novatti

December Quarter FY26:

Payments AU/NZ – Four consecutive EBITDA positive quarters*

Novatti Group Limited (ASX:NOV)

30 January 2026

*Excludes corporate overheads

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

Providing investors exposure to both traditional payments AND the 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:

Telstra · afterpay · MARQETA · Hnry · itv STUDIOS · storage king · CATHAY PACIFIC · UNSW · wirex

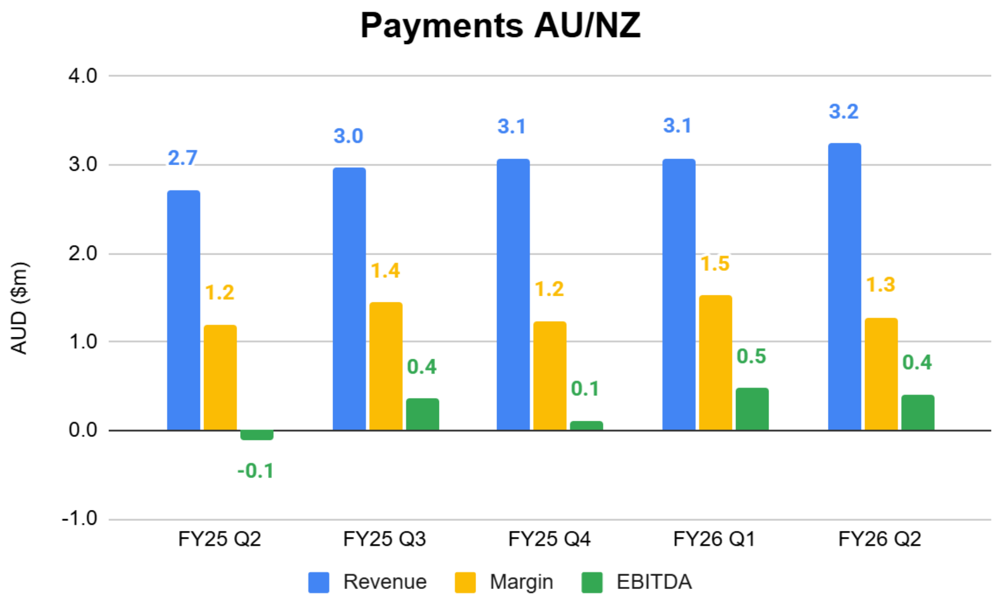
Q2 FY26: Highlights

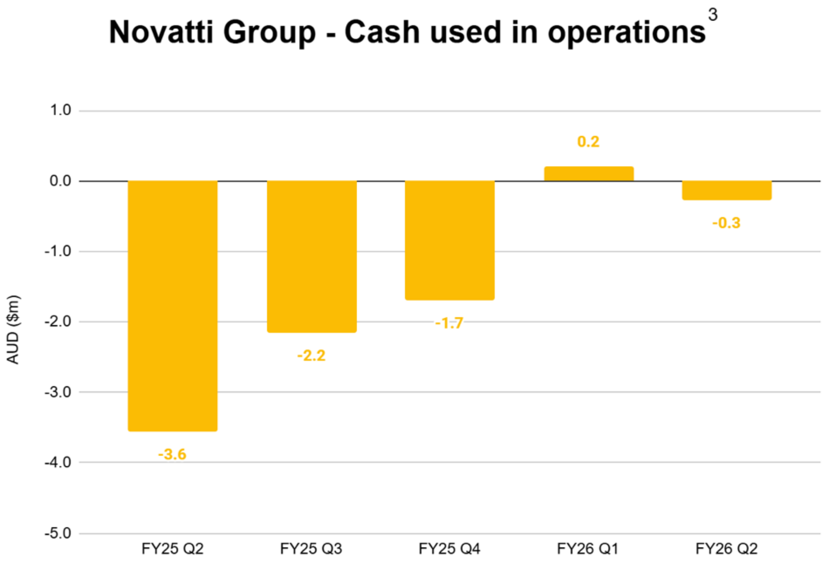
4
Consecutive quarters Payments AU/NZ positive EBITDA[1]

+$0.4m
Payments AU/NZ EBITDA in Q2 FY26[1]

-$0.1m
Group EBITDA in Q2 FY26[2]

$3.7m
Available cash as at end of Q2 FY26





1. Excludes corporate overheads 2. Excludes non-cash entries and historic liabilities. 3. Reflects Net cash from/(used in) operating activities (as reported in quarterly 4C)

Pivot to growth: Issuing

The performance of Issuing[4] highlights Novatti's pivot back to growth, announced at the end of FY25

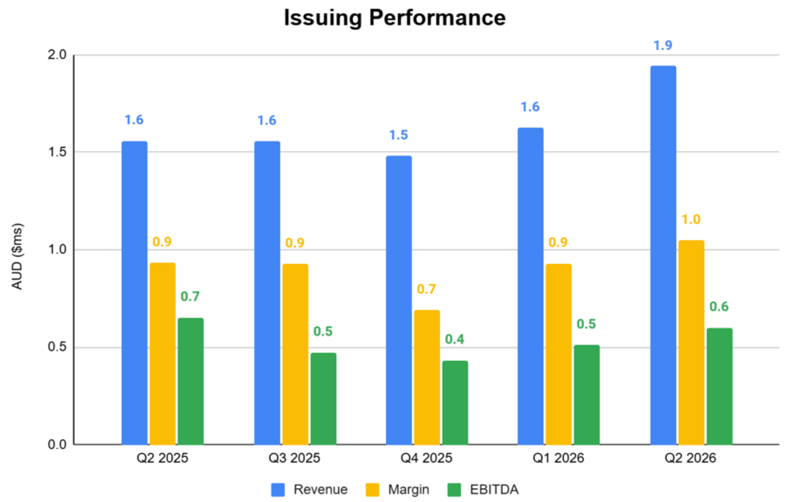
Strategy

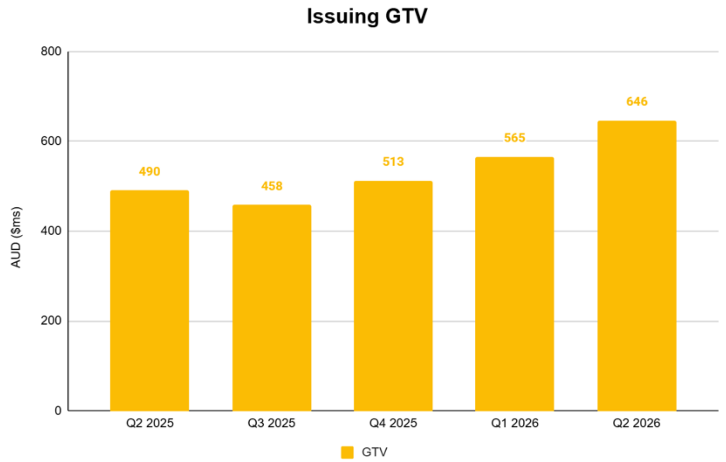
- Sales drive implemented H2 FY25
- Leads generated
- Momentum gained

Recent results

- Two contracts signed
- One contract under review
- Three proposals in development

Replicating strategy across other offerings...

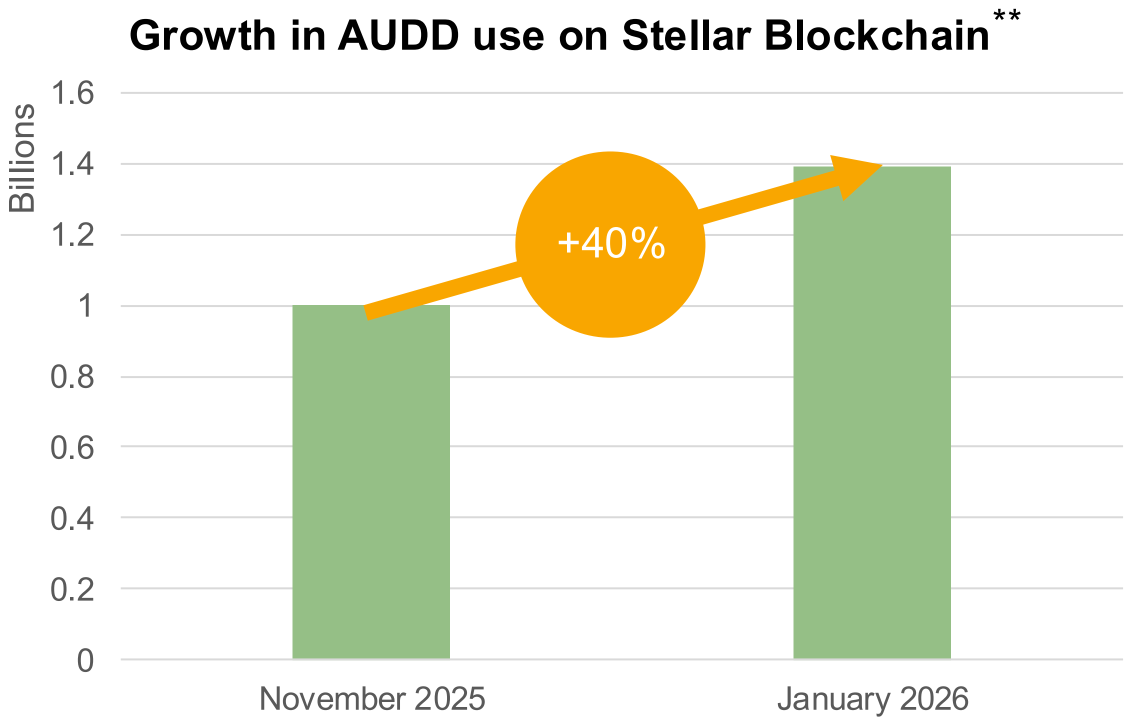


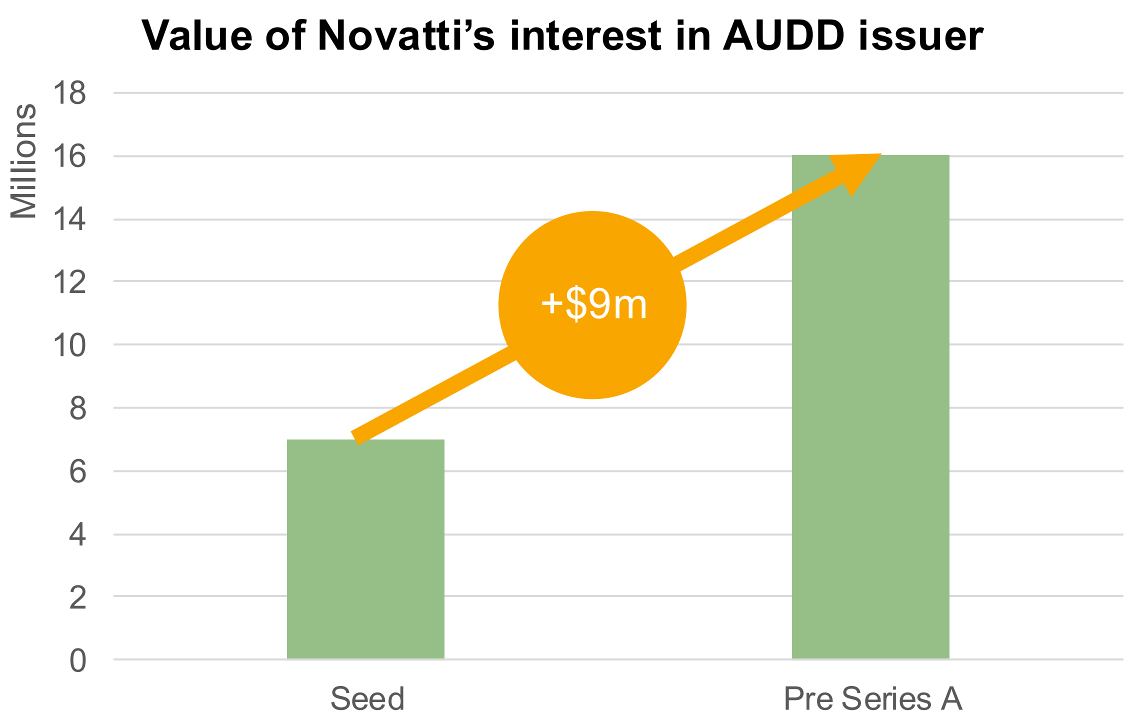


4. Issuing EBITDA excludes corporate overheads

Investments: AUDD

Novatti's interest in the issuer of AUDD is now **valued at $16m***. AUDD provides strategic exposure to **digital finance, including web3** and is positioned for global scaling.





* Based on pricing for AUDC Pty Ltd's Pre Series A Round in December 2025
** Total transaction values as at 18/11/2025 and 29/01/2026

Where to from here: Execution on growth

Strategy Reset

1

Simplify & Focus

New CEO

Payments Solutions approach

Restructure

Execution discipline

Complete

Optimise and Streamline

2

Commitment to strategy execution

Divested IBoA & Emersion

AUDD Self Funding

Vendor stack uplift

Revenue optimisation

Complete

Reset complete

Unlock core Payments AU/NZ

3

Now here

Pivot to growth

Acquiring sales drive – replicate Issuing

Target Verticals & Customers

Deepen Digital Finance connectivity

Leverage restored margins to improve cashflow

Achieve Scale

4

Lift financial performance

Leveraging restored margins to improve cashflow

Three-year 70%+ margin target in focus

Reinvest into core growth

Targeted Acquisitions

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