



**OVANTI LIMITED (ASX: OVT)**  
(ACN 091 192 871)

Website: [www.ovanti.com](http://www.ovanti.com)  
Email: [enquiries@ovanti.com](mailto:enquiries@ovanti.com)

15 December 2025

## Ovanti and Gr4vy Form Strategic Partnership to Power Scalable Embedded-Payments Infrastructure in the United States

**Ovanti Limited (ASX: OVT)** (“Ovanti” or the “Company”) is pleased to announce that Flote (Ovanti US Inc), the U.S. consumer payments brand of Ovanti Limited, has signed a strategic partnership with Gr4vy, the leading cloud-native payment orchestration platform. Together, the two companies aim to make flexible, affordability-first payments easier for merchants to offer within a modern checkout experience.

Flote gains structured access to U.S. payment rails and established merchant ecosystems through Gr4vy’s orchestration framework. Gr4vy strengthens its merchant-facing offering with a responsible, debit-first deferred payment option that helps consumers spread purchases over time with no fees, no interest, and no credit check.

“Gr4vy’s infrastructure gives Flote the ability to scale quickly while keeping integrations simple for merchants and partners,” said Peter Maher, Chief Executive Officer of Ovanti US Inc. “We share a commitment to helping merchants offer customers a more responsible way to pay.”

Open banking exists at the core of Flote’s model, unlocking responsible payment access for more than 150 million U.S. adults seeking flexible and transparent ways to manage their finances. By aligning with Gr4vy, an established infrastructure partner trusted by global merchants, Flote strengthens its readiness for scale ahead of its planned U.S. commercial launch in Q1 2026.

“Flote is bringing a refreshing, responsibility-led approach to flexible payments, and we’re excited to support their U.S. expansion,” said John Lunn, Founder and CEO of Gr4vy. “Our orchestration infrastructure is built to give merchants secure, streamlined access to new payment experiences without adding complexity. By partnering with Flote, we’re helping merchants offer a modern, debit-first way to pay that reflects how customers want to manage their finances today.”

The partnership includes a coordinated go-to-market program with shared enablement, joint positioning, and aligned activation paths within Gr4vy’s cloud-native orchestration platform. Integration work is underway, with pilot programs expected to begin in early 2026. Additional updates will follow as the partnership enters commercial rollout.



**OVANTI LIMITED (ASX: OVT)**  
(ACN 091 192 871)

Website: [www.ovanti.com](http://www.ovanti.com)  
Email: [enquiries@ovanti.com](mailto:enquiries@ovanti.com)

### **About Gr4vy**

Gr4vy's no-code payment orchestration platform empowers enterprises with full control to automate, customize, and optimize their payment strategy effortlessly. With a single integration, businesses can gain access to over 400 payment methods, anti-fraud tools, and payment service providers, allowing them to optimize their payment stack in just a few clicks, all from a centralized platform. Built on dedicated cloud instances, Gr4vy infrastructure eliminates the risk of a single point of failure, ensuring redundancy and high performance. As the only cloud-based payment orchestration platform, Gr4vy future-proofs payment stacks with flexibility, scalability, simplicity, and innovation—enhancing performance along the way.

For more info, visit [gr4vy.com](http://gr4vy.com) or contact us at [hello@gr4vy.com](mailto:hello@gr4vy.com).

The release of this announcement was authorised by Joshua Quinn, Non-Executive Director and Company Secretary.

ENDS

### **About Ovanti Limited (ASX:OVT):**

Ovanti Limited (ASX:OVT) provides fintech and digital commerce software solutions and services that enable its institutional customers to securely authenticate end-user customers and process banking, purchase and payment transactions.

The Company's core technology platform enables large customer communities to connect to end user customers using any mobile device and integrate mobile technology throughout their existing business and customer product offerings. The Company's business divisions consist of Mobile Banking and Digital Payments which service leading banks in Malaysia and large telcos and corporates in Malaysia & Indonesia. Ovanti also works with telecommunication network providers to provide mobile OTT (over-the-top) services that leverage their subscriber base to build active communities. In addition to the Malaysian operations, the Company is expanding operations for buy now, pay later services (BNPL) into the United States of America (USA). The Company's technology solutions and expertise across fintech and digital commerce solutions and services, including years of servicing numerous large banking clients, give it distinct advantages as it enters the USA market.