

Leading U.S Telco, T-Mobile™ (NASDAQ:TMUS), contracts Stakk to be a critical technology vendor to T-Mobile Money™ within the T-Life™ Super App.

- Stakk has secured a 3-year Agreement with leading U.S. Telecommunications Network provider, T-Mobile USA, Inc. With further extension of the term by mutual agreement.
- Under the agreement, **T-Mobile™** will leverage **Stakk's Embedded Finance solution**. Specifically, Stakk's mobile image capture, image authentication, OCR, and document/data orchestration capabilities.
- Stakk's critical infrastructure will be embedded in the new T-Life™ Super App to power part of their T-Mobile Money™ solution and will be available to all of T-Mobile's 132.8 million subscriber base.
- Stakk's revenue is derived from a monthly platform fee, together with usagebased transaction fees. Revenue will commence immediately and will scale in line with user adoption of the T-Mobile Money solution.

Sydney, 30 September 2025 - **Stakk Ltd (ASX:SKK)** is pleased to announce it has secured a 3-year Master Services Agreement, and corresponding Service Order Form, to deliver its Embedded Finance solution to U.S. based T-Mobile USA, Inc. (the Agreement).

Under the terms of the Agreement, which was secured overnight U.S. time, Stakk will deliver T-Mobile™ a solution encompassing its mobile image capture, image authentication, OCR (optical character recognition), and document/data orchestration capabilities.

The Agreement can be renewed by mutual consent for subsequent terms of 1-year. Revenue under the Agreement will consist of a monthly platform fee together with usage-based transaction fees (fees that are incurred by T-Mobile each time one of their users interact with the service functionality powered by the Stakk solution), and will begin flowing to Stakk immediately.

T-Mobile USA, Inc, headquartered in Bellevue, Washington, is one of the largest wireless telecommunications carriers in the United States, serving over **132 million customers** as of 2025 with a focus on 5G network leadership and innovative mobile services. **T-Mobile has** grown through aggressive expansions, including the landmark **\$26** billion merger with

Stakk Limited | ABN 41 108 042 593 | stakk.tech | Page 1



Sprint in 2020, which solidified its position as the second-largest U.S. mobile operator behind Verizon.

The T-Mobile super app, known as T-Life, is designed to consolidate various T-Mobile services into a single platform, enhancing customer convenience and empowerment. It aims to serve as a one-stop shop for managing all T-Mobile needs, including account management, home internet, and additional services like T-Mobile Money. The app is part of T-Mobile's strategy to streamline operations and improve customer service by integrating multiple applications into a unified experience.

T-Mobile Money is an all-in-one banking solution for T-Mobile customers offering access to over 55,000 no-fee ATMs, and zero account fees. In addition, they allow customers to earn up to 4% APY on savings, get access to an early paycheck and overdraft facility.

Andy Taylor, Chief Executive Officer of Stakk, said,

"Today's news further demonstrates the incredible and robust growth pipeline Stakk has developed, and underscores the optimal product/market fit of our Embedded Finance solution.

Securing T-Mobile as another tier-one client of Stakk, hot on the heels of securing the **Robinhood (NASDAQ:HOOD)** agreement, is a testament to our executional capabilities in this space. It also demonstrates a diversification of Stakk's customer universe – extending beyond traditional financial institutions and fintechs.

T-Mobile is not just the second-largest carrier in the U.S., they are a beacon of innovation in an otherwise stagnant market, constantly looking to create more meaningful value for their customers and shareholders alike.

We thrive in situations where we get to work in partnership with like-minded, purposedriven organisations like T-Mobile."

This announcement has been approved for release on the ASX by the Board of Directors.

-End-

About Stakk

<u>Stakk</u> is a leading provider of Embedded Finance solutions, delivering critical functionality to 200+ Banks, Credit Unions, Neobanks and Fintech partners across the Australian and U.S. markets.