Annual General Meeting 2025

Pivot back to growth

Novatti Group Limited (ASX:NOV)

25 November 2025

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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:

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

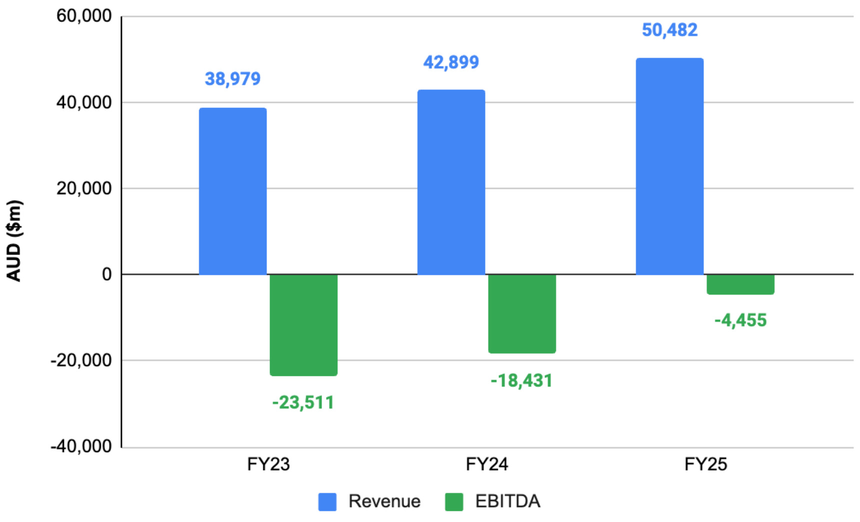
Improved financial performance

- Pivot back to growth
- Margins overhauled
- Long term targets now in focus

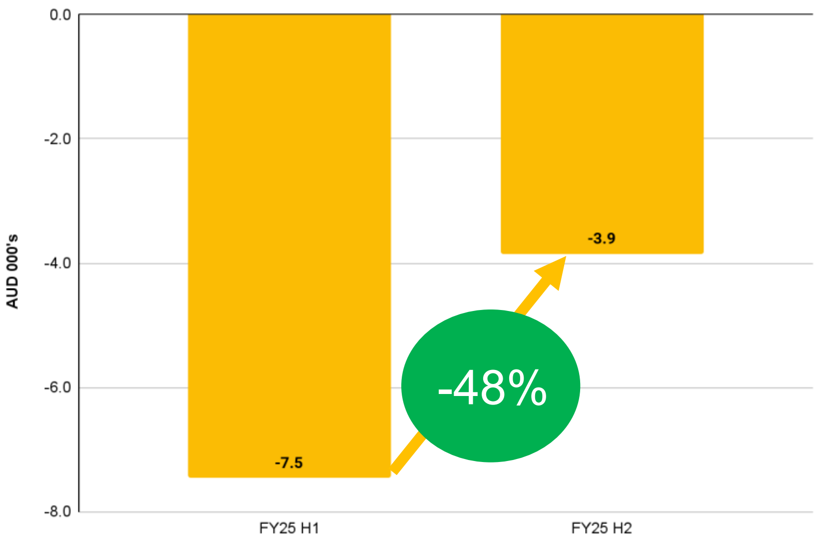
FY25: Financial Performance

Achieving more growth from less cash used in operations

Annual Revenue and EBITDA ($m)[1]



Cash used in operations FY25 (HoH)[2]



1. Novatti Group Ltd consolidated audited results. FY25 results exclude Emersion as Held for Sale.
2. Reflects Net cash from / (used in) operating activities (as reported in quarterly 4C)

FY25 momentum: Carried into Q1 FY26

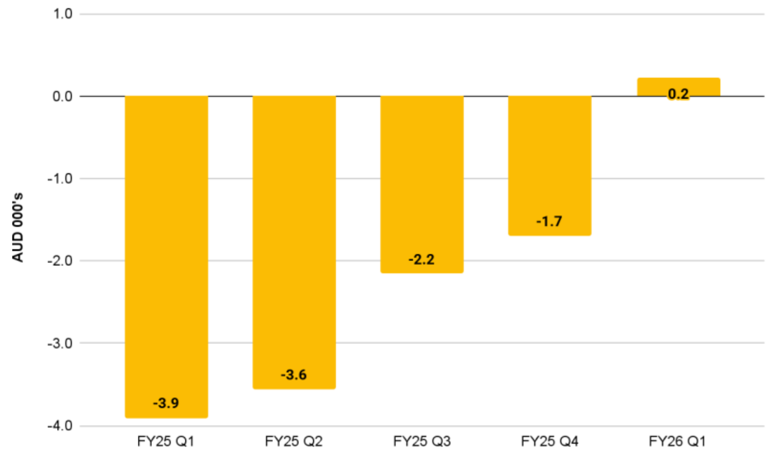
$0.2m
Positive operating cashflow

$0.1m
Positive EBITDA*

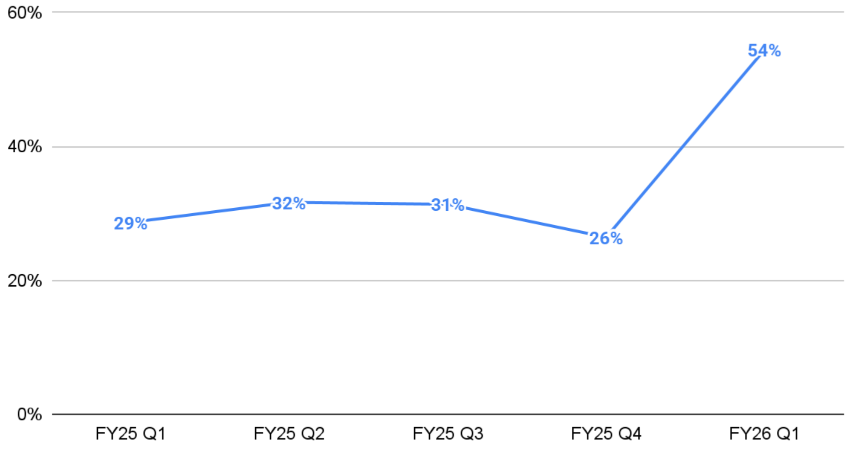
+$1m
Increase in available cash to $3.6m

+100%
Increase in Group margin

Cash used in operations**



Group margin (%)



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

FY25: New deals following brand refresh

Brand refresh working as tier one customers taking up extended or deeper services across FY25 and FY26

Tier one Australian telco – multi-year service agreement with further contract since secured

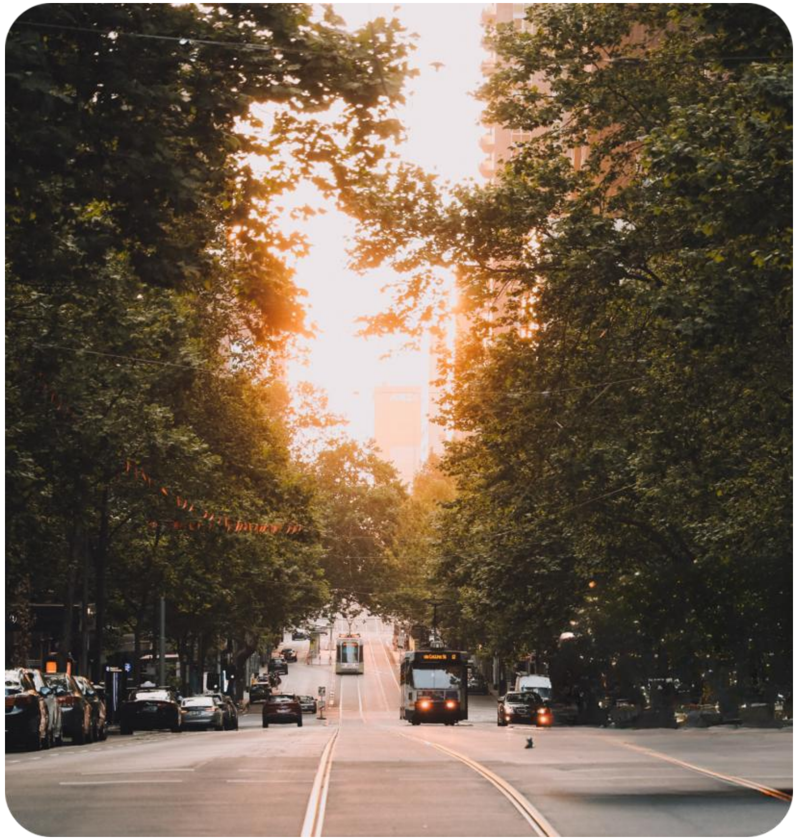
Global airline – Contract won to enhance voucher payment offering and a further contract since secured

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

ChinaPayments – live in New Zealand and being used by a large university accommodation provider

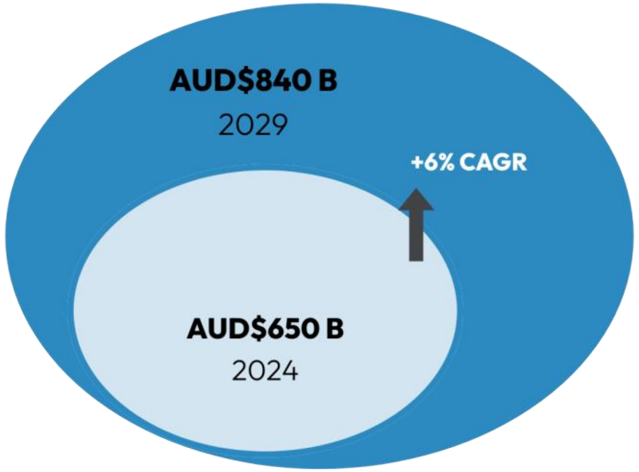
Partnership – with marketing company providing marketing, engagement and payment solutions



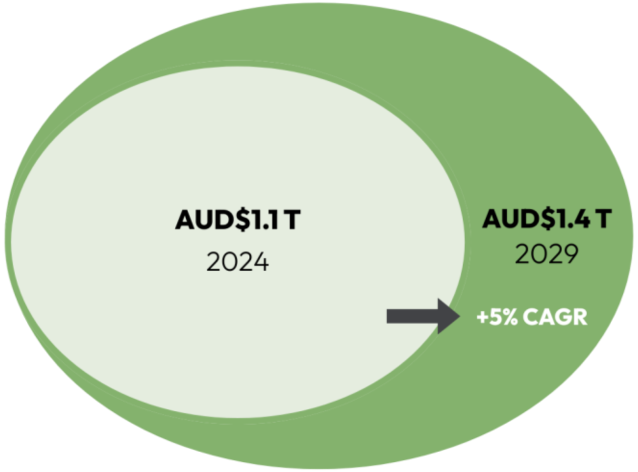
AU/NZ: Clear growth opportunity

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

Issuing



Acquiring

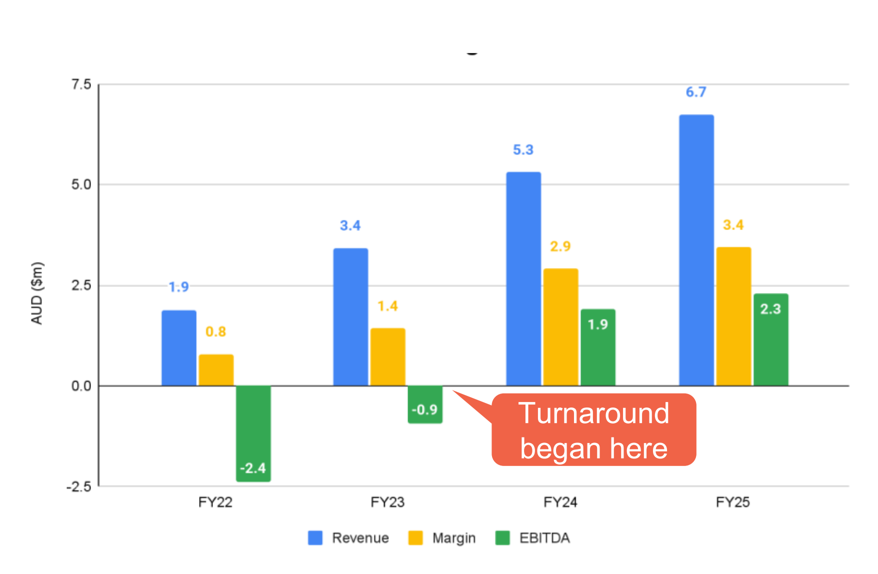


We are getting traction…

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

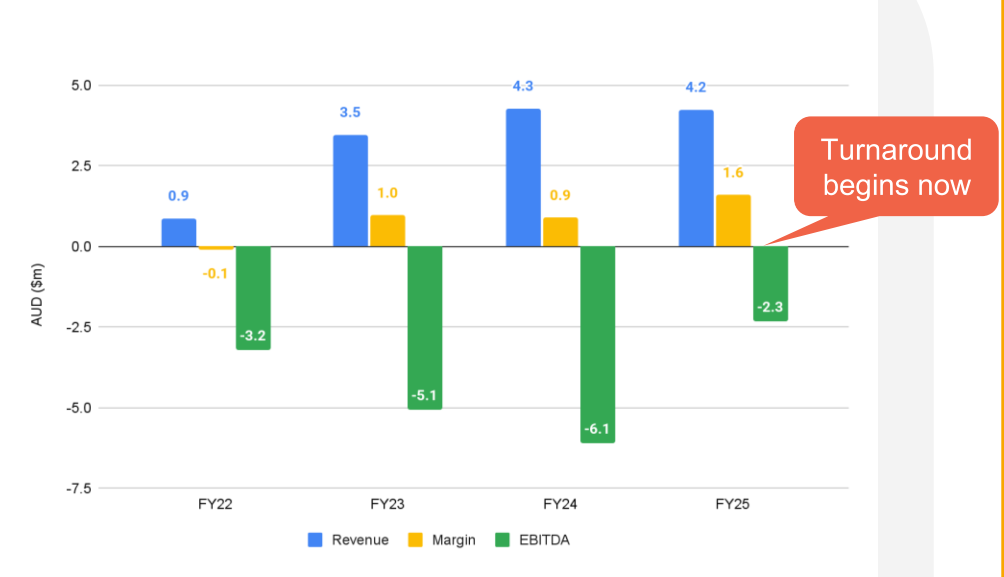
Case study: Issuing delivering sustained growth - next comes Acquiring

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)

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
- **$1b+ in transactions on Stellar blockchain**
- 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

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

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

Underway


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