



**June Quarter FY25**

**Activities Update**

**Novatti Group Limited (ASX:NOV)**

**31 July 2025**

# Important Information

This document has been prepared by Novatti Group Limited (Novatti) for information purposes about Novatti and its subsidiary companies (Novatti Group). It should be read in conjunction with Novatti's most recent financial reports (including its FY24 Annual Report and FY23 Annual Report) and other periodic and continuous disclosure information lodged with the Australian Securities Exchange (ASX), which is available at [www.asx.com.au](http://www.asx.com.au).

The content of this document is provided as at the date of this document (unless otherwise stated). To the maximum extent permitted by law, reliance should not be placed on information or opinions contained in this document and, subject only to any legal obligation to do so, Novatti does not have any obligation to correct or update the content of this document.

Certain market and industry data used in this document may have been obtained from research, surveys or studies conducted by third parties, including industry or general publications. Neither Novatti nor its advisers or representatives have independently verified any such market or industry data provided by third parties or industry or general publications. The information contained in this document is not investment or financial product advice and is not intended to be used as the basis for making an investment decision. In preparing and providing this document, Novatti has not considered the objectives, financial position or needs of any particular recipient. Novatti strongly suggests that investors consult a financial advisor prior to making an investment decision.

Financial information contained in this document may include non-GAAP (generally accepted accounting principles) measures. Non-GAAP measures do not have a standardized meaning and should not be viewed in isolation or considered as substitutes for measures reported in accordance with IFRS (international financial reporting standards). These measures have not been independently audited or reviewed.

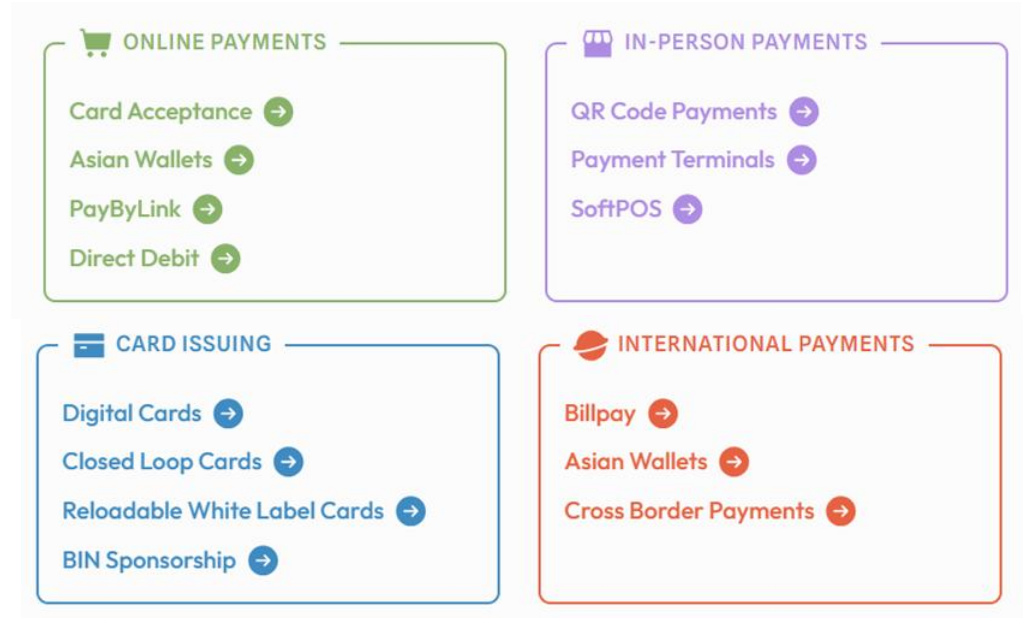
No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this document, some of which may have been sourced from third parties. To the maximum extent permitted by law, none of Novatti Group or their shareholders, directors, officers, employees, contractors, agents or advisors, nor any other person accepts any liability, including, without limitation, any liability arising out of fault or negligence for any loss arising from the use of information contained in this document.

This document may include statements or information relating to past performance of the Novatti Group. Any such statements or information should not be regarded as a reliable indicator of future performance.

This document may also include "forward-looking statements" within the meaning of securities laws of applicable jurisdictions. Forward looking statements can generally be identified by the use of the words "anticipate", "believe", "expect", "project", "forecast", "estimate", "likely", "intend", "should", "could", "may", "target", "plan", "guideline", "guidance" and other similar expressions. Indications of, and guidance on, revenue models, pricing, earnings and financial position and performance are also forward-looking statements. Such forward-looking statements are not guarantees of future pricing, performance and events, and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Novatti Group and their directors, officers, employees, contractors, agents and advisors, that may cause actual results to differ materially from those expressed or implied in such statement. Actual results, performance or achievements may vary materially from any projections and forward-looking statements and the assumptions on which those statements are based. In particular, any potential revenue opportunities and guideline pricing models set out in this document are based on certain assumptions which may in time prove to be false, inaccurate or incorrect. Readers are cautioned not to place undue reliance on forward looking statements and Novatti assumes no obligation to update such information.

This document is not, and does not constitute, an offer to sell or the solicitation, invitation or recommendation to purchase any securities in any jurisdiction, and neither this presentation nor anything contained in it forms the basis of any contract or commitment. Without limiting the foregoing, this document does not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States. The securities of Novatti have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (Securities Act) or the securities laws of any state or other jurisdiction of the United States, and may not be offered or sold in the United States except in compliance with the registration requirements of the Securities Act and any other applicable securities laws or pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and any other applicable securities laws.

# The single destination for payments



Trusted by some of Australia and New Zealand's **leading** brands



# Strategy remains **clear**

Transformation from a group of independent businesses into a focused Total Payment Solutions business. Underpinned by **positive cashflow** and **3 year 70%+ margin targets**



Simplify  
the Business



Market Led,  
Customer-Focus



Lift Financial  
Performance

Momentum  
building  
here

# Q4 FY25 Financial Performance<sup>1</sup>

**\$14.3m**

Q4 revenue  
(+9% QoQ)

**\$52.4m**

FY25 revenue  
(+22% on FY24)

**48%**

HoH decrease in  
cash use in  
operations

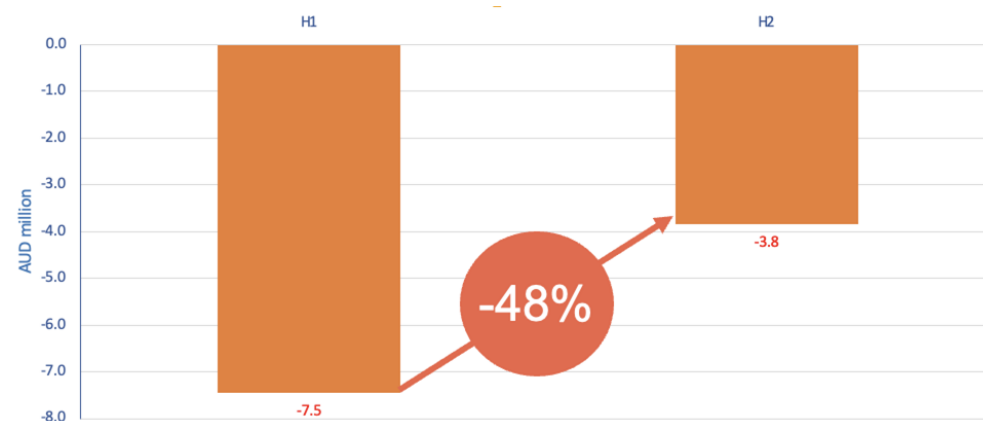
**-\$0.2m**

Q4 cash  
EBITDA

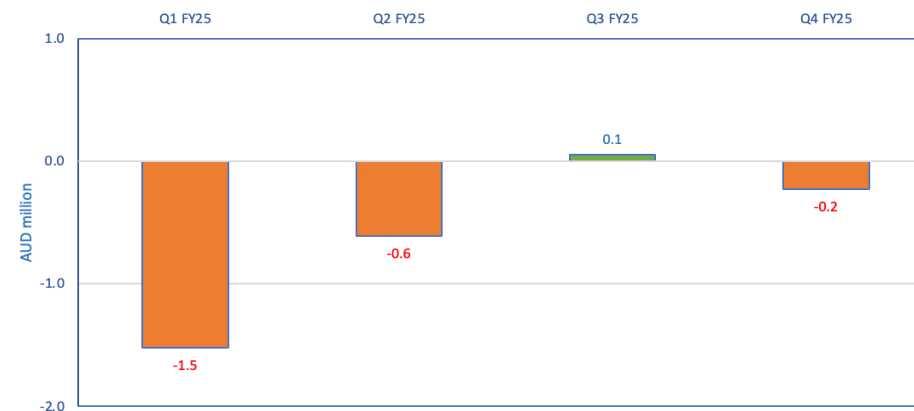
**\$2.5m**

Cash available  
end of Q4 FY25

## Cash used in operations (HoH)



## Cash EBITDA



1. Revenue for Q1-Q3 FY25 previously stated to the market on an unaudited basis has been revised downward by approx. \$846k to reflect a restatement of revenue classification identified during the FY25 audit process currently underway. This amount represents approx. 2.2% of consolidated revenue for the Novatti group and is not considered material. Normalised Cash EBITDA: (a) excludes FY24 adjustments, strategic project investments and IBoA & AUDD stablecoin; and (b) incorporates a non-material adjustment to revenue for the prior three quarters identified during the current FY25 audit process.



## Q4 – Pivot to growth

Pivot back to growth following achievement of positive cash EBITDA target in prior quarter



Brand refresh  
live

- Clear value proposition aligns to customer
- Feedback positive
- Traction being seen



Sales activities  
accelerated

- Sales drive initiated
- Removing growth impediments

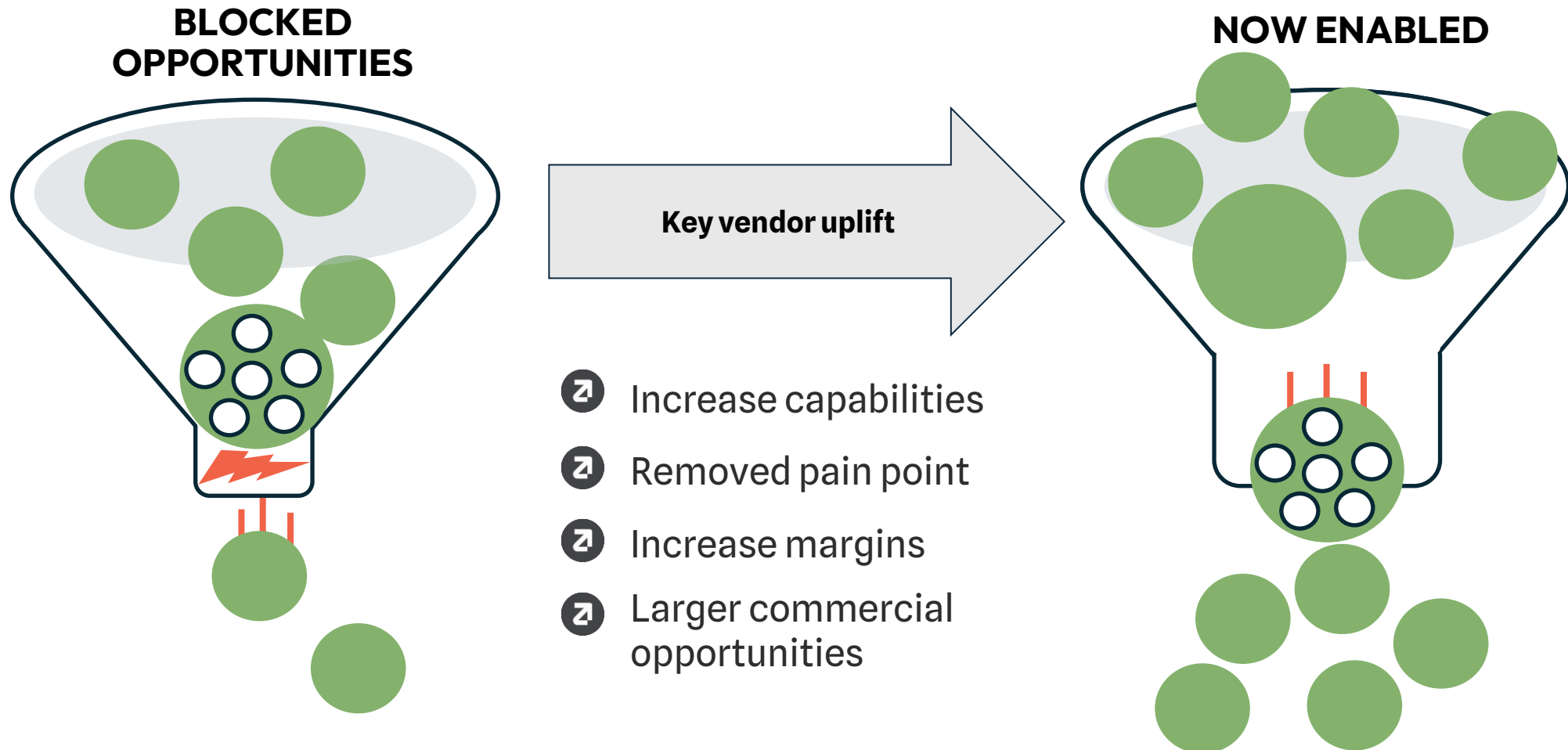


Commercial deals

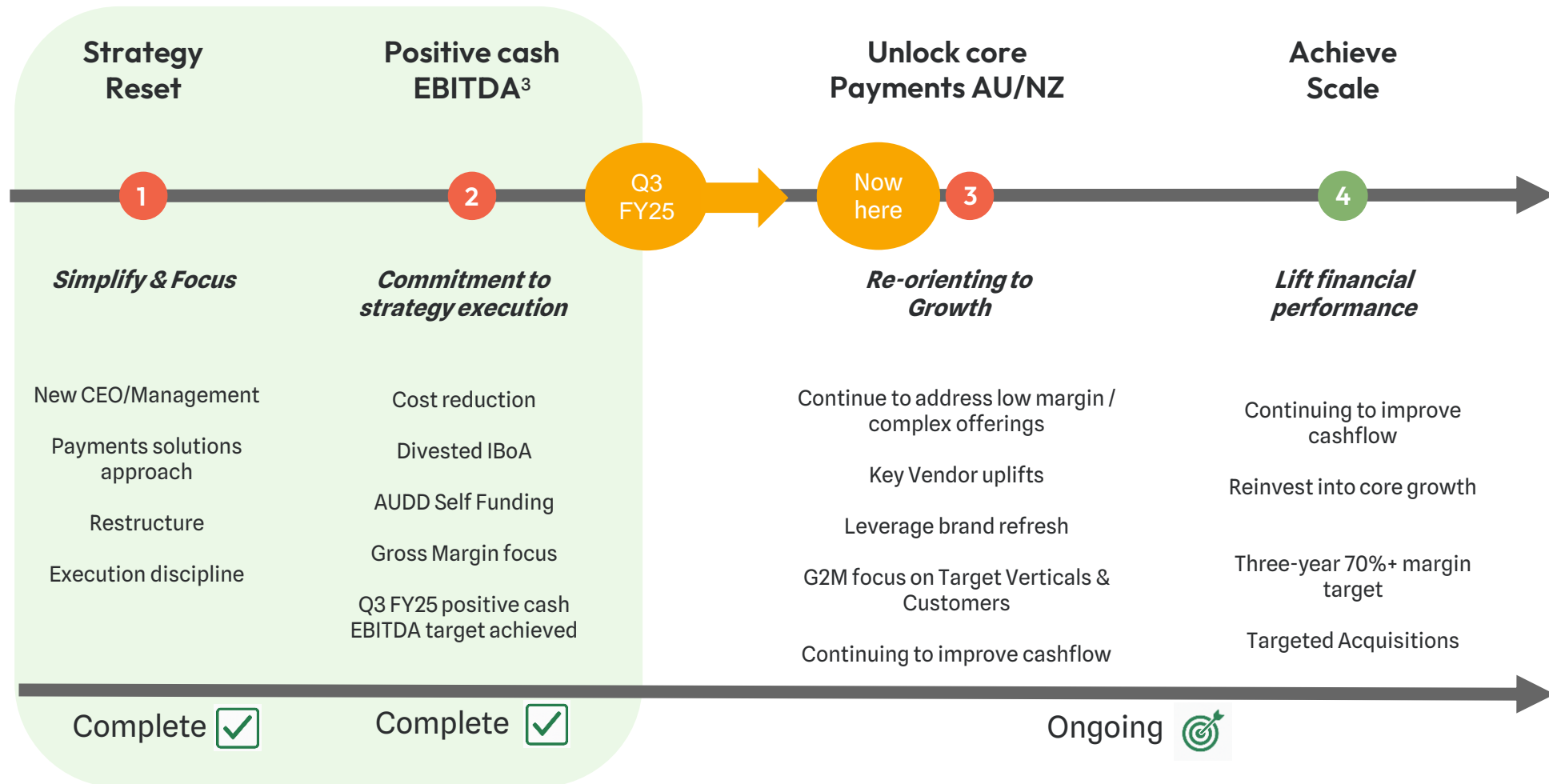
- NZ card issuing for global fintech
- Major NSW university tuition payments<sup>2</sup>
- Care Economy CRC

# Unlocking growth: removing key impediments

Strategic move to integrate global tier one payment processor, supporting pivot to growth



# Continued execution to drive growth



3. See footnote 1 on p5





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