

Annual General Meeting

19 November 2021

8common

(ASX:8CO)



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We

CHAMPION

High volume financial
transactions and
complex data
management

We

CARE

About supporting
users who work with
and within large
enterprises

We

COMMIT

To delivering
purposeful technology
in collaboration with
stakeholders

8common (ASX:8CO) solutions deliver enterprise grade financial transaction processing and payments. Our flagship Expense8 platform is a leading pureplay provider of end to end travel expense management software, card application and management.

Significant contract wins are company making



Leading pureplay provider of end to end travel expense management software



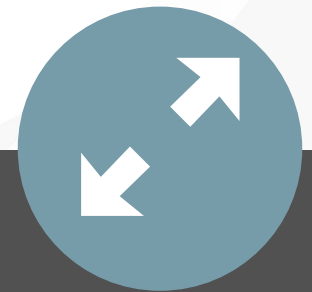
Large client base of enterprise customers such as Woolworths, Amcor, and over 158 state and federal government entities



Significant near term upside in Expense8 via recently signed whole of Federal Government ERP



Rapidly growing market for CardHero with first customer 'go-live' in FY22



Continued product innovation and technology adoption to keep 8CO products best in class

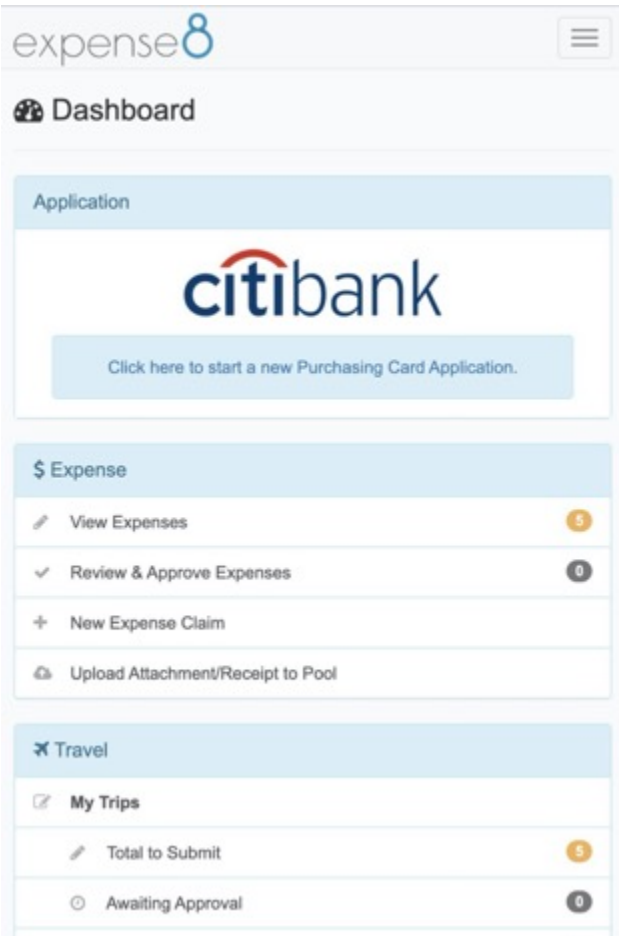


Core products and Customers: expense8 grew its user base by 32+% y.o.y

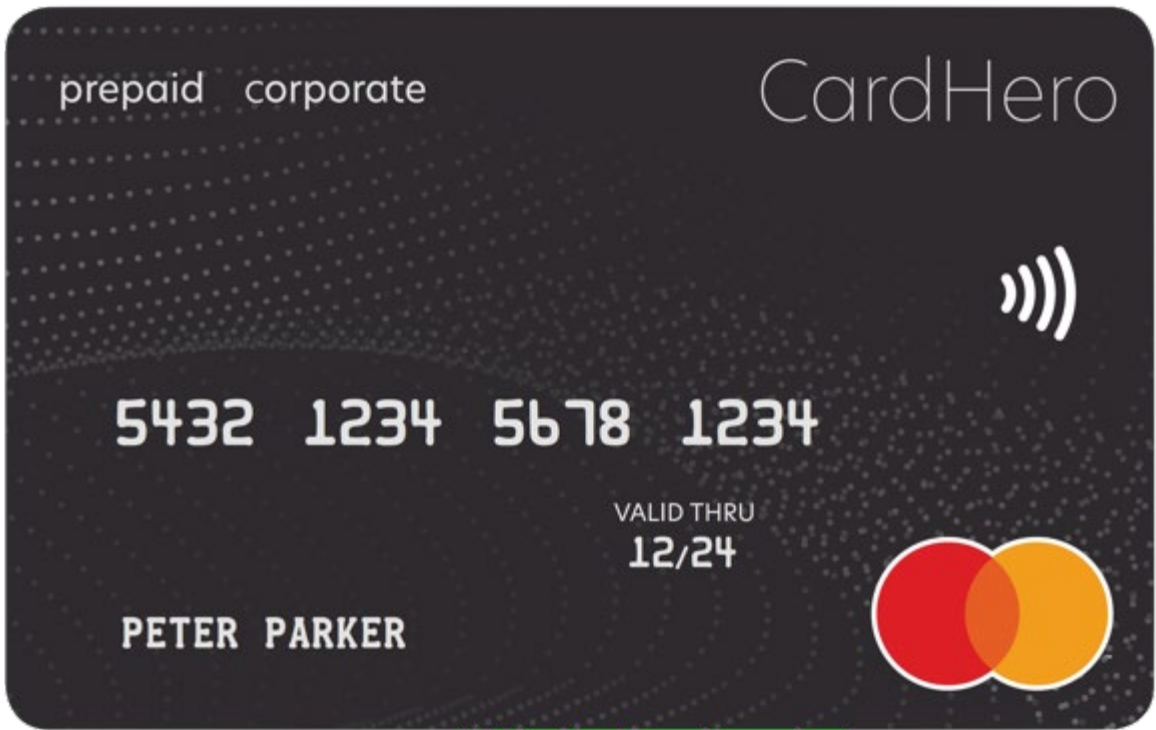
Enterprise SaaS + Fintech Payments



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



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



Core Clients

8common's client base consists of enterprise customers such as Woolworths, and over 170k users across 158 state, territory and federal government entities



FY21 Review

- Launched CardHero, an integrated card payment and expense management solution
- Extended the reach of the Expense8 platform with an increase in user numbers to over 166,000
- Over 41,000 new users (32% growth y.o.y) onboarded
- Over \$600m in transactions processed
- Cemented our position within Federal Government with Expense8
- Selected as the sole solution provider of Travel and Expense management for the Australian Government GovERP panel
- Strengthened our balance sheet to provide the capital to fast track our growth initiatives



FY21 Revenue



SaaS recurring & transaction revenue



FY21 Cash receipts



FY21 Operating cash outflow



ARR at 30 June 2021

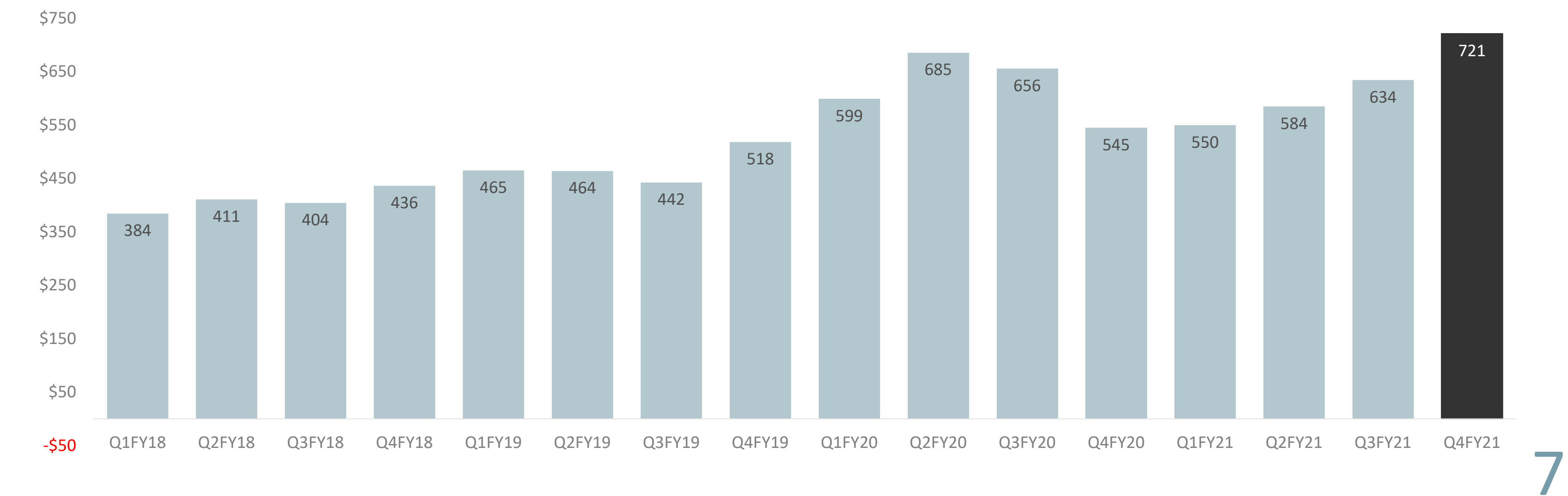


Net Cash position at 30 June 2021

Recurring & Transaction SaaS Revenue

- COVID-19 impacted Recurring SaaS Revenue in Q4FY20 and Q1FY21 with Q2FY21 increasing as businesses approach to travel normalizes
- Further increase expected following announcement of CardHero+ contract with Life Without Barriers
- Federal GovERP mandate expected to significantly grow SaaS revenue

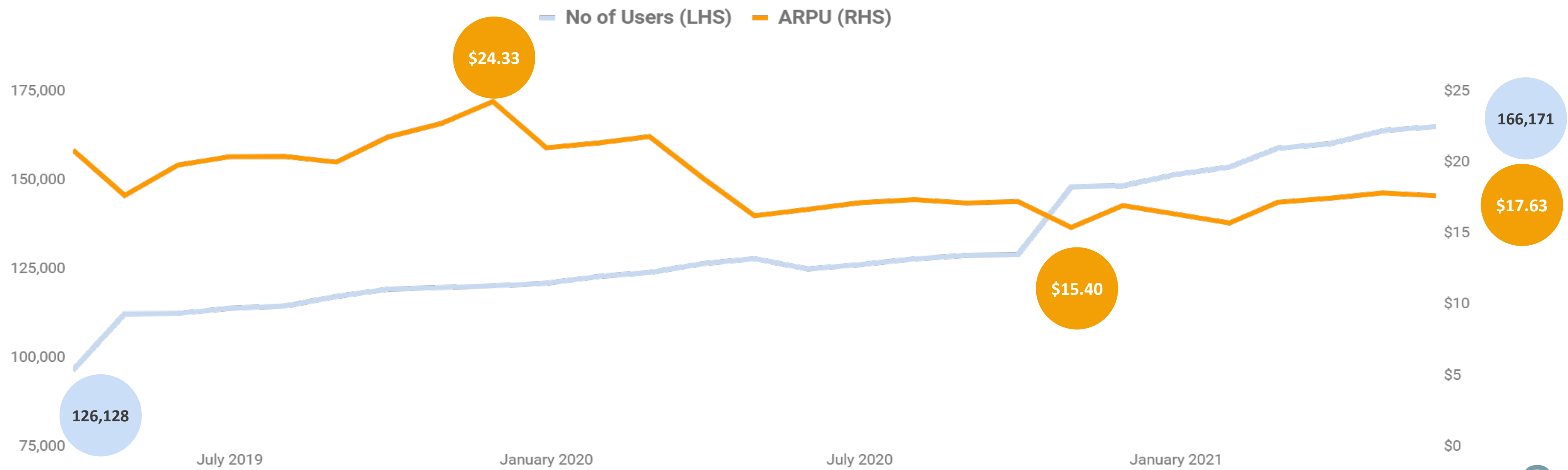
Quarterly Recurring & Transaction SaaS Revenue (\$000)



User Growth and ARPU

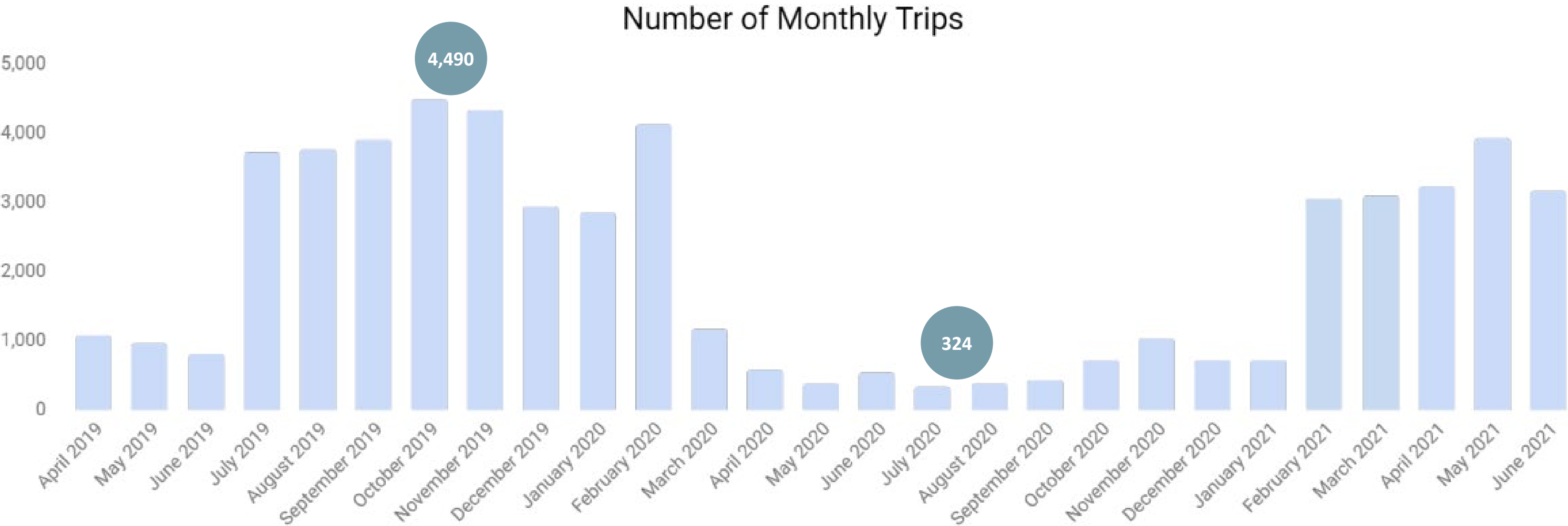
- 32% growth in user base from 126,000 users to over 166,000
- Pre covid ARPU peak of \$24.33. ARPU reached low point of \$15.40 in Nov 2020.
- Federal GovERP mandate expected to significantly growth both users and ARPU

Monthly User Growth and ARPU



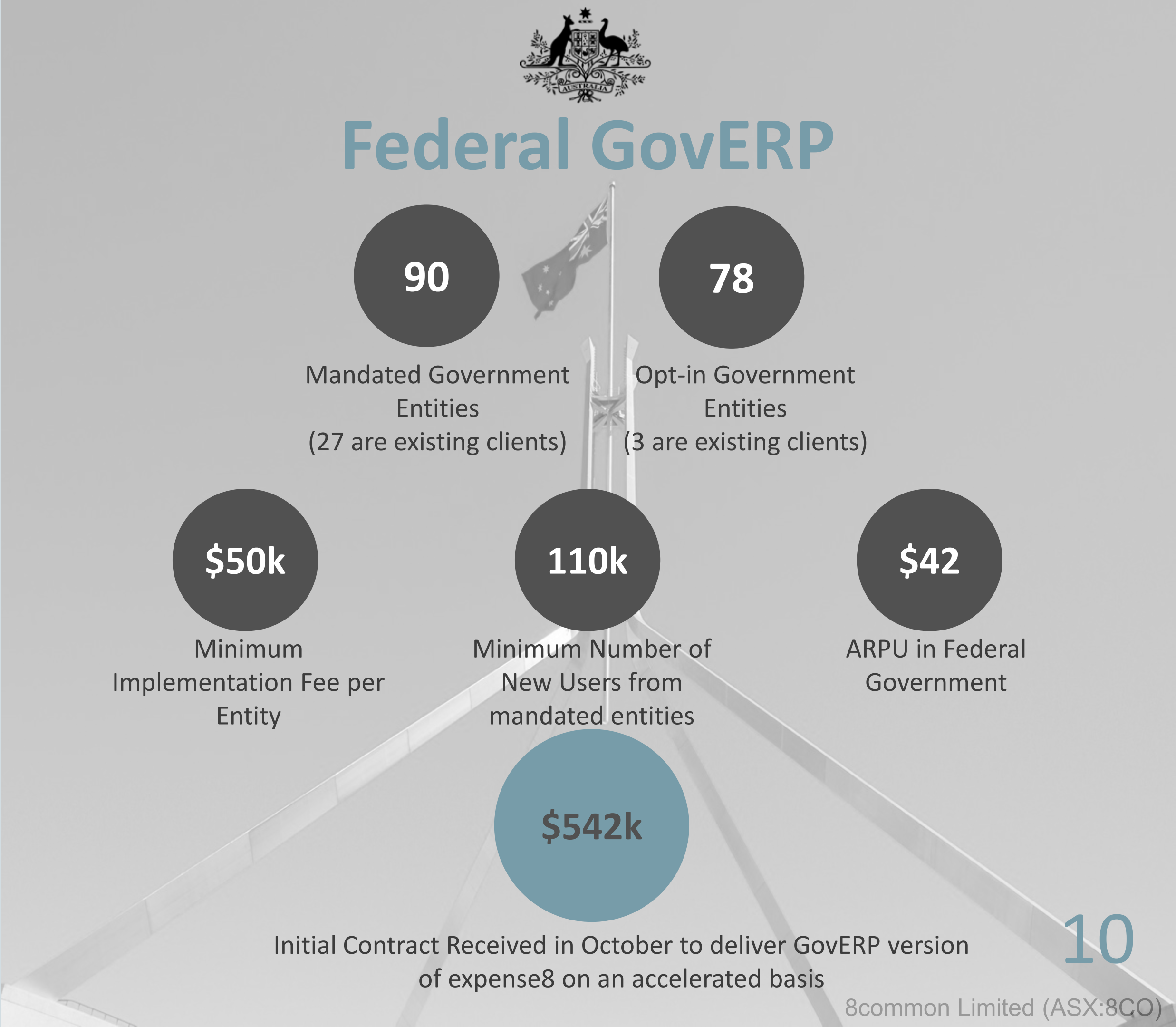
Benefiting from the return of Travel

- The return of travel has been a significant driver in revenue with over 10,000 trips recorded during the June quarter, compared to 6,800 trips in the March quarter.
- Pre-covid monthly trip high was 4,490
- Number of users has increased from 33% from Q4FY20 to Q4FY21.



Whole of Government ERP

- Post the end of the financial year 8CO flagship product expense8 was selected as the sole solution provider of Travel and Expense Management for the Australian Government GovERP panel
- The Agreement is for an initial term of three years with an option to extend by a further three years
- 8CO received an initial \$542k contract in October 2021 to deliver the GovERP version of expense8 on an accelerated basis
- The expense8 GovERP platform is expected to be onboarding entities by mid-2022

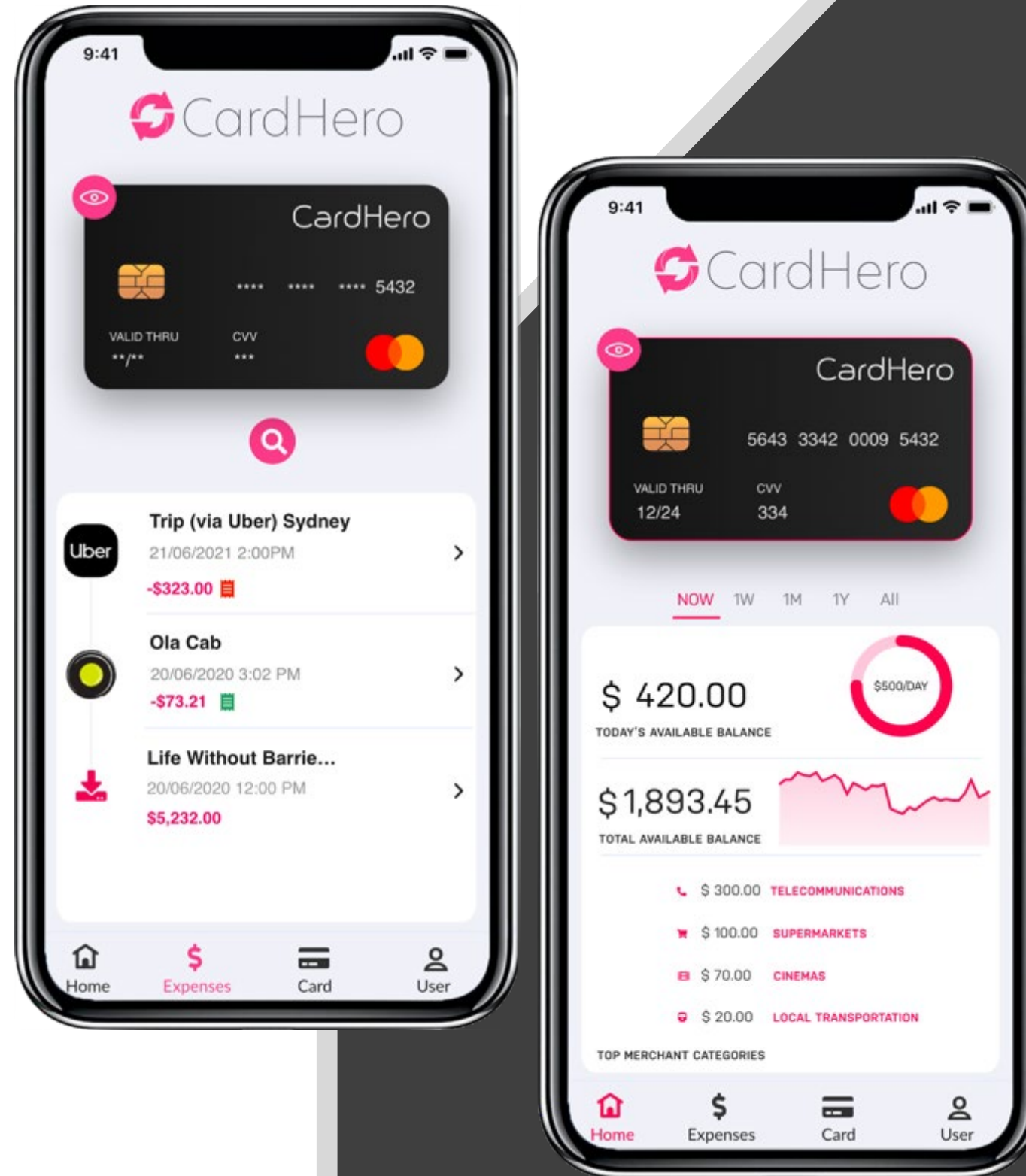


Initial Contract Received in October to deliver GovERP version of expense8 on an accelerated basis

Employee Purchasing

Employees will be able to transact on their card with the CardHero smartphone application providing access to information such as available funds, past transactions and recent top-ups. Authorised decision makers/Client Administrators, though unable to transact, will be able to view this same information.

Employees will be able to transact on an unrestricted basis, though their transactions will be assessed by a 'fraud detection' process.



Fund Disbursement

Social service clients will be able to transact on their card with the CardHero smartphone application providing access to information such as available funds, past transactions and recent top-ups. Authorised decision makers/Client Administrators, though unable to transact, will be able to view this same information.

Clients will be able to transact on an unrestricted basis, though their transactions will be assessed by a 'fraud detection' process.

About CardHero

Digital pre-paid expense/disbursement cards



PRE-PAID CARDS

Digital pre-paid expense/disbursement cards designed to enhance transparency and reduce barriers to disbursement and access too funds by employees and clients

SIMPLIFIED FUNDS DISBURSEMENT

Manage employee/client disbursements easily with one off or multiple disbursements



STRAIGHTFORWARD ONBOARDING

Integration with other platforms, strong self provisioning capabilities

STREAMLINED ADMINISTRATION

Improved visibility, simplified reconciliations, ability to manage receipt photos to substantiate expenses



FULLY DIGITISED SYSTEM

Digital card ready to go, automatic notifications and ability to require uploaded receipts

EFFECTIVE REPORTING

Near real-time transaction reporting and fraud detection



Life Without Barriers

Life Without Barriers is a charitable organisation supporting close to 23,000 people living in over 400 communities across Australia.

Life Without Barriers provides a range of services under the National Disability Insurance Scheme (NDIS).

CardHero+ will provide users with a:

- Seamless funds and expense management process;
- Reduce administrative time on validation and reconciliation of expenses;
- Streamlined distribution of funds

* Life Without Barriers has been a client of Expense8 for approximately 10 years

8common



WE
LIFE WITHOUT BARRIERS
VE



3 years

Agreement signed with LWB



\$500kpa

Recurring Revenue



\$1.6m

Total contract value over three years



~3,500

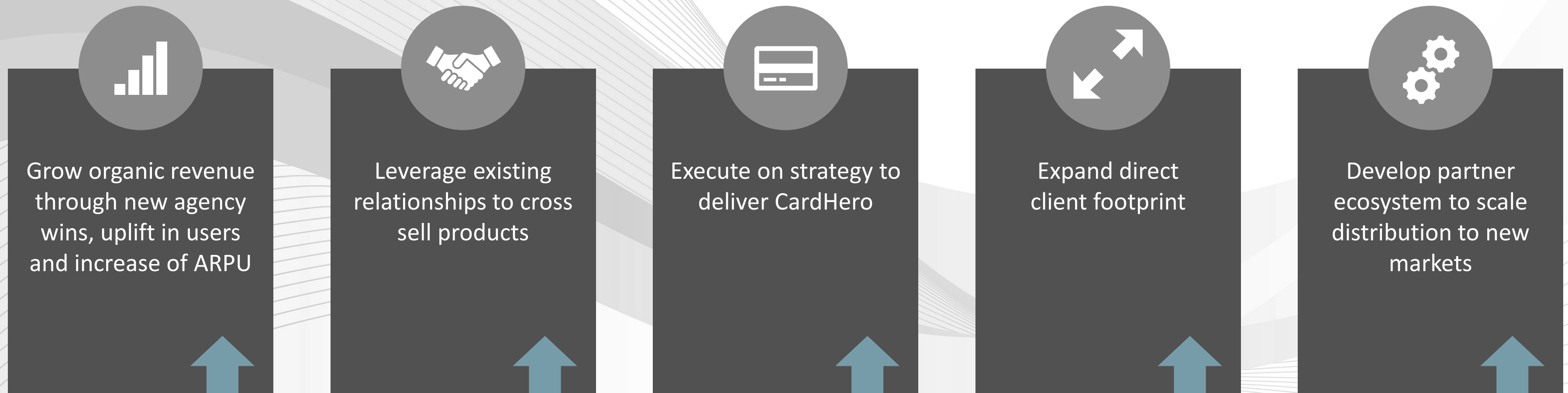
Cards to be issued

Post the end of the financial year, Life Without Barriers commenced the use of CardHero cards

The outlook

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

A clear focus on:



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