Leading U.S. Neobank Chime™ (NASDAQ:CHYM) to use Stakk as a critical vendor

- *Stakk has secured a revolving-term Agreement (MSA) with leading U.S. Fintech,* ***Chime Financial, Inc. (NASDAQ:CHYM)****, which has a market cap of* ***US$7 billion****.*

- *Under the agreement,* ***Chime™*** *will leverage components of Stakk's* ***Embedded Finance*** *solution, known as* ***Stakk IQ™****. Specifically, Stakk's mobile image capture, authentication, optical character recognition and document/data orchestration capabilities, to power certain of its deposit acceptance methods.*

- *Stakk's solution will be available to eligible customers via the* ***Chime Banking App,*** *currently used by its over* ***<u>22 million customers in the U.S</u>****.*

- *Revenue under this Agreement will start immediately – with the first revenue hitting Stakk's P&L in November – ensuring Stakk is on track to achieving* ***<u>annualised ARR of $8.0m by the end of the calendar year</u>****.*

- *Chime adds to the pedigree of tier-one, globally recognised Fintech clients now on Stakk's roster, which include* ***Robinhood (NASDAQ:HOOD), T-Mobile (NASDAQ:TMUS), H&R Block (NYSE:HRB), Current, Lili, Albert*** *and* ***GreenFi.***

- *Revenue under this agreement is derived from a* ***monthly platform fee****, together with* ***usage-based transaction fees****.*

Sydney, 29 October 2025 - **Stakk Ltd (ASX:SKK)** is pleased to announce it has secured a revolving-term Master Services Agreement, and corresponding Service Order Form, to deliver its **Stakk IQ™ Embedded Finance** solution to U.S. based **Chime Financial, Inc. (NASDAQ:CHYM)** (the Agreement).

Under the terms of the Agreement, Stakk will deliver Chime™ a solution encompassing its mobile image capture, image authentication, OCR (optical character recognition), and document/data orchestration capabilities, powering certain of its deposit acceptance methods.

The Agreement may be renewed by mutual consent every 12-months. Revenue under the Agreement will consist of a monthly platform fee together with usage-based transaction fees (fees that are incurred by Chime each time one of their users interact with the service functionality powered by Stakk) and will begin flowing to Stakk in November of 2025.

Chime Financial, Inc. is a San Francisco-based financial technology (fintech) company founded in 2013 by Chris Britt (current CEO) and Ryan King (Chief Product Officer). It operates as a digital banking platform, emphasizing fee-free, mobile-first services designed to promote financial health and accessibility for everyday consumers, particularly those underserved by traditional banks. Chime is not a bank itself but partners with FDIC-insured institutions like The Bancorp Bank, N.A., and Stride Bank, N.A., to provide banking services.

This Agreement further validates Stakk IQ™ as a mission-critical infrastructure layer for embedded finance, used by leading neobanks and fintech's to streamline document-based transactions while maintaining compliance and fraud resilience at scale.

Andy Taylor, Executive Director of Stakk, said,

"Stakk continues to attract the attention of globally recognised brands – not because of a price differentiation, but rather its unique approach to delivering modern, intuitive, and essential capabilities that others find too boring to build themselves.

Chime is one of the world's most innovative and progressive financial technology leaders in our space. Being selected to deliver even a small – albeit boring – part of their capabilities is a genuine honour, and a responsibility we take pride in meeting.

We look forward to nurturing this new relationship and adding additional ones soon."

This announcement has been approved for release on the ASX by the Board of Directors.

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About Stakk

Stakk is a leading provider of embedded-finance infrastructure, delivering critical SaaS capabilities to 210+ banks, credit unions, neobanks, and fintech platforms across Australia and the United States. Through its modular Stakk IQ™ platform, the Company provides mobile document capture, risk intelligence, authentication, transaction orchestration, settlement, and underwriting as plug-and-play services.

For more information visit www.stakk.tech