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ASX Announcement
31 August 2026

IOD FY26 INVESTOR UPDATE

IODM Limited (ASX: IOD) ("**IODM**" or "**the Company**"), a unique cloud-based software platform ("IODM Connect") delivering a complete working capital communications solution, is pleased to provide an update on its Full-Year 2026 results.

The company is pleased to present its financial and operational update for the full financial year ended 30 June 2026. This has been a definitive year of stronger commercial validation. We have successfully built the foundations for our next phase of global growth while delivering meaningful operational momentum.

Financial Performance & Strategic Highlights

- **Revenue Growth:** Total group revenue reached A$3.22 million, representing an increase of 16.6% year-on-year.
- **Accelerating Cash Collections:** Cash receipts grew faster than revenue, rising 29.1% year-on-year to A$3.43 million, reinforcing a stronger path toward cash breakeven.
- **Narrowing Losses:** Our Net Profit After Tax (NPAT) recorded a loss of A$2.56 million, which reflects a 12.9% improvement compared to the prior year. This reduction in loss provides clear evidence of improving unit economics and operational leverage as our platform scales.

Regional Operational Updates

- **United Kingdom:** The UK education market remains our core growth engine, generating A$2.47 million in revenue (up 27.6% year-on-year) and accounting for 77% of total group revenue.
- **Enhanced Commercial Terms:** We successfully renegotiated our core partner arrangement in the UK, moving from an exclusive 25% revenue-share model to a more flexible, non-exclusive 30% revenue share. This strategic shift ensures that future transaction growth will generate stronger economic returns for the company than historical volume.
- **North America:** We executed a milestone agreement with TransferMate, giving us initial access to 283 universities. The implementation programme is targeted at a cadence of approximately 5 universities per month, with first revenues expected to flow from October 2026. This transforms North America into a material growth driver for FY2027 and onwards.

- **Europe & Rest of World:** Strategic beachheads have been established across Europe and Canada, effectively diversifying our geographic risk and lowering group reliance on any single market.

Strategic Priorities for FY2027

As we enter the 2027 financial year, our core executive focus remains on disciplined execution and maximizing shareholder value through four distinct pillars:

1. **Grow UK & Europe:** Leverage our enhanced 30% revenue-share economics and deepen our established market penetration.
2. **Deliver US Rollout:** Convert our TransferMate relationship into live, revenue-generating university implementations.
3. **Improve Cash Generation:** Maintain fiscal discipline to ensure cash receipts continue to outpace structural revenue growth.
4. **Progress Towards Profitability:** Exploit our digital infrastructure layer to drive further operating leverage and narrow the remaining NPAT gap.

Having spent the past several years validating and embedding our platform into global education payment workflows, IODM is now positioned at the centre of a scalable international ecosystem. I want to thank our board, leadership team, and stakeholders for their continued support.

This announcement is authorised by IODM's Board of Directors.

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About IODM

IODM is a leading accounts receivable (AR) solution that utilises digital technology to optimise automation. The IODM connect platform delivers a fully integrated end-to-end AR process that supports customers with invoicing, query management, payment reminders, escalation, analytics and more. The connect platform drives increased client productivity and timely payments while reducing costs, minimising human error and decreasing bad and doubtful debt provisioning. The solution is a customisable application that seamlessly integrates with any accounting ERP software package. IODM operates globally and is headquartered in Melbourne, Australia. To learn more, please visit www.iodmconnect.com

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