



ASX Release

2 March 2026

Launch of New Spenda Pay Platform For Businesses

Highlights

- Launch of brand new Spenda Pay business accounts payable platform to securely pay invoices and earn reward points
- Improves SME cashflow flexibility by enabling businesses to securely pay any supplier via existing credit cards, even where cards are not accepted
- Drives stronger customer engagement and stickiness by integrating workflow, payments and rewards into a single unified platform
- Increases user engagement with dual rewards capability on eligible payments
- Materially faster processing with AI-powered invoice automation
- Expands embedded finance capability and transaction-driven revenue
- Rolling out to existing users and supplier networks, with broader expansion planned in the coming weeks

Spenda Limited (ASX: SPX) today announces the launch of its new Spenda Pay platform, incorporating enhanced automation, AI-enabled invoice processing and expanded payment flexibility for business users. The solution is designed to streamline supplier payments, optimise working capital and strengthen recurring transaction revenue across the Spenda ecosystem.

The platform delivers a streamlined, all-in-one dashboard enabling businesses to manage accounts payable, pay supplier invoices, utilise existing credit facilities and earn reward points within a single integrated environment.

A key feature is the ability for businesses to use their existing credit cards to pay supplier invoices – including where suppliers do not natively accept card payments – while earning rewards from both their card issuer and participating network programs. This dual-reward capability provides tangible financial benefit while improving working capital flexibility.



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Businesses can leverage the interest-free period available on their existing credit card facilities across all suppliers, without requiring suppliers to alter their processes.

The new platform architecture enables invoice capture and processing workflows to be completed up to five times faster than traditional accounting and bill-payment workflows, including common cloud accounting platforms.

Key features include:

- AI-powered invoice upload and automated data capture
- Integrated card payments with dual reward accrual
- Working capital optimisation through utilisation of credit card interest-free periods
- Platform performance upgrades enabling materially faster reconciliation and payment processing

The platform is being rolled out across existing users and supplier networks, delivering additional value to current participants while positioning the Company for broader market expansion.

Strategic Importance

Spenda Pay remains a core component of Spenda’s integrated payments and embedded finance ecosystem.

The launch supports the Company’s strategic focus on:

- Scalable transaction growth
- Embedded credit capability
- Strengthening recurring revenue streams
- Enhancing customer engagement and platform stickiness



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Product Demonstration

Integrates with

Select suppliers or invoices to pay.

Integrates with

TOTAL PAYABLES: \$2,259.38 OVERDUE: \$1,233.71 INVOICES: 24 PAYMENT AMOUNT: \$1,037.95 REMAINING PAYABLES: \$1,221.43

Supplier	Current	30 Days	60 Days	61+ Days	Total
Leannon, Kshlerin and Dach	\$0.00	\$72.90	\$581.18	\$0.00	\$654.08
Price, Cassin and Schimmel	\$457.00	\$170.68	\$19.95	\$0.00	\$647.63
Koss LLC	\$104.65	\$424.02	\$16.98	\$0.00	\$545.65
Macejkovic - Russel	\$84.06	\$474.83	-\$114.83	\$0.00	\$444.06
Weber - Schoen	\$450.74	-\$157.03	\$0.00	\$0.00	\$293.71
Tremblay - Murazik	\$12.06	\$573.02	-\$390.35	\$0.00	\$194.73
Barioletti - Glover	\$0.00	\$26.53	\$128.06	\$0.00	\$154.59
Bode - Bergnaum	\$0.00	\$7.31	\$0.00	\$0.00	\$7.31
Hermann, Reilly and Considine	\$0.00	\$93.07	-\$163.14	\$0.00	-\$70.07
Mertz - Cummings	-\$82.84	-\$379.75	-\$149.72	\$0.00	-\$612.31
Totals	\$1,025.67	\$1,305.58	-\$71.87	\$0.00	\$2,259.38

CEO Commentary

CEO, Corrie Hassan said:

“The launch of the new Spenda Pay platform marks an important step in the evolution of our payments and embedded finance strategy.

Spenda Pay brings together invoice automation, payment flexibility and working capital optimisation into a single, integrated solution. By enabling businesses to pay any supplier using their existing credit cards, while earning rewards and improving cashflow management, we are delivering tangible value to our users.



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Importantly, this platform supports our focus on scalable transaction growth and recurring revenue expansion. As adoption increases across our existing networks, we expect Spenda Pay to play a meaningful role in strengthening engagement and increasing transaction activity across the ecosystem.

I am extremely proud of how hard the team worked to ensure the finished product was delivered on time.”

Further Information

Further information regarding Spenda Pay is available at spenda.co.

This announcement has been approved by the Board.



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About Spenda

Spenda Limited (ASX:SPX) is an integrated business platform that enables businesses across the supply chain to sell better and get paid faster. Spenda is both a software solutions provider and a payment processor, delivering the essential infrastructure to streamline processes before, during and after the payment event.

Spenda's payments solution has three components – Software, Payments & Lending – and enables end-to-end e-invoicing integration, rapid ordering, digital trust and automated reconciliation. Spenda creates an industry standard operating environment (SOE) that enables the effective and seamless transfer of data from multiple, disparate software systems in one standardised technology solution. Spenda combines five vendors into one solution with end-to-end software integration as well as ledger-to-ledger integration to improve operational efficiency for all trading parties in the supply chain.

Spenda captures transactions and payments through the value chain, generating layered revenue streams from SaaS, both B2B and B2C payments and B2B supply chain finance. Spenda's ability to analyse and understand payment flows throughout these networks enables the Company to offer customised financing solutions to clients, in order to improve their working capital efficiency and cash utilisation throughout their operations.

Investor Enquiries

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