



Annual General Meeting 2025

**Pivot back to growth**

Novatti Group Limited (ASX:NOV)

25 November 2025

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

Providing investors exposure to both traditional payments AND future digital finance ecosystem:



## Acquiring and A2A

- Card acceptance - eCommerce
- Asian wallets
- Payment terminals & softPOS
- 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

- Strategic growth pillar via AUDD Stablecoin and opportunities for
- Cross border payment flows
  - Web3 on/off ramps
  - Stablecoin settlements
  - Embedded finance
  - Corporate treasury

Already servicing many leading Australian and international companies:



## Strategy recap: Long term financial targets now in focus



Simplified business

- ② \$10m+ cost base reduction
- ② Core business unlocked
- ② Infrastructure enhanced



Market led, customer focus

- ② Brand refresh complete
- ② New deals being signed
- ② Cross-selling occurring



Improved financial performance

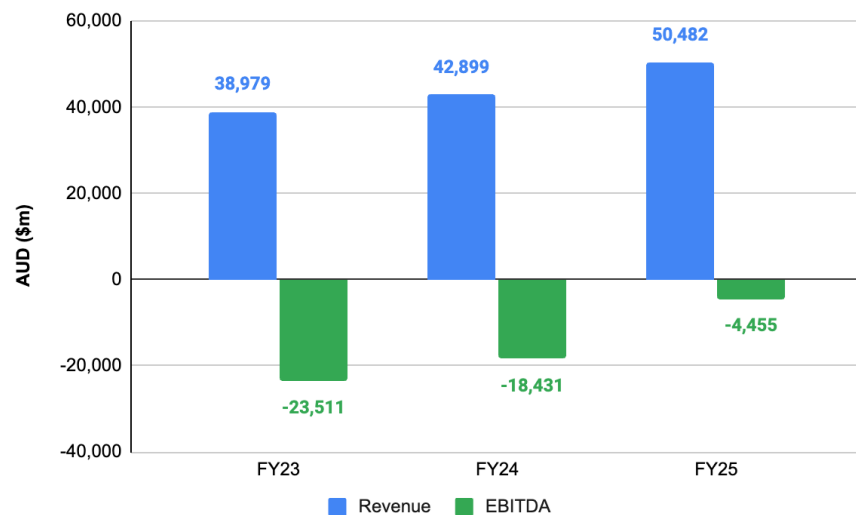
- ② Pivot back to growth
- ② Margins overhauled
- ② Long term targets now in focus

We are now here!

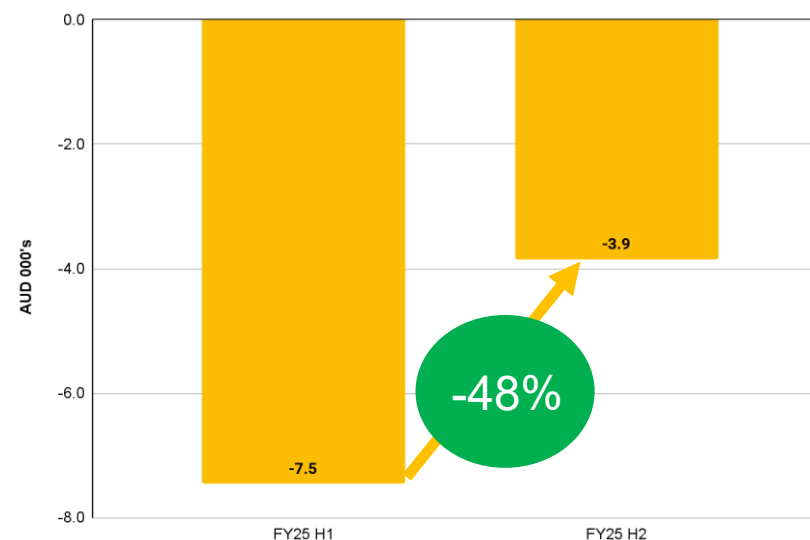
## FY25: Financial Performance

Achieving more growth from less cash used in operations

### Annual Revenue and EBITDA (\$m)<sup>1</sup>



### Cash used in operations FY25 (HoH)<sup>2</sup>



1. Novatti Group Ltd consolidated audited results. FY25 results exclude Emersion as Held for Sale.

2. Reflects Net cash from / (used in) operating activities (as reported in quarterly 4C)

## FY25 momentum: Carried into Q1 FY26

**\$0.2m**

Positive  
operating  
cashflow

**\$0.1m**

Positive  
EBITDA\*

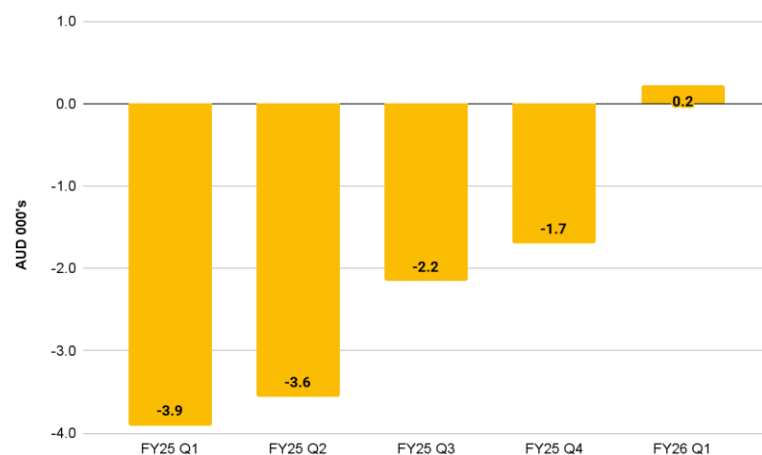
**+\$1m**

Increase in  
available cash  
to \$3.6m

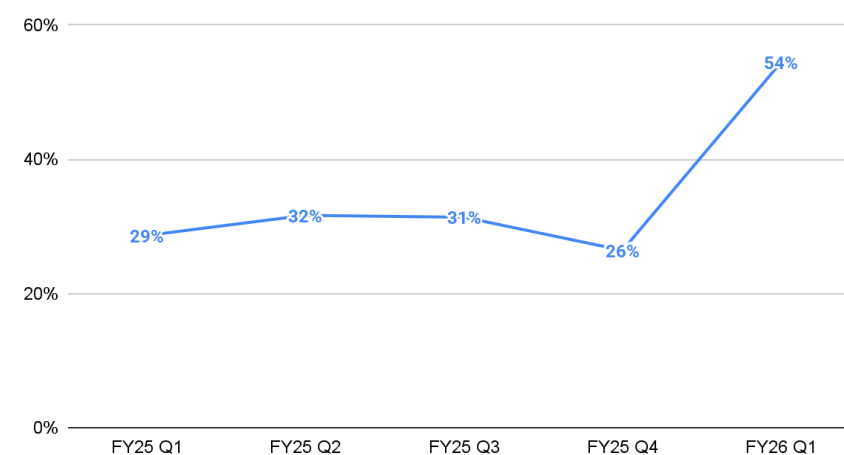
**+100%**

Increase in  
Group margin

### Cash used in operations\*\*



### Group margin (%)



\*EBITDA excludes AUDC and non-cash entries

\*\*Reflects Net cash from / (used in) operating activities (as reported in quarterly 4C)

## FY25: New deals following brand refresh

Brand refresh working as tier one customers taking up extended or deeper services across FY25 and FY26



**Tier one Australian telco** – multi-year service agreement with further contract since secured



**Global airline** – Contract won to enhance voucher payment offering and a further contract since secured



**Key account growth** – new order for 20,000 cards to support a NZ telco



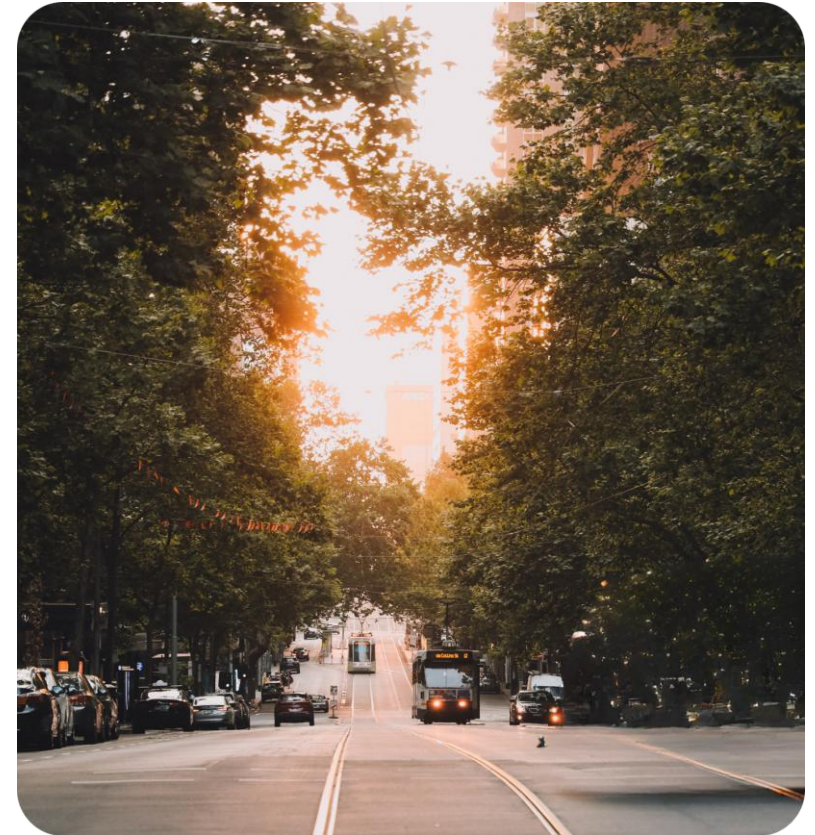
**Major NSW university** – onboarded with payments taking place for student tuition and accommodation through Asia wallets



**ChinaPayments** – live in New Zealand and being used by a large university accommodation provider



**Partnership** – with marketing company providing marketing, engagement and payment solutions



## AU/NZ: Clear growth opportunity

Novatti's business is streamlined, customer focused, and is leaning into the opportunity provided by the strength of the growing AU/NZ market

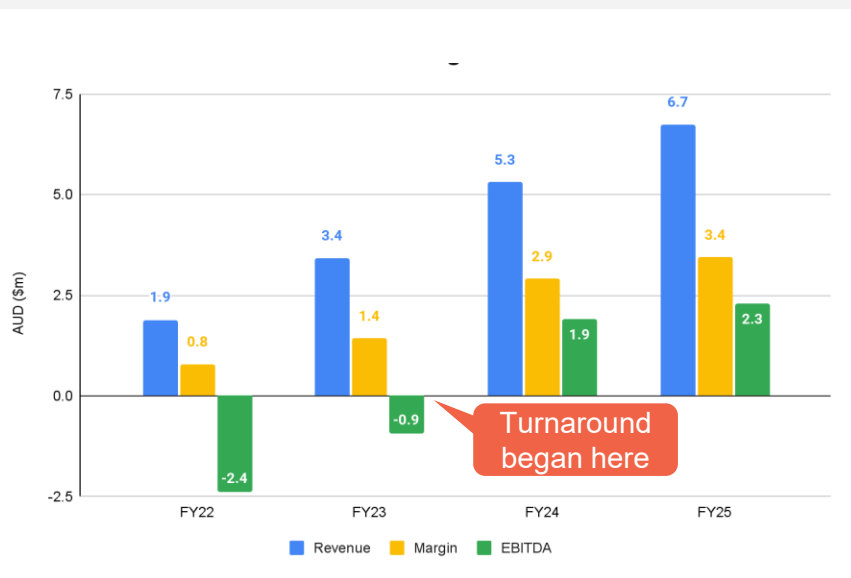


We are getting traction...



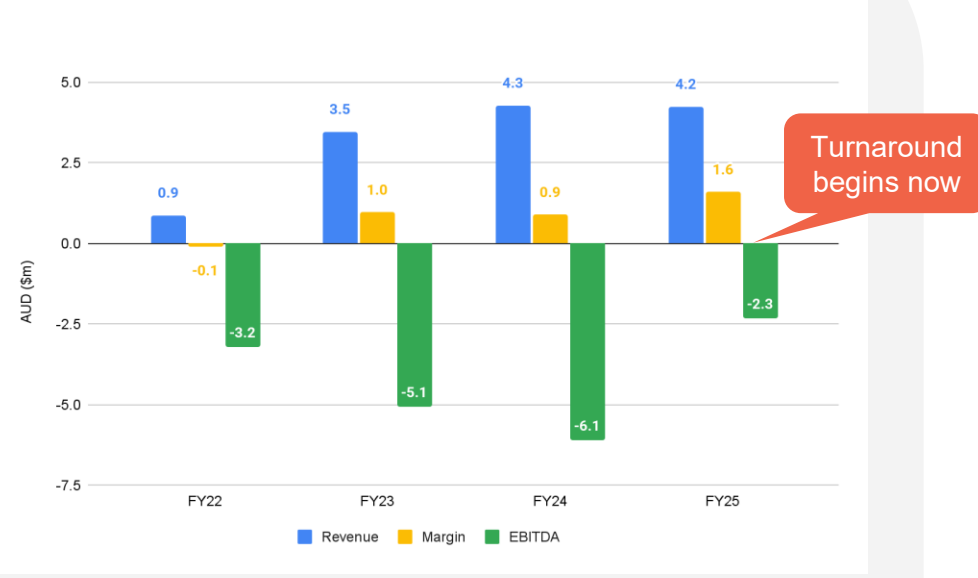
## Case study: Issuing delivering sustained growth – next comes Acquiring

### Issuing – turnaround achieved



- From firmly negative to firmly positive EBITDA
- Sales drive implemented in FY24
- 42% growth in cards issued and sponsored FY25

### Acquiring – next focus



- Customer migration to new platform complete
- Margins overhauled
- Sales drive to take place

## New world exposure: AUDD

AUDD provides strategic exposure to digital finance, including web3. AUDD is now positioned for global scaling.

- ✓ 100% collateralized and AUDD funds in AU banks
- ✓ First AUD stablecoin to go live on Coinbase
- ✓ Strategic partnership signed with Coinbase
- ✓ \$1b+ in transactions on Stellar blockchain
- ✓ Novatti retains 57% interest in AUDC Pty Ltd with no obligation for further capital

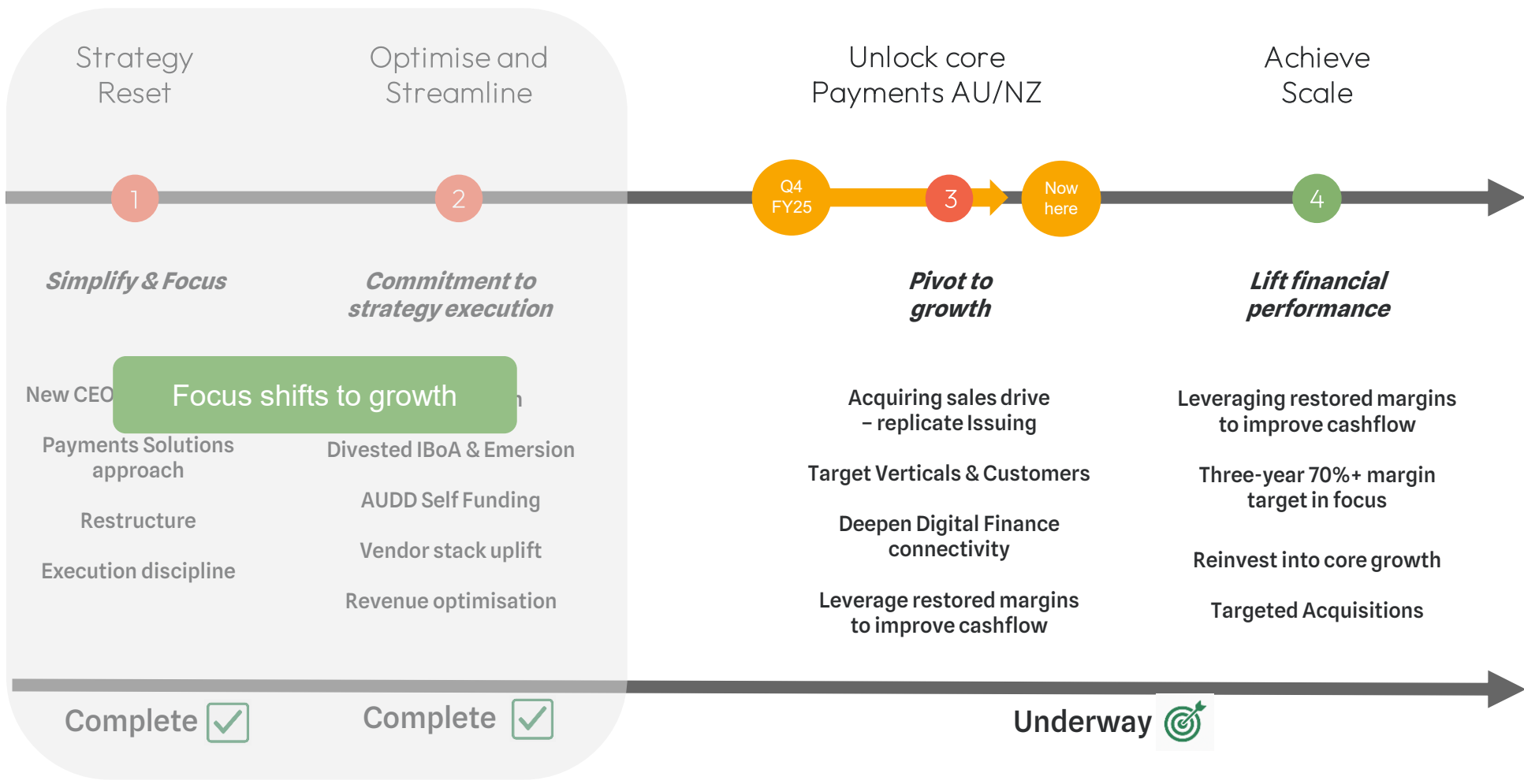


“As stablecoin markets converge with FX markets, we expect local currency stablecoin adoption to grow.

This underscores the growing demand for stablecoins that meet local needs, like AUDD...”

**Coinbase – 24 September 2025**

# Where to from here: Continued execution on growth pivot





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