



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**

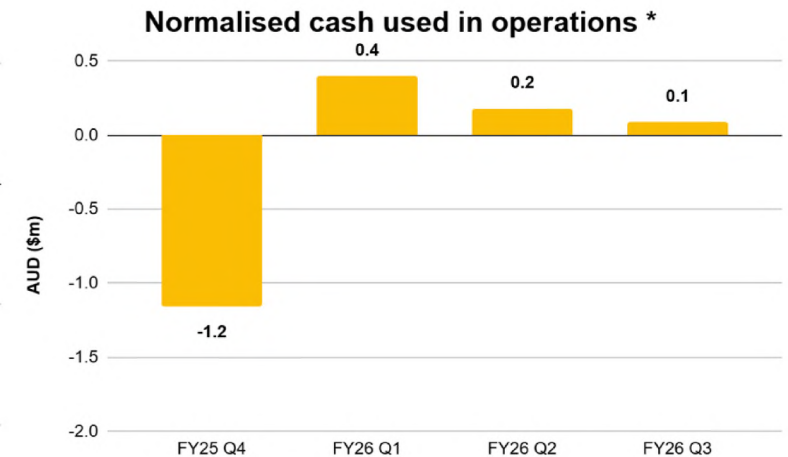
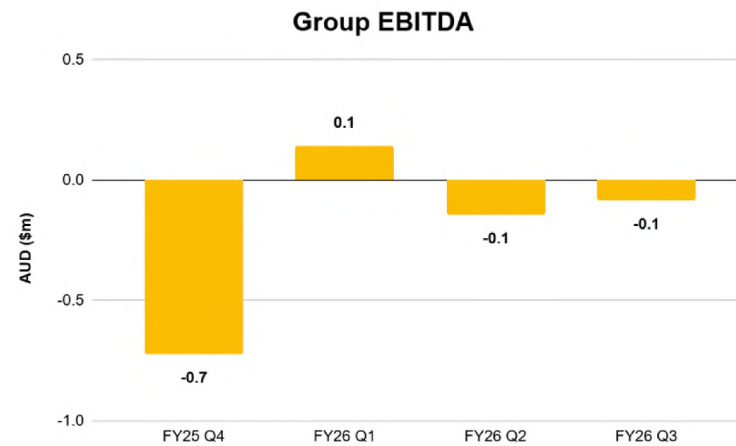
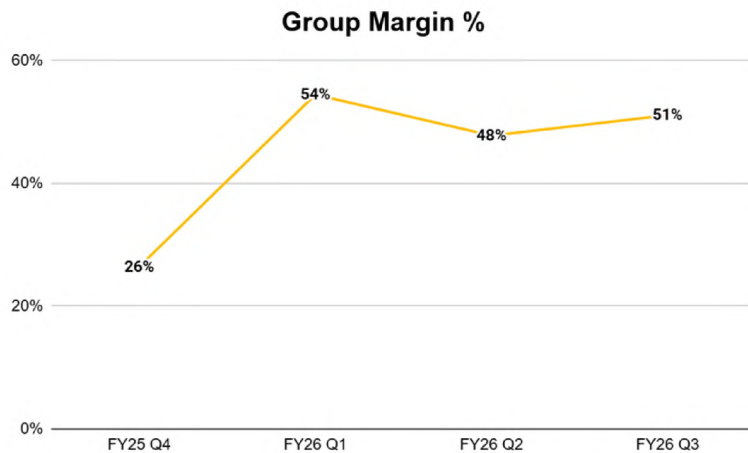
Group  
EBITDA  
Q3 FY26\*\*

**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

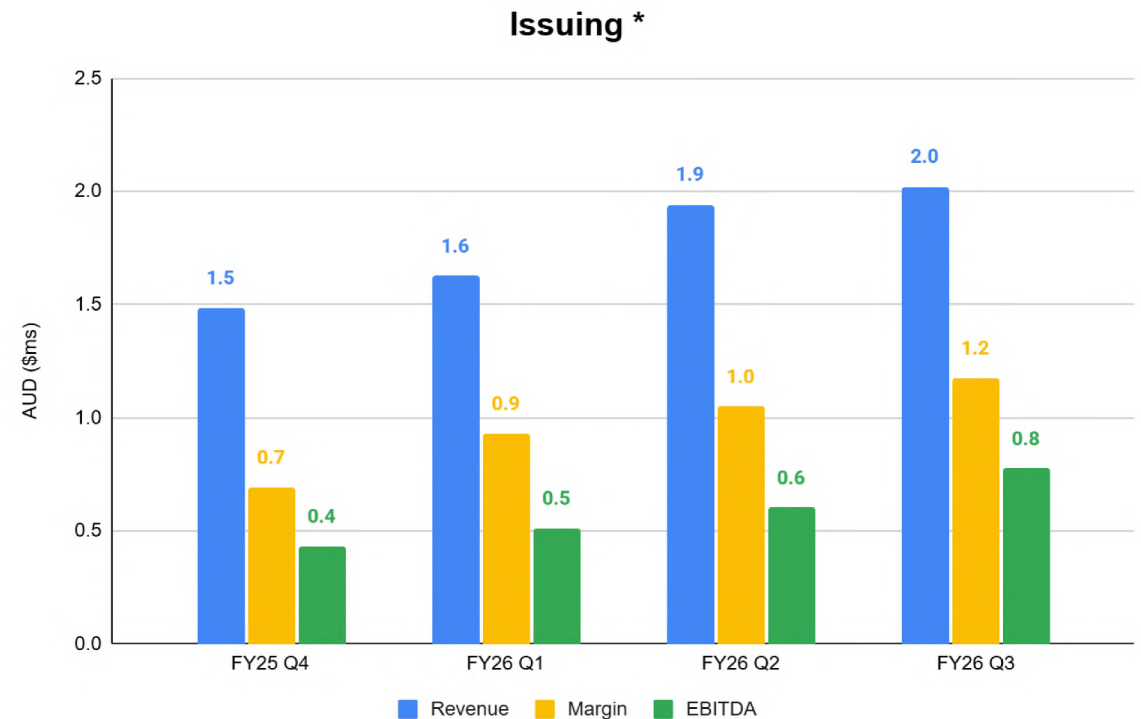
The performance of Issuing highlights Novatti's pivot back to growth, announced at the end of FY25

### 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

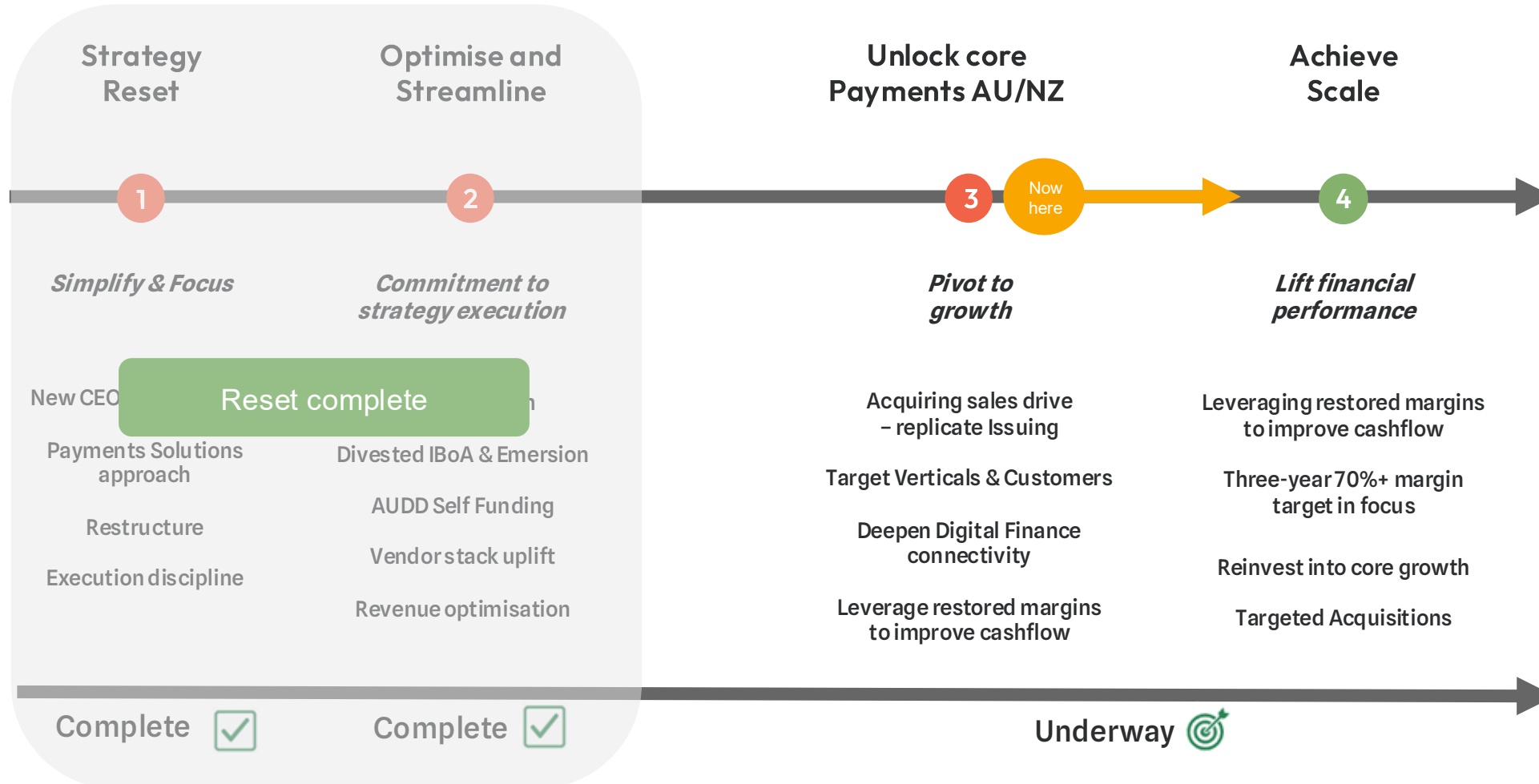


Unlock Payments AU/NZ  
Now Here



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