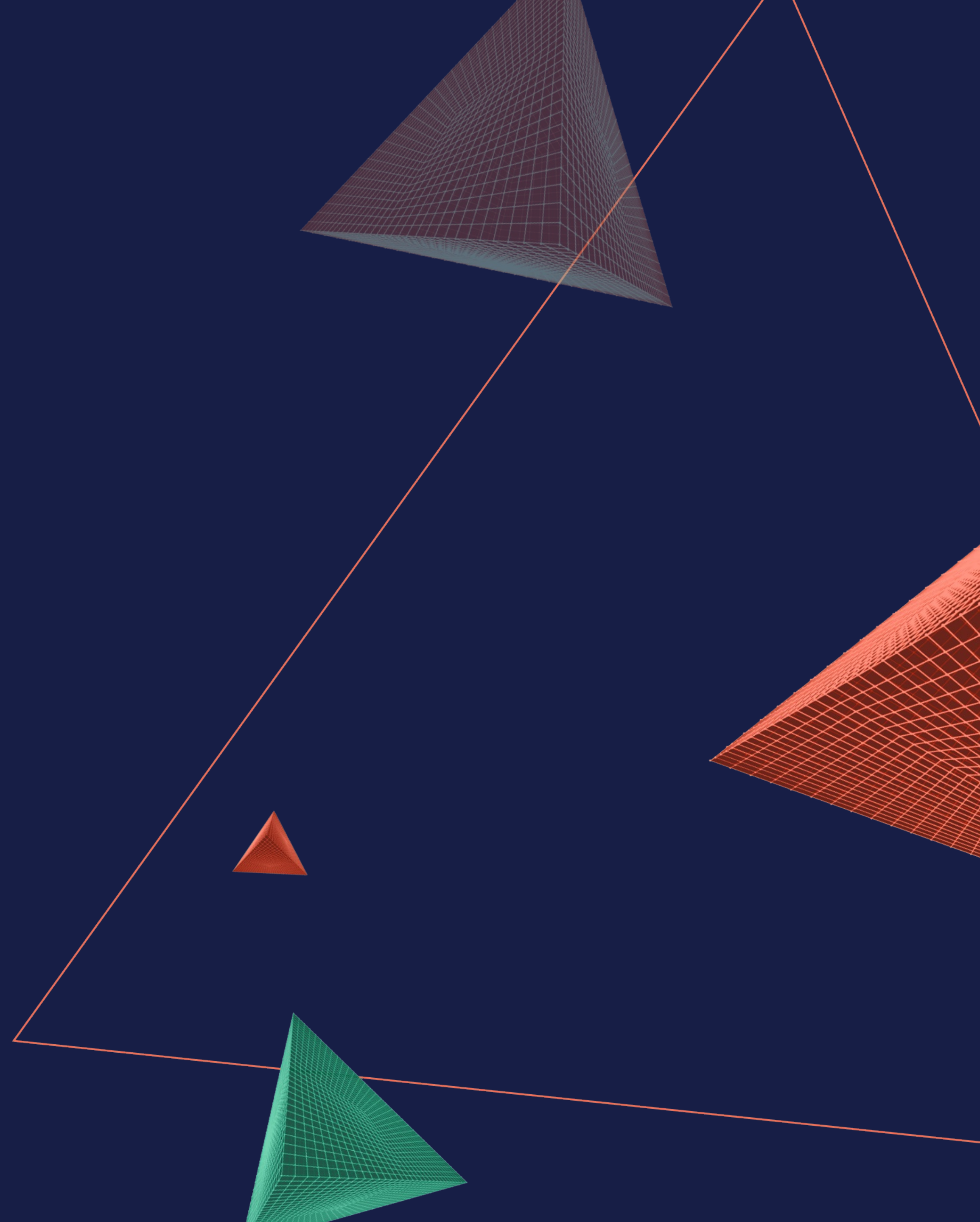


change.

Investor Presentation

FY25 Full Year Results

29 August 2025



Delivering Innovative & Scalable Payments Solutions

- ▶ Change provides tailored payment solutions, card issuing & testing to 150+ banks & fintechs across 40+ countries
- ▶ Two core proprietary technology platforms owned & developed in-house

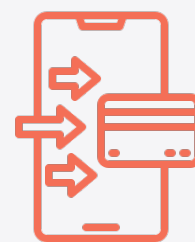
Payments as a Service

vertexon

Processing
(Global)

Processing & Issuing
(Australia & NZ)

- ▶ Supports Prepaid, Debit & Credit



Physical & digital cards (inc. Apple & Google Pay)



Transaction processing – all major schemes

Platform offers innovative capabilities to rival the major banks in a capital efficient manner

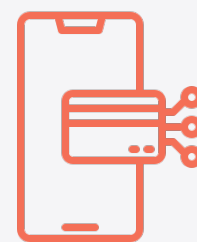


VISA

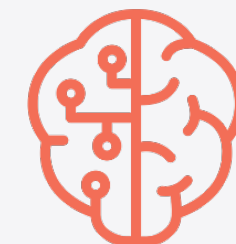


UnionPay 银联

AMERICAN EXPRESS



Treasury, Fraud & Compliance



Mastercard & regulatory licences (AFSL & FSP)

Processing capabilities/services plus client leverages Change's licences & issuing capabilities



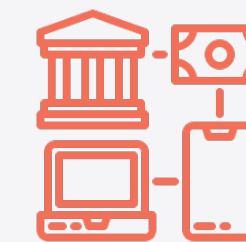
78%
of FY25 Revenue

Payment testing

pay/sim

Deployed Software & APIs

- ▶ Core based on global messaging standard ISO 8583 & ISO 20022



Full payment simulation



All major scheme validation



Embedded into core processes



ATM & POS emulation

- ▶ Default standard for EFTPOS testing in Australia
- ▶ Global customer base incl. 5 of top 10 global digital payment companies



VISA



eftpos



DISCOVER



Payment Schemes & Standards

22%
of FY25 Revenue

Record revenue driven
by increasing PaaS
revenues

Key Highlights

- ▶ New Vertexon PaaS clients signed in Australia & NZ
- ▶ Signed new projects & licences with existing Vertexon On-Premises & new PaySim clients

US\$15.1m
(A\$23.2m)¹

↑
42%
PCP

FY25 REVENUE

76%

OF REVENUE FROM RECURRING
INCOME STREAMS² IN FY25

US\$0.2m
(A\$0.3m)

MAIDEN
POSITIVE
FULL YEAR
RESULT

FY25 UNDERLYING EBITDA³

73k+

↑
133%
on FY24

NO. OF CURRENT ACTIVE PaaS CARDS
ON PLATFORM

17.8m

↑
701%
on FY24

NO. OF PaaS TRANSACTIONS
PROCESSED IN FY25

US\$545m

↑
675%
on FY24

\$ VALUE OF PaaS TRANSACTIONS
PROCESSED⁴ IN FY25

1. AUD/USD = 0.65, all AUD amounts are converted for representation purposes to assist the reader
2. Includes Support & Maintenance & PaaS transaction fee revenue
3. Underlying EBITDA excludes interest included as revenue & share-based payments included as an expense in statutory accounts
4. Transactions are denominated in local currencies & have been converted to USD, Change's reporting currency



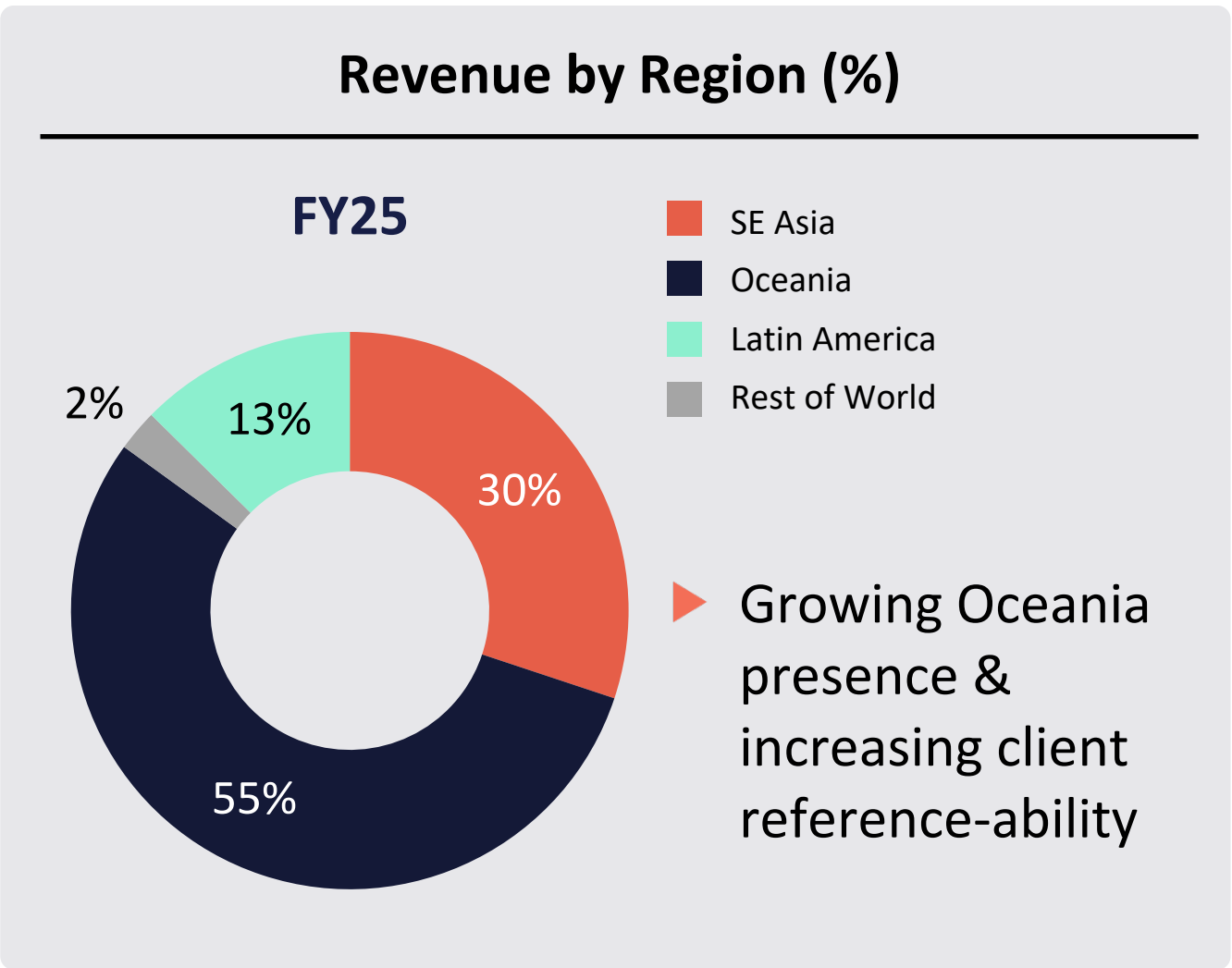
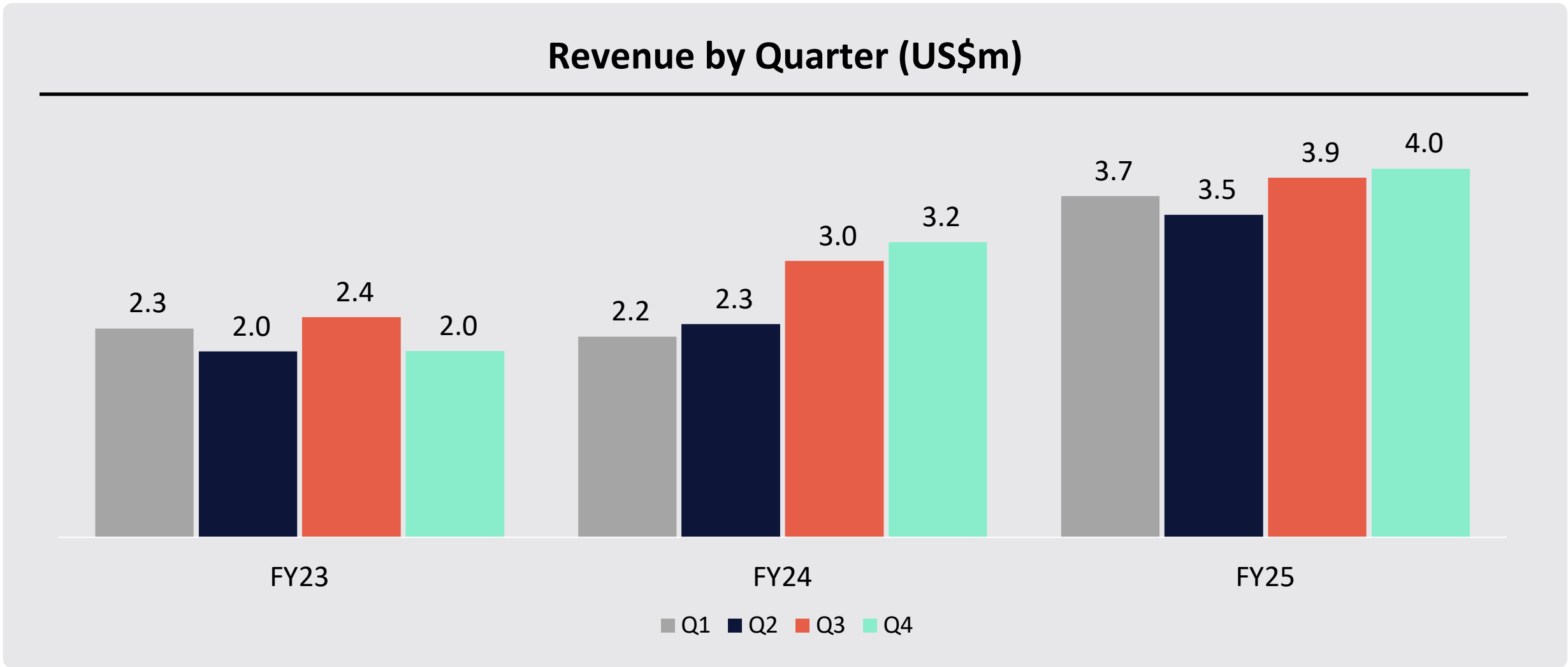
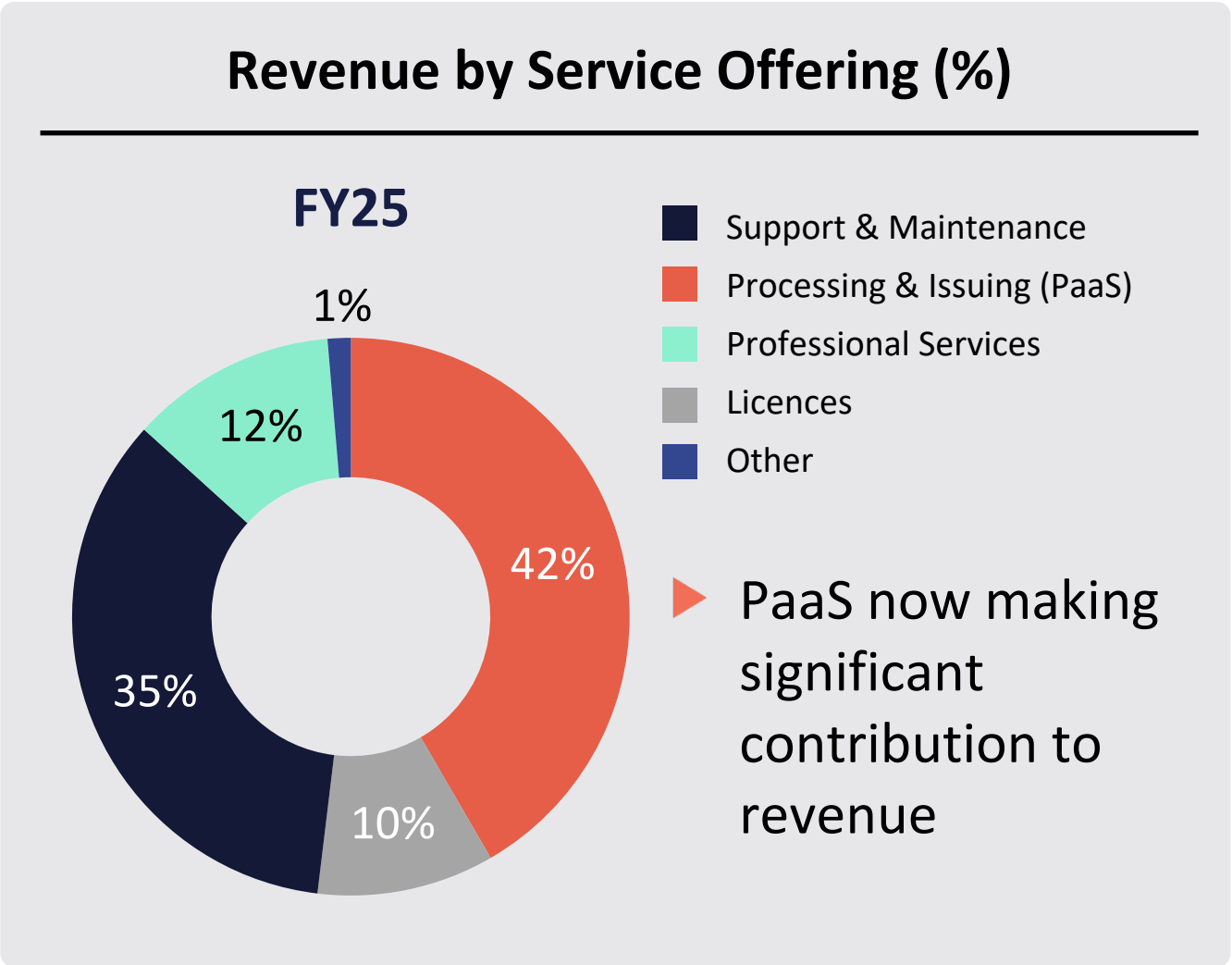
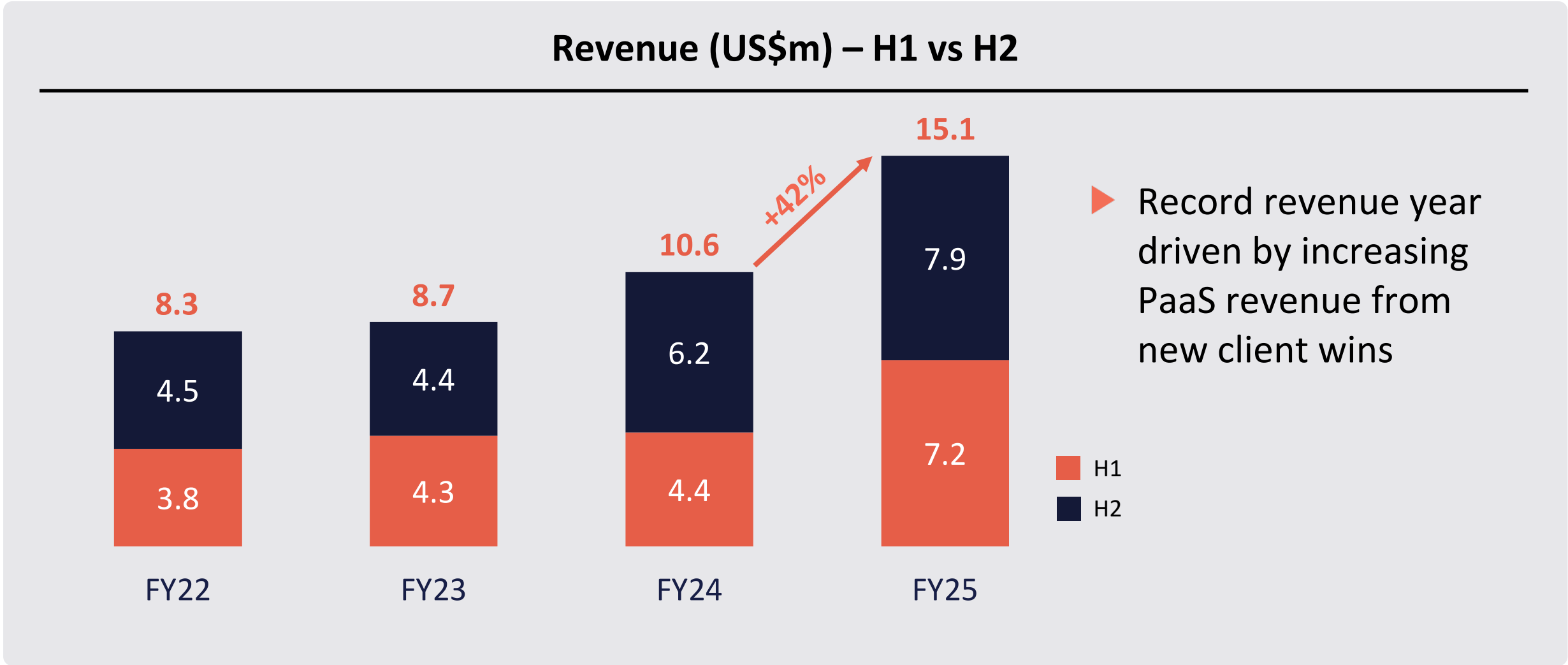
FY25 Financial Results



Revenue result significantly outperformed market guidance¹

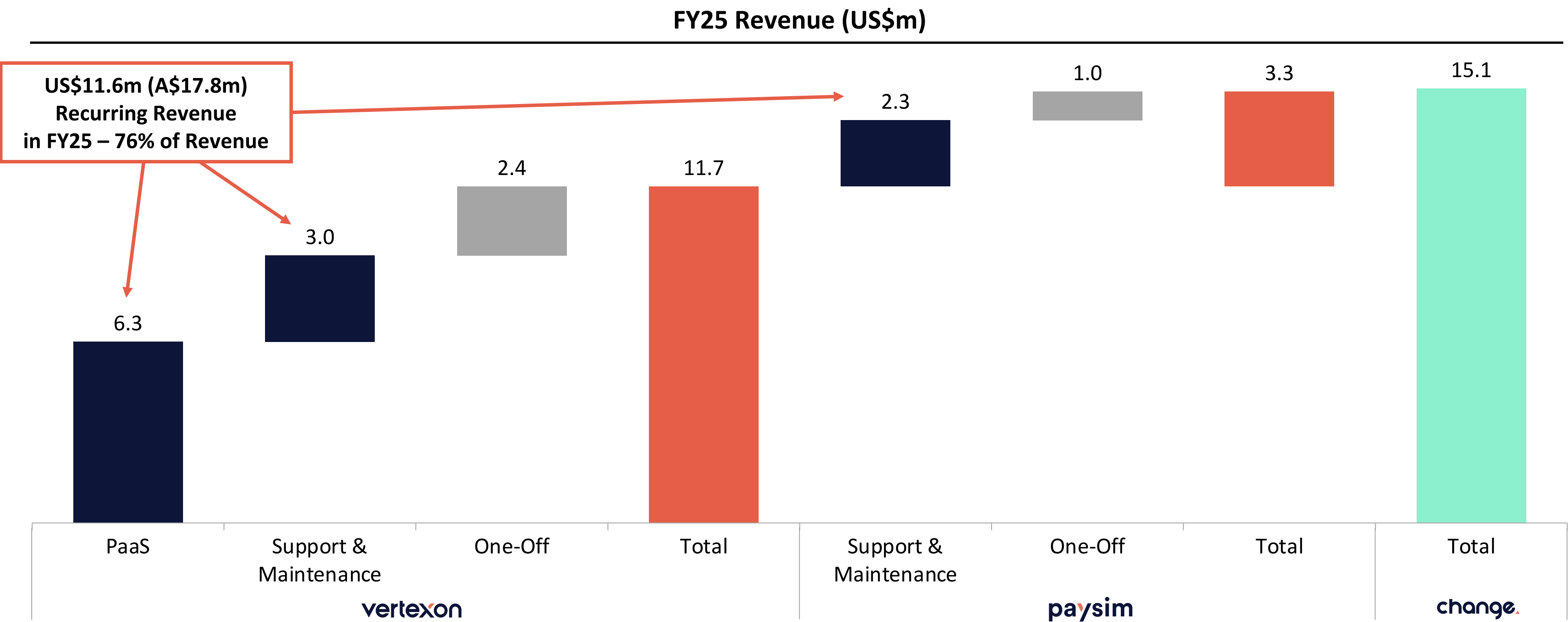
1. The Company's FY25 guidance was last disclosed and affirmed on 29 April 2025. FY26 guidance was announced on 10 July 2025

Delivering Strong Revenue Growth



Strong & Growing Base of Recurring Revenue

Recurring revenue
providing a solid base
for future growth



Revenue Contribution (US\$m)	FY23	FY24	FY25
PaaS (Recurring)	-	1.3	6.3
Support & Maintenance (Recurring)	4.8	4.9	5.3
Licence & Professional Services (One-off)	3.2	4.2	3.4
Other	0.7	0.2	0.1
Total	8.7	10.6	15.1
% Recurring Revenue	55%	58%	76%

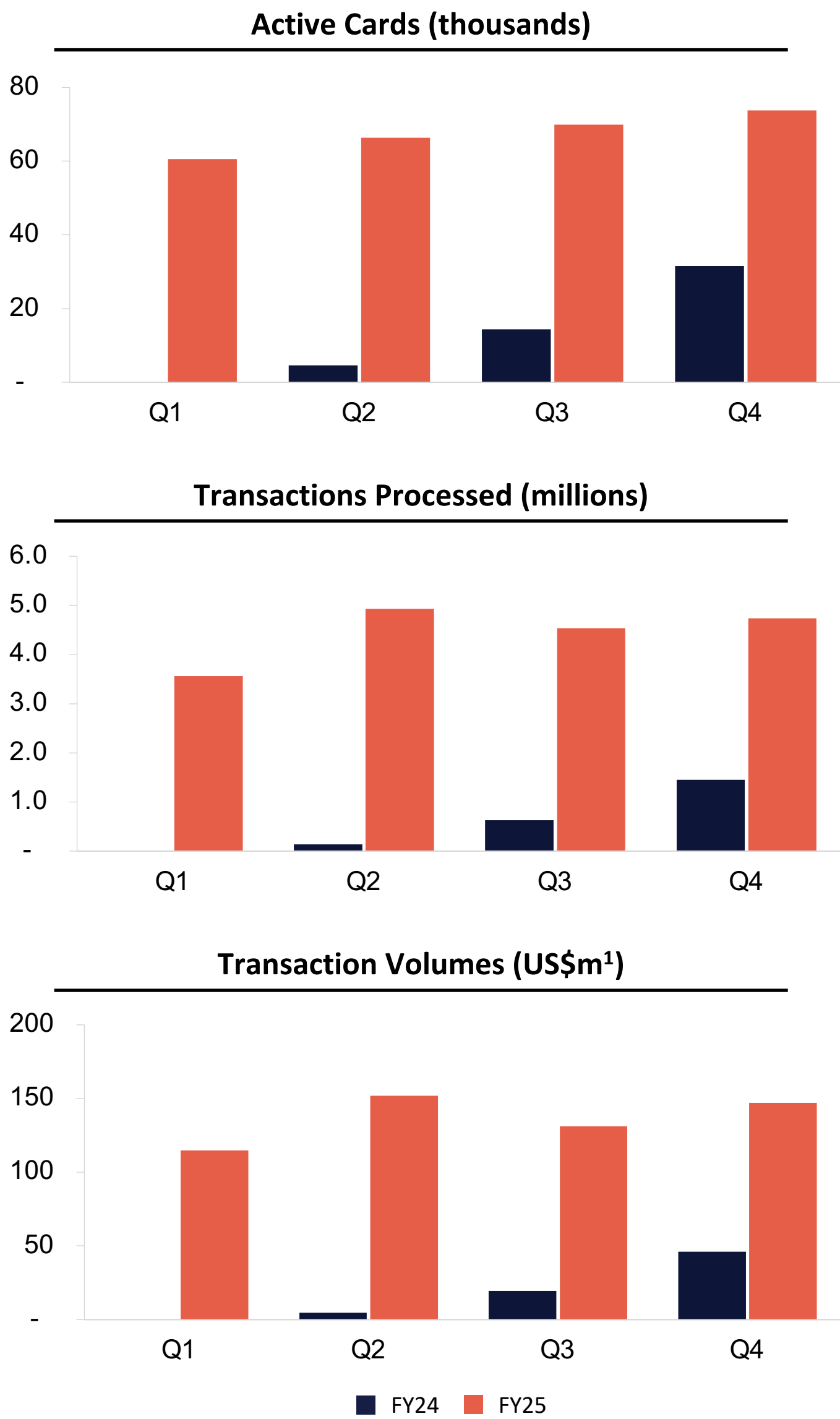
- ▶ FY25 PaaS revenue up 391% on FY24
- ▶ Team in place to continue to deliver one-off work for established base of existing clients
 - ▶ c.US\$3m~4m p.a. in one-off revenue for past 3 years
- ▶ Global client base – FY25 revenue split by currency:
 - ▶ 70% USD / 20% NZD / 10% AUD

PaaS platform scaling
with volume increasing
as card numbers
continue to grow

Vertexon PaaS Metrics & Revenue Model

- ▶ 73k+ cards active in AU & NZ
 - ▶ Steady growth in existing client base – particularly from fintech clients
 - ▶ New clients already signed to drive further growth – currently onboarding three clients
- ▶ Focus on growing PaaS platform to drive scale benefits (e.g. margin expansion)
 - ▶ Continuing early AU success key given the large opportunity across Oceania

PaaS – Revenue Types	Description
Platform Fees	Recurring platform fees (e.g. access & feature ‘flag fall’ fees) & recurring monthly minimums
Fixed Transaction Fees	Flat fee per transaction
Variable Transaction Fees	Depending on transaction type, an additional variable fee may be applied
Value-Added Services	Additional fees for fraud protection, digital capability, analytics, chargeback handling, etc.
Interchange	Fee paid by the merchant acquirer to the issuer to compensate the issuer for the value & benefits merchants receive when they accept electronic payments



1. Transactions are denominated in local currencies & have been converted to USD, Change’s reporting currency

Vertexon & PaySim are trusted by leading financial institutions & fintechs globally

Vertexon On-Premises & PaySim Revenue Model

Vertexon On-Premises

- ▶ Client hosts the Vertexon platform in their own environment
- ▶ Current Change clients manage & process more than 45 million credit, debit, & prepaid cards worldwide
- ▶ Revenue model – typically a licence plus ongoing support & maintenance – can include volume tiering arrangements which trigger additional licence fees (plus associated support & maintenance)
- ▶ Card & transaction volumes have limited correlation to resulting revenue

PaySim

- ▶ Software deployed to client’s environment – can be sold globally
- ▶ Revenue model – licence fee per module plus ongoing support & maintenance to receive scheme mandate updates & support

Vertexon On-Premises & PaySim – Revenue Types				
	Initial Licence	Modules & Licence Tiers	Maintenance	Professional Services
Description	New licence sales to new clients	Licence sales for additional features, functionalities or tiers	c.20% p.a. of licence & module sales	Fees for customisation – new features or functionality
Revenue type	One-off upfront	One-off upfront	Recurring	One-off

Material EBITDA
improvement driven by
revenue growth &
stable fixed cost base

Profit & Loss

Profit & Loss Summary			
(US \$000's)	FY25	FY24	FY25 (ex. US)
Revenue	15,089	10,639	15,020
COGS	(5,056)	(1,402)	(4,635)
Gross Profit	10,033	9,237	10,385
Employee expenses ¹	(6,392)	(6,136)	(6,061)
Professional services & insurance	(1,070)	(1,082)	(966)
Technology & hosting	(1,046)	(1,447)	(942)
Other expenses	(1,224)	(1,141)	(1,025)
Underlying EBITDA ²	200	(694)	1,290

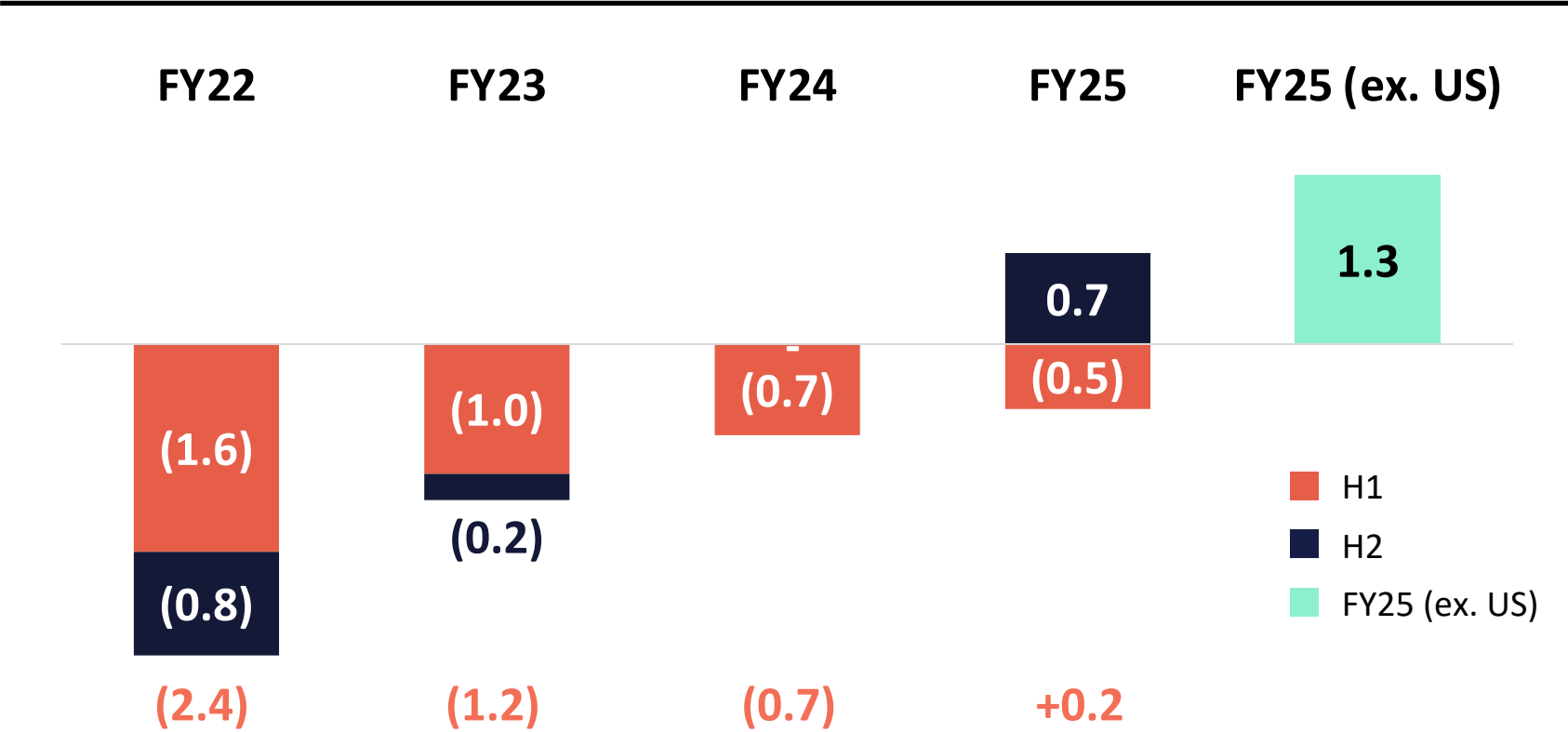
1. Excludes share-based payments included as an expense in the Appendix 4E statutory accounts
2. Excludes interest included as revenue

- ▶ COGS are primarily scheme & connectivity fees which are attributable to Processing & Issuing for Vertexon PaaS
- ▶ FY25 PaaS margin of 26% (ex. US operations), impacted by:
 - ▶ Heavy upfront client onboarding activities – scheme project & certification costs relating to digital pay enablement
 - ▶ Fixed COGS (i.e. minimum threshold / connectivity fees)
- ▶ Expect significant margin expansion in future years as scale benefits begin to be realised

AUD/USD = 0.65 (A\$ amounts are converted for representation purposes to assist the reader)

- ▶ FY25 revenue of US\$15.1m (A\$23.2m), up 42% on pcp
 - ▶ **Record revenue year** – growth driven by PaaS revenue
- ▶ Key roles for PaaS operations in place – ability to add significant volume & revenue whilst keeping fixed cost base relatively steady
 - ▶ Employee expenses +4.2% (excl share-based payments)
- ▶ Technology & hosting cost decrease reflects completion of integration work with Mastercard & hosting rationalisation
- ▶ US wind down of operations completed
 - ▶ Operating leverage significantly increasing driving material improvement in EBITDA & cashflow
- ▶ FY25 Underlying EBITDA (ex. US operations) of US\$1.3m (A\$2.0m)

Underlying EBITDA (US\$m) – H1 vs H2



Balance Sheet

Balance Sheet		
(US \$000's)	FY25	FY24
Cash & equivalents	3,908	2,591
Client settlement funds	2,753	-
Trade and other receivables	2,908	2,056
Other current assets	522	750
Current Assets	10,091	5,396
Intangibles	6,450	6,745
Deferred tax asset	-	73
Fixed assets	511	232
Other non-current assets	978	499
Non-Current Assets	7,939	7,548
Total Assets	18,030	12,944
Trade and other payables	(4,217)	(1,904)
Contract liabilities	(4,076)	(2,722)
Employee provisions	(1,255)	(1,108)
Other current liabilities	(183)	(260)
Current Liabilities	(9,731)	(5,995)
Non current borrowings	-	-
Other non-current liabilities	(1,314)	(1,072)
Non-Current Liabilities	(1,314)	(1,072)
Total Liabilities	(11,045)	(7,066)
Net Assets	6,986	5,878

- ▶ Cash balance of US\$3.9m (A\$6.0m)
 - ▶ Additional US\$1.0m (A\$1.5m) held in cash-backed security guarantees required by Change's scheme & processing partners to enable PaaS offering (Other non-current assets)
- ▶ Intangibles represent the carrying value of software including capitalised development costs
- ▶ Trade & other payables includes scheme settlement payables of US\$2.8m (A\$4.3m)
 - ▶ Matched by the corresponding client settlement funds asset of US\$2.8m (A\$4.3m)
- ▶ Current contract liabilities (deferred income) of US\$4.2m (A\$6.5m) represents maintenance, service fees & project fees invoiced in advance of the service being provided
 - ▶ Will be recognised as revenue over next 12 months as work is delivered
- ▶ Other non-current liabilities includes US\$1.0m (A\$1.5m) incentive payment received in June 2023 from Mastercard
 - ▶ Will be progressively recognised as revenue as various transaction related milestones are achieved

Cashflow

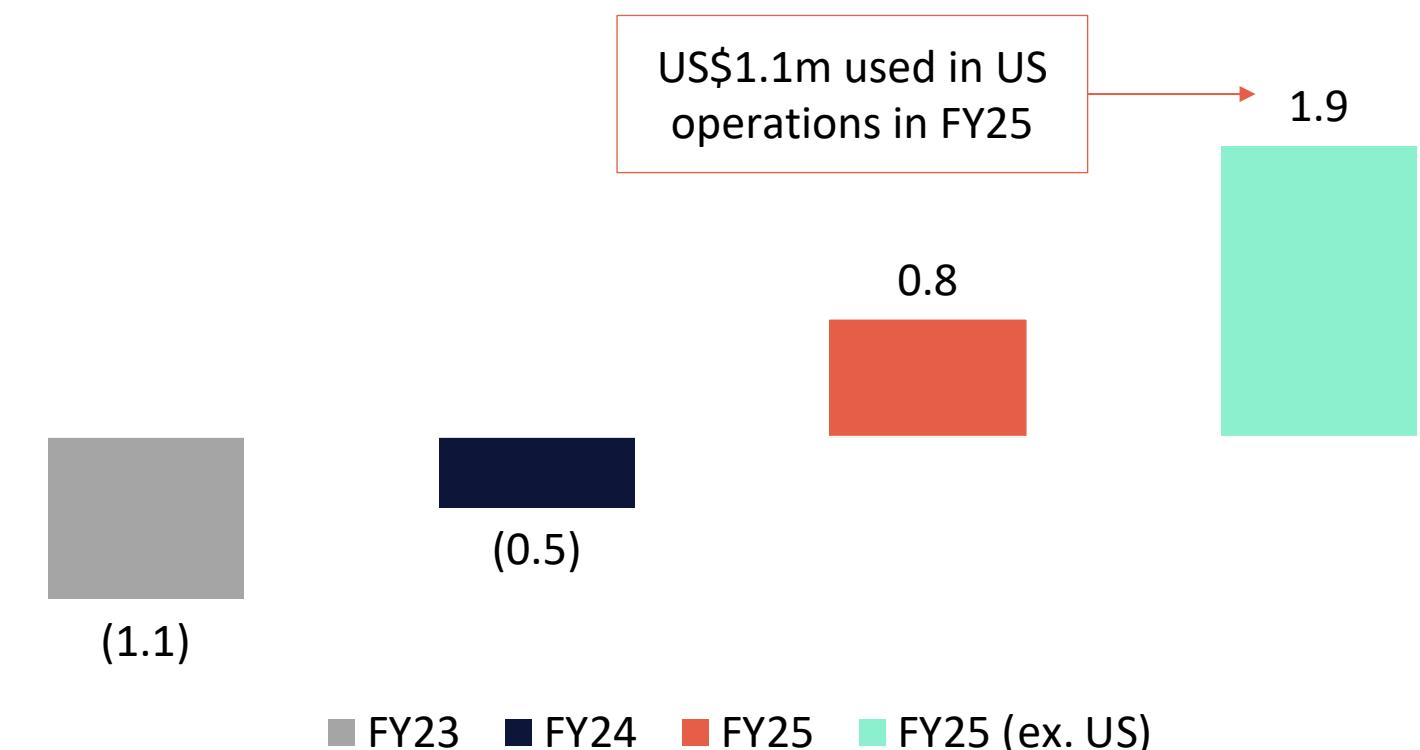
Positive operating cash flow marks a key achievement for Change

Cashflow		
(US \$000's)	FY25	FY24
Receipts from customers	15,264	10,485
Payments to suppliers / employees	(14,530)	(11,103)
Other	61	154
Operating cash flow	795	(465)
Payment for plant & equipment	(48)	(41)
Investment in software	(1,519)	(1,879)
Receipts from sub lease	-	-
Receipts (payments) for security deposits	(479)	(174)
Investing cash flow	(2,045)	(2,095)
Proceeds from share issue	3,076	-
Proceeds from (repayment of) borrowings	-	-
Cost of funding	(174)	-
Lease liabilities	(142)	(102)
Financing cash flow	2,760	(102)
Opening cash balance	2,591	5,351
FX adjustment	(192)	(99)
Closing Cash Balance	3,908	2,591

- ▶ Quantum of investment in software moderated in FY25 as expected with the Vertexon platform fully live & operational in Australia & NZ
 - ▶ Investment in software down 18% v FY24

- ▶ Revenue growth driving increase in customer receipts
- ▶ Significant improvement in net cash flows from operating activities in FY25 primarily due to:
 - ▶ Materially higher cash receipts driven by PaaS clients
 - ▶ Stable fixed cost base
- ▶ Increased operating payments driven by PaaS COGS as volumes increased
- ▶ Volume related receipts & payments will increase as PaaS platform scales
- ▶ US operations wind down driving significant operating leverage

Net Cash from (used in) Operations (US\$m)



FY25 Operational Results



Key Operational Achievements – FY25

Commercial



- ▶ Completed detailed market assessments for Vertexon & PaySim – have refined sales & marketing strategies
- ▶ Strengthened commercial team with the appointment of 2 new strategic sales executives – pivot towards outbound sales
- ▶ Signed first BIN sponsorship partners & clients in Australia & NZ

Product



- ▶ Launched digital capabilities on the Vertexon PaaS platform – digital Pays (Apple & Google Pay), card view & dynamic CVV
- ▶ Completed a major product expansion on latest version of Vertexon with an existing SE Asian on-premises client
- ▶ Continued progressing PaySim modernisation project
- ▶ Significantly enhanced the PaySim ISO 20022 product offering

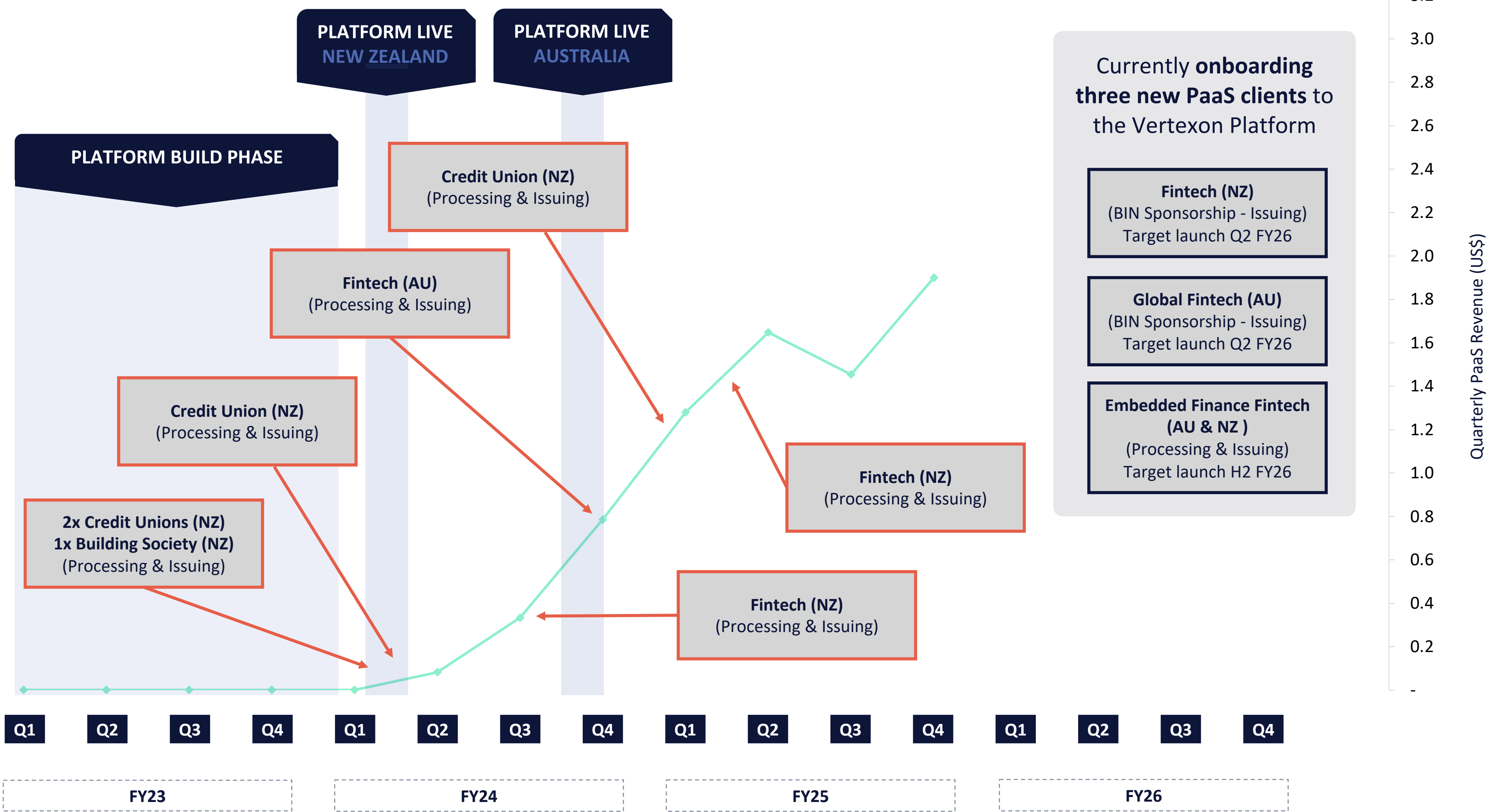
Operations



- ▶ Streamlined & strengthened operational capabilities
 - ▶ Enhanced settlement automation & funds flows for Vertexon PaaS clients
 - ▶ Strengthened transaction monitoring of PaaS clients
 - ▶ Continued focus on platform availability & scalability – Vertexon PaaS platform rolling 12 months availability 99.99%+
- ▶ Exited loss-making US operations - enables the business to focus on winning in markets where there are attractive near-term opportunities

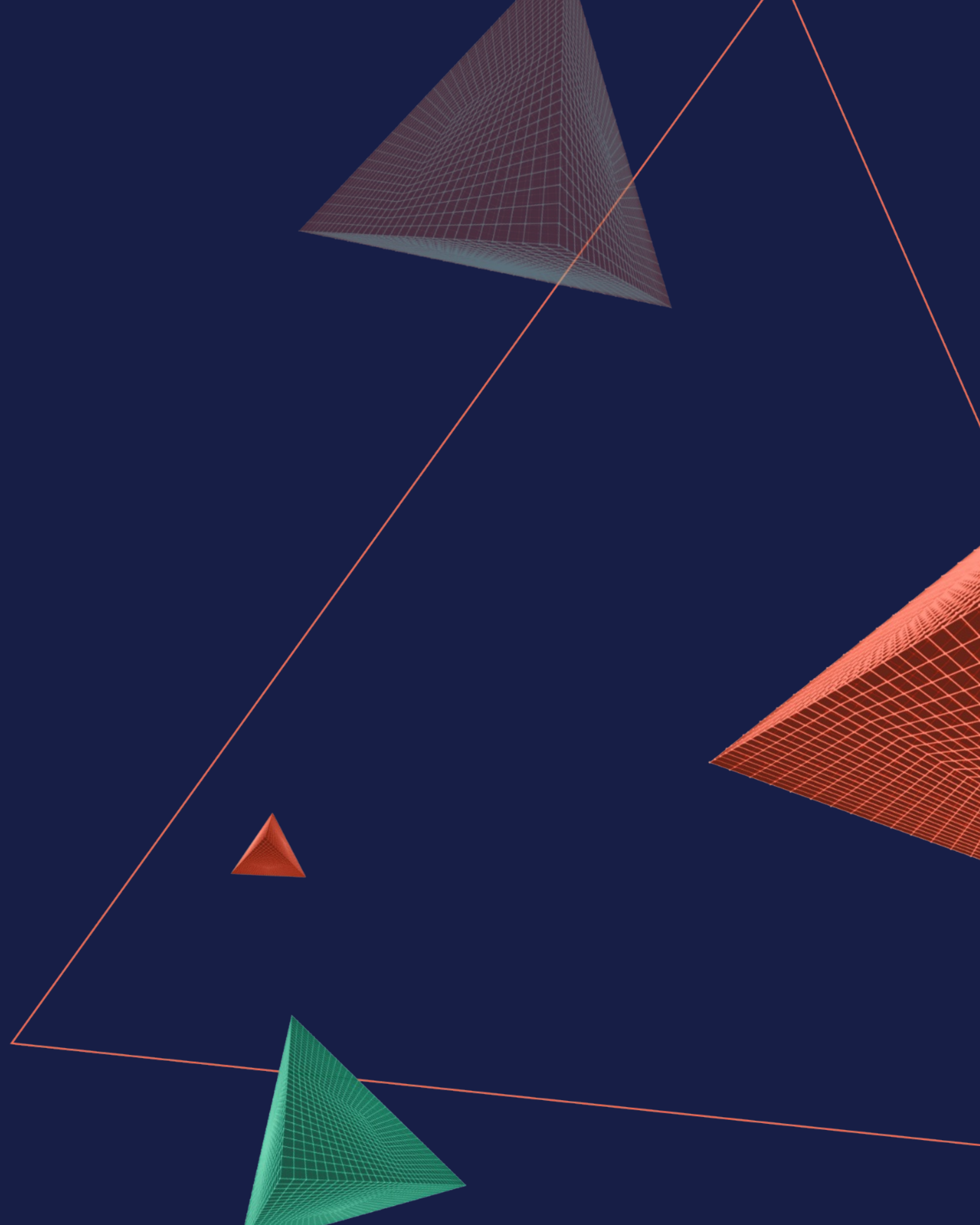
Accelerating PaaS Growth

▶ Change is powering the payments of leading financial institutions & fintechs across Australia & NZ



change.

Outlook



Strengthened the Sales team in FY25 with the appointment of 2 x Strategic BDMs focused on outbound sales 'hunting'

Large Market Opportunity

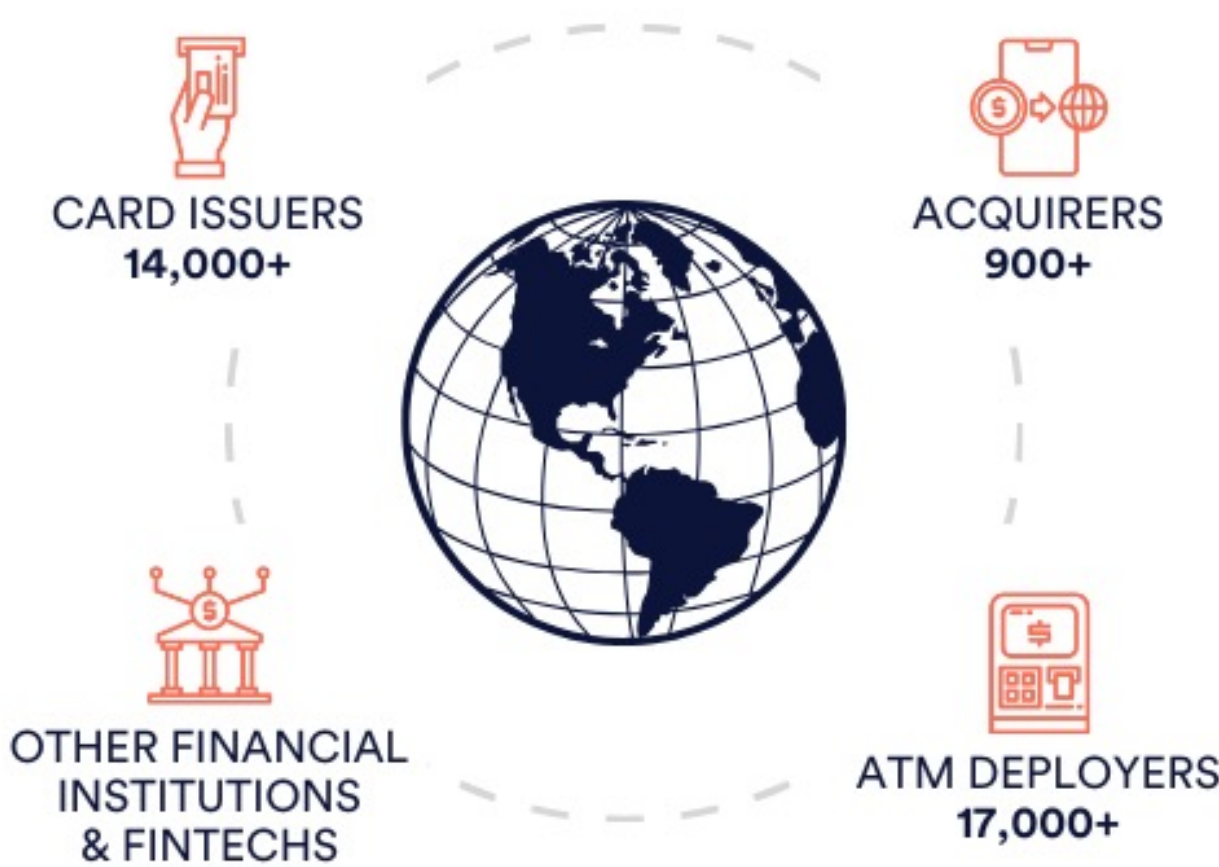
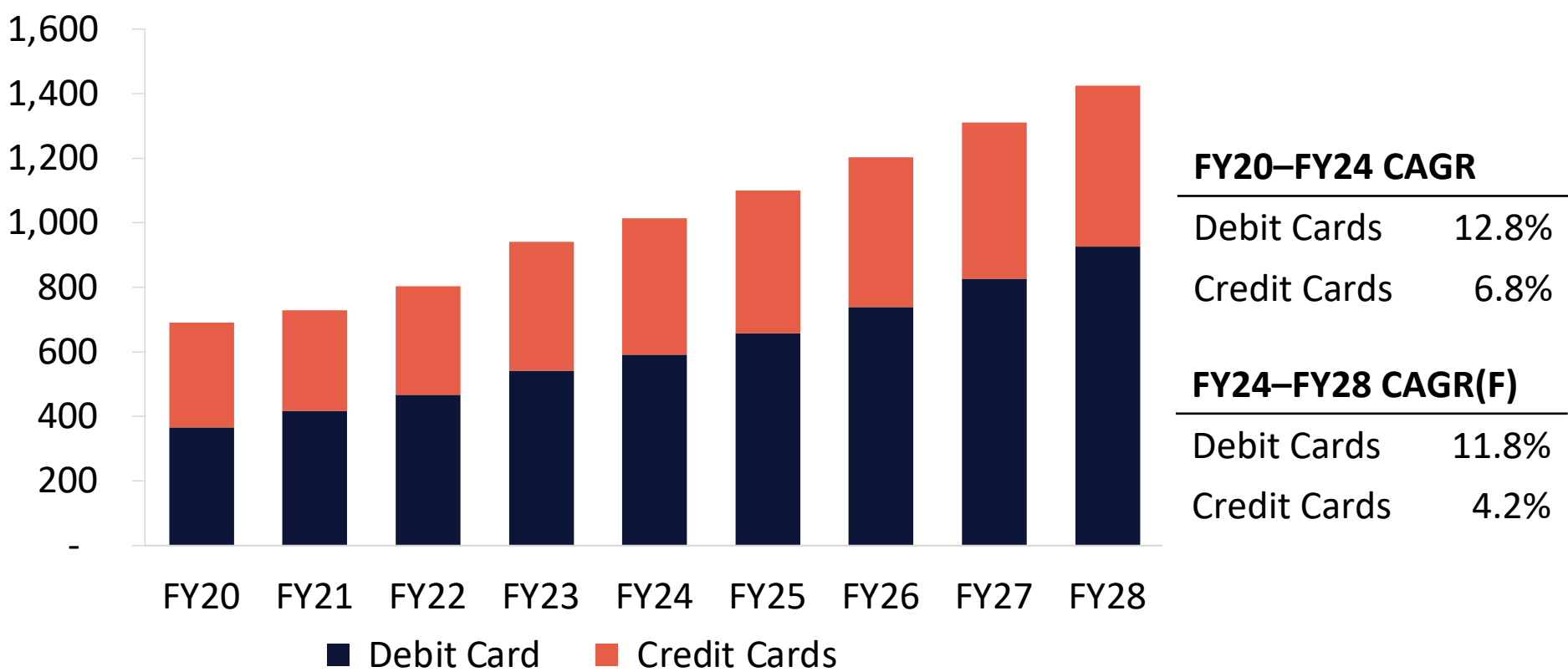
Vertexon PaaS – ANZ Opportunity

- ▶ Banking in ANZ is dominated by the big banks
- ▶ Leveraging success in NZ market to target the sizeable AU market
 - ▶ Small to medium sized financial institutions (e.g. credit unions, small banks & digital banks)
 - ▶ Non-bank lenders seeking to add card functionality, non-financial institutions & embedded finance opportunities
 - ▶ Credit cards (but not underwriting or providing credit)
 - ▶ White label prepaid card brands / issuers

PaySim – Global Opportunity

- ▶ Powerful modular end-to-end payments testing & certification solution with a global client base
- ▶ Global payment testing market is estimated to be extensive²
 - ▶ More than 32,000 potential clients globally
 - ▶ New licence sales typically in the low six-figure range
 - ▶ Multi billion-dollar global market opportunity
- ▶ Current 140+ PaySim clients is less than 0.5% of total market
 - ▶ Global clients supported from existing office locations

Australian Card Payments¹ Value A\$ (billions)



1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

2. Sourced from The Initiatives Group, PaySim Market Review Report

FY26 Outlook

- ▶ Continued momentum in the growth of the sales pipeline & the speed at which clients are moving through the sales funnel
- ▶ Change is scaling up – not yet at scale
 - ▶ Expect to see continued Underlying EBITDA margin improvement through incremental client wins
- ▶ Solid foundations to deliver revenue growth in FY26 & beyond
 - ▶ Existing Vertexon & PaySim clients
 - ▶ Contracted PaaS clients that are yet to go-live
 - ▶ Maturing sales pipeline
- ▶ **FY26 Guidance¹**
 - ▶ Revenue expected to be in the range of US\$16.5m (A\$25.4m²) to US\$18.0m (A\$27.7m)
 - ▶ Significant increase in Underlying EBITDA³, expected to be in the range of US\$2.5m (A\$3.8m) to US\$3.5m (A\$5.4m)
 - ▶ Expected to be net cash flow positive⁴

1. As announced on 10 July 2025

2. AUD/USD = 0.65

3. Excludes interest included as revenue & share-based payments included as an expense in statutory accounts

4. Excludes any of the Company's funds that may be required to be held for security deposits relating to its PaaS business or for any future strategic initiatives the Company may decide to undertake

With strong foundations in place, Change is focussed on delivering profitable growth

Investment Highlights

Building Blocks In Place



- ▶ Platform live in AU & NZ
- ▶ All regulatory & licensing requirements for card issuing via Vertexon in AU & NZ in place
- ▶ Australian Financial Services Licence in AU & Financial Service Provider in NZ
- ▶ Strong relationship with Mastercard

Growth & Scale Focus



- ▶ FY25 revenue of US\$15.1m (A\$23.2m), +42% on PY
- ▶ PaaS revenue scaling
- ▶ Increasing PaySim sales momentum
- ▶ Positive FY26 outlook – strong revenue growth & stable fixed cost base driving material Underlying EBITDA improvement

Marquee Customers



- ▶ Strong validation of PaaS platform with financial institution & fintech clients in Oceania
- ▶ Long-term relationship with two of the largest banks in the Philippines
- ▶ 5 of the top 10 digital payment companies globally use PaySim for payments testing¹

Product Offering



- ▶ Proprietary payments technology platforms
- ▶ Vertexon: leading card management system for processing & issuing
- ▶ PaySim: default standard for eftpos testing in Australia. All participants must use PaySim to validate their technology & systems

Long-term Contracts



- ▶ Longer term client relationships with initial contract terms typically 3-5 years
- ▶ Given critical nature of service provided, challenging to switch from Vertexon

Market Opportunity

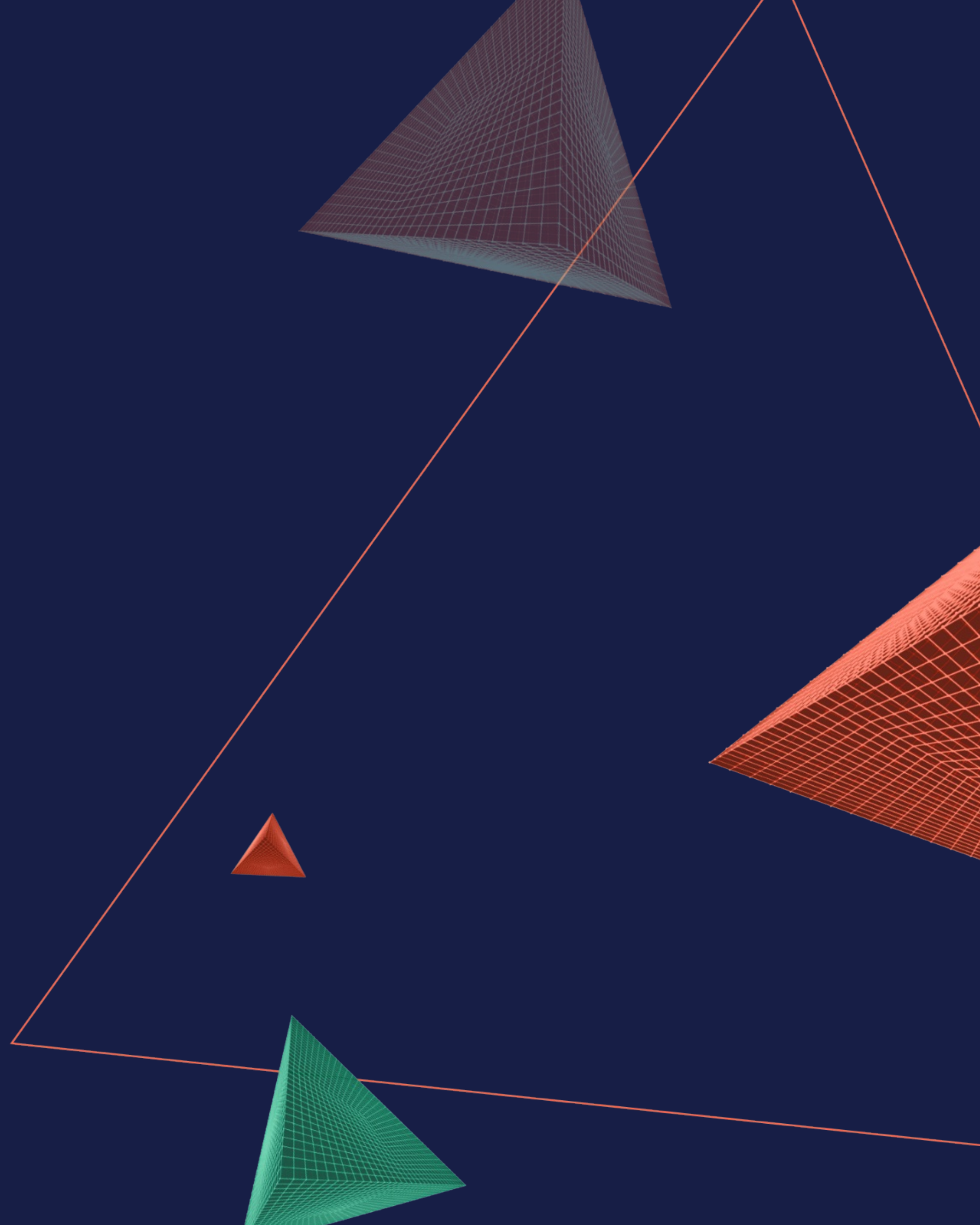


- ▶ Continued move towards digital payments as cash usage declines
- ▶ Vertexon: significant card issuing market opportunity in AU & NZ
- ▶ PaySim: <0.5% share of an estimated multi billion-dollar global market opportunity

1. <https://www.emergenresearch.com/blog/top-10-leading-digital-payment-companies-in-the-world>

change.

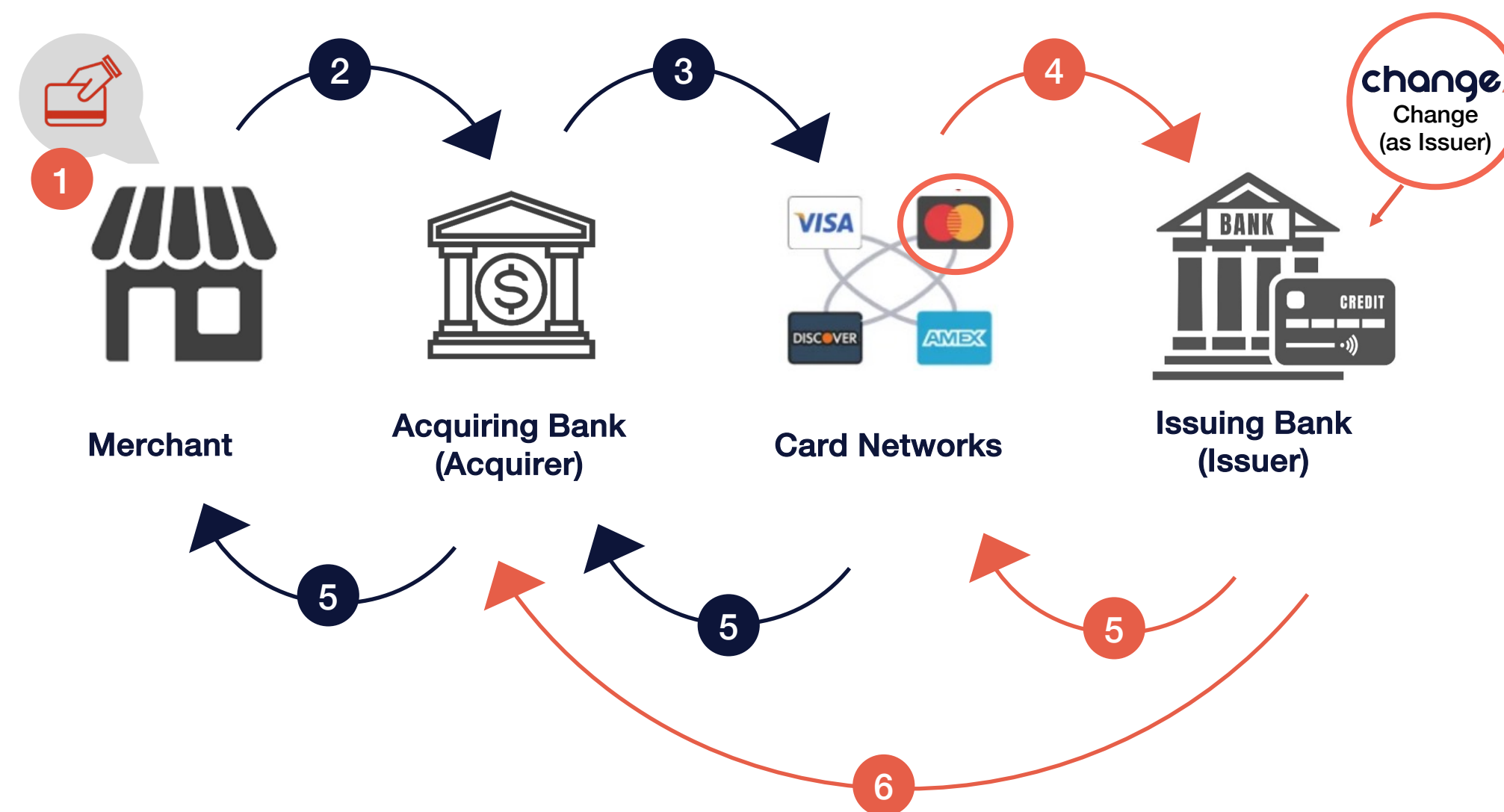
Appendix



Change's role in the payments process depends on the region, client type & services provided

Vertexon in the Payments Process

- **Processing:** An Issuer (Change's client) using the Vertexon Platform (**technology only**) to manage their cards – client is the Issuer & cards can be issued on any card network supported by Vertexon
- **Processing & Issuing (P&I):** A client using the Vertexon Platform (**technology**) to manage their cards with Change as Issuer (**regulatory & licence**) – **Change** is the Issuer & cards are issued on the **Mastercard Network**



- Processing:** Customer pays with card (all card networks supported) & purchases goods/services from merchant
 - P&I:** Customer pays with a **Change** issued **Mastercard** & purchases goods/services from a merchant
- Payment authenticated – the merchant point-of-sale system captures the customer's account information & securely sends it to the acquirer (i.e. merchant's bank)
- Transaction submitted – merchant acquirer asks card network to get authorisation from the issuer (i.e. customer's bank)
- Processing:** Authorisation requested – card network submits transaction to issuer for authorisation
 - P&I:** Authorisation requested – card network submits transaction to **Change** (as Issuer) for authorisation
- Processing:** Authorisation response – using Vertexon Platform issuer authorises the transaction & routes the response back via the card network & acquirer
 - P&I:** Authorisation response - using the Vertexon Platform **Change** (as Issuer) authorises the transaction & routes the response back via the card network & acquirer
- Processing:** Settlement – card network debits the issuer & pays the acquirer who in turn makes payment to the merchant
 - P&I:** Settlement – card network (**Mastercard**) debits the issuer (**Change**) & pays the acquirer who in turn makes payment to the merchant

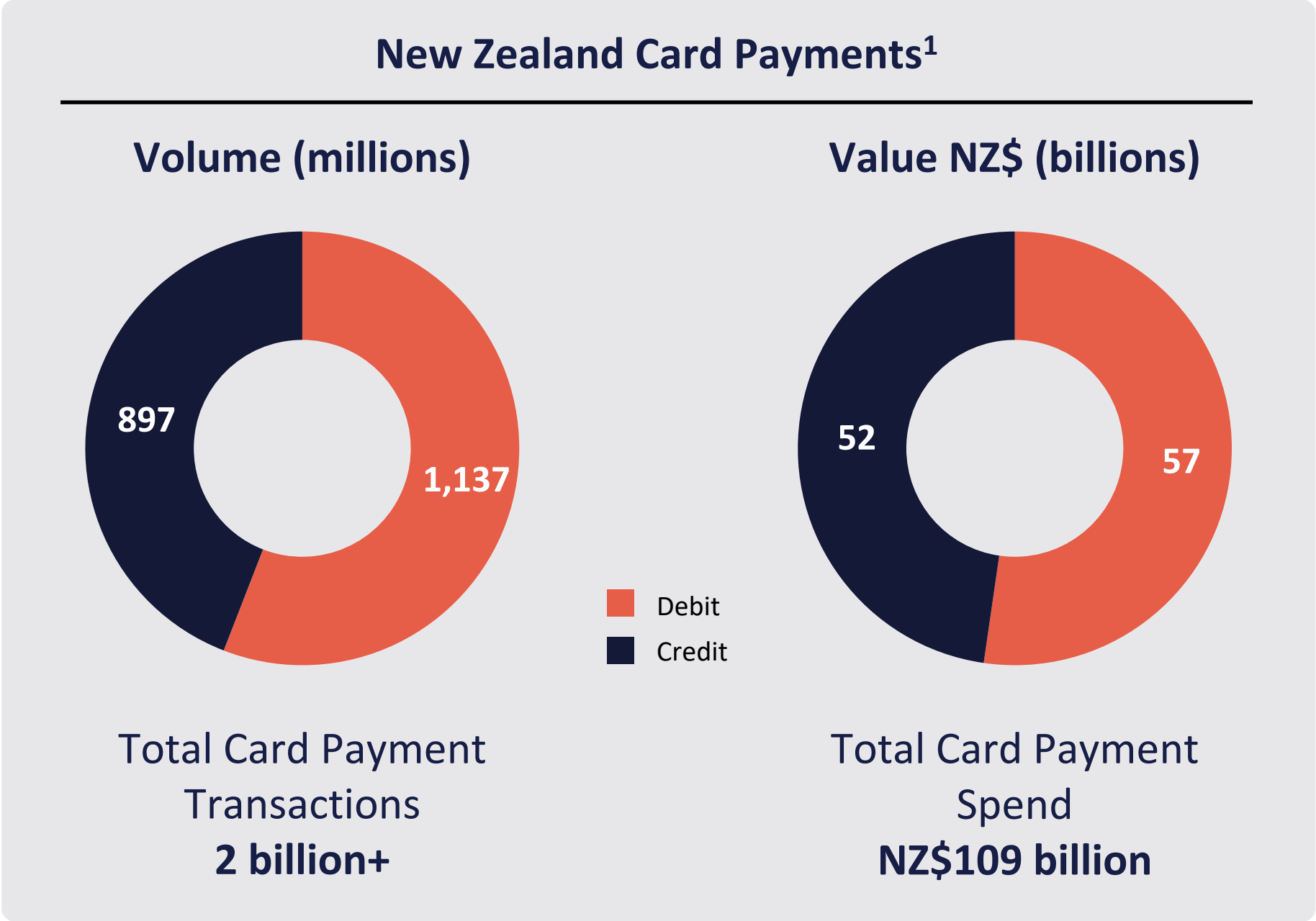
Vertexon offering can be tailored by client to offer services that best suit client & end customer needs

Vertexon Product Offering

	Processing	Processing & Issuing
Overview	• Provide core technology to enable card issuing & management including: ○ Transaction processing ○ Card management ○ Fraud monitoring ○ Digital & virtual cards ○ BNPL functionality • Platform offers innovative processing capabilities to rival the major banks in a capital efficient manager (Change responsible for PCI DSS compliance, hosting etc) • Client responsible for card issuing – client holds the necessary scheme & regulatory licences	• Provide Processing capability + the following key card Issuing capabilities: ○ Card design & production ○ Card issuing ○ AML / CTF ○ Settlement & reconciliation ○ KYC & Onboarding • Change responsible for card issuing – Change holds the necessary scheme (Mastercard) & regulatory licences (i.e. AFSL in Australia, FSP in NZ)
Cards Supported	• Prepaid, Debit & Credit	• Prepaid & Debit
Target Clients	• Banks & financial institutions • Large entities with direct issuing capability • Migration of key existing Vertexon On-Premises clients	• Mid / Small banks & financial institutions incl. credit unions • Fintechs & corporates • BIN sponsorship
Regions	• Global - processing does not require scheme or regulatory licences	• Australia & New Zealand
Supported Schemes		

Market Overview – New Zealand

- ▶ Banking in New Zealand is dominated by the Big 4 banks
 - ▶ 27 registered banks plus several credit unions & building societies
 - ▶ No payment aggregation services providers for smaller players & historically limited innovation outside the Big 4 Banks
 - ▶ Estimated that small financial institutions make up just less than 10% of the market¹
- ▶ In addition to continuing to target the financial institution market segment, there are further opportunities in:
 - ▶ **Prepaid cards** – current clients include employee benefits provider & a prepaid gift card client signed in Q1 FY25
 - ▶ Further opportunities in insurance, gaming, government & healthcare sectors
 - ▶ **Debit card** – current client includes personal wealth management client with >500k members signed in Q2 FY25
 - ▶ Further opportunities include non-bank corporate lenders, embedded finance & other non-financial institutions



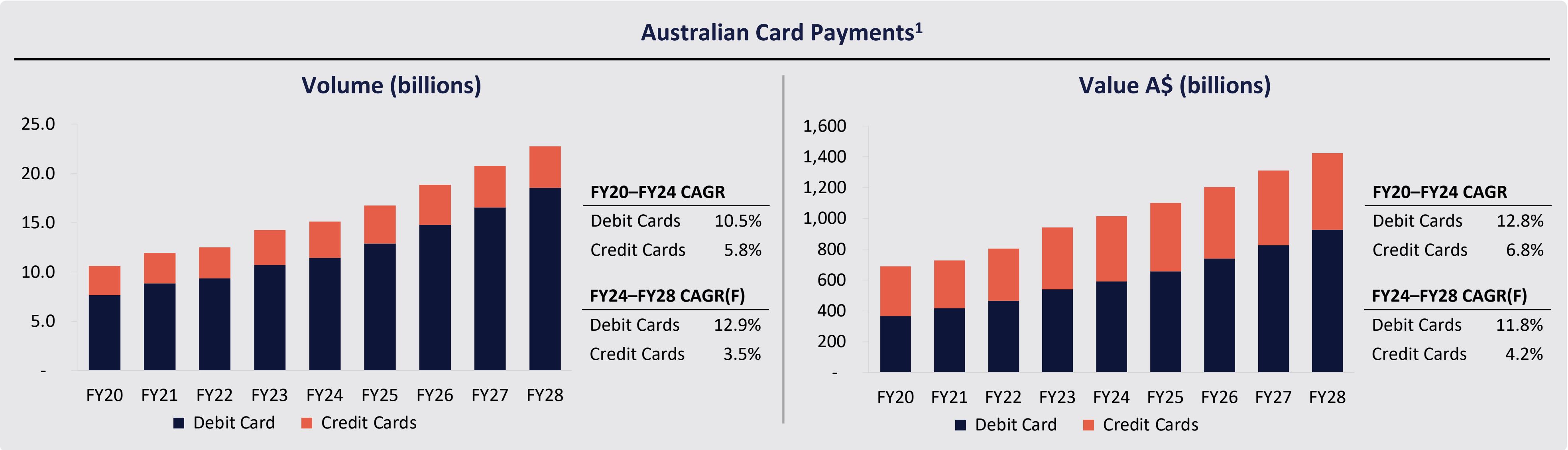
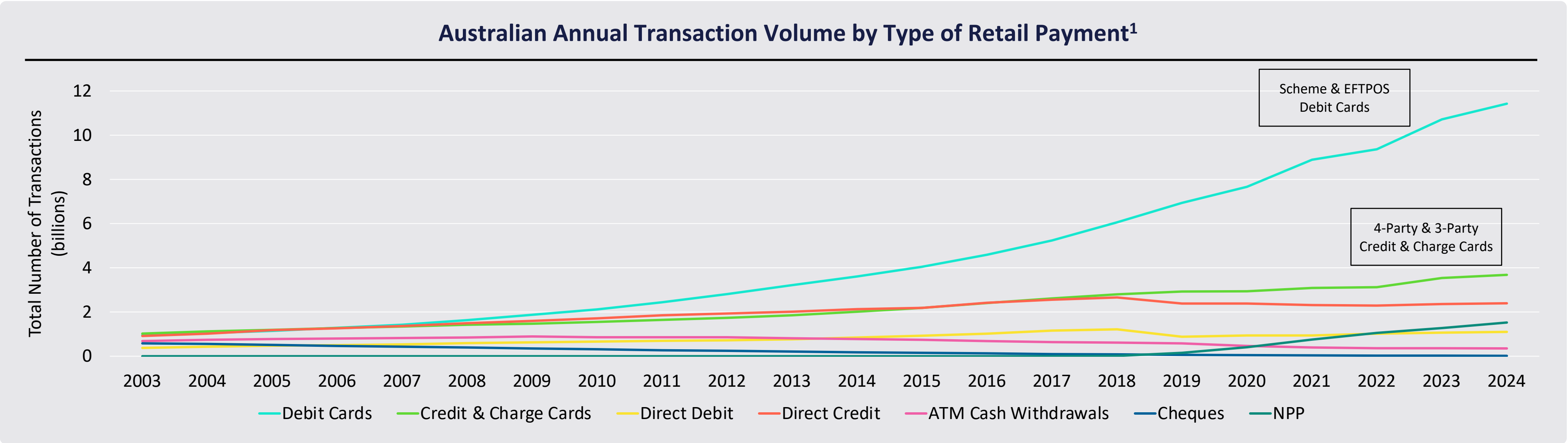
	change.	Annualised Run Rate	Market Share
Transaction Volume		c.19.4m	<1%
Transaction Value		c.NZ\$1.0b	<1%
▶ Change estimated debit market share ² of small financial institutions is approx.15%			

1. Sourced from The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report

2. Excludes ATM transactions processed by Change

Market Overview – Australia

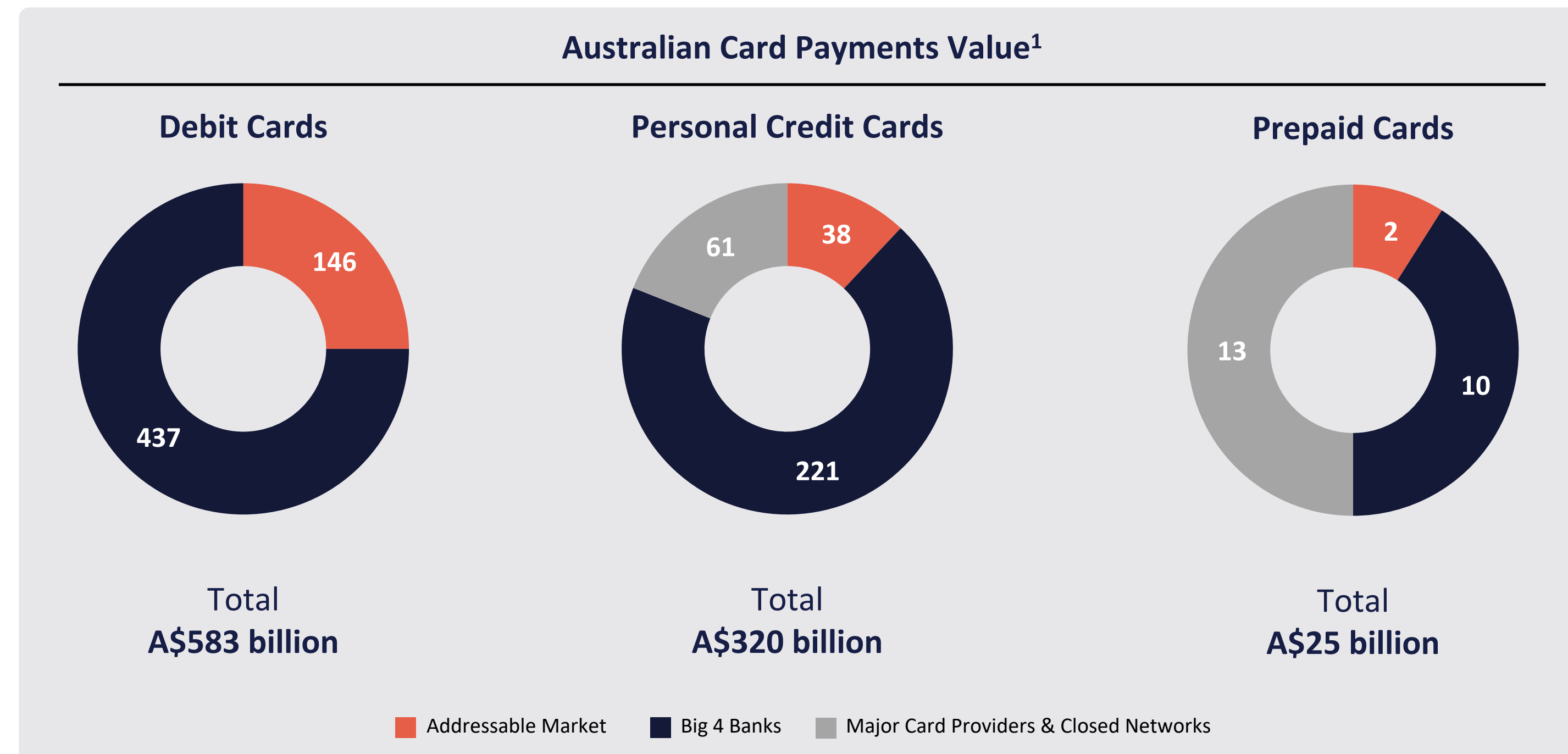
Card based payments
now dominate
transaction volume in
Australia



1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

Market Overview – Australia (cont.)

- ▶ Whilst the Big 4 banks have a significant position in the Australian card issuing market, there is a materially larger opportunity than in New Zealand
- ▶ Change is seeking to leverage the recent success in the NZ market to target the sizeable AU market
 - ▶ Small to medium sized financial institutions (e.g. credit unions, small banks & digital banks)
 - ▶ Non-bank lenders seeking to add card functionality, non-financial institutions & embedded finance opportunities
 - ▶ Credit cards (but not underwriting or providing credit)
 - ▶ White label prepaid card brands / issuers

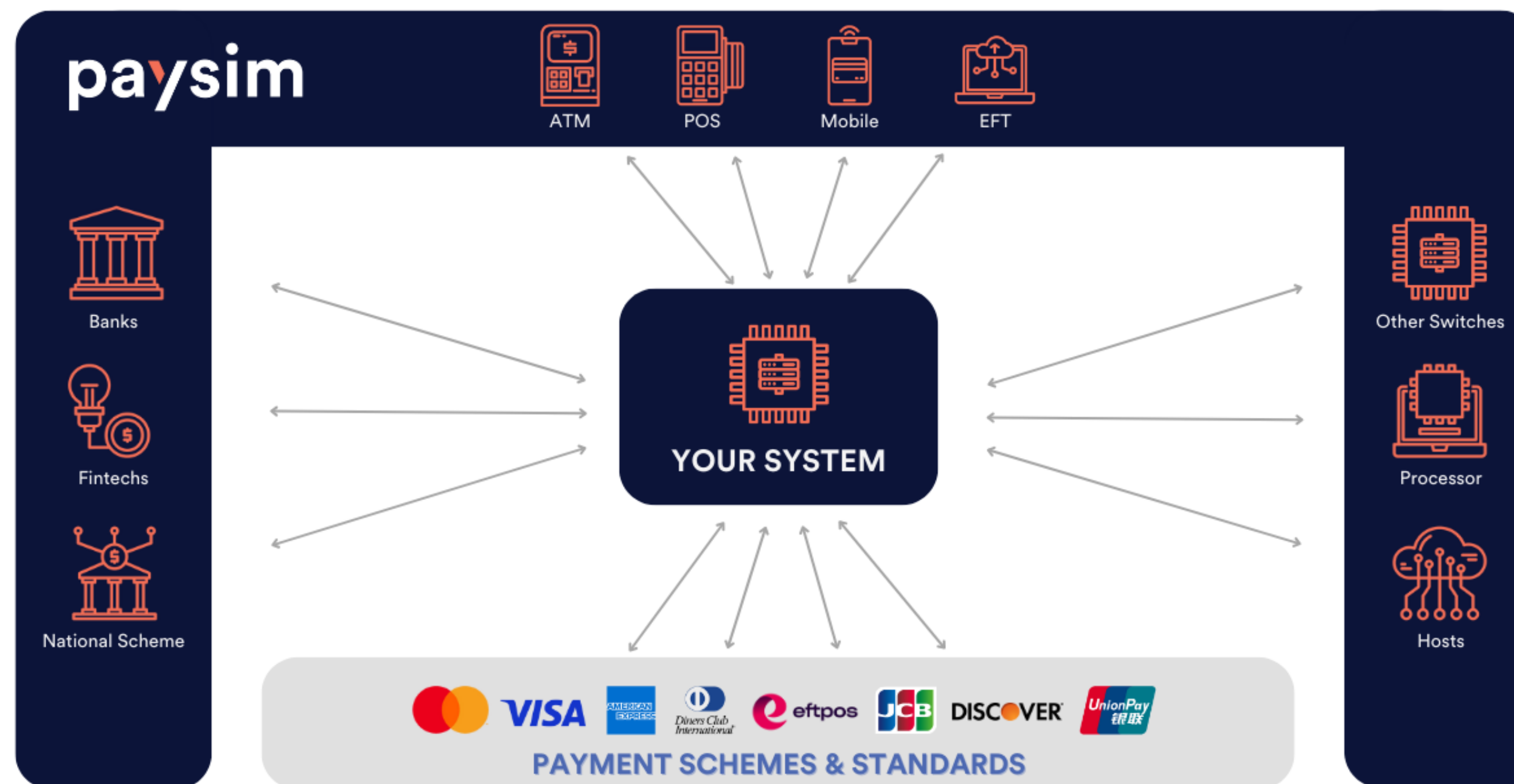


1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

PaySim enhances speed to market for clients by delivering automated, repeatable & scalable testing capabilities

PaySim – Critical Payments Infrastructure Testing Tool

- ▶ **Simulates the full transaction lifecycle**, enabling banks & fintechs to complete end-to-end testing of their payment platforms, processes & scheme rule compliance
- ▶ Enables financial institutions to **test their payment systems** to meet the reliability & performance expectations of their customers



PAYSIM EMULATION

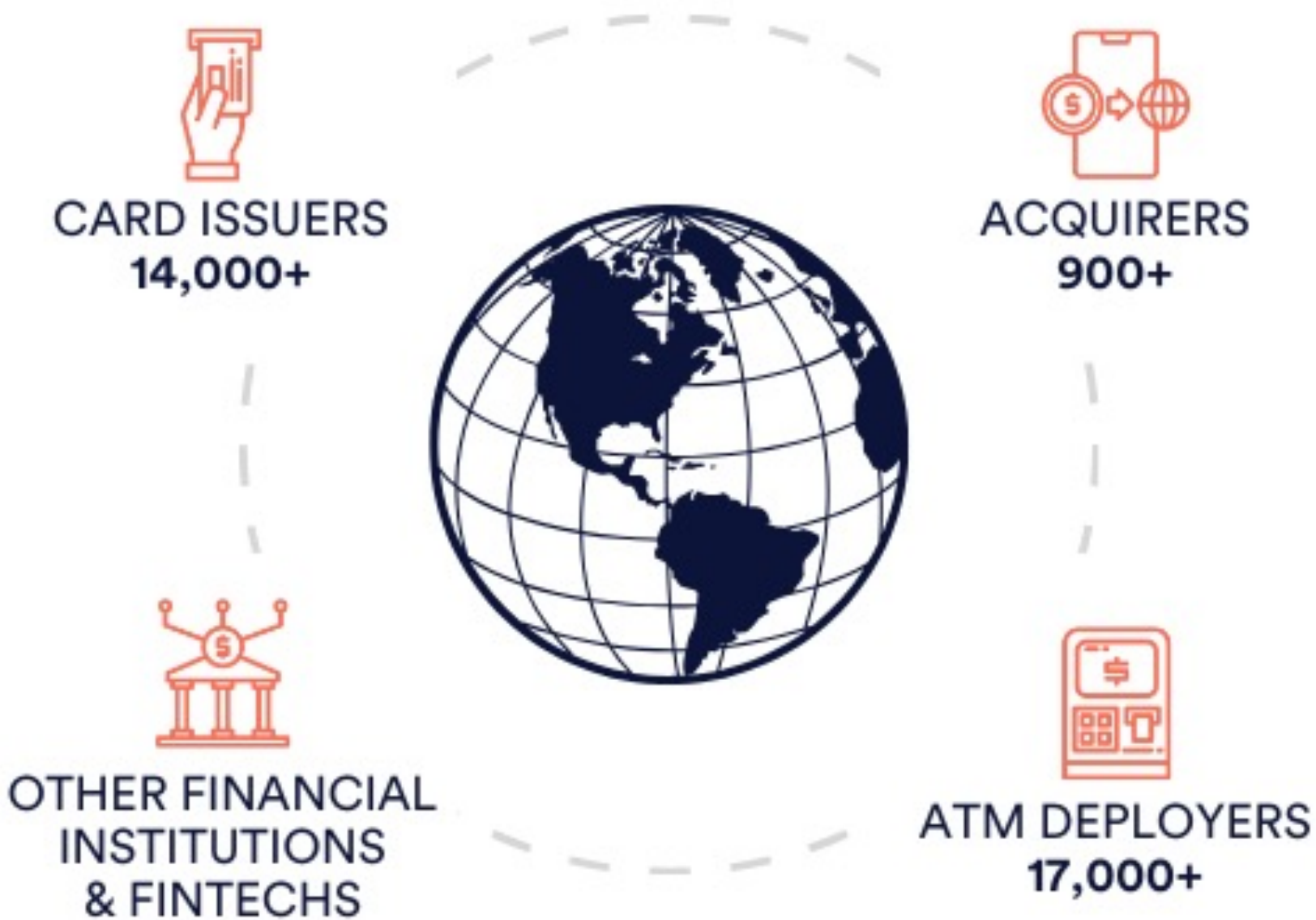
PaySim is an all-in-one modular payments testing solution that enables:

- ▶ Payment Simulation & Device Emulation
- ▶ Stress Testing
- ▶ Regression Testing
- ▶ Certification
- ▶ Scheme Settlement



PaySim Market Overview – Global

- ▶ Extremely powerful modular end-to-end payments testing & certification solution embedded into tier 1 banking & payments institutions globally
 - ▶ Core based on global messaging standard ISO 8583 & ISO 20022
 - ▶ Default standard & benchmark for EFTPOS testing in Australia
- ▶ Global payment testing market is estimated to be extensive¹
 - ▶ More than 32,000 potential clients (inc. card issuers, acquirers, ATM deployers, financial institutions & fintechs)
 - ▶ New license sales are typically in the low six-figure range
 - ▶ Multi billion-dollar global market opportunity
- ▶ Key focus & opportunities for growth:
 - ▶ **Partner / reseller network** – leverage existing partner network to drive sales & secure new partners / resellers
 - ▶ **Direct sales** – outbound direct client sales supported by marketing activities
 - ▶ **Cross sell / upsell** – upgrade existing clients to adopt more modules & deepen integration into clients’ systems
 - ▶ **Product development** – new products & features to meet additional payments testing requirements



change.

Number of PaySim Clients	Market Share
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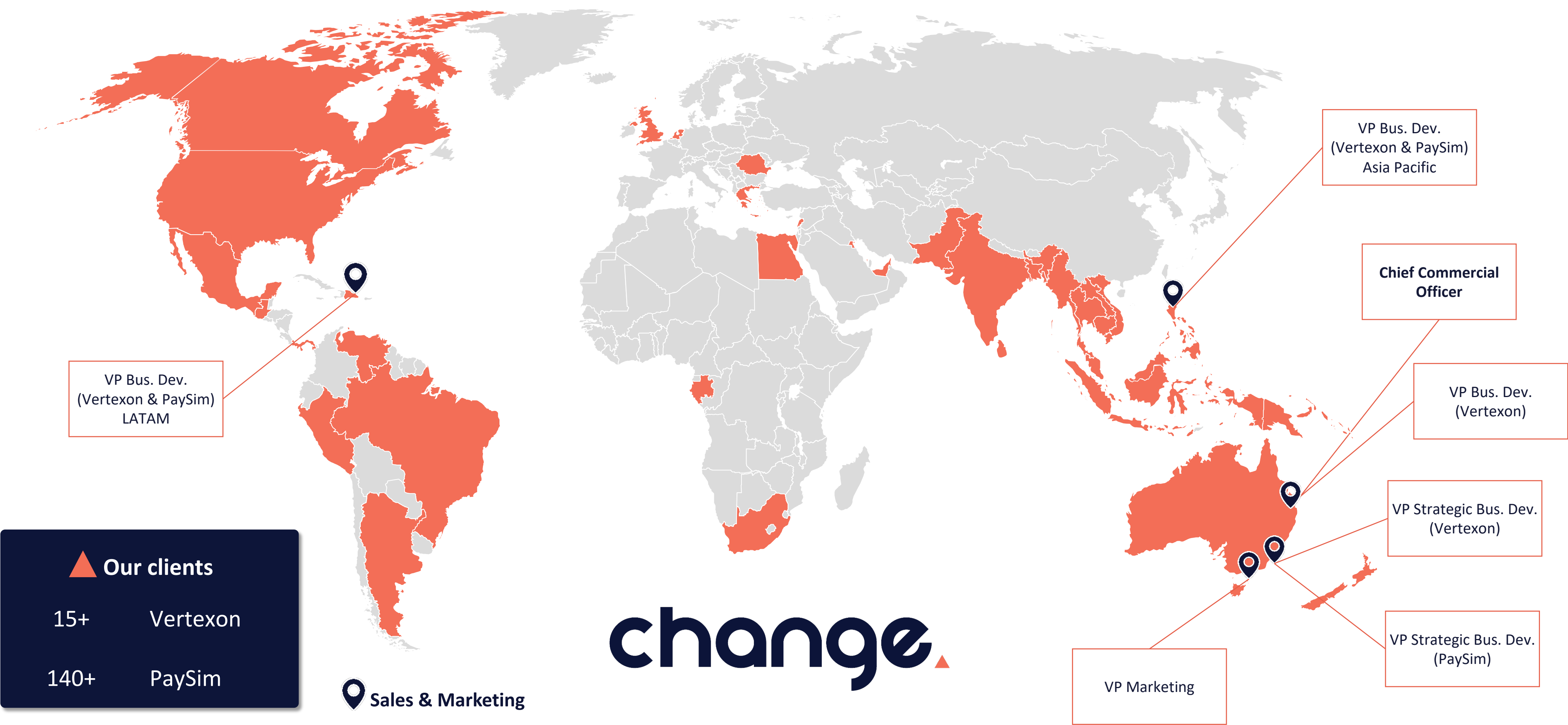
140+	<0.5%
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- ▶ PaySim is a powerful payments testing tool, ensuring seamless transactions before they go live, can be sold globally & supported from Change's existing office locations

1. Sourced from The Initiatives Group, PaySim Market Review Report

Building the Commercial Team to Drive Growth

- ▶ Change has strengthened its sales team with the appointment of 2 x Strategic BDMs in Oceania (started March 2025)
- ▶ New BDMs are focused on outbound sales ‘hunting’ for Vertexon (Australia) & PaySim (Global) given the significant market opportunity



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