



OVANTI LIMITED (ASX: OVT)
(ACN 091 192 871)

Website: www.ovanti.com
Email: enquiries@ovanti.com

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Finicity by Mastercard Inc signs with OVT

Ovanti Limited (ASX: OVT) (“Ovanti” or the “Company”) is pleased to announce that Ovanti US Inc., a wholly owned subsidiary of Ovanti Limited, which operates OVT’ U.S. BNPL business has entered into a contract with **Finicity Corporation, a Mastercard Inc (NYSE:MA) wholly owned company**, advancing its mission to bring intelligent, real-time affordability to the U.S. payments landscape. This will anchor Ovanti’s upcoming U.S. launch of Flote in the open-finance network and data infrastructure, connecting consumers, merchants, and lenders through a single, transparent ecosystem.

Ovanti will leverage Mastercard’s Open Finance capabilities to give U.S. consumers secure, permissioned access to financial data and cash flow insights. This capability is intended to strengthen Ovanti’s ability to decision and approve customers while remaining entirely credit score agnostic, and improve repayment performance by aligning repayment periods with cash flow and income schedules.

The agreement combines Mastercard’s U.S. Open Finance infrastructure and commitment to fintech innovation with Ovanti’s data-driven approach to consumer finance. This will help position Ovanti to accelerate merchant adoption, reduce conversion friction, and strengthen its unique position as a challenger BNPL as it advances toward its U.S. commercial launch of Flote in Q1 2026.

*Mastercard Open Finance solutions are provided by Finicity Corporation, a Mastercard company

Commenting on the announcement, Ovanti US Inc. CEO Peter Maher said: *"This partnership allows us to bring a new level of intelligence and transparency to the way consumers budget and merchants convert at checkout. With access to advanced open-finance capabilities, Flote can make faster, more accurate decisions that support consumers based on how they actually earn and spend. It's a foundational step that strengthens our ability to scale merchant adoption and deliver a highly differentiated BNPL product to the U.S. market."*

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The release of this announcement was authorised by Joshua Quinn, Non-Executive Director and Company Secretary.

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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 provided 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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