

Urbanise Strata Platform

Urbanise NAB Integration Service
New BCM Owners Portal
Strata Management Upgrades
Significant growth opportunity



10 June 2026

Urbanise.com Limited (ASX: UBN)



Agenda

1. The Opportunity for Urbanise Strata
2. Urbanise Strata Platform Innovations
3. Next Steps & Outlook



Speakers



Darc Rasmussen
Executive Chairman



Simon Lee
CEO



Brent Henley
CFO

About Urbanise

Urbanise Facilities Management

A cloud-based SaaS platform that provides facility managers with a comprehensive management solution.

Supports facilities, asset, and workforce management for large & complex property portfolios.



Urbanise Strata

A cloud-based SaaS platform that helps strata managers administer strata schemes & jointly owned properties.

Support covers end-to-end financial management, day-to-day strata management, meeting management, and compliance.



Key Metrics (as of Dec 25)

\$12.5m Net Cash¹

No debt

\$13.2m ARR

\$7.9m Strata

\$5.3m Facilities Management

\$13.6m CARR

\$8.2m Strata

\$5.4m Facilities Management

Urbanise Strata helps strata managers improve the experience for owners, committees, and communities while operating more efficiently and scaling profitably

The Australian Strata Market

~2.15m Managed Strata Lots

Managed by ~750 Body Corporate Mgmt. companies

~40%+ of the Strata Market

Still operates on non-cloud legacy systems

\$10-15bn in Strata Funds

Held on deposit by banks

\$70-100m Market ARR

Comprised of strata software and banking integration
licence fees

The Australian strata market has historically been underserved by legacy industry software & financial infrastructure that has not seen the level of investment required to modernise.

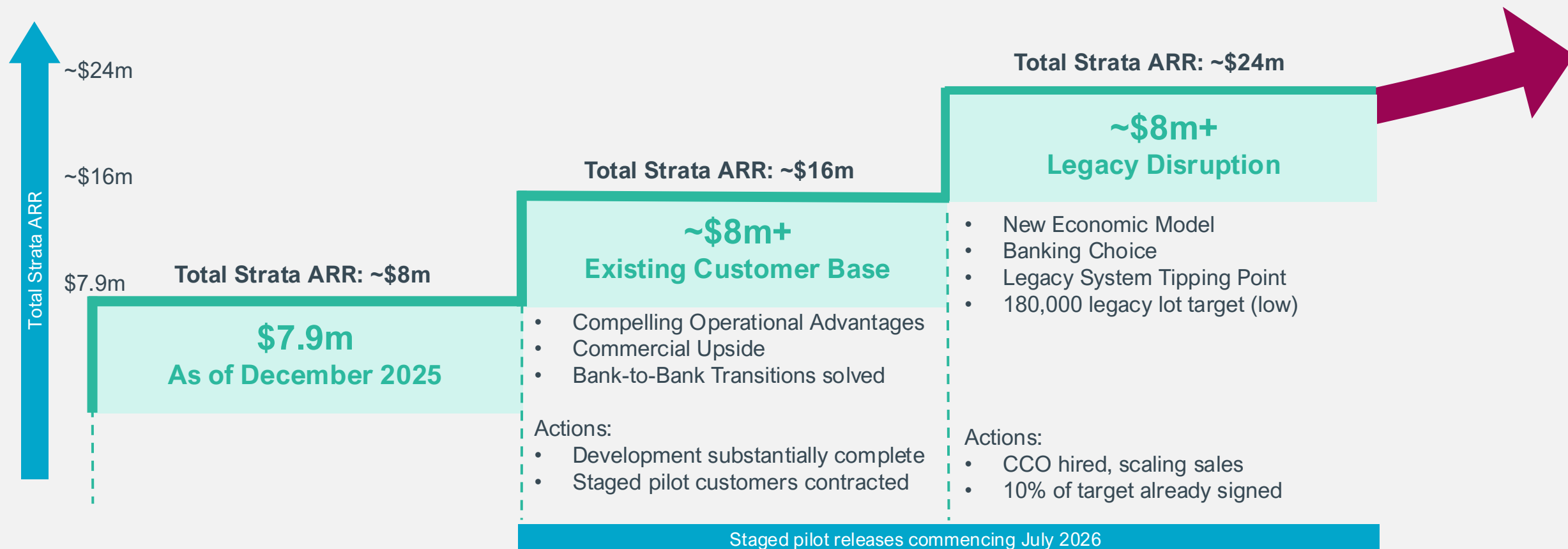
Urbanise is the only cloud-native provider with a full-range solution and the capital base needed to invest and grow market share.

Through a restructured business model,
continued targeted investment alongside partnerships with market-leading players,
Urbanise is uniquely placed to significantly expand its share of the total Australian strata market

The Australian Strata Market Opportunity for Urbanise

ARR Expansion on Existing Customer Base & Legacy Disruption

Both Strata growth phases would result in Strata ARR of ~\$24m



Urbanise Strata Platform Improvements

Enabling Banking Choice in the Strata Industry through technology

Urbanise is engaged in a staged pilot release of **three integrated platform capabilities**, commencing July 2026:

- 1** The **Urbanise NAB Integration Service** connects the Urbanise Strata platform directly with NAB's banking and payment infrastructure, eliminating manual file handling and enabling automated reconciliation.
- 2** A new **Body Corporate Manager ("BCM") Owners Portal** that includes Payments & Levies capability, and integration with modern payment methods including BPay, PayID, PayTo, and Australia Post.
- 3** Upgrades to the **Urbanise Strata Management Solution** bring highly automated levy management, transaction reconciliation, enhanced supplier payments, and dual banking support.

These capabilities will further help Urbanise support a market that has been long underserved by legacy industry software & financial infrastructure

Staged Pilot Release – Three Integrated Capabilities

1. Urbanise NAB Integration Service

Secure technical integration between Urbanise Strata and NAB's banking infrastructure

Enables automated reconciliation, direct supplier payment submission, real-time levy payment processing, and complete bank statement coverage – all within the Urbanise platform.

2. New BCM Owners Portal

First-of-its-kind BCM-branded, mobile-first digital payment portal for strata owners

Owners can view levy balances, payment history, and outstanding obligations, then pay via PayID, PayTo, BPay or scheduled / autopay arrangements – all within the BCM's branded environment.

3. Strata Management Upgrades

Significant enhancements to the Urbanise Strata Management Solution

Includes automated reconciliation, enhanced supplier payments, Studio (branded levy notices), dual banking support, and term deposit auto-reconciliation.

These three components contribute to Urbanise Strata's unified end-to-end solution, which connects owner experience, payments processing, banking integration, and strata management data within a single platform
Staged pilot release target of July 2026, with contracted customers already committed to early adoption

1. Urbanise NAB Integration Service

Connecting Urbanise Strata with NAB's banking and payment infrastructure

Secure Banking Connectivity

Direct technical integration with NAB enables real-time levy payment processing and instant reconciliation for fast payment methods.

Overnight reconciliation for EFT and BPAY. Daily bank statements for all at-call and term deposit accounts.

Direct Link Supplier Payments

Supplier payments transmitted via secure Direct Link. Authorised payers submit payments directly from Urbanise Strata to NAB, with no manual file generation, download, or upload required.

Eliminates need for re-authentication into the NAB portal.

Complete Financial Coverage

Term deposit transactions including interest movements and maturities reconciled automatically.

Statement reconciliation extends across transactional activity and statement balances, providing complete financial coverage of NAB-held accounts.

\$10-15bn

Strata funds held on deposit by banks

July 2026

Staged pilot release target

2. New BCM Owners Portal

**A first-of-its-kind, BCM-branded,
mobile-first payment experience for strata owners**

Levy Visibility & History

Owners can access levy notices, view current balances and upcoming amounts, review payment history and download receipts, all in one place.

Real-time payment status and confirmation.
No separate system or generic third-party portal.

Supports Modern Payment Methods

Includes recurring payment options, and autopay for automatic levy processing.

Quick payment without login via email, SMS, or PDF deep links, pre-populated with reference numbers and amounts.

BCM-Branded Experience

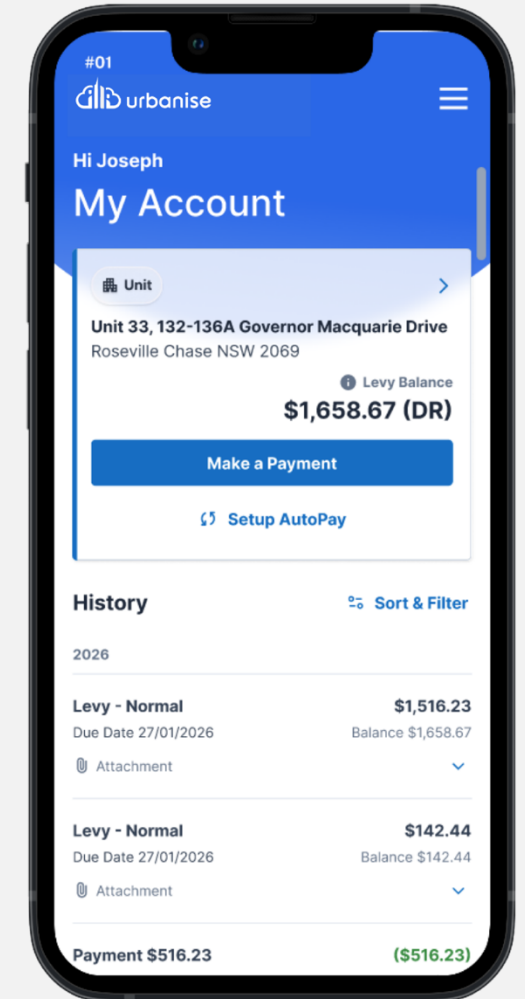
Delivered as a fully white-labelled portal under each BCM's brand. Two customisation packages: Starter and Core. WYSIWYG preview for brand changes.

Mobile-first responsive design meeting WCAG 2.1 AA¹ accessibility standards.

Mobile-First
Designed for any device

White-Labelled
BCM-branded experience

No App Required
Browser-based portal



3. Strata Management Upgrades

Significant platform enhancements to drive operational efficiency and automation at scale

Branded Communications

Replaces legacy levy notice formats with BCM-branded, modern layouts.
Branded levy notice emails sent from BCM's domain with deep links taking owners directly to payment. Clear payment status indicators including autopay status.

Enhanced Supplier Payments

Configurable authoriser lists within Urbanise Strata Manager. In-platform authorisation controls for stronger governance.
Submit supplier payments directly to NAB from within Urbanise, with no file download, upload, or re-authentication required.

Automated Reconciliation & Dual Banking

Highly automated reconciliation enabled by deep NAB integration, including both transactions & confirmed balances, enabling immediate discrepancy detection.
Dual banking configuration supports seamless transitions with overlapping effective dates.
Term deposits auto-reconciled.

Automated

Reconciliation workflows

Dual Banking

Macquarie & NAB supported

Insights

Banking reports & exception reporting

Urbanise Strata Platform – Built with the Strata Industry

High Impact customer pain points addressed

Alex McCormick, Managing Director, SOCM

(Victorian-based strata management company)

“Rather than a generic payments tool, the result is a portal that brings together levy information, transaction history and payment capability in one place, under our brand. That’s what saves our clients from having to make unnecessary calls. Owners can see what they owe, understand why, and pay with ease.”

End-to-End by Design

A unified solution that connects strata management data, owner engagement, payments processing and banking integration within a single platform, reducing reliance on disconnected third-party tools, lowering administrative overhead and improving owner experience.

Richard Reid, Director, Stratabase

(Victorian-based strata management company)

“Levy management and transaction reconciliation is fully automated in Urbanise Strata, and now that data connects directly to the owner’s payment experience, so owners aren’t just making a payment, they’re seeing the full picture in one place. That’s a step change in how we can service our portfolio at scale.”

Contracted staged pilot customers

July 2026

Staged pilot release target

Urbanise Strata – Solving for Bank-to-Bank Transitions

Bank-to-Bank transitions should be straightforward...

Problem

Strata managers avoid changing banks as owners save payees and set up automatic payments/recurring transfers with their bank. Previously BCMs had to chase each owner to update payment instructions on a fixed timetable, which is disruptive & expensive.

Transitions often result in missed payments, misdirected funds, owner frustration, and resulting significant BCM workload.

Solution

Owner payments are unchanged from prior arrangements. The Urbanise Strata Management System provides simultaneous dual-account reconciliation (for NAB and Macquarie Bank).

Owners receive SMS/email receipt confirmation alongside updated payment instructions for progressive transition at owner pace.

Result

Owners aren't subjected to hard switchovers.

Manual BCM intervention not required each time an owner pays the old account.

No service disruptions with full ledger integrity preserved throughout.

Transition results in minimal impact to customers or BCM's business.

**Bank-to-Bank transitions streamlined
to solve an industry-wide problem for strata managers**

Next Steps & Outlook

Staged pilot to support sales growth, operating leverage, cash flow sustainability

- > **The staged pilot release target is July 2026**, with contracted customers already committed to early adoption. Urbanise will update the market on staged pilot program progress, including live customer deployment and reportable commercial outcomes.
- > **Urbanise is building on recent progress including the development of an industry-first AI Assistant**, which will be embedded directly into the Urbanise Strata platform. Urbanise is also building executive and operational capability to capture current strategic opportunities.
- > **Urbanise continues to expect net operating cash outflows** for the remainder of FY26 as part of its banking & payments integration build, albeit not at the levels recorded in Q126 (which included one-off pre-contract costs). While overall operating cash flow is expected to be negative in FY26, a **return to positive operating cash flow is targeted in FY27**, as timing effects unwind, the new banking & payments integration offering gains traction, and the core business grows.
- > **Urbanise remains well capitalised, with Net Cash of \$12.3m and no debt (as of Mar 2026)**. The company looks forward to providing an update on staged pilot program progress and broader business performance at its next quarterly update, to be released in late July 2026.



Investor Webinar and Q&A

10 June 2026 at 9:30am AEST | Questions: ir@urbanise.com

[Webinar Link](#)



**Strata Community Association
Queensland Annual Conference**

(Left to Right)

Andrew Rowland (Urbanise)

Andrew Taylor (NAB)

Natasha Norberry (Urbanise)

Aleksandra Drapinska (Urbanise)

Adam Vidal (Urbanise)



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