



OVANTI LIMITED (ASX: OVT)
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Company Announcements Office
Australian Securities Exchange

OVT EXECUTES MAJOR BNPL PARTNERSHIP WITH SHIFT4 PAYMENTS INC

Ovanti Limited ("**OVT**" or the "**Company**") is pleased to announce that it has entered into a minimum **three (3) year strategic partnership agreement**, subject to further renewals of at least 1 year per renewal, with **Shift4 Payments, Inc. (NYSE: FOUR) ("Shift4")**. Shift4 is a leading U.S. payment processing and commerce solutions provider that is publicly listed on the NYSE. Pursuant to the agreement, Ovanti shall launch its USA BNPL business to Shift4's network of merchants in the U.S. market.

Shift4 processes over USD\$260 billion of transactions annually for over 200,000 businesses across North America and Canada. **This agreement encompasses the distribution of Ovanti's BNPL services to over 100,000 of Shift4's merchants in North America in line with Ovanti's focus on the USA market for its BNPL services.**

This major partnership agreement helps establish the foundation for Ovanti's USA market launch. Ovanti's BNPL platform will assist Shift4's network of merchants by using real-time cash flow and income data rather than traditional credit scores, expanding access to financing for U.S. consumers who may not qualify under conventional models utilised by most of the major incumbent BNPL companies operating in the USA market alongside Ovanti. In summary, Ovanti's BNPL service offering shall provide Shift4's merchants with wider reach and the ability to process more BNPL transactions via Ovanti's model than they would have with many of our major competitors.

Further details of the partnership will be released soon in a joint press-release by Ovanti and Shift4, pending approval from Shift4's legal, marketing and investor relations teams.

[Comments pertaining to the announcement from Peter Maher, USA BNPL CEO for Ovanti Ltd:](#)

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On the Shift4 partnership agreement:

“We see the enormous opportunity in working closely in collaboration with Shift4 in the North American market to launch BNPL services to their extensive network of over 100,000 merchants. This major partnership allows Ovanti to scale faster in the USA, reach more merchants and consumers, and build a payments ecosystem that delivers affordability and inclusion at scale.”

On OVT’s innovative funding source for USA BNPL operations:

“As previously announced to the market on 14 March 2025, Ovanti’s merchant settlement facility is backed by stablecoin which is then converted to fiat rather than traditional cost and vertical restrictive debt facilities. That gives us faster, lower-cost settlement and the flexibility to scale in ways the major incumbent BNPL providers cannot. It is a core part of how we differentiate in the U.S. market and help position Ovanti as the next era of BNPL.”

Ovanti’s proprietary cash-flow decisioning model powered by artificial intelligence – real time analysis unlike our BNPL competitors:

“Ovanti believes that today’s FICO-based credit models used by many of our major BNPL competitors in the U.S. market are rarely an accurate reflection of a person’s true real-time financial position. More than 150 million Americans, over half the U.S. adult population, are largely locked out of financial offerings because they do not fit traditional and outdated FICO-driven decisioning and risk models. Ovanti’s unique approach via embracing open banking is therefore built on real-time income and cash flow data in order to power decisioning. Using Ovanti’s market leading artificial intelligence credit assessment engine, this allows us to help this enormous underserved audience. It is one of the largest untapped opportunities in U.S. consumer payments and we at Ovanti with our unique model and approach collaborating alongside partners such as Shift4 are uniquely positioned to serve.”

Comments pertaining to the announcement from Daler Fayziev, Executive Director and Chairman of the Board of Ovanti Ltd:

“This first major agreement for Ovanti with a large USA payment processor the size and scale of Shift4 is a transformational moment for OVT and a testament to the ability, dedication and vast network of the USA BNPL CEO Peter Maher who commenced his role with Ovanti last month. To have in such a short time already signed the first major partnership agreement with a major payment processor such as Shift4 is an incredible achievement. Shift4 processes over USD\$260 billion of transactions annually. This agreement is the first of its kind they have entered for the provision of BNPL services to their extensive USA merchant network. Ovanti’s ability to distribute

BNPL services to over 100,000 merchants provides us with a strong platform for expansion into the USA BNPL market as we continue to pursue signing more merchants and enterprise partnership agreements in the USA in the upcoming months. Having executed this agreement with a NYSE listed company such as Shift4 means that Ovanti is able to draw down on debt warehouse facilities of up to USD \$100,000,000 as previously announced to the market on 14 March 2025. Due to the significant size of this and other large upcoming merchant agreements, I as Chairman of OVT am personally engaging with major crypto institutions to assist the BNPL protocol in order to increase OVT's debt facilities beyond the current USD\$100,000,000. Further updates to the market in this regard will be provided in due course."

The release of this announcement was authorised by Joshua Quinn, Company secretary on behalf of the Board of Ovanti Limited.

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About Ovanti Limited (ASX:OVT):

Ovanti Limited (ASX:OVT) provides fintech and digital commerce software solutions and services that enable its institutional customers to securely authenticate end-user customers and process banking, purchase and payment transactions.

The Company's core technology platform enables large customer communities to connect to end user customers using any mobile device and integrate mobile technology throughout their existing business and customer product offerings. The Company's business divisions consist of Mobile Banking and Digital Payments which service leading banks in Malaysia and large telcos and corporates in Malaysia & Indonesia. Ovanti also works with telecommunication network providers to provide mobile OTT (over-the-top) services that leverage their subscriber base to build active communities. In addition to the Malaysian operations, the Company is expanding operations for buy now, pay later services (BNPL) into the United States of America (USA). The Company's technology solutions and expertise across fintech and digital commerce solutions and services, including years of servicing numerous large banking clients, give it distinct advantages as it enters the USA market.

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