Annual General Meeting

19 November 2024

8common

(ASX:8CO)

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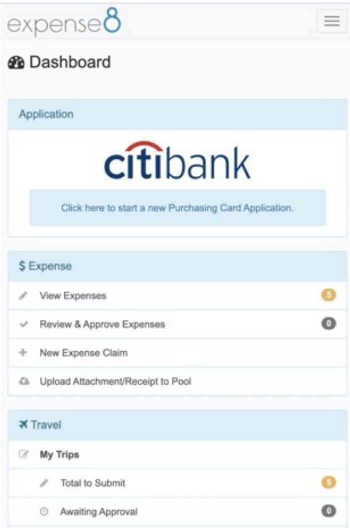
Leading fintech platform for government entities and large enterprises

Enterprise SaaS + Fintech Payments

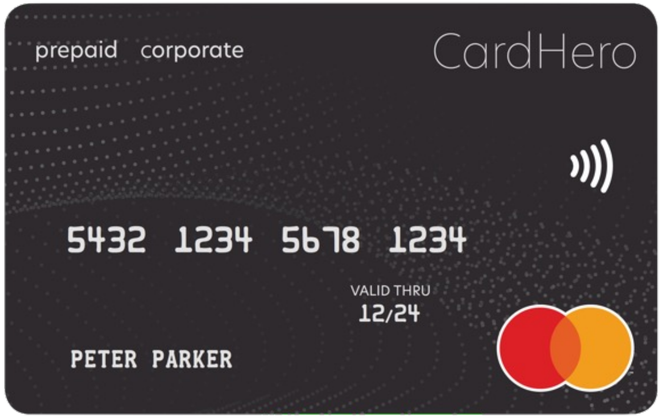
expense8

Expense8 is an enterprise grade Software as a Service (SaaS) platform that supports organisations in the management of their credit cards, business expenses and travel



CardHero

CardHero offers enterprises a next generation and robust closed-loop fund disbursement and card payment solution



Core Clients[1]

8common's client base consists of enterprise customers such as Woolworths, and over 165k users across 187 state, territory and federal government entities

NSW Government · Australian Government · Northern Territory Government · Woolworths · Mitre 10 · amcor · Rabobank · Life Without Barriers

1. As at 18 Nov 2024

FY24 in Review

FY24 saw 8CO continue its growth trajectory, SaaS revenue up 22%, and generating positive cashflow in 4QFY24

+11%
Total Revenue and
+22%
SaaS Revenue

$5.6m
in **Total Contract Revenue** secured in FY24

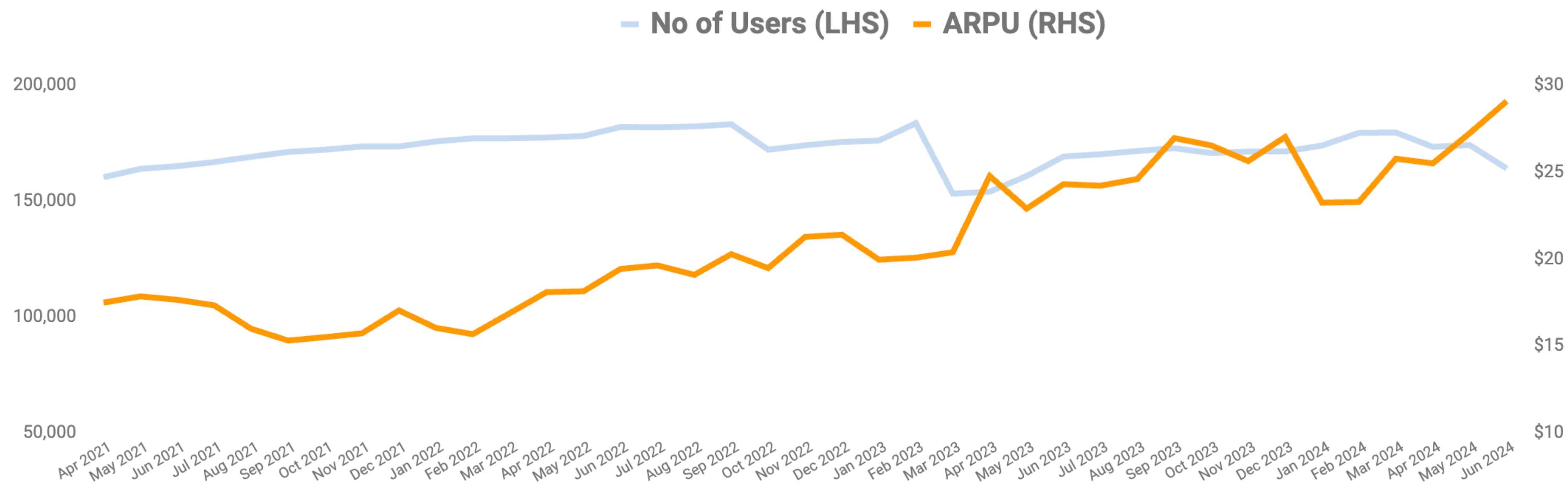
$9.6m
in **Total Cash Receipts**, up 24% on FY23

$5m
FY24 exit **Annualised SaaS Revenue,** up 28% on FY23

+16%
ARPU
Grew to $28.08 in FY24

DTA replacing GovERP slowed growth but momentum has returned

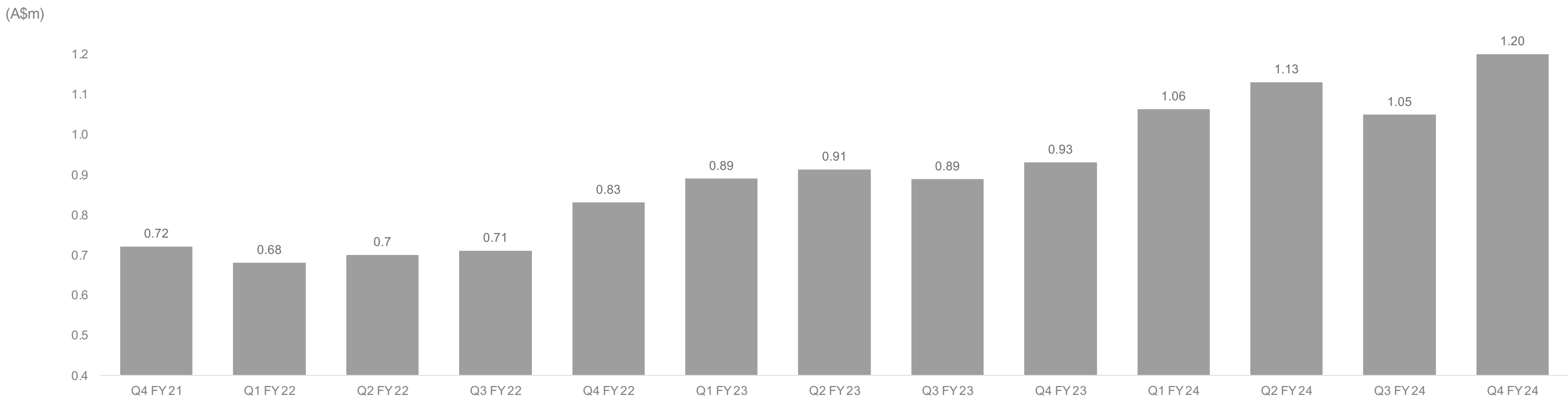
- The number of users on our platforms of over 165k with 47k within Federal government
- June 2024 ARPU of $28.08 is 16% growth y.o.y
- June 2024 FedGov ARPU decreased to $44.15 from $56.41 which is temporary due to the transition of Corporate Cards from Diners to NAB Visa
- Strong levels of new client engagement and tender activity shows momentum has returned



CardHero cash positive, SaaS Revenue grows and new DTA panel provides clarity

- CardHero added ICC as a new customer. Turned cashflow positive in FY24.
- Annualised SaaS FY24 exit revenue up 28% on FY23
- FY24 Total Transaction and SaaS revenue grew 22% to $4.5 million
- Growth driven by ARPU which increased 16%
- Federal DTA panel replacing GovERP provides clarity and sales momentum is promising

Quarterly Recurring & Transaction SaaS Revenue ($m)



Federal Gov DTA Panel replaces GovERP

- 8CO flagship product expense8 was selected as a provider of Travel and Expense Management for the Australian Government DTA panel which replaced GovERP
- Potential of ~185k users in total (excluding the Department of Defence)
- 39 entities and 47k users onboarded onto expense8 by 30 June 2024
- A further +52k users across 7 Federal Government entities have commenced or completed Phase 0 Discovery workshops (pre onboarding phase to adopting expense8)
- ASIC and Fair Work Commission were on-boarded to the "Protected" security status platform

165
Federal Government Entities

185k
Total potential users of Expense8

$40k
Minimum Phase 0 Fee per Entity

$150k
Minimum Implementation Fee per Entity

$44
Average Government ARPU

Federal Government onboarding pipeline (at 30 June 2024)

86,000
Users not yet engaged

35,000
Phase 0

17,000
Onboarding

47,000
Live Users

Source: https://budget.gov.au/content/bp4/download/bp4_10_staffing_of_agencies.pdf.

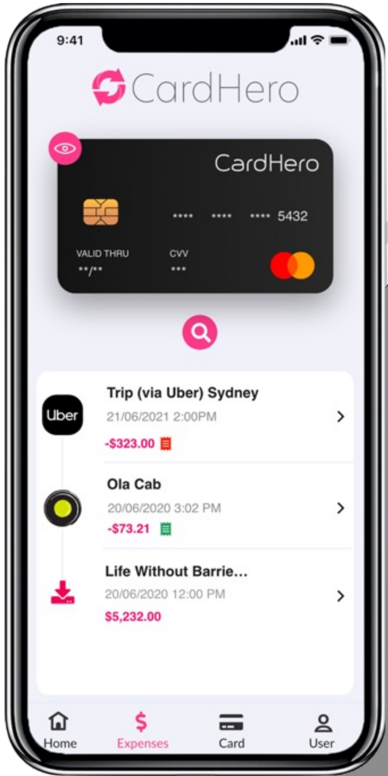
Employee Purchasing

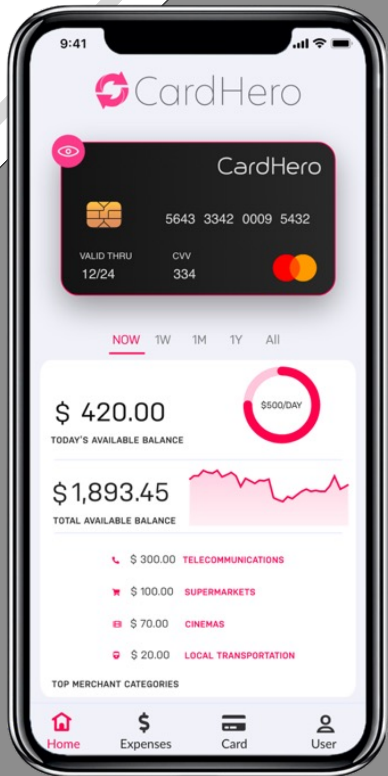
Interesting Features:

- Administrators can view available funds, past transactions and recent top-ups
- Merchant type, geographical and currency configuration
- Pre-approval process and post transaction reporting

Clients On-Boarded

Westhaven
Live how you choose.





CardHero

Fund Disbursement

Core Target Market:

- Large volume of transactions
- Pre-approval capabilities
- Post transaction reporting tools

Clients On-Boarded

Westhaven
Live how you choose.

LIFE WITHOUT BARRIERS

INTERACTIVE Community Care

ndis

CardHero +

Q1FY25 started well. Clear path for financial performance in FY25 driven by lower expenses and a strong sales momentum

Record quarterly transaction and recurring SaaS revenue of $1.2 million, up 13% on the previous corresponding period (PCP). Total revenue was $2m

Change Request revenue from existing customers grew to $510k, up 523% vs PCP

Hosting and infrastructure costs have decreased 23% vs PCP to $273k

ARPU of $28.17 up 12% vs the prior quarter though Federal Gov ARPU dropped due to the NAB Visa card transition

Cash receipts from operations of $2.3 million, up 36% vs PCP

Annualised Recurring transaction and SaaS Revenue (ARR) of c.$4.6 million at 30 September 2023

	1QFY24	1QFY25	% Change
Total Revenue (A$k)	1,888	1,988	5.3%
SaaS & Transaction Revenue (A$k)	1,063	1,199	13%
Number of users (k)	173	165	(5%)
ARPU – Federal Government (A$)	48.24	43.80	(10%)
ARPU – Total (A$)	25.26	28.17	12%

The outlook

8CO is focused on delivering profitability by capturing sales momentum growth and prudent capital management

A clear focus on:

- Grow organic revenue through new agency wins, uplift in users and increase of ARPU
- Continue to on-board Fed Gov agencies to drive an uplift in transaction and recurring revenue
- Focus on strategy to deliver CardHero to existing clients and clearly defined opportunities
- Maintain financial diligence and grow positive operating cash flow
- Develop partner ecosystem to scale distribution to new markets

Investor Relations
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