



# Market Eye Virtual Conference

Tech companies innovating during COVID-19

May 2020



# 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.

# What we do

For personal use only



Woolworths



Australian Government



AMCOR



NSW Education



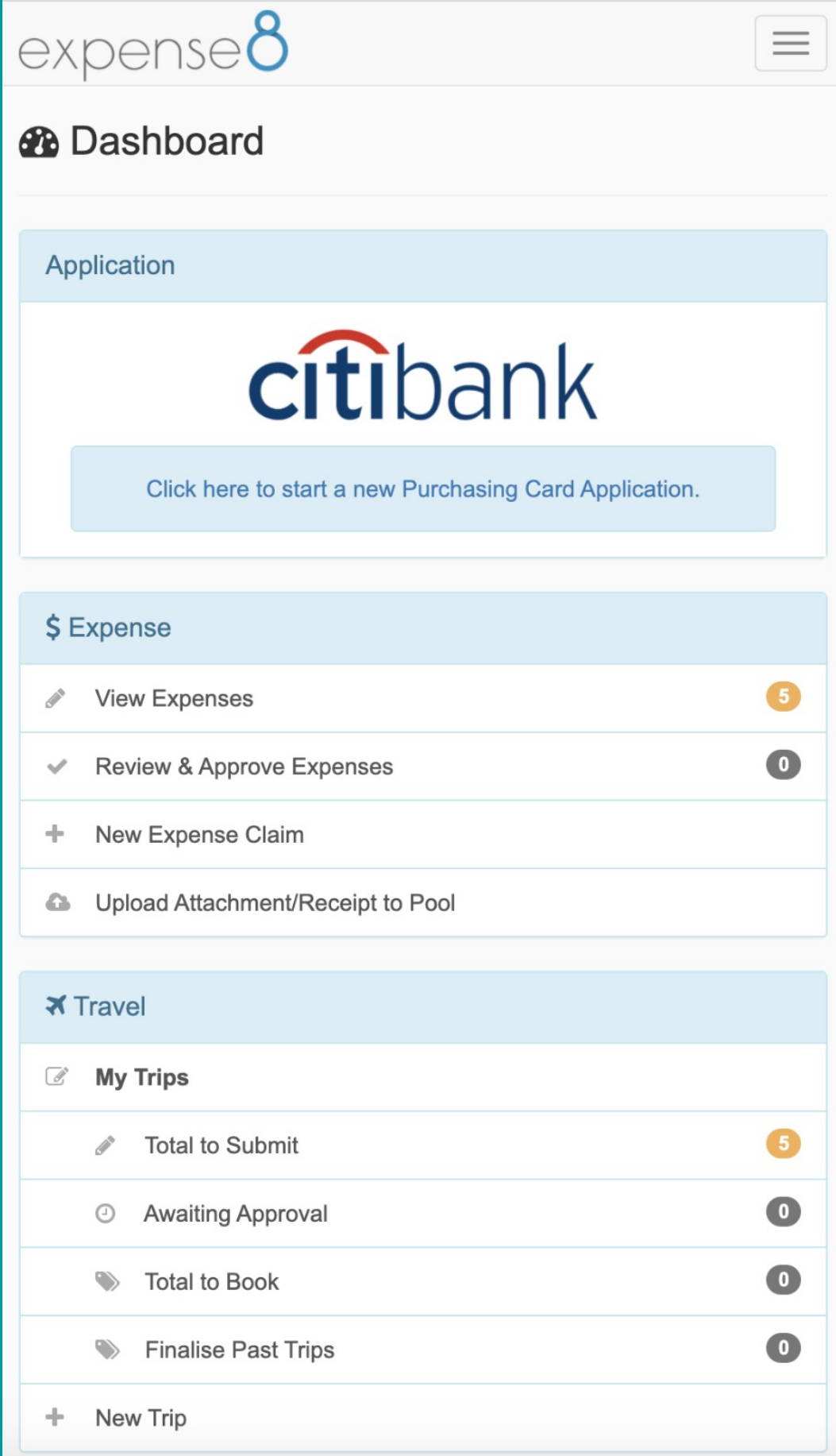
MITRE 10



WE  
LIFE WITHOUT  
VE BARRIERS

Fed Gov	State Gov	Corporate
28%	41%	31%

March 2020 Unaudited SaaS Revenue



Platform Users  
129 Gov Entities +  
Corporates



Annual ARPU  
Fed Gov (\$48), State Gov  
(\$13), Corporate (\$35)



Increase in SaaS Q3 FY20  
vs pcg



Annualised Recurring  
Revenue

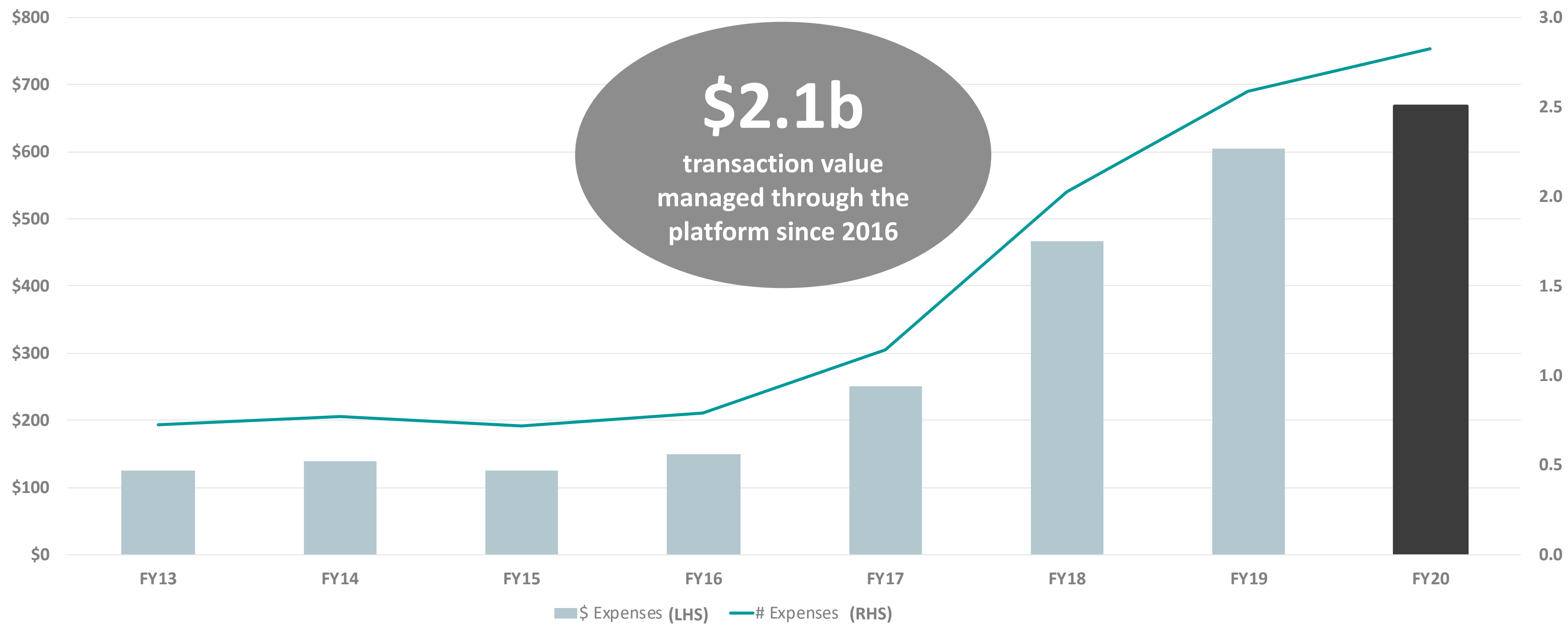
Q3 FY2020 Unaudited Financials

3

# Proven Performance

- 4.5x growth between 2016 to 2020 in value of transaction managed
- \$2.1 billion in transactions managed since 2016, \$668 million in the last 12 months

For personal use only



# Well positioned in a growing space

Globally recognised as **Market Leader** by **IDC** in its 2019 MarketScape Enterprise Travel & Expense Management Report

## Federal Shared Services Mandates

Department of Industry, Science, Energy and Resources



Department of Finance



Full automation of expense process



Increased data security and monitoring



70% cheaper than Purchase Order process



Real time audit and expense tracking



Growing card limits  
NSW Purchase Card limit  
\$5k in 2018  
\$70k in 2019



Significant investments in system upgrades towards best of breed providers



# Fed Gov focus

Highly valuable and sizeable revenue base

Global peers who succeed in government, succeed elsewhere

## Why we win

Accredited Government Supplier

High performance and well integrated

Data sovereignty + Australian based Support and Implementation

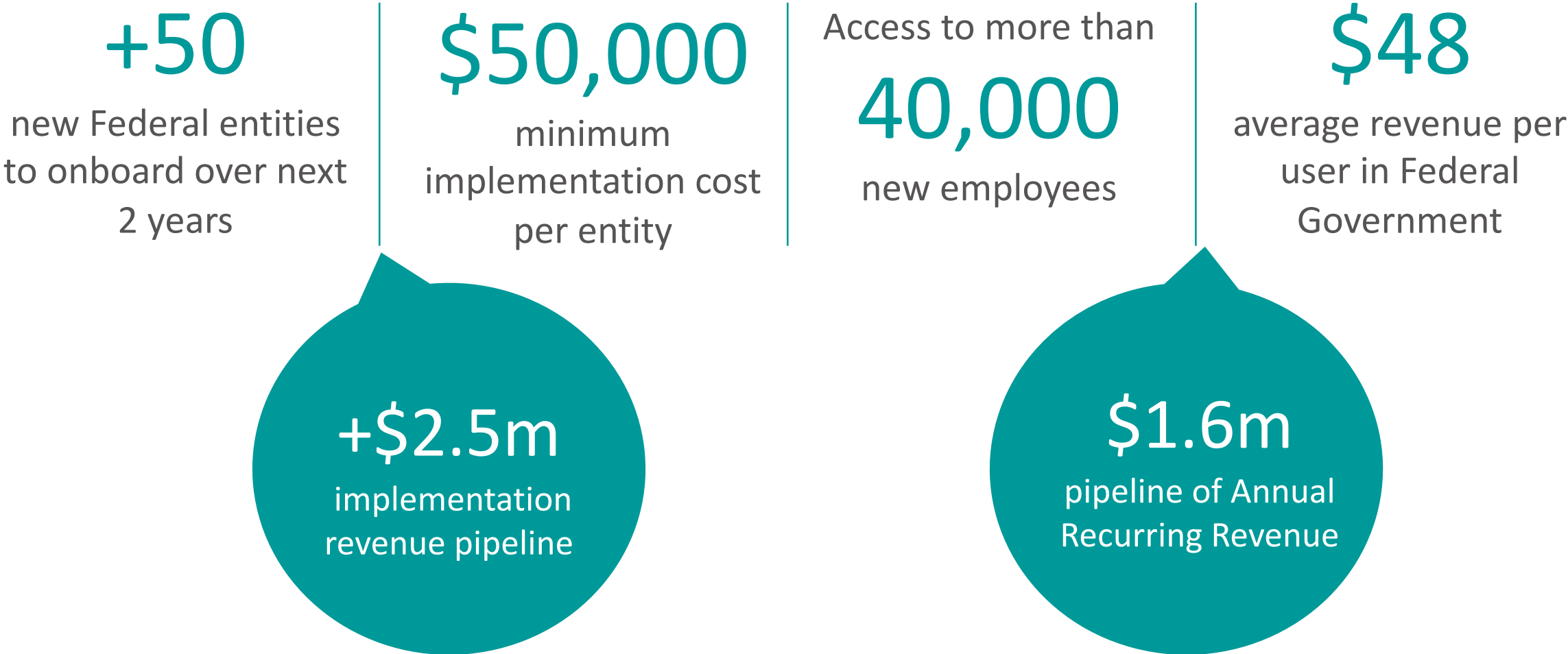
Significant portion of team has Department of Defence baseline clearance

# Federal Shared Services

Department of Industry, Science, Energy and Resources



Department of Finance



### Growth targets



Universities



Schools



Corporate

# COVID-19

## Impact on existing business:

- New implementations and existing client change requests increased in recent weeks with clients utilising the down time to implement improvements
- Short term effect on SaaS revenue growth with a decrease in travel (6.9% of SaaS revenue) and slight decrease in expense transactions from the 3<sup>rd</sup> week of April followed by a steady increase from 2<sup>nd</sup> week of May

## Opportunity 1: CardHero

- Digital pre-paid expense card
- Redundancy card in place of Bank issued cards or issuance of cards to employees who don't have Corporate Cards

## Opportunity 2: CardHero+

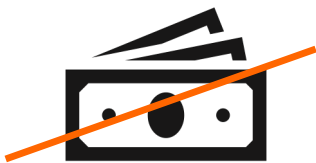
- Digital pre-paid fund disbursement card
- Ensure funding programs can continue where ATM and Bank Branch access is not available

Work From Home implemented with short notice with no certainty of when and what normal will be



Not for Profit organisations have to suspend physical visits and support by carers

+



Merchants stop accepting CASH



Banks card issuance is disrupted or delayed

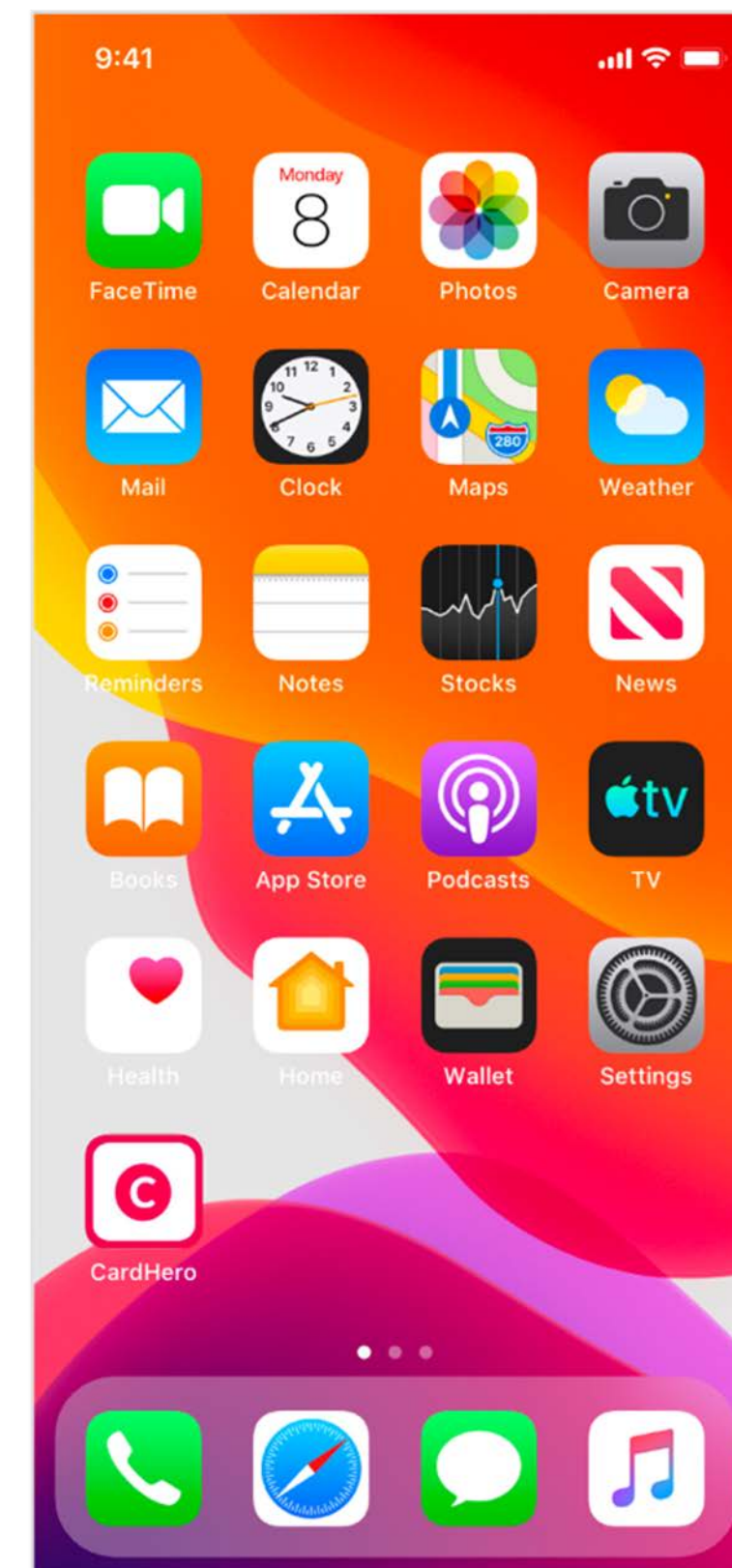
=







# CardHero







Technology



Reduce Cash

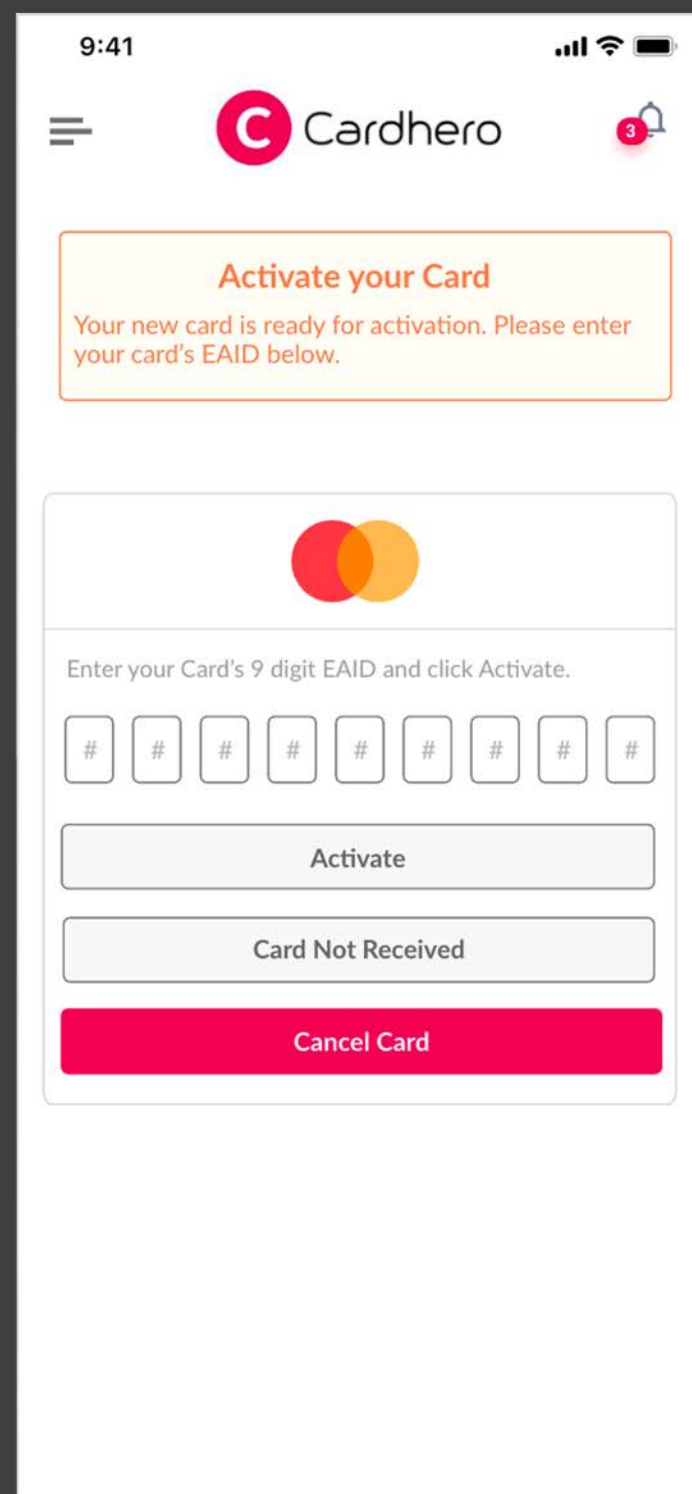
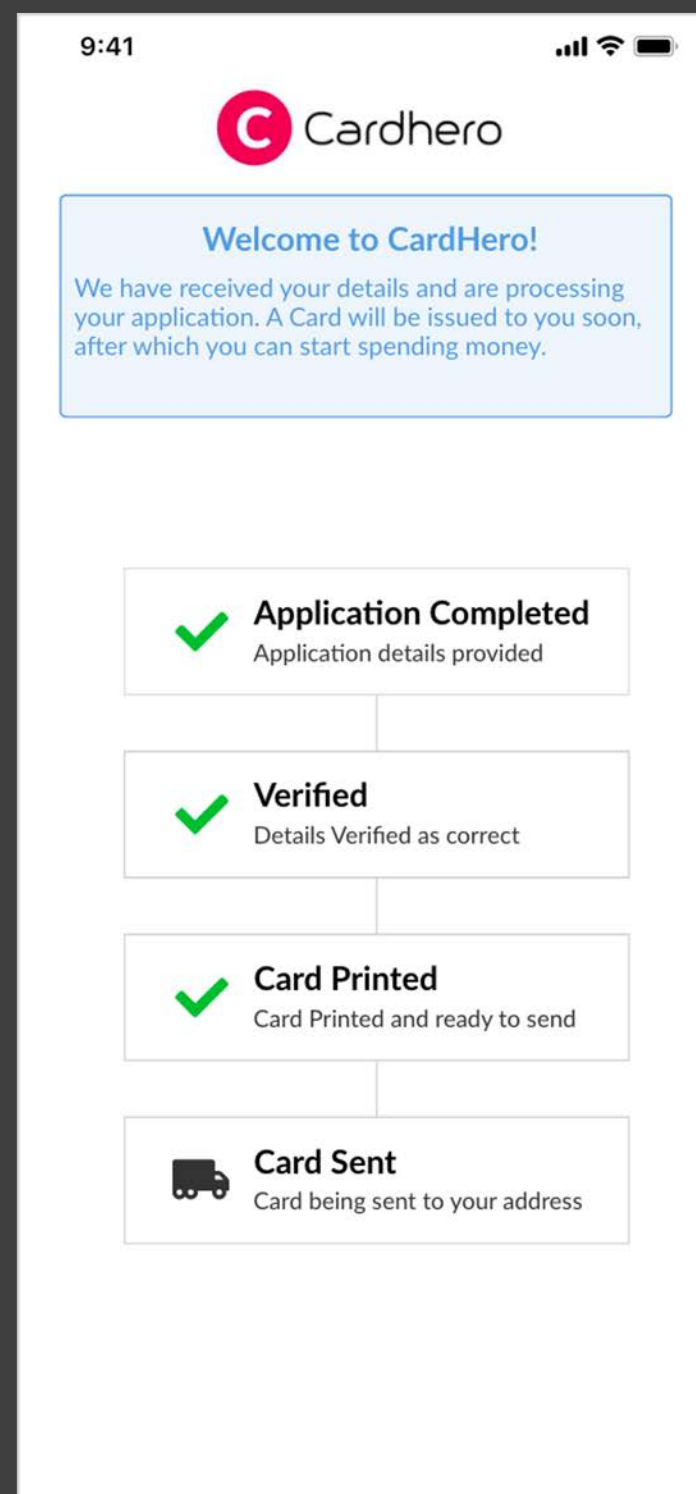


Transparency

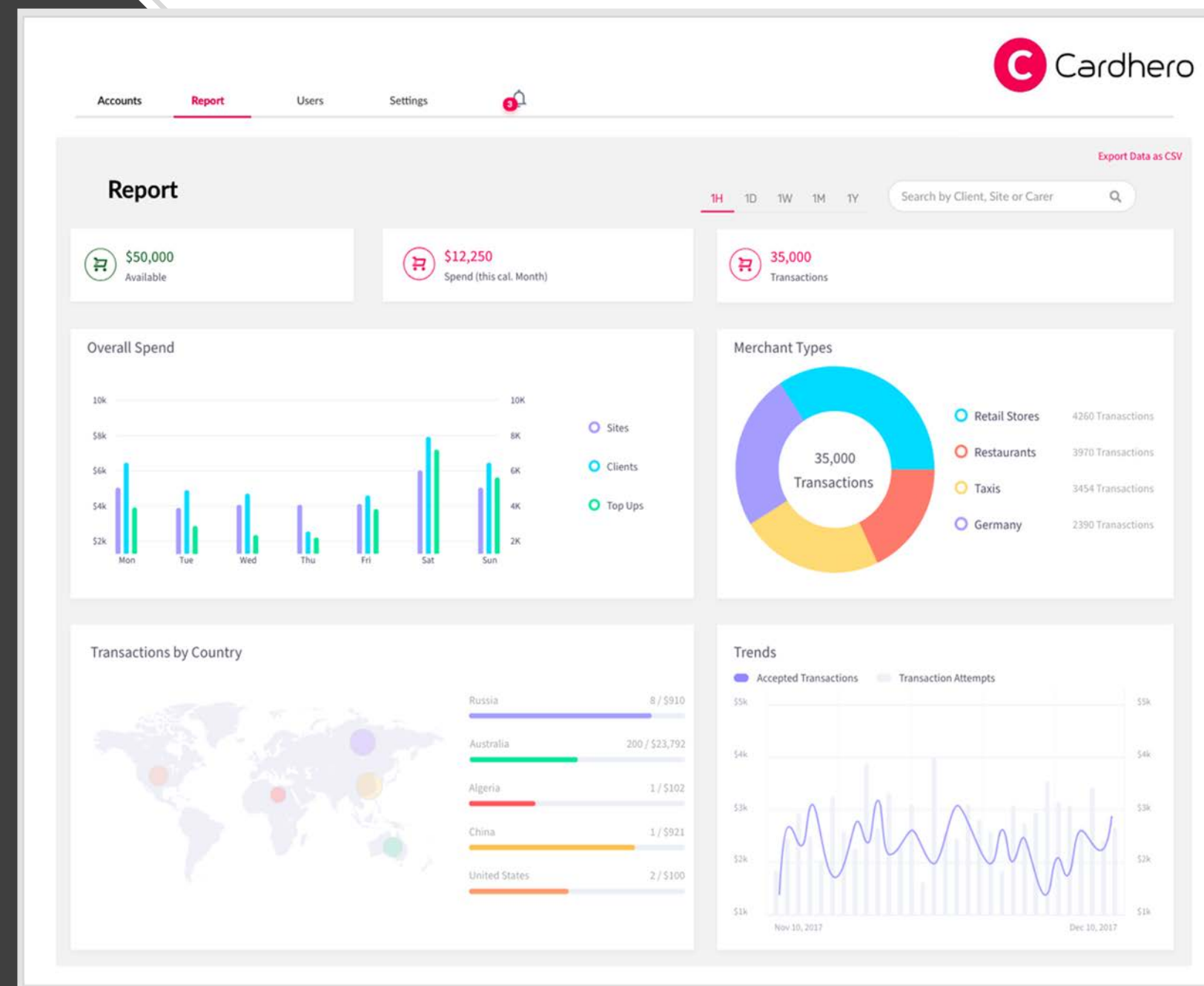
 CardHero



# Simple Applications



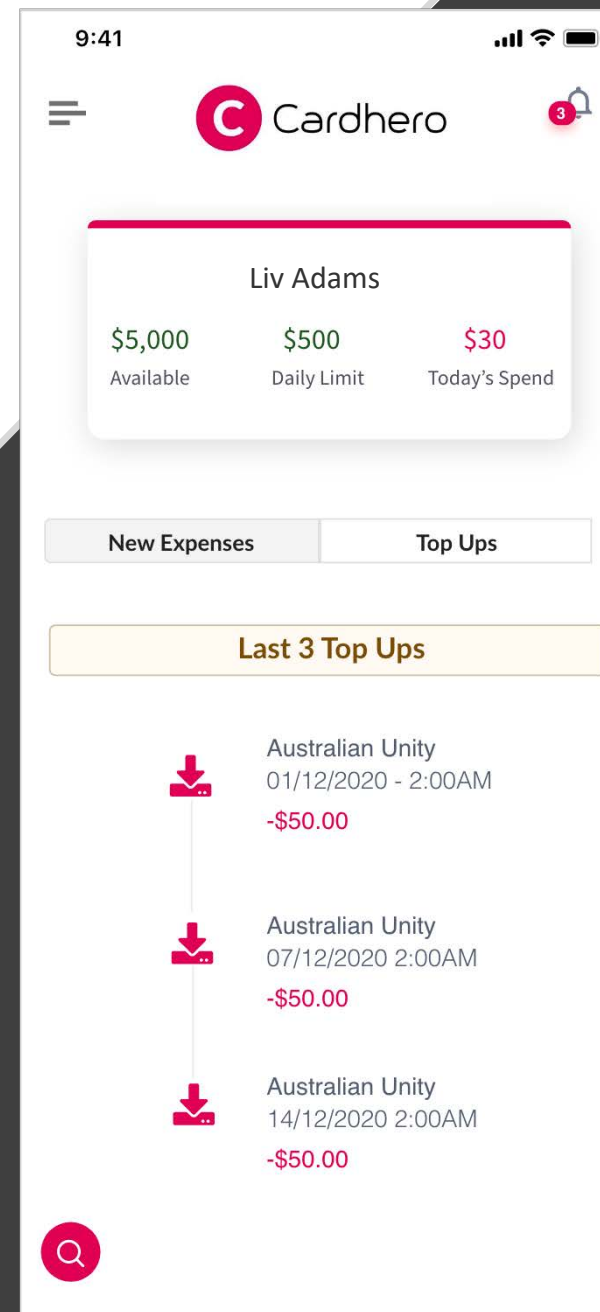
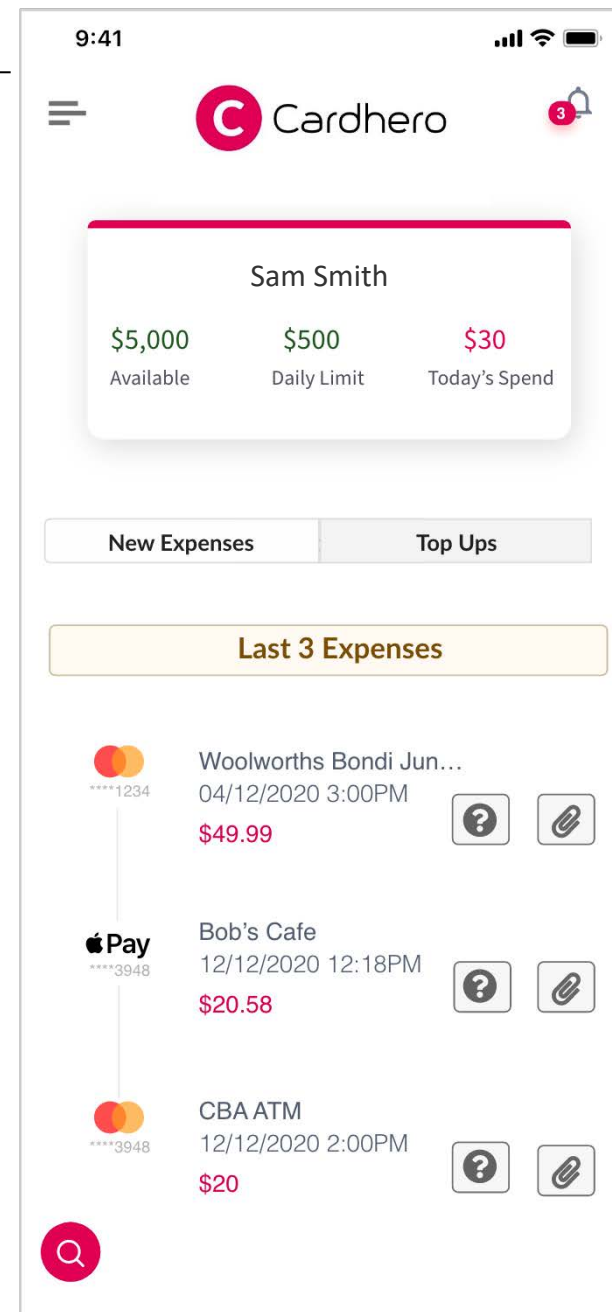
# Effective Reporting



# 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 will be able to view this same information.

Employees will be able to transact on an unrestricted basis with their transactions 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 will be able to view this same information.

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



# The outlook

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



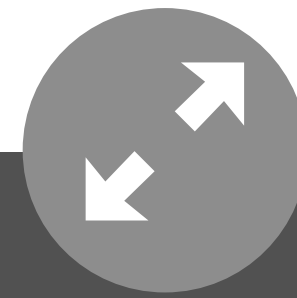
Grow organic revenue through new agency wins, uplift in users and increase of ARPU



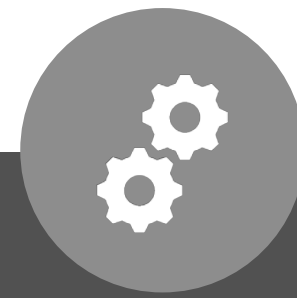
Leverage existing relationships to cross sell products



Execute on strategy to deliver Cardhero and Payhero



Expand direct client footprint



Develop partner ecosystem to scale distribution to new markets





**Investor Relations**

Craig Sainsbury  
e: [craig.sainsbury@marketeye.com.au](mailto:craig.sainsbury@marketeye.com.au)

Stephanie Ottens  
e: [stephanie.ottens@marketeye.com.au](mailto:stephanie.ottens@marketeye.com.au)

Nic Lim  
e: [nic@8common.com](mailto:nic@8common.com)