ASX: IOD | FY2026 RESULTS PRESENTATION

Building the Infrastructure Layer for Global Education Payments

FY26 Results - Investor Presentation

Delivering operational progress while building the foundations for the next phase of growth.

August 2026

Authorised by the Board of Directors

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This presentation should be read in conjunction with IODM's FY2026 Annual Report, Appendix 4E, FY2026 Results Announcement and other ASX announcements.

FY2026 AT A GLANCE

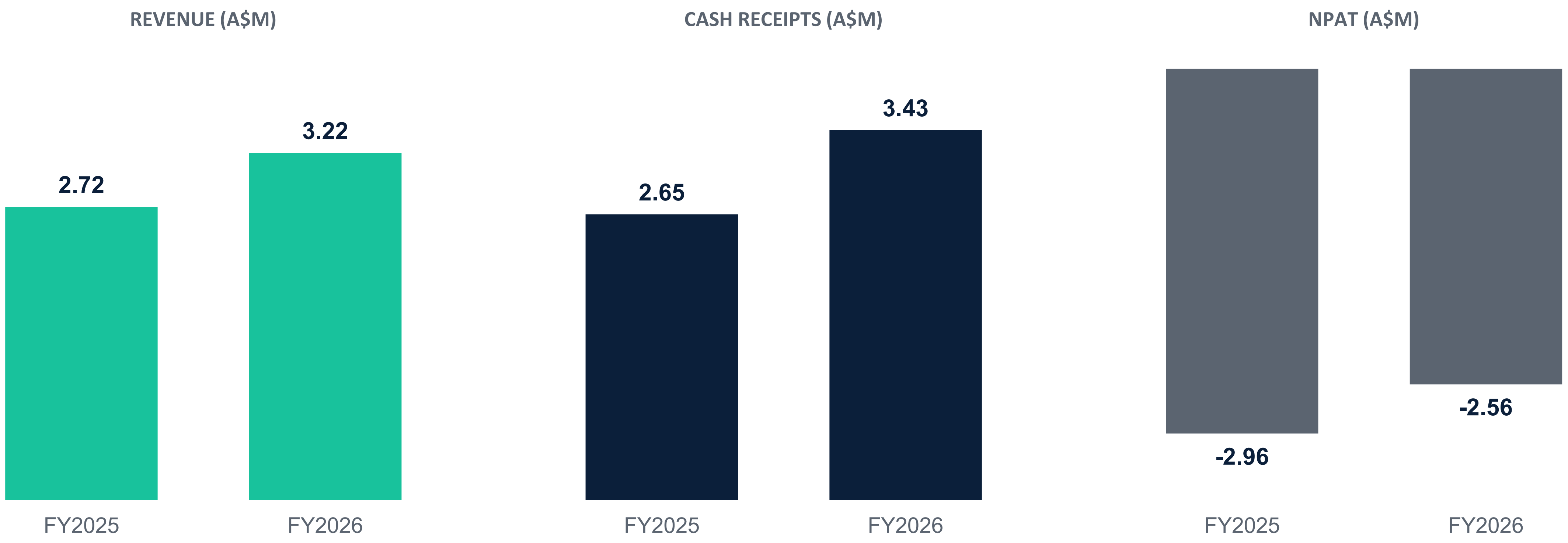
A year of stronger commercial validation

A$3.22m	A$3.43m	A$2.47m	A$(2.56)m
REVENUE	CASH RECEIPTS	UK EDUCATION REVENUE	NPAT
+16.6% YoY	+29.1% YoY	+27.6% YoY	12.9% improvement

Revenue growth was accompanied by faster-growing cash collections and a narrowing NPAT loss — evidence of improving unit economics as the UK education platform scales.

FINANCIAL PERFORMANCE

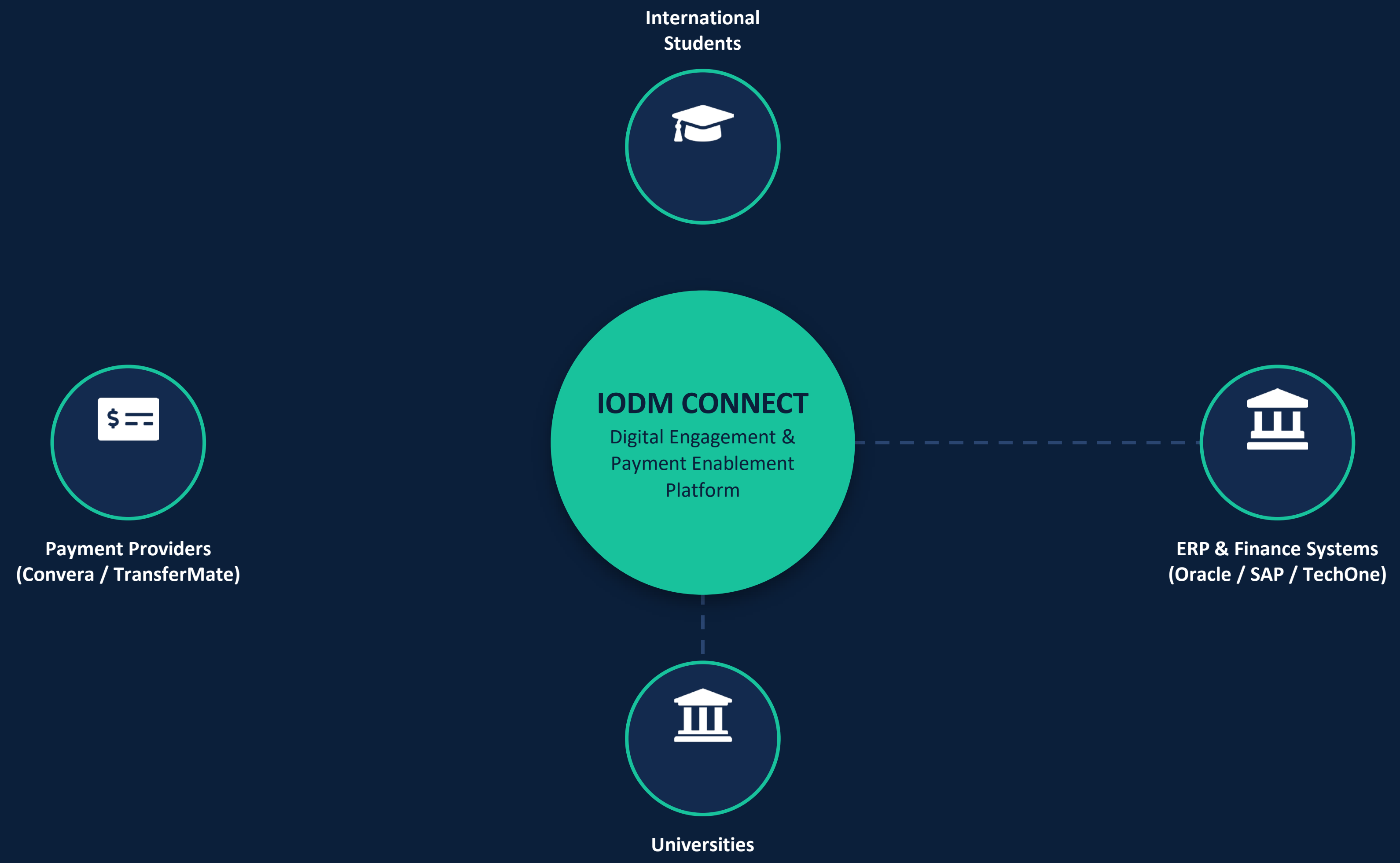
Improving Cash Generation & Operating Leverage



Cash receipts continued to grow faster than revenue while losses narrowed — reinforcing a stronger path toward breakeven.

WHY IODM MATTERS

Positioned at the centre of the education payments ecosystem



- Embedded within payment workflows
- Scalable through strategic partners
- Revenue aligned with transaction growth
- Global education market exposure

PROVEN IN THE UK

77%

of Group Revenue

Commercial validation has been achieved in a key international education market.

A$2.47m

UK EDUCATION REVENUE

27.6%

YEAR-ON-YEAR GROWTH

Core

GROWTH ENGINE FOR THE GROUP

UK education generated A$2.47m in FY2026 revenue, up 27.6% year on year, with improved revenue-share terms supporting further scaling.

COMMERCIAL TERMS

Future growth is more valuable than historical growth

PREVIOUS ARRANGEMENT

Exclusive

25%

Revenue Share · Limited Flexibility

ENHANCED ARRANGEMENT

Non-Exclusive

30%

Revenue Share · Greater Flexibility

Improved Economics

Strategic Flexibility

Enhanced Growth Platform

Future transaction growth is expected to generate stronger economics than historical transaction growth.

NORTH AMERICA

The North American opportunity

283

UNIVERSITIES

1 **TransferMate Agreement**
Executed

2 **Initial University Access**
283 universities

3 **Implementation Programme**
~5 per month

4 **Revenue Expected**
October 2026

5 **Scale Opportunity**
FY2027

- Initial access to 283 universities
- Revenue expected October 2026
- Target cadence of ~5 universities/month
- Establishes a North American growth pathway

FY2027 becomes the first year North America is expected to contribute revenue.

A large, multi-stage opportunity

EXISTING MARKETS

UK

Europe

EXPANDING MARKETS

North America

LONG-TERM OPPORTUNITY

Global Education Payments

Each stage represents a larger addressable opportunity than the one before it.

LOOKING AHEAD

FY2027 priorities

Grow UK & Europe

Build on stronger partner economics and established market traction.

Deliver US Rollout

Convert the TransferMate relationship into live university revenue.

Improve Cash Generation

Continue growing receipts faster than revenue.

Progress Towards Profitability

Use scale and operating leverage to reduce losses further.

OUTLOOK

Why FY2027 starts stronger

Proven Market Validation

UK education validated, now 77% of group revenue.

Improved Commercial Economics

Revenue share up from 25% to 30%, non-exclusive.

North America Rollout Commencing

Access to 283 universities, with implementations commencing and revenue expected from October 2026.

FY2026 validated the model, improved the economics, and established the foundations for FY2027 growth.

LEADERSHIP

Board & Leadership Team

Karen Penney

Chair

David Ireland

Independent Non-Executive Director

Paul Masi

Non-Executive Director

Mark Reilly

Chief Executive Officer

Experienced Board and Management team with expertise across education, technology, governance, finance and international growth initiatives.

FY2026 VALIDATED THE MODEL
IMPROVED THE ECONOMICS
ESTABLISHED THE FOUNDATIONS
FOR FY2027 GROWTH

IODM Limited (ASX: IOD)

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