



# ONE CLICK GROUP

ONE CLICK GROUP LIMITED

**INVESTOR UPDATE MAY 2023**

**1CG AGM presentation**

This presentation has been authorised for release by the Managing Director, Mr Mark Waller and the Board of Directors

# DISCLAIMER

---

The material in this presentation (**Presentation**) has been prepared by One Click Group Ltd (ACN 616 062 072) ("1CG") and is general background information about 1CG's activities current as at the date of this Presentation. The information is given in summary form and does not purport to be complete and should be read in conjunction with 1CG's previous ASX announcements.

## **Forward looking statements and investment risks**

This Presentation may contain "forward-looking statements" and "forward-looking information", including statements and forecasts. Often, but not always, forward-looking information can be identified by the use of words such as "plans", "expects", "is expected", "is expecting", "budget", "outlook", "scheduled", "estimates", "forecasts", "intends", "anticipates", or "believes", or variations (including negative variations) of such words and phrases, or state that certain actions, events or results "may", "could", "would", "might", or "will" be taken, occur or be achieved. Such information is based on assumptions and judgments of 1CG's directors and management regarding future events and results.

The purpose of forward-looking information is to provide the audience with information about 1CG's expectations and plans. Readers are cautioned that forward-looking information involves known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of 1CG and/or its subsidiaries to be materially different from any future results, performance or achievements expressed or implied by the forward-looking information. Forward-looking information and statements are based on the reasonable assumptions, estimates, analysis and opinions of 1CG directors and management made in light of their experience and their perception of trends, current conditions and expected developments, as well as other factors that 1CG directors and management believe to be relevant and reasonable in the circumstances at the date such statements are made, but which may prove to be incorrect. 1CG believes that the assumptions and expectations reflected in such forward-looking statements and information are reasonable. No representation, warranty or assurance (express or implied) is given or made in relation to any forward-looking statement by any person (including 1CG).

Readers are cautioned that the foregoing list is not exhaustive of all factors and assumptions which may have been used. 1CG does not undertake to update any forward-looking information or statements, except in accordance with applicable securities laws. Nothing in this Presentation shall under any circumstances create an implication that there has been no change in the affairs of 1CG since the date of these materials.

An investment in 1CG is subject to known and unknown risks, some of which are beyond the control of 1CG, including possible loss of income and principal invested. 1CG does not guarantee any particular return or the performance of 1CG, nor does it guarantee any particular tax treatment.

## **Not an offer**

This Presentation is not a prospectus, product disclosure document or other offering document under Australian law (and will not be lodged with ASIC) or any other law. This Presentation is for information purposes only and should not be considered as, an offer, solicitation, inducement recommendation or an invitation to acquire securities in 1CG or any other financial products and neither this document nor any of its contents will form the basis of any contract or commitment.

This Presentation does not carry any right of publication. Neither this Presentation nor any of its contents may be reproduced or used for any purpose without the prior written consent of 1CG. In particular, this Presentation may not be distributed to any person in any country outside Australia except to the extent permitted under applicable laws.

The release, publication or distribution of this Presentation (including an electronic copy) outside Australia may be restricted by law. If you come into possession of this Presentation, you should observe such restrictions and should seek your own advice on such restrictions. Any non-compliance with these restrictions may contravene applicable securities laws.

## **Not financial product advice**

This Presentation is not financial product, investment advice or a recommendation to acquire 1CG securities and has been prepared without taking into account the objectives, financial situation or needs of individuals. Each recipient of this Presentation should make its own enquiries and investigations regarding all information in this Presentation including, but not limited to, the assumptions, uncertainty and contingencies which may affect future operations of 1CG and the impact that different future outcomes may have on 1CG. Before making an investment decision prospective investors should consider the appropriateness of the information having regard to their own objectives, financial situation and needs, and seek legal, taxation and financial advice appropriate to their jurisdiction and circumstances. 1CG is not licensed to provide financial product advice in respect of its securities or any other financial products..

# BOARD AND CAPITAL STRUCTURE

One Click Group has the right blend of experience in finance and technology.

**Non-Executive Chairman:** Russell Baskerville

**Managing Director:** Mark Waller

**Executive Director and CTO:** Nathan Kerr

**Non-Executive Director:** Winton Willesee



Shares on issue*	Share Price*	Market Cap*	Cash on hand (31 Mar 23)
~686m	\$0.010	\$7m	\$1.8m

\*As at 22 May 2023

Date of listing: 27 September 2022

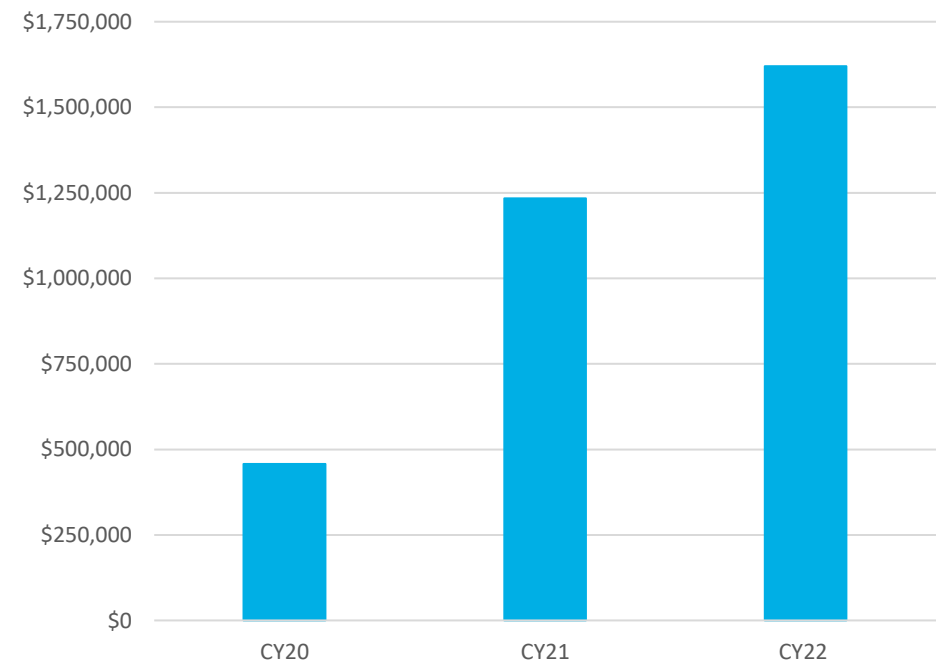
# CALENDAR YEAR 2022 IN REVIEW

A lot achieved setting a good foundation.

During Calendar Year 2022 we focused on:

- Continuing to improve the One Click Life Platform.
- Added a further 25,000 users to the One Click Life platform.
- Commenced developing our Lending competency with One Click Mortgages the first product to go live in 2023.
- Separated our digital identity verification product into its own platform capable of generating revenue [www.oneclickverify.com.au](http://www.oneclickverify.com.au)
- Completed a listing on ASX (1CG) raising \$5.5m
- Expanded the Board adding capability

## Revenue



## ONE CLICK GROUP (ASX:1CG)

One Click Group has developed and is commercialising two fintech platforms.

---



Consumer fintech platform providing users the ability to complete an online tax return and various other finance and life admin products.

[www.oneclicklife.com.au](http://www.oneclicklife.com.au)



Digital identity verification platform that makes it easy for businesses to verify their clients' identity.

[www.oneclickverify.com.au](http://www.oneclickverify.com.au)

ersonal use only



ONE CLICK  
GROUP

**ONE CLICK LIFE**

FINTECH PLATFORM

One Click Life is a fintech platform scaling fast

With over 70,000 Users (and growing!) and the proven ability to acquire new users through its mature marketing function.

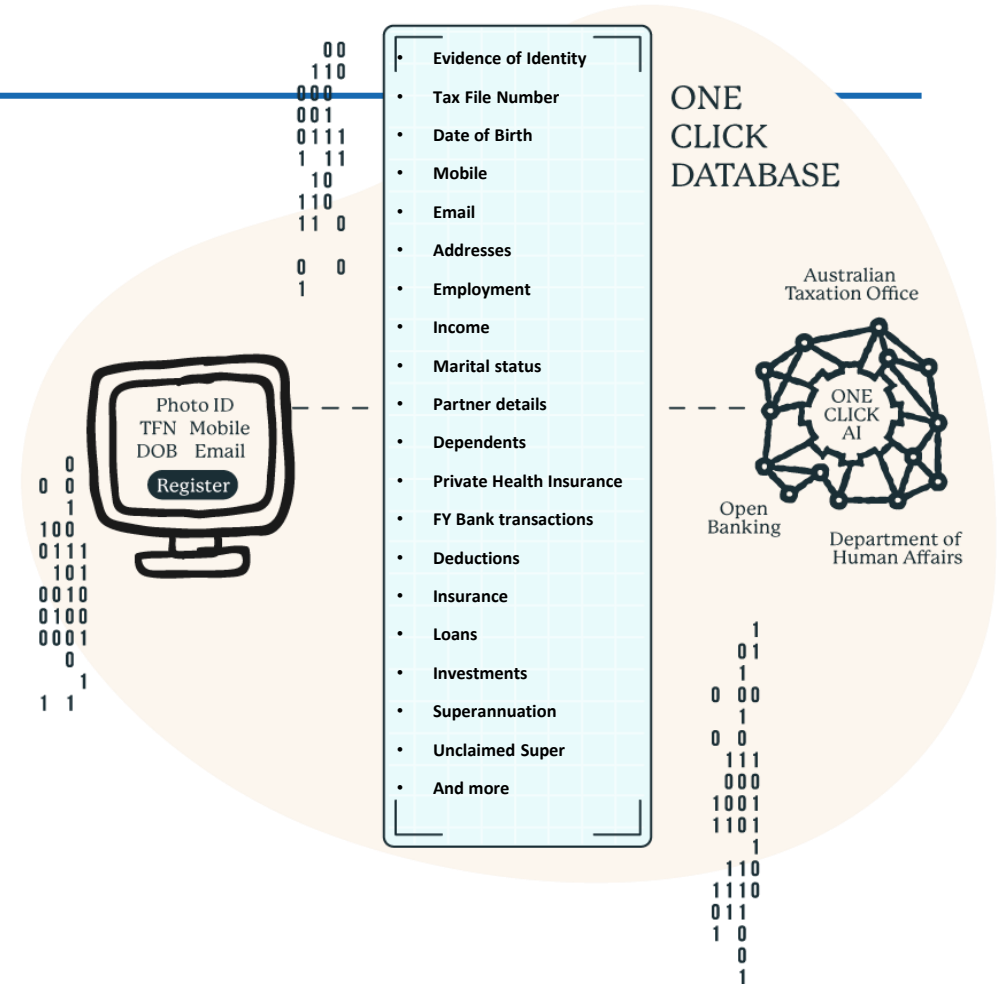
Average Revenue per user CY22: **\$25**

Currently predominate revenue generating product is online tax.

Tax return lodgement creates a cyclical revenue profile.

One Click Life has the ability to continue to monetise its growing user base through its existing products and **new competencies**.

Information provided at registration and through the connection to the ATO allows One Click Life to identify complementary financial products to promote to users.



Personal use only

Personal use only

Personal use only

Personal use only

Personal use only

Personal use only



- Personal use only

Personal use only

Personal use only

Personal use only

Personal use only

# MATURE MARKETING FUNCTION

One Click Life is expanding it's footprint

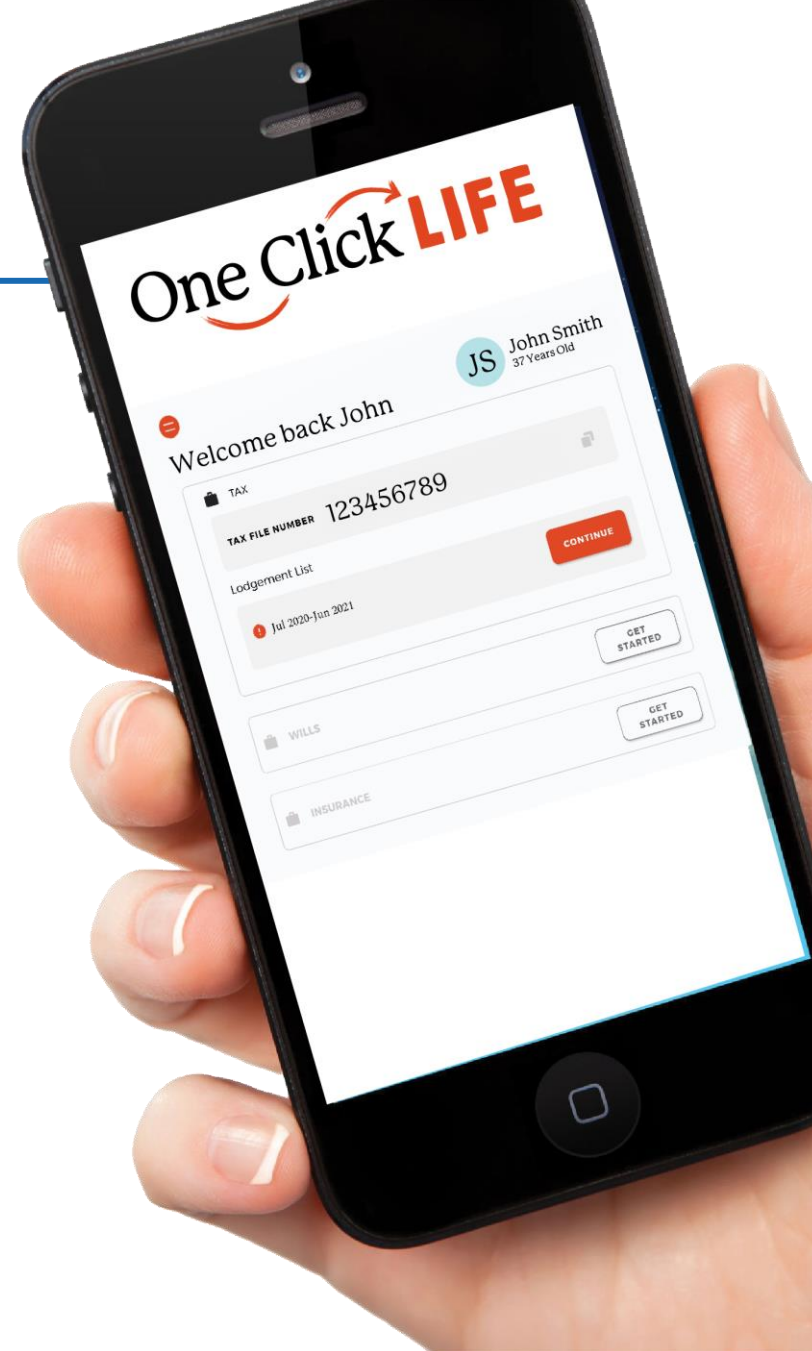
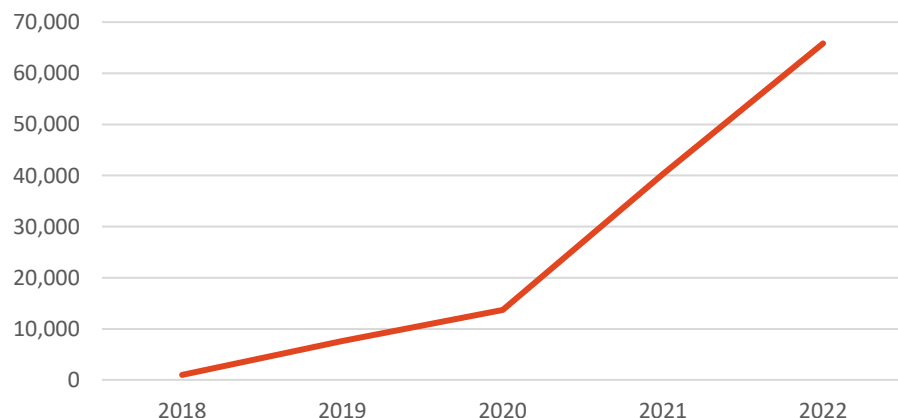
**User growth** has now surpassed **70,000 users** on the [One Click Life](#) platform.

New registered user growth is over 600% in Jan to May 2023 compared to the same period in 2022.

The average age of a One Click Life user is 31. Age bracket 25-35 provides maximum value for the core competencies the One Click Life platform will offer providing a good opportunity for a high lifetime value when compared to the acquisition costs of a user.

The brand resonates with millennials looking for the ability to manage their own life admin with **simple products**, that are **low cost** that they can use **when they want, where they want** with the choice of self guided, or a human support at the end of the phone or chat.

**Growth in User Numbers**



# ONE CLICK LIFE PLATFORM

One Click Life is a fintech platform allowing users to manage their Finance and Life Admin



One Click Life's current core competency is Individual **Tax** returns. 2023 will see a focus on increasing average revenue per user via pricing updates and add-ons to the Tax product.

The One Click Life **Lending** competency is now developed through the One Click Life mortgage product offering. The product went live in the March 2023 quarter and revenue has commenced being generated. The platform is now receiving regular mortgage applications from it's user base. One Click Life acts as a mortgage broker and earns approximately 0.6% upfront and 0.15% per annum ongoing thereafter on the amount being financed.

**Financial Services** is set to be the third core competency of the One Click Life platform encompassing superannuation and investing. Work has commenced to create this competency commencing with superannuation, then advice and investing.

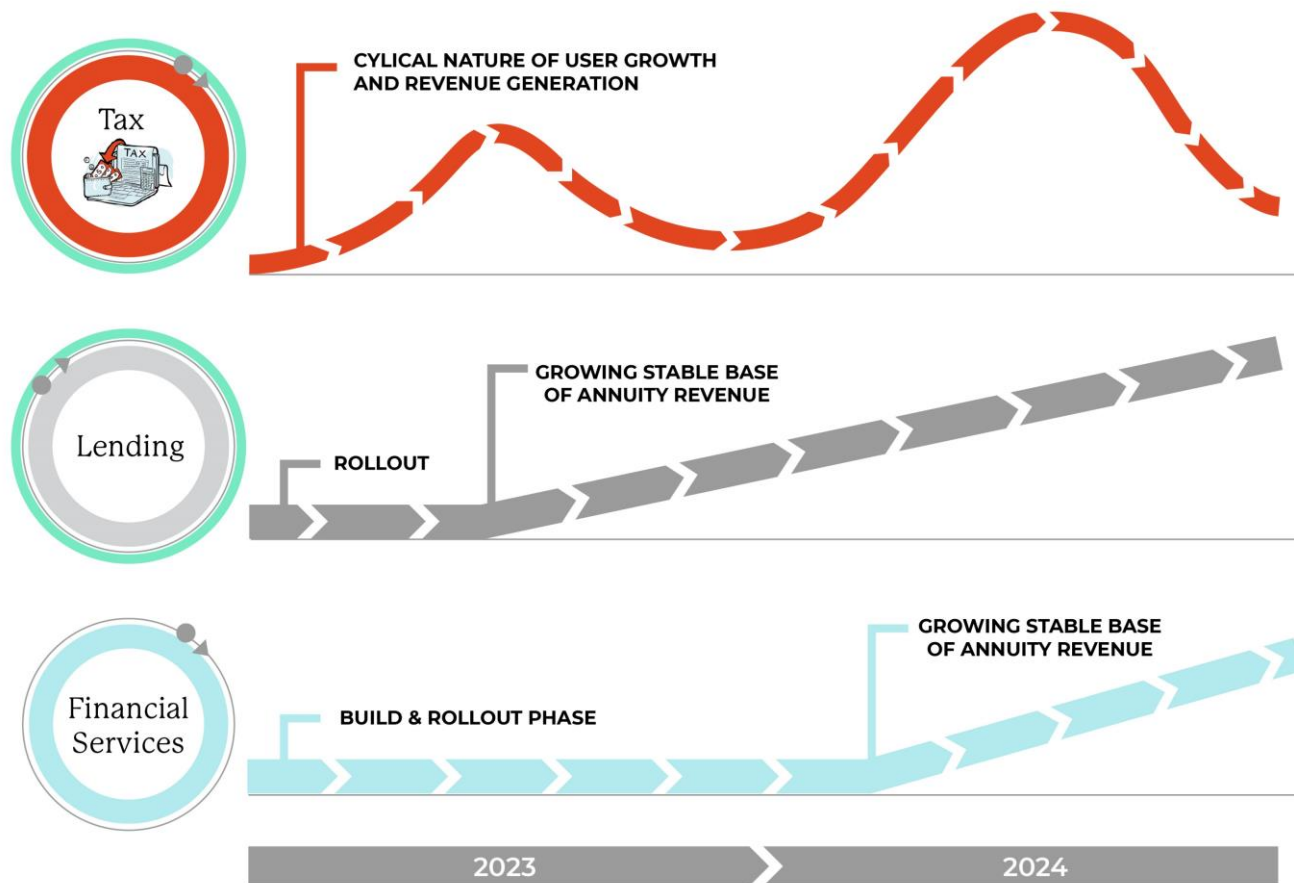
# PLATFORM ROADMAP

**One Click Life** is adding new competencies to grow and dampen cyclical nature of revenues

The Lending and Financial Services competencies aim to reduce the cyclical nature of the revenue generation. These competencies are anticipated to provide both an increase to revenue per user and a smoothing of annualised revenues across the quarters.

The Lending competency has commenced generating revenue in the June quarter and will contribute to 2023 revenue.

Financial Services build commences in 2023 with an expectation of opportunity for revenue generation in 2024.



ersonal use only



ONE CLICK  
GROUP

# ONE CLICK VERIFY

DIGITAL IDENTITY VERIFICATION PLATFORM



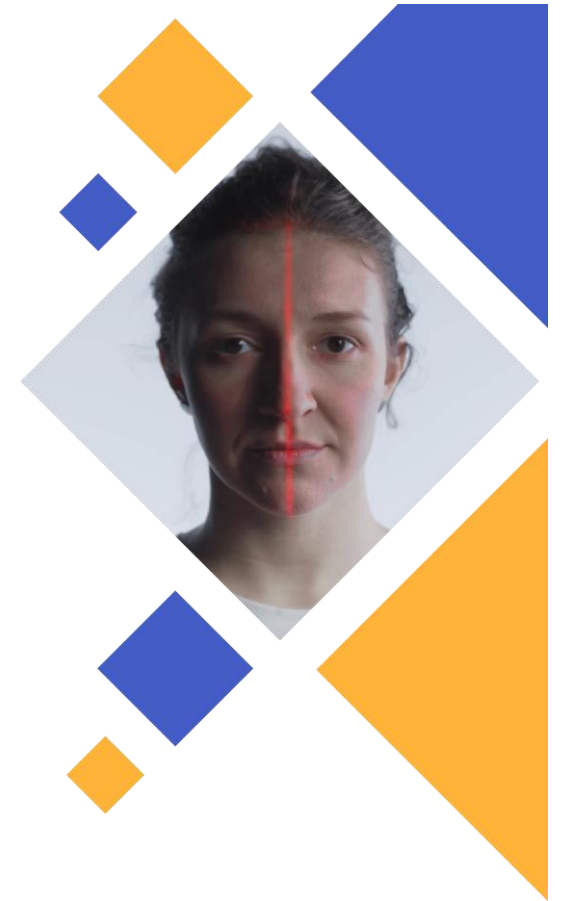
**One Click Verify**, digital identity verification for your clients

---

[One Click Verify](#) makes it easy for businesses to verify their customers' identity, without the risks associated with retention and transmission of identity documents and details.

The identity platform has been developed for the financial services industry, allowing for compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) regulations, and has an integration with Iress to allow for seamless movement of customer details into One Click Verify.

Privacy Legislation Amendment Bill received royal ascent on December 12 2022 with an increase in penalties from \$2.2m to \$50m.





## One Click Verify, the platform

Born out of the Australian Government's Operational Security Framework Requirements for ATO Digital Services, One Click Verify is a Multi-factor Identification platform that utilises several points for verification.



### Security

Encrypted and secure portal



### Auditing

Full audit logging



### Tracking

IP address/  
user and user agent



### Verification

Mobile, email & photo ID verification, personal detail cross-referenced with ATO, biometrics



### Identification

Supports non-traditional methods of identification, captures and stores original document signatures



### AML Check

PEPs and sanctions check against global database of records



### Custom API

Less integration in place and easily add via API



### Additional Features

Secure messaging service & storage and income verification

One Click Verify provides an end to end workflow for verifying and maintaining identities.

Verification happens through a number of data points during which the systems runs an AML check in the background.

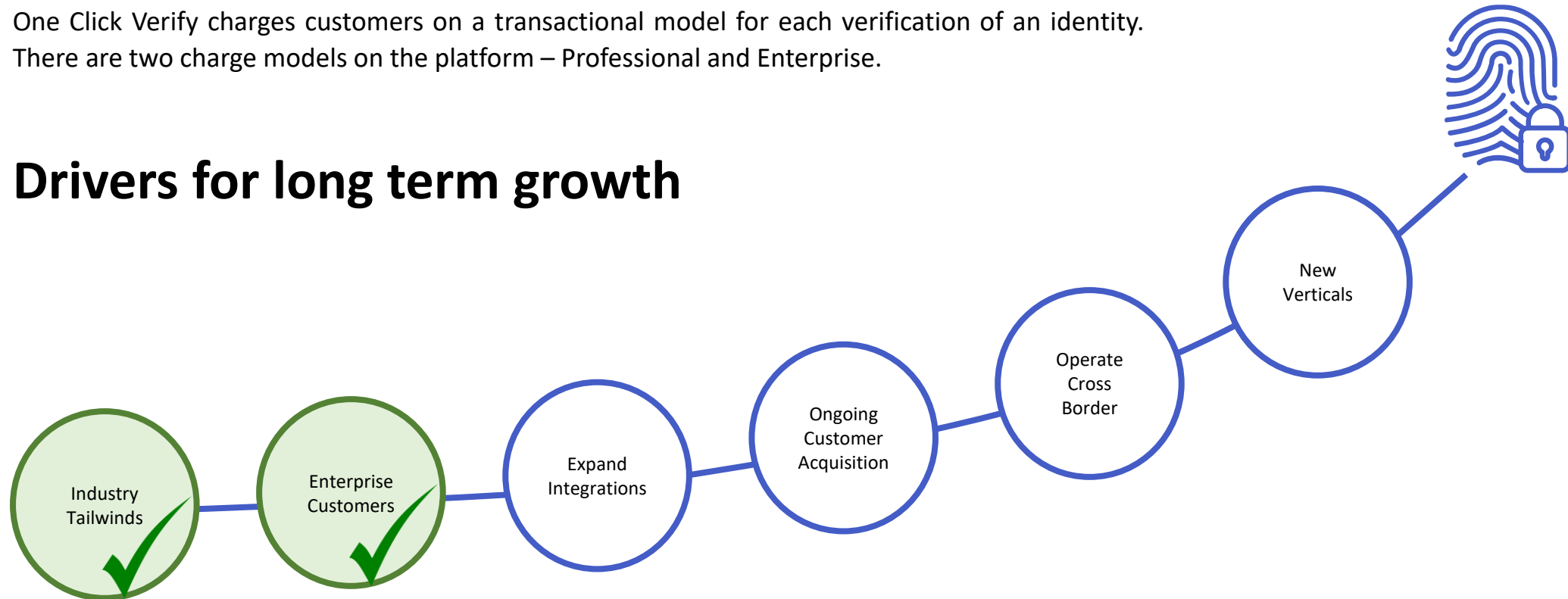
AML reporting can be tailored to suit and our custom API can be connected to the user's CRM or website for a seamless process through their business without risking their business by holding onto identity data.



## One Click Verify, business model

One Click Verify charges customers on a transactional model for each verification of an identity. There are two charge models on the platform – Professional and Enterprise.

## Drivers for long term growth





# ONE CLICK GROUP

ONE CLICK GROUP LIMITED

**AGM INVESTOR UPDATE**



We believe in challenging and improving the industry with everything we do.  
We do this by creating simple, beautiful, self-directed financial solutions.  
In short, **Financial Products MADE SIMPLE**

### Our Culture is summarised in our Values:

- Do it better
- Have fun
- No bull
- Humanise technology
- Make an impact





ONE CLICK  
GROUP

ONE CLICK GROUP LIMITED

**Thank you**