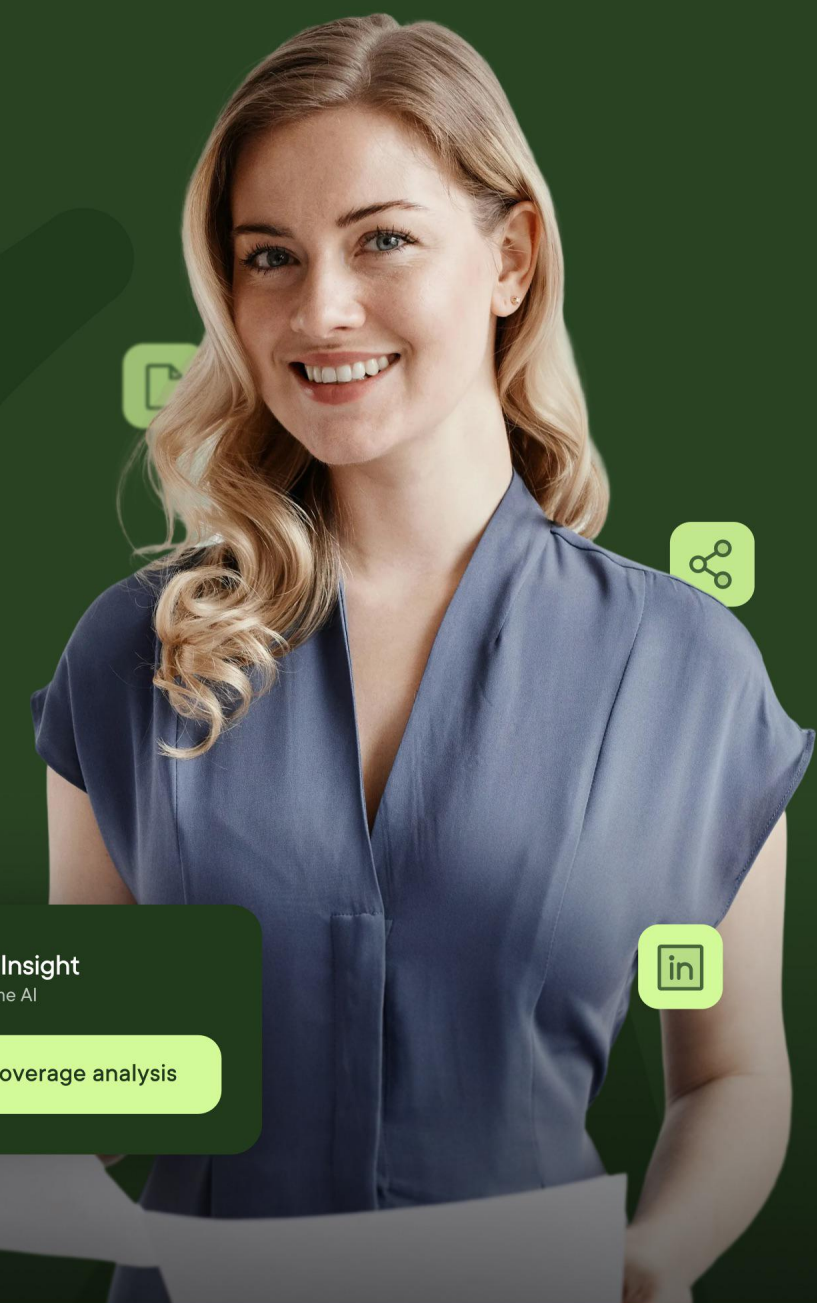
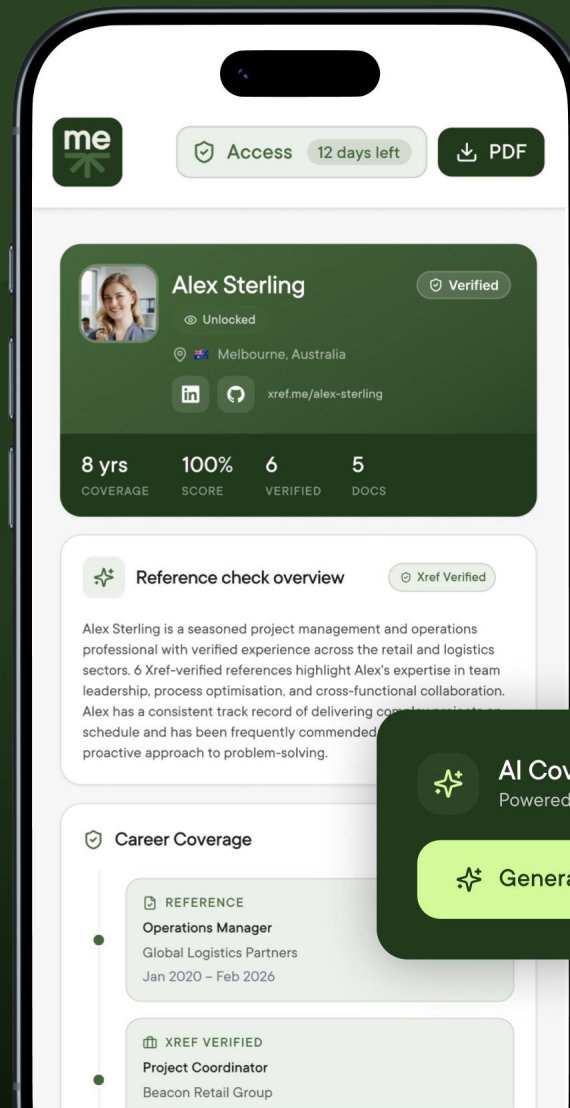



XREF

Introducing

 **me**
by XREF

Xref (ASX: XF1) Investor Presentation
to Shareholders 14th April 2026



 **AI Coverage Insight**
Powered by Xref.me AI

 **Generate AI coverage analysis**

A verified career profile with confirmed references, work history, and documents in minutes.

The Xref.me verified digital resume is a centralised hub for a candidate's entire verification history. It transforms the traditional resume from a collection of unverified claims into a powerful, verified professional asset. Although it can be found publicly the full detailed profile is locked to employers until the candidate grants access.

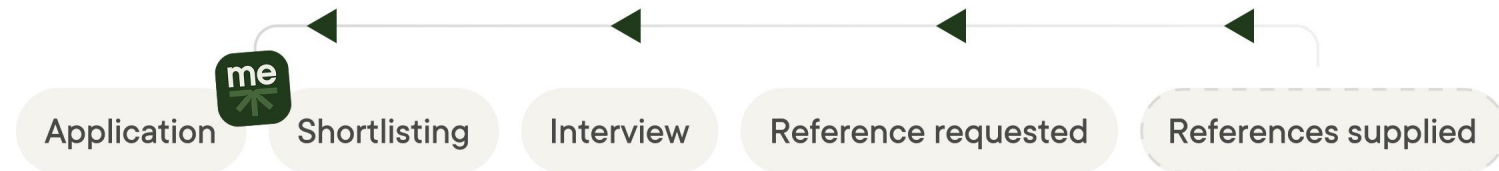
The platform groups all of a candidate's professional history and verifications, which are backed by the Xref platform's enterprise-grade privacy and security.

- ✓ Verified References
- ✓ Work History Verification
- ✓ Career Timeline
- ✓ Coverage Score
- ✓ Document Library

The screenshot displays a user profile for Alex Mosley on the Xref.me platform. At the top, there is a navigation bar with the 'me' logo, an 'Access' button with a shield icon and '12 days left' timer, a 'PDF' download button, and an 'Exit' button. The profile header includes a profile picture, the name 'Alex Mosley', and a 'Verified' badge. Below the name, it shows 'Unlocked' status, location 'Melbourne, Australia', and social media links for LinkedIn and GitHub. A summary bar displays four key metrics: '5 yrs' COVERAGE, '100%' SCORE, '6' VERIFIED, and '5' DOCS. The main content area features a 'Reference check overview' section with a 'Xref Verified' badge. A callout box provides details for a 'Verified reference' from 'Global Logistics Partners', listing the role 'Operations Manager' and dates 'Jan 2020 - Feb 2026'. A testimonial from David Hanly is also visible. At the bottom, there is a 'Career Coverage' section and a prominent green button labeled 'Generate AI coverage analysis' with the text 'AI Coverage Insight Powered by Xref.me AI' above it.

Replacing “references on request” with “on application”.

Instead of scrambling to find referees when they receive an offer, candidates proactively request and collect their own verified references directly through their Xref.me profile. Candidates can arrive "pre-verified" at the application stage, proving their credibility from the moment they apply.



The old model held candidates back, forcing them to wait days or weeks while an employer chased references, creating an end-of-process bottleneck. By moving verification to the beginning, Xref.me eliminates these traditional delays, short-circuiting the hiring process and allowing for a faster time to hire for the employer.

Reference bottleneck

Days & weeks of employer chasing references.



Verified on application

Pre-verified. Ahead of the curve.

Built in moments with AI assisted tools

The Xref.me profile uses AI-driven tools to help a candidate build, optimise, and enrich their digital resume.

AI Resume Advisor

Initial Profile Building: Upon signup, this tool parses an uploaded resume to build the candidate's initial work history.

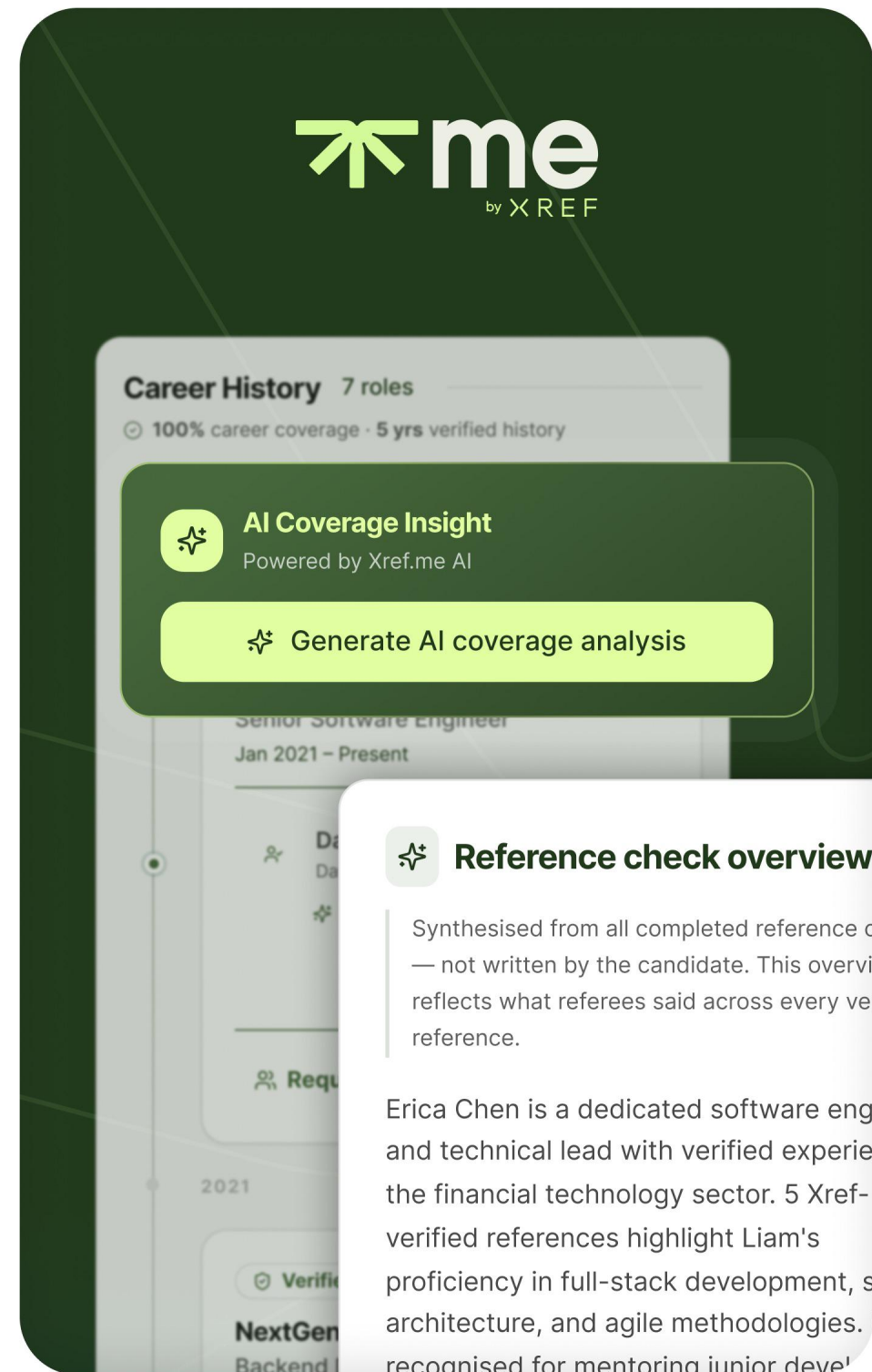
Coverage Score: It proactively suggests specific roles that need references or identifies career gaps that require explanations, specifically aiming to optimize the candidate's Coverage Score (the percentage of their career history that is substantiated).

AI Professional Summary

Content Generation: As a candidate's history and verifications grow, this tool automatically regenerates a high-impact professional summary.

Drafting Support: It removes the "grunt work" of writing bios, allowing the candidate to edit a pre-populated, context-rich narrative synthesized from all their verified data.

AI Referee Summaries: This tool distills the qualitative content and quantitative metrics of every verified reference into a clear, digestible format. This is attached to the profile to make it easier for employers to grasp the candidate's strengths at a glance.



Enrich xref.me

Automated profile enrichment

Career Verification History

The platform uses Xref's Meta API to seamlessly surface a user's entire history of past career verifications, including past roles, organisations, and tenures. This means if a candidate has been reference-checked through Xref before, they can instantly unlock their professional past.

Candidate-Led References

Candidates are empowered to proactively request and collect their own verified references directly from the app. These requests integrate with the Xref platform to conduct live, high-integrity reference checks.

Document Repository

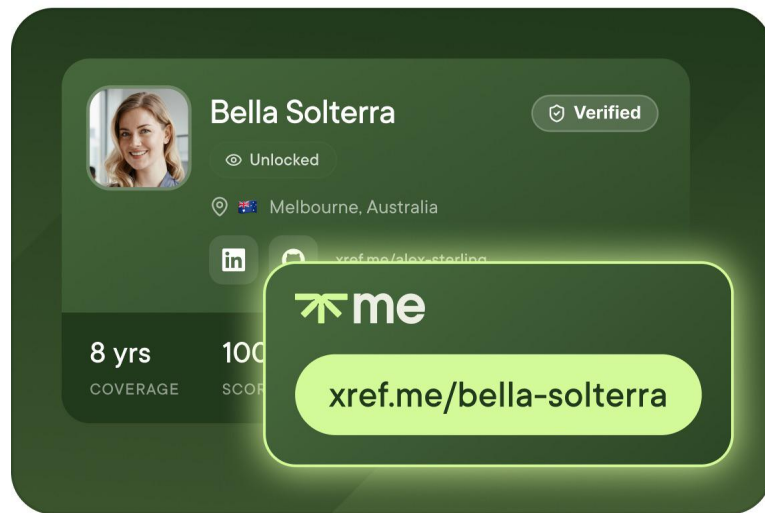
Candidates can continuously enrich their profile by uploading a comprehensive document library for certifications, credentials, and supporting evidence as well as links to online digital assets that support their application.

Employer Requests

The employer can utilise the platform as a collaborative tool to make specific requests for further information, including asking the candidate to provide additional references for specific roles, supply additional documentation, or submit explanations for career gaps (known as Coverage Requests).

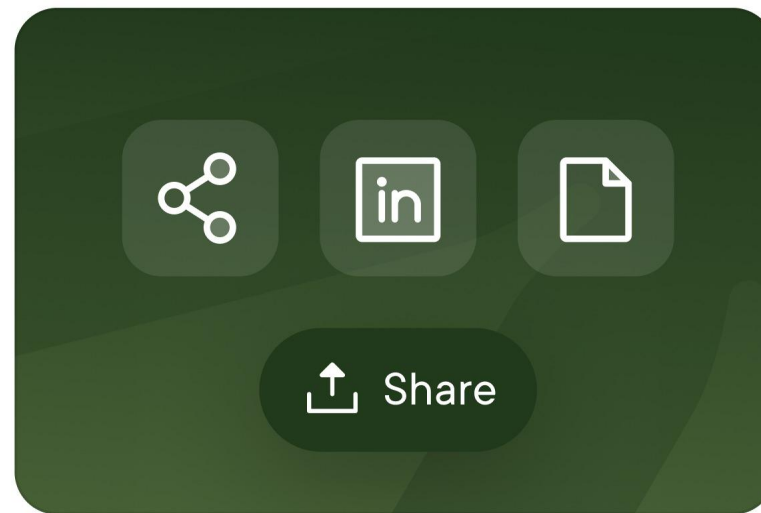
Share [xref.me](#)

Easily found, instantly verified



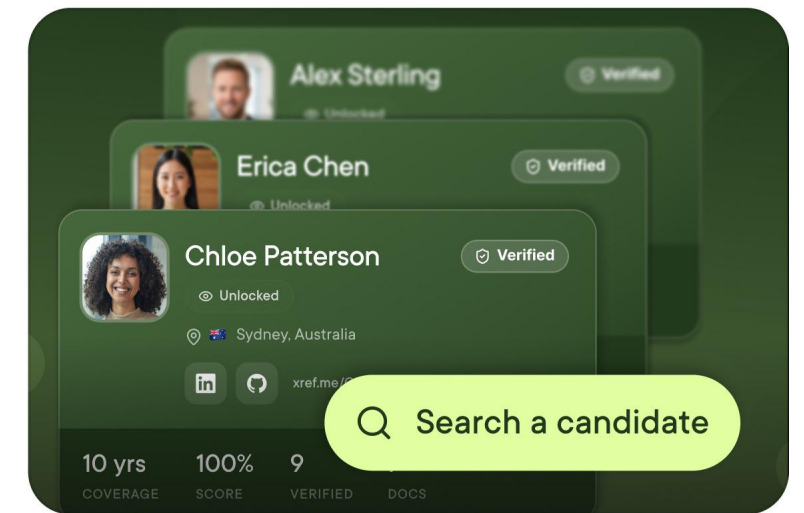
Unique Public URL

When an employer uses this link, they see the profile in a locked state, which only displays basic professional details and verified badges. The candidate must then explicitly approve the employer's "Access Request" to unlock the full details.



Social Badges

Verified Badges, are downloadable assets a candidate can generate from their Xref.me profile to visually communicate their verified status across professional platforms. These assets include social cards, LinkedIn banners, and resume badges, all of which contain a QR code that links directly back to the candidate's unique public profile URL.




Online Search

The employer search box allows a prospective employer to discover talent by searching for a candidate's email address or by utilizing a direct link shared by the applicant. If a candidate does not yet have an active profile, the employer can simply request that the candidate create a profile to facilitate the verification process.


Collaborate via xref.me

Get found, Control Access and Collaborate

 Request candidate access

 Search email address



 AI Summary

 Request additional details

 Download report

 Review references

 Sentiment analysis



Search

An employer can find a candidate by searching for their email address or by using a direct profile link shared by the applicant. To view high-value, sensitive data the employer must formally request access from the candidate.

Access

Once the candidate grants approval, the employer secures a 30-day window of access to the premium data for a price of \$26.99 + tax. This includes full verifications, career timeline, detailed references, AI summaries, coverage scores, the document library, and the AI Advisor tool.

Career History 7 roles

100% career coverage · 5 yrs verified history

PRESENT

2022

Verified reference

FinTech Solutions Pty Ltd

Senior Software Engineer

Jan 2021 – Present

David Reynolds Verified

David Reynolds described the

 Request additional reference

Collaborate

Once access is granted, Xref.me acts as a powerful collaborative hub where employers can analyze data, request further information. To eliminate friction, the platform leverages AI Coverage Insight for deep data clarity and an AI Request Agent to automate follow-ups and streamline communication.

xref.me to xref.com

A unparalleled lead flow tool

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

1

Xref.me profile inception

Candidates create and share profile.

Employer invites a candidate to create a profile.

Xref invites a candidate to use their career history to build a profile.

2

Introduction of Xref

Employer experiences the full power of Xref referencing in a pay-as-you-go environment.

3

Trial experience

Employer signs up to a trial and experiences full platform features such as background checks, engagement surveys, exit surveys and Talent pool.

4

Subscription conversion

Employer subscribes to one of Xref's subscription tiers during the two week trial.

“Pay-as-you-go” entry points

Xref.me targets the Small to Medium Business (SMB) market and infrequent users who prefer an agile, non-subscription model, with a low-friction entry point of \$26.99 + tax for 30-day access to premium data.

Experience-Driven Conversion

As employers experience the efficiency and high-quality, verified data of the process, they are seamlessly encouraged to open a full Xref account and trial the enterprise-grade platform. This creates a frictionless path from individual verification to long-term corporate partnership.

What makes xref.me possible?

Proprietary Data Lake

The data lake holds over 9 million career histories and spans 16 years of pre-employment data. By inviting an initial 3 million candidates to create Xref.me profiles, Xref is unlocking this massive archive and passing the power of that verification history back to the individuals.

Automated Reference API

The Open API is integrated directly into Xref.me to enable the platform to conduct live, high-integrity reference checks. It empowers candidates to proactively request and collect their own verified references directly from the app, ensuring that the profile is continuously enriched with fresh, authenticated data.

Meta API

The Meta API seamlessly surfaces a user's entire history of past career verifications, including roles, organizations, and tenures, allowing a new Xref.me user to instantly unlock their professional past. It synchronizes with Xref work history data to add and manage verified employment records. This API acts as an industry "trust layer".

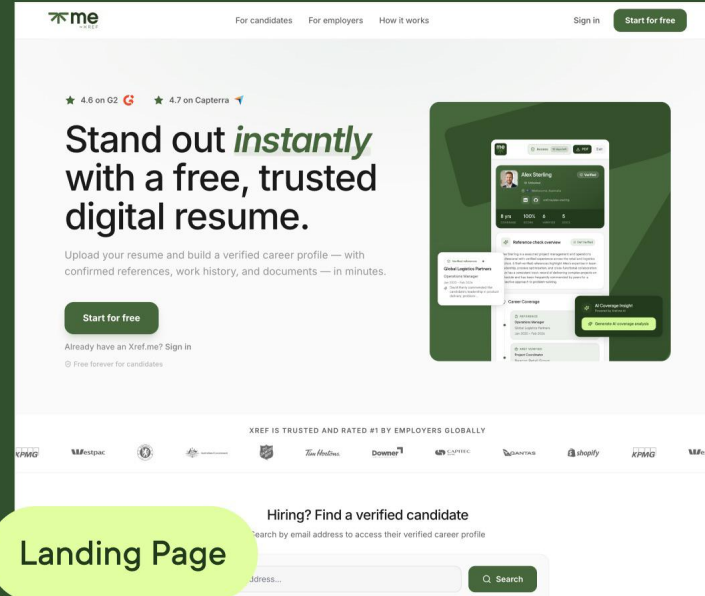
Agnostic Market Position

Xref remains fiercely agnostic—it is not tethered to any specific job board, HR system, sector, country, or regulatory body. This independence allows Xref.me to serve as a universal layer of trust across the global workforce. Unlike data siloed within an Applicant Tracking System (ATS), the Xref.me profile is a portable "digital identity".

Introducing Xref.me

Delivered with AI, turning a once considered Moonshot into a reality.

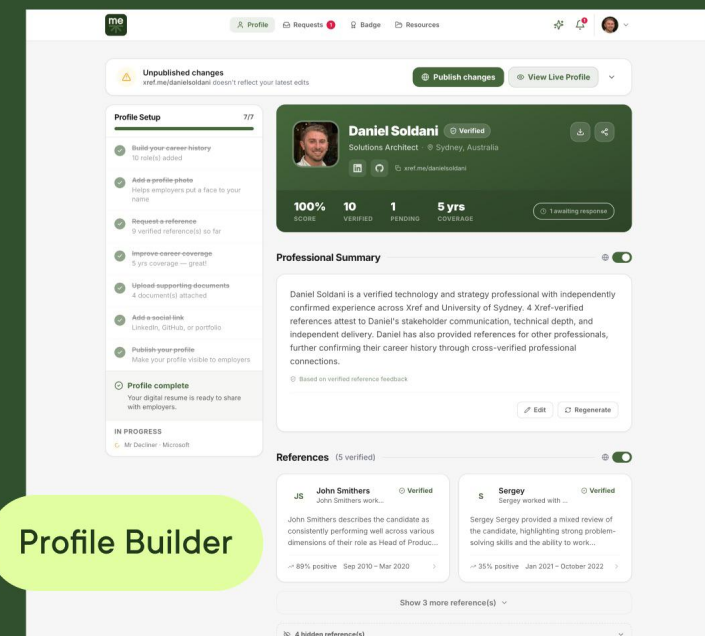
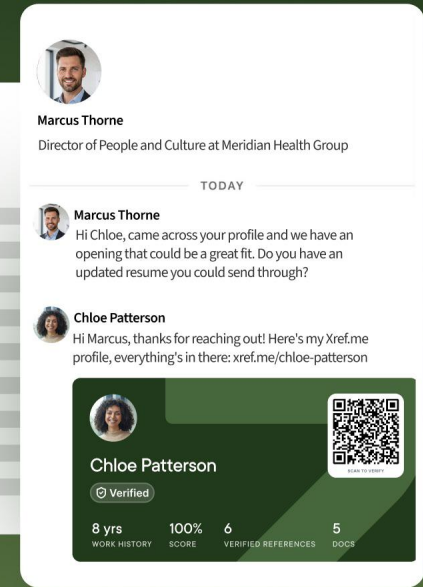
Xref.me represents the realisation of our 'Moonshot', a pivot from a development-focused business to a technology imagineer. We are leveraging 16 years of trust, 9 million career histories, and cutting-edge AI to solve the newest problem in recruitment: how to verify talent at the speed of the modern world.



Landing Page

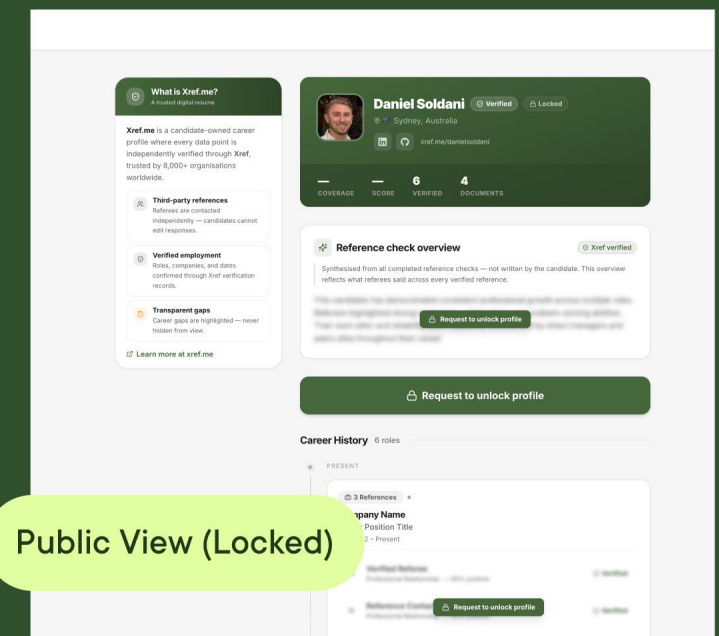


Social Badges



Profile Builder

Public View (Locked)



Introducing Xref.me

Key Investor Highlights



Changing The Game

Xref.me fundamentally transforms the recruitment landscape by shifting the industry from "references on request" to "references on application," providing employers with a verified record from the very start of the hiring process.



Reduced Bottlenecks

By allowing candidates to arrive "pre-verified," the platform eliminates traditional end-of-process bottlenecks and transforms the resume from a collection of unverified claims into a powerful, verified asset.



A Lifelong Asset

The product ensures that verification is no longer a static, end-of-process hurdle, but a dynamic, lifelong professional asset that facilitates faster hiring across all sectors of the workforce.



A Decentralised Truth Layer

Xref.me is strategically positioned as the architect of a universal verification layer, decentralising the reference process and putting the candidate in the driver's seat.

Introducing Xref.me

Key Investor Highlights



Democratised Data

The platform unlocks 16 years of historical verification data, empowering candidates to lead with trust and transparency by leveraging their Xref-verified history to differentiate themselves immediately.



First Of Its Kind B2C2B Platform

By converting 3 million past candidates into active profile holders, Xref.me is shifting from a transactional model to a platform ecosystem, creating a self-sustaining loop and increasing network reach.



Low Friction Entry Point

"Pay-as-you-go" Entry Point: Xref.me targets the Small to Medium Business (SMB) market and infrequent users who prefer an agile, non-subscription model, with a low-friction entry point of \$26.99 + tax for 30-day access to premium data.









Lead Generation






As employers experience xref.me they are encouraged to open a full Xref account and trial the enterprise-grade platform. Creating a frictionless path from individual verification to net new subscriptions.

Further resources

Products

-  **Xref Me** [↗](#)
xref.me
-  **Xref Sign up** [↗](#)
login.xref.com/signup
-  **Xref Pricing** [↗](#)
xref.com/pricing
-  **Platform demo** [↗](#)
xref.com/demo
-  **Trust Marketplace** [↗](#)
trustmarketplace.com
-  **Client welcome site** [↗](#)
welcome.xref.com

Credentials

-  **G2 Ratings** [↗](#)
-  **Google reviews** [↗](#)
-  **Capterra** [↗](#)
-  **Xref client case studies** [↗](#)
-  **Getapp** [↗](#)

Reports

- 2025 Employee Voice Report** [↗](#)
- 7 Costly Mistakes to Avoid When Hiring** [↗](#)

Key Contacts

Place of business

Xref Ltd (Head and Registered Office), 135 King St, Sydney NSW 2000

[xref.com](#)

Auditors

Crowe Sydney, Level 15, 1 O'Connell Street Sydney, NSW 2000

[crowe.com/au](#)

Share registry

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[automic.com.au](#)

Corporate Advisory

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[tmtpartners.com.au](#)

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[in](#)

[f](#)

[X](#)

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