Investor Presentation

FY26 Full Year Results

27 August 2026

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Payment solutions provider driving innovation in the banking ecosystem

Delivering Innovative & Scalable Payments Solutions

- Change provides tailored payment solutions, card issuing & testing to 150+ banks & fintechs across 40+ countries
- Two core proprietary technology platforms owned & developed in-house

Payments as a Service — vertexon

Processing (Global) | **Processing & Issuing (Australia & NZ)**

- Supports Prepaid, Debit & Credit

Physical & digital cards (inc. Apple & Google Pay)

Transaction processing – all major schemes

Treasury, Fraud & Compliance

Mastercard & regulatory licences (AFSL & FSP)

Platform offers innovative capabilities to rival the major banks in a capital efficient manner

Processing capabilities/services plus client leverages Change's licences & issuing capabilities

mastercard

83%
of FY26 Revenue

Payment testing — paysim

Deployed Software & APIs

- Core based on global messaging standard ISO 8583 & ISO 20022

Full payment simulation

All major scheme validation

Embedded into core processes

ATM & POS emulation

- Default standard for EFTPOS testing in Australia
- Global customer base incl. 5 of top 10 global digital payment companies

Payment Schemes & Standards

17%
of FY26 Revenue

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Achieved a 3-year revenue Compound Annual Growth Rate (CAGR) of 28% to FY26 – PaaS revenue growth the key driver

Key Highlights

- Delivered on upgraded FY26 revenue & Underlying EBITDA guidance
  - Record financial results from combination of continued revenue growth and stable fixed cost base
- Delivered maiden full year profit – key milestone

US$18.2m (A$26.0m)[1]
21% PCP
FY26 REVENUE

73%
OF REVENUE FROM RECURRING INCOME STREAMS[2] IN FY26

US$3.3m (A$4.7m)
17x PCP
FY26 UNDERLYING EBITDA[3]

150k+
104% PCP
NO. OF CURRENT ACTIVE PaaS CARDS ON PLATFORM

21.4m
17% PCP
NO. OF PaaS TRANSACTIONS PROCESSED IN FY26

US$630m
16% PCP
$ VALUE OF PaaS TRANSACTIONS PROCESSED[4] IN FY26

1. *AUD/USD = 0.70, all AUD amounts are converted for representation purposes to assist the reader*
2. *Includes Support & Maintenance & PaaS transaction fee revenue*
3. *Underlying EBITDA excludes interest included as revenue & share-based payments included as an expense in statutory accounts*
4. *Transactions are denominated in local currencies & have been converted to USD, Change's reporting currency*

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Clear & focussed operational roadmap to deliver shareholder value

Notable FY26 Achievements

Commercial

- Commenced branding and value proposition project – new website & sales collateral to be delivered in FY27
- Expanded partnership ecosystem – signed 4 new PaySim partners and a new BIN sponsorship partnership with a global processor
- Launched first BIN sponsorship client in NZ
- Migrated one of Australasia's largest accounting software debit card programs (AU & NZ) to the PaaS platform
- Currently onboarding four new PaaS clients – additional four clients in final contracting phase
- Continued transition to highly scalable PaaS/SaaS business

Sharesies Hnry paymentology

Product

- Significantly enhanced Vertexon PaaS digital capabilities
  - Enhanced digitisation/tokenisation offering and broadened SDK to enable faster and deeper client integration
- Completed Phase 1 of the PaySim modernisation project
- Completed sales demo platform – key sales enabler for new opportunities
- Embedded agentic AI – rapidly accelerated product roadmap development and efficiency

FY26 Financial Results

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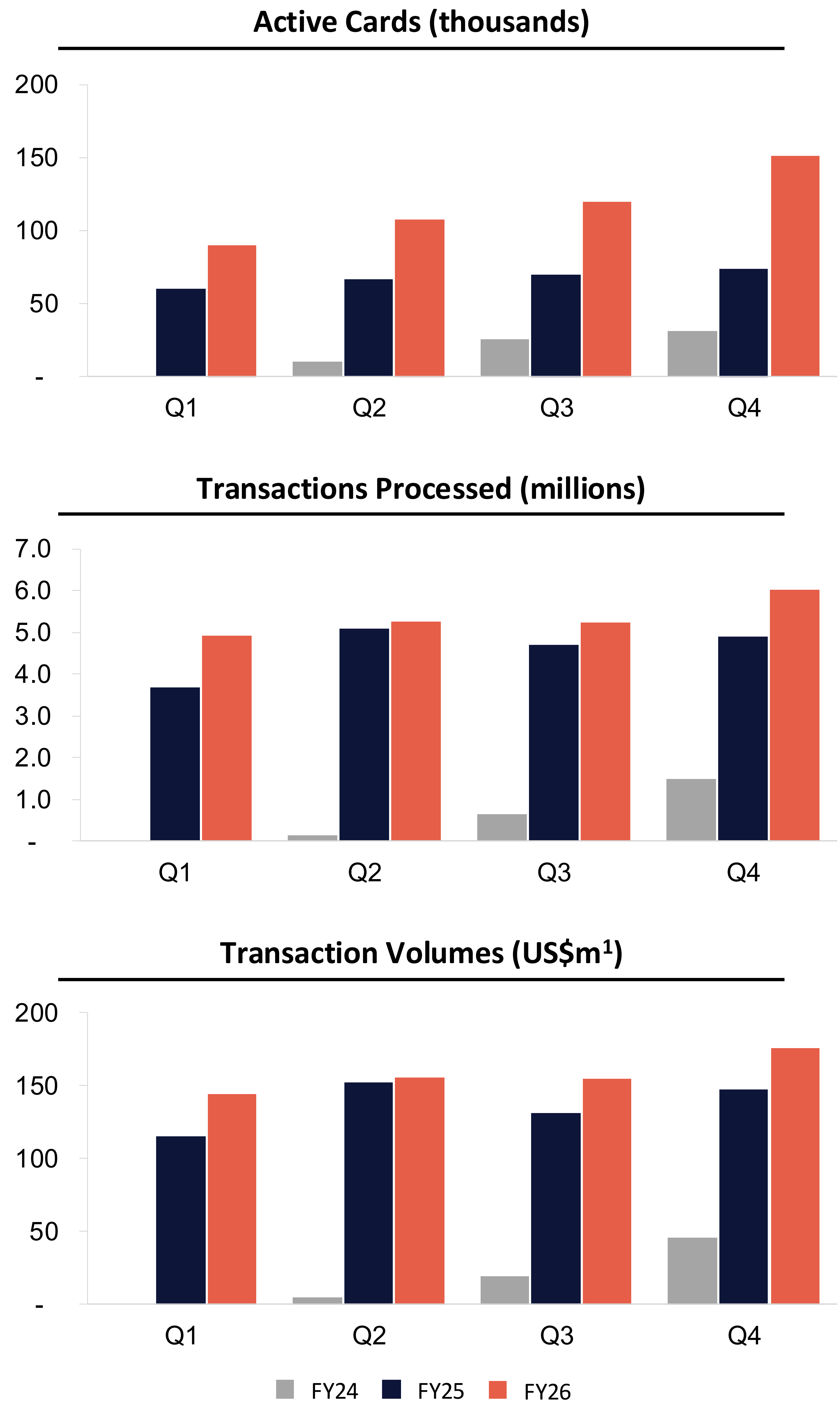
Vertexon PaaS Metrics & Revenue Model

PaaS platform scaling with volume increasing as card numbers continue to grow

- 150k+ cards active in AU & NZ
  - Growth in existing client base – particularly fintech clients – significant new cards added in FY26
  - Hnry AU & NZ program card migrations completed in July
- Strong momentum in PaaS business exiting FY26 with record active cards, number of transactions and gross transaction volume (GTV) through the platform in June and again in July

PaaS – Revenue Types	Description
Platform Fees	Recurring platform fees (e.g. access & feature 'flag fall' fees) & recurring monthly minimums
Fixed Transaction Fees	Flat fee per transaction
Variable Transaction Fees	Depending on transaction type, an additional variable fee may be applied
Value-Added Services	Additional fees for fraud protection, digital capability, analytics, chargeback handling, etc.
Interchange	Fee paid by the merchant acquirer to the issuer to compensate the issuer for the value & benefits merchants receive when they accept electronic payments

1.Transactions are denominated in local currencies & have been converted to USD, Change's reporting currency



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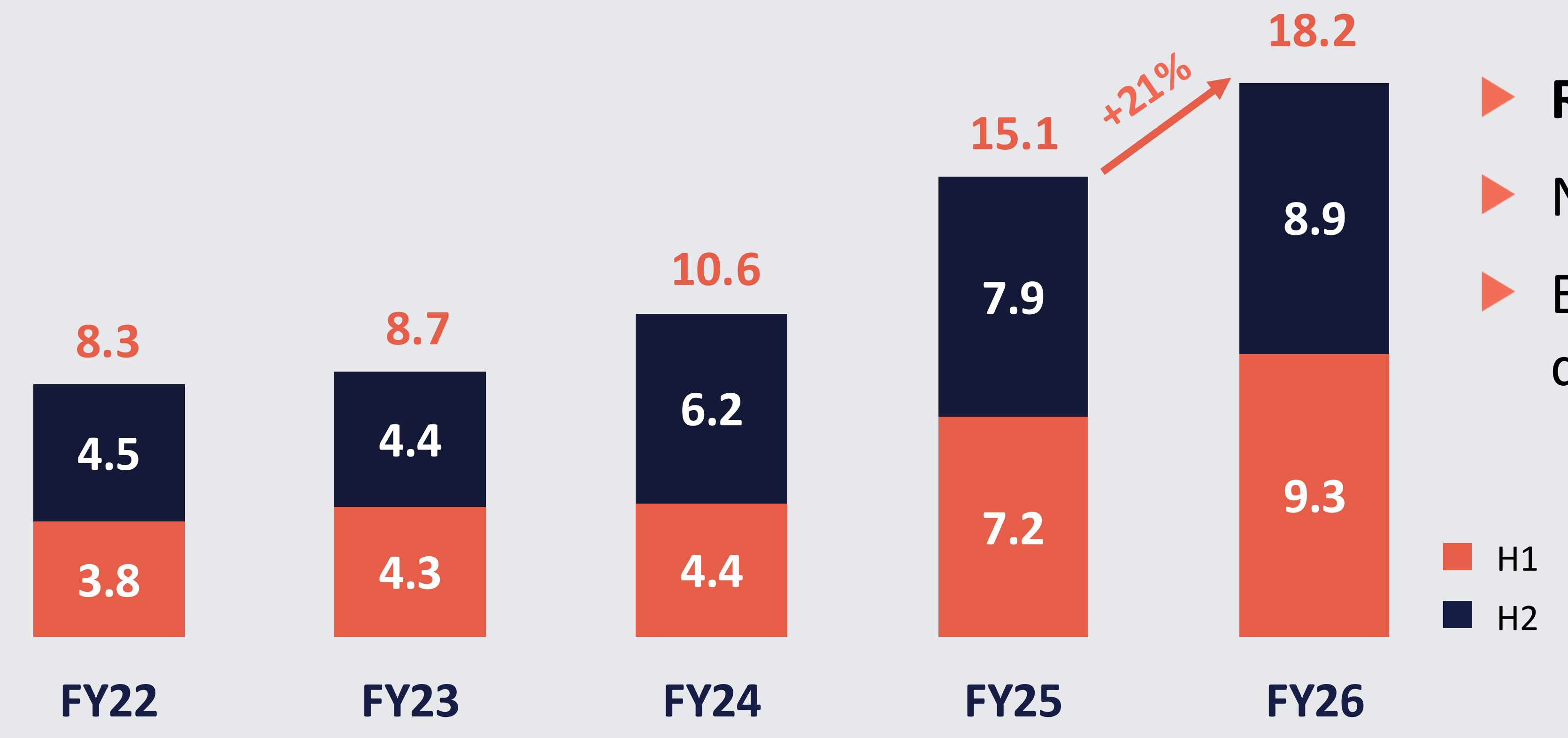
Scaling Revenue with Discipline & Focus

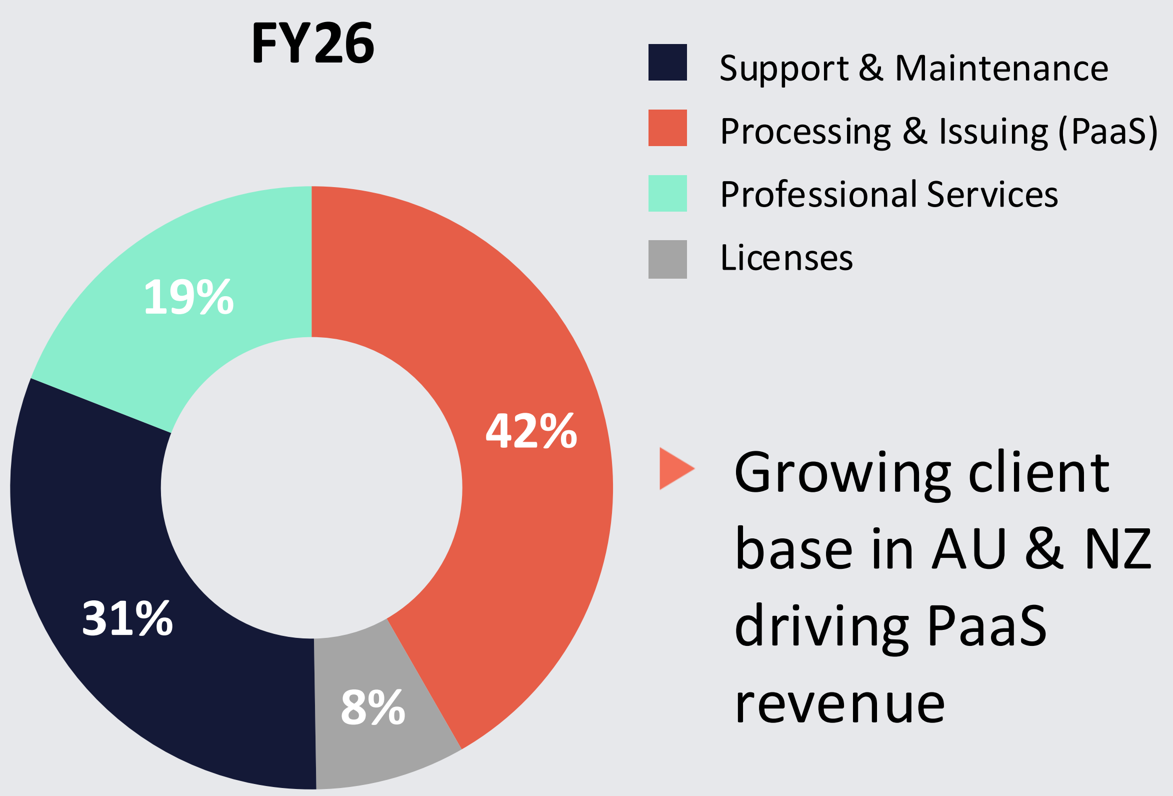
PaaS now the largest contributor of revenue

Revenue (US$m) – H1 vs H2



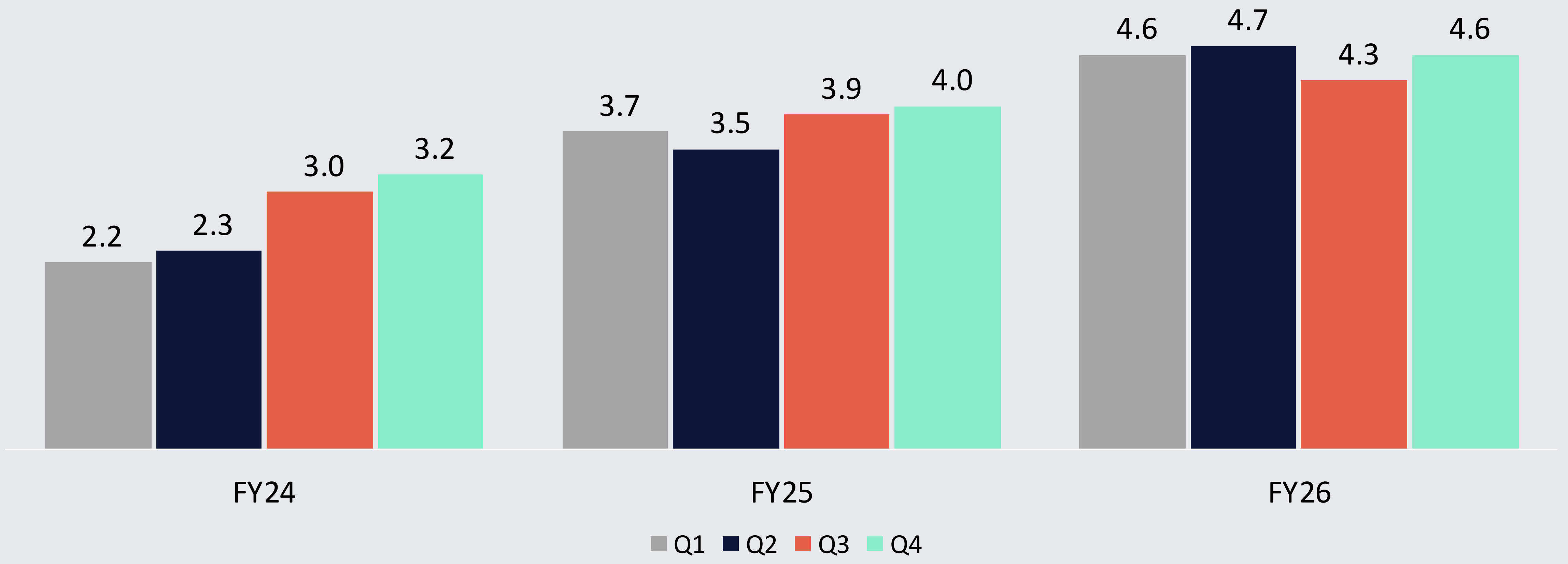
- Record revenue year
- New client wins
- Established clients driving increased activity

Revenue by Service Offering (%)

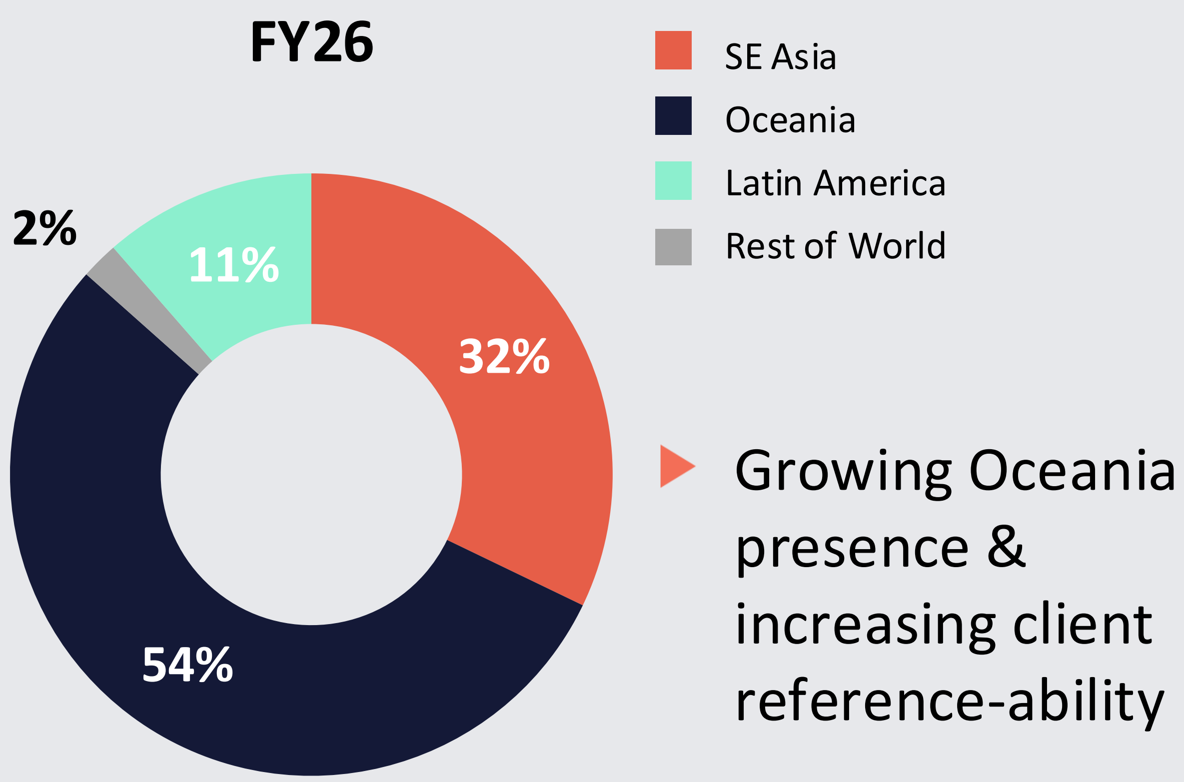


- Growing client base in AU & NZ driving PaaS revenue

Revenue by Quarter (US$m)



Revenue by Region (%)



- Growing Oceania presence & increasing client reference-ability

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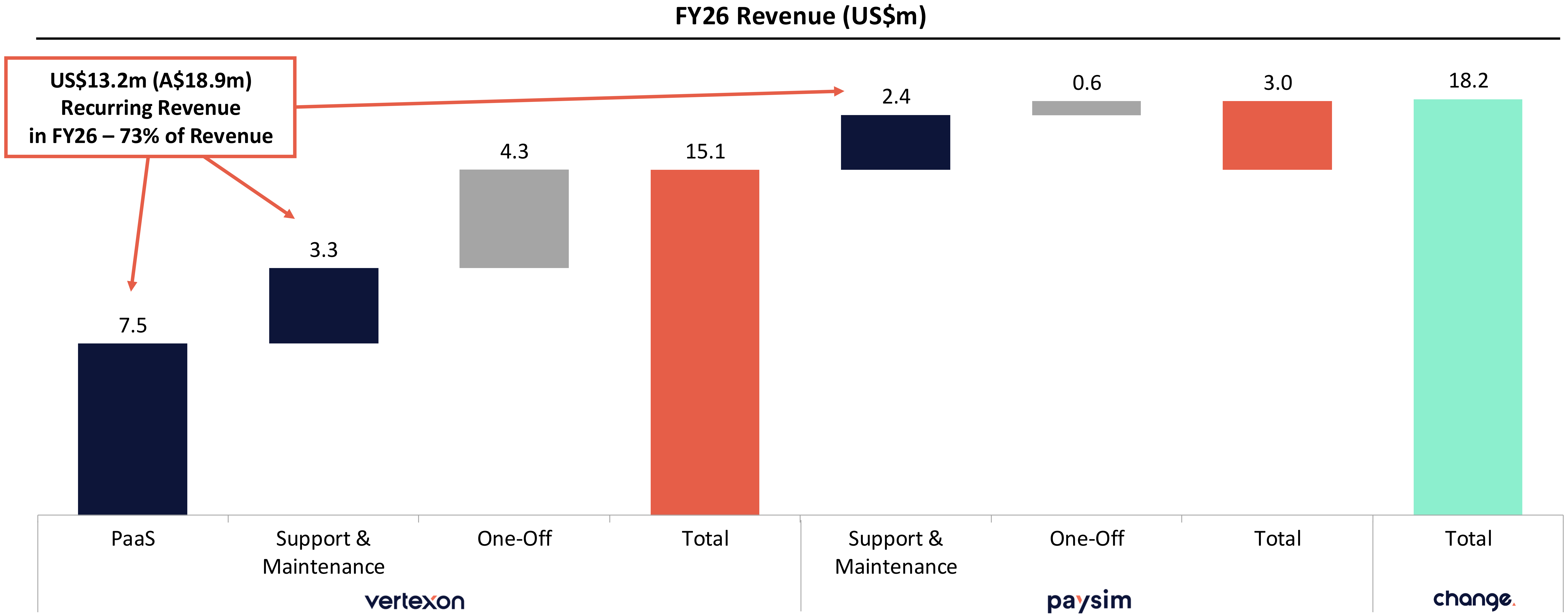
Recurring revenue providing a solid base for future growth

Strong & Growing Base of Recurring Revenue



Revenue Contribution (US$m)	FY24	FY25	FY26
PaaS (Recurring)	1.3	6.3	7.5
Support & Maintenance (Recurring)	4.9	5.3	5.7
Licence & Professional Services (One-off)	4.2	3.4	4.9
Other	0.2	0.1	0.1
Total	**10.6**	**15.1**	**18.2**
% Recurring Revenue	*58%*	*76%*	*73%*

- FY26 PaaS revenue up 19% on FY25
- Team in place to continue to deliver one-off work for existing clients and support PaaS growth
- Global client base – FY26 revenue split by currency:
  - 61% USD / 27% NZD / 12% AUD

Total revenue includes c.$100k of interest revenue

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Profit & Loss

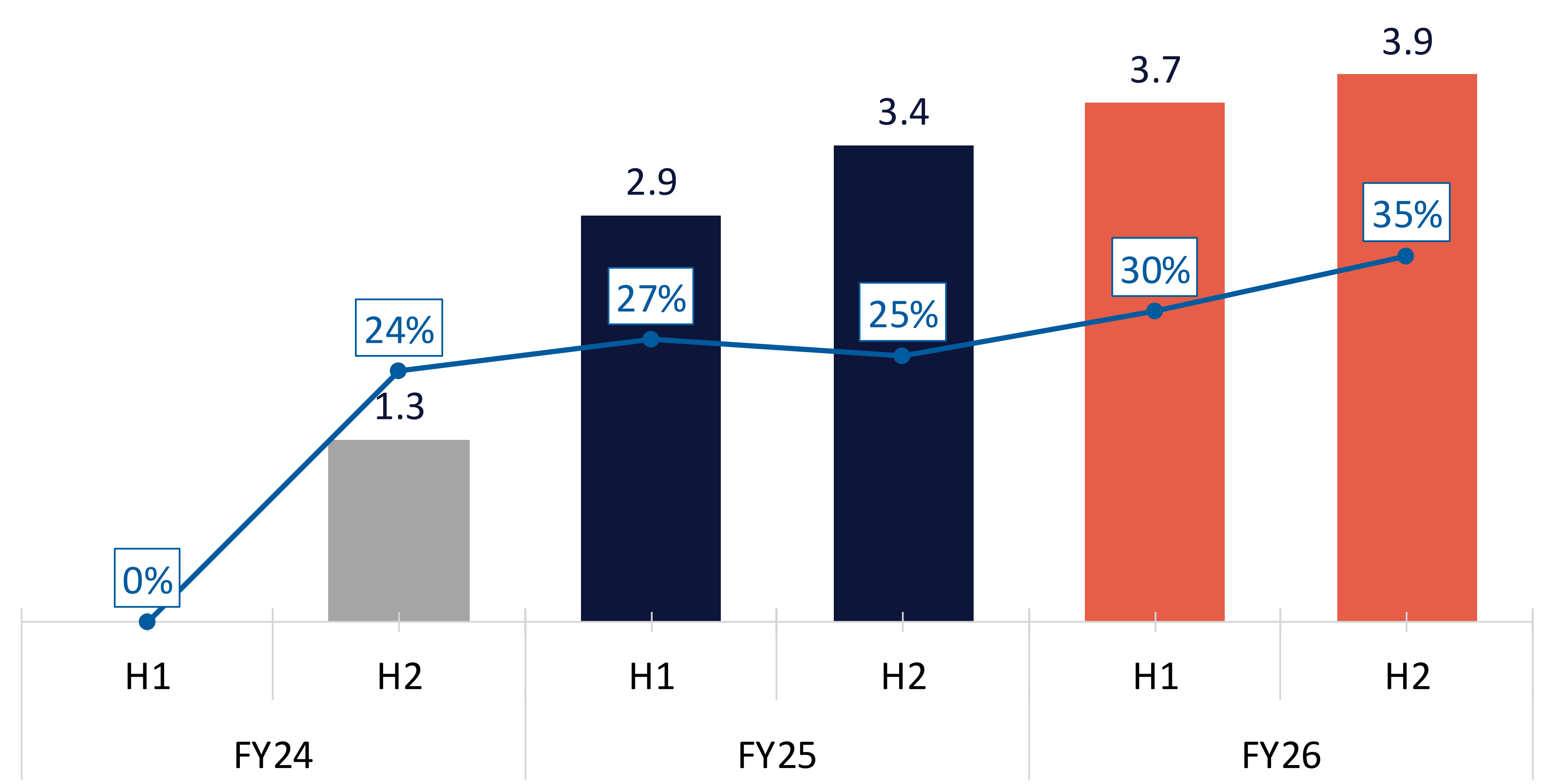
Material EBITDA improvement driven by revenue growth & stable fixed cost base

Profit & Loss Summary			
(US $000's)	**FY26**	**FY25**	**Change**
Revenue	18,222	15,089	21%
COGS	(4,863)	(5,056)	(4%)
Gross Profit	**13,359**	**10,033**	**33%**
Employee expenses[1]	(6,409)	(6,392)	0%
Professional services & insurance	(1,406)	(1,070)	31%
Technology & hosting	(989)	(1,046)	(5%)
Other expenses	(1,145)	(1,224)	(6%)
Underlying EBITDA[2]	**3,309**	**200**	**17x**

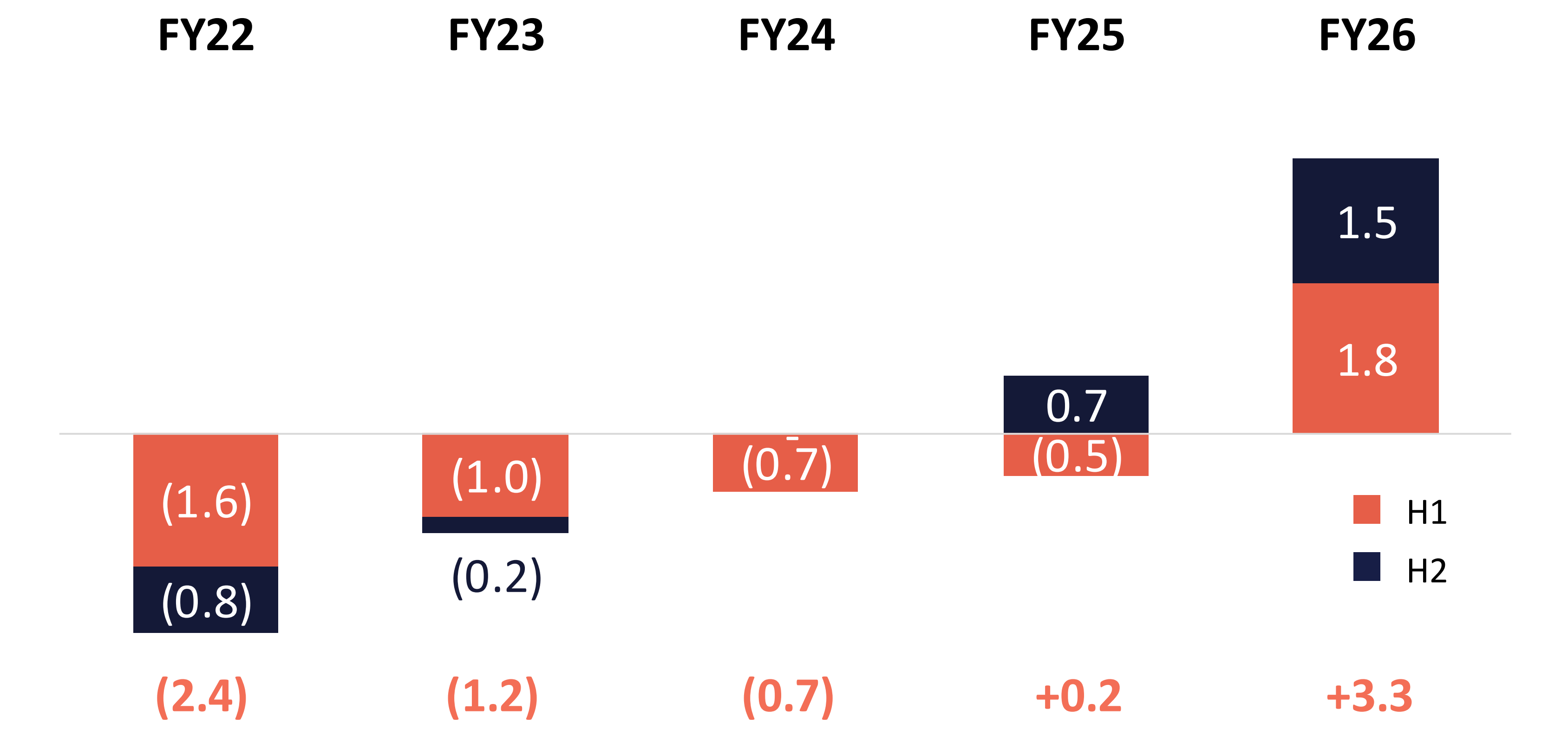
1. *Excludes share-based payments included as an expense in the Appendix 4E statutory accounts*
2. *Excludes interest included as revenue and includes $44k of net costs associated with US entity in FY26 which has now been liquidated*

- FY26 revenue of US$18.2m (A$26.0m), up 21% on pcp
  - **Record revenue year** – growth driven by PaaS revenue
- Technology & hosting cost decrease driven by exit from US
- PaaS platform delivering operating leverage with scale
  - Material gross profit margin expansion of 600 bps in FY26 from 26% to 32%
  - Expect continued expansion in gross profit margin with further PaaS growth – medium term target of 40% – 45%
- FY26 Underlying EBITDA of US$3.3m (A$4.7m)

PaaS Revenue and GP Margin by Half (US$m)



Underlying EBITDA (US$m) – H1 vs H2



AUD/USD = 0.70 (A$ amounts are converted for representation purposes to assist the reader)

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Focus on delivering profitable growth to continue strengthening the balance sheet

AUD/USD = 0.70 (A$ amounts are converted for representation purposes to assist the reader)

Balance Sheet

Balance Sheet (US $000's)	FY26	FY25
Cash & equivalents	3,111	3,908
Client settlement funds	1,696	2,753
Trade and other receivables	2,418	2,908
Other current assets	1,021	522
Current Assets	**8,247**	**10,091**
Intangibles	5,922	6,450
Fixed assets	521	511
Other non-current assets	1,444	978
Non-Current Assets	**7,888**	**7,939**
Total Assets	**16,135**	**18,030**
Trade and other payables	(1,250)	(1,446)
Scheme settlement payable	(1,563)	(2,771)
Contract liabilities	(2,522)	(4,076)
Employee provisions	(1,238)	(1,255)
Other current liabilities	(207)	(183)
Current Liabilities	**(6,780)**	**(9,731)**
Non current borrowings	-	-
Other non-current liabilities	(1,373)	(1,314)
Non-Current Liabilities	**(1,373)**	**(1,314)**
Total Liabilities	**(8,153)**	**(11,045)**
Net Assets	**7,982**	**6,986**

- Cash balance of US$3.1m (A$4.4m)
  - Additional US$1.4m (A$2.0m) held in cash-backed security guarantees required by Change's scheme & processing partners to enable PaaS offering (Other non-current assets)
- Client settlement funds of US$1.7m (A$2.4m) are offset by the corresponding scheme settlement payable US$1.6m (A$2.3m)
- Intangibles represent the carrying value of software including capitalised development costs
- Current contract liabilities (deferred income) of US$2.5m (A$3.6m) represents maintenance, service fees & project fees invoiced in advance of the service being provided – will be recognised as revenue over next 12 months as work is delivered
- Other non-current liabilities includes US$1.0m incentive payment received in June 2023 from Mastercard
  - Will be progressively recognised as revenue in future periods as various transaction related milestones are achieved

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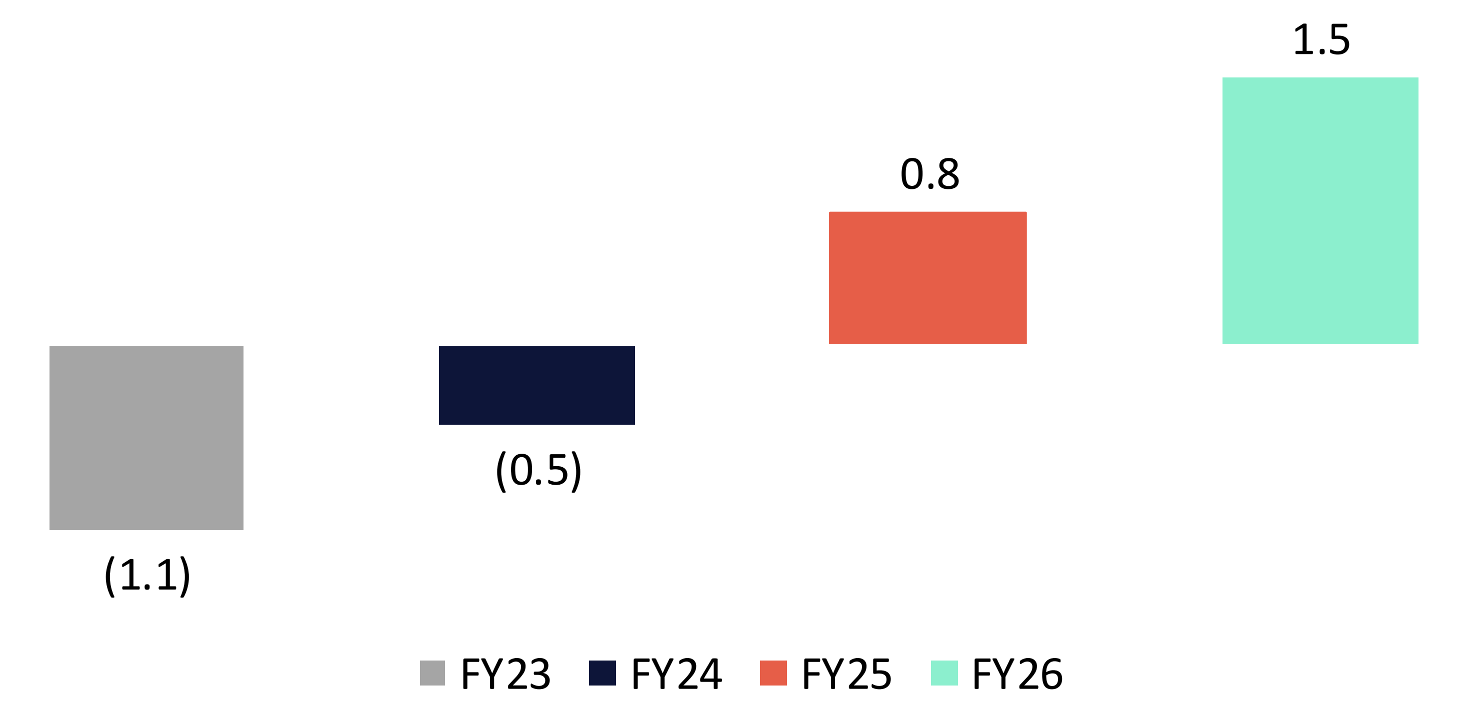
Significant improvement in operating cash flow illustrates the strength of the business model

Cashflow

Cashflow (US $000's)	FY26	FY25
Receipts from customers	16,494	15,264
Payments to suppliers / employees	(14,983)	(14,530)
Other	18	61
Operating cash flow	**1,529**	**795**
Payment for plant & equipment	(45)	(48)
Investment in software	(1,645)	(1,519)
Receipts (payments) for security deposits	(467)	(479)
Investing cash flow	**(2,157)**	**(2,045)**
Proceeds from share issue	-	3,076
Cost of funding	-	(174)
Lease liabilities	(157)	(142)
Financing cash flow	**(157)**	**2,760**
Opening cash balance	3,908	2,591
Net increase (decrease) in cash held	(785)	1,509
FX adjustment	(12)	(192)
Closing Cash Balance	**3,111**	**3,908**

- Cash receipts of US$16.5m (A$23.6m), up 8% on pcp
  - Growth in PaaS business driving increase & smoothing of cash receipts (clients invoiced monthly in arrears)
- Significant improvement in net cash flows from operating activities primarily due to:
  - Materially higher cash receipts driven by PaaS clients
  - Stable fixed cost base
- Software investment relates to capitalised software development
  - Running at a sustainable level & as expected post PaaS platform launch
- Volume related receipts & payments will increase as PaaS platform scales

Net Cash from (used in) Operations (US$m)



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Outlook

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Key focus on securing client wins in core target markets

Key Focus on Accelerating Growth & Scale

1 Direct Client Acquisition & Retention

- Sales team repositioned to outbound sales hunting
- Refreshed Sales enablement materials to increase lead generation and conversion rates
- Vertexon
  - New clients in **ANZ** – primary focus on penetrating large AU market opportunity
  - Continue to work closely with two key strategic **SE Asia** clients – professional services work and upgrade to Vertexon cloud
- PaySim
  - New licence sales **globally** – new version of PaySim (modernization project) key enabler to drive sales

2 Partner Acquisition

- Leverage partner ecosystem to expand opportunity pool
  - PaaS: global processor partners – 3 partnerships in place
  - PaySim: global distribution partners – 14 regional partners in place

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Key focus on securing client wins in core target markets

Key Focus on Accelerating Growth & Scale

3

Outlook

- Enter FY27 with strong momentum underpinned by record PaaS revenues in June 2026
- Expect to further accelerate throughout FY27, driven by:
  - Onboarding of four contracted clients – all forecasted to be ‘live’ and transacting in H1 FY27
  - Four new clients currently in the final contracting phase; and
  - New client wins from increasingly maturing sales pipeline
- PaaS gross margin expected to continue improving as volume scales with a medium-term target of 40-45% (versus FY26 PaaS gross margin of 32%)
- Change expects to be net cash flow positive for FY27

Investment Highlights

Strong Foundations

- All regulatory & licensing requirements for card issuing in AU & NZ in place
- Australian Financial Services Licence in AU & Financial Service Provider in NZ
- Strong relationship with Mastercard

Growth & Scale Focus

- 70%+ of revenue from recurring revenue streams
- PaaS revenue scaling – driving material gross margin expansion
- Engaged and active existing client base
- Increasing sales momentum

Marquee Customers

- Strong validation of PaaS platform with financial institution & fintech clients in Oceania
- Long-term relationship with two of the largest banks in the Philippines
- 5 of the top 10 digital payment companies globally use PaySim for payments testing[1]

Product Offering

- Proprietary payments technology platforms
- Vertexon: leading card management system for processing & issuing
- PaySim: default standard for eftpos testing in Australia. All participants must use PaySim to validate their technology & systems

Long-term Contracts

- Longer term client relationships with initial contract terms typically 3-5 years
- Given critical nature of service provided, challenging to switch from Vertexon

Market Opportunity

- Continued move towards digital payments as cash usage declines
- Vertexon: significant card issuing market opportunity in AU & NZ
- PaySim: <0.5% share of an estimated multi billion-dollar global market opportunity

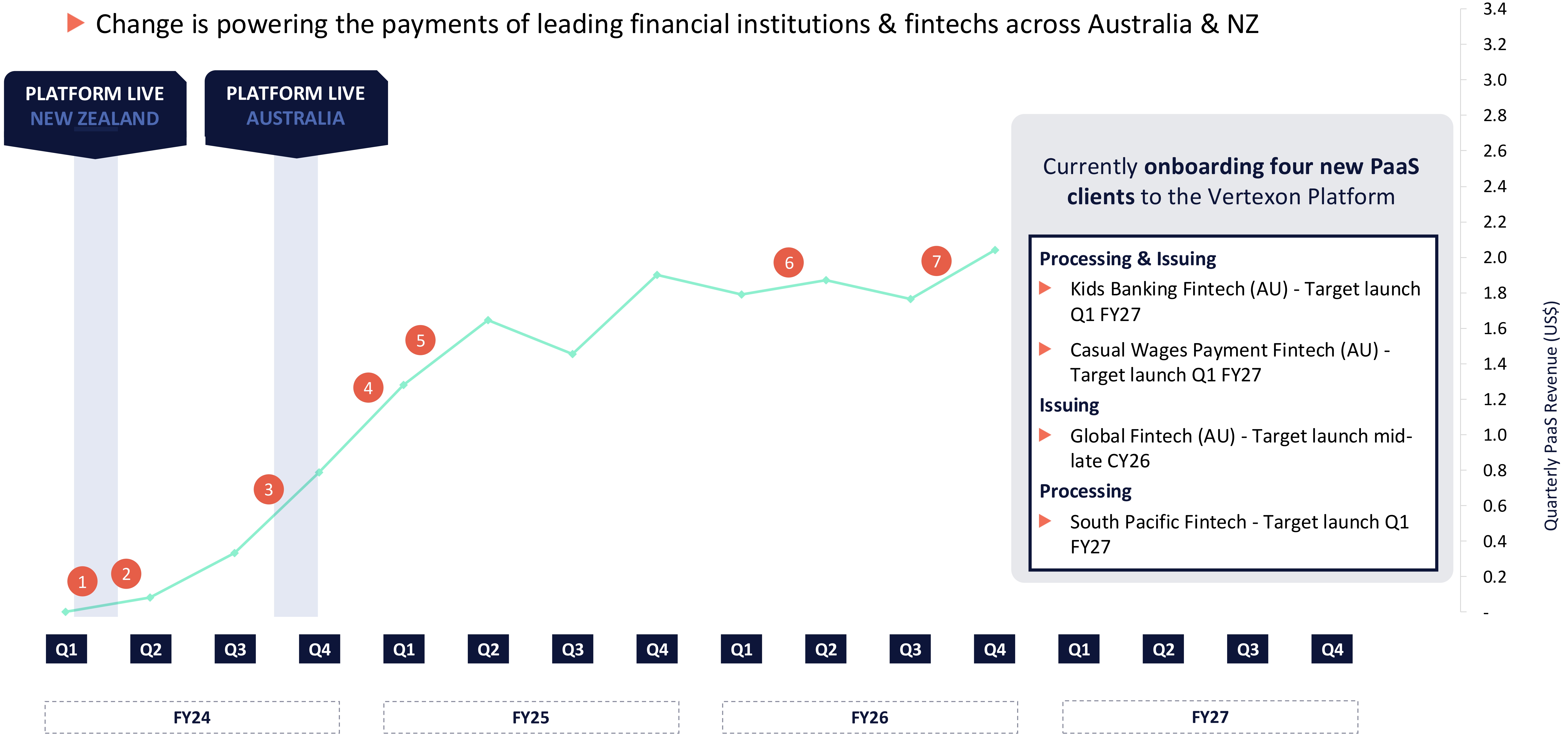
1. *https://www.emergenresearch.com/blog/top-10-leading-digital-payment-companies-in-the-world*

Appendix

Accelerating PaaS Growth

Growing client base which is continuing to drive PaaS revenue growth

- Change is powering the payments of leading financial institutions & fintechs across Australia & NZ



Currently **onboarding four new PaaS clients** to the Vertexon Platform

Processing & Issuing
- Kids Banking Fintech (AU) - Target launch Q1 FY27
- Casual Wages Payment Fintech (AU) - Target launch Q1 FY27

Issuing
- Global Fintech (AU) - Target launch mid-late CY26

Processing
- South Pacific Fintech - Target launch Q1 FY27

1. **2x Credit Unions (NZ)**
   1x Building Society (NZ)
   (Processing & Issuing)
2. **Credit Union (NZ)**
   (Processing & Issuing)
3. **Employee Benefits Fintech (NZ & AU)**
   (Processing & Issuing)
4. **Credit Union (NZ)**
   (Processing & Issuing)
5. **Prepaid Card Fintech (NZ)**
   (Processing & Issuing)
6. **Personal Wealth Management Fintech (NZ)**
   (BIN Sponsorship - Issuing)
7. **Accounting Services Fintech (AU & NZ)**
   (Processing & Issuing)
   Launched Q4 FY26

Vertexon On-Premises & PaySim Revenue Model

Vertexon & PaySim are trusted by leading financial institutions & fintechs globally

Vertexon On-Premises

- Client hosts the Vertexon platform in their own environment
- Current Change clients manage & process more than 45 million credit, debit, & prepaid cards worldwide
- Revenue model – typically a licence plus ongoing support & maintenance – can include volume tiering arrangements which trigger additional licence fees (plus associated support & maintenance)
- Card & transaction volumes have limited correlation to resulting revenue

PaySim

- Software deployed to client's environment – can be sold globally
- Revenue model – licence fee per module plus ongoing support & maintenance to receive scheme mandate updates & support

Vertexon On-Premises & PaySim – Revenue Types

	Initial Licence	Modules & Licence Tiers	Maintenance	Professional Services
Description	New licence sales to new clients	Licence sales for additional features, functionalities or tiers	c.20% p.a. of licence & module sales	Fees for customisation – new features or functionality
Revenue type	One-off upfront	One-off upfront	Recurring	One-off

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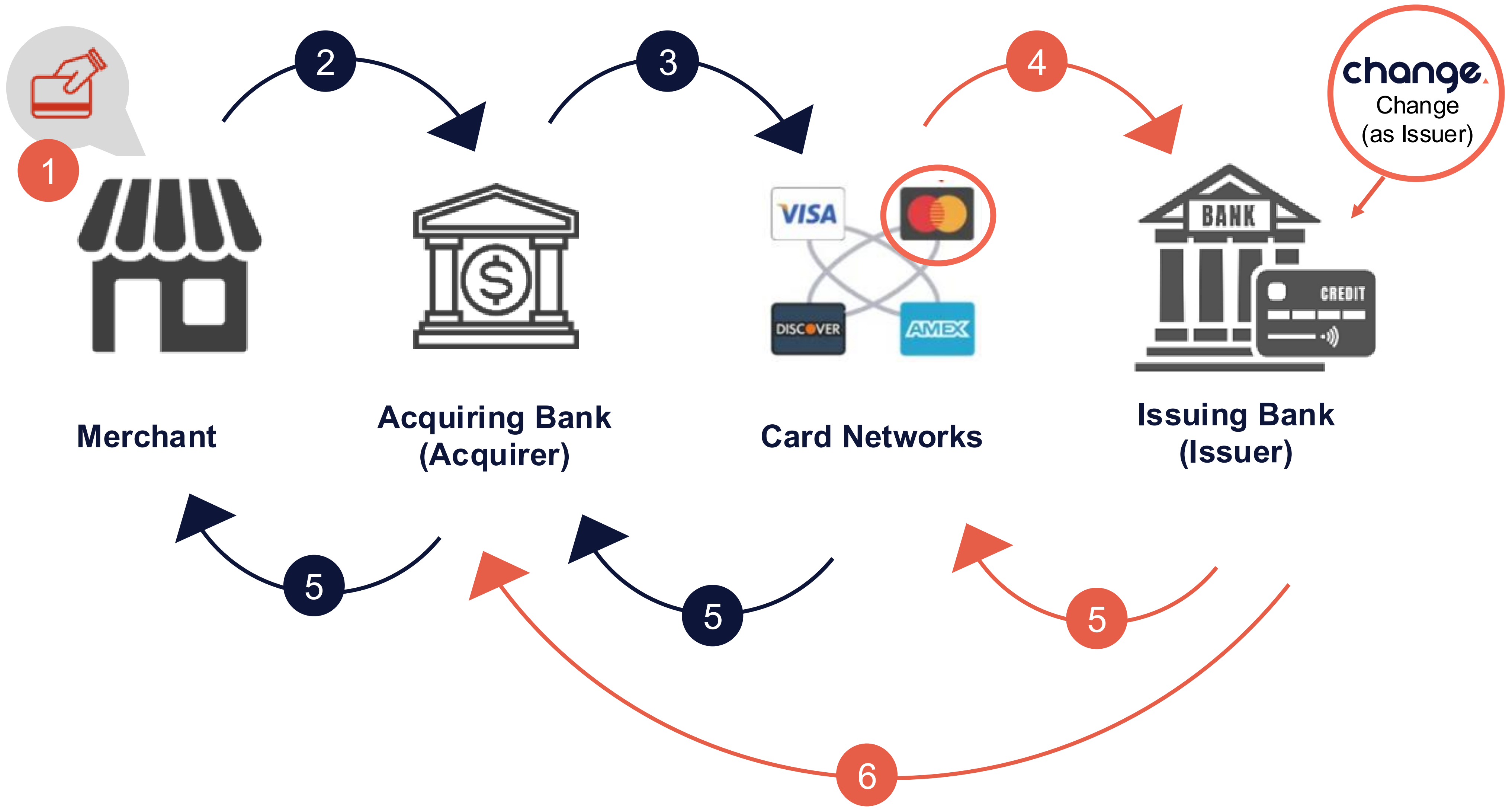
Change's role in the payments process depends on the region, client type & services provided

Vertexon in the Payments Process

- **Processing:** An Issuer (Change's client) using the Vertexon Platform (technology only) to manage their cards – client is the Issuer & cards can be issued on any card network supported by Vertexon
- **Processing & Issuing (P&I):** A client using the Vertexon Platform (technology) to manage their cards with Change as Issuer (regulatory & licence) – **Change** is the Issuer & cards are issued on the **Mastercard Network**



1
Processing: Customer pays with card (all card networks supported) & purchases goods/services from merchant

P&I: Customer pays with a Change issued **Mastercard** & purchases goods/services from a merchant

2
Payment authenticated – the merchant point-of-sale system captures the customer's account information & securely sends it to the acquirer (i.e. merchant's bank)

3
Transaction submitted – merchant acquirer asks card network to get authorisation from the issuer (i.e. customer's bank)

4
Processing: Authorisation requested – card network submits transaction to issuer for authorisation

P&I: Authorisation requested – card network submits transaction to Change (as Issuer) for authorisation

5
Processing: Authorisation response – using Vertexon Platform issuer authorises the transaction & routes the response back via the card network & acquirer

P&I: Authorisation response - using the Vertexon Platform Change (as Issuer) authorises the transaction & routes the response back via the card network & acquirer

6
Processing: Settlement – card network debits the issuer & pays the acquirer who in turn makes payment to the merchant

P&I: Settlement – card network (Mastercard) debits the issuer (Change) & pays the acquirer who in turn makes payment to the merchant

Cards can be physical & virtual cards (inc. Apple Pay, Google Pay, etc.) available via Vertexon

Vertexon Product Offering

Vertexon offering can be tailored by client to offer services that best suit client & end customer needs

	Processing	Processing & Issuing

Overview	• Provide core technology to enable card issuing & management including:
	  o Transaction processing
	  o Card management
	  o Fraud monitoring
	  o Digital & virtual cards
	  o BNPL functionality
	• Platform offers innovative processing capabilities to rival the major banks in a capital efficient manager (Change responsible for PCI DSS compliance, hosting etc)
	• **Client** responsible for card issuing – client holds the necessary scheme & regulatory licences
		• Provide Processing capability **+** the following key card Issuing capabilities:
		  o Card design & production
		  o Card issuing
		  o AML / CTF
		  o Settlement & reconciliation
		  o KYC & Onboarding
		• **Change** responsible for card issuing – Change holds the necessary scheme (Mastercard) & regulatory licences (i.e. AFSL in Australia, FSP in NZ)

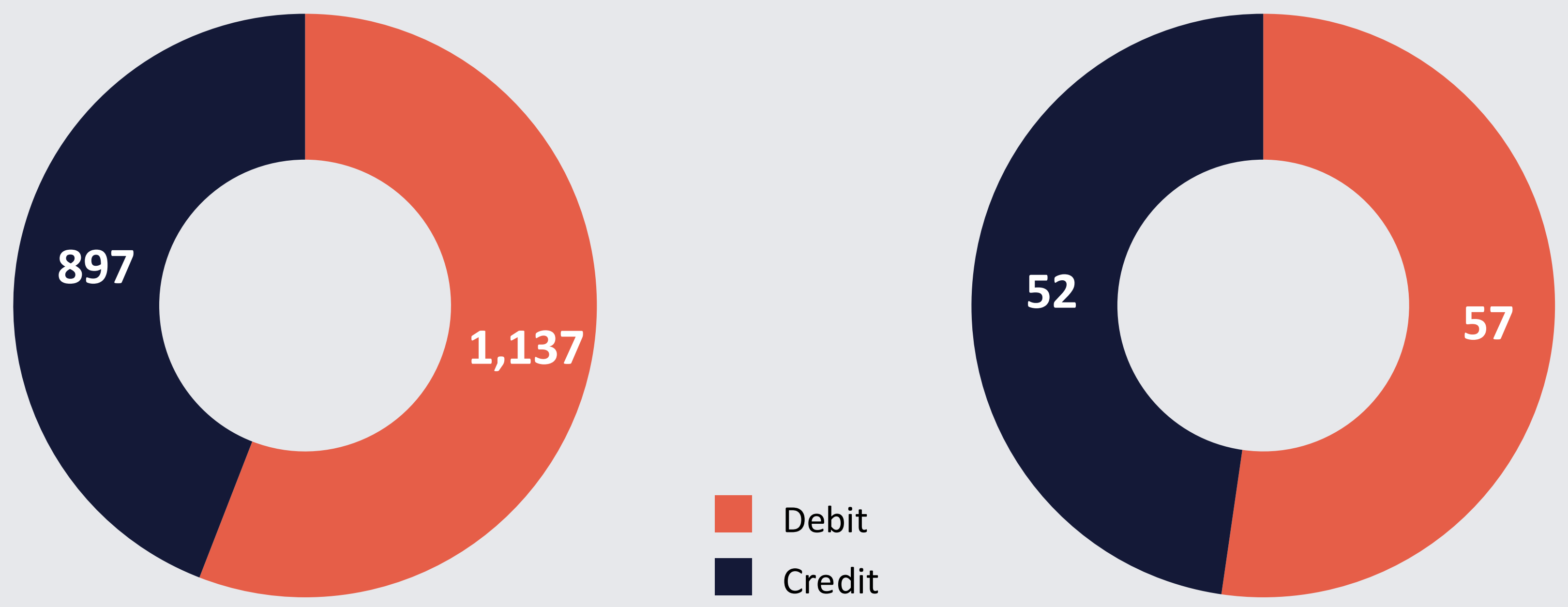
Cards Supported	• Prepaid, Debit & Credit	• Prepaid & Debit
Target Clients	• Banks & financial institutions • Large entities with direct issuing capability • Migration of key existing Vertexon On-Premises clients	• Mid / Small banks & financial institutions incl. credit unions • Fintechs & corporates • BIN sponsorship
Regions	• Global - processing does not require scheme or regulatory licences	• Australia & New Zealand
Supported Schemes	mastercard, VISA, UnionPay, JCB, American Express, Diners Club International	mastercard

Market Overview – New Zealand

- Banking in New Zealand is dominated by the Big 4 banks
  - 27 registered banks plus several credit unions & building societies
  - No payment aggregation services providers for smaller players & historically limited innovation outside the Big 4 Banks
  - Estimated that small financial institutions make up just less than 10% of the market[1]
- In addition to continuing to target the financial institution market segment, there are further opportunities in:
  - **Prepaid cards** – current clients include employee benefits provider & a prepaid gift card client signed in Q1 FY25
    - Further opportunities in insurance, gaming, government & healthcare sectors
  - **Debit card** – current client includes personal wealth management client with >500k members signed in Q2 FY25
    - Further opportunities include non-bank corporate lenders, embedded finance & other non-financial institutions

New Zealand Card Payments[1]

Volume (millions) | **Value NZ$ (billions)**



Total Card Payment Transactions
2 billion+

Total Card Payment Spend
NZ$109 billion

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	Annualised Run Rate	Market Share
Transaction Volume	c.19.4m	<1%
Transaction Value	c.NZ$1.0b	<1%

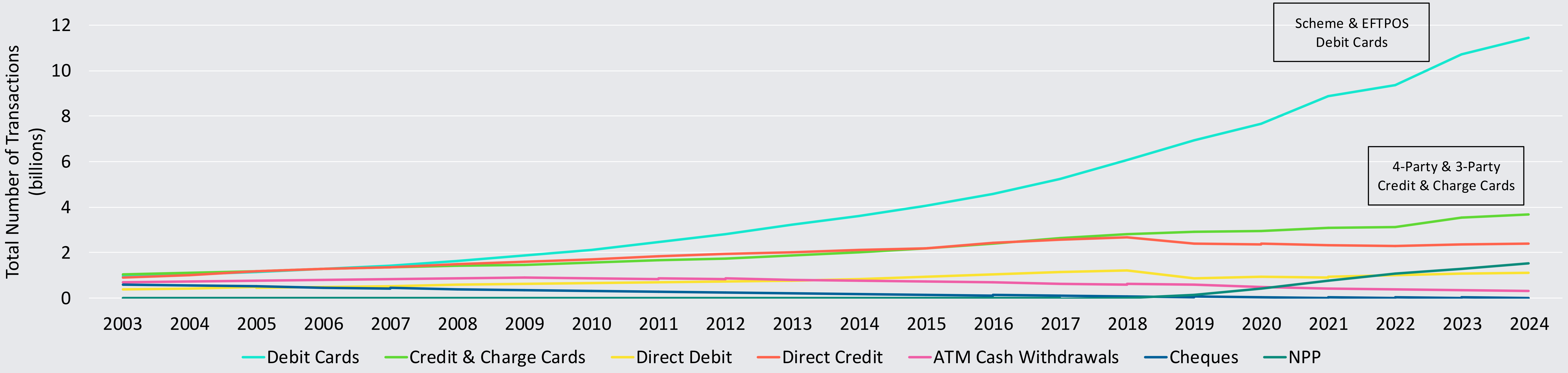
- Change estimated debit market share[2] of small financial institutions is approx.15%

1. *Sourced from The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report*
2. *Excludes ATM transactions processed by Change*

Market Overview – Australia

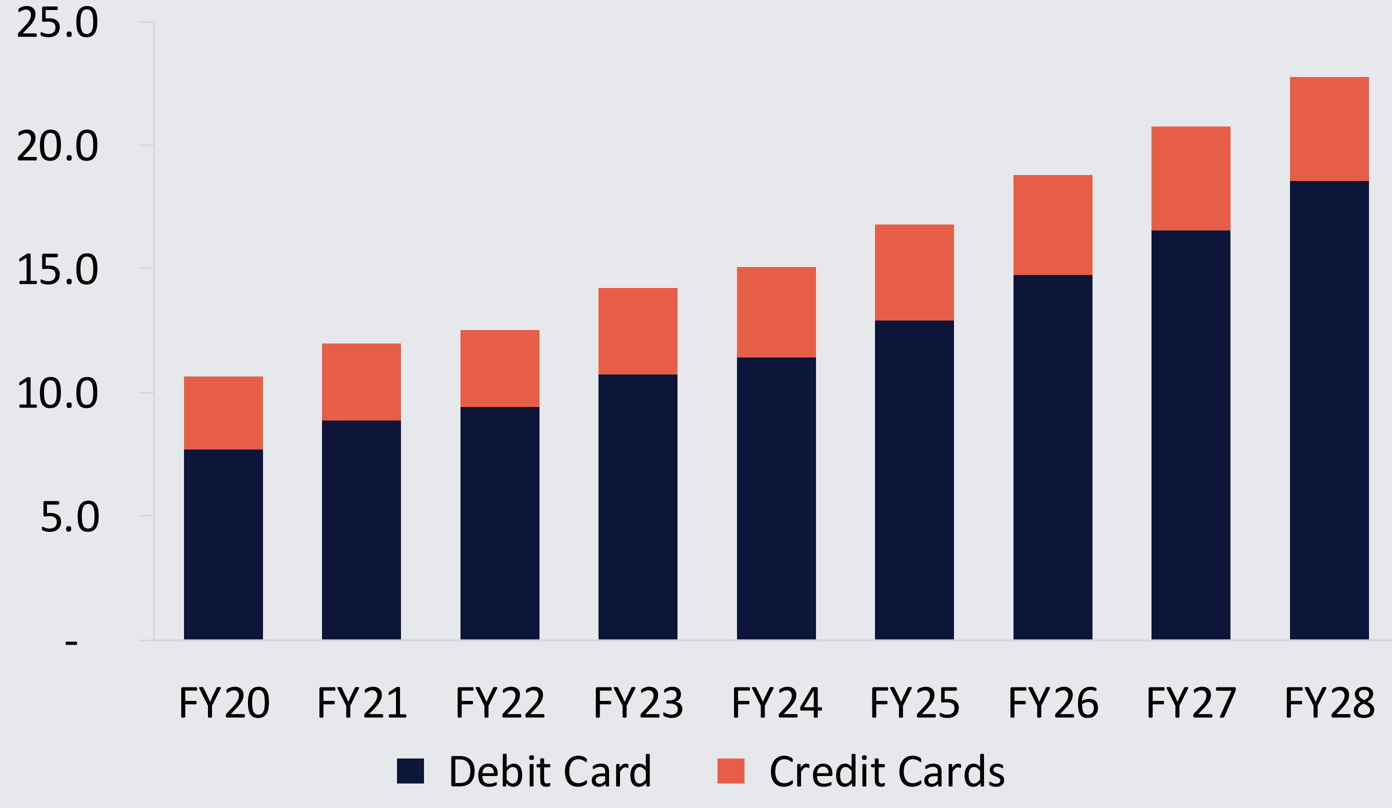
Card based payments now dominate transaction volume in Australia

Australian Annual Transaction Volume by Type of Retail Payment[1]



Australian Card Payments[1]

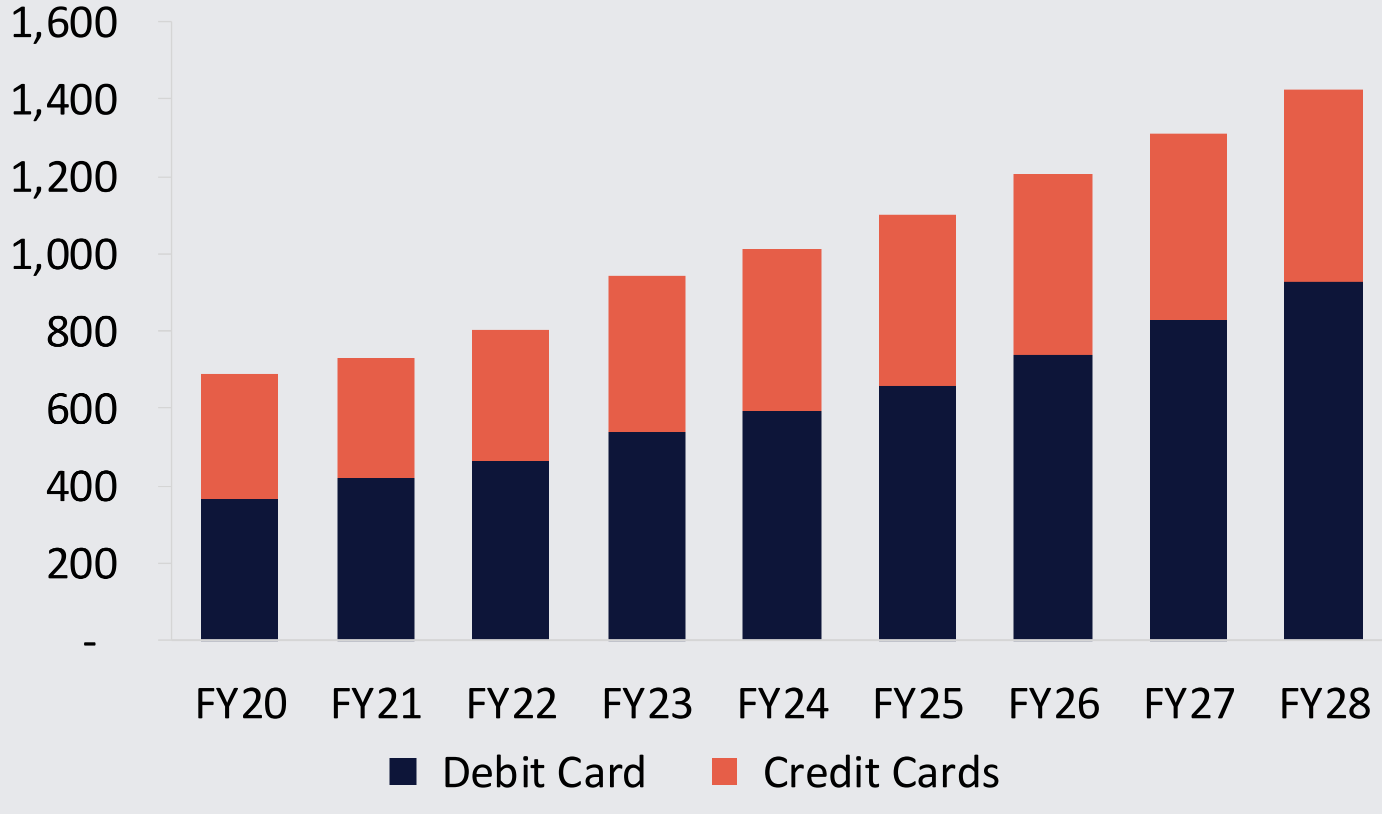
Volume (billions)



FY20–FY24 CAGR	
Debit Cards	10.5%
Credit Cards	5.8%

FY24–FY28 CAGR(F)	
Debit Cards	12.9%
Credit Cards	3.5%

Value A$ (billions)



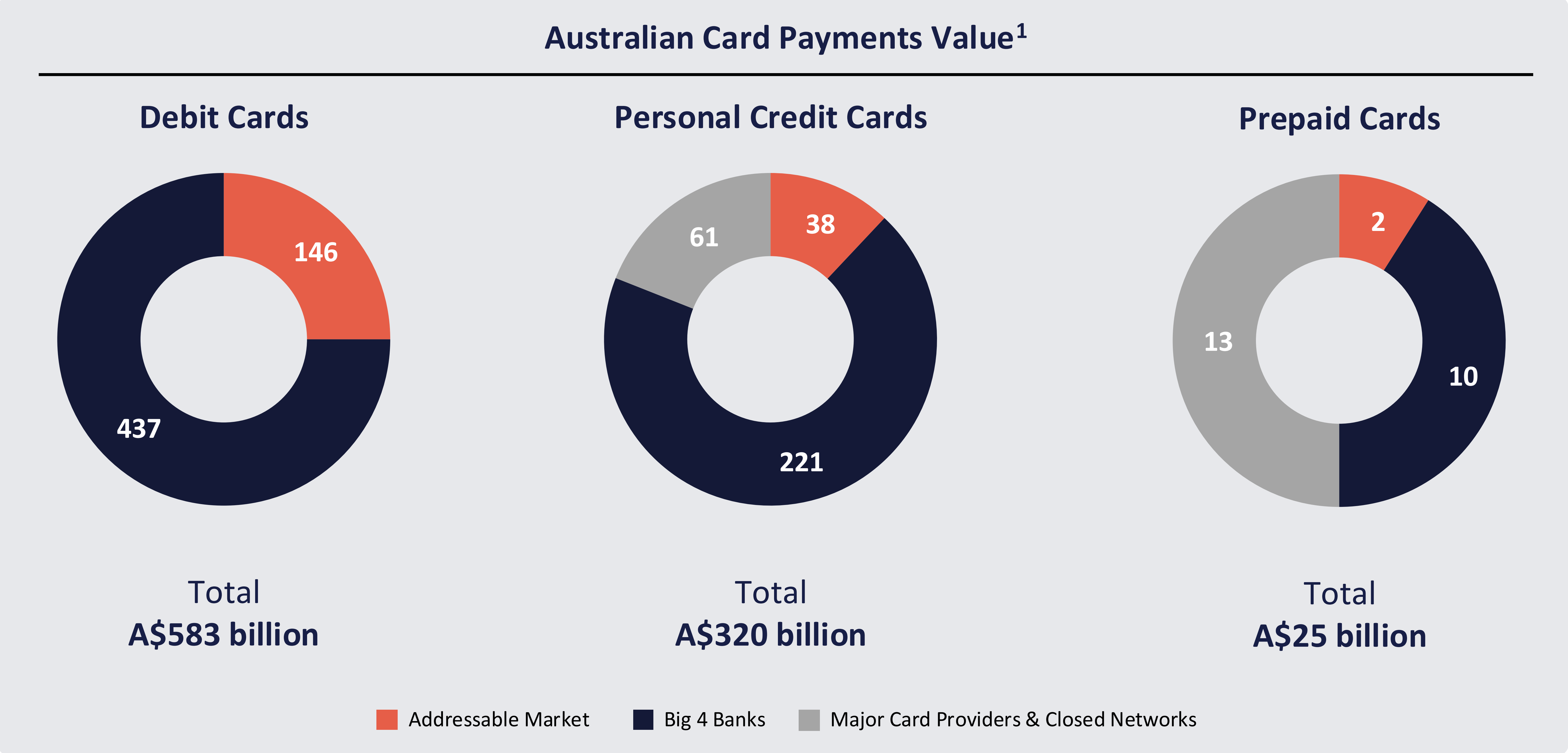
FY20–FY24 CAGR	
Debit Cards	12.8%
Credit Cards	6.8%

FY24–FY28 CAGR(F)	
Debit Cards	11.8%
Credit Cards	4.2%

1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

Market Overview – Australia (cont.)

- Whilst the Big 4 banks have a significant position in the Australian card issuing market, there is a materially larger opportunity than in New Zealand
- Change is seeking to leverage the recent success in the NZ market to target the sizeable AU market
  - Small to medium sized financial institutions (e.g. credit unions, small banks & digital banks)
  - Non-bank lenders seeking to add card functionality, non-financial institutions & embedded finance opportunities
  - Credit cards (but not underwriting or providing credit)
  - White label prepaid card brands / issuers



1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

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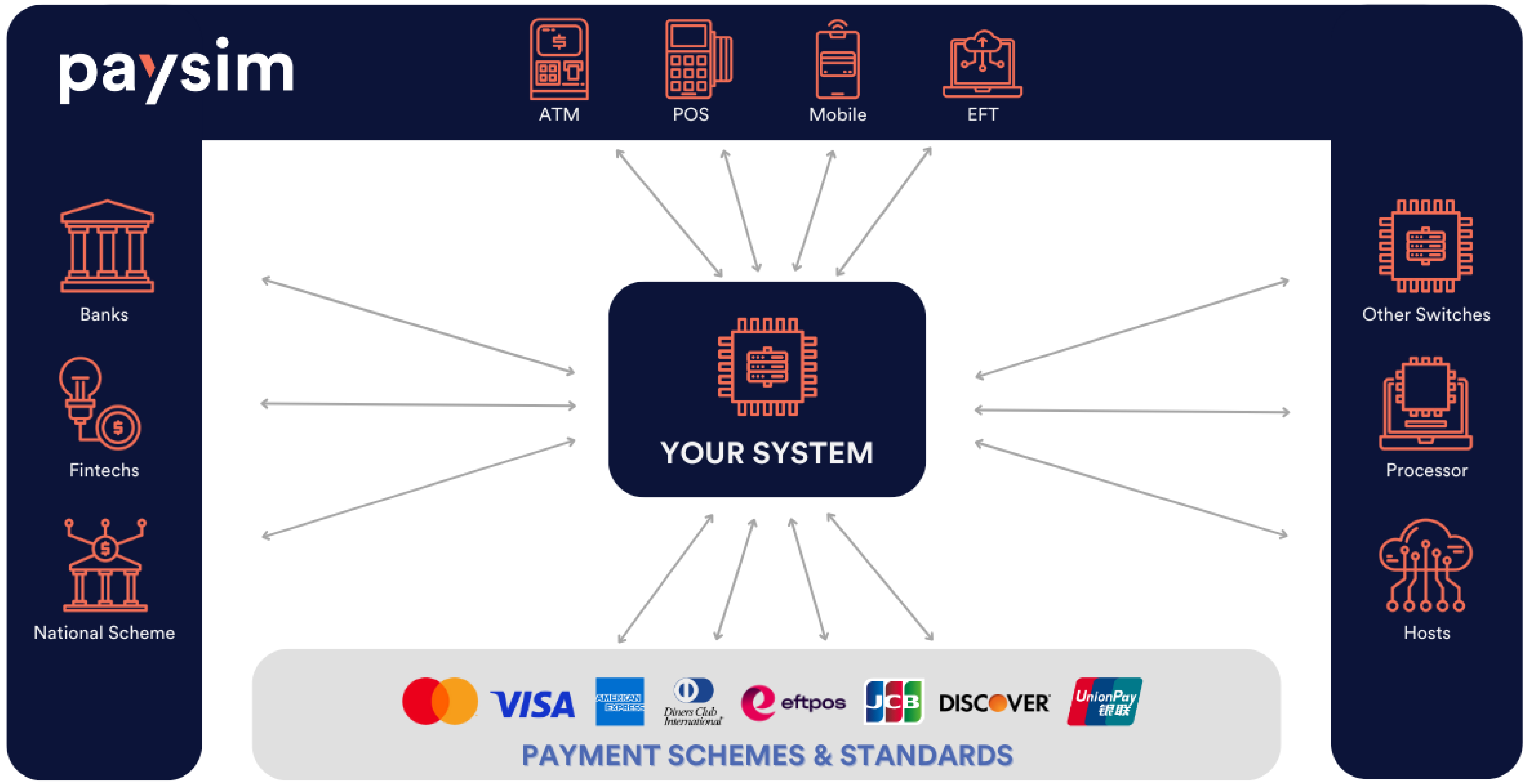
PaySim enhances speed to market for clients by delivering automated, repeatable & scalable testing capabilities

PaySim – Critical Payments Infrastructure Testing Tool

- **Simulates the full transaction lifecycle**, enabling banks & fintechs to complete end-to-end testing of their payment platforms, processes & scheme rule compliance
- Enables financial institutions to **test their payment systems** to meet the reliability & performance expectations of their customers



PAYSIM EMULATION

PaySim is an all-in-one modular payments testing solution that enables:

- Payment Simulation & Device Emulation
- Stress Testing
- Regression Testing
- Certification
- Scheme Settlement

PaySim Market Overview – Global

- Extremely powerful modular end-to-end payments testing & certification solution embedded into tier 1 banking & payments institutions globally
  - Core based on global messaging standard ISO 8583 & ISO 20022
  - Default standard & benchmark for EFTPOS testing in Australia
- Global payment testing market is estimated to be extensive[1]
  - More than 32,000 potential clients (inc. card issuers, acquirers, ATM deployers, financial institutions & fintechs)
  - New license sales are typically in the low six-figure range
  - Multi billion-dollar global market opportunity
- Key focus & opportunities for growth:
  - **Partner / reseller network** – leverage existing partner network to drive sales & secure new partners / resellers
  - **Direct sales** – outbound direct client sales supported by marketing activities
  - **Cross sell / upsell** – upgrade existing clients to adopt more modules & deepen integration into clients' systems
  - **Product development** – new products & features to meet additional payments testing requirements

change.

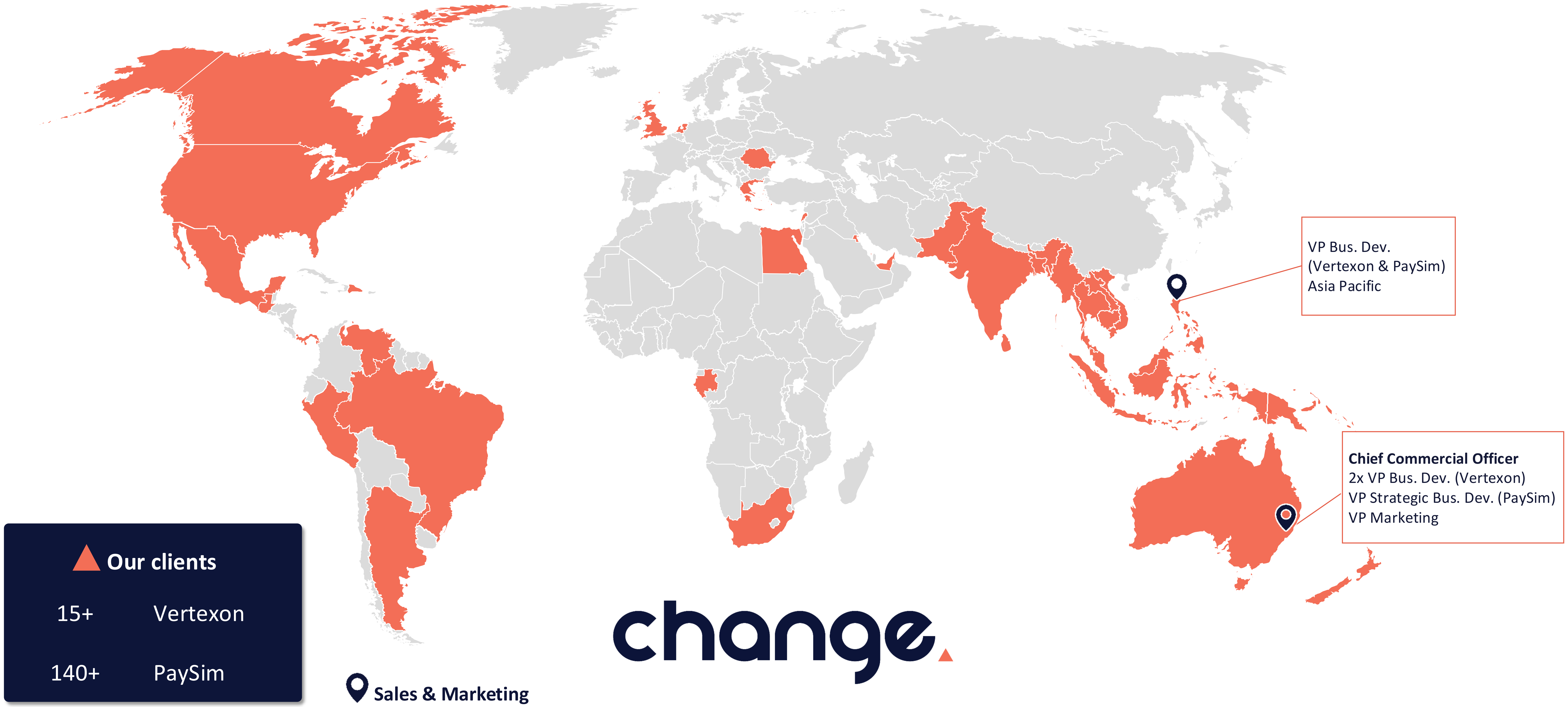
Number of PaySim Clients	Market Share
140+	<0.5%

- PaySim is a powerful payments testing tool, ensuring seamless transactions before they go live, can be sold globally & supported from Change's existing office locations

1. Sourced from The Initiatives Group, PaySim Market Review Report

Building the Commercial Team to Drive Growth

- Change continues to strengthen and evolve its sales team to be focused on outbound sales 'hunting' for Vertexon (Australia) & PaySim (Global) given the significant market opportunity



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