payments AU/NZ
positive EBITDA¹

+\$0.4m

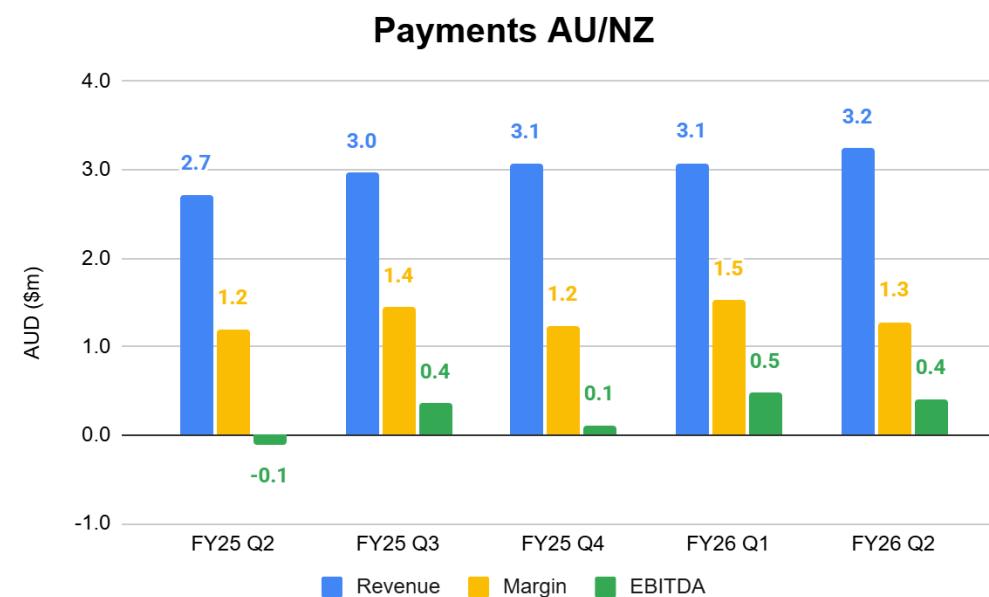
Payments AU/NZ
EBITDA in
Q2 FY26¹

-\$0.1m

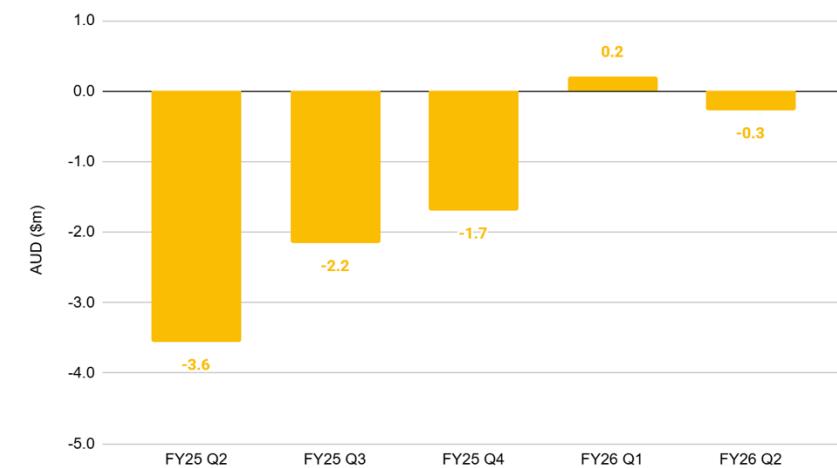
Group
EBITDA in
Q2 FY26²

\$3.7m

Available
cash as at
end of Q2 FY26



Novatti Group - Cash used in operations³



1. Excludes corporate overheads

2. Excludes non-cash entries and historic liabilities.

3. Reflects Net cash from/(used in) operating activities (as reported in quarterly 4C)

Pivot to growth: Issuing

The performance of Issuing⁴ highlights Novatti's pivot back to growth, announced at the end of FY25

Strategy

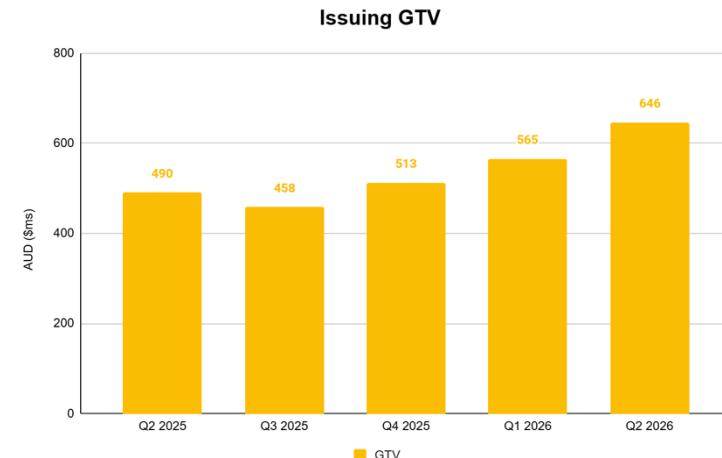
- Sales drive implemented H2 FY25
- Leads generated
- Momentum gained

Recent results

- Two contracts signed
- One contract under review
- Three proposals in development

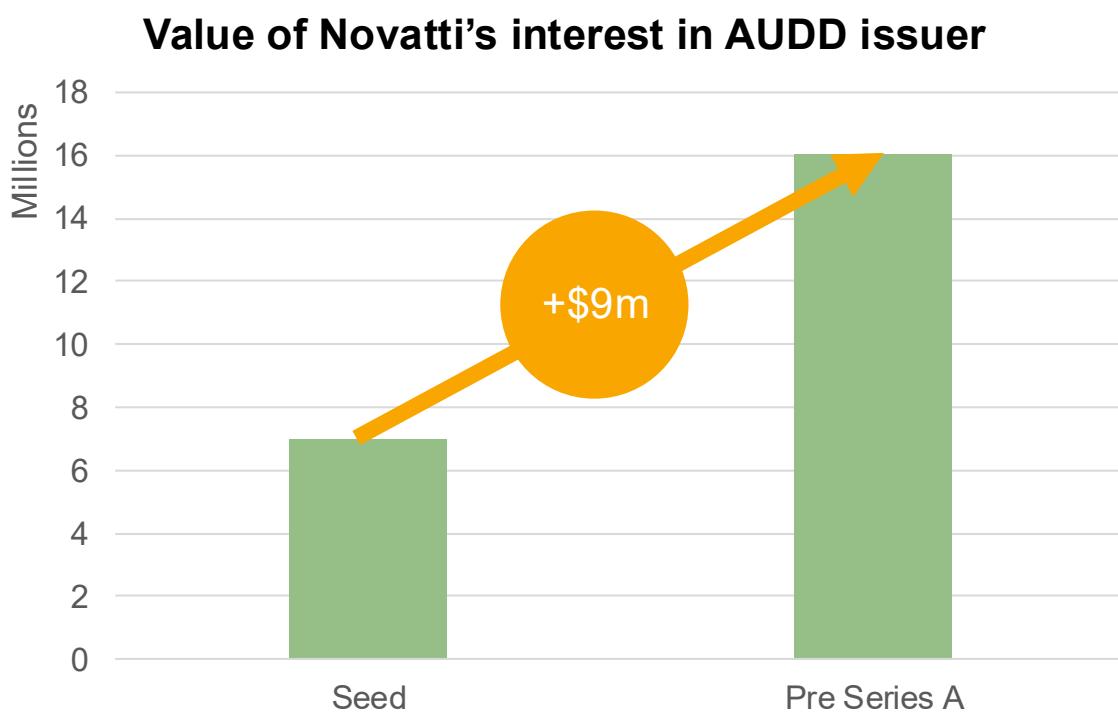
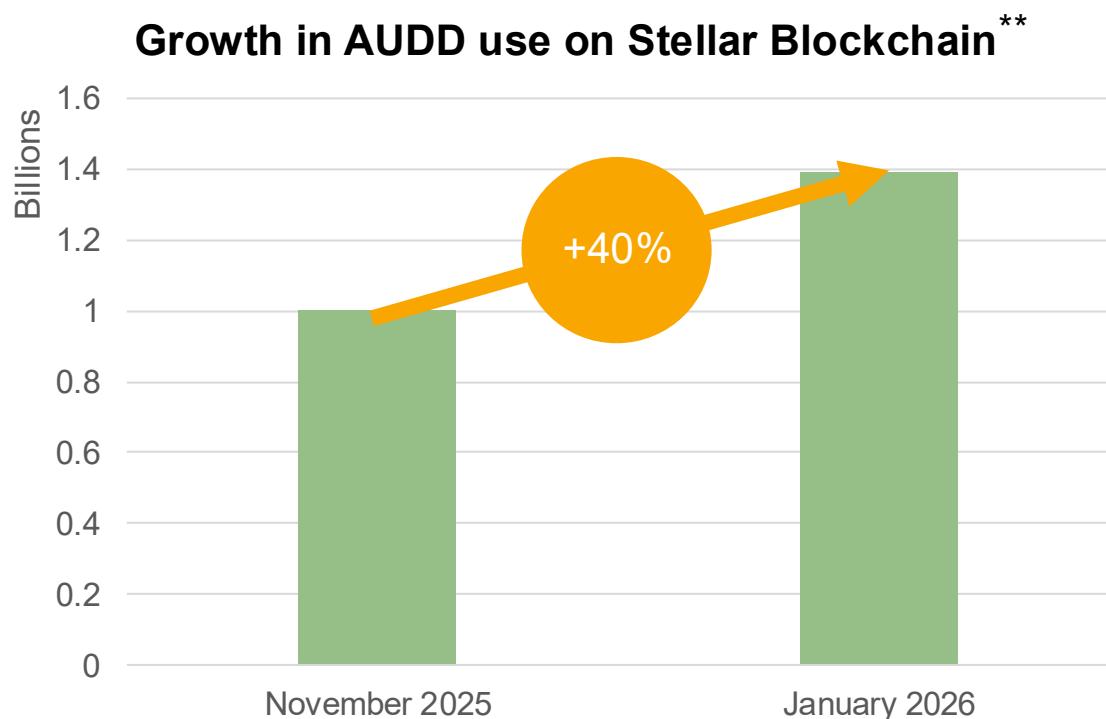
Replicating strategy across other offerings...

4. Issuing EBITDA excludes corporate overheads



Investments: AUDD

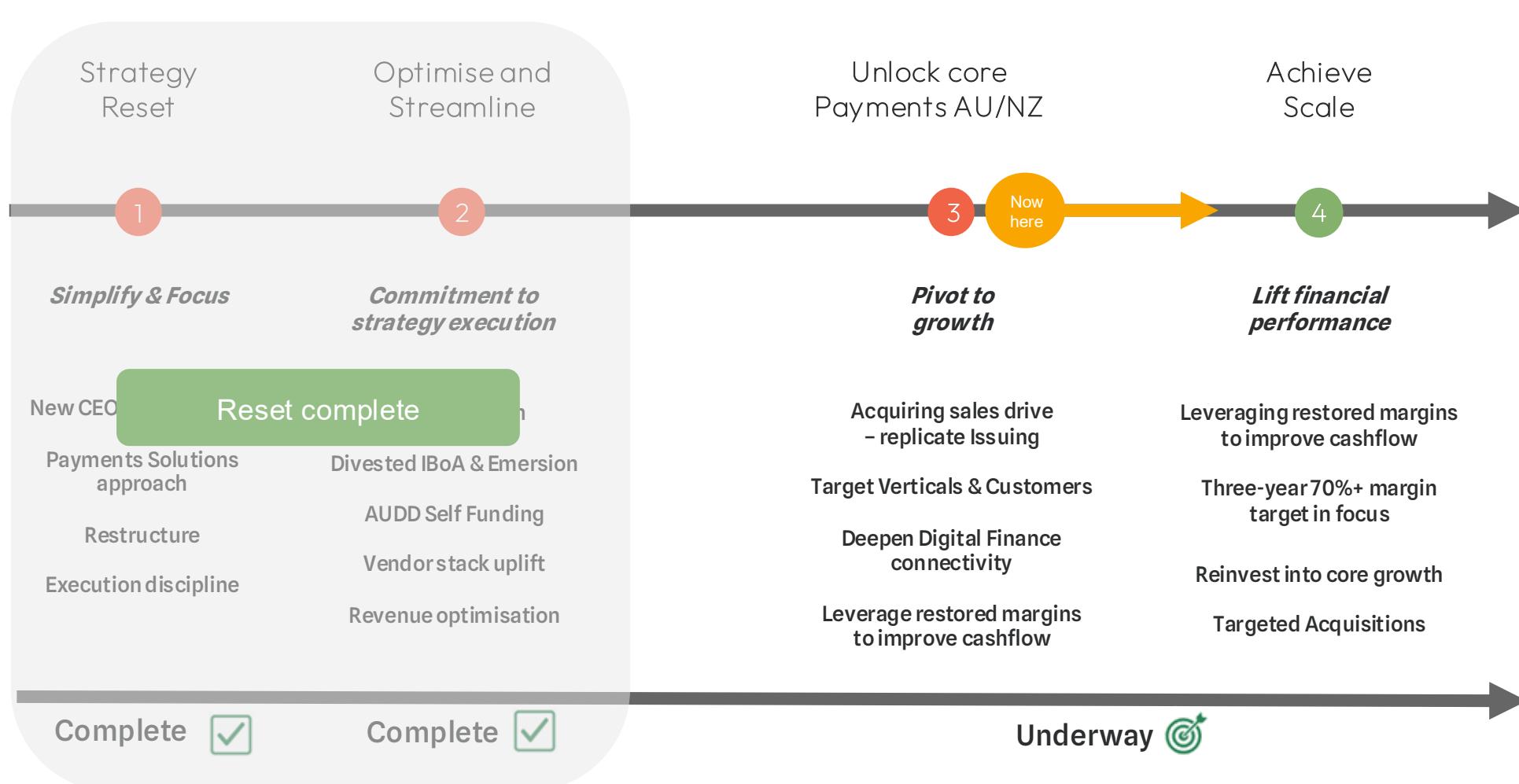
Novatti's interest in the issuer of AUDD is now **valued at \$16m***. AUDD provides strategic exposure to digital finance, including web3 and is positioned for global scaling.



* Based on pricing for AUDC Pty Ltd's Pre Series A Round in December 2025

** Total transaction values as at 18/11/2025 and 29/01/2026

Where to from here: Execution on growth





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