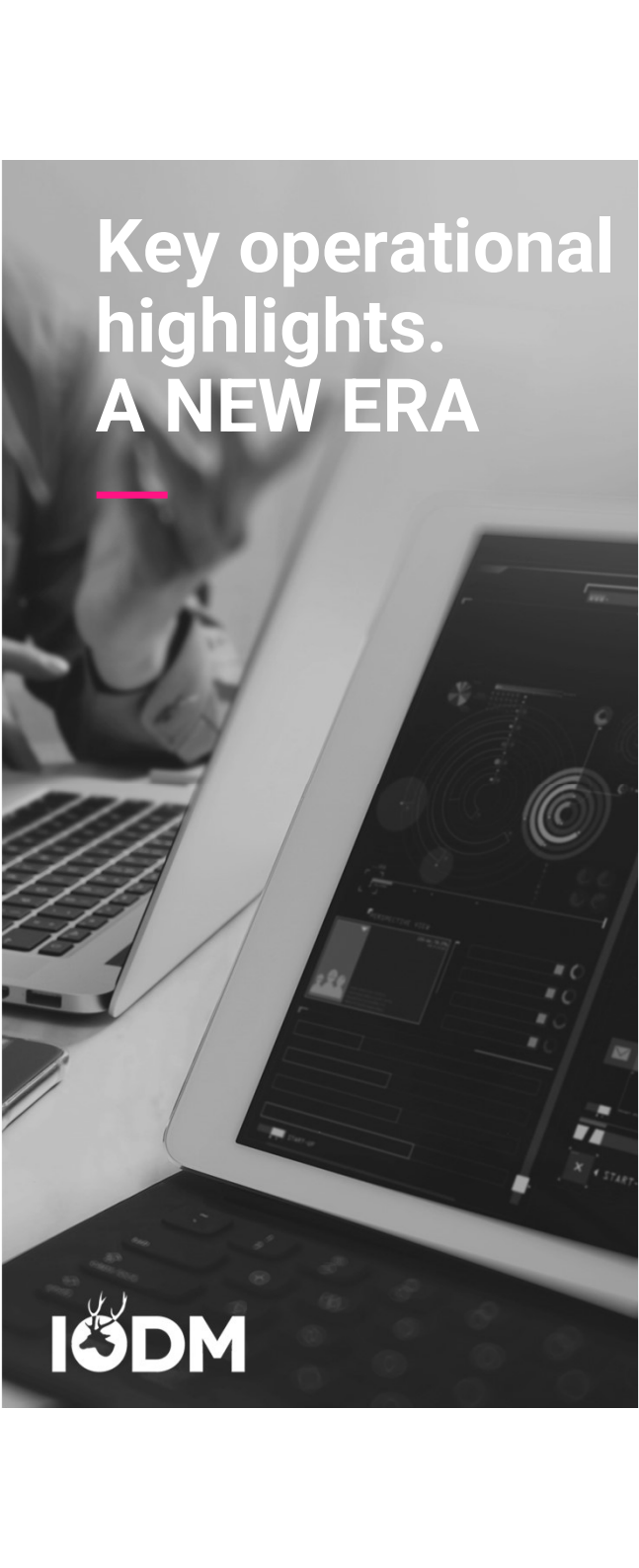




Rein In Receivables

Institutional Investor Presentation

May 2022



Key operational highlights. A NEW ERA

UK Education Market now live: Two universities have now loaded their current outstanding fees onto the platform and the business is ahead of schedule on further implementations.

US market now launched: Marketing and presentations have begun

Middle East progressing as expected: Due diligence process almost complete for distribution agreements

Further lateral opportunities to launch before June end: Further offerings to increase revenue penetration to the industry

Australian market opening up: Whilst not material relative to the international market, the Australian market is starting to open up again



UK Education Industry

Solving university issues pertaining to overseas students payments management. Payments platform automates the process and derives transactional revenue.



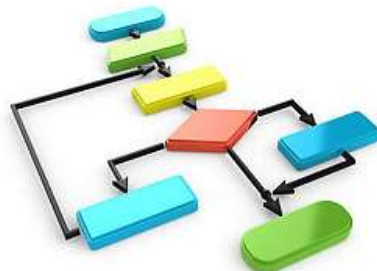
How it works...



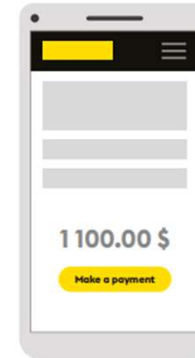
IODM platform connects into an university's ERP system and uploads invoices that are due or overdue



Invoice type identified and sorted into one of multiple workflows to determine when, how and what to communicate to the student



Simple automated system that centralises query management



Connects students directly to preferred payment platform or presents multiple options – all with pre-populated information



Students can quickly and easily setup or request instalment plans where available

Fully branded Email, SMS or hard copy letter communications bulk sent out with tracking



Key features, benefits and FAQ's

Benefits for University

- Quick and seamless integration with minimal tech resource required
- Reduces manual process and improves data accuracy
- Guides students towards preferred payment options with clear instruction
- Send customised communications related to specific invoice types
- Completely free of charge – from implementation through to support

Benefits for Students

- Easy, efficient user-friendly experience
- Clear and simple guidance on how and when to make payments
- Scheduled reminders when payments are due
- Simple setup of payment plans
- Easy to use dashboard showing all payments due

Q. Will this integration be compatible with our ERP system?

A. The IODM platform can integrate with any ERP or finance system.

Q. Is it really free to the University?

A. Yes, there is no cost at any point to the University. The commercial terms are between Convera and IODM.

Q. Can this integration be customised for our institution?

A. Yes, the implementation team will work with you to customise the proposition to fit your University. This will include the different workflows and types of communications by invoice type.

Q. Will students be worried the communications aren't from the institution and therefore not credible?

A. No, all communications will have full branding and come from a University email address

Financials

Actuals	Invoice Value		Metrics	EXPECTED		ACTUALS
	INITIAL	£ 3.2m		VALUE*	\$7.8m	
	AUD	\$ 5.65m		RECOVERY	10%	
	26/04/2022	£ 58.23m		WUBS MARGIN		
	AUD	\$ 103.22m		IODM MARGIN	20%	
						IN LINE
						22%

The above numbers are out of cycle tuition and accommodation. The major revenue events are experienced through the semester tuition fee notifications. The expected semester notifications for September are as follows:

Implemented	EXPECTED VALUE		Implemented by 30/6	EXPECTED VALUE	
	RECOVERY	\$197m		RECOVERY	\$950m
	WUBS MARGIN	40%		WUBS MARGIN	40%
	IODM MARGIN	Steady		IODM MARGIN	Steady
		22%			22%

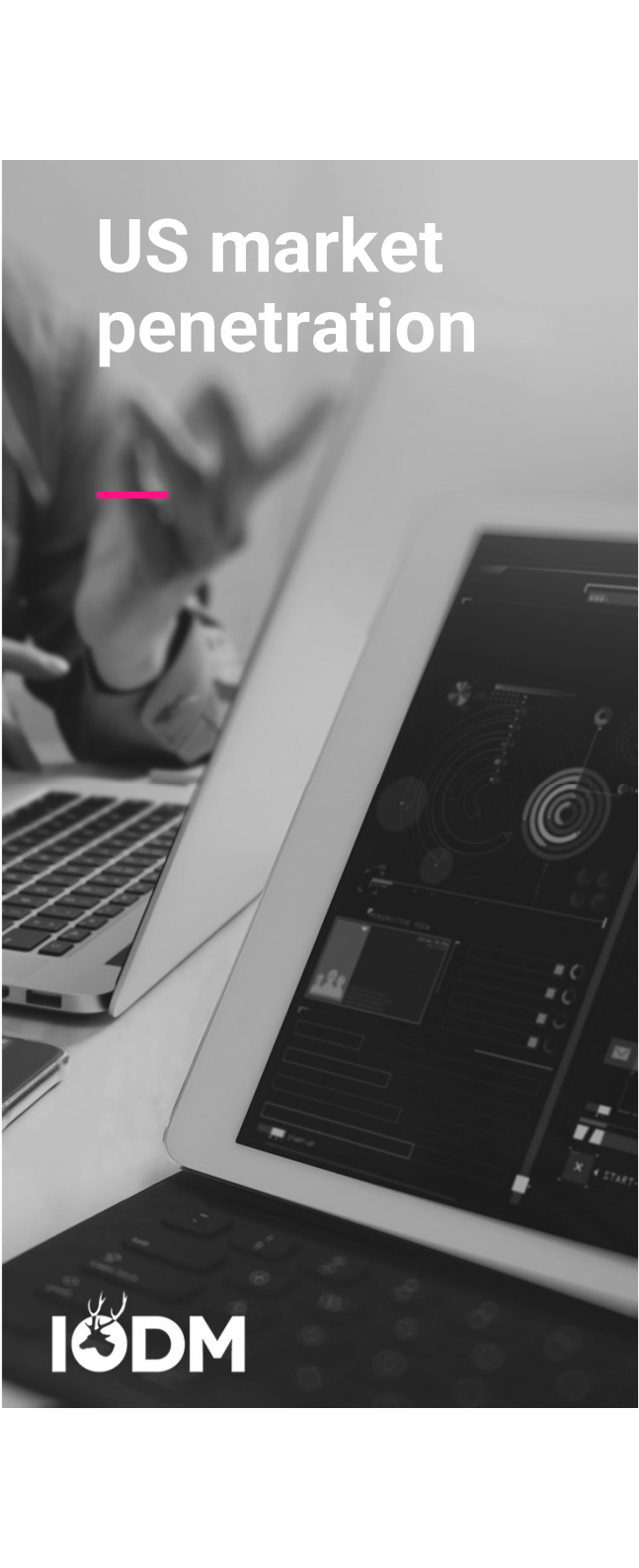
*AUD 1.7725



US market launched

Introductory meetings have been held and the first contracts and implementation scheduled to begin in June





US market penetration

Will stringently follow UK launch: Meetings with the first Universities in the US have been held

Signings will be followed by onboarding: Resources have been increased in the UK which will handle the initial launch in to the US market

More than one revenue lateral: Marketing in other sectors has commenced

Now selling traction: Selling in the US is demonstrating quicker success due to the results that are occurring in the UK

Market is bigger in the US medical tourism space than in Education



Middle East

Strong traction achieved with unique solutions delivered to a growing high-quality customer base



Middle East

Due diligence almost complete: Once concluded, distribution agreements will be completed with the UAE and the Kingdom of Saudi Arabia

Further reach: Once the DD is complete, the company will work with a Sovereign Family office to offer its product throughout Africa

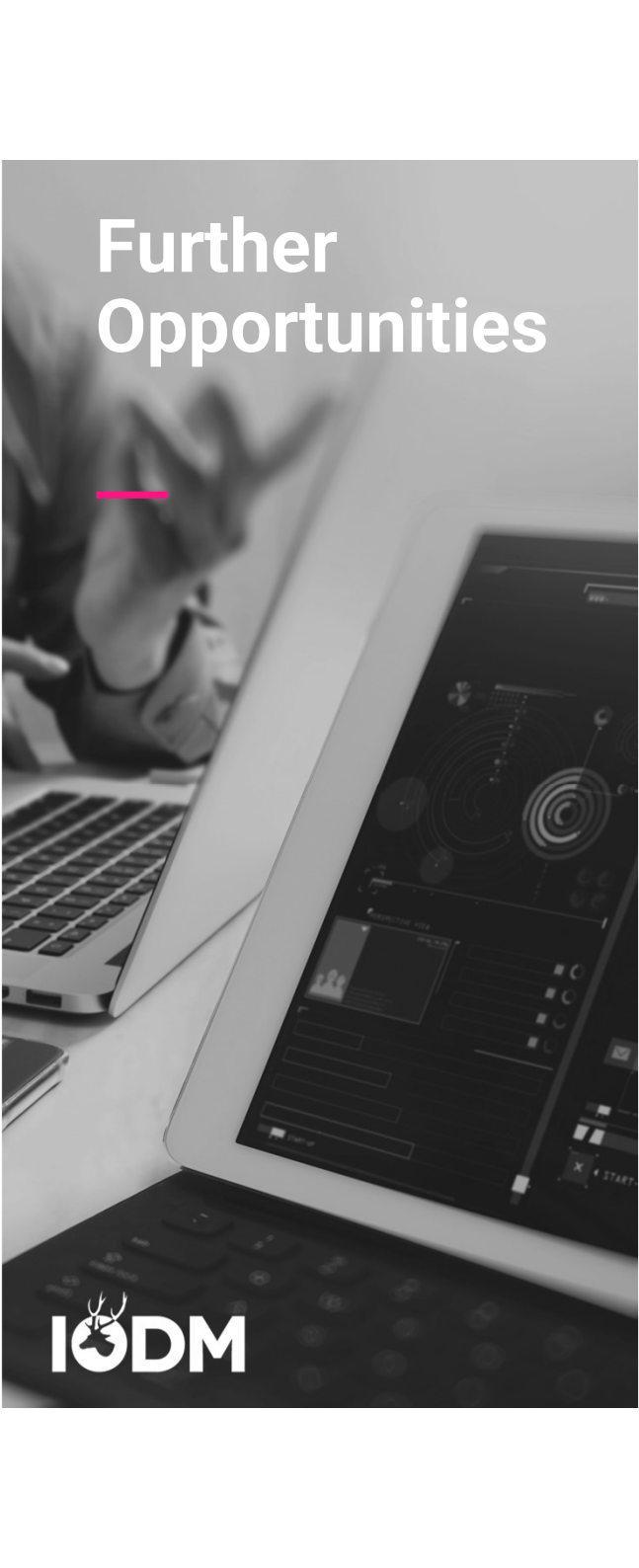
Target market: The target markets are Infrastructure, Professional Services and Retail



Further Opportunities:

Well positioned to execute on high-value opportunities with a strong pipeline of global opportunities and varying revenue lines





Further Opportunities

Credit card payment offering: The business has identified the need for a credit card payment offering which will be launched in June

Conversion improving: Once launched, it is expected to increase recovery of payments from 13.38% on initial loadings and 40% on scheduled tuition fees to 73% in total

The focus is on payment plans: With the system automating payment plans, even a slight swing toward this new offering will increase the IODM margin further

Collecting long tail ledgers: Partnering with long tail ledgers will be the next lateral revenue model as comprehensive data has shown the ability of the system to collect a high percentage of even the oldest ledger



Appendix



Board of Directors

 Dr Paul Kasian Non-Executive Chairman	• Significant experience leading strategy, investment and risk roles in domestic and international companies • Former Chief Investment Officer at HSBC Asset Management and Head of HSBC Global Financial Team • Founding Director of Accordius and Wallara Asset Management • Current directorships at Atomo Diagnostics (ASX:AT1) • Former Chairman and CEO of Genetic Technologies Limited
 David Ireland Non-Executive Director	• 30+ years experience in the ICT industry and in the sale of enterprise solutions to large companies and Government • 28 years experience at Unisys, holding senior roles including Director of Sales for Asia Pacific Japan • Former Non-Executive Chairman of BOS Global Limited, an AIM listed IT company
 Anthony Smith Non-Executive Director	• 30+ years experience in finance with expertise in corporate finance, institutional research sales and private wealth advisory • Former Head of Securities and Country Director of Austock Group and Phillip Capital • Current Senior Investment Advisor at Cashel Family Office • Current directorships at Energy Technologies Limited (ASX:EGY)
 Brian Jamieson Non-Executive Director	• 30+ years experience providing advisory and audit services to a diverse range of public and private companies • Former Chief Executive of Minter Ellison Melbourne and Chief Executive Officer at KPMG Australia • Currently a Non-Executive Director of Highfield Resources Limited and Non-Executive Chairman of Energy Technologies Limited (ASX:EGY) • Former directorships at Sigma Healthcare (ASX:SIG), Mesoblast Limited (ASX:MSB), OZ Minerals (ASX:OZL), Tatts Group Limited (ASX:TTS) and Tigers Realm Coal (ASX:TIG)

Executive team

	Mark Reilly Chief Executive Officer	• Chartered Accountant with 25+ years of experience in the banking and finance industries in an advisory capacity • Formerly at Coopers & Lybrand (now PwC) in insolvency before establishing his own accounting practice • Previously held Director positions at Black Star Petroleum, Harvest Minerals and Ochre Group
	Petrina Halsall Chief Operating Officer	• Experience in advising small to medium enterprises (SME) on growth strategies, valuations and corporate restructuring • Formerly held managerial roles at Evans & Partners and BDO Wealth Management • Associate of the Institute of Chartered Accountants Australia and New Zealand
	Chris Ward Chief Technology Officer	• 20+ years of experience in managerial roles in software development at RAC WA, Netfira and Quickflix • Experience in managing business critical websites and building cloud-based infrastructures for growing businesses • Holds a Bachelor of Engineering, with honours, from University of Western Australia
	Graham Smith UK Head	• Six years experience at Western Union Business Solutions • Various roles including Reginal Manager, Channels and Partnerships.

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