

ASX ANNOUNCEMENT: 14th April 2026



Xref unveils xref.me, an industry first verified portable digital resume

Xref Limited (ASX: XF1) ('Xref' or 'the Company') is pleased to announce the official launch of Xref.me, a first-of-its-kind B2C2B (Business-to-Consumer-to-Business) platform designed to empower individuals while also streamlining enterprise hiring and retention. Highlights of xref.me include:

- **Instant Verification:** Replacing "References on request" with verified digital resumes at the point of application.
- **Data Democratisation:** Putting 16 years of proprietary data and gM career histories back into candidates' hands.
- **New Revenue:** Launching "Pay-As-You-Go" to capture the SMB and contingent workforce markets.
- **Lead Generation:** Using Xref.me as a high-intent engine for Enterprise SaaS growth.
- **Showcasing AI:** From the build to the feature toolsets, Xref.me demonstrates Xref's ability to build fast and offer industry firsts by leveraging its data lake and deep data repositories.

The launch of Xref.me marks the latest evolution of the Company's "Data Engine" strategy, moving beyond a traditional recruitment tool to become a permanent, portable "Trust Layer" for the global workforce. Since 2010, Xref has been at the forefront of transforming the recruitment landscape by shifting the ownership of references from the employer to the candidate. For the last 16 years, Xref has empowered candidates to manage the collection of their own references, simplifying the process for employers who merely had to make a request. Today, Xref is changing the game once again with the introduction of Xref.me. This innovative platform allows candidates to proactively request and collect their own verified references, creating a living career profile. This strategic evolution moves the industry from "references on request" to "references on application," providing employers with a verified record from the very start of the hiring process. This step change in capability has been powered by the strategic application of AI, leveraging Xref's extensive codebase to dramatically accelerate development while upholding the highest standards of quality and reliability. AI enabled rapid iteration and compressed time to market, while delivery remained firmly grounded in enterprise grade cadence, governance, and operational discipline.

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Xref.me is a B2C2B platform that monetises individual verification access while simultaneously serving as a customer acquisition tool for the core B2B subscription platform. Xref.me is a free-for-life platform for candidates, providing a centralised home to collect historical verifications, enrich their professional identity, and reuse their data across their entire career. The strategy centers on an initial outreach to Xref's 3 million historical candidates, inviting them to transform their past verifications into a shareable, living asset.

Xref.me will in particular provide a vital digital identity for the most critical workers in our community, those in healthcare, aged care, education, emergency services, and the volunteer sector. These professionals are frequently underrepresented on traditional professional platforms like LinkedIn, yet they operate in high-compliance environments where trust and verification are non-negotiable.



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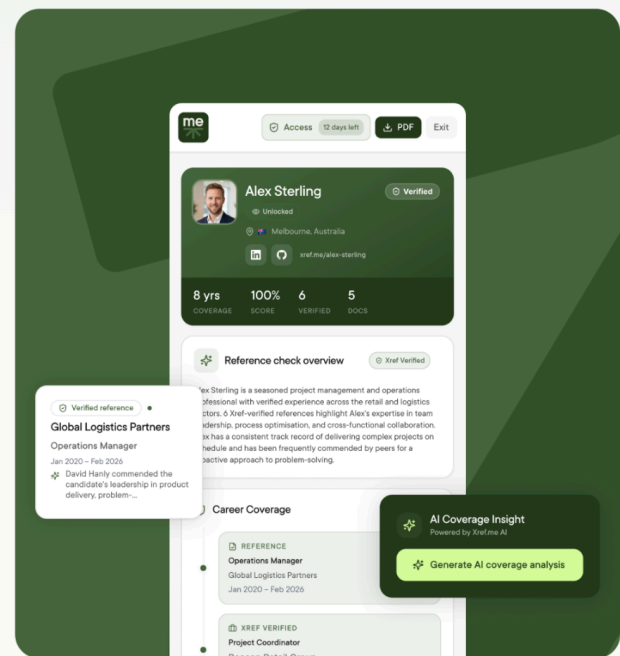
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New revenue from untapped markets

Employers will pay \$26.99 + GST for 30-day access to this premium, verified data. While Xref.me is a new product, the underlying market economics, combined with surging demand for pre-verified talent and our

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proprietary dataset, suggest this is a highly material asset to Xref's core ecosystem. Beyond direct monetisation, Xref.me will serve as a high-intent lead generation engine, funneling new businesses into full Xref platform subscriptions.

Backed by the power of Xref

By integrating the Xref Open API directly into Xref.me, Xref has enabled the platform to conduct live, high-integrity reference checks, while the Meta API seamlessly surfaces a user's entire history of past career verifications. This powerful combination allows a new user to instantly unlock their professional past and further enrich it with current roles, career gap explanations, and a robust library of supporting documents. Crucially, Xref.me does not compromise on quality; it affords both the candidate and the employer the full enterprise feature set, including the rigorous privacy protections, advanced security protocols, and global reliability, that our blue-chip clients have relied on for over a decade.

Accelerating Xref's network effect

The power of Xref.me lies in its ability to exponentially scale our existing network effect. Historically, Xref has relied on a linear growth model where 2,000 enterprise clients request references on approximately 600,000 candidates annually, naturally amplifying our brand through the recruitment cycle. By launching Xref.me, however, we are shifting from a transactional model to a platform ecosystem. We are now able to convert our core database of 3 million past candidates into active Xref.me profiles. By giving these individuals the tools to reshare past verifications and further enrich their professional profiles, we effectively increase our network reach by at least 6x. This transformation turns every verified candidate into a lifelong ambassador for Xref, creating a self-sustaining fly wheel where past verifications drive future placements and new client acquisitions.

This addition highlights the significant potential commercial value of individual profile transactions and reinforces the materiality of the launch for our clients and shareholders.

Aggressive Profile Adoption Strategy

To seed the platform with high-quality, verified data, Xref is implementing a multi-channel growth strategy:

- **Re-engagement:** Xref has begun to invite 3 million historical candidates from its secure archive to claim and verify their professional profiles.
- **Organic Velocity:** The platform is engineered to invite over 10,000 new candidates per week as they move through our current enterprise recruitment workflows.

- **Employer-Led Growth:** Employers can now proactively invite candidates to provide a pre-verified Xref.me profile, removing traditional administrative friction and accelerating "speed-to-hire."

Material Revenue Model: Shared Profiles

The Company views the commercialisation of Xref.me as a significant driver of revenue and shareholder value. Individual shared profiles are priced at \$26.99 +tax per access. Given the size of our historical database (3 million) and the weekly influx of new candidates (10,000+), the Company anticipates that this initiative will deliver a substantive impact on long-term financial results.

While the Company is not providing a specific revenue estimate for the initial phase of the Xref.me rollout, the scale of the launch represents a significant opportunity to expand Xref's addressable market and data ecosystem.

A Gateway to the Subscription Ecosystem

The Xref.me platform will also act as a powerful acquisition funnel for Xref's high-margin SaaS offerings. As employers engage with candidate profiles at the \$26.99 price point, they will also be seamlessly introduced to the broader "Hire-to-Retire" subscription platform.

This "land and expand" strategy encourages organisations to move from transactional interactions to full Xref subscriptions, gaining access to the complete suite of engagement, retention, and sentiment tools, including Pulse Surveys, AI Summaries, and the Trust Marketplace.

Development Roadmap

Xref has established a comprehensive development roadmap for Xref.me. The Company intends to progressively build out further features, including advanced identity integrations and enhanced "career memory" analytics, as the volume of live profiles continues to scale. This iterative approach will ensure the platform remains at the forefront of the global "Professional Truth" category.

Xref's founder and CEO, Lee Seymour said: *"Xref is no longer just the developer of a backend recruitment tool; we are the architects of a universal verification layer. By decentralising the reference process and putting the candidate in the driver's seat, we are tapping into the Contingent workforce and SMB markets that were previously unreachable via our traditional enterprise SaaS model. Xref.me represents the realisation of what was once considered a 'Moonshot', a pivot from a development-focused business to a technology imagineer. We are leveraging 16 years of trust, 9 million career histories, and cutting-edge AI to solve the newest problem in recruitment: how to verify talent at the speed of the modern world. As we move forward, Xref.me will continue to be agnostic, secure, and relentlessly innovative, ensuring that every worker, from a frontline nurse to a corporate executive, can lead with a verified record of their excellence."*

Click here to view the detailed Xref.me investor presentation



Learn more, Search profiles or Create your own xref.me profile here.

This announcement has been approved by the board of directors of Xref Limited.

To learn more or ask questions, please visit

Website: xref.com & xref.me

Xref Investor Hub: xf1.com

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Xref Limited (ASX:XF1): The Global Employer Intelligence Platform

Xref is a business-critical SaaS employer intelligence platform and a permanent, transformational piece of an organisation's technology stack. We operate as a survey and data science business that replaces high-friction, manual HR tasks with automated workflows designed to harvest longitudinal employee data across the entire "hire-to-retire" lifecycle. By capturing structured and unstructured point-in-time sentiment, Xref provides organisations with actionable clarity through advanced analytics and AI toolsets.

Xref drives organisational value through a "Data Engine" focused on four strategic pillars:

- **Validation:** Establishing a "Truth Baseline" for every hire using automated referencing and a Trust Marketplace of global background-checking vendors.
- **Retention:** Measuring engagement via Pulse and Engagement surveys and predictive analytics to prevent future turnover.
- **Reutilisation:** Transforming referees and departed employees via Exit surveys into active talent pools to reduce recruitment costs.
- **Network Effect:** Every request advertises Xref to the talent market, building an interconnected network of career histories that ensures our Data Lake remains current and comprehensive.

Our competitive advantage is anchored in a verified, private archive that cannot be replicated by standard AI scraping or competitors. This data harvesting engine has secured over 9 million career histories, 11 million employee opinions, and 7 million reference reports. Built on 16 years of pre-employment data and 26 years of engagement history, this moat provides a foundational library of professional truth. The infrastructure is accessible through our native platform or via a scalable API, allowing organisations to power the wider HR tech ecosystem with verified talent data.

Xref is founder-led by Lee-Martin Seymour (CEO), the visionary designer of the original platform and driving force behind its evolution into a comprehensive "employer intelligence" suite. Lee's passion for client satisfaction drives solutions, including pulse, engagement, and exit surveys, that meet the evolving needs of the employment sector. We provide a predictable revenue base fueled by high-margin SaaS contracts and AI-powered operational efficiencies, scaling as the industry's essential trust layer.

[Xref.com](https://xref.com)

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