



**ASX ANNOUNCEMENT**  
18 November 2020

## Investor Presentation Notice

**18 November 2020:** Change Financial Limited (ASX: CCA) ("**Change**" or "**the Company**"), is pleased to advise that Ben Harrison, Chairman of Change will be presenting via live webinar hosted by Reach Markets at 12 pm AEDT today, Wednesday, 18 November 2020.

Please find attached the presentation to be given by Ben to investors and shareholders at the webinar.

To participate, please register at: <https://reachmarkets.com.au/the-insider/>

Authorised for release by the Board of Change Financial Limited

### For more information, please contact:

**Email:** [investors@changefinancial.com](mailto:investors@changefinancial.com)

**Web:** [www.changefinancial.com](http://www.changefinancial.com)

### About Change Financial

Change Financial Limited (ASX: CCA) is a global FinTech developing innovative and scalable payments technology offering Banking as a Service (Baas) solutions to businesses and financial institutions. Change Financial has built a global enterprise payments and card issuing platform with offices in five cities and customers in over 35 countries. To learn more, please visit: [www.changefinancial.com](http://www.changefinancial.com)

change.



**Company Presentation**  
**“The Insider” Webcast (November 2020)**

**ASX: CCA**

# Disclaimer

## IMPORTANT NOTICE

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This presentation contains certain “forward looking statements”. Forward looking words such as “expect”, “should”, “could”, “may”, “will”, “believe”, “forecast”, “estimate” and other similar expressions are intended to identify forward-looking statements. Such statements are subject to various known and unknown risks, uncertainties and other factors that are in some cases beyond Change Financial's control. These risks, uncertainties and factors may cause actual results, performance or achievements to differ materially from those expressed or implied by the forward-looking statements and from past results, performance or achievements. Change Financial cannot give any assurance or guarantee that the assumptions upon which management based its forward-looking statements will prove to be correct or exhaustive beyond the date of its making, or that Change Financial's business and operations will not be affected by other factors not currently foreseeable by management or beyond its control. Such forward-looking statements only speak as at the date of this announcement and Change Financial assumes no obligation to update such information.

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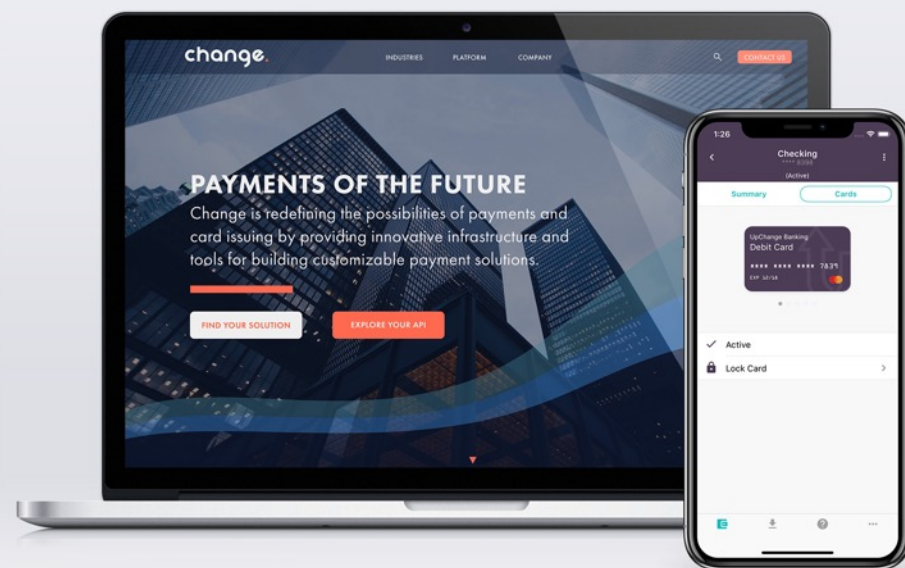
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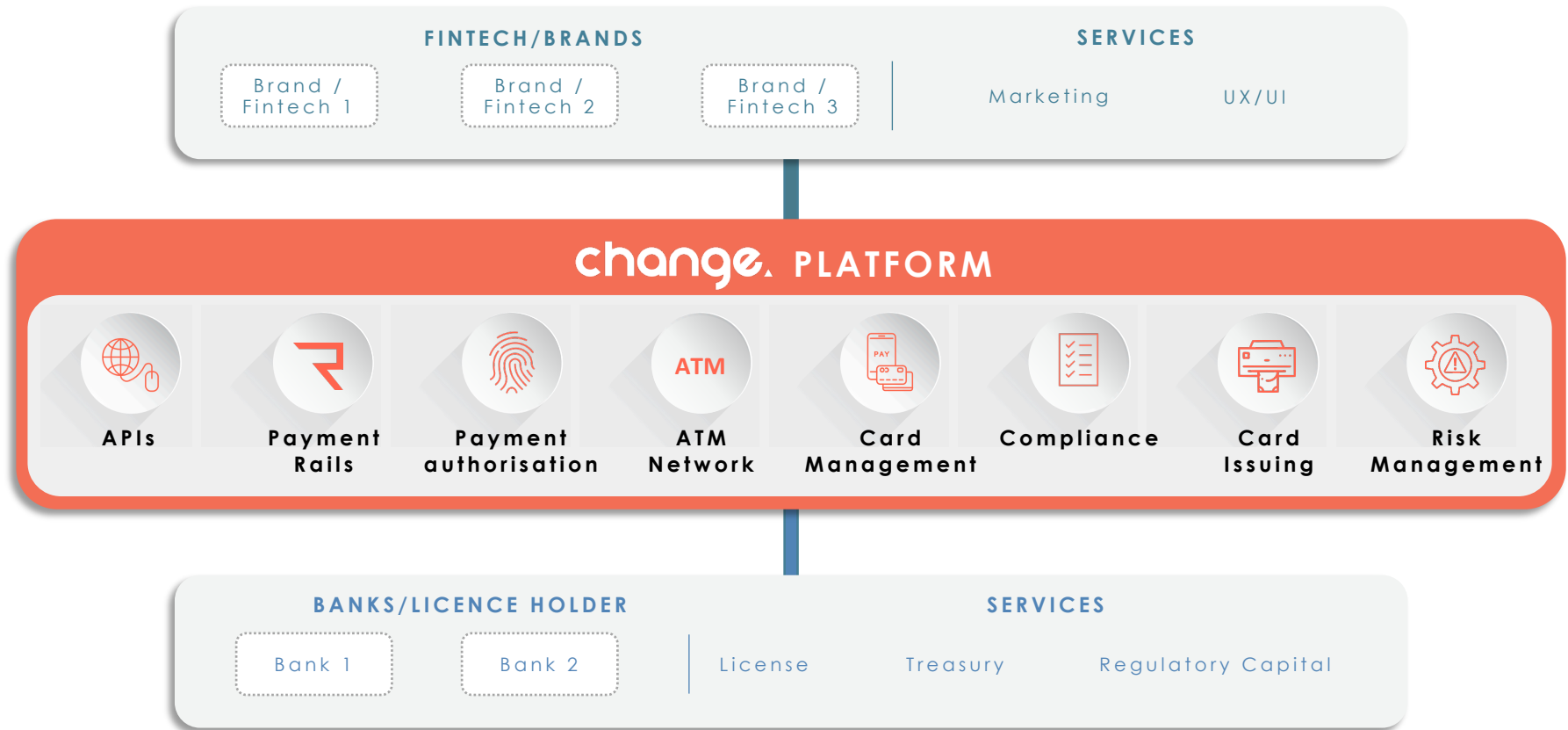
# Highlights

- Change (ASX: CCA) is a global FinTech developing innovative and scalable payments technology offering Banking as a Service (**BaaS**) solutions to businesses and financial institutions
- Change Financial has built a global enterprise payments and card issuing platform and financial transaction testing solution
- Leading Global BaaS Platform
- More than 120 customers in 36 countries
- Annuity income from Blue-Chip Client Base including the big 4 Australian banks, major Australian supermarkets, Asian and South American banks and FinTechs
- World class management and technical team



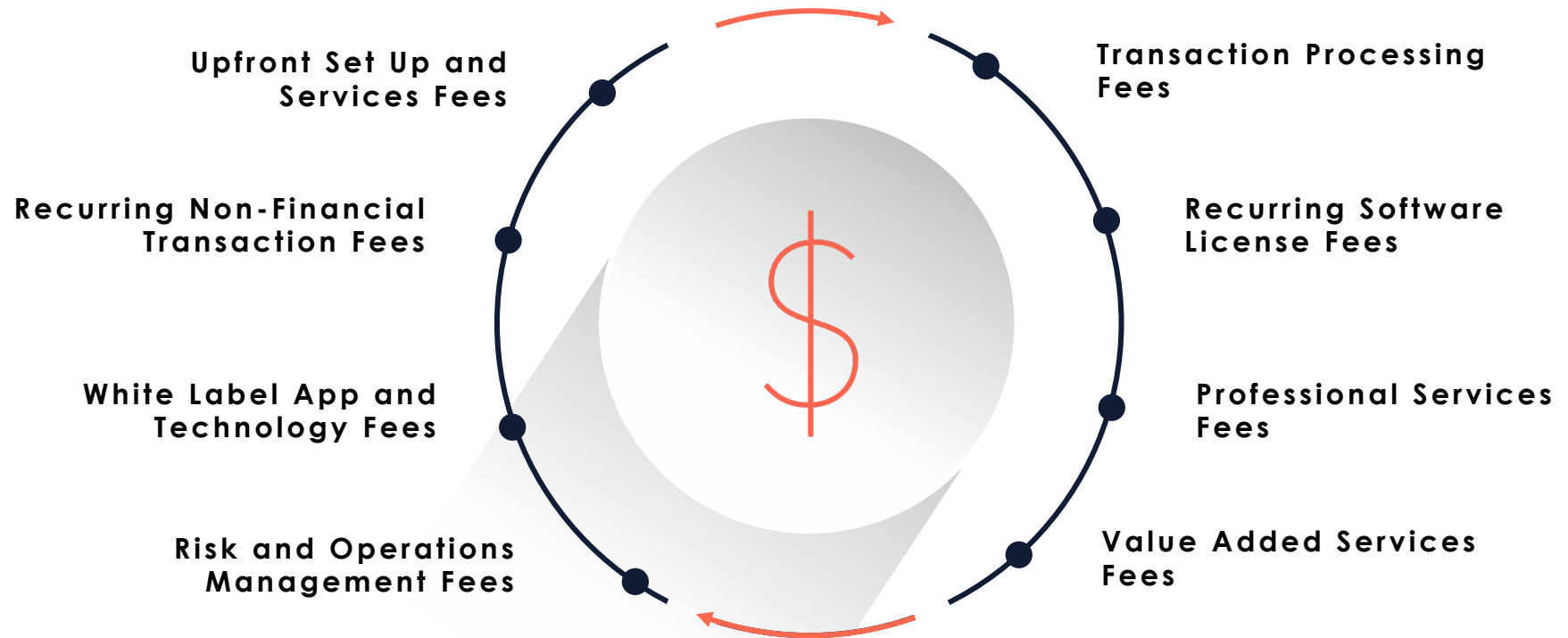
# Change Platform – where we fit in the banking ecosystem

Change is the critical infrastructure provider that connects existing licensed banks with modern API-driven brands (e.g. fintechs). This infrastructure layer is called Banking as a Service (**BaaS**).



# Platform Revenue Model

Customers have different requirements and revenue lines vary depending on payments and products. Change can earn revenue from its customers in the following ways:



# Proven Technology Platform

## Platform Functionality



### Features

BaaS • APIs • Mobile Solution  
Data Insights • Dynamic Controls • Multi-Currency  
Prepaid Cards • Debit Cards • Credit Cards  
EMV • Virtual Cards



### Currencies



+ 95 other currencies



### Card Networks



## Platform Benefits

### Designed For The Future

A modern payments and card issuing platform allowing delivery of innovative new financial products and services.

### Speed To Market

Fully integrated infrastructure and partnerships improving time to market.

### Flexibility and Control

Providing the management and control to implement and modify your payment and card products.

# Industry Agnostic Solution

Change's Platform can power payment and card solutions across a wide range of industries.



# Growth Strategy

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Upgrading current existing Platform with new features from acquisition – addressable market increases x10 with addition of debit and credit card features



On boarding of +10 customers in America



Upgrade of existing acquired customers to new card management software. 3 customers identified with a further ~9 additional opportunities over medium term



Investing in sales and marketing which has been significantly under invested by previous owners



# Corporate Overview & Team

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# Corporate Overview

## Capital Structure

Last Share price (ASX: CCA) <sup>1</sup>	A\$0.145
Shares on issue	402.7 million
Market capitalisation	A\$58.4 million
Cash at bank <sup>2</sup>	~A\$6.0 million

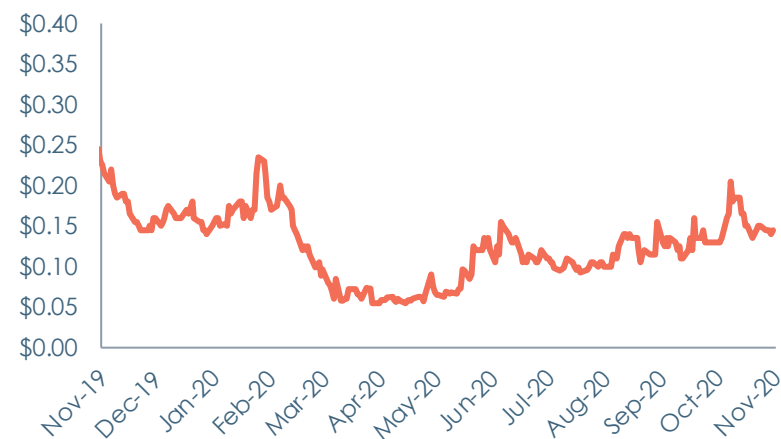
<sup>1</sup> as at close on 13 November 2020

<sup>2</sup> as at 16 November 2020

## Board & Key Management

Top 50 Shareholders	47.6%
Board and Management	6.7%
Bart Properties Pty Ltd	3.6%
Altor Capital Management Pty Ltd	3.1%
CPx Holdings LLC	2.1%

## Share Price History (Last 12 months)



## Board & Key Management

Ben Harrison	Chairman
Ian Leijer	Finance Director
Harley Dalton	Director



# Key Leadership Team

Change's leadership team has a combined experience of over 240 years in the FinTech and payments industry and have a tenure with the Company and its products of more than 96 years.



**Alastair Wilkie**  
CEO



**Clayton Fossett**  
COO



**Vinnie D'Alessandro**  
CTO



**Ian Leijer**  
Finance Director

**Greg Johnson**  
EVP Relationship and  
Service Delivery

**Andrew Groat**  
Head of Business  
Solutions

**Ewan Wilson**  
Head of Testing  
Solutions

**Richard Scown**  
Chief Architect

**Javier Carrillo**  
Head of Development  
LATAM

**Arnold Lee**  
Head of Application  
Development

**Akhila Iyer**  
Human Resources  
Manager

**+ more than 60 other  
staff members**

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