

Presentation Update

18 May 2023

Please see attached presentation to the Rapid Insights Sydney Conference on 18 May 2023.

Approved for release by the Board of Smartpay Holdings Limited.

ASX: SMP
NZX: SPY

SHARE INFORMATION

Issued Shares: 238,284,963

WEBSITES

www.smartpay.co.nz
www.smartpay.com.au
www.smartpayinvestor.com

BOARD OF DIRECTORS

Independent Chair:

Gregor Barclay

Managing Director:

Martyn Pomeroy

Independent:

Matthew Turnbull

Independent:

Geoffrey Carrick

Non-Executive:

Carlos Gil

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ENDS

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Fax: +61 (0)2 9869 4223

Website: www.smartpay.com.au

Shareholder Enquiries

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Phone: +64 (0)9 488 8700

Fax: +64 (0)9 488 8787

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**Investor
Introduction
18 May 2023**

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Non-GAAP measures

This presentation contains references to Non-GAAP measures including EBITDA and adjusted NPAT.

Because Smartpay complies with accounting standards, investors know that comparisons can be made with confidence between reported profits and those of other companies. These non-GAAP figures are provided as a supplementary measure for readers to assess Smartpays performance alongside NZ GAAP reported measures.

Welcome to **Smartpays** Investor Introduction

PRESENTED BY:

Marty Pomeroy

Chief Executive Officer and Managing Director

Cherise Barrie

Chief Financial Officer

- 1. Who and How We Are**
- 2. The Key Metrics**
- 3. Financial Highlights**
- 4. Strategic Update**



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**Who and
How We Are**

About Smartpay

One Team

We will work together to create an inspiring company that we are all proud to work for

Fearless

In our approach to our focus on our customer

We Deliver

By listening, engaging and being held accountable

Smartpay designs, develops and implements innovative payment solutions for customers in New Zealand and Australia

Our strategic goal is to be recognised as the most reliable, capable, agile, and innovative omni-channel payments provider in Australia and New Zealand

Our vision has been and remains to be
The Payments Partner of Choice

Our purpose is to make payments easy ensuring businesses are paid everywhere, anytime, everytime

The Headlines



Growing Revenue, generating positive cashflows from operations, reducing debt, and generating free cashflow whilst investing in capital assets



31 March balance date with requirement to report by 30 May and 30 November



**NZX listed with ASX Foreign Exempt listing
76.5% of shares held in Australia**



Operate in New Zealand and Australia



161 people strong with inhouse sales, marketing, customer care team and engineering

Our Model



Long-term partnerships providing great outcomes for both Smartpay and our Partners



Customer Led with 24/7 support



Small to medium enterprise end of the market when our propositions adds value through both cost and time benefits



Measured and disciplined approach



'One Team One Organisation' leveraging capability irrespective of location

Our Products



SmartCharge

A Zero Cost EFTPOS solution



Simple Flat Rate

One rate for all card types



Retail Radio

A compliant instore music and signage solution



SmartConnect

Integrations to third party applications



EFTPOS Terminal

A compliant rental EFTPOS terminal for New Zealand customers

The People Behind the Name

Marty Pomeroy

Chief Executive Officer and
Managing Director

Cherise Barrie

Chief Financial Officer

Andrew Davies

Chief Revenue Officer

Aidan Murphy

Chief Business Officer

Lucy Williams

Chief Customer Officer

Peter Thomas

Chief Product and
Customer Officer

Denise Doyle

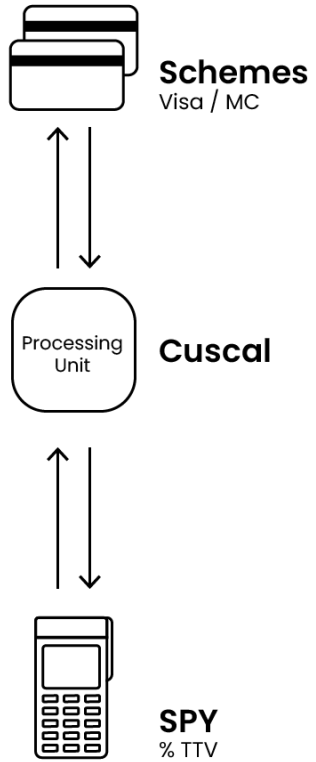
Chief People Officer



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The Key
Metrics

Australia



\$62.5 FY23 Acquiring Revenues

FY22 \$31.2m



15,700 Transacting Terminals

FY22 9,684



\$383 Q4 Average Monthly Transaction and Rental Revenue Per Terminal

FY22 Q4 \$360



\$1,264 Q4 Total Transaction Value

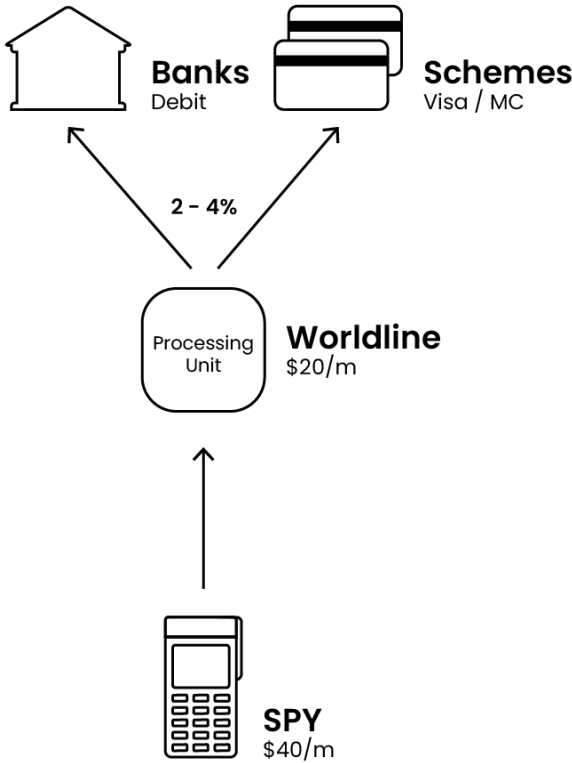
FY22 Q4 \$813m



70 Net Promoter Score

FY22 66

New Zealand



30,000 Terminals in Market

FY22 30,000



\$40 Average Monthly Rental per Terminal

FY22 \$40



49 Net Promoter Score

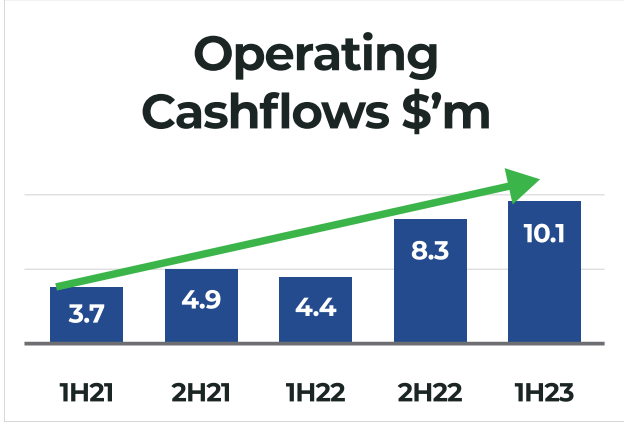
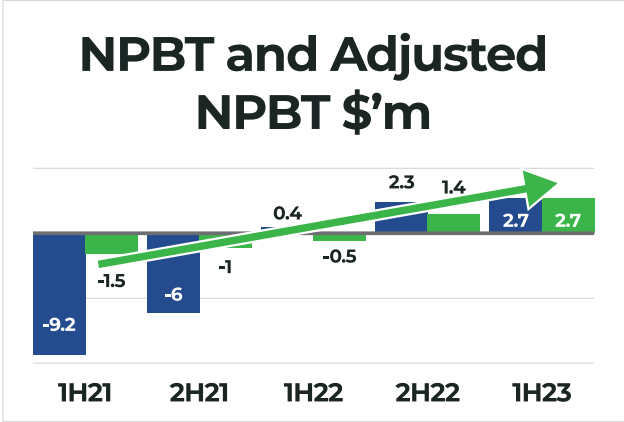
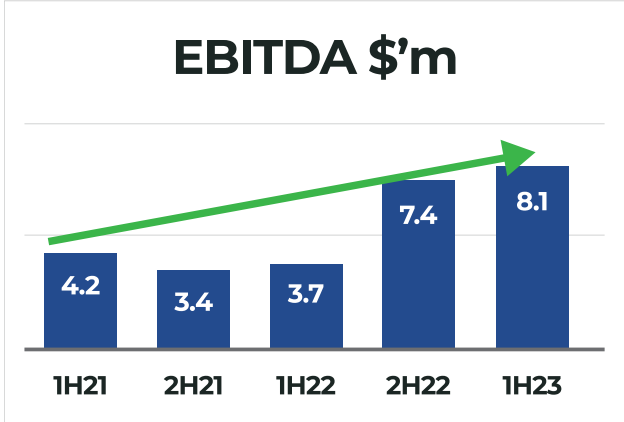
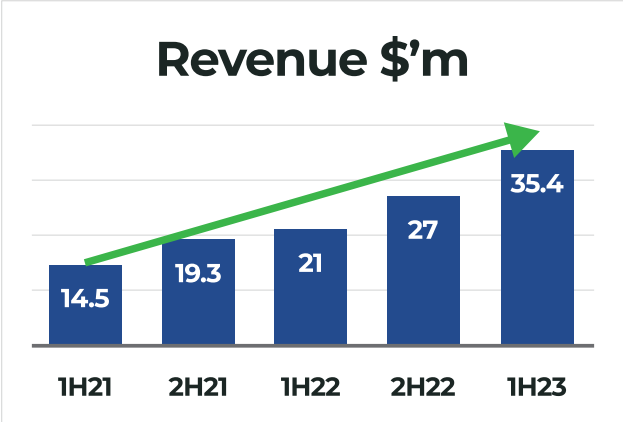
FY22 46



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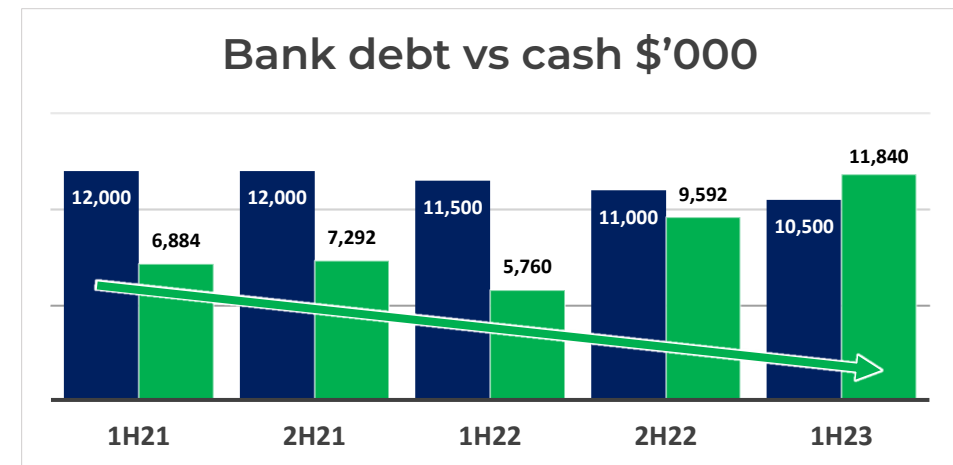
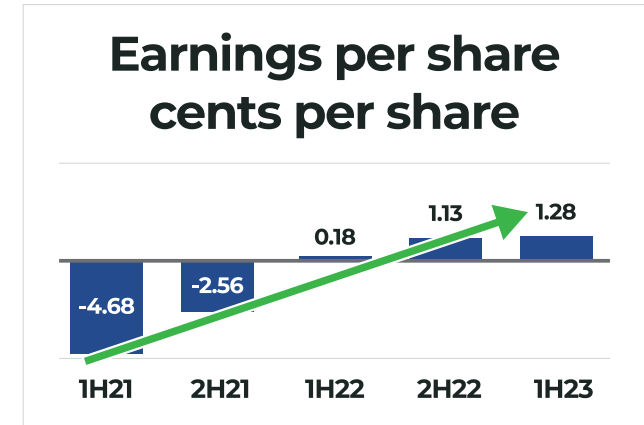
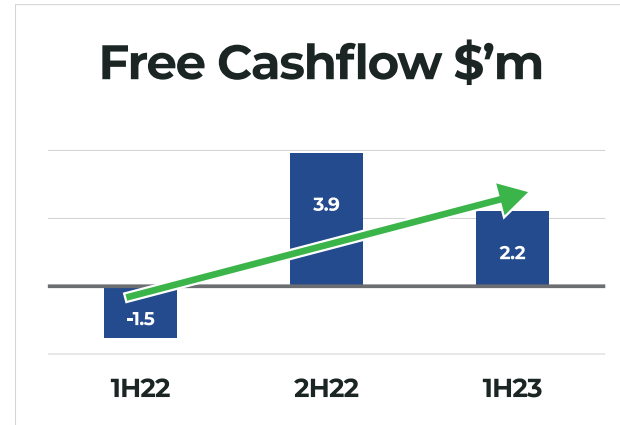
**Financial
Highlights**

Growth in Profitability and Cashflows from Operations Half on Half



*Adjusted NPBT is NPBT adjusted for the fair value of the convertible notes

Generating **Free Cashflow**, EPS is Improving, and Debt is Reducing

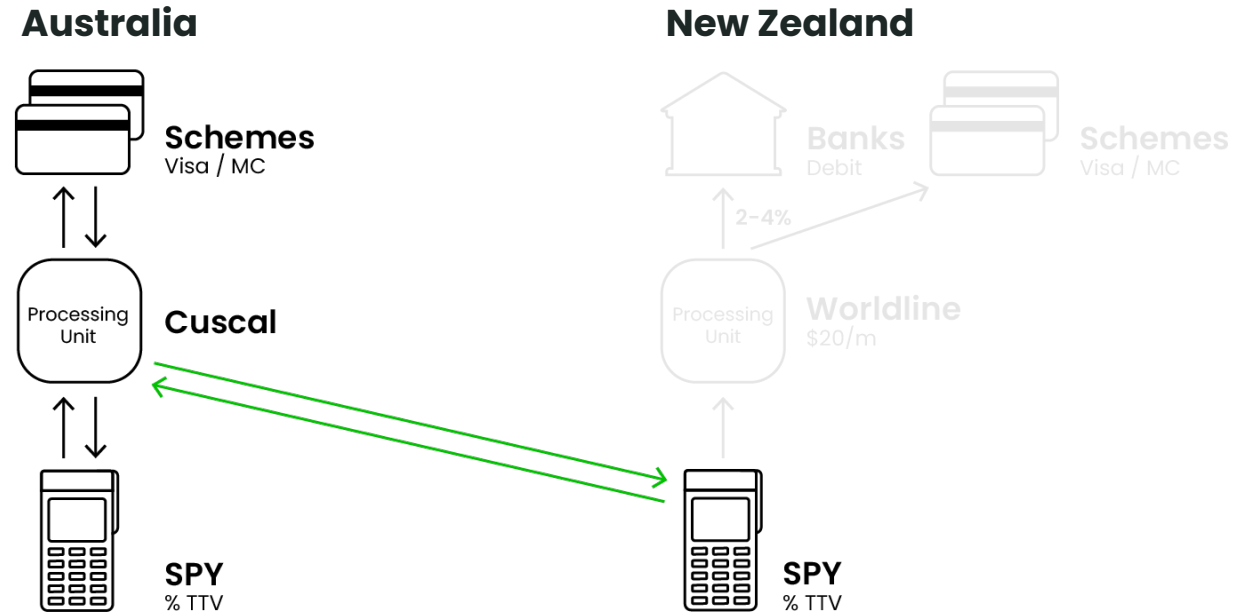




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**Strategic
update**

Unlocking the New Zealand Fleet Value



CURRENT STATE

Monthly Revenue

Terminal rental plus
transactional revenue

Terminal rental revenue

THE OPPORTUNITY

Monthly Revenue

Terminal rental plus
transactional revenue

Terminal rental plus
transactional revenue

Customer Acquisition

Sales team
Marketing \$'s to generate leads

~ 30,000 terminals in market
⇒ conversion of fleet

Marketing Collateral

New

Leverage Australian materials

Our focus on Sustainability



MEMBER OF

**DIVERSITY
WORKS^{NZ}**

Measurement of greenhouse gases to support **Aotearoa Climate Reporting** and implement changes to reduce impact

- **100% of fully depreciated terminals sent for recycling**
- **Hybrid cars** to partially replace existing vehicle fleet whilst also reducing overall fleet size
- **Terminal packaging** in Australian business updated to reduce the requirement for plastic satchels

Delivery socially

- Employing a further 21 people taking total headcount to 161
- Living wage employer
- Contributing to the community through supporting and donating to charities'
- A team led Wellbeing Committee running events to support the wellness and diversity of our Smartpay team
- Implemented policy of company contributions for Kiwisaver and Superannuation to staff over 65

Reduced debt and focus on good governance



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Thank you