

September Quarter FY27:

Quarterly AU/NZ GTV surpasses $1 billion

Novatti Group Ltd

30 October 2026

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Connecting **traditional** with **digital**

Four regulated pillars: exposure to today's payment rails and to regulated digital finance

Acquiring and A2A

- Card acceptance - eCommerce
- Payment terminals
- 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

Growth pillar built on the regulated AUDD stablecoin, with opportunities in:

- Cross border payment flows
- Digital asset on/off ramps
- Stablecoin settlement
- Embedded finance
- Corporate treasury

Already servicing many leading Australian and international companies:

Telstra afterpay MARQETA itv STUDIOS storage king CATHAY PACIFIC UNSW SYDNEY WIREX 汇付天下 | HuePay

Money is changing form. We're building the bridge.

One regulated bridge across every form of money — card, account-to-account, wallet, stablecoin.

WHAT'S CHANGING

New forms. Stablecoins — regulated digital cash — and tokenised deposits: bank money on new rails.

New rules. Australia's Digital Assets Framework Act (April 2026) and payments licensing reform bring the new rails inside the regulatory perimeter.

New scale. ~US$390b of real-world stablecoin commerce in 2025 — and roughly 60% of it was business-to-business.

WHO'S ALREADY USING IT

Importers & exporters — settling suppliers same-day.

Platforms & marketplaces — paying gig workers and creators globally.

Education groups — collecting cross-border tuition.

Remitters — cutting fees from percentages to cents.

Corporate treasurers — who want money that moves 24/7.

Adoption is no longer the question — business flows crossed first. The question is who businesses trust to bridge both worlds.
A licensed, ASX-listed operator that has moved money for 30 years is the answer.

Sources: McKinsey stablecoin commerce estimate, 2025 (via FinTech Weekly, 2026); Bancoli B2B stablecoin adoption data, 2026; RBA/DFCRC Project Acacia final report, May 2026.

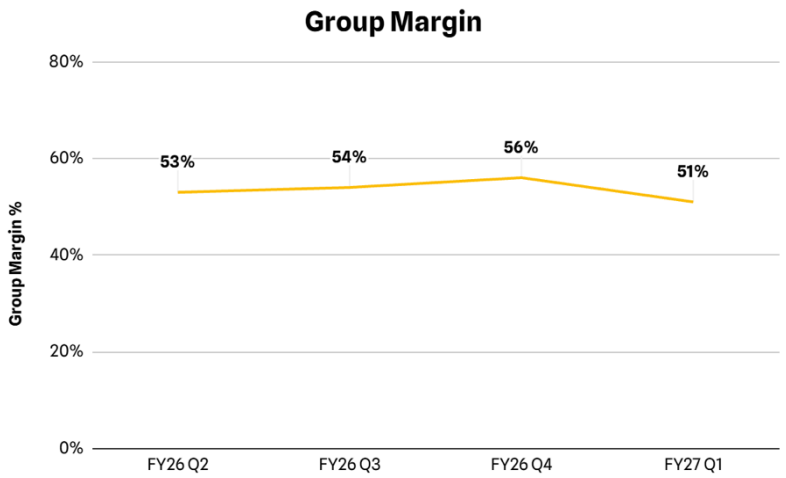
Q1 FY27: Group Results

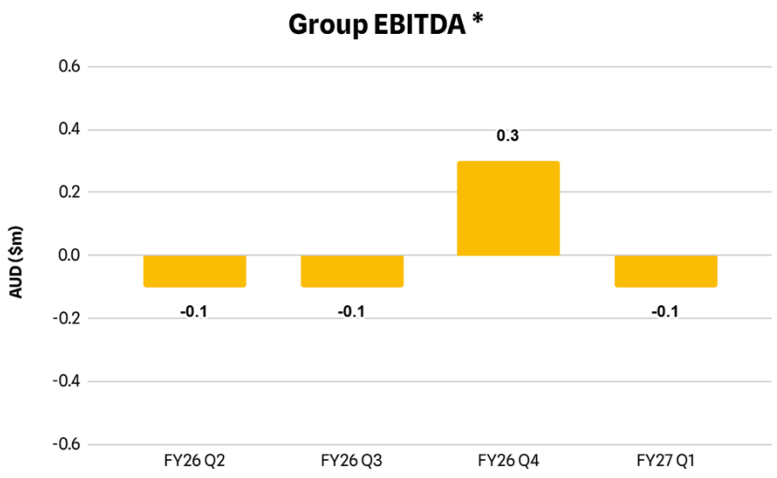
$6.9m
Revenue
Q1 FY27

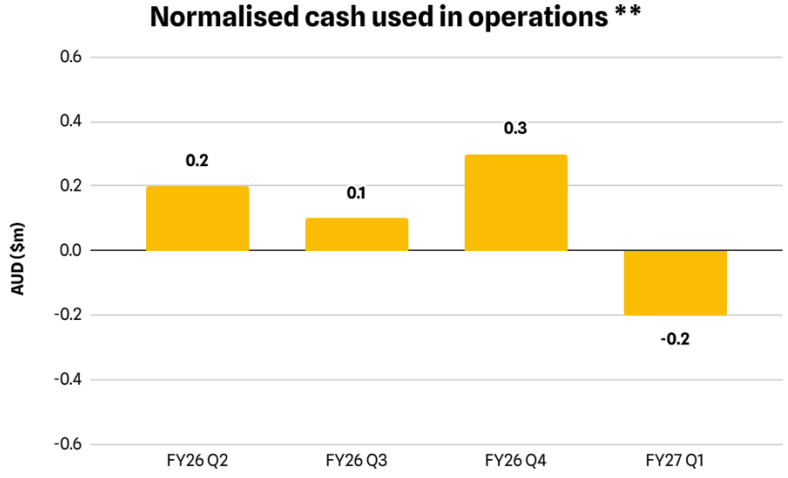
51%
Gross Margin
Q1 FY27

-$0.1m
Cash EBITDA
Q1 FY27*

$3.3m
Available
cash at
end of Q1 FY27







*Excludes non-cash entries and historic liabilities.

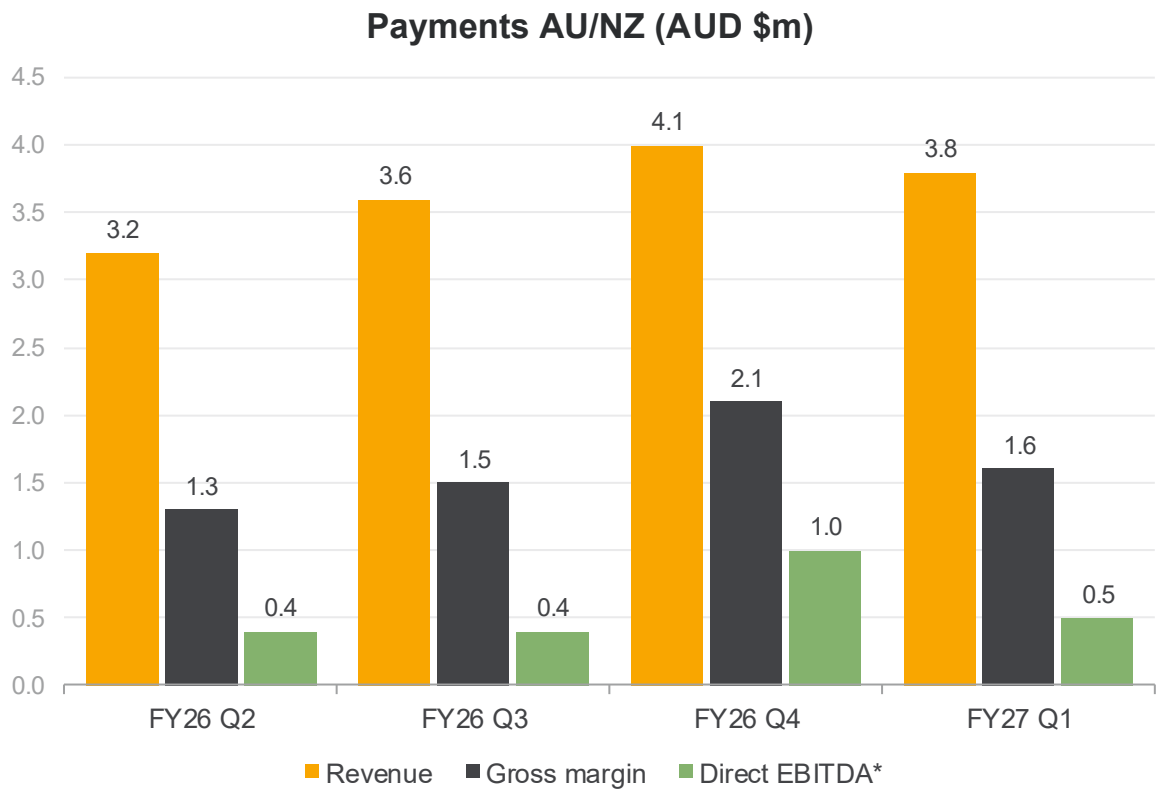
** Reflects net cash from/used in operating activities (as measured in quarterly 4c) excluding payments made against historic liabilities (including ATO debt).

Pivot to growth: Payments AU/NZ

The focus is converting a growing pipeline into recurring revenue and building sales velocity

OPERATIONAL UPDATES

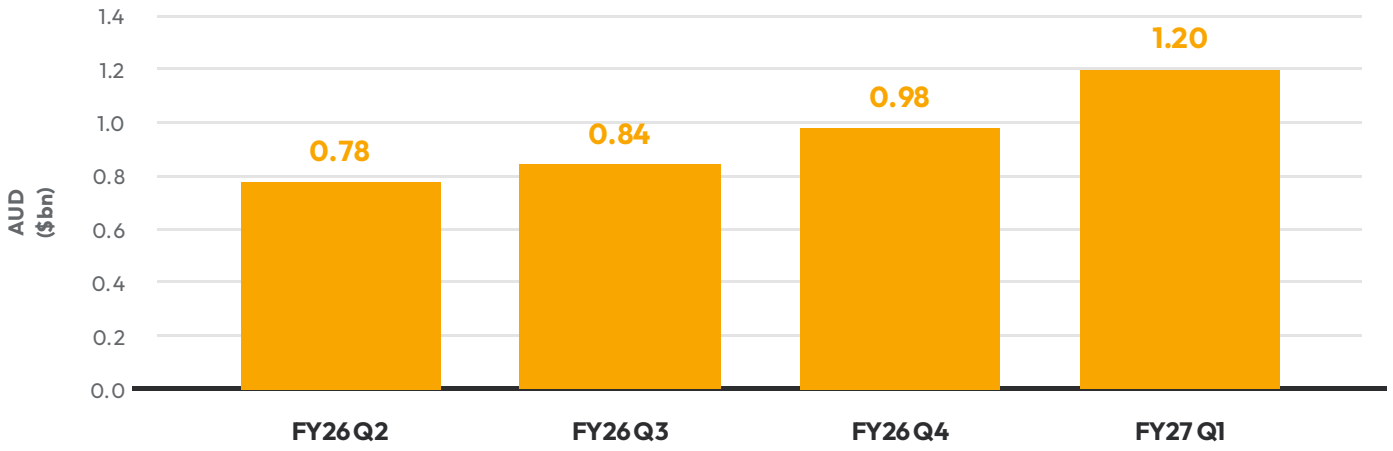
- A highly experienced commercial leader appointed lead AU/NZ sales
- Revenue eased in the quarter as we paused international BPAY payments and changes in mix between Card Issuing and Acquiring
- Immediate focus to restore International bill payments returning in early CY2027, including targeted expansion to another Asian country
- Initiating new channels that use our existing infrastructure and capabilities, including wholesale acceptance distribution



*Payments AU/NZ direct EBITDA excludes corporate overheads. FY27 figures are unaudited.

AU/NZ GTV passes $1 billion

Payments AU/NZ gross transaction volume (AUD $bn)



Quarterly AU/NZ GTV up 23% QoQ and 48% YoY led by account growth in Issuing BIN Sponsorship and Cross Border

1 STAGE 1 **Lead generation**

2 STAGE 2 **Solution Design**

3 STAGE 3 **Commercial agreement**

4 STAGE 4 **Onboarding & integration**

5 STAGE 5 **Go-live & Processing**

6 STAGE 6 **Product extension**

NOVATTI'S COMPETITIVE DIFFERENTIATION

PRODUCT

The full payments stack, including new digital-finance rails.

ONE RELATIONSHIP

Diverse payments solutions delivered through a single relationship.

RISK AWARE

Target underserved, higher margin segments where we have expertise and capabilities.

Embedded payments: AU/NZ

Many businesses now get paid inside their software - Novatti gives those platforms every way to get paid.

01 · THE SHIFT

51%

of Australian SMBs on software platforms already take payments through that software's embedded solution

62%

adoption in healthcare, the highest of any vertical. One in six non-users plan to adopt within 12 months.

84%

of embedded payments users report faster payouts, and 79% report less administration

02 · WHY NOW IN AUSTRALIA

1 Oct 2026

Card surcharging ends and interchange caps fall. Commoditised processing under pressure and value moves to software, services and added value.

~40%

of in-person card payments are now made by mobile wallet, up from 31% in 2022. Checkout is moving into devices and apps.

~50%

of Australians used PayID in the past year, up from 32% in 2022. PayTo is emerging as the recurring and account-on-file rail.

03 · NOVATTI'S VALUE

Every way to accept payments

- Cards online
- Cards in-store
- Tap on phone
- Alipay
- WeChat Pay
- UnionPay
- PayTo
- PayID
- BPAY
- AUDD

Why Novatti: a principal card scheme member and acquirer with a broader acceptance set than local peers, through one relationship and one integration.

TARGET VERTICALS

- Education
- Healthcare
- Prop Tech
- B2B trade
- Travel & tourism

INFRASTRUCTURE LED PARTNERSHIPS

Significant building engagement from international fintechs seeking to leverage Novatti's extensive payments licensing, platforms and expertise to enter the local market.

Sources: Adyen and Visa, The 2026 State of SMB Payments in Australia (200 SMBs, Jan–Apr 2026); RBA Bulletin, Consumer Payment Behaviour in Australia (May 2026); RBA, Merchant Card Payment Costs and Surcharging Conclusions (31 Mar 2026).

Regulatory tailwind: beyond cards

Surcharging reform from 1 October 2026 is lifting demand for alternative payment acceptance

REGULATORY TAILWIND

Regulatory changes related to the surcharging of card acceptance fees are starting to lift enhanced interest in Novatti's product set, with an increase in inbound enquiries to the commercial team following the changes that went live on **1 October 2026**.

WHY MERCHANTS ARE LOOKING BEYOND CARDS

For many of these merchants, processing fees on traditional card payments is difficult, driving inbound interest in Novatti's alternative payment acceptance products.

NEW PRODUCTS BEING DEVELOPED THROUGH OUR MARKET-LED PRODUCT STRATEGY



Digital Wallets



Agentic Payments



Multi-rail Settlement



AI



Embedded Payments

The Novatti Roadmap: Phase 2 underway

Phase 1 reset delivered from FY24. Each phase is earned before the next begins.

✓ DONE

PHASE ONE · 3 YEARS

Clarify, streamline, get to operating cash positive.

- ✓ Reset the strategy
- ✓ Addressed the P&L — $10m cost out
- ✓ Divested non-core assets (IBoA & Emersion)
- ✓ Demonstrated execution discipline
- ✓ 4 quarters positive FY26 normalised cashflow

LIVE IN FY27

PHASE TWO · 2 YEARS

Grow in. Prove integration discipline.

- → Scaling AU/NZ payments with disciplined growth
- → Deepen connectivity to emerging digital payment rails
- → Incremental progress to 70% gross margin target
- → Potential acquisitions - prove playbook + integration
- → Exposure to regulated digital assets through AUDC shareholding

FY29+

PHASE THREE

Accelerate the core engine via organic and inorganic growth.

- ○ Position for the digital economy - DLT, agents, stablecoin and wallets the new financial infrastructure
- ○ Local hybrid payments infrastructure leadership with focus on emerging and underserved segments
- ○ Risk management as core capability at scale and speed
- ○ Deeply embedded customer relationships centred around Novatti as the commercial operating system

Phase 1 complete — reset earned the right to grow

We are here · FY27 — Phase 2 commenced

Phase 3 unlocked on Phase 2 delivery



This presentation has been approved for release to the ASX by Mark Healy, CEO, and the Board