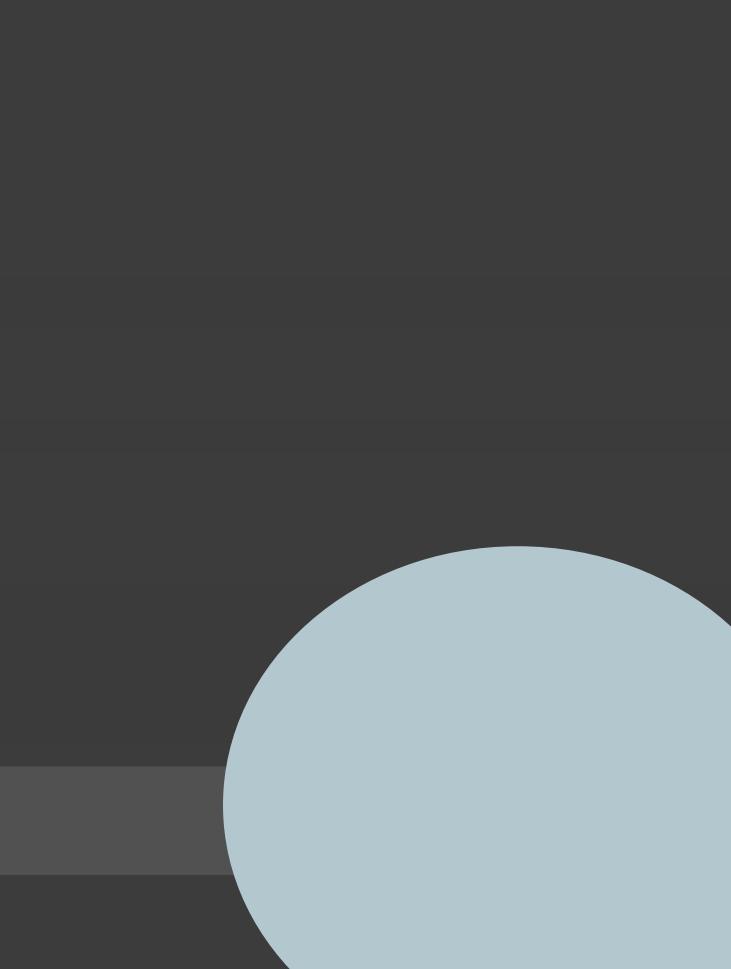
Annual General Meeting

3 November 2023





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Öcommon

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Leading fintech platform for government entities and large enterprises

Enterprise SaaS + Fintech Payments



Expense8 is an enterprise grade Software as a Service (SaaS) platform that supports organisations in the management of their credit cards, business expenses and travel

Dashboard	
Application	
Click here to start a new Purchasing C	545, / 5)
\$ Expense	
View Expenses	6
 Review & Approve Expenses 	0
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New Expense Claim	0
New Expense Claim Upload Attachment/Receipt to Pool	0
New Expense Claim Upload Attachment/Receipt to Pool Travel	0
New Expense Claim Upload Attachment/Receipt to Pool Travel	0



CardHero offers enterprises a next generation and robust closed-loop fund disbursement and card payment solution



Core Clients¹

8common's client base consists of enterprise customers such as Woolworths, and over 169k users across 162 state, territory and federal government entities















1. As at 30 June 2023

FY23 in Review

FY23 saw 8CO continue to deliver growth, leveraging the GovERP contract, and generating positive cashflow in 4QFY23





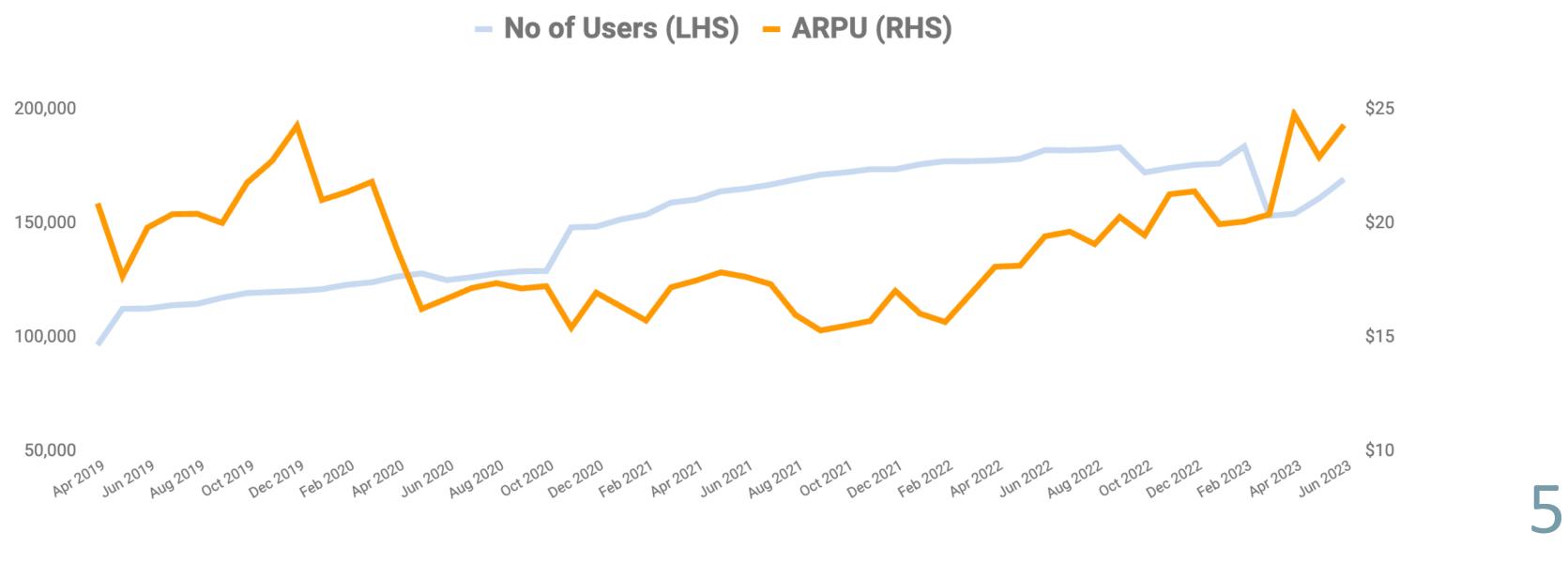
\$3.9m

FY23 exit Annualised **Recurring Revenue**



GovERP contract driving user and ARPU growth

- The number of users on our platforms of over 169k
- June 2023 ARPU of \$24.29 is 25% growth y.o.y
- June 2023 FedGov ARPU of \$56.41 is 19% growth y.o.y
- Increasing Federal Government users under GovERP and high ARPU bodes well for future revenue growth.

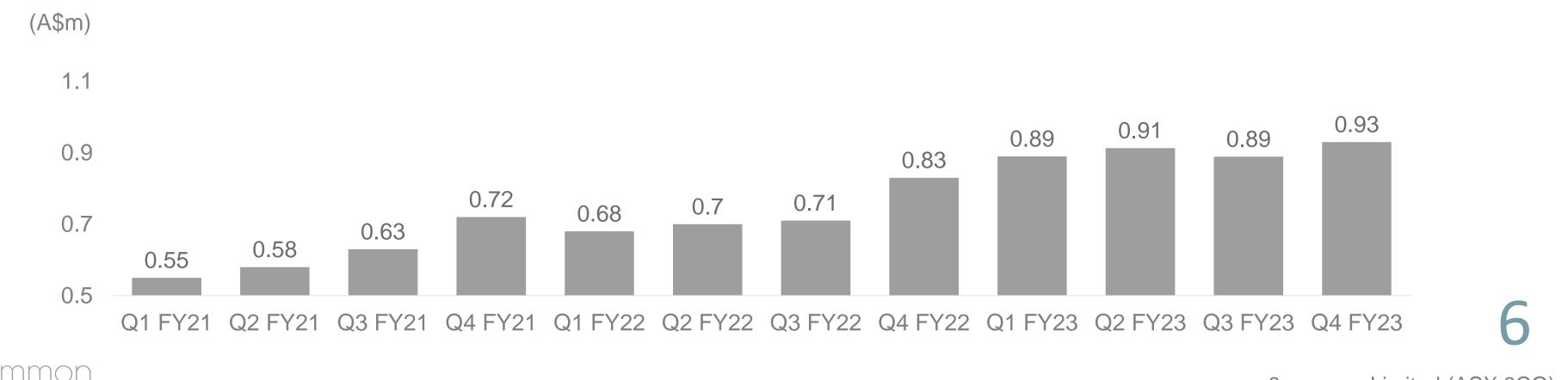




Growing our Recurring & Transaction SaaS Revenue

- Continued momentum in transaction and recurring SaaS through FY23
- FY23 Transaction and SaaS revenue grew 24% to \$3.6 million
- Growth driven by combination of growing user numbers and increasing ARPU
- Federal GovERP roll out expected to significantly grow SaaS revenue in FY24

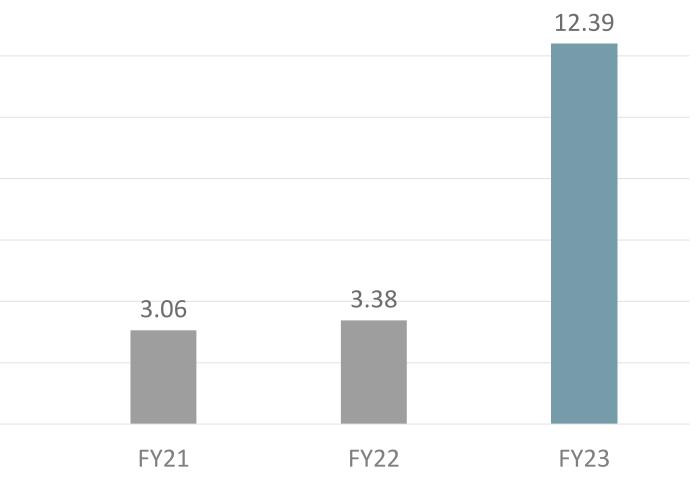
Quarterly Recurring & Transaction SaaS Revenue (\$m)



Strong growth in TCV (new and renewals)

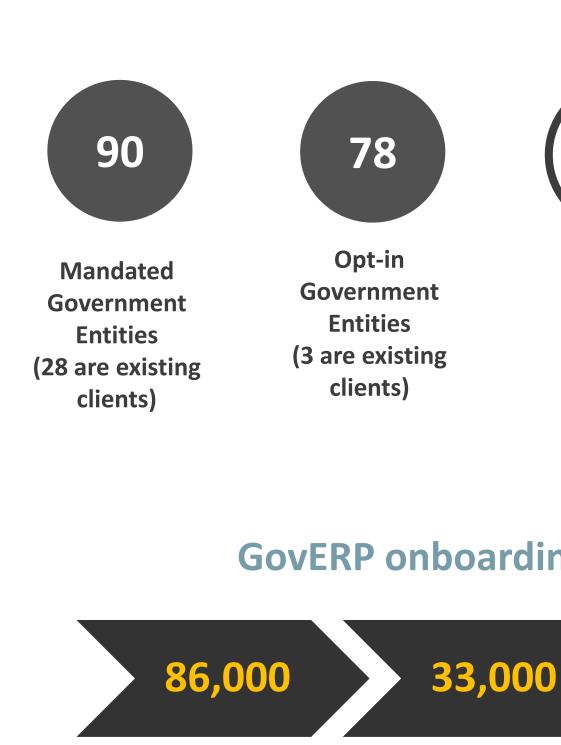
•	\$12.39m in TCV signed in FY23, almost ~3.7x FY22	Total Contra
	TCV including \$9.2m TCV from Federal GovERP	(A\$m)
•	Momentum expected to continue in FY24	14
•	Robust pipeline of Phase "0" prospects	12
•	Key contracts include:	10
	 The Department of Employment and Workplace Relations 	8
	 The Department of Climate Change, Energy, the Environment and Water 	6
	The Department of Veteran Affairs	4
	The Department of Education	1 50
	 The Australian Securities and Investment Commission (ASIC) 	2 1.59
		0
		FY20

act Value of New and Renewed Contracts



Whole of Government ERP

- 8CO flagship product expense8 was selected as the sole solution provider of Travel and Expense Management for the Australian Government GovERP panel
- Potential of ~174k users in total (excluding the Department of Defence)
- As at 30 June 2023 total value of signed contracts ~\$10.7 million
- 32 entities and 32k users onboarded onto expense8 by 30 June 2023
- A further +33k users across 3 Federal Government entities have commenced or completed Phase 0 Discovery workshops (pre onboarding phase to adopting the GovERP template)



Users not yet engaged

8common









Minimum Phase 0 Fee per Entity Minimum Implementation Fee per Entity

Average Government ARPU

GovERP onboarding pipeline (at 30 June 2023)



Employee Purchasing

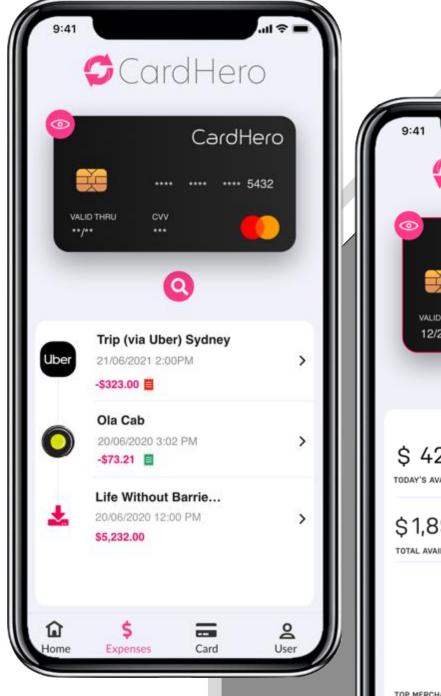
Interesting Features:

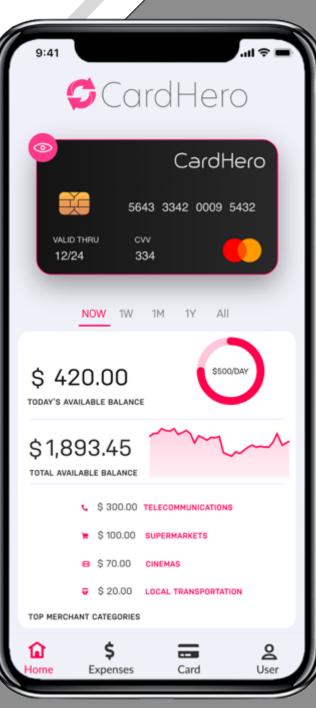
- Administrators can view available funds, past transactions and recent topups
- Merchant type, geographical and currency configuration
- Pre-approval process and post transaction reporting

Clients On-Boarded



CardHero





Fund Disbursement

Core Target Market:

- Large volume of transactions
- Pre-approval capabilities
- Post transaction reporting tools

Pipeline Value: \$3,000,000

Clients On-Boarded



Fund Disbursement Purposes

CardHero -

LIFE WITHOUT BARRIERS



Strong momentum into FY24

- Record quarterly transaction and recurring SaaS revenue of \$1.1 million, up 20% on the previous corresponding period (PCP). Exited 1QFY24 with strong momentum and over \$385k of transaction and recurring SaaS revenue for the month of September
- Cash receipts from operations of \$1.7 million, up 44% vs PCP
- Annualised Recurring transaction and SaaS Revenue (ARR) of c.\$4.6 million at 30 September 2023
- The Company also accelerated product delivery initiatives to deliver upgraded card application and FedGov Protect modules along with a strategic investment to enhance our API capabilities and further uplift infrastructure to prepare for Federal Government "Protected" status

	1QFY23	1QFY24	% Change (QoQ)
Total Revenue (A\$k)	1,246	1,888	52%
SaaS & Transaction Revenue (A\$k)	894	1,063	20%
Number of users (k)	183	173	(6%)
ARPU – Federal Government (A\$)	49.63	48.24	(3%)
ARPU – Total (A\$)	19.30	25.26	20%

The outlook

8CO will consolidate and secure its position in large enterprise financial payments and transaction management

Grow organic revenue through new agency wins, uplift in users and increase of ARPU Continue to implement GovERP agencies to drive an uplift in transaction and recurring revenue

A clear focus on:

Focus on strategy to deliver CardHero to existing clients and clearly defined opportunities Maintain financial diligence and grow positive operating cash flow Develop partner ecosystem to scale distribution to new markets



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