
Digital Banking + Fast growth payments

Fin News Network investor seminar
Sydney, 10 April 2019

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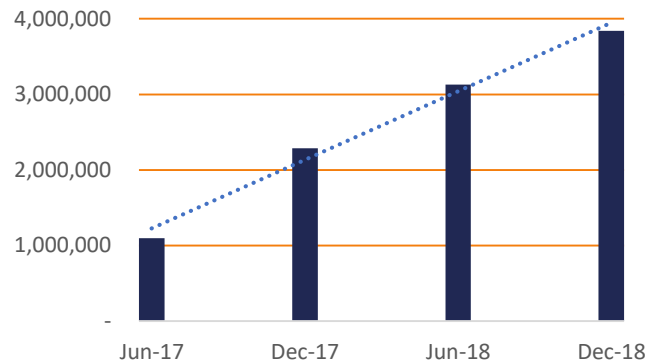
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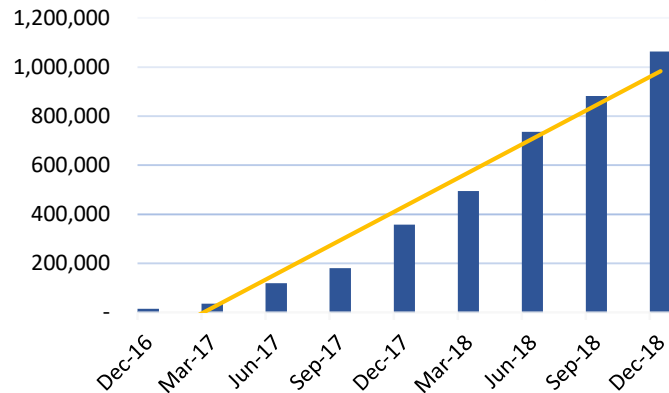
NOVATTI GROUP LIMITED (ASX:NOV)

- PROVEN, ROBUST, FINANCIAL TECHNOLOGY
- STRONG GROWTH PROFILE
- SUCCESSFUL FINANCIAL PROCESSING BUSINESS

Novatti Half Yearly Revenue



Novatti Payment Processing



EXPOSURE TO OPPORTUNITY

SIMPLE EQUATION

- NOVATTI TECHNOLOGY
- + FINANCIAL PROCESSING
- + LICENSES & COMPLIANCE
- + CUSTOMERS

PERFECT POSITIONING



DIGITAL TECHNOLOGY



Royal Commission

into Misconduct in the Banking, Superannuation
and Financial Services Industry

MARKET DISRUPTION



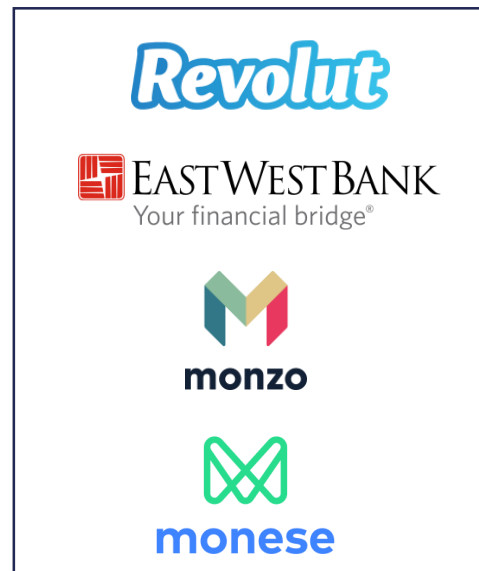
APPLICATION PENDING

ACCESS TO A MEGATREND

- DIGITAL BANKING
- NEW SERVICES
- LOWER COST OF OPERATIONS
- REGULATORY CHANGE
- GLOBAL BANKING NEEDS
- SERVICING MIGRANTS

ESTABLISHED MARKET TRENDS

- DIGITAL BANKS ACHIEVING HIGH MARKET VALUATIONS
- NUMEROUS SUCCESS STORIES
- SUPPORTIVE REGULATION
- LEVERAGING NEW TECHNOLOGY
- MOBILE FIRST, DIGITAL, LOW COST OF OPERATIONS



Bank Revenue Streams

- TRANSACTION ACCOUNTS
- LENDING
- CORRESPONDENT BANKING
- REMITTANCES AND PAYMENTS

**“CONNECTION OF
AN ECOSYSTEM TO
SERVE MIGRANTS”**

MIGRANT FOCUSED

- FOCUSED ON ASPIRATIONAL MIGRANT MARKET
- MARKET SEGMENT OVERLOOKED BY OTHERS
- NON-CORE FOCUS FOR THE MAJOR BANKS
- BUILDING COMMERCIAL RELATIONSHIPS INTO THE SEGMENT NOW

~160,000
new migrants each year

~7 million
migrants in Australia

~\$9 billion
per year sent overseas

~\$7 billion
of this to China and India

GROWING POOL OF CUSTOMERS



- \$696,000 Processed in February 2019
- WeChat Pay and AliPay Partnerships



- >\$100k FEBRUARY 2019
- 20+ B2B PARTNERS



- TARGET MARKET – INTERNATIONAL STUDENTS
- 15,000 PREPAID CARDS

INVESTMENT OPPORTUNITY

- EXISTING FINTECH BUSINESS WITH REVENUE GROWTH
- BUILDING OUR CUSTOMER BASE NOW
- HIGH GROWTH
- SUCCESSFUL FINANCIAL PROCESSING OPERATIONS IN PLACE
- STRONG COMPLIANCE EXPERIENCE
- PROVEN, ROBUST, FINANCIAL TECHNOLOGY
- RESTRICTED ADI APPLICATION UNDERWAY
- ASX LISTED OPPORTUNITY



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