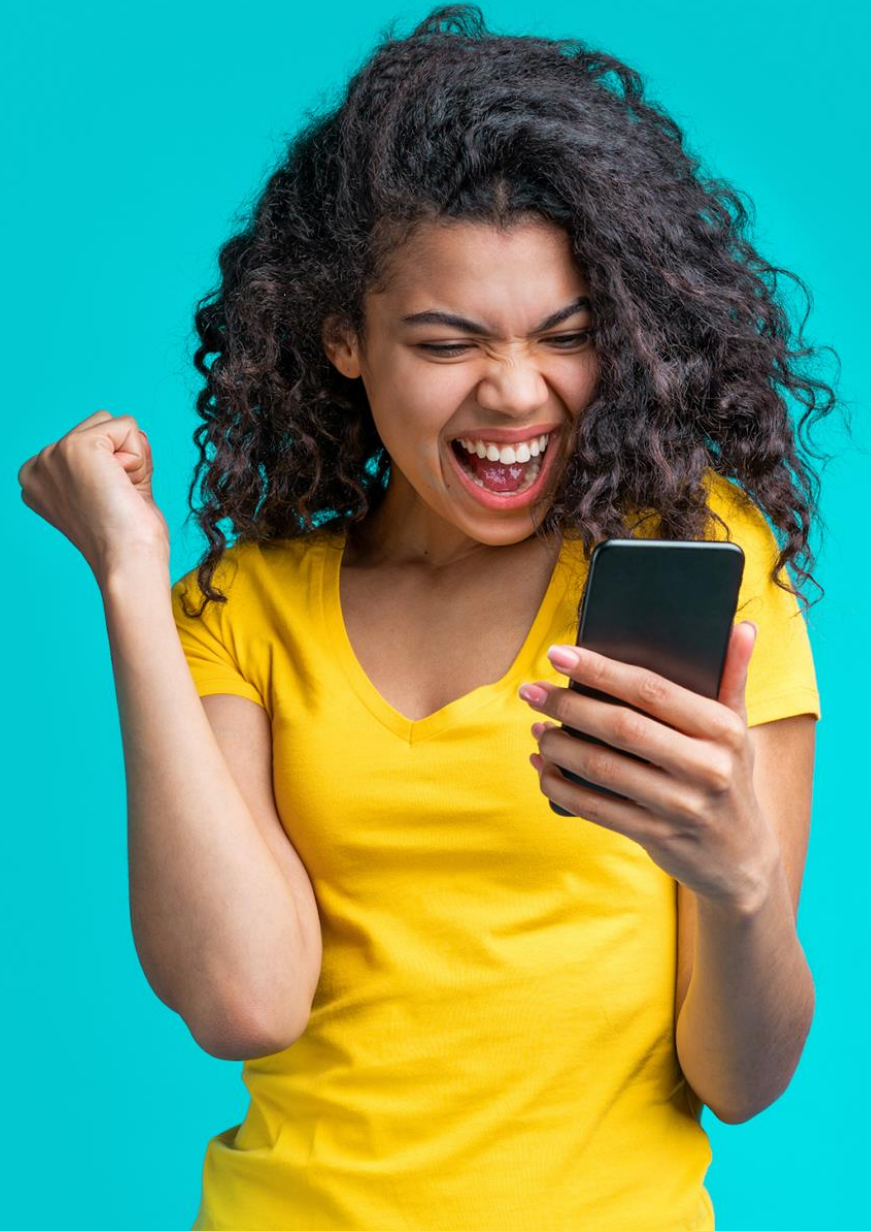


MOROKU

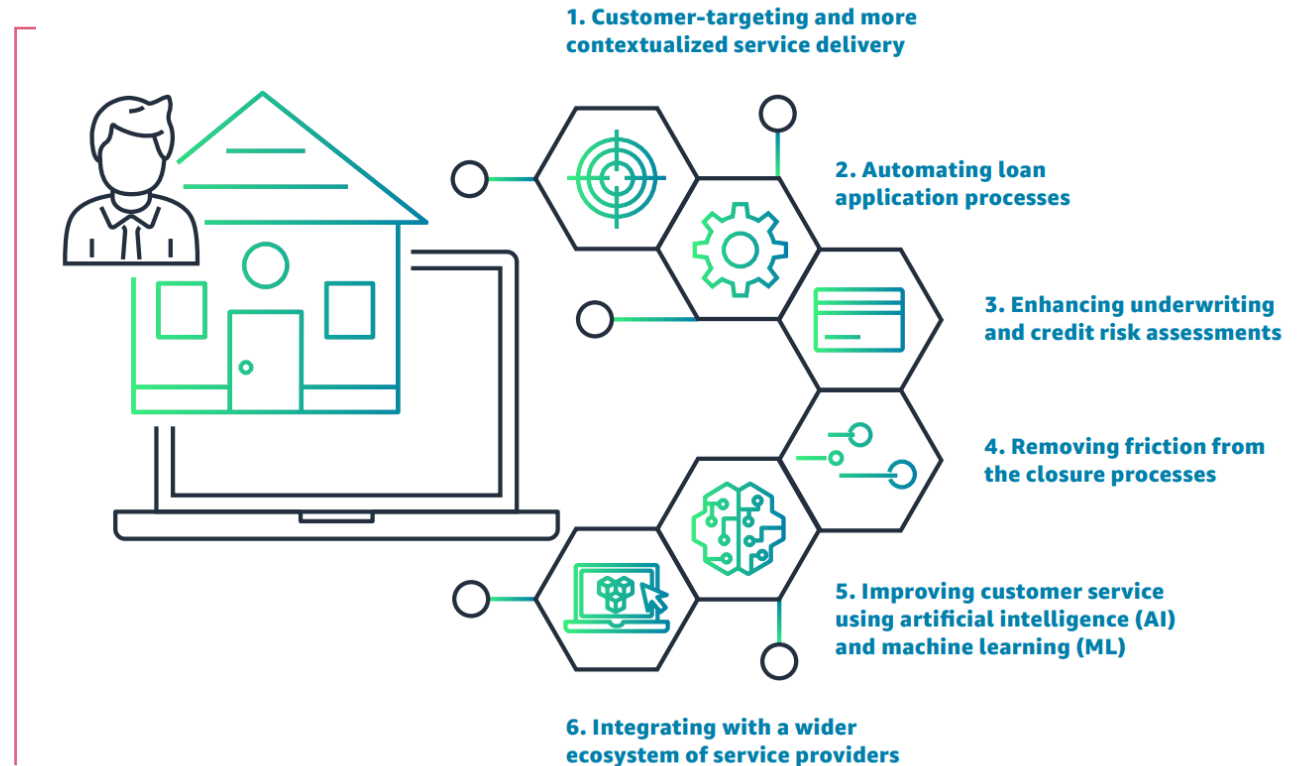
For digital banks and fintechs who
want to engage customers around
strong money habits

Private Investment Offer for Sophisticated
Investors*



* Moroku is an early-stage technology company with associated risks as outlined in the disclaimer

Problem – Banks, Big and Small, Have Some Challenges



Banking Priorities 2024 – Customer Experience is Number 1

The process of digitisation needs to be conceived with the customer at the centre, where a digital bank's North Star resides

Sustainability – An Increasing Focus

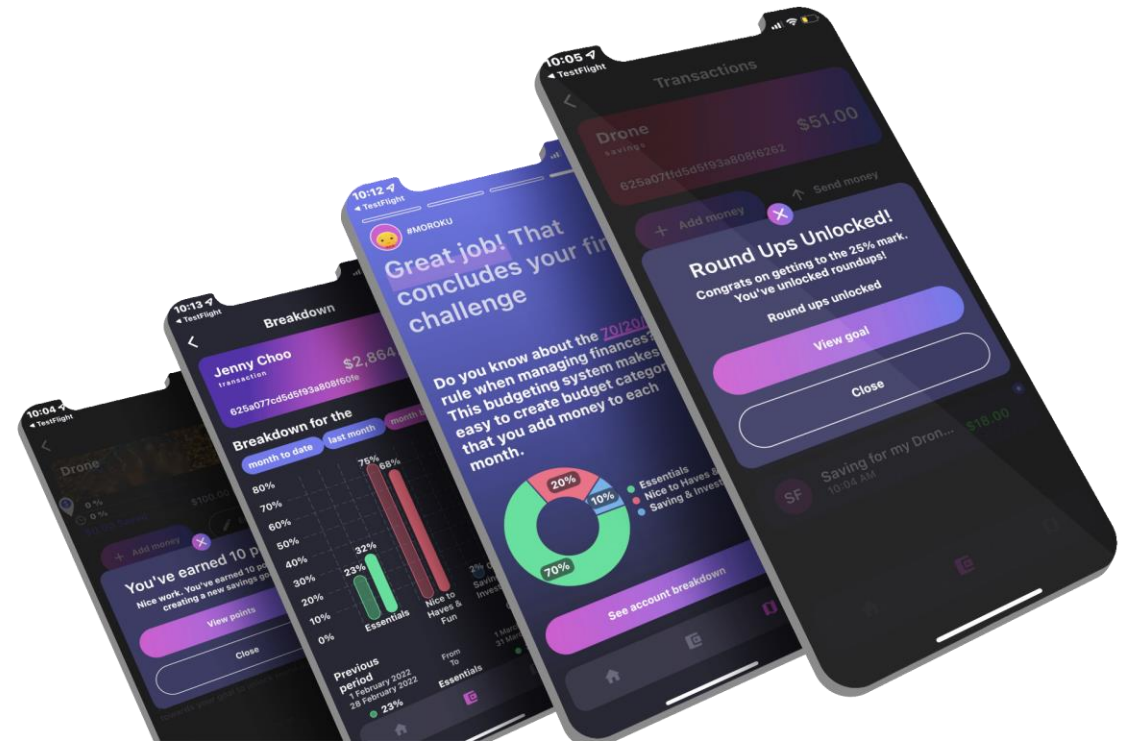
- ESG is a top priority and competitive opportunity
- This includes financial inclusion as well as connecting payment behaviour to environmental impact within digital
- Odyssey can do this
- Momentum is appearing



<https://moroku.com/sustainable-banking/>

Solution – Use the Power of Game and Social to Differentiate and Win

- Children, Adults, Animals. We all love game
- It's how we learn skills and engage with other
- Because we love
 - Growth & Learning
 - Knowing the rules
 - Competing
 - Winning
- So - use that as the UX architecture to create value and differentiate



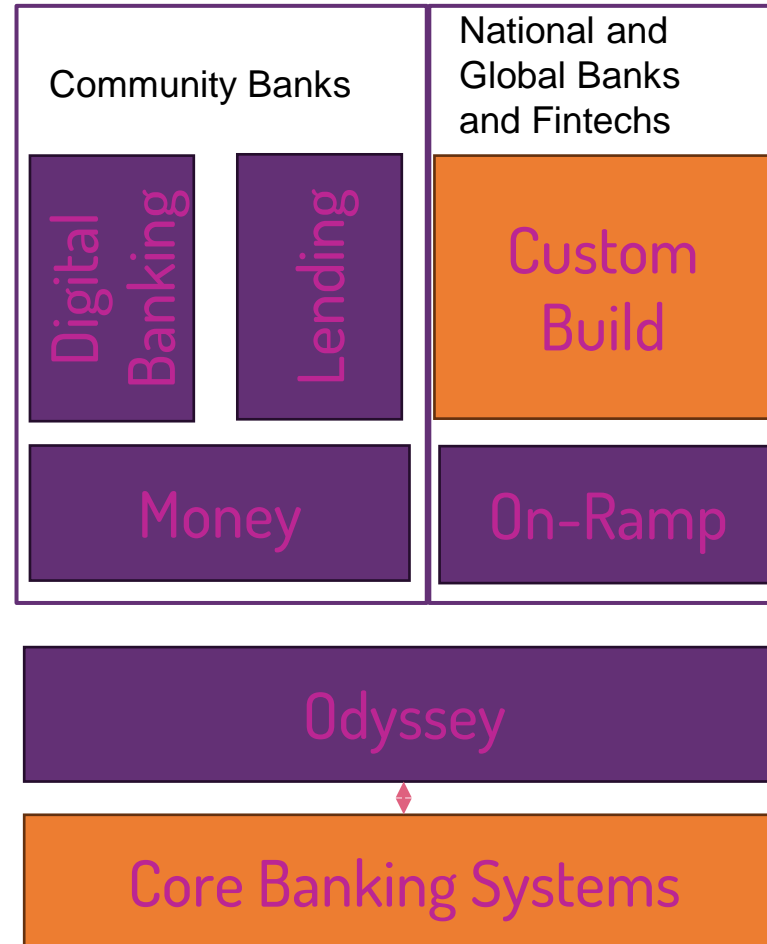
Moroku Odyssey

- Data driven game engine for banking
- Reward and recognise great money habits, financial literacy
- Adds Emotional Intelligence to the system
- Creates better, more connected, happier more loyal customers
- With increasing number of use cases across the world.



Stack and Strategy

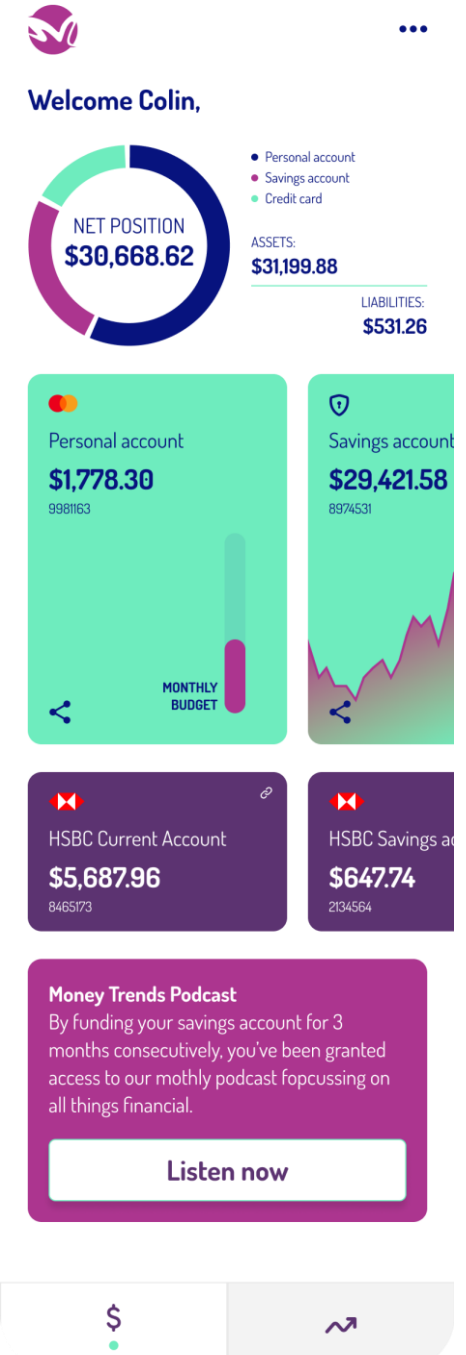
- Packaged “Out of the Box” offering for Community Banks.
- Team with GCI and Temenos “As a Service”
- Non-Exclusive



- Custom Engagement with Globals
- Use the On-Ramp Design Process
- Partner with Customer and Integrators for Build and Delivery

Credit Union Market Particularly Ripe

- Average Australia Credit Union spend \$1M+ per year total IT
- Circa \$150M ARR
- 87,914 credit unions in 118 countries, TAM = \$50bn
- Regulators supportive – e.g. APRA turning down ANZ’s acquisition of Suncorp
- Bank as a Service offerings maturing to level the tech playing field
- Don’t have the teams , capital or ego of the bigger banks but just as needy
- Do have strong community-based franchises
- Aging infrastructure is demanding an upgrade
- Whilst core transformation was a CEO killer now staying is
- Moroku IP and distribution is ready
- Plan – Start in Australia





MOROKU money

- White label
 - Mobile Banking App
 - Internet Banking
 - Loan Origination
- Cloud Resident/Mobile First
- Core Banking Integrated
- Open Banking and Digital Identity Verification included
- Economic
- Odyssey powered for Emotional Intelligence , engagement and loyalty – the differentiator – game + data + AI



Overview Accounts Transfer Pay Cards Loan Applications FRANK

Accounts

Bank Transfer
PayID Payment
BPAY Payment

Account	Balance
cheque account Acc: 000-101 1536539	\$1,428.42
holiday saver Acc: 000-101 3345468	\$0.00
Hooli Bank	
Account	Balance
Mortgage 746833 Acc: 123456 12345678	\$11,598.25
Credit Card 13000 Acc: 234567 23456789	\$5,456.54
Savings 123890 Acc: 345678 34567890	\$14,929.87
Transaction 14000 Acc: 456789 45678901	-\$2,846.85

Operating Model

- Sell lightweight lending into the credit union market for traction & funnel. SaaS ~ \$100/Loan
- Upsell them to a complete BaaS based on Money SaaS ~ \$1/user/month
- Use momentum to entice bigger clients, across the world, using our On-Ramp design process to deploy Odyssey \$0.5/user/month
- Leverage core banking providers and SI for distribution: Temenos, Thought Machine E6, Mobiquity

Home Loan Application

New Loan

Personal > Employment > **Property** > Loan > Credit Score > Affordability > Serviceability > Summary

Purchase Property

Type of property

Do you have a property in mind?

No Yes



To load the address of the property, either search for it or click on the map below and the form fields will be automatically filled in.

Address Lookup

Click on the map to change the address

OR

Address details



Address details

Street Name

Street Number

Postcode

Suburb

State

Country

Building Name

Unit Number

Back

Next

Great Southern Bank is among a handful of prominent investors that have collectively poured \$32 million of seed funding into a new payments fintech set up by former Westpac executives.

The Brisbane-based bank yesterday declined to comment on a A\$7 million investment it has made in Constantinople Holding Company Pty Ltd, a Sydney firm building a proprietary payments and funds transfer platform using blockchain technology.

Mystery surrounds the key elements of Constantinople's business case, with directors and investors in the company refusing to comment publicly on its plans in the local banking market.



Constantinople co-founder DI Challenger

Competition

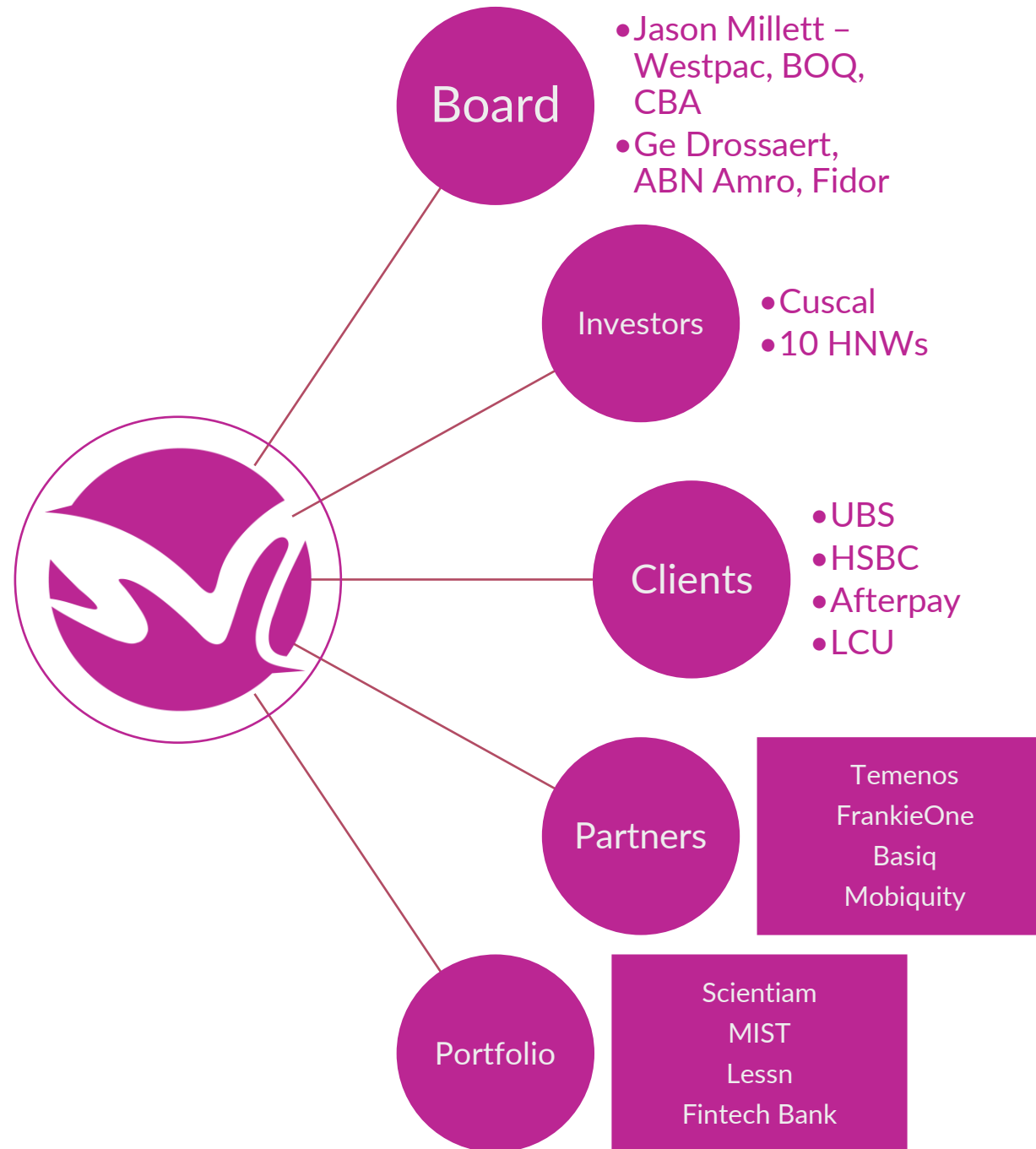
Segment 1 - Australian Community Banks

- Constantinople – Australian Fintech partnering with 10X
- Ultradata and Data Action – Legacy core providers, both vulnerable as under pressure to innovate

Segment 2 – Global Banks and Fintechs

- Money Thor
- Personectics
- In House Bank tech teams
- Digital Agencies & Consultancies

Ecosystem



Use of Funds – By December 2024

- Build Credit Union Market in Australia
 - Win 2-5 credit unions Some product work on Lending and Money
 - Sales and Marketing – Lead generator + Conferences (COBA)
- Win 2 Odyssey Pilots
 - Sales and Marketing
 - Conferences e.g. Intersect, Money 2020 USA, Singapore Fintech Festival
 - Better Web, Seo and Digital Advertising
- Setup for Scale Up 2025, Series A

Leadership



Colin Weir *CEO*

Leader and tech exec with 30-year track record of defining the future and building growth businesses to harness it. One exit. Built and sold his first software application whilst at university – a economic computer for forests.

Ran Microsoft's Australian Data Business

Executive and director roles at Microsoft and Sun Microsystems running \$10M - \$100M revenue businesses. M. Sc.

www.linkedin.com/in/colweir/



Michael O'Sullivan *CTO*

Leader and tech exec with 25-year track building highly secure and scalable banking platforms

Westpac, Deutsche Bank, JP Morgan Chase, FlashFX

<https://www.linkedin.com/in/mos-cto/>

Board



Jason Millett *Director*

One of Australia's most seasoned and experienced banking technology executives including CIO roles at Westpac, CBA, BOQ

<https://www.linkedin.com/in/jasonmillett/> -



Ge Drossaert *Director*

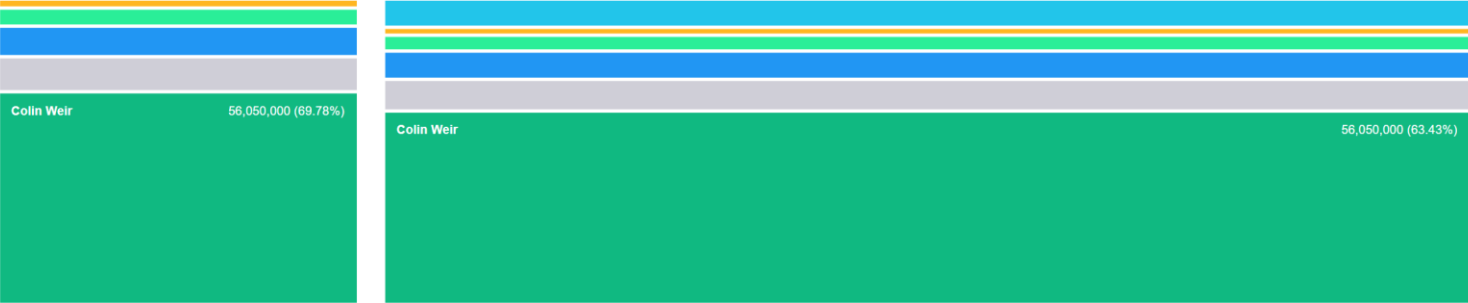
Experienced global digital transformation executive in financial services and fintech, ABN Amro, Fidor, Sopra

<https://www.linkedin.com/in/gedrossaert/> -

Deal Terms

NEW INVESTMENT
PRE-MONEY VALUATION
EFFECTIVE DATE
OPTION POOL Refresh Keep existing

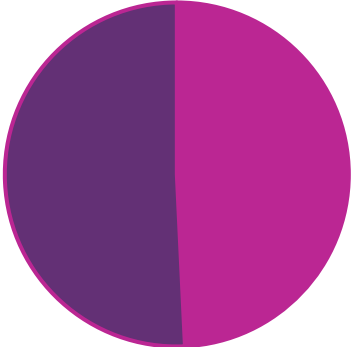
Pre-money cap table **80,328,919 shares**
Post-money valuation **A\$11,000,000 +10%**
Total post-money shares **88,361,692 +10%**
Share price **A\$0.12449**
Option pool size **4,500,000**
Investor's equity **9.091%**



0 convertibles will convert [Hide](#)

- \$AU 1M at Pre Money \$AU 10M
- Valuation and small size based on protecting dilution and raising just what we need to get H1 done and then raise \$5M at a significant increase
- Private offer
- Build the team – Focus on Product
- Execute on deals in play
- Build Funnel
- \$492K Done

Raise

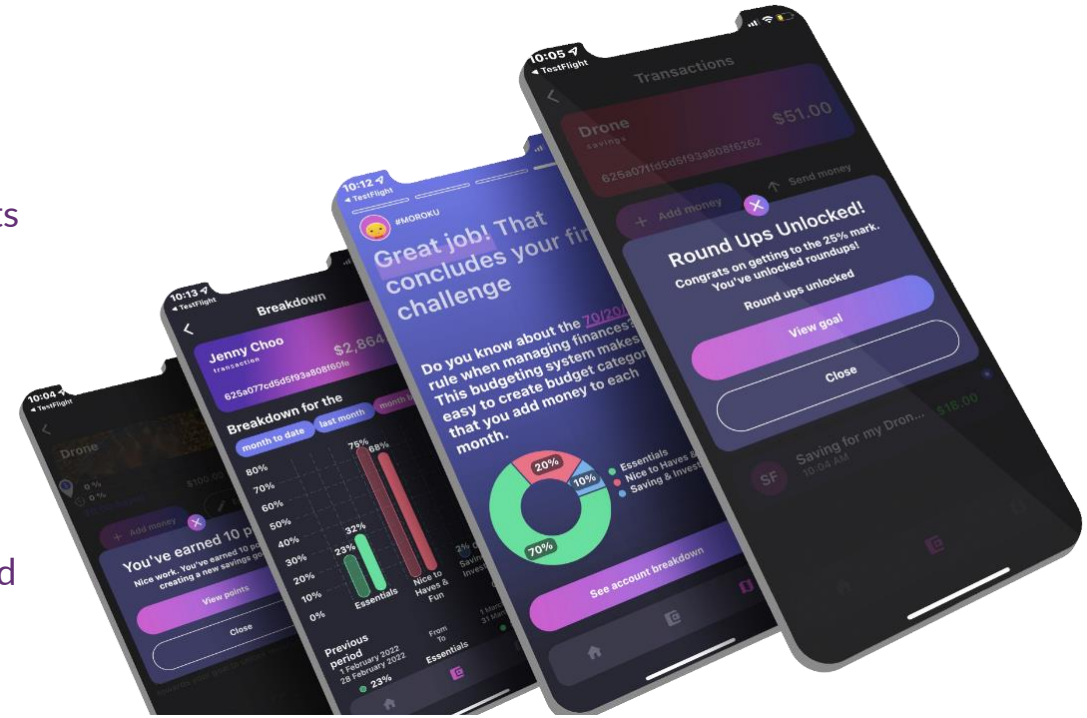


■ Done
 ■ Remaining



Investment Summary

- Digitisation is leading to massive transformation in banking and payments
- The key priority is Customer Experience
- Moroku delivers customer success and competitive advantage by combining Game, Data and AI to create emotional intelligence and connection within the digital banking experience to help digital banks and fintechs compete on customer success.
- Odyssey is Moroku's game platform to create next generation banking journeys
- Odyssey is surfaced via Moroku Money – Out of the Box next Gen Banking
- Go To Market via fully finished BaaS in Australia and beyond
- Raising \$AU1M @ \$AU10M, \$492K Done



\$2 trillion

Estimated BaaS market 2028

\$7 trillion

Estimated Embedded Payments market 2033



ODYSSEY



loan origination

core transformation

services

SME

open banking

payments

internet banking

mobile banking

digital identity



UX

youth banking

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Appendix – Project Excedo

- Be the preeminent technology operators for banks, credit unions and fintechs in Australia
- Who are struggling to differentiate and keep up with the pace of technology and compliance
- Whilst sat on aging infrastructure like DA and Ultradata
- By leveraging Moroku's IP in Odyssey and Money and technology partnerships
- We will deliver a full, service model available on a subscription service based on either customer numbers or asset size
- Growing organically and inorganically through acquisition
- To acquire dominant market share by 2027
 - CX 
 - Core Banking System 
 - \$1M ARR by June 2025
 - \$60M ARR by June 2026

Short Term Pipe

- Lessn – Services \$50K per month + Equity through September/December
- LCU – Money - Use to drive next Lending Client and then BaaS with Temenos/GCI
- Defence Bank – Odyssey
- Lloyds - Odyssey
- Scientiam CFS – Odyssey + Integration