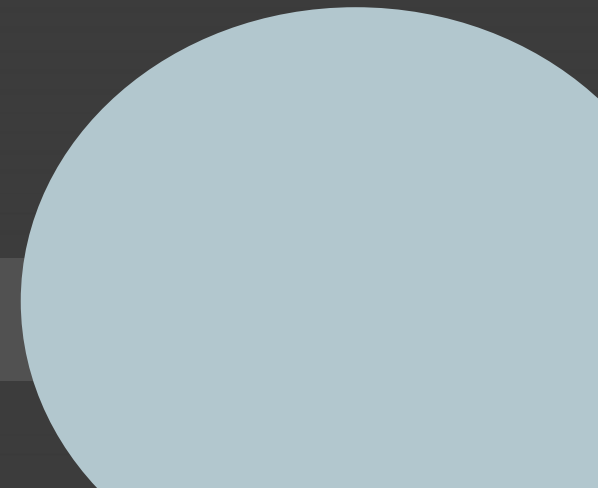


Annual General Meeting

19 November 2024

8common
(ASX:8CO)



Disclaimer

This presentation has been produced by 8common Limited and may contain forward looking statements that are based on Management's current expectations, beliefs and assumptions and are subject to a number of risks and uncertainties. Forward looking statements contained in this presentation are not guarantees of future performance and involve risks and uncertainties that are difficult to predict, and are based upon assumptions as to future events that may not prove accurate. Therefore, the actual outcomes and results may differ from those described.

In any forward-looking statement in which 8common Limited expresses an expectation or belief such expectation or belief is expressed in good faith and believed to have a reasonable basis, but there can be no assurance that the statement or expectation or belief will result or be achieved or accomplished. We are not under any duty to update forward-looking statements unless required to by law.

This investor presentation is not an offer of securities, and does not form part of any prospectus that has or may be issued. 8common Limited and its directors, employees, associates, affiliates and agents, make no:

- a. Representations or warranties, expressed or implied, in relationship to this presentation or the accuracy, reliability or completeness of any information in it or the performance of 8common Limited; and
- b. Accept no responsibility for the accuracy or completeness of this presentation.

This presentation is intended to provide information only and does not constitute or form an offer of securities or a solicitation or invitation to buy or apply for securities, nor it or any part of it form the basis of, or be relied upon in any connection with any contracts or commitment whatsoever. The information in this presentation does not take into account the objectives, financial situation or particular needs of any person. Nothing in this presentation constitutes investment, legal, tax or other advice.

This presentation does not, nor does it purport to, contain all the information prospective investors in 8common Limited would desire or require in reaching an investment decision. To the maximum extent permitted by law, 8common Limited, their officers, directors, employees, associates, affiliates or agents, nor any other person accepts any liability for any loss, claim, damages, costs or expenses of any nature (whether foreseeable or not), including, without limitation, any liability arising from fault or negligence on the part of any of them or any other person, for any loss arising from the use of this presentation or its content or otherwise arising in connection with it or any errors or omissions in it.

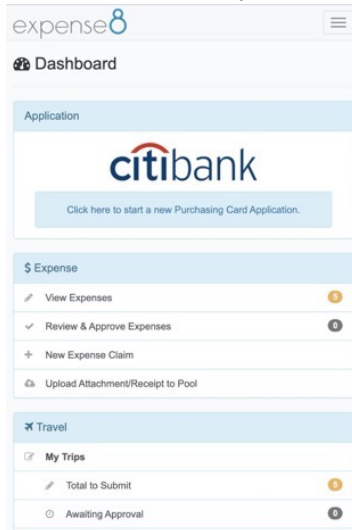
The distribution of this presentation in jurisdictions outside of Australia may be restricted by law. This presentation has not been filed, lodged, registered or approved in any jurisdiction and recipients of this presentation should keep themselves informed of and comply with and observe all applicable legal and regulatory requirements. In Australia, this presentation is made only to sophisticated or professional investors under the Corporations Act, but will be released on the ASX.

Leading fintech platform for government entities and large enterprises

Enterprise SaaS + Fintech Payments



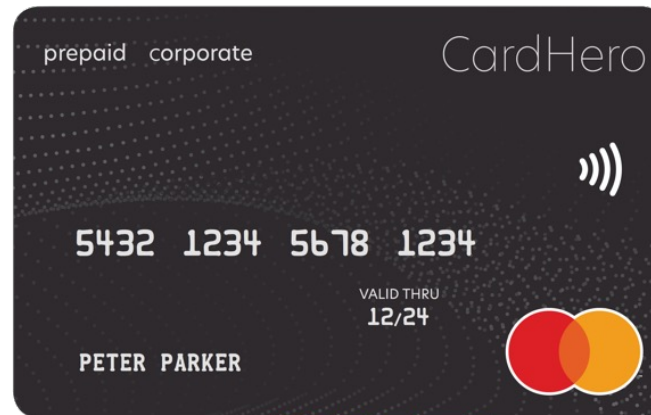
Expense8 is an enterprise grade Software as a Service (SaaS) platform that supports organisations in the management of their credit cards, business expenses and travel



8common



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 165k users across 187 state, territory and federal government entities



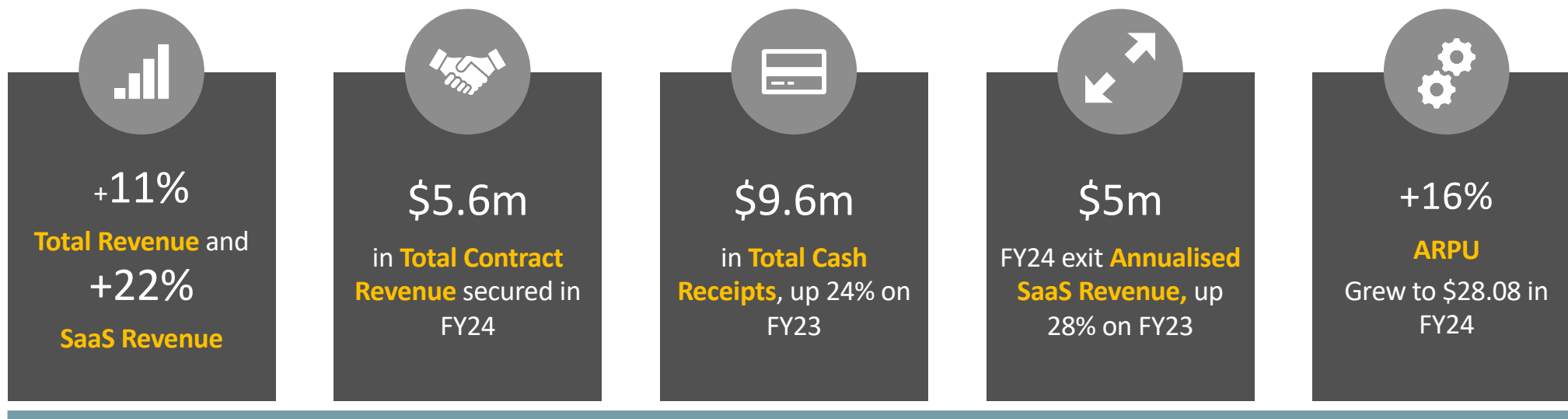
1. As at 18 Nov 2024

3

8common Limited (ASX:8CO)

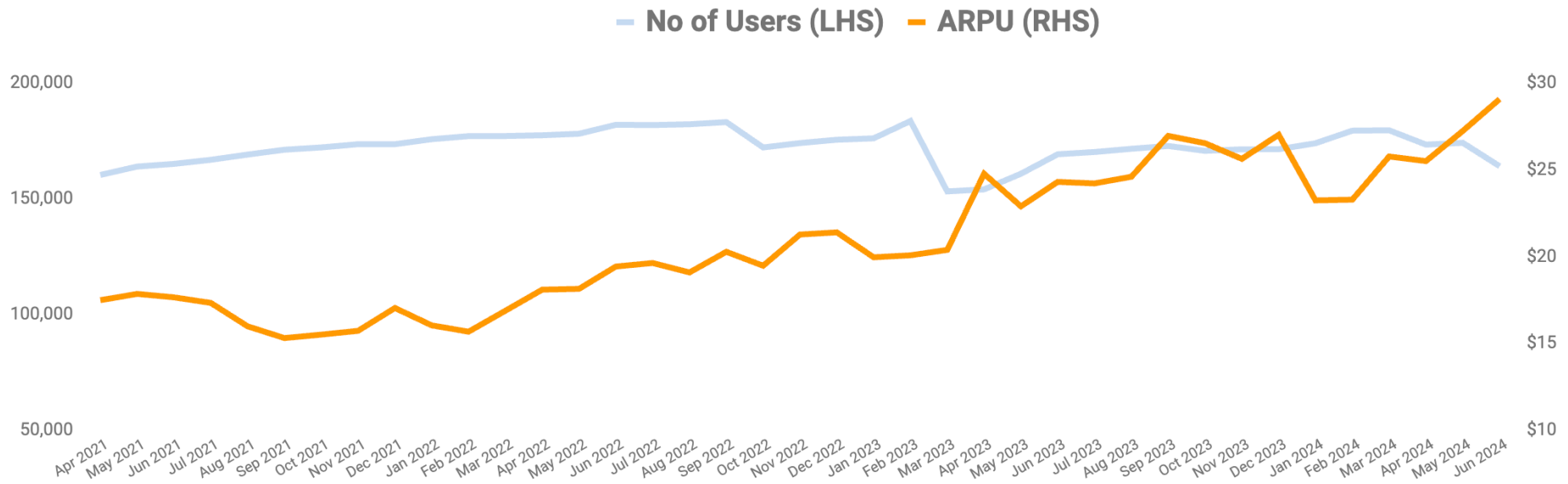
FY24 in Review

FY24 saw 8CO continue its growth trajectory, SaaS revenue up 22%, and generating positive cashflow in 4QFY24



DTA replacing GovERP slowed growth but momentum has returned

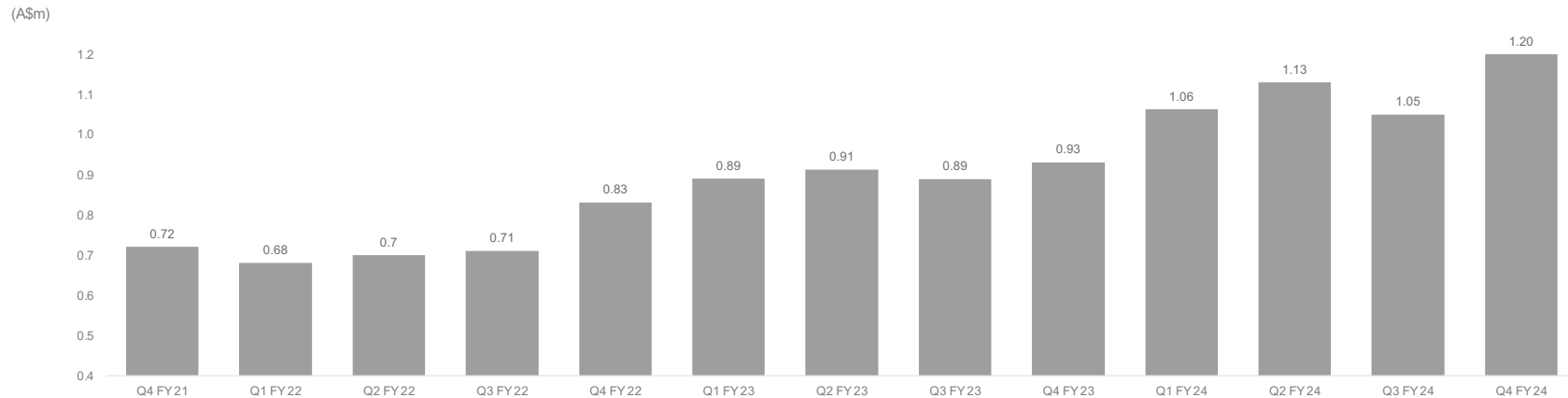
- The number of users on our platforms of over 165k with 47k within Federal government
- June 2024 ARPU of \$28.08 is 16% growth y.o.y
- June 2024 FedGov ARPU decreased to \$44.15 from \$56.41 which is temporary due to the transition of Corporate Cards from Diners to NAB Visa
- Strong levels of new client engagement and tender activity shows momentum has returned



CardHero cash positive, SaaS Revenue grows and new DTA panel provides clarity

- CardHero added ICC as a new customer. Turned cashflow positive in FY24.
- Annualised SaaS FY24 exit revenue up 28% on FY23
- FY24 Total Transaction and SaaS revenue grew 22% to \$4.5 million
- Growth driven by ARPU which increased 16%
- Federal DTA panel replacing GovERP provides clarity and sales momentum is promising

Quarterly Recurring & Transaction SaaS Revenue (\$m)



Federal Gov DTA Panel replaces GovERP

- 8CO flagship product expense8 was selected as a provider of Travel and Expense Management for the Australian Government DTA panel which replaced GovERP
- Potential of ~185k users in total (excluding the Department of Defence)
- 39 entities and 47k users onboarded onto expense8 by 30 June 2024
- A further +52k users across 7 Federal Government entities have commenced or completed Phase 0 Discovery workshops (pre onboarding phase to adopting expense8)
- ASIC and Fair Work Commission were on-boarded to the “Protected” security status platform



Federal Government onboarding pipeline (at 30 June 2024)



7

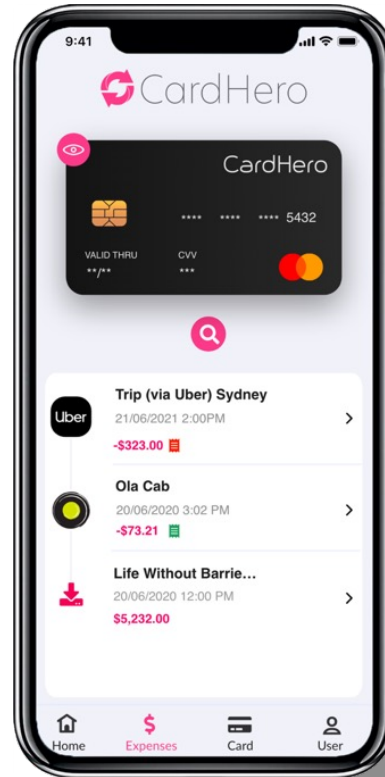
Source: https://budget.gov.au/content/bp4/download/bp4_10_staffing_of_agencies.pdf.

Employee Purchasing

Interesting Features:

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

Clients On-Boarded



Fund Disbursement

Core Target Market:

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

Clients On-Boarded



LIFE
WITHOUT
BARRIERS



Q1FY25 started well. Clear path for financial performance in FY25 driven by lower expenses and a strong sales momentum

Record quarterly transaction and recurring SaaS revenue of \$1.2 million, up 13% on the previous corresponding period (PCP). Total revenue was \$2m

Change Request revenue from existing customers grew to \$510k, up 523% vs PCP

Hosting and infrastructure costs have decreased 23% vs PCP to \$273k

ARPU of \$28.17 up 12% vs the prior quarter though Federal Gov ARPU dropped due to the NAB Visa card transition

Cash receipts from operations of \$2.3 million, up 36% vs PCP

Annualised Recurring transaction and SaaS Revenue (ARR) of c.\$4.6 million at 30 September 2023

	1QFY24	1QFY25	% Change
Total Revenue (A\$k)	1,888	1,988	5.3%
SaaS & Transaction Revenue (A\$k)	1,063	1,199	13%
Number of users (k)	173	165	(5%)
ARPU – Federal Government (A\$)	48.24	43.80	(10%)
ARPU – Total (A\$)	25.26	28.17	12%

The outlook

8CO is focused on delivering profitability by capturing sales momentum growth and prudent capital management

A clear focus on:



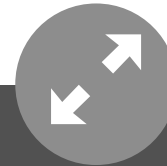
Grow organic revenue through new agency wins, uplift in users and increase of ARPU



Continue to on-board Fed Gov agencies to drive an uplift in transaction and recurring revenue



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



Investor Relations

Nic Lim

Executive Chairman

e: nic@8common.com