



March Quarter FY26:

Commercial traction delivering revenue and margin growth

Novatti Group Limited (ASX:NOV)

29 April 2026

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Connecting **traditional** with **digital**

Providing investors exposure to both traditional payments AND future digital finance ecosystem:



Acquiring and A2A

- Card acceptance - eCommerce
- Asian wallets
- Payment terminals & softPOS
- Direct Debit & NPP
- Secure QR codes



Card issuing

- Digital/physical
- Closed/open loop
- Reloadable white label cards
- BIN Sponsorship



International payments

- Cross-border payments
- International BillPay
- Asian wallets
- Closed loop vouchers & wallets



Digital finance

- Strategic growth pillar via AUDD Stablecoin and opportunities for
- Cross border payment flows
 - Web3 on/off ramps
 - Stablecoin settlements
 - Embedded finance
 - Corporate treasury

Already servicing many leading Australian and international companies:



Q3 FY26: Highlights

51%

Group Margin
Q3 FY26

-\$0.1m

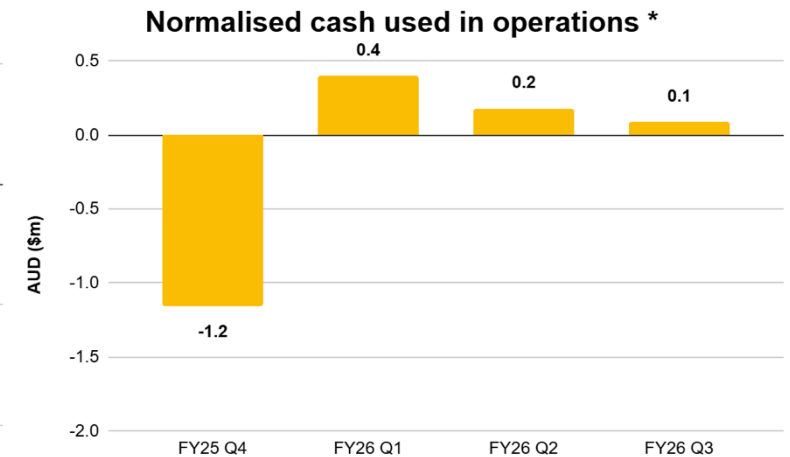
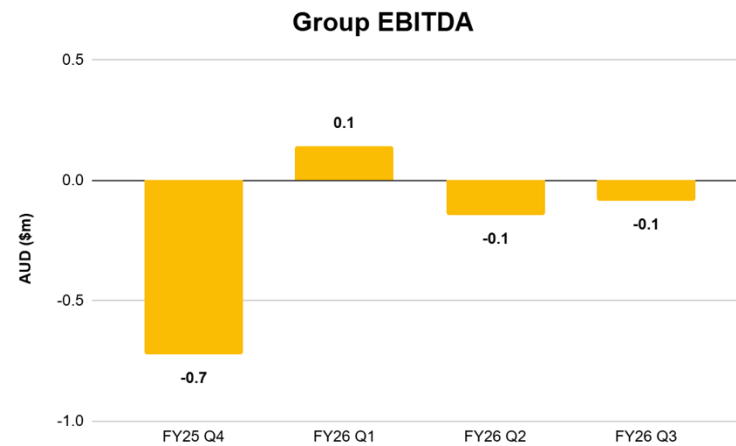
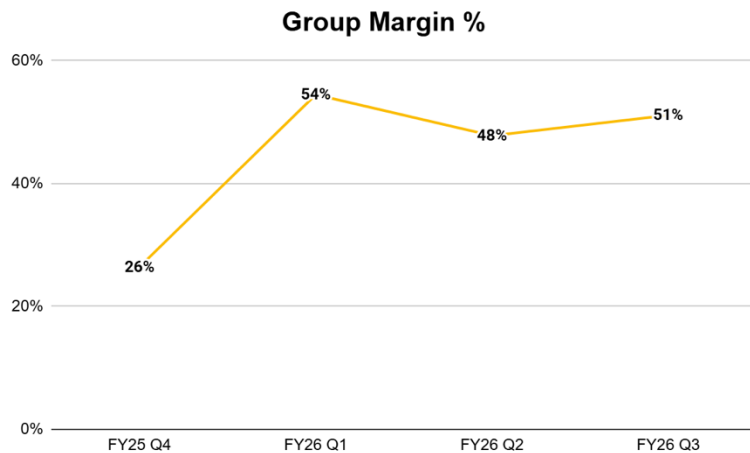
Group
EBITDA
Q3 FY26 **

3

Quarters of normalised
positive cashflow*

\$3.6m

Available
cash as at
end of Q3 FY26



*Reflects net cash from/used in operating activities (as measured in quarterly 4c) excluding historic liabilities

**Excludes non-cash entries and historic liabilities

Pivot to growth: Issuing

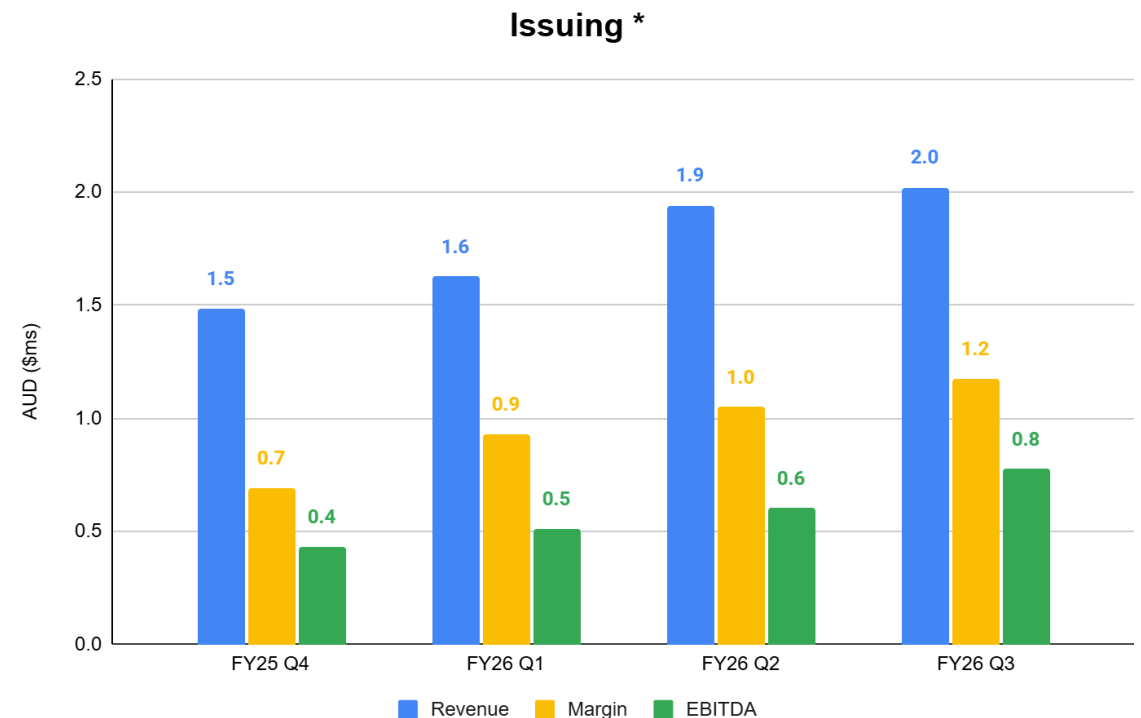
The performance of Issuing highlights Novatti's pivot back to growth, announced at the end of FY25

Strategy

- Sales drive implemented H2 FY25
- Leads generated
- Momentum gained

Recent results

- Two contracts signed
- Three contracts under review
- Two proposals being considered



Replicating strategy across other offerings...

Where to from here: Building velocity



B2B Leads Generated

Active

- Customer-led digital payments platform
- Enhanced B2B solutions pipeline
- Selective & targeted lead generation campaign
- Converting prospects to contracts



High Volume Customers

Target

- Capitalise on restored gross margin
- 3-year 70%+ margin target
- Partner co-sell enablement
- High-transaction volume segments



Solutions Focus

GTM

- Sales drive replicating Issuing success
- Vertical markets & territory expansion
- Enhanced platform capabilities
- Pipeline velocity improvement



New Customers Won

Digital payment rewards and cashback platform

Subsidiary of major Asian Payments Fintech

Vivi Money

Online booking platform that takes 2,000+ monthly bookings

Expansion of major airline customer contract

Pharmacy group expanding payment services into NZ operations



Strategy Reset
Complete



Optimise & Streamline
Complete

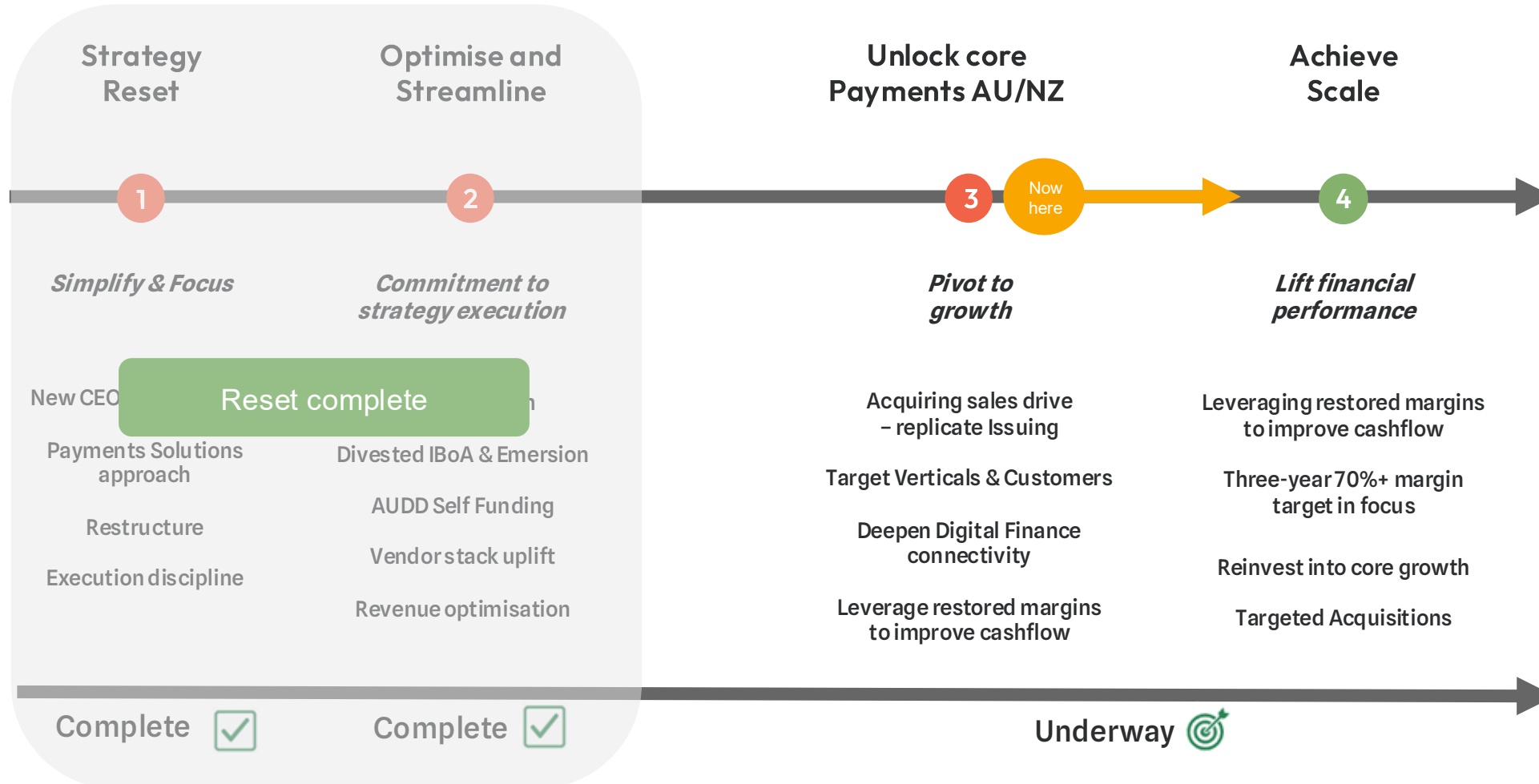


Unlock Payments AU/NZ
Now Here



Achieve Scale
Next

Where to from here: Execution on growth





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This presentation has been approved for release to the ASX by Mark Healy, CEO, and the Board