



ASX Investor Presentation

November 2025

ASX:ID8 | identitii.com

The Identitii Journey



As a regulatory technology company, for nearly ten years Identitii has been working with large global banks, gaining invaluable insights and validating the strength of our technology. We are now intentionally directing this proven capability towards faster moving markets.

Our singular, clear and disciplined priority is accelerating revenue growth and delivering sustained shareholder value growth.

In the first year since we launched **our new BNDRY platform**, we have cemented key strategic partnerships and expanded our capability to accelerate market entry. This approach is paying off, already delivering two commercial contracts with Australia's pubs and clubs.

Customer interest and product feedback has been outstanding, affirming our strategic direction. The early success of BNDRY highlights our momentum and the scale of the opportunity ahead. We believe you will share our confidence and enthusiasm for what comes next.

Tim Phillipps
Executive Chair



Hear from **Tim Phillipps**
Executive Chair

Experienced Governance & Leadership

Identi**ii**

Leaders with deep expertise in listed, private equity and family-owned companies, specialists in financial crime compliance, regulatory technology, payments and enterprise software.



Tim Phillipps

Executive Chair

Former Global Forensic & Financial Crime Leader at Deloitte

Deloitte.



Michael Kotowicz

NED

Former senior broker at Macquarie and ANZ, with extensive IR expertise



John Rayment

CEO & MD

Former MD for Travelex in the UK, USA and Japan, and Global Head of B2B



Tim Dickinson

CTO

Former Co-CEO of Assembly Payments, the first non-bank to join Australia's NPP



Ben Jackson

CIO

Former Senior IT Manager at Zai, driving security, compliance & service reliability



Two Pathways for Strategic Growth

Identitii is progressing two parallel streams to unlock shareholder value.

Identitii



John Rayment
CEO & MD



Identitii is primarily focused on generating revenue from its **BNDRY platform** that makes it easier for regulated businesses to comply with Financial Crime Compliance laws.



Identitii also owns **software patents** in the USA and Singapore, and has an externally funded patent infringement claim against JP Morgan, currently in front of the Delaware Court.



Pronounced [*boundary*]

BNDRY is a single platform that consolidates all of the continuous Financial Crime Compliance activities that regulated businesses must do. We built it to protect people, businesses and the global financial system.

The world is awake to the impact of cybercrime, fraud, money laundering and other financial crimes. Regulators are tightening their controls, and compliance programs the world over are ripe for technology and automation.

Most of the world's compliance technology was built for large, traditional global financial institutions, yet regulated businesses of 20 people have the same growing compliance obligations as regulated businesses of 200,000.

BNDRY replaces fragmented, manual compliance processes with a single, intelligent platform that connects data, workflows, and people, to deliver better compliance outcomes, reduce operational complexity and lower costs.

Understanding Financial Crime Compliance



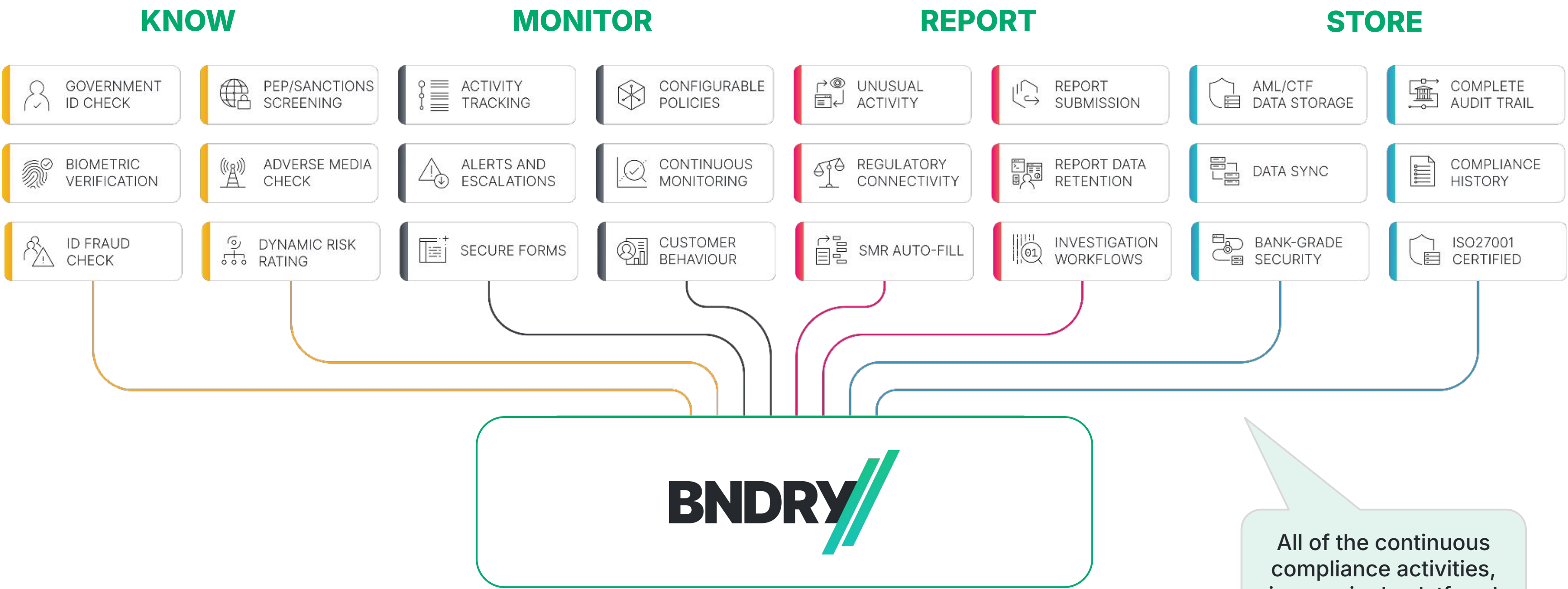
Financial Crime Compliance (FCC) is the legal and regulatory framework that governs how regulated businesses must operate to prevent, detect, and report suspected criminal financial activity.

Just about every country in the world has its own FCC legislation, and they all follow shared standards shaped by the global Financial Action Task Force (FATF). In Australia the FCC laws are known as the **Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act 2006** and they are enforced by AUSTRAC.

| Key AUSTRAC Requirements | | Frequency of Obligation | Supported by BNDRY |
|-----------------------------|---|-------------------------|--------------------|
| ENROL with AUSTRAC | Businesses providing regulated services must enrol with AUSTRAC | Once | Not necessary |
| MAINTAIN an AML/CTF Program | Document their specific AML/CTF risks, size, nature, and complexity | Maintain | Not necessary |
| KNOW Your Customer | Validate the true identity of customers and assess individual risk | Continuous | ✓ |
| MONITOR Customer Activity | Monitor customer transactions and behaviours | Continuous | ✓ |
| REPORT Certain Matters | Report suspicions, plus large cash and international transactions | Continuous | ✓ |
| STORE Compliance Records | Store all compliance records for a minimum of seven years | Continuous | ✓ |

Daily Compliance in One Platform

BNDRY replaces multiple disconnected compliance tools to consolidate customer onboarding, due diligence, monitoring, investigations, reporting and storage into one unified system.



All of the continuous compliance activities, in one single platform!

Compliance Teams are Overwhelmed



We built BNDRY to address the growing complexity of financial crime compliance, the constantly evolving requirements and the need to balance business and compliance objectives in increasingly competitive times.



To Replace: Outdated Systems & Processes

Compliance operations still rely on disconnected systems and highly manual processes



To Connect: Fragmented & Siloed Data

Data is scattered across too many systems, too many tools, and too many spreadsheets



To Protect: Highly Sensitive Data

Teams manage highly sensitive data, that needs to be protected and stored securely

A Clear Strategy For Success

Financial crime compliance is expanding rapidly across non-traditional regulated sectors, creating large, underserved markets that need modern compliance solutions. **BNDRY is the compliance home screen** connecting data, workflows, and people in one intelligent platform.



Strategic Pillars



Commercial Traction

Scale in pubs and clubs, plus banks and payments; Plan to win in Tranche 2 market



Product Leadership

Build the category defining FinCrime Compliance orchestration platform



Ecosystem Expansion

Grow integrations and distribution with partners and data providers



Operational Discipline

Lean execution, strong unit economics, and efficient growth

Measured in:

- Signed Contracts
- Platform Usage

Measured in:

- User Testing Feedback
- Platform Analytics & NPS

Measured in:

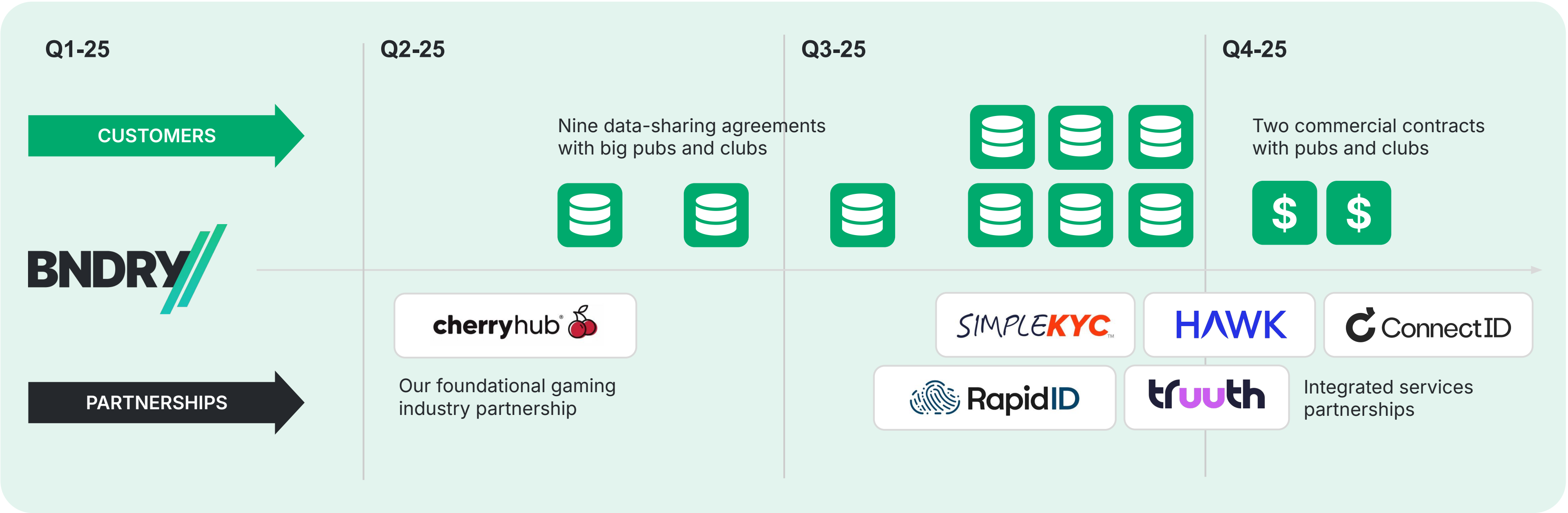
- Partner-Led Pipeline
- Customer Advocacy

Measured in:

- ARR Growth
- Gross Margin

Strong Early Traction & Validation

In just 12 months with BNDRY, we have signed partnerships with gaming industry experts Cherryhub, plus several marquee integrated service providers, and executed multiple customer agreements.



Competitive Landscape



Monitoring & Investigations

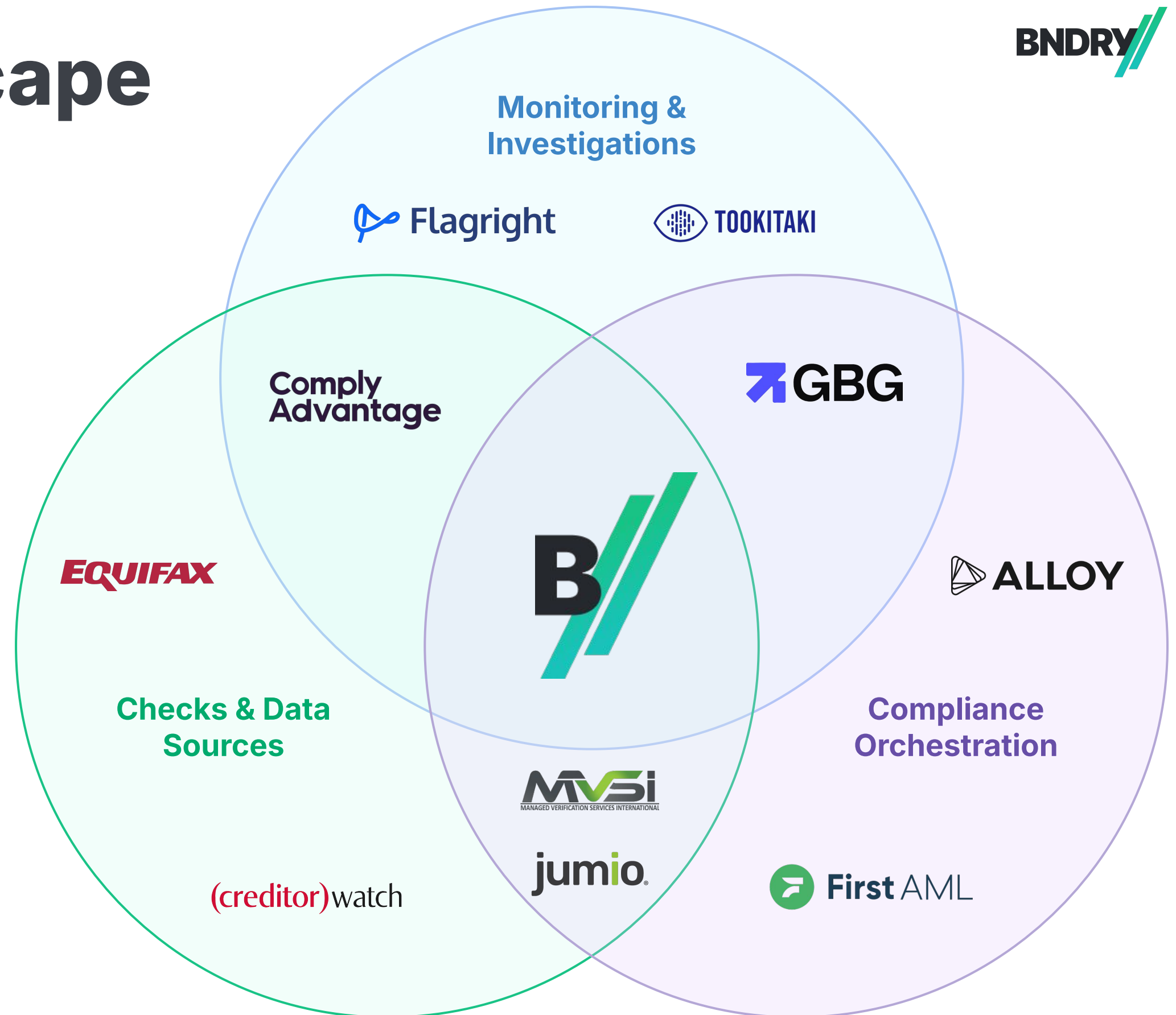
Consolidate and track customer activities, and investigate unusual matters.

Checks & Data Sources

Access to ID and business data sources to verify individuals and businesses

Compliance Orchestration

Design and automate customer due diligence flows with intelligent decision making



BNDRY v Traditional Compliance



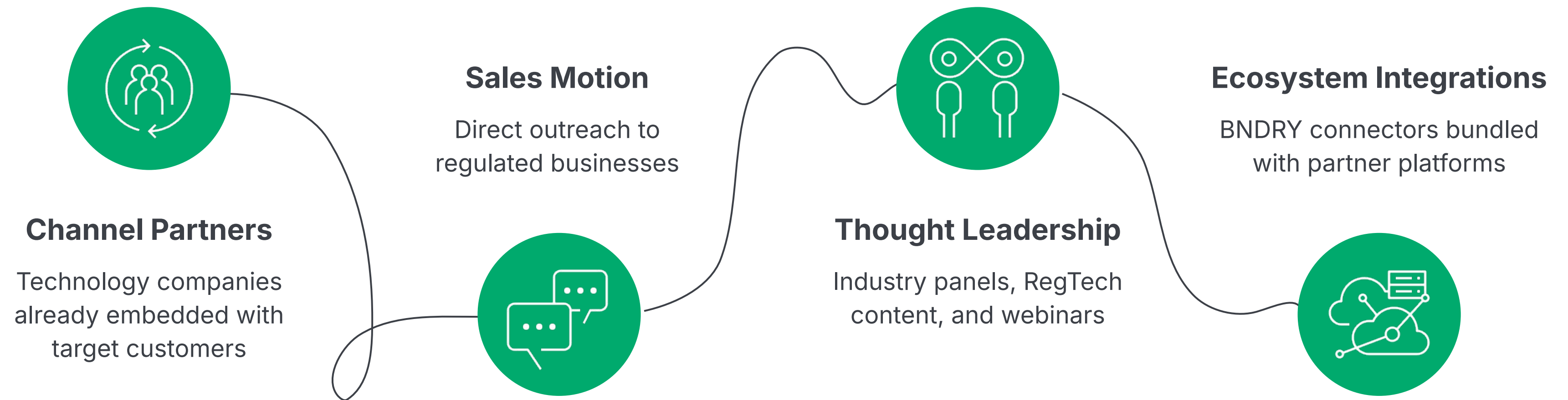
| Category | Traditional Compliance Programs | BNDRY Capability |
|-------------------------|--|---|
| Platform Structure | Multiple disconnected systems for onboarding, monitoring, reporting and storage | One secure, integrated system covering the entire compliance lifecycle |
| Data Model | Transaction-centred, requiring manual linking of transaction to customers, activities, and relationships | Customer-centric , with complete customer profiles and dynamic individual risk ratings |
| Workflow Automation | Limited or siloed; often manual processes, spreadsheets, email handoffs | Built-in and custom automations across all systems, tasks, and triggers |
| Customer Risk Profiles | Fragmented across tools; hard to build a complete picture | Single CRM for compliance with structured data, relationships, and activity history |
| Alert & Case Management | Basic, system-specific, lacking context | Unified activity history , linked alerts, investigations, and reporting in one place |
| Regulatory Reporting | Manual compilation, time consuming, high risk of human error | Automated reporting workflows and submission, complete audit trails |
| Team Productivity | Inefficient, high manual load | Clarity and control at a glance , with tasks and workflows on autopilot |

How We Go To Market



Land, educate and expand, via targeted industry partnerships

BNDRY's go-to-market strategy focuses on **Landing** fast-moving regulated businesses, sharing our team's FinCrime experience and **Educating** customers to build trust, and **Expanding** customer value by adding features and functionality to our platform.



How We Generate Revenue



A scalable, recurring-revenue platform for modern compliance teams

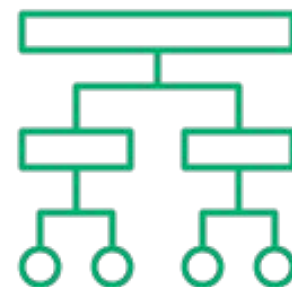
BNDRY operates as a subscription-based SaaS platform that scales by customer size. Customers start with core platform functionality and add additional usage-based capabilities.

This model offers **predictable, recurring revenue** via:



SaaS revenue

Annual or multi-year enterprise contracts



Usage revenue

Add-on services and additional platform functionality



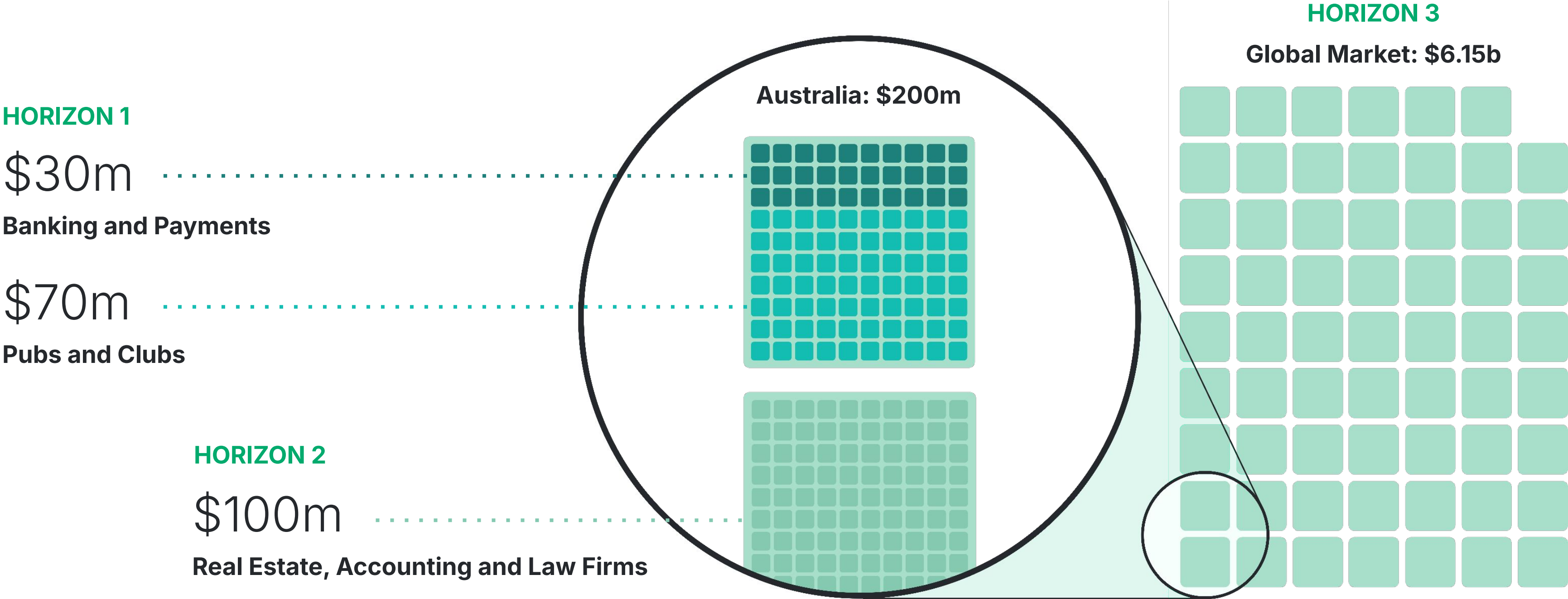
Integration revenue

Custom connectors, API extensions, and workflow consulting

The Opportunity for BNDRY



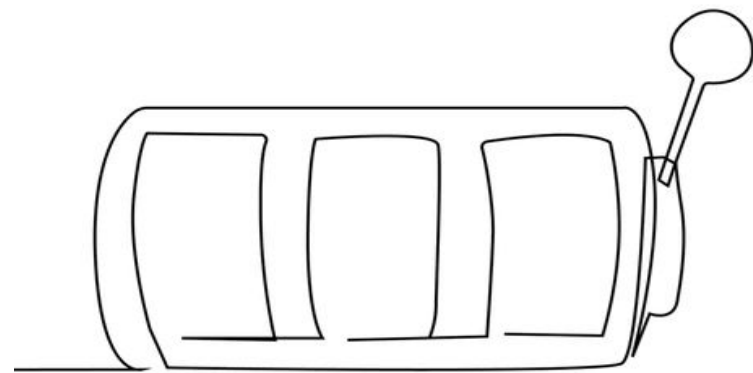
Our Mission: Make BNDRY the default platform for the world’s risk & compliance teams. Building on our early success in Australia and expanding globally in the future.



Use Case: Pubs and Clubs



Currently 100+ newly qualified commercial opportunities immediately in front of us, being pursued

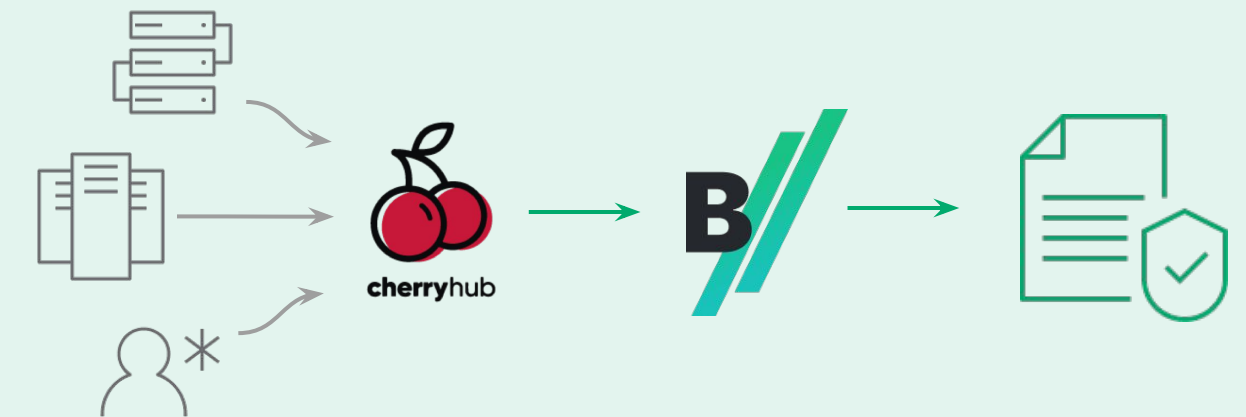


Key pain-points

Australia has thousands of pubs and clubs with electronic gaming machines, all with some level of AML/CTF obligations. Compliance tech is designed for large financial institutions, and there are very few solutions designed for how pubs and clubs actually operate.

HOW DOES IT WORK?

Pubs and clubs connect gaming machine, customer and operational data to BNDRY via Cherryhub, which continuously runs it against internal and integrated services.



How is it unique?

BNDRY has a unique partnership with Cherryhub, veterans of the industry with decades of pubs and clubs experience, deep industry relationships, and access to critical industry data.

Why NOW?

Pubs and clubs are under pressure to ensure their financial crime compliance programs are effective. AUSTRAC has openly expressed concerns about the money laundering risks associated with pubs and clubs, and enforcement action has already been taken.

Use Case: Banking and Payments



POC agreements with several payments companies, each with high-volume merchant networks

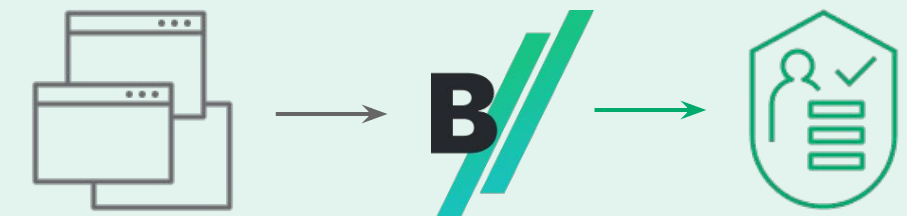


Key pain-points

Financial services face increasingly complex and fast-changing AML/CTF requirements across multiple jurisdictions. Banks, payments and fintech firms all struggle to manage global obligations and customer risk, using fragmented systems and manual workflows.

HOW DOES IT WORK?

By integrating multiple sources of data and intelligence, BNDRY enables risk and compliance teams to move away from simply reacting to alerts towards a more proactive management of risk.



How is it unique?

Traditional systems follow the money. BNDRY follows the people. By putting people at the core BNDRY allows for a single unified picture that reveals patterns and anticipates fraud.

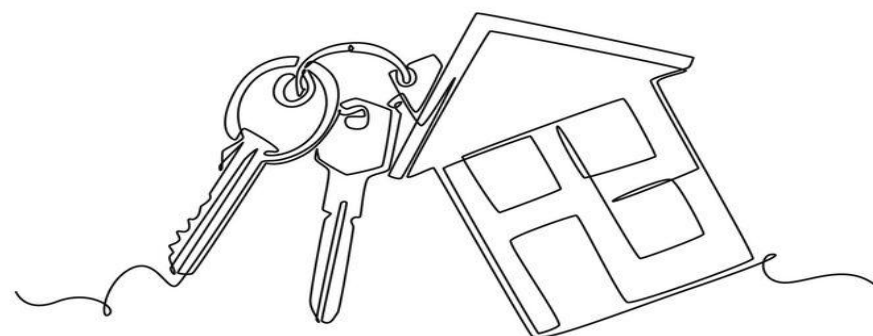
Why **NOW**?

Financial crime has shifted from a local issue to a global industry. Criminals now operate through complex networks and seemingly legitimate businesses. This new reality demands modern tools and new ways of thinking to keep pace with rapidly evolving threats.

Use Case: RE, Accounting and Law Firms



Tranche 2 reforms commence July 2026, and industries are being encouraged to consider technology

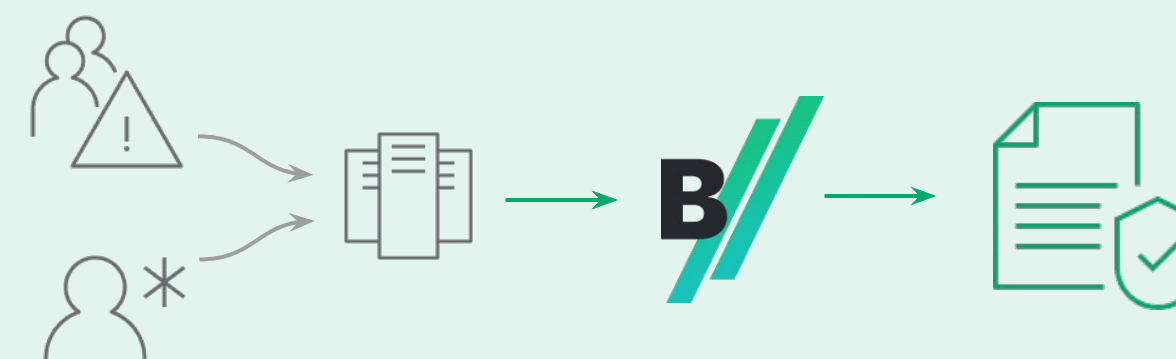


Key pain-points

Financial crime compliance is new to real estate, accounting, and legal firms, creating a major education gap before they can implement complex and costly new procedures. Tech must be simple and industry-focused to help these sectors meet the significant challenges ahead.

HOW DOES IT WORK?

Tranche 2 firms connect operational data to BNDRY via existing industry sales CRM integrations, which continuously runs it against internal and integrated services.



How is it unique?

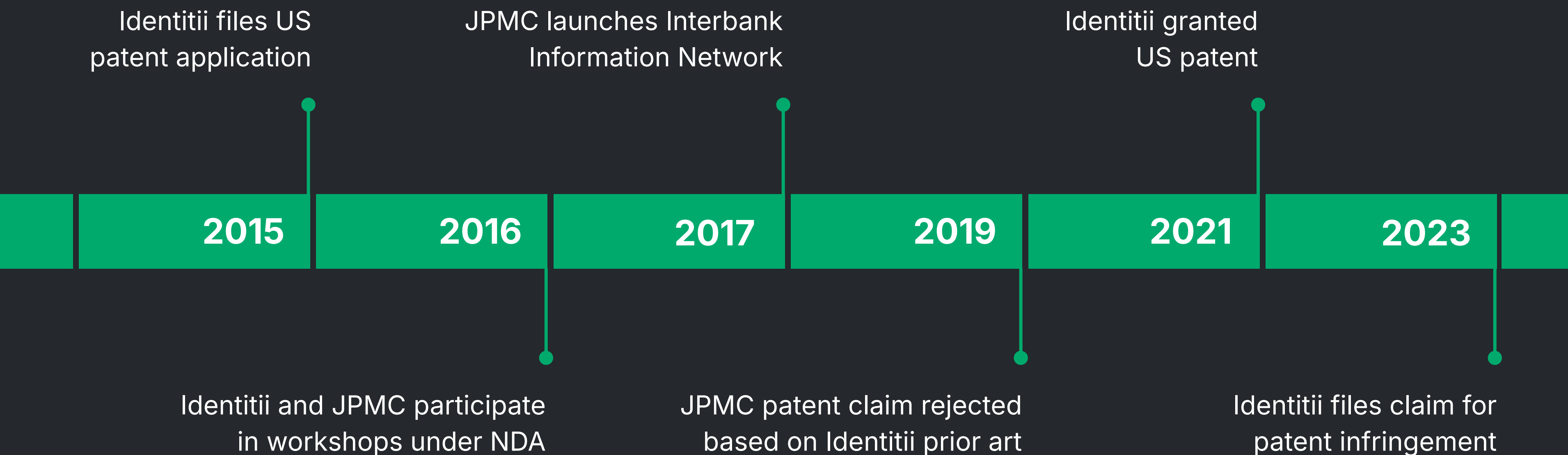
BNDRY provides a fully orchestrated compliance platform that enables flexible workflows, customer activity reporting, auditable record keeping and secure FinCrime data protection.

Why **NEXT**?

Tranche 2 (real estate, accounting and law) firms face substantial operational change when the AML/CTF Act reforms come into effect on 1 July 2026, requiring them to have registered with AUSTRAC and implemented new financial crime compliance programs.

Patent Infringement Claim

Identitii has filed a patent infringement claim against JP Morgan Chase in the Delaware Court



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JPMC filed petitions with the USPTO to invalidate the Identitii patent. **Both petitions were denied.**

Incredibly, 50% of these claims are successful, meaning patents are effectively killed off.*

2024

JPMC filed motions to dismiss the claim with the Delaware District Court. **This motion is still pending.**

If the motion to dismiss is rejected, the infringement claim will proceed.

2025

How is the patent infringement claim funded, and does it impact the Company's core business?

Curiam Capital LLC conducted extensive due diligence on the claim and has provided non-recourse litigation funding. The fund is available for BDIP Law LLP to prosecute the claim but is not available to fund normal working capital.

Identitii Capital structure

| | |
|-------------------------------------|--------------|
| ASX | ID8 |
| Date listed | October 2018 |
| Share price* | \$0.008 |
| Ordinary shares on issue | 823 million |
| Market capitalisation* | \$5.7m |
| Unlisted options | 77.3 million |
| Pro forma cash 30 September 2025 | \$1.3m |
| Total Shareholders | 1,875 |

Share Register Composition



| | | |
|----------|---|-------|
| TOP FIVE | 1. BEAUVAIS CAPITAL PTY LIMITED | 24.4% |
| | 2. ARNOTT PARK INVESTMENTS | 5.5% |
| | 3. LINK TRADERS (AUST) PTY LIMITED | 3.7% |
| | 4. FREDERICK BART & BART SUPERANNUATION PTY LIMITED | 3.7% |
| | 5. O'DWYER TECHNOLOGY TRAINING PTY LIMITED | 3.3% |
| Top 20 | | 57.8% |
| BOARD | 6. TIM PHILLIPPS, EXECUTIVE CHAIR | 2.6% |
| | 8. JOHN RAYMENT, CEO | 1.8% |
| | 15. MICHAEL KOTOWICZ, NON-EXECUTIVE DIRECTOR | 1.1% |

Want to know more?

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The Opportunity – Reference Data



Slide 15 "The Opportunity for BNDRY" represents the opportunity on the basis that there are the following number of initial target businesses or "in-scope" transactions for each sector, before Horizon 3 expansion plans:

- Banking and payments: ~500 businesses
- Pubs and clubs: ~1,200 businesses
- Real estate, accounting and law firms participate in 722,000 property transactions in Australia per year

Sources used:

- <https://www.apra.gov.au/list-of-authorized-deposit-taking-institutions-covered-under-financial-claims-scheme>
- <https://paymentscmi.com/insights/australia-2025-analysis-payments-ecommerce-trends/#:~:text=The%20payments%20sector%20remains%20the,landscape%2C%20according%20to%20KPMG%20estimates>
- <https://www.ibisworld.com/australia/number-of-businesses/real-estate-services/539/>
- <https://www.pexa-group.com/content-hub/property-insights-and-reports/property-insights-cy-24/>

The global figures used come from:

- <https://www.mordorintelligence.com/industry-reports/anti-money-laundering-solutions-market>
- <https://dataintelo.com/report/financial-crime-compliance-market>

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