



GLOBAL PAYMENTS BANKING



An ecosystem of services that supports the global mobility of capital, commerce and people



Executive Summary

International Bank of Australia will be a global payments bank, licensed in Australia, that will provide banking and payments services to support the increasing global mobility of capital, commerce and people



* Source: The 2021 McKinsey Global Payments Report

Our Vision

To simplify life for people and businesses engaging in payments domestically and across borders



Our Mission

A Global Payments Bank

- Banking and payments infrastructure that no longer impedes businesses
- Making payments faster, safer and more reliable for everyone
- Scalable across multiple geographic corridors to enable seamless flow of payments
- A new digital bank designed for country agnostic customers and their unique needs



We are well positioned to capture a substantial underserved banking & payments market

Issuing

Making Payments

- Bank Account Sponsorship
- Card and Account Management
- Bank Accounts, Settlement, Reconciliation and Reporting

Acquiring

Accepting Payments

- Working Capital
- Treasury
- Bank Accounts, Settlement, Reconciliation and Reporting

Payment Processing

End-to-End Money Movement

- Access to all payment rails
- Domestic and International
- Settlement, Reconciliation and Reporting

Our priority segments within the banking & payments market

Fintechs		Migrants	
\$500 billion Banking and Payments Pool		\$120 billion Banking and Payments Pool	
Issuing	\$45 billion*	Students	\$6.8 billion**
Acquiring	\$450 billion#	Professionals	\$12 billion##
Payments Processing	~16 billion txn^	Tourists	\$90 billion^^

* Source: Australia Prepaid Card and Digital Wallet Markets Report 2022-2026

Source: ABS extract includes in-store & ecommerce retail sales

^ Source: RBA (circa 16 billion transactions – all payment types)

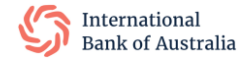
**Department of Education

##Home Affairs

^^Tourism Australia

Our differentiated product and service model

At the core of International Bank of Australia’s proposition is the ability to differentiate customer treatment and decisions at every customer event. By enabling customer-defined preferences, segmenting the customer base, analyzing data, deploying strategies and learning from these events, International Bank of Australia will deliver a differentiated and personalised value proposition



	Commonwealth Bank, ANZ, Westpac, NAB	Revolut, Judo, Alex, InBank	International Bank of Australia
1 Banking and payment services to Fintechs	✗	✗	✓
2 SMB Banking & Payment Services	✓	✓	✓
3 Cross Border Remittance	✓	✓	✓
4 Borderless Bank Account	✗	✗	✓
5 Cross border Lending	✗	✗	✓
6 Ecosystem	✗	✗	✓

How we create value for our customers

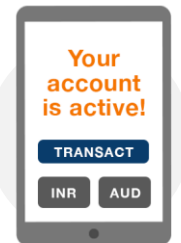
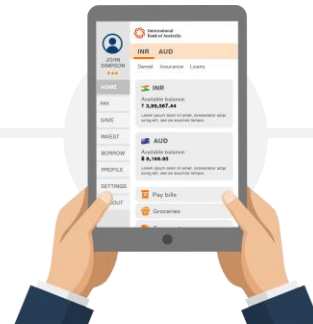
International Bank of Australia will be the only bank in Australia that will allow customers not only to open accounts from their source countries, but also transact before arriving in Australia



www.iboa.com.au



Banks in Australia do not allow customers to go beyond this step



Step 1

Pravin, a potential customer based out of Mumbai just got admitted to RMIT University. He now needs to pay for his fees and accommodation and has been referred to International Bank of Australia by his Student Agent (an IBOA ecosystem partner)

Step 2

He logs on to the International Bank of Australia website and in a few clicks completes the application form, KYC verification process and opens a Borderless Bank Account

Step 3

Pravin is notified that his Borderless Bank Account is now open and ready to use!

Step 4

Pravin can now view both his Australian and Indian Bank accounts and can add funds in real-time from his local Indian bank account to start transacting instantly!

Step 5

Pravin can pay for his University fee and apartment bond instantly, without delay, straight from his bank account via BPAY avoiding the large FX and international transaction fees.

He no longer has to worry about his banking needs!!

The Team – Global Financial Leadership

Board Members



Sangeeta Venkatesan

Chair

Experienced Board Member with 25 years in the financial services industry, working for leading global banks across Sydney, London, Hong Kong and Singapore. Skilled in Equities, Capital Markets, Strategy and Governance. Strong business development professional with a Chartered Accountancy qualification. Has co-founded two successful companies.



Ramona Enconniere

Non-Executive Director

Extensive experience in international banking and Board roles with private and publicly owned companies. A senior executive with the Bank of Singapore (OCBC) & Bank of America. Deep expertise across Audit & Finance and Remuneration. Extensive global financial network.



Peter Cook

Non-Executive Director

Entrepreneur and leader in the payments and technology industries in which he has founded companies in Australia, Canada, Africa and Asia. CEO and Managing Director of Novatti Group Ltd. Responsible Manager for the ASIC AFSL for Novatti's subsidiary Flexewallet Pty Ltd.



Guy Carvalho

Executive Director & CEO

Senior banking executive in growing business portfolios across a range of customer segments, industries and businesses in Australia and the Asia-Pacific region. Significant career in Asia presenting ANZ's bank branch license application to the Governor of the Peoples Bank of China (1993). Ran the Bank's first South China office in Guangzhou. Enterprise Payments Program Director at Australia Post charged with building new, broad payments and data revenue streams.





Guy J Carvalho

CEO & Founder

International Bank of Australia
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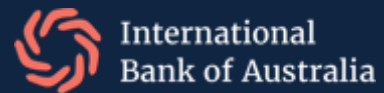
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THANK YOU



This presentation has been approved for release to the ASX by
Peter Cook, Managing Director, Novatti Group Limited (ASX:NOV)

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