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**Company Presentation
FY2021 Q4 – August 2021**

ASX: CCA

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About Change

- Change is a global FinTech providing innovative and scalable payments solutions for banks and financial institutions
- Change has built a global enterprise payments and card issuing platform and financial transaction testing solution
- Annuity income from blue-chip client base including major banks, supermarkets and FinTechs
- World class management and technical team



125+

Clients



36

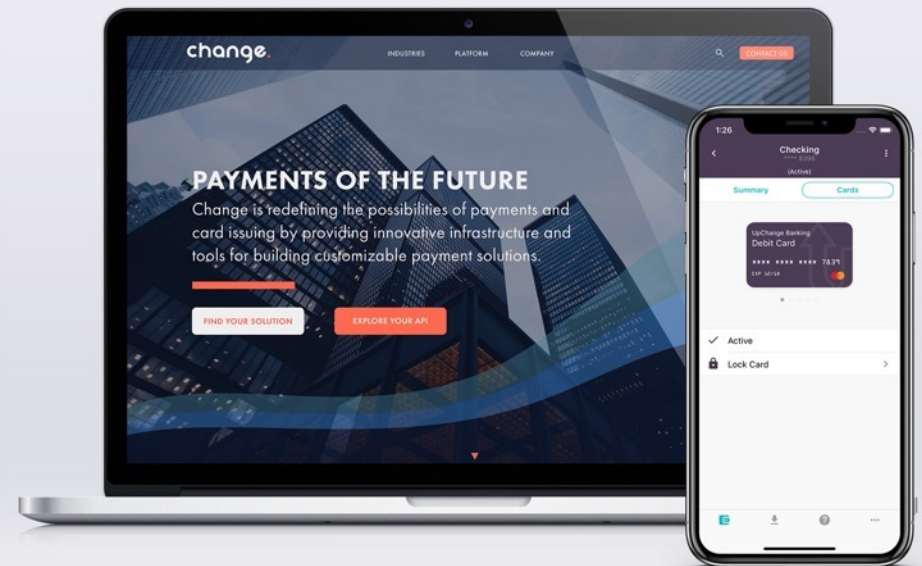
Countries



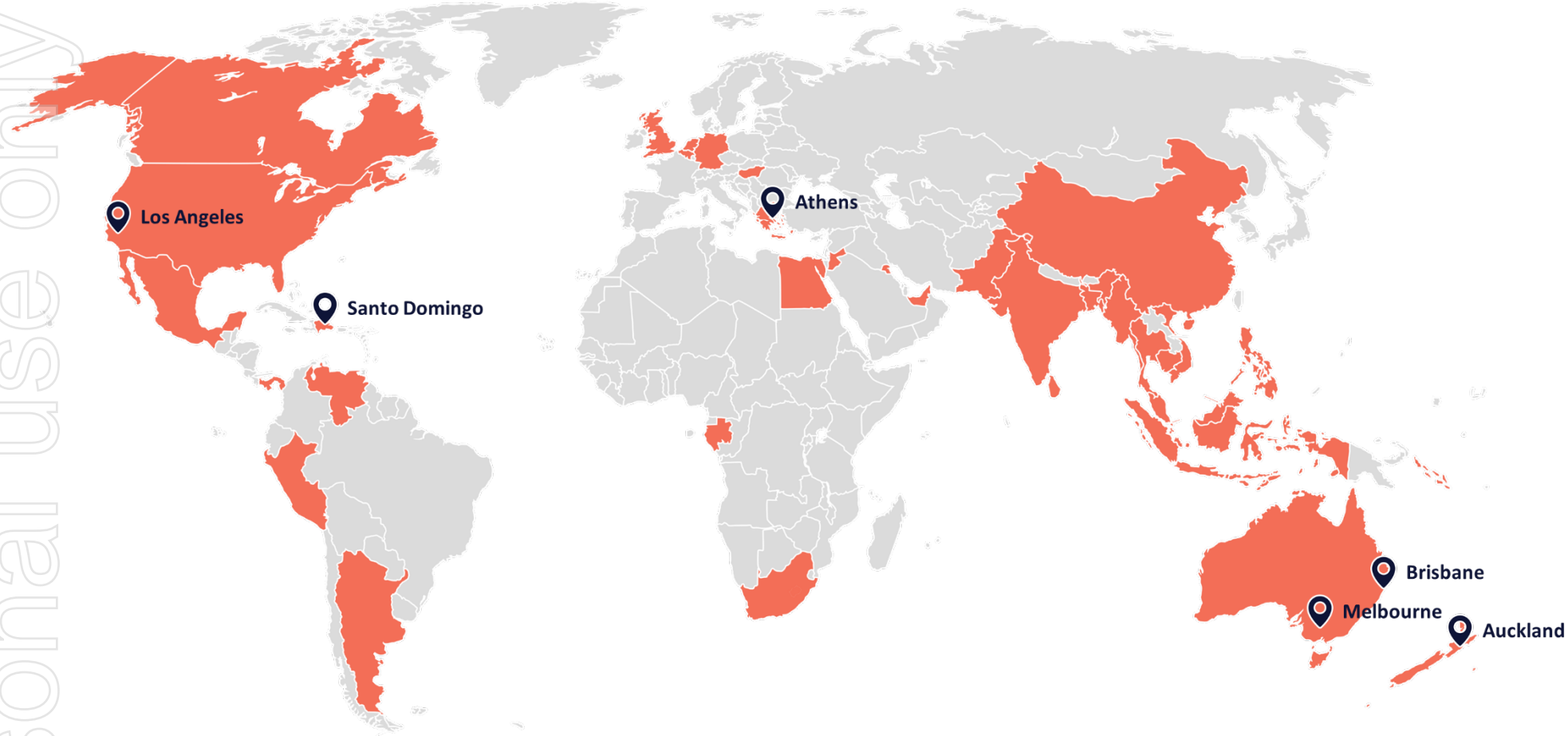
16M+

Cards worldwide
in production

change.



Our Global Presence



📍 Our offices / staff

● Our customers

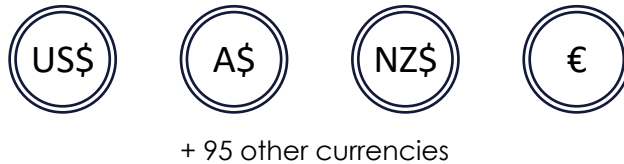
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Proven Technology Platform

Platform Functionality



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



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.

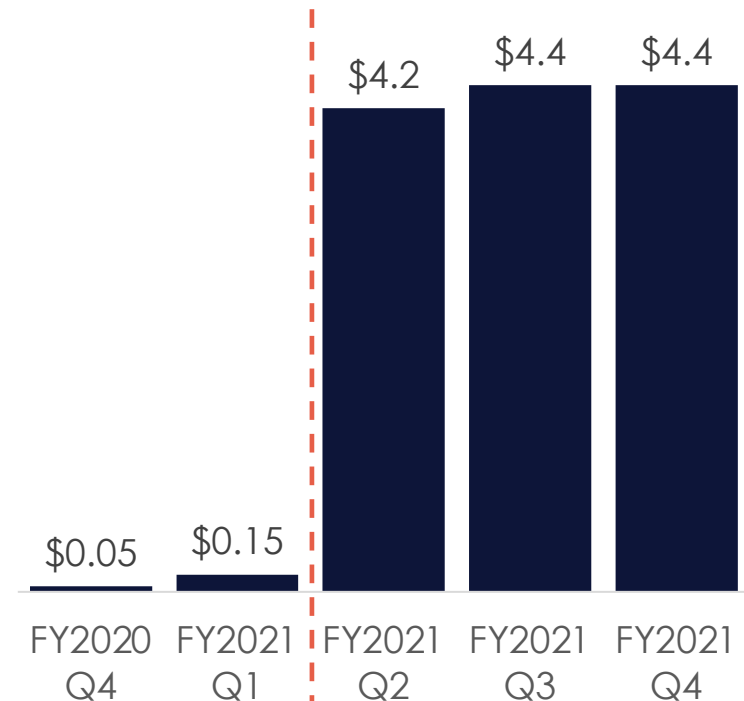
Flexibility and Control

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

Financial Update

- Record Revenue for the quarter totalling US\$2.6 million
- Receipts from customers totalled US\$2.1 million
- Cash position at the end of the quarter was US\$4.0 million
- Annual Recurring Revenue (ARR) run rate remained steady at US\$4.4 million
- Change maintains a healthy contracted pipeline of project work which it earns above ARR

ARR Run Rate
Contracted (US\$ million)



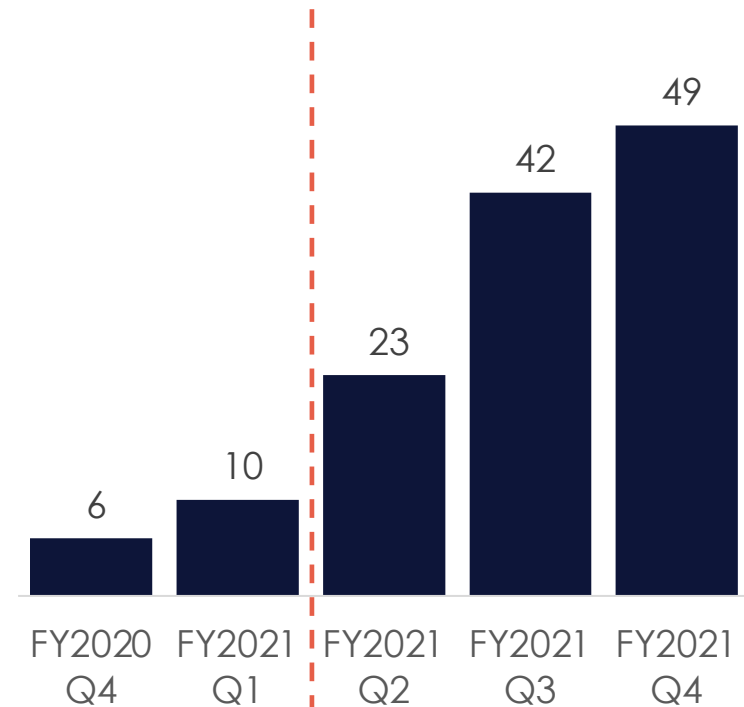
Pre-Acquisition

Note: The Company earns revenue in multiple currencies. As of today, the majority of revenue is invoiced in USD, AUD and NZD and therefore there will be currency exchange fluctuations in the reporting of results.

Business Development Update

- Closed out approximately half of the project and licencing opportunities in the pipeline at the end of March delivering over US\$1 million in revenue for the period
- Replaced completed leads and further grown the pipeline to 49 total opportunities
- Key executive and business development appointments made to execute on growth strategy

Qualified Leads
Number of Opportunities



Pre-Acquisition

Product Roadmap Update

Payments Management Platform

- Integration Project Phase 2 - on track to release SaaS Customer Ready Platform in H1 FY22
- Event Streaming technology – developed in Phase 2 and will be delivered to first customer in Q2 FY22
- Integration Project Phase 3 – planning underway. Will deliver new features to market

Testing Solutions

- Product Roadmap development underway, including enhanced architecture and new features

Product Roadmaps & Plans

- Reviewed and validated as part of the Strategy and GTM Development engagement
- Also engaged with key customers to validate roadmaps and plans



Strategy and GTM Development

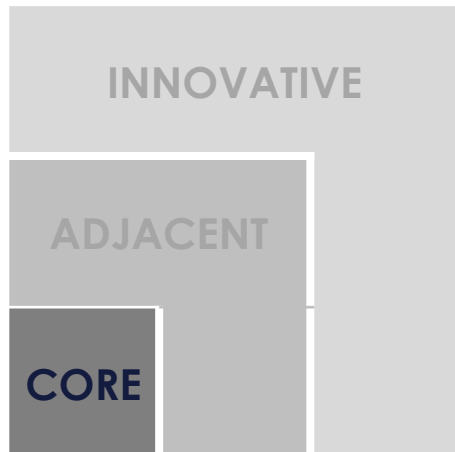
The Change board and management team have completed an immersive 10-week engagement with Deloitte to refresh Change's vision, strategy, measures of success and execution roadmap for FY22-25. The engagement involved:

- Global research and discussions with in-market Deloitte experts to prioritise key regions, markets and customer segments for Change based on Change's ability to win (competitive intensity, barriers to entry, alignment to portfolio, investment needs)
- Virtual / in-person workshops and voice of customer sessions to validate and articulate Change's points of differentiation and value proposition
- Benchmarking Change's product and technology roadmap to leading peers for prioritising product development and partnership needs
- Identifying key measures of success across shareholder, customer and employee dimensions
- Developing a strategy execution plan to guide Change's commercial, technical, and organisational investments and actions

Change's 3 Year Strategic Objectives

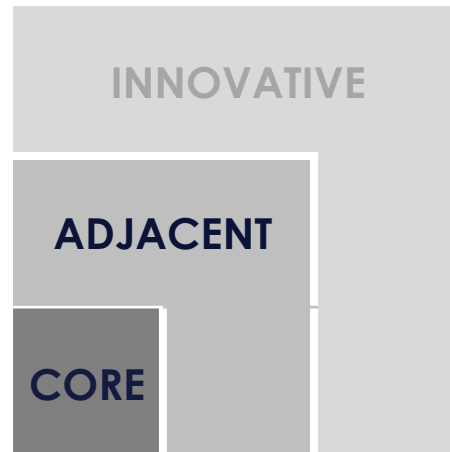
Be competitive FY22

Build upon Change's existing foundation by strengthening and growing the core business



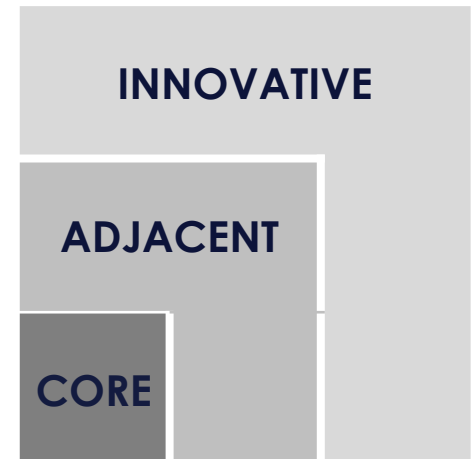
Be different FY23

Continue to enhance Change's core business, while exploring growth close to the core

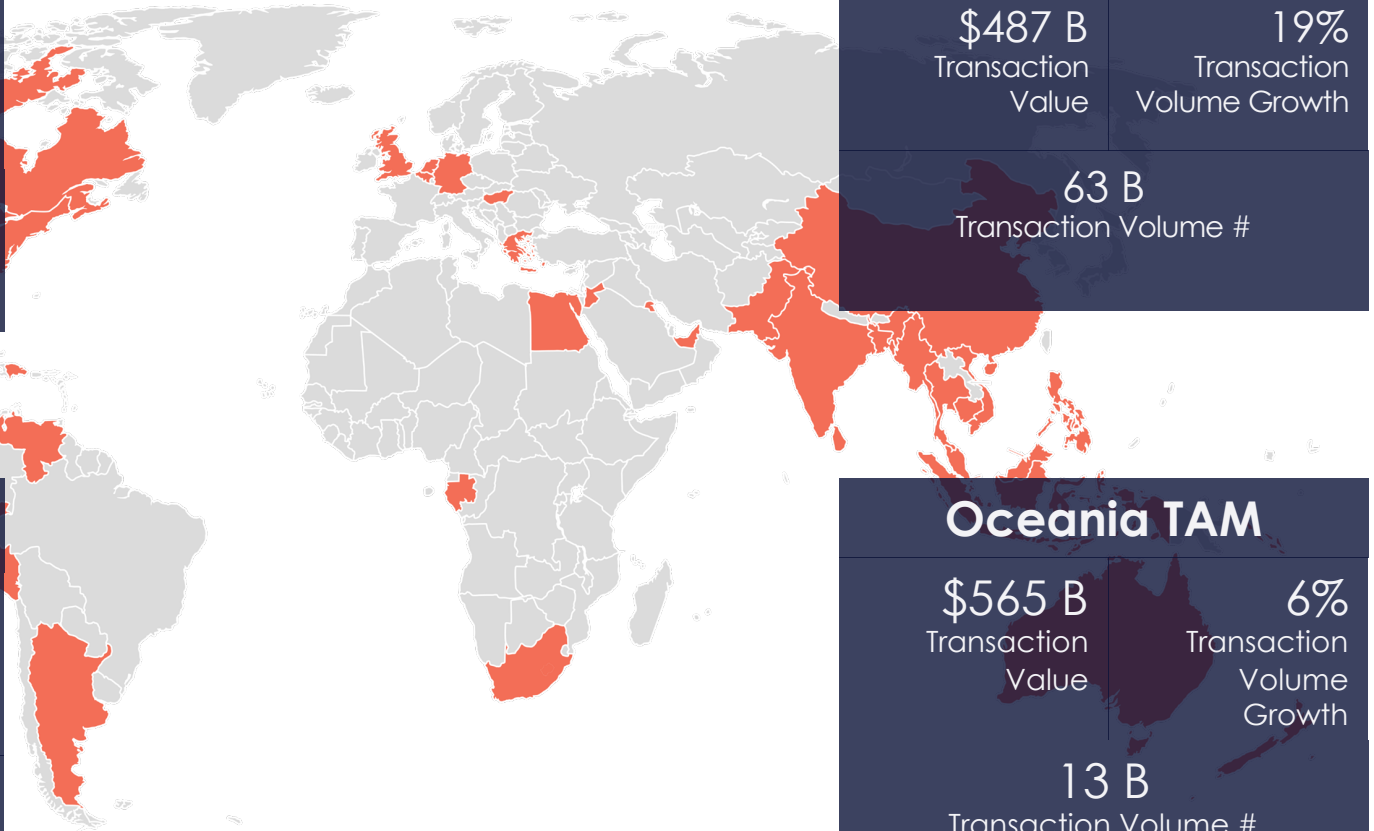
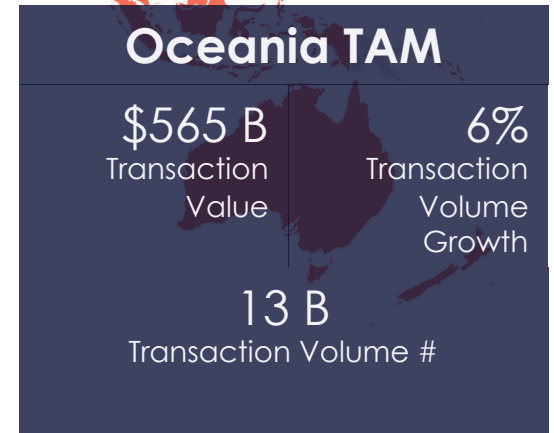
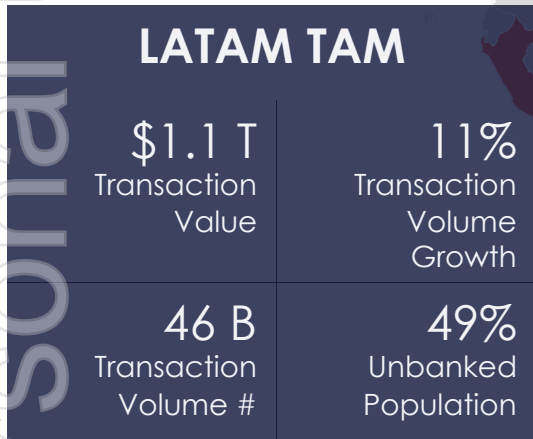
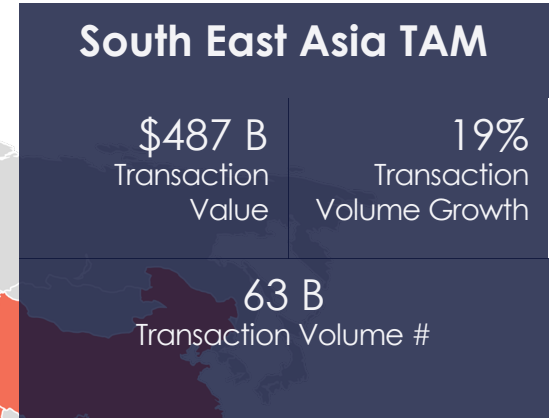
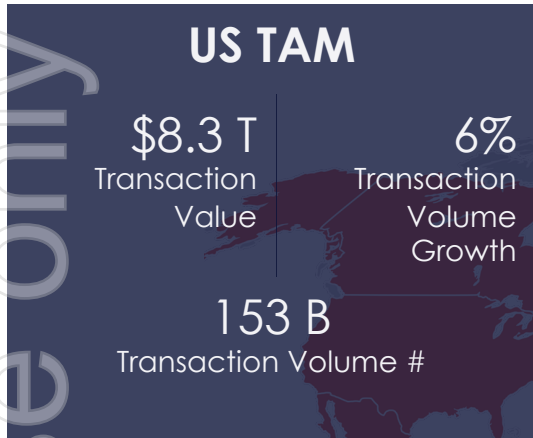


Be famous FY24

Deepen Change's core business, while exploring opportunities for innovation through growth initiatives



Regional Focus and Total Addressable Market (TAM)



Strategy Next Steps

Change has begun implementing the strategy internally and used the outputs to guide financial targets

Strategic Communications in August and September

- Customer sessions
- Investor roadshows / webinars
- Product rebranding
- New website launch



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Questions

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