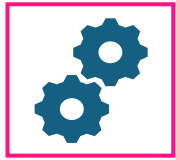


Shaw & Partners TechRise Conference

Sydney , AUS
4th May 2026



About IODM



IODM Limited is a leading provider of cloud-based digital Automated AR workflow solutions that improves the order to cash cycle with automated notifications, payment and allocation processes for both business and education institutions.



IODM is a cloud-based solution hosted via the Amazon Web Services (AWS) platform.



ISO27001 Global Certification



Operations in the UK, US, Australia and APAC.



Powered by technology, IODM is a digital workflow solution with a **call to action** to make payments that will revolutionise your cash flow and give **full visibility** on student enquiries across the institution.



Automated process for communicating with students about payments via digital channels



Create flexible and tailored payment plans with automated collection reminders



University branded payment comms with embedded FX payment portal for international payments



Integrated student query management functionality

About IODM

Global software platform delivering complete working capital communications solution



PLATFORM

IODM's solution – *IODM Connect* – focuses on communicating inside the terms of trade around cash allocation, payments and accounts receivable workflows – a subset of digital accounting receiving little attention to-date.

Originally developed as a Software as a Solution (SaaS) platform, IODM has evolved into a complete working capital communication platform, engaging with clients to ensure smooth and more reliable cashflows.

ASX-listed (**ASX.IOD**).



TARGET MARKETS

IODM provides bespoke solutions targeting both education and broader enterprise clients.



PARTNERSHIPS

Through key global partnerships (e.g. Convera and TransferMate), IODM has accelerated its growth into overseas verticals, leveraging extensive footprints across the digital payments landscape.

These partnerships significantly enhance IODM's ability to scale globally with a “one to many” go to market model.



GROWTH

IODM has directed significant effort on continued progress and validation of the UK education sector.

During FY25 and FY26 YTD specifically, the number of education institutions being onboarded continues to expand.



SCALE

IODM's business model is both robust and saleable.

Headquartered in Melbourne, Australia – IODM has international operations and global partners.

IODM partnerships with established global payment providers position IODM for a “one to many” go to market model in the Higher Education sector

How it works...

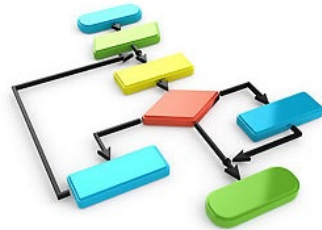


IODM
Rein In Receivables.

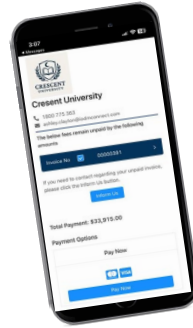
IODM platform receives daily data listing of invoices



Invoice automatically sorted into one of multiple workflows to determine when, how and what to communicate to the student



Connects students directly to online payment platforms for quick and easy payments



Fully branded Email and/or SMS communications automatically sent out with tracking and behaviour insights



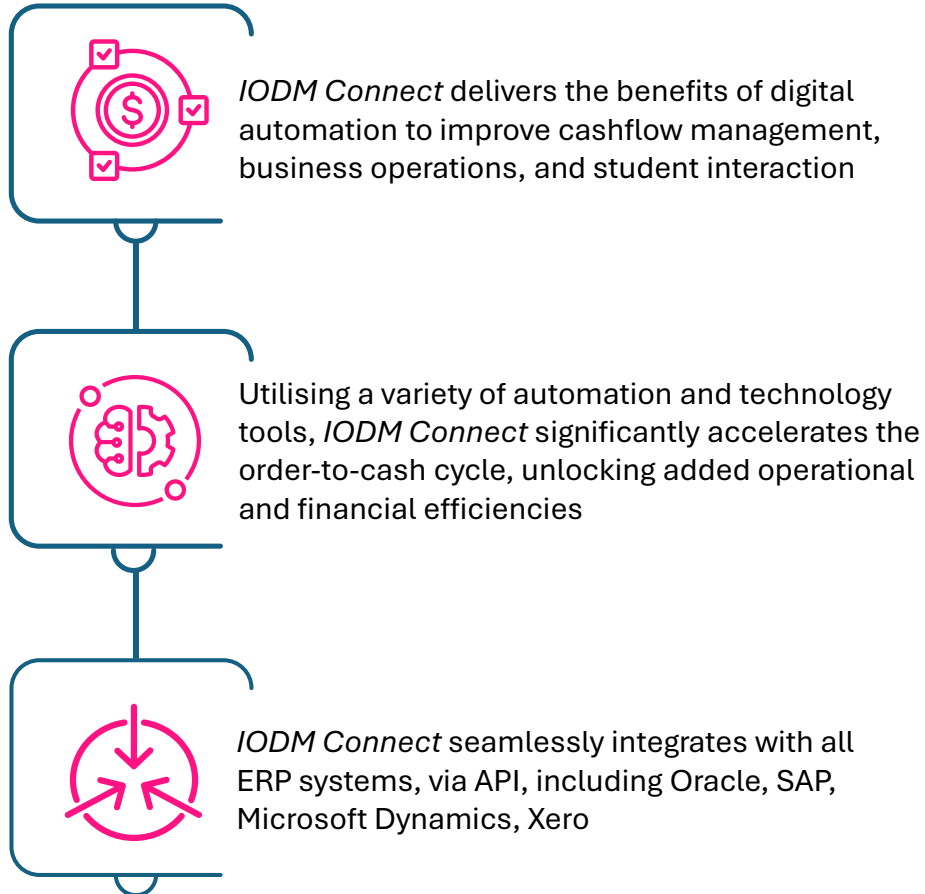
Simple automated system that allows Students to communicate any invoice queries



Quickly and easily setup payment plans where appropriate with regular reminders of instalments due automatically sent to Customers

IODM Connect – Overview

Complete digital payment communications solution



Key Benefits:

- ✓ **Elimination of manual processes** – Automate student payment reminders
- ✓ **Financial gains** – reduces revenue collection rates and improves working capital
- ✓ **Cost efficiencies** – reduces manual accounts receivable administration
- ✓ **Enhances Student experience**
- ✓ **Scalable** – seamless ability to scales payment communications, add divisions, jurisdictions or acquisitions

UK Education Opportunity

UK education institutions demonstrate commercial validation of IODM solution

- Currently, 1 in 4 university students studying in the UK are (~679k)¹ international students and 285 institutions, representing IODM's total addressable market
- Payment made via either Convera payments platform or credit card gateway
- IODM fees derived on a revenue share model, governed by total value of revenue from payments processed by Convera, paid to IODM upon invoice settlement
- UK commercialisation efforts are ongoing – as at 31 March 2026, IODM had:
 - 16 education institutions 'live' and using IODM's solution and achieving significant improvement in performance
 - Key University clients include
 - an additional 6 education institutions in onboarding state
 - Sample University clients include:



285

Total # of UK education institutions



679k¹

of international students



242k¹

Short-term IODM target students



1. Total UK student number is ~2.9 million. Short-term IODM target reflects proportion of Convera's existing client-base. 'Higher Education Student Statistics: UK, 2021/22 - Where students come from and go to study' (<https://www.hesa.ac.uk/news/19-01-2023/sb265-higher-education-student-statistics/location>)

North American (NAM) Education Opportunity

IODM's Proven Education Payment Solution to be taken into North American via established partners

- Currently, there are circa 1.45m¹ students studying in NAM (USA & Canada) across 4,100 higher education institutions, representing IODM's total addressable market
- IODM with Convera and TransferMate in the US (new partner)
- IODM fees derived on a revenue share model, governed by total value of revenue from payments processed by payment partners paid to IODM upon invoice settlement
- IODM recently secured a partner agreement with established US Payment provider, TransferMate which provides the company access to an initial 283 TransferMate US University clients with potential expand to 1,000 universities.

4,100

of NAM higher education institutions



1.45m¹

of international students



283

IODM target client University acquisition via new partner TransferMate

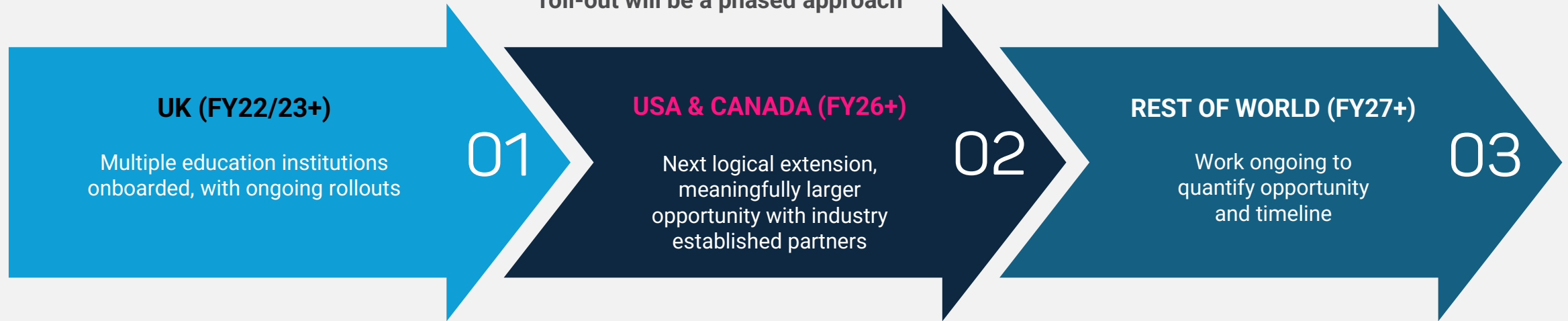


1. [Canada International Student Statistics \(Updated 2022\) - Study in Canada \(studying-in-canada.org\)](https://www.statista.com/statistics/1102122/canada-international-student-statistics/)
[International students in the U.S. 2023 | Statista](https://www.statista.com/statistics/1102122/canada-international-student-statistics/)

Education Sector Approach

Accelerating the phased roll-out of IODM's best-of-breed education solution via established partner program

IODM's accelerated global education roll-out will be a phased approach



- IODM education fees derived on revenue share model, governed by total invoice value, paid through IODM upon settlement
- Invoices typically generated on a trimester basis, including tuition fees and associated education-related fees (e.g. accommodation)
- Payment made either through partner payments platform or credit card gateway. Payment plans increasingly standardised

- Seasonal growth typically observed in IODM's forward collection book during July-September, as new communication commences in-line with Northern hemisphere academic year
- Smoothing effect to occur over time as work-in-progress settles

IODM Connect – Proven Performance in Education Sector

IODM's platform accelerating Higher Education revenue collections performance

Trusted by Leading Education Institutions

Students from around the globe are actively managing their tuition payments through IODM Connect.



"Working with IODM has significantly improved our efficiency by streamlining our accounts receivable process, reducing manual effort, and enhancing cashflow management."

-University Of Lincoln



"Using the IODM accounts receivable solution has helped UCA improve communication with students and make it easier for them to pay their fees."

- University for the Creative Arts



"IODM has brought digital transformation to the accounts receivable process, improved cash flow and operational efficiency. IODM benefited us by helping us to meet our strategic targets for the efficient and effective collection of income across the school."

-The London School of Economics

Thank You

