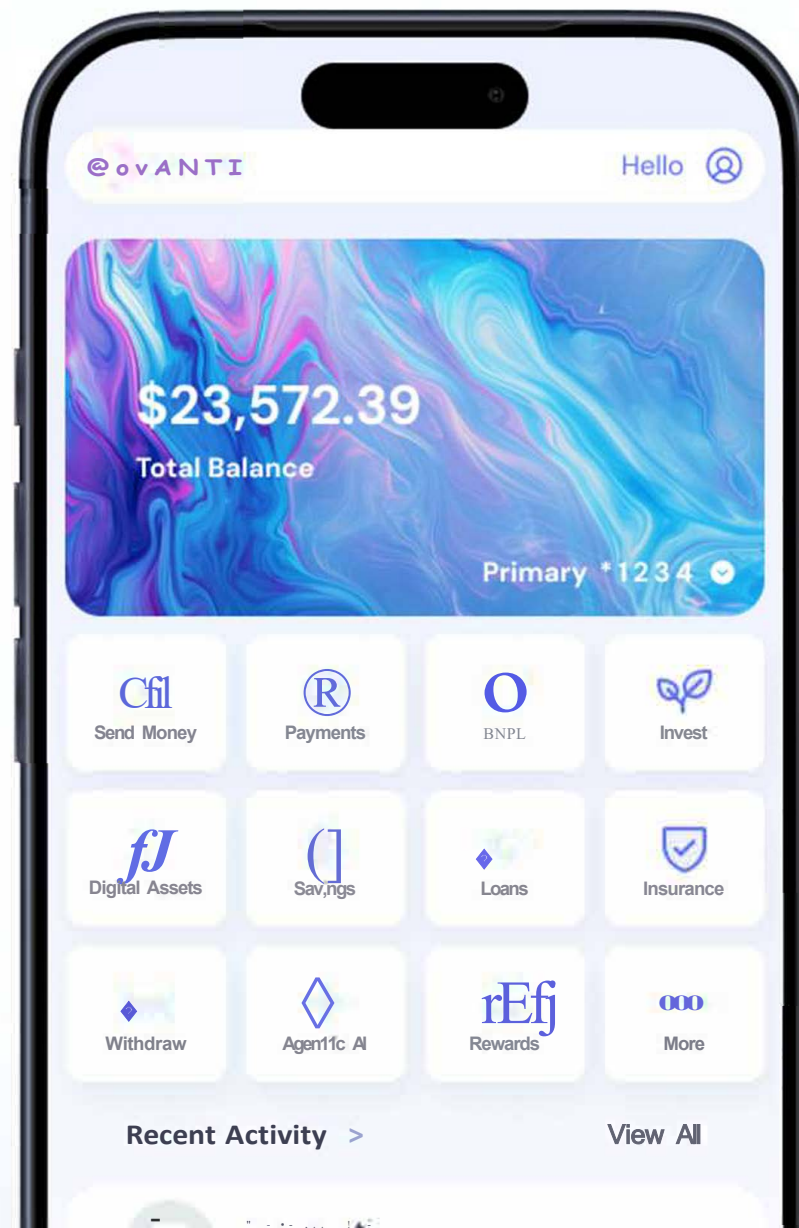


PRESENTING

One Superapp. Every Financial Move

POWERED BY ISENTRIC (WHOLLY OWNED BY OVANTI LTD)



Product Overview

Confidential | 2025

DISCLAIMER

This presentation has been prepared by Ovanti Limited ACN 091 192 871 (Company). It provides general information about the Company's activities as at the date of this presentation and is not intended to be exhaustive. It should be read in conjunction with the Company's announcements lodged with the ASX.

This presentation is for information purposes only and does not constitute an offer, invitation, or recommendation to subscribe for or purchase any securities. It is not a prospectus, product disclosure statement, or other disclosure document under the Corporations Act 2001 (Cth) and has not been prepared in accordance with the disclosure requirements applicable to such documents. It does not take into account the investment objectives, financial situation, or particular needs of any person. Investors should consider the appropriateness of the information and seek independent professional advice.

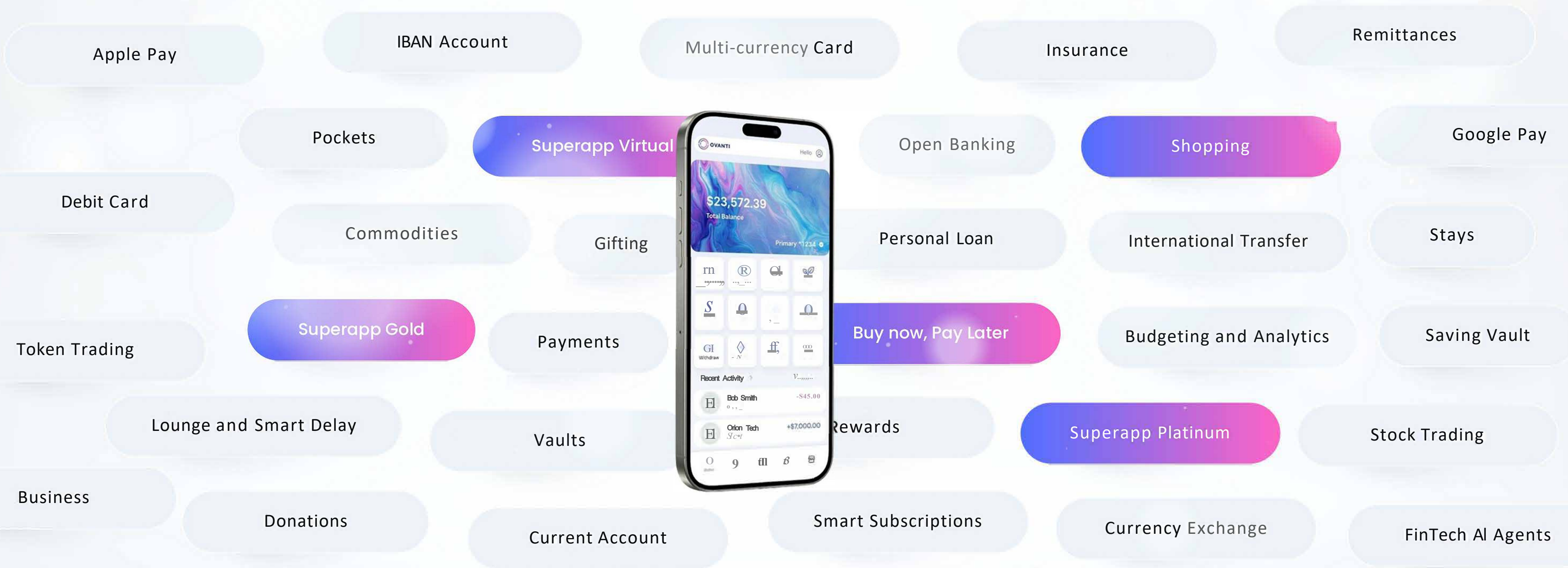
The information in this presentation is subject to change without notice. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness, or correctness of the information. To the maximum extent permitted by law, the Company and its directors, officers, employees, and advisers disclaim any liability for any loss arising from the use of this presentation.

This presentation may contain forward-looking statements. Such statements are subject to risks, uncertainties, and assumptions that could cause actual results to differ materially. The Company does not undertake any obligation to update or revise such statements.

An investment in the Company is subject to known and unknown risks, many of which are beyond the control of the Company. The Company does not guarantee future performance, the return of capital, or any specific rate of return.

One Financial Superapp

An all in one Financial Superapp that's Aggregating Payments, DeFi yield, AI Agents, Trading, Debit Cards, BNPL & Budgeting



PRODUCT OVERVIEW

Built for speed, security, and simplicity



Instant Payments

Near real-time global payment transfers and instant stablecoin settlements



Blockchain Settlements

Send anywhere in <30 seconds at <0.1% fee. 0% FX markup.



Smart Saving Vaults

DeFi vaults up to 10% APY or CeFi up to 5% APY. Auto round-up + yield optimisation functionality



Marketplace & Rewards

Curated brands and services embeded directly on the superapp to service all types of users



Tiered Subscription

Tiered benefits for unique user needs and full customisation to meet every financial niche



BNPL Solution

Intelligent Cash flow decisioning. 3 months of real-time bank history + AI to structural adaptive, non-credit-based payment plans

PRODUCT SNAPSHOT

All in One Financial Superapp

Aggregating Payments, AI Agents, DeFi yields, debit cards, and BNPL

High Yield Savings

DeFi + CeFi

Up to 10% APY

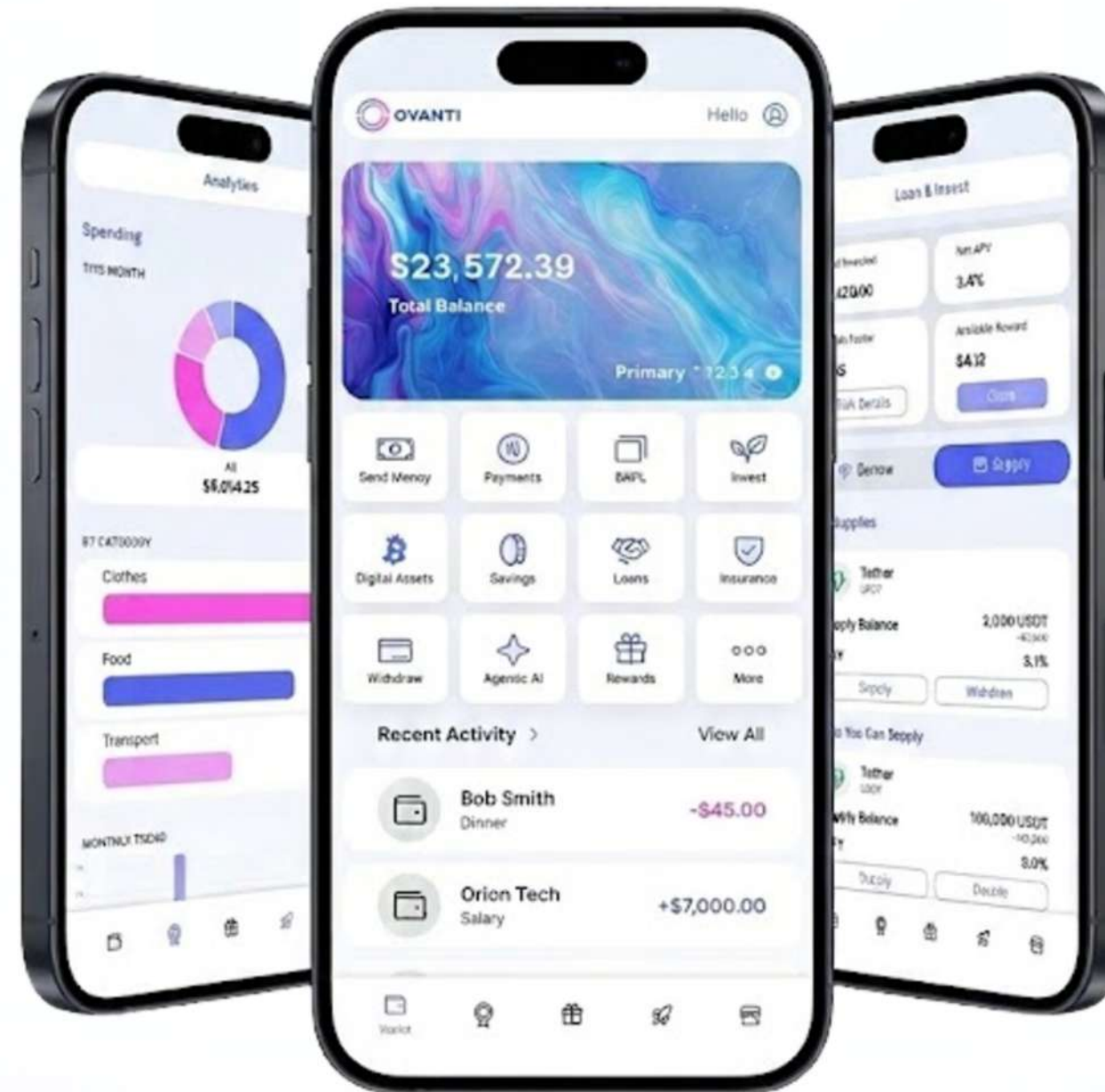
DeFi vaults · Traditional savings accounts

Blockchain Payments

L2 Blockchain · 150+ countries

<0.1% fees

Near-instant · 1,000+ tokens supported



Debit Card + Cashback

Virtual · Gold · Platinum

Cashback on Purchases

Up to \$60 per month

Buy Now, Pay Later & Loans

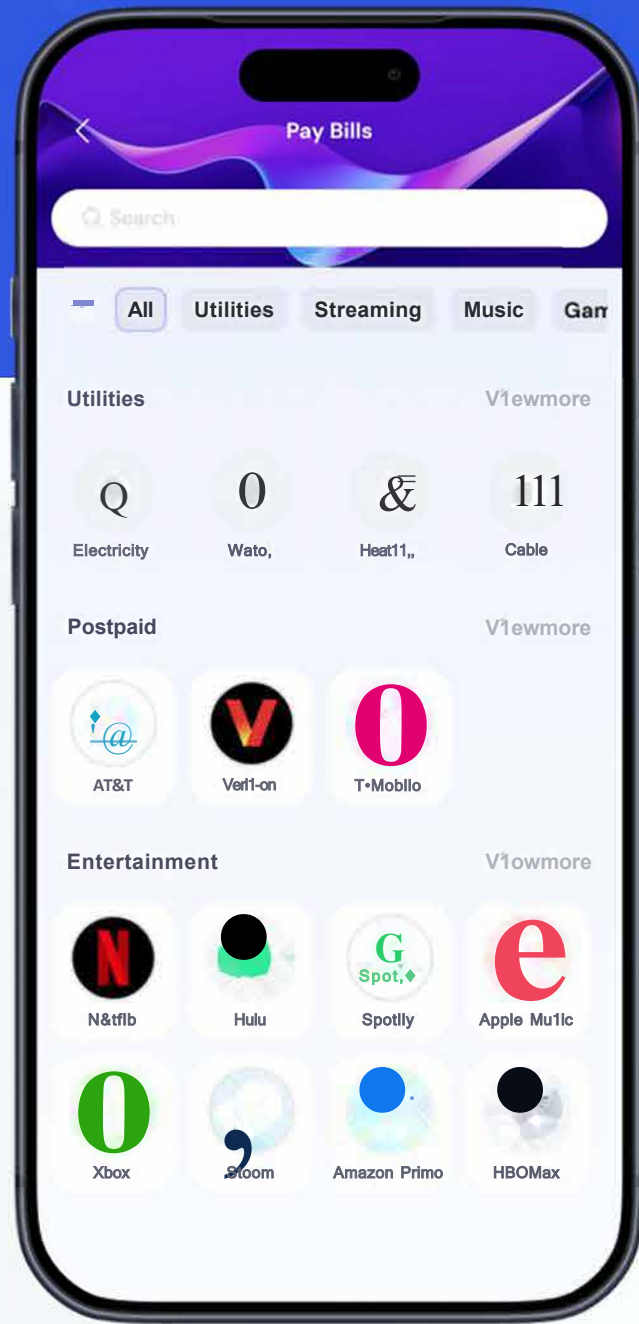
Cashflow Credit Scoring

BNPL + up to 8% APR

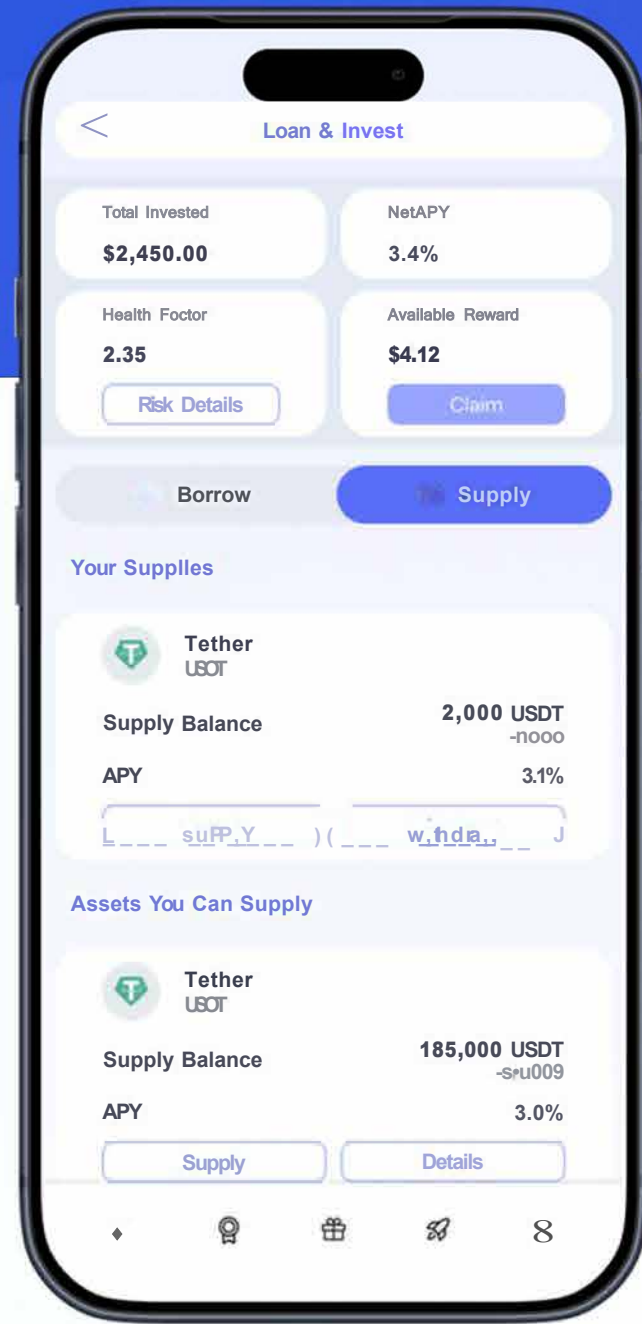
Monthly subscription · up to \$2,000 limits

PRODUCT EXPERIENCE

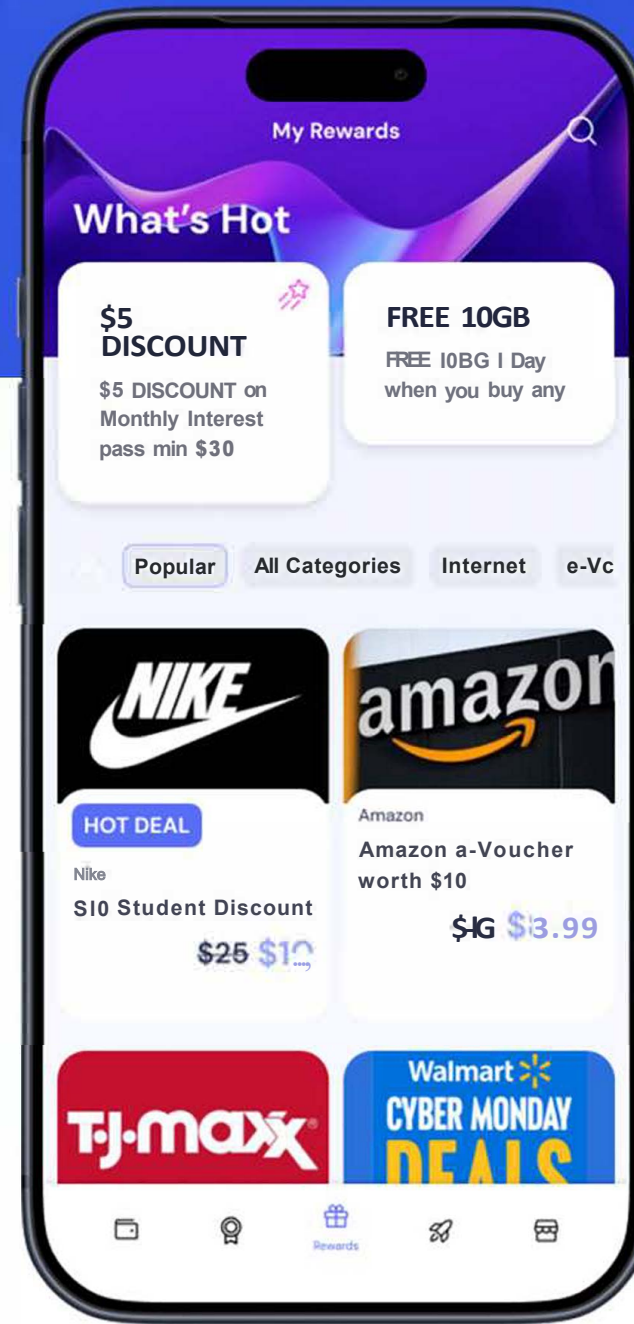
Five starting pillars, one seamless app



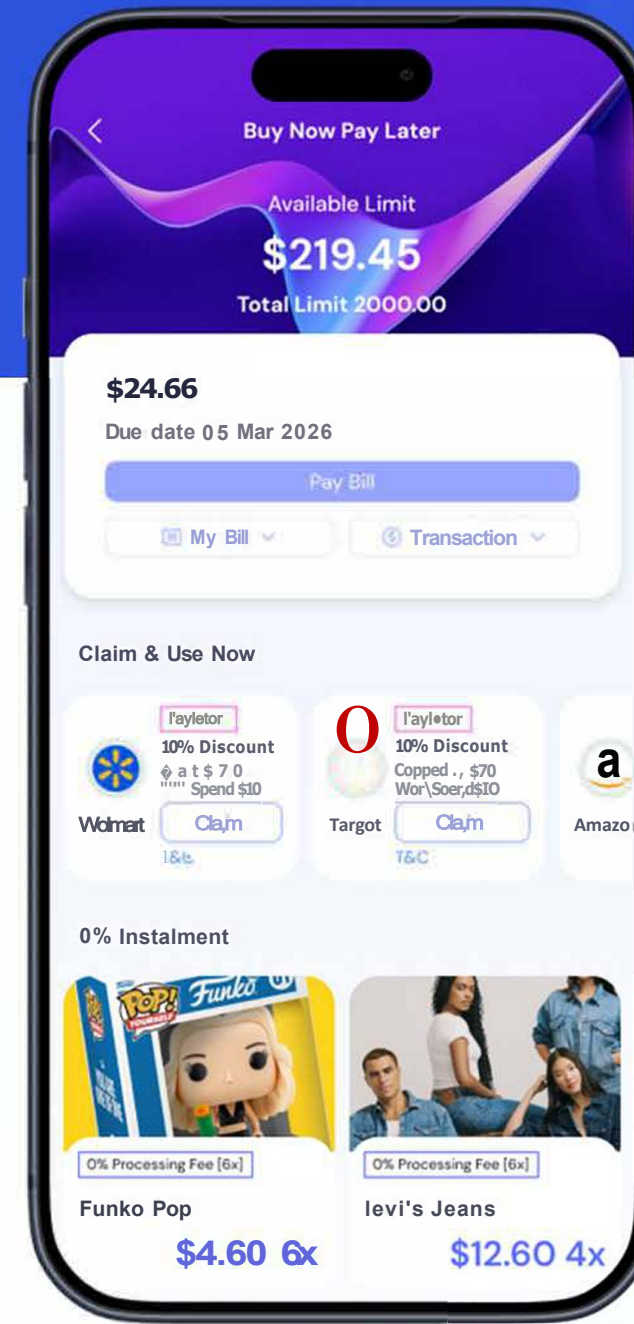
Payments



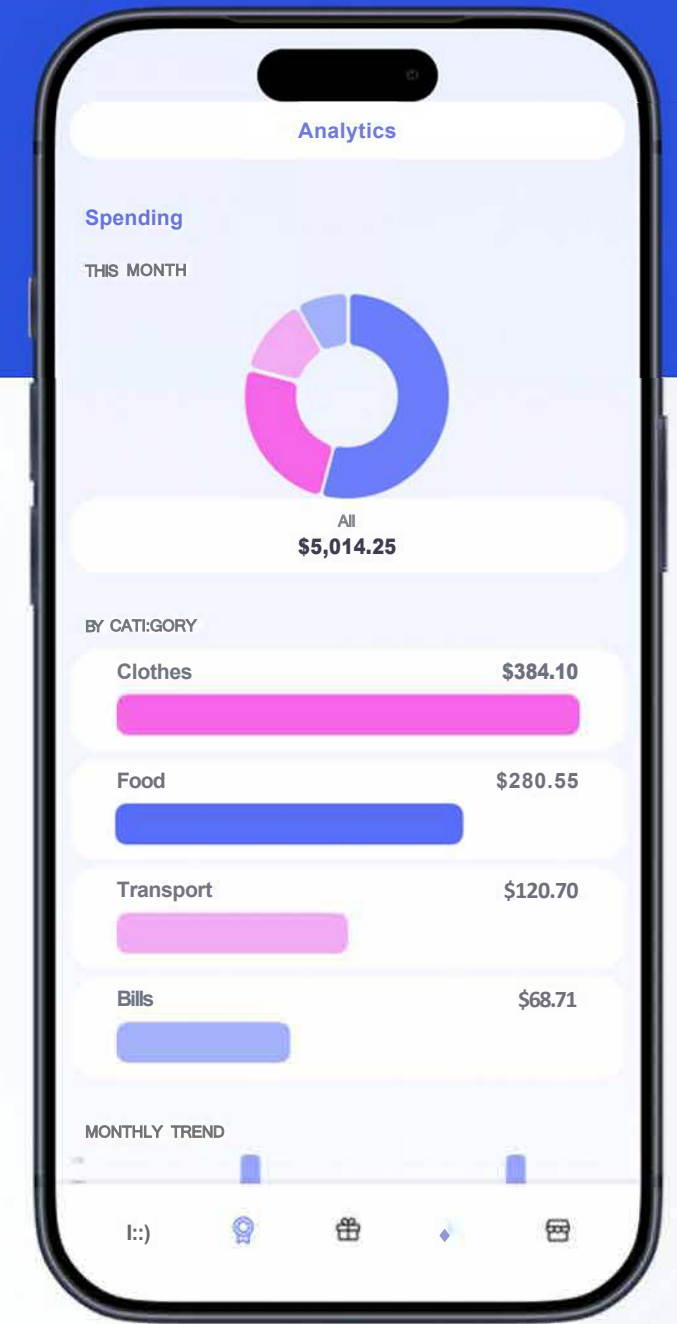
Savings



Rewards



BNPL

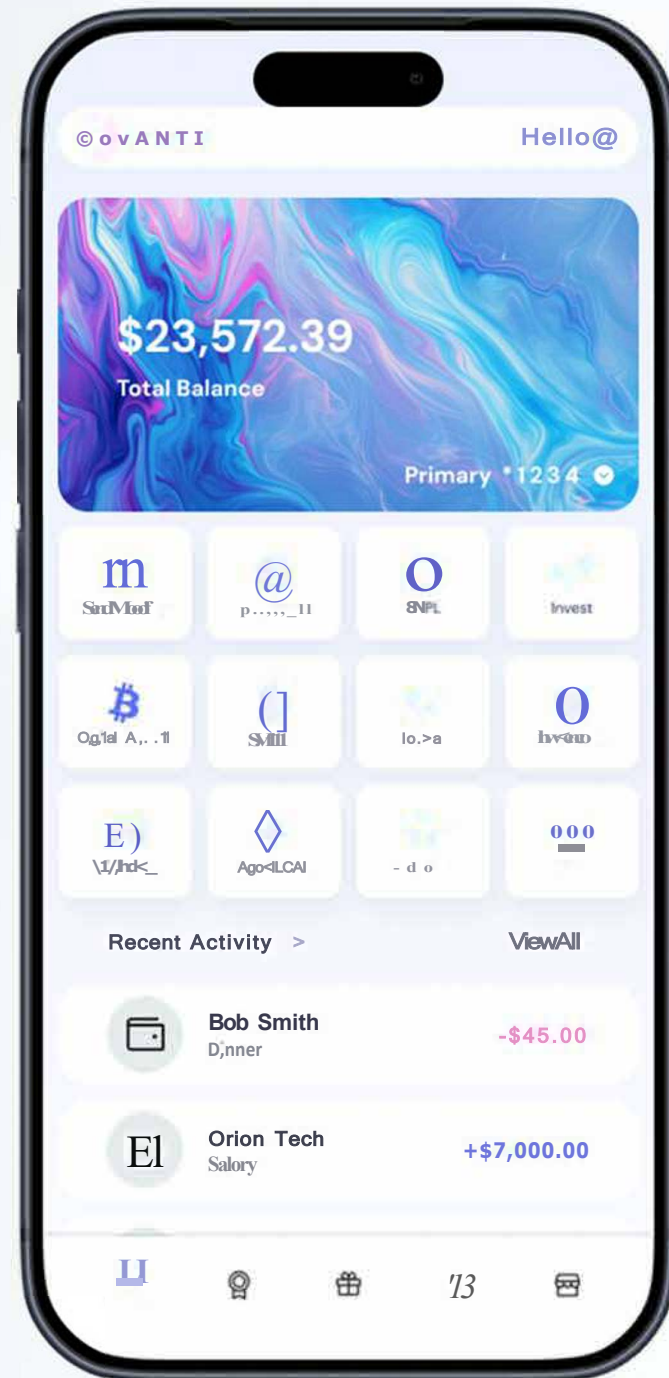


Analytics

PRODUCT VISION

Roadmap Features

Upcoming features to build a complete financial superapp ecosystem



Dashboard 2.0

Rewards

Competitive
cashback

- Points & cashback on every swipe
- Geographic partner merchant multipliers
- Redeem for cash, travel or tokens

Insurance

1tap
Activation

- Device, travel & purchase cover
- Parametric payouts without claims forms
- Provided by tier-1 carriers

Bill Payments

All Bills
One screen

- Utilities, rent & subscriptions
- AI detects overcharges
- Pay with fiat, BNPL or tokens

Agentic AI

AI Employees

Adaptive cash Management

- AI powered financial advisory
- Automatic alerts on complex systems
- External market triggers

Budgeting

AICoach

Built-in Intelligent cash

- Real-time spend tracking
- Auto-save aligned to income cycle
- Net worth dashboard

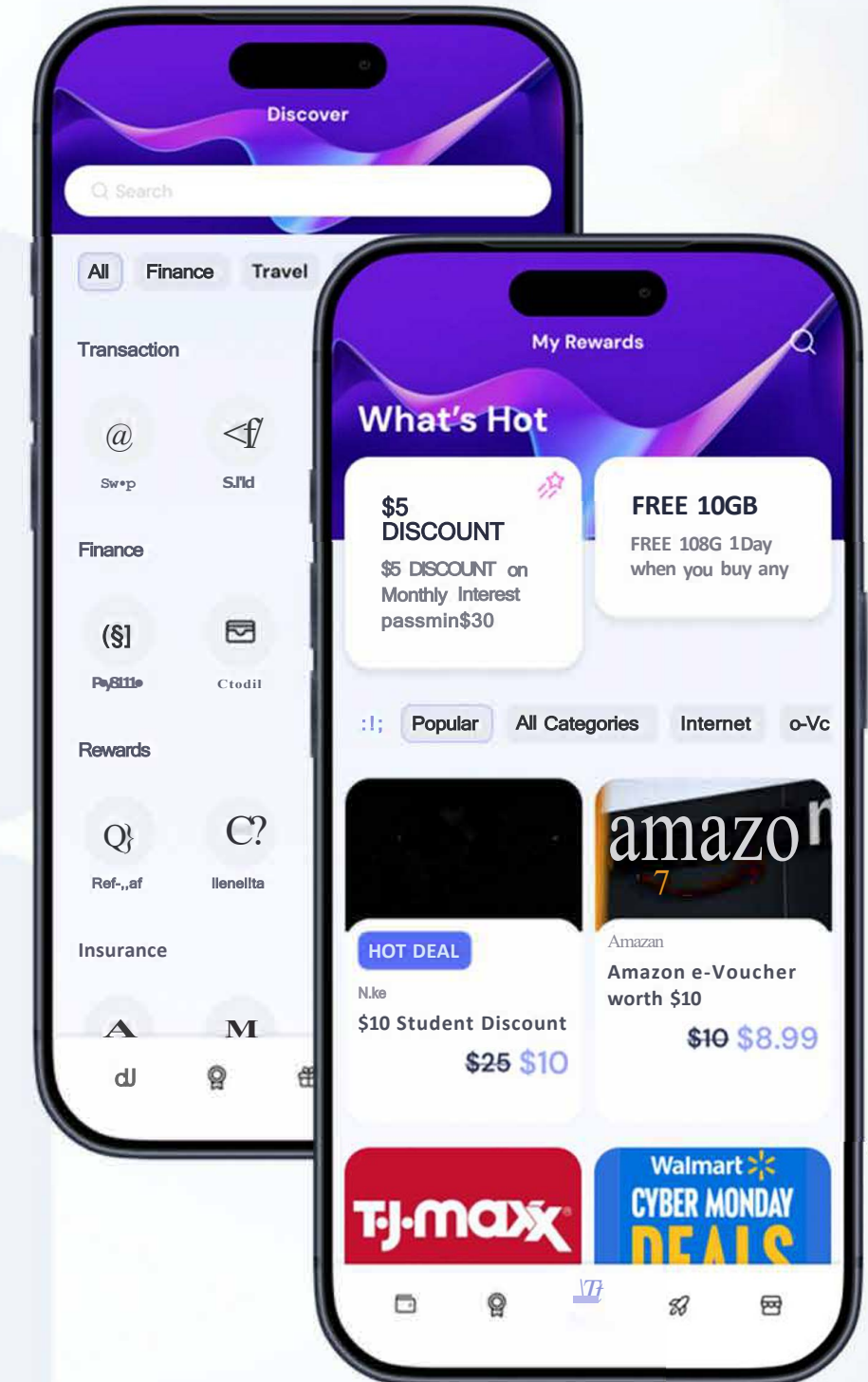
Token Hub

1,000+

Tokens

- Buy, sell, stake, send, receive
- LayerO cross-chain routing
- Stablecoin yield and savings

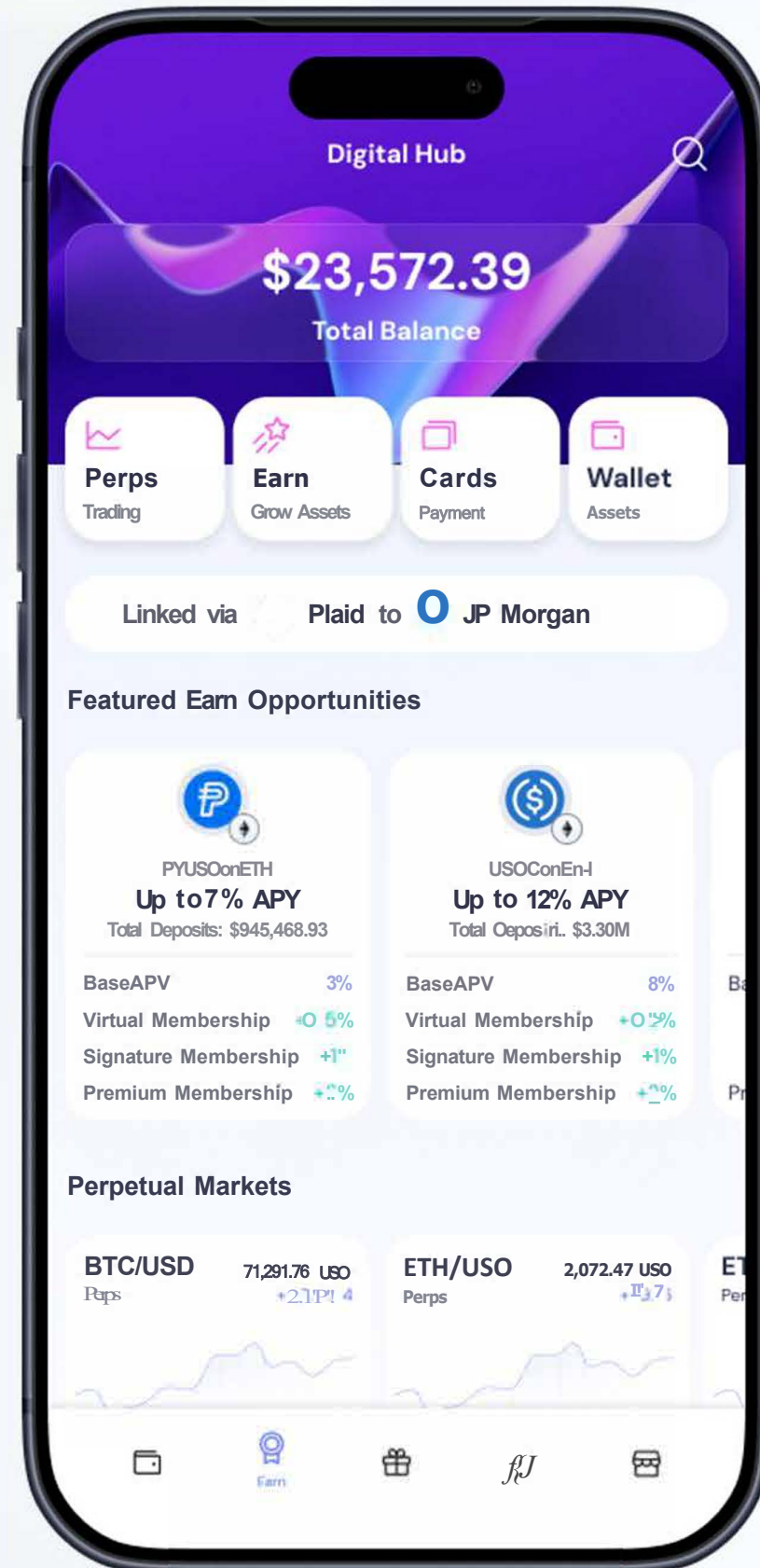
Discover



Rewards

Why Stablecoins give an Unfair Advantage

A unified platform for managing, trading, and growing digital asset portfolios including stablecoins



Volume
\$5.6T

Processed in 2024

- Stablecoins are the backbone of online settlements
- Growing industry that needs aggregators

Infrastructure
90%
lower cost

- No core banking system
- Leveraging existing networks and providers

Always on
24/7
settlements

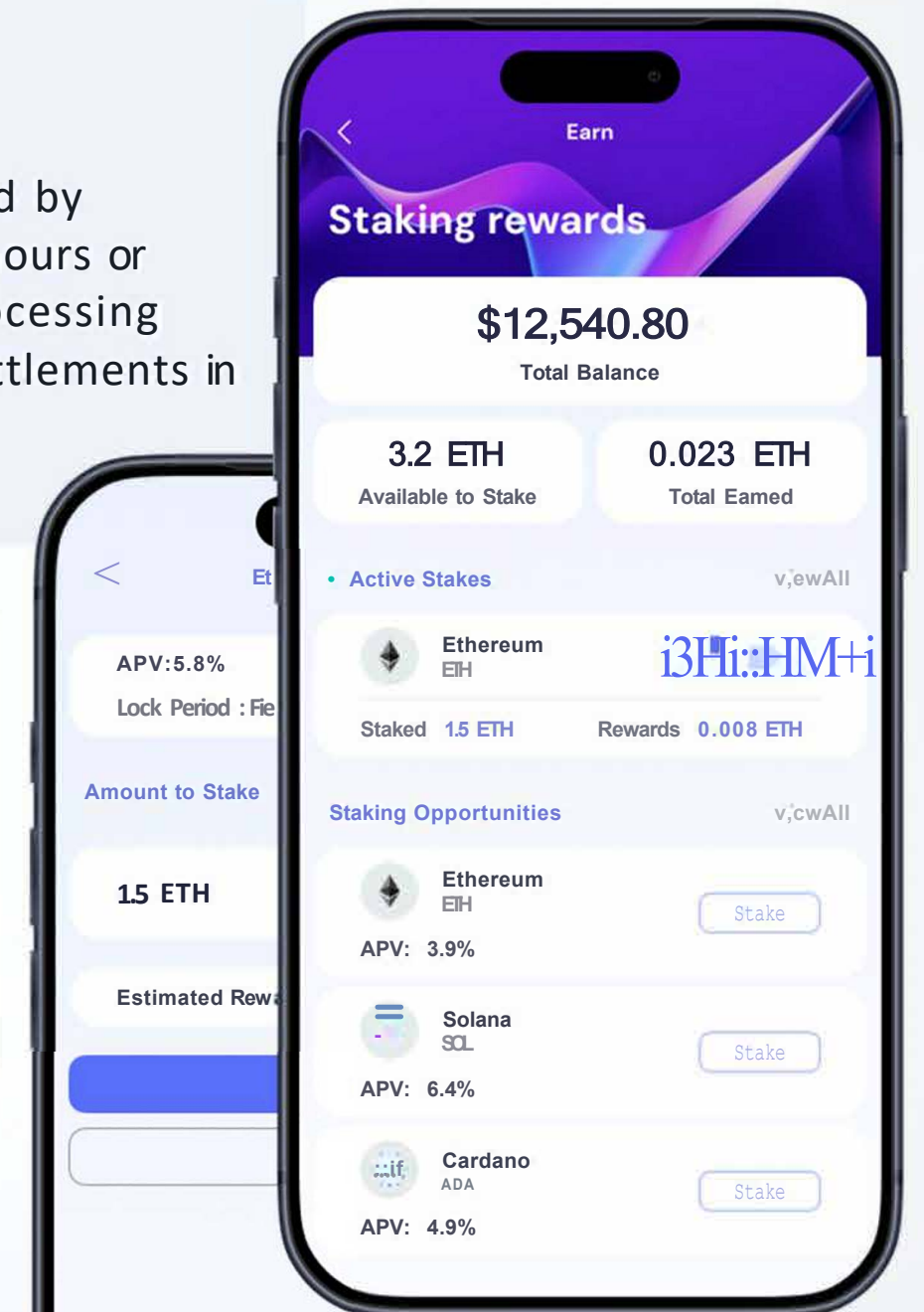
- Not limited by banking hours or batch processing
- Global settlements in real time

Compliance

New regulations allow for faster licensing and global reach on launch date. Partners aid in staying compliant

Partners

Market leaders in the digital hub work more closely. New services and features are implemented overnight



WHY STABLECOINS

Empowered by Stablecoins

Smart contracts make money follow rules automatically without geographical restrictions



BNPL Repayments

- Auto-debit installments
- Merchants get paid instantly
- No collections
- No chargebacks



Auto-Savings

- Transaction round-ups
- Recurring deposits
- Investment vault re-allocation



Cross-Border Payments

- Routes through cheapest stablecoin rail (USDC, PYUSD, USDT)
- No SWIFT or intermediaries



Cashback & Rewards

- Programmable rewards triggers
- Conditional cash back on merchants

All stablecoin rails are aggregated into one app. Users tap 1 button and the best route is automatically used

JPMorgan

JPM Coin (JPMD) - \$18+ daily settlement on private chain

US Bank Consortium

BoA, Wells Fargo, JPMorgan, Citi are developing a shared digital dollar infrastructure

Custodia Bank & Vantage Bank

Avit - First bank-issued stablecoin on a permissionless blockchain (ERC20)

Banking Circle (Lux)

EURI - Euro e-money token on Ethereum and BNB Chain. Fully MiCA-compliant

PayPal

PYUSD - USD stablecoin with 400M+ user reach; integrated into existing PayPal checkout

REWARDS

From Payments to Lifestyle Superapp

Rewards transforms the platform from a transactional utility into a daily lifestyle destination

Retention & Habit Loop

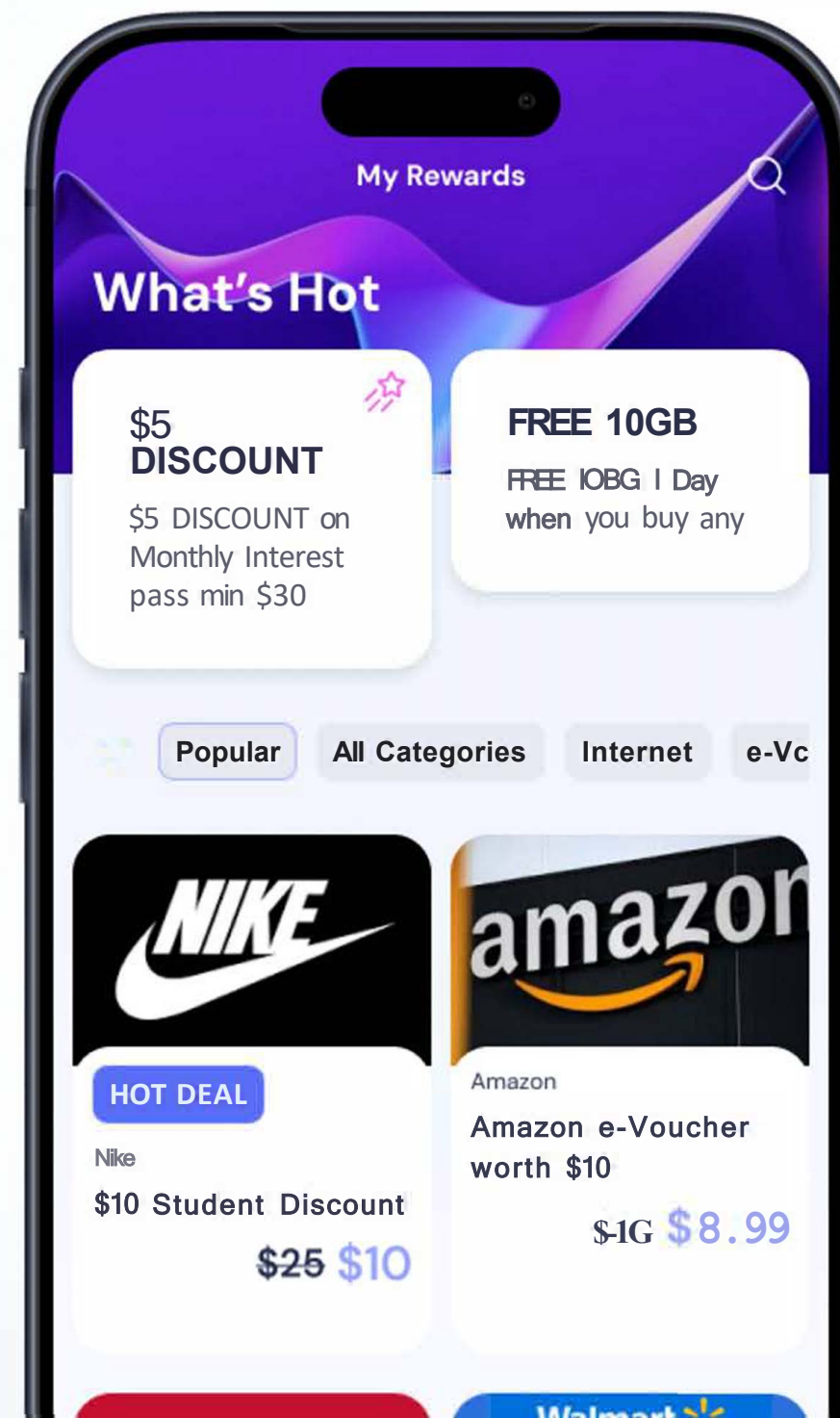
Cashback, points and deals give users a reason to open the app daily

Everyday Lifestyle

Become the app to discover restaurants, find deals and earn rewards from your everyday spending

Data Flywheel

Every reward interaction generates spend, location and preference data that enables smarter BNPL underwriting



Partner Products

Insurance, travel, subscriptions are geographically curated to offer users the best value



Affiliate & Referral Revenue

We earn a commission every clickthrough, purchase and referral to power organic growth



Merchant Marketplace

We keep the customer's attention and provide a new channel for ecommerce incorporating BNPL



Embedded Services

Leading financial services are introduced and offered seamlessly

PAYMENTS

Every Bill in One App

Bring all major vendors under one screen to streamline bill payments

Daily Engagement

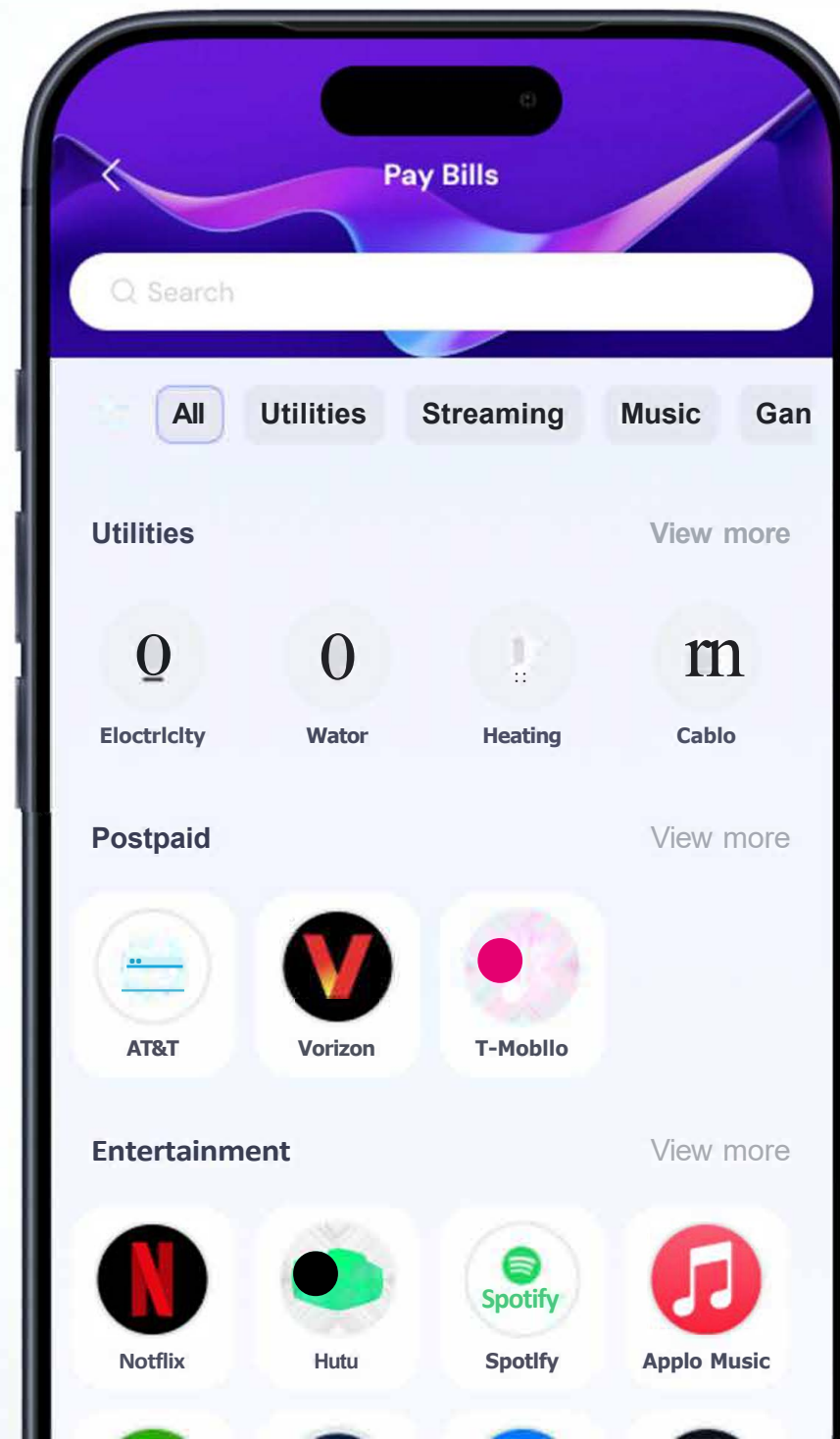
Bills bring users back monthly and enable users to compare vendors

BNPL on Bills

Bills can be split overtime and allows for more BNPL opportunities

One Screen, All Vendors

Aggregating all major billers creates a true financial control center for users



0

Utilities

100+

Utility providers
Electricity • Water •
Gas • Internet

4D

Postpaid & Telco

50+

Telco & mobile carriers
AT&T • T-Mobile •
Verizon • Mint

0

Entertainment

70+

Subscription services
Netflix • Spotify •
Disney+ • Xbox

MARKETPLACE

The Complete Digital Mall

Bring top brands under one screen to simplify the shopping experience

Personalised Discovery

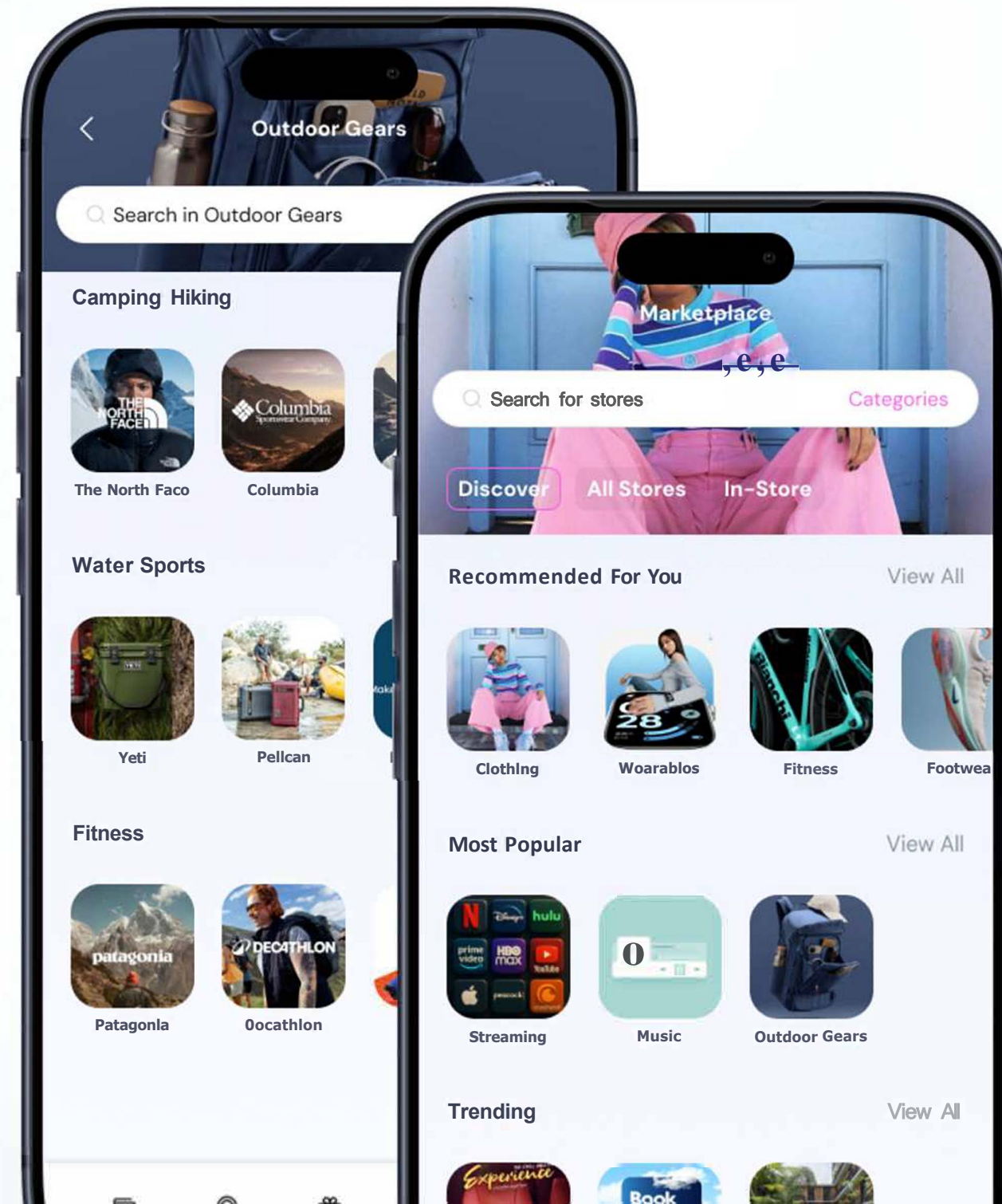
AI-curated product and brand recommendations based on spending habits and reward preferences

Seamless Checkout

One-tap purchase with balance, BNPL or stablecoin

In-store + Online

Browse online storefronts/brands or scan in-store QR codes for unified shopping



Fashion & Lifestyle

300+

Global brands

Clothing • Accessories •
Watches



Travel & Experiences

80+

Agencies

Tours • Stays • Flights •
Adventures

From Static Tools to Trusted Advisers

AI agents watch real-time markets to provide you the best actionable decisions

Save Money from Day 1

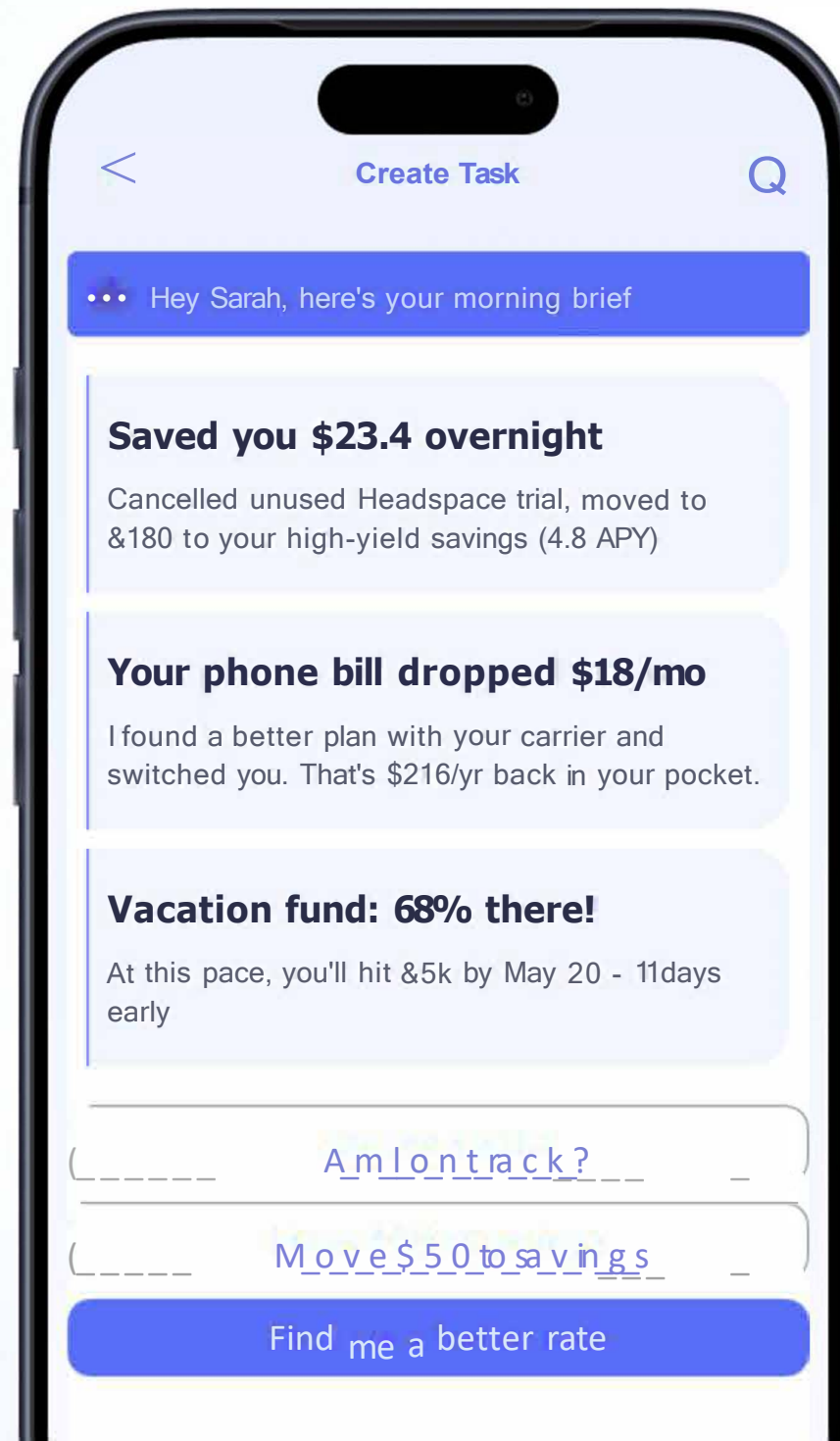
Finds duplicate subscriptions, negotiates outlier bills, cancels trials, and finds higher yields automatically

No Dumb Questions

Real-time advice based on your financial history. Ask for career advice or how to spend unexpected bonuses

Let Your Agent Progress Goals

Agents prompt you with micro saving opportunities and track your progress for any goal



Auto-Switch & Save

Finds affordable subscription alternatives or aggregators



Proactive Alerts

Unusual charges, bill spikes, market changes or customise what matters to you



Share & Earn Together

Split goals with family, share saving tips, earn referral rewards inside and outside the app



Bank-Grade Security

Agents run on read-only access, recommendations are encrypted and personalised only to you

Interactive Reviews of Your Budgets

AI builds and tracks budgets around dynamic and changing lifestyles



Smart Categories

Transactions are automatically categorised and tracked



Spending Insights

Weekly/monthly recaps to identify trends or suggest changes to daily lifestyle



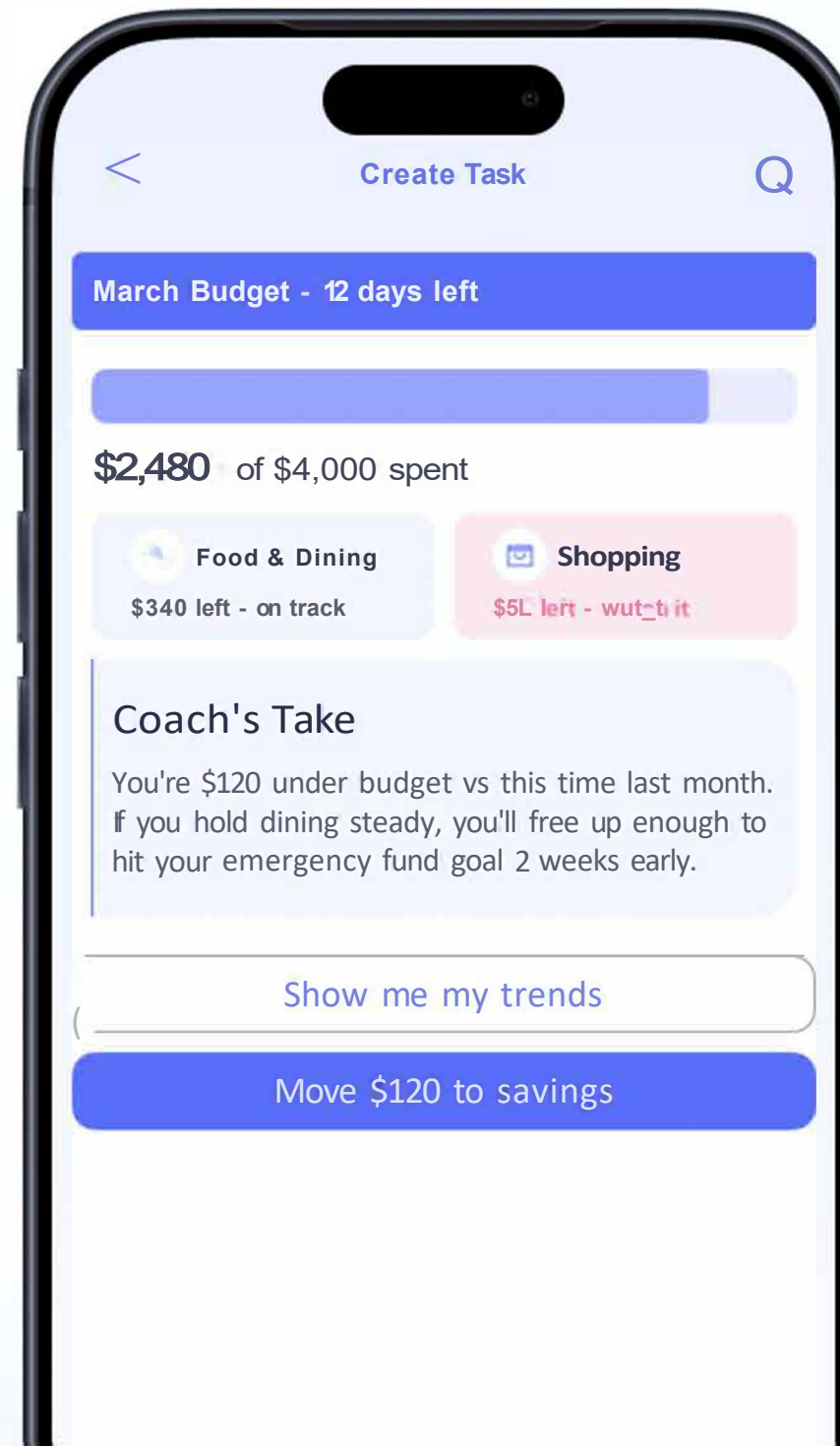
Goal Milestones

Allocate funds for different goals and track progress automatically



Habit Streaks

Gamified savings and spending to optimise daily spending and financial literacy



Living Budget

AI learns based on real spending and automatically categorises and tracks expenditure

Positive Coaching






Celebrates wins, real-time notifications on overspending and explains financial instruments in laymen terms

Life-Era Aware

Starting a new job, buying a first home, or just planning for a holiday. AI can help guide towards the right budget

SUBSCRIPTION TIERS

Built for Consumers, Customisation, and Benefits*

Feature	Standard Forever Free	Virtual \$10/month	Gold \$30/month	Platinum \$60/month
Debit Card	Virtual	Virtual	Personalised Card	Personalised Metal Card
Buy Now, Pay Later 0%	–			
Reward Points	–	Earn 1 point per \$10 spent	Earn 1 point per \$6 spent	Earn 1 point per \$1 spent
Customer Support	Online Form	Online Form	Priority Chat	Priority Chat
Cashback	–	0.3% Cashback	0.5% Cashback	1%Cashback
Airport Lounge Access	–	Discounted	Discounted	
Flight Insurance	–	–	–	
Global Medical Insurance	–	–	\$10m/y Limit	\$10m/y Limit
Car Hire Excess Insurance	–	–	\$1,000/y Limit	\$1,000/y Limit
Entertainment Subscriptions	–	1 Service	2 Services	3 Services
Savings Account Rate (Variable)	–	~3% APY	~3% APY	~4% APY

**Benefits are geographic and campaign specific*

BUSINESS MODEL

Four Revenue Streams



Membership Tiers

\$10 / \$30 / \$60

per month

High ARPU with cards + DeFi

- Virtual • Gold • Platinum
- Tiered benefits
- Competitive cashback
- Lounge access on Platinum



Interchange Fees

A,1.2%

per transaction

Earned on every transaction

- Card network fee split
- No cost to user
- Scales with spend volume



Yield Spread

1-5% NIM

net interest margin

Up to 10% APY to users from DeFi vaults + T-bills

- DeFi allocation: AAVE/Compound
- T-bills & money markets (CeFi)
- Insured savings accounts
- Spread retained Ovanti



Loan Interest

1-24% APR

Buy now, pay later

BNPL at 0% to user
(merchant interchange)

- BNPL: 0% user/ merchant fee
- 1% snooze fees & \$7.50 late fee
- 30-40% cheaper than traditional debt
- Stablecoin backed - no first-loss risk

GO-TO-MARKET PARTNERS

Potential Strategic Partners - Accelerate Global Launch

Pipeline

IDHSBC

BANKS

Global Bank

Universal Banking

A leading global financial institution actively integrating blockchain for institutional-grade solutions. HSBC focuses on the tokenization of deposits, "Digital Green Bonds," and cross-border settlement efficiency.

AAVE

SAVINGS

Liquidity Layer

Non-Custodial Lending

The industry-standard decentralized liquidity protocol. Aave enables users to supply and borrow digital assets across 14+ blockchain networks through battle-tested smart contracts.

Chainlink

WEB3

Oracle & Interoperability

Cross-chain DeFi Data Layer

The industry-standard infrastructure for powering the verifiable web. Chainlink connects smart contracts to real-world data, off-chain computation, and secure cross-chain communication.

Moniepoint

PAYMENTS

Financial Inclusion Layer

14bn+ Annual Transactions

Africa's fastest-growing fintech providing all-in-one banking, payments, and credit for over 20 million businesses and individuals.

inDrive

TRAVEL

Mobility & Services

Value and Services

InDrive integrates fintech services like "InDrive Money" to provide credit and instant payment settlements for drivers and couriers across 48+ countries, with 360m+ downloads.

Bitso

EXCHANGE

Merchant Distribution

95% Mexico Market Share

Latin America's leading crypto-financial services platform, enabling millions to buy, sell, and spend digital assets. Bitso Business provides the infrastructure.

In discussion with 30+ other strategic partners

Biggest Untapped Market in Fintech

A

Underbanked populations without ease of access to financial instruments

A

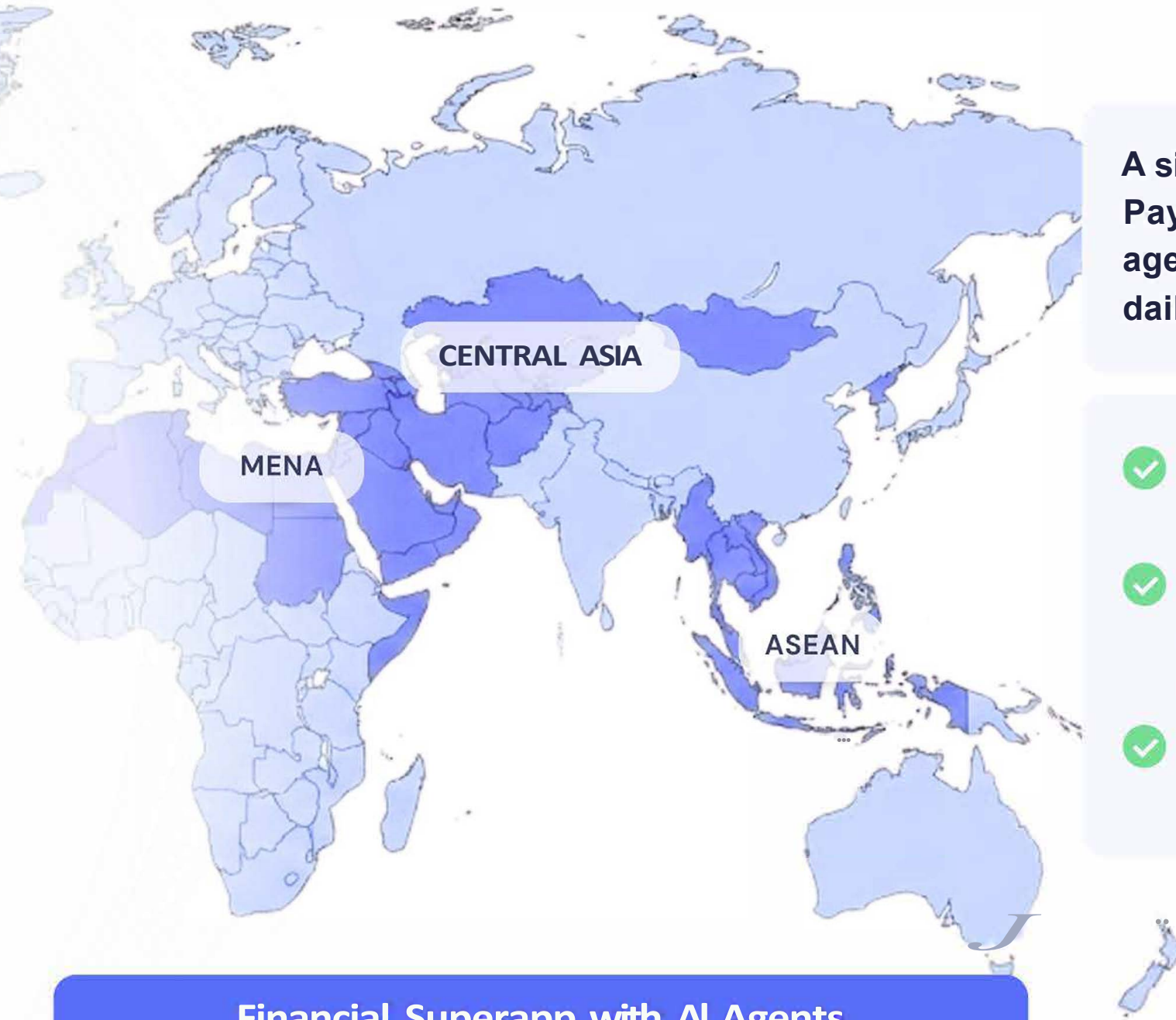
Low penetration BNPL: No unified credit scoring with limited options

A

Inaccessible financial advisory: Consumers make blind decisions without personalised data

A

No FinTech coverage: Major FinTechs are yet to expand to these regions



A single platform that combines BNPL, Payments with AI-powered financial agents that coach users through their daily spending

- ✓ **One App, Full Stack:** Payments, savings, BNPL, and financial advisor
- ✓ **AI Financial Coach:** Integrated AI agents to help reach every financial goal
- ✓ **Compliance Aware:** Features are modular to fit different jurisdictions

Financial Superapp with AI Agents
educates the underserved regions across
ASEAN, MENA and Central Asia

COMPETITIVE LANDSCAPE

The only platform combining DeFi savings, payments and credit services

Feature	Ovanti Superapp	Revolut	Chime	Zip	Afterpay
Visa / Mastercard Card				X	
Cross-chain Payments / Bank Transfers		Partial	X		
DeFi Yield / Savings		X	X	X	X
FDIC-Insured Savings		X		X	X
Near-Zero FX Fees			X		
Cashback				X	X
Unified Superapp			X	X	X
Credit & Loans (BNPL / Short-term)		Partial	Partial	Partial	Partial
Cash flow Credit Scoring		X	X	X	X

PROGRAMMABLE MONEY

The Programmable Money Revolution

Every major bank is now building web3 infrastructure. This creates an opportunity to become the consumer app layer on top.

MAJOR COMPANIES BUILDING STABLECOINS INFRASTRUCTURE OPPORTUNITY

JPMorgan 2019-25	JPM Coin+ JPMD	\$1B+ daily settlement· deposit token on Base/Ethereum
BlackRock 2024	BUIDL (Tokenised MMF)	\$500M+ on-chain money market fund· Ethereum
Revolut 2017	Revolut Crypto Exchange	+298% YoY Wealth Revenue, £1.18 Pretax profit; now Europe's most valuable private tech co (\$708)
Block (Cash App) 2017	Bitcoin (BTC)	\$2.738 Bitcoin Revenue (Q1 2024), remains a primary engine for \$10.368 total annual gross profit
PayPal 2023-25	PVUSD	400M-user stablecoin •Venmo + merchant payments
US Bank Consortium 2025	Joint Stablecoin (in progress)	BoA ·Wells· JPM •Citi •GENIUS Act framework
Visa 2023	USDC Settlement	\$4.68 Annualized Settlement. Scaling USDC settlement across 4 blockchains

What this means

Programmable Money

Smart contracts give money rules for BNPL schedules, auto-savings, milestone-based payouts. No central bank is needed.

Buy now, Pay Later (BNPL)

Stablecoin-backed merchant settlement converted to fiat in real-time. Smart contracts enforce BNPL repayment schedules, auto-savings, and milestone-based payouts.

Stablecoins as Payment Rails

Best routing picks the cheapest rail automatically. The user sees one button.

Global, 24/7, No Intermediaries

Traditional FX: 3-5 days, 3-7% fees. Stablecoin transfer: <10 seconds, <0.1%. Creating the consumer interface for this new global money layer.

The Future of Banking is already here

Join us in building the superapp that makes blockchain-powered banking accessible to everyone

hello@ovanti.com

