June Quarter FY26:

Bridging traditional payments with regulated new money

Novatti Group Ltd

31 July 2026

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Money is changing form. **We're building the bridge.**

One regulated bridge across every form of money — cards, account-to-account, wallets, stablecoin.

WHAT'S CHANGING

New forms. Stablecoins — regulated digital cash — and tokenised deposits: value transfer on new rails.

New rules. Australia's Digital Assets Framework Act (April 2026) brought the new rails inside the regulatory perimeter.

New scale. ~US$390b of stablecoin commerce globally in 2025, the majority business-to-business. Closer to home, the RBA and Digital Finance Co-Operative Research Centre estimate the annual economic gain in Australia from tokenisation at A$24b.

New yardstick. The New Payments Platform (NPP) in Australia has already made domestic money instant. In a mature market the prize is programmability, atomic settlement and offshore reach — not speed.

WHERE THE DEMAND IS

The flows the NPP cannot reach — on-chain, programmable or offshore.

- LIVE — **Licensed digital asset platforms** — an AFSL is now mandatory, yet 30% of investors report bank friction - they need a regulated AUD leg.
- LIVE — **Importers, exporters and remitters** — offshore suppliers settled same-day with lower fees.
- LIVE — **Platforms and marketplaces** — paying gig workers and creators across borders, weekends included.
- NEAR — **Merchant settlement in NOV merchant book** — acquiring merchants paid in real time, on 24/7 basis.
- PILOT — **Tokenised assets and collateral** — atomic settlement of carbon credits and private credit.
- HORIZON — **Agent-initiated commerce** — sub-cent machine payments that card rails cannot carry. US$8b this year, US$1.5t forecast by 2030.

Adoption is no longer the question — business flows have crossed. The question is who businesses trust to bridge both worlds.

ASX-listed Novatti: A principal Visa and Mastercard member in Australia and New Zealand. AFSL holder, PCI-DSS and ISO 27001 certified.

Thirty years moving money — and 18.5m shares in AUDD's issuer, valued at $0.80 in June 2026.

Sources: McKinsey stablecoin commerce estimate, 2025 (via FinTech Weekly, 2026); RBA/DFCRC Project Acacia final report, May 2026; Chainalysis, Australia's Crypto Crossroads, 2026; FXC Intelligence merchant settlement analysis, 2026; Juniper Research agentic payments forecast, 2026.

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

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

Acquiring and A2A

- Card acceptance - eCommerce
- Payment terminals
- 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
- Digital asset on/off ramps
- Stablecoin settlements
- Embedded finance
- Corporate treasury

Already servicing many leading Australian and international companies:

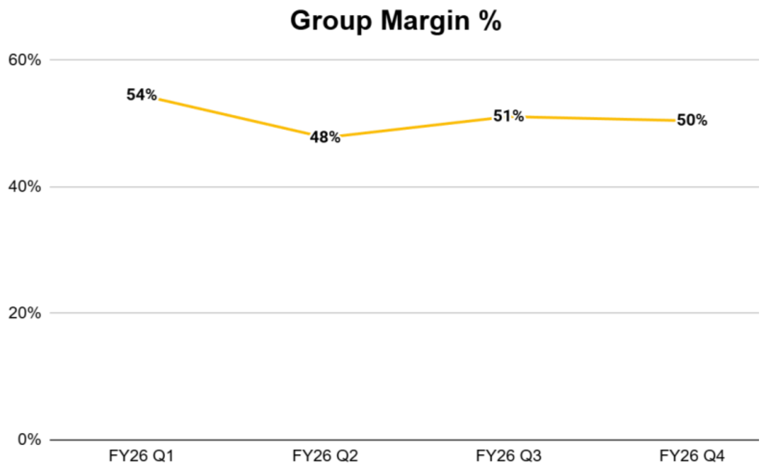
Q4 FY26: Highlights

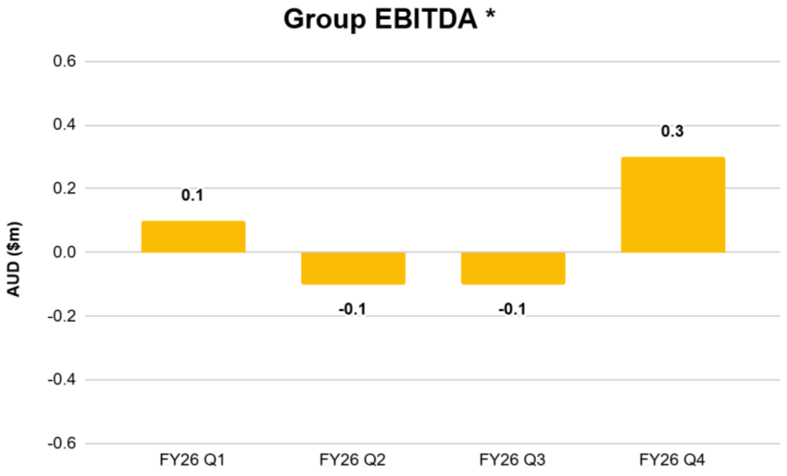
50%
Group Margin
Q4 FY26

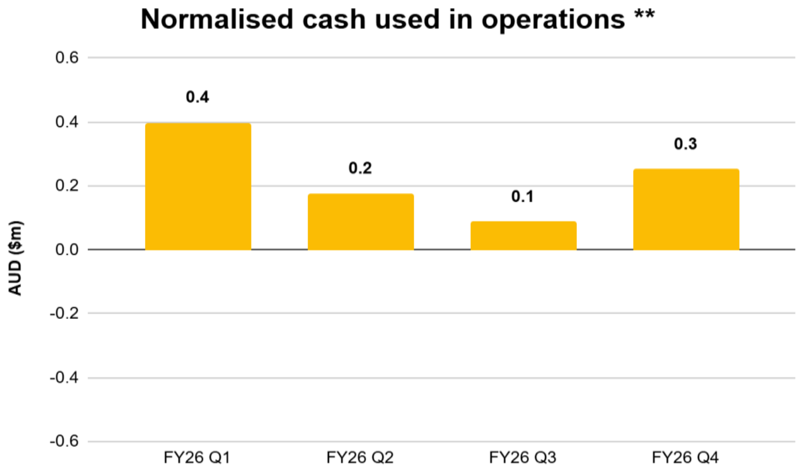
$0.3m
Group
Cash EBITDA
Q4 FY26*

4
Quarters of normalised
positive cashflow**

$3.0m
Available
cash at
end of Q4 FY26







*Excludes non-cash entries and historic liabilities.
** Reflects net cash from/used in operating activities (as measured in quarterly 4c) excluding payments made against historic liabilities (including ATO debt).

Pivot to growth: AU/NZ

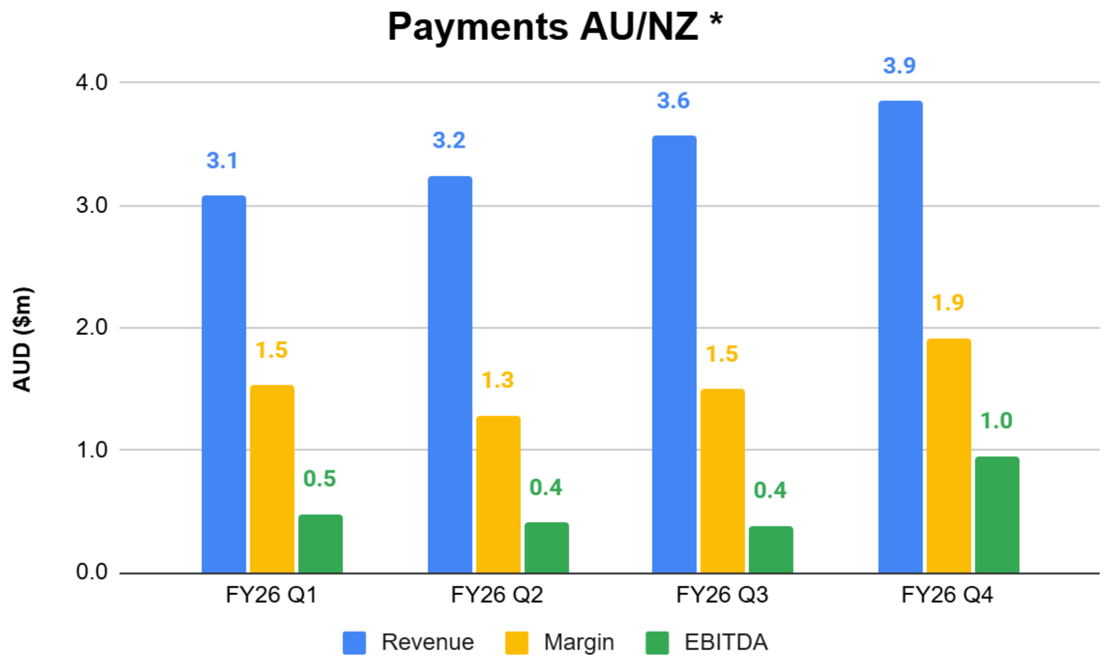
The performance of Au/NZ highlights Novatti's pivot back to growth, announced at the end of FY25

THE CUSTOMER WE WIN

Mid-market — merchants, groups, software platforms, fintechs

They need an **engagement around payments** — design, advice, accountability — and want a **relationship based on trust**.

They are deliberately the segment global payment gorillas under-serve and are not entirely motivated by price.



*Payments AU/NZ EBITDA excludes corporate overheads

Customer lifecycle in action: **UNSW & Asian Wallet Acceptance**

From lead to recurring revenue — a working example of how new customers ramp into meaningful GTV once live.

STAGE 1
Software integration
1
Embed NOV capability in Nelnet Xetta enterprise platform

STAGE 2
Merchant lead generation
2
Intro to UNSW and pitch Asia Wallets for international tuition payments

STAGE 3
Commercial agreement
3
Mutual Diligence and Terms signed — Novatti + Xetta + UNSW

STAGE 4
Onboarding & integration
4
Technical work into UNSW payment page and finance systems

STAGE 5
Go-live
OCTOBER 2025
5
Alipay launch on UNSW tuition flows

STAGE 6
Product extension
6
WeChatpay being added to increase student flexibility and adoption

✓ COMPLETE — LEAD THROUGH GO-LIVE

GTV and REVENUE: ACCELERATING AND COMPOUNDING

WHO USES THE SERVICE — AND WHY

International students & their families

For Students: Interact via Alipay App - the mainstream consumer digital wallet they use every day. No unfamiliar card entry, no FX friction, no cross-border payment failures.

For UNSW: fewer failed payments, faster receipting, better student experience.

For Novatti: a percentage of every settled transaction.

RESULT SINCE OCT 2025 GO-LIVE

$60m+

Gross Transaction Value

Processed since Oct-25 launch - growing quarter on quarter.

$0.9m+

Novatti revenue

The earnings potential a customer contributes once fully deployed & adopted.

THE REPLICATION OPPORTUNITY

UNSW is the first Australian university to deploy Novatti's Alipay integration. Through the Xetta Partnership, 30+ additional tertiary institutions can implement the same solution — a scalable growth channel validated by a live customer.

New customers progressing through implementation

New customers of significance span every key product line across AU/NZ payments infrastructure

VISA ISSUING & BIN SPONSORSHIP

Vivi Money

AI-powered spend platform

Issuance of **globally accepted Visa debit cards** — Novatti's Visa Principal Membership sponsoring the card program for scheme compliance and settlement.

ASIAN WALLETS · ACCEPTANCE

UNSW

Extending live Alipay success to WeChat Pay

Adding **WeChat Pay** alongside the live Alipay flow — same customer, second wallet, incremental GTV with no re-onboarding lift.

ACQUIRING · INSTORE AND ONLINE

Fintech Partner

AU subsidiary of a major Asian fintech

Distributor of Novatti's **card-present terminals** and eCommerce acceptance — extending Novatti's acquiring footprint through a distribution channel.

ASIAN WALLETS · ACCEPTANCE

Airport Retailer

Commercial chain across Australian airports

Payment acceptance for **Asian wallets** — captures spend at the highest-conversion touchpoint among key demographics.

ACQUIRING · REAL TIME A2A PAYMENTS

Merchant Acceptance

Product suite expansion

Embedded **Account-to-Account & NPP rails** in subscription platform responding to customer demand for flexibility amid changes to merchant fee surcharges.

VISA ISSUING & PROGRAM MANAGEMENT

Card rewards program

Prepaid rewards-card issuance program

Prepaid reward cards issued at scale. Novatti's issuing stack running the program end-to-end as sponsor, processor, ledger and settlement.

The Novatti Roadmap – Three Phases

Sequenced under arrival of new CEO in FY24. Each phase earned before the next begins.

✓ DONE

PHASE ONE · 3 YEARS

Clarify, streamline, get to operating cash positive.

- ✓ Reset the strategy
- ✓ Addressed the P&L — $10m cost out
- ✓ Divested non-core assets (IBoA & Emersion)
- ✓ Demonstrated execution discipline
- ✓ 4 quarters positive normalised cashflow

COMMENCING FY27

PHASE TWO · 2 YEARS

Grow in. Prove integration discipline.

- → Scaling AU/NZ payments with disciplined growth
- → Deepen connectivity to emerging digital payment rails
- → Incremental progress to 70% gross margin target
- → Potential acquisitions - prove playbook + integration
- → Exposure to Stablecoin through AUDC shareholding (18.5m shares valued at $0.80 at last raise price)

FY29+

PHASE THREE

Accelerate the core engine via organic and inorganic growth.

- Position for the digital economy - DLT, agents, stablecoin and wallets the new financial infrastructure
- Local hybrid payments infrastructure leadership with focus on emerging and underserved segments
- Risk management as core capability at scale and speed
- Deeply embedded customer relationships centred around Novatti as the commercial operating system

Phase 1 complete — reset earned the right to grow

We are here · FY27 — Phase 2 commencing

Phase 3 unlocked on Phase 2 delivery

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