Nayax

Third Quarter 2026 Results











November 11, 2026

Important Disclosure

Forward-looking statements, risk factors, and non-GAAP financial measures referenced in this presentation

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- In addition to various operational metrics and financial measures in accordance with accounting principles generally accepted under International Financial Reporting Standards, or IFRS, this presentation contains Adjusted EBITDA, Free Cash Flow, Adjusted OPEX and Adjusted Net Income, each a non-IFRS financial measure provided to help evaluate our past results and future prospects. Please refer to the appendix for of this presentation for a definition of Adjusted EBITDA, Free Cash Flow, Adjusted OPEX and Adjusted Net Income as well as reconciliations of Adjusted EBITDA and Adjusted Net Income to net income (loss), Free Cash Flow to operating cash and Adjusted OPEX to OPEX.

- Due to the inherent difficulty in forecasting and quantifying the amounts of certain items that are necessary for such reconciliation, the Company is not able, without unreasonable effort, to provide a reconciliation of forward-looking Adjusted EBITDA and Adjusted Net Income to IFRS net income (loss), in particular because items such as finance expenses and issuance and acquisition costs used to calculate projected net income (loss) vary dramatically based on actual events. Therefore, the Company is not able to forecast on an IFRS basis with reasonable certainty all deductions needed in order to provide an IFRS calculation of projected net income (loss) at this time. The amount of these deductions may be material and therefore could result in projected IFRS net income (loss) being materially less than projected Adjusted EBITDA and Adjusted Net Income (non-IFRS).

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Today’s Presenters



Yair Nechmad
CEO & Co-Founder



Sagit Manor
CFO

Global Platform - Multiple Verticals

Nayax provides payments, software, and consumer engagement solutions across a wide range of automated retail verticals



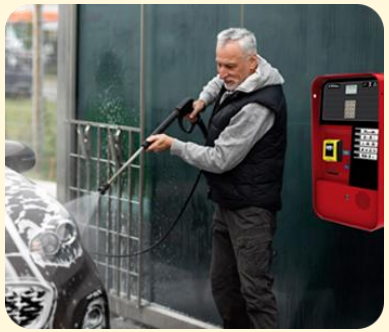
Vending



Fueling



Self-Service Kiosks



Car Wash & Air Vac



Restaurants



Massage Chair



Parking



EV Charging



Micro Markets



Laundromats



Amusement



Food & Beverages

Company Overview: Q3 2026

Revenue

Q3 25: $104.3M ▲22.7%

$128.0M

Recurring revenue

Q3 25: $77.1M ▲21.3%

$93.5M

Gross Margin

Q3 25: 49.3% ▲0.3pp

49.6%

Adj. EBITDA (1)

Q3 25: $18.2M ▲32.9%

$24.2M

Total transaction value

Q3 25: $1.8B ▲25.5%

$2.2B

Customers

Q3 25: 110K ▲19.3%

131K

Managed & connected devices

1.6M

$255

Annual ARPU (2)

Q3 25 $230 ▲10.9%

Dollar-based net retention rate (3)

119%

2.7%

Revenue Churn (4)

(1) Adjusted EBITDA is a non-IFRS financial measure. Please refer to the Appendix for a definition of Adjusted EBITDA and for a reconciliation of Adjusted EBITDA to the most directly comparable IFRS measure.

(2) Average revenue per unit is calculated using recurring revenue divided by the number of connected devices over a 12-month trailing period. Please refer to the Appendix for a definition of ARPU

(3) Net retention rate based on SaaS revenue and payment processing fees. Please refer to the Appendix for the definition of NRR

(4) Revenue Churn is a non-IFRS financial measure. Please refer to the Appendix for a definition of Revenue Churn.

Global Presence

USA · Canada · UK · Germany · Israel · Australia · China · Japan · South Africa · Brazil · New Zealand · Netherlands · Lithuania



1,200 No. of Employees

120+ Countries with devices

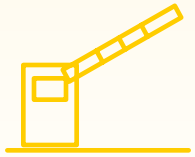
80+ Payment Methods

80+ Markets with distributors

50+ Currencies

35 Languages

Recent Business Highlights



Completed the acquisition of IPS Group, a leading smart parking technology provider. IPS brings two decades of field-proven technology and more than 250,000 parking spaces. Combined with Nayax's reach across more than 120 countries, it is expected to accelerate IPS's expansion into new markets, starting with Continental Europe, and give Nayax's existing customers access to a leading parking and curb management solution.



Announced a distribution partnership with Allied Electronics, Inc. Allied will offer Nayax Fuel's VPOS Media 5 outdoor payment solution to fuel retailers across the United States. Allied has served the retail petroleum industry since 1978, and its systems, including the NeXGen PRIME forecourt controller, operate at tens of thousands of locations nationwide. Card payments now represent 81% of transactions at the pump, up from 64% a decade ago.



Announced a global strategic partnership with Getnet. The agreement will enable operators of vending machines, EV chargers, self-service kiosks, and other automated self-service businesses to benefit from Nayax's payment technologies and Getnet's local acquiring network. Nayax is expecting to roll out across Getnet's acquiring network in Chile first, followed by Spain, Portugal, Brazil, Mexico, and Argentina. The partnership is expected to open key new Latin American markets for Nayax and strengthen its regional presence.



Launched its electric mobility business in Brazil. The VPOS Media 4 Mini lets drivers pay directly at the charger with cards and digital wallets. The terminal is certified by ABECS, which governs payment security in Brazil, and by Anatel, which covers connected devices. It is built for unattended outdoor sites and is available across Brazil.

What’s Next?

Nayax Energy + Lynkwell : One Integrated EV Platform

Nayax Energy and Lynkwell now operate as one EV platform, with global payment infrastructure fused directly into the charging software stack, scaling deployment and winning marquee operators worldwide while running a leaner cost base.

One Integrated EV Business

Unified payments

Nayax's payment rails now run inside Lynkwell's software; e-commerce follows in 2H26.

Platform migration underway

First customers are already live; all customers move to Lynkwell software by 2027.

Leaner combined cost base

Combining the businesses cut redundancy, lowering headcount and keeping Energy below budget.

Deployment Pace

2x+ our pre-acquisition DC fast charger deployment rate.

Global Reach

New customers across a dozen+ countries in recent months.

Landing Marquee Operators

Winning leading CPOs in Israel, Australia, and a Netherlands tender.

White-Label Pipeline

White-label onboarding already booked into 2027.



Wherever you are in the EV Charging Journey - Nayax has what you need

IPS Group: creating a full-stack platform in smart parking

Acquisition completed October 1, 2026 | $350M all-cash | Immediately accretive

>$90M	>60%	~20%	~$21M	~80%	250k+
2026E revenue	Recurring revenue mix	2026E organic growth	2026E Adj. EBITDA	FCF conversion	Managed spaces · 550+ customers

Transaction terms

- **$350M** purchase price, cash-free / debt-free, payable entirely in cash
- **~17x** 2026E Adj. EBITDA; ~12x including >$8M run-rate synergies by 2029
- **Funding:** cash on hand plus ~$150M of new debt from Poalim Tech and First International Bank of Israel
- **Net leverage** ~3.8x at close, improving to below 3.0x by 2027
- **Leadership:** IPS management continues to lead from San Diego

Why IPS

- **+$85B** addressable cashless TPV, taking Nayax to $342B by 2029
- **Full-stack mobility:** Integrated parking, payments and EV charging, supporting municipalities' preference for a single provider
- **Synergies:** migrate $519M cashless volume to Nayax rails, EV charging cross-sell, cost savings
- **Expansion:** US, UK, Ireland, Canada today; Continental Europe next
- **Durable base:** municipal anchor customers, 8+ year average top-25 tenure

Pro forma 2026E ($M)

	Nayax guidance	IPS	Pro forma
Revenue	510–520	>90	**>600**
Adj. EBITDA	85–90	~21	**106–111**

- **Accretive** to gross margin, Adj. EBITDA margin, Adj. EPS and FCF conversion
- **Accelerates** progress toward 2028 targets: ~$1B revenue, 50% gross margin, 30% Adj. EBITDA margin
- **Q4 2026 contribution:** ~$20M revenue, ~ $5M Adj. EBITDA

Source: Nayax press release, Nayax Completes Acquisition of IPS Group (Oct 1, 2026)

Expanding Financial Services Across Our Customer Base

From payments and software operations to financing, issuing and banking, completed by the U.S. bank charter

TODAY | Payments and software operations

Own Payment Hardware

Acceptance and Processing

- Unattended
- Attended
- E-Commerce
- Gateway
- Payment Facilitation
- Acquiring Bank

Operations

- Nayax Core
- Energy Core
- Retail Core
- BI Suite
- Loyalty

ADDING | Full-service financial platform

Financing

- Hardware Purchase Finance
- Merchant Cash Advance
- Revolving Credit

Accounts through Adyen Partnership

- ACH
- SEPA
- SWIFT
- Core Banking Ledger

Corporate Issuing

Credit Cards
Revolving credit on our own issuing license

Prepaid Cards
Closed and open loop prepaid programs

Debit Cards
Business debit linked to settlement balances

Nayax Adyen Third Party

Financial Performance & Outlook

Q3 2026 Key Highlights(1)

Strong growth

+22.7%
Revenue to $128.0M
Driven by new and existing customer expansion

21%
Organic revenue(2) growth
Year to date

$93.5M
Recurring revenue, +21.3%
73% of total revenue

KPIs

~131k
Customers
+19.3%

$2.2B
Transaction value
+25.5%

839M
Transactions
+14%

1.6M
Managed & connected devices
+11.5%

Profitability

49.6%
Gross margin
Up from 49.3% in Q3 2025

$24.2M
Adj. EBITDA(3), +32.9%
18.9% of revenue vs 17.5%

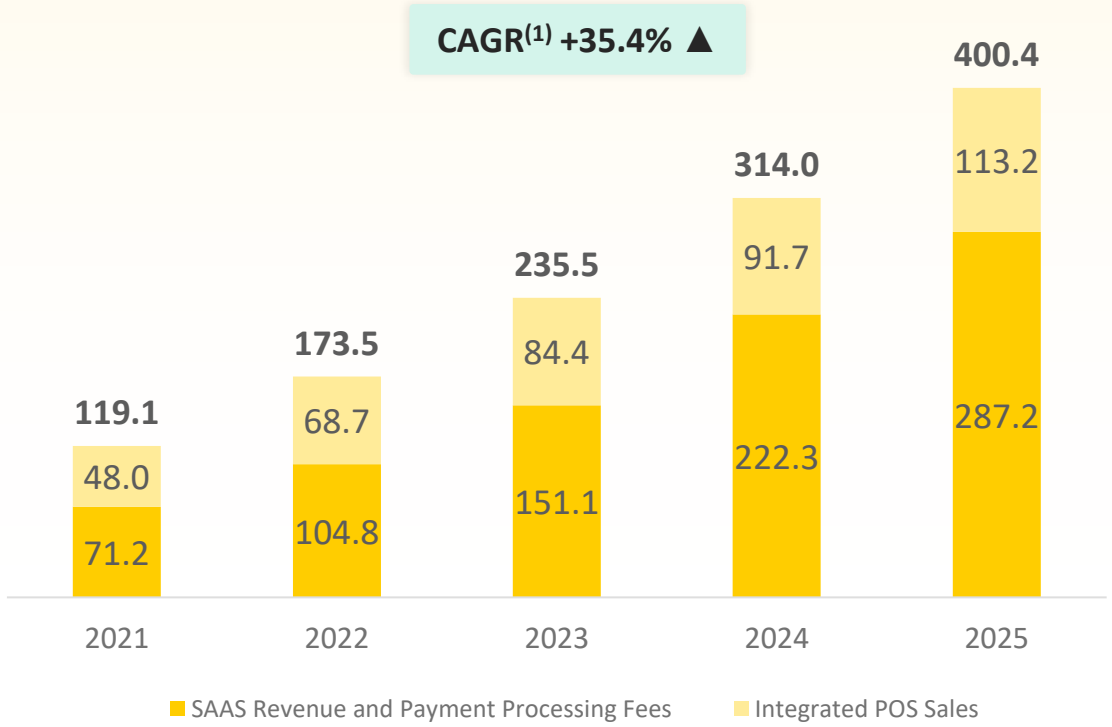
$14.1M
Adj. Net Income(4)
Up 38% from $10.2M

$10M
Free Cash Flow(5)
vs $3.9M in prior-year quarter

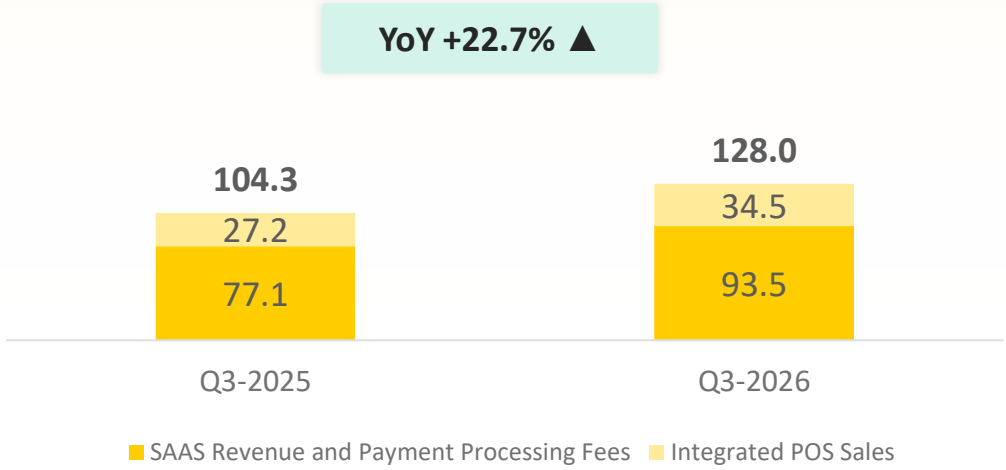
(1) All comparisons are relative to the third quarter and three-month period ended September 30, 2025 (the "prior year period").
(2) Organic Revenue is a non-IFRS financial measure that we define as total revenue adjusted to exclude the revenue attributable to acquired businesses for a period of 12 months following their acquisition. Q3 2026 includes $6.6 million of revenues from recent acquisitions. Please refer to the Appendix for a definition of Organic Revenue.
(3) Adjusted EBITDA is a non-IFRS financial measure. Please refer to the Appendix for a definition of Adjusted EBITDA and for a reconciliation of Adjusted EBITDA to the most directly comparable IFRS measure.
(4) Adjusted Net Income is a non-IFRS financial measure. Please refer to the Appendix for a definition of Adjusted Net Income and for a reconciliation of Net Income to the most directly comparable IFRS measure.
(5) Net cash provided from operating activities minus capitalized development costs and acquisition of property and equipment.

Recurring Revenue Supports Continued Growth

Annual Revenue ($M)



Quarterly Revenue ($M)



- 2025 revenue grew 28% to $400.4 million
- Recurring revenue represented 72% of total revenue

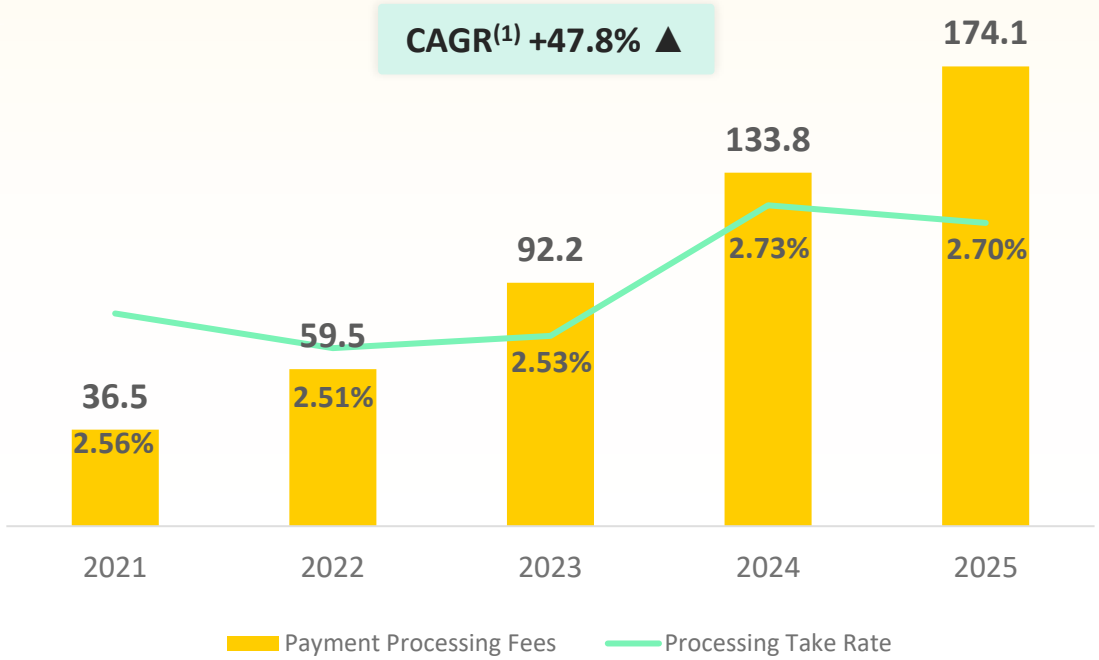
- **Strong Q3 2026 growth of 23%** YoY driven by both new and existing customer expansion, adding more than 5,400 customers this quarter
- **Organic revenue** (2) growth year to date was 21%
- **Recurring revenue** increased by 21.3% compared to Q3 2025 and represented 73% of our total revenue in Q3 2026
  - Payment processing fees increased 23.5%
  - SaaS revenue increased 17.7%

(1) CAGR 2025 v 2021
(2) Organic Revenue is a non-IFRS financial measure that we define as total revenue adjusted to exclude the revenue attributable to acquired businesses for a period of 12 months following their acquisition. Q3 2026 includes $6.6 million of revenues from recent acquisitions. Please refer to the Appendix for a definition of Organic Revenue.

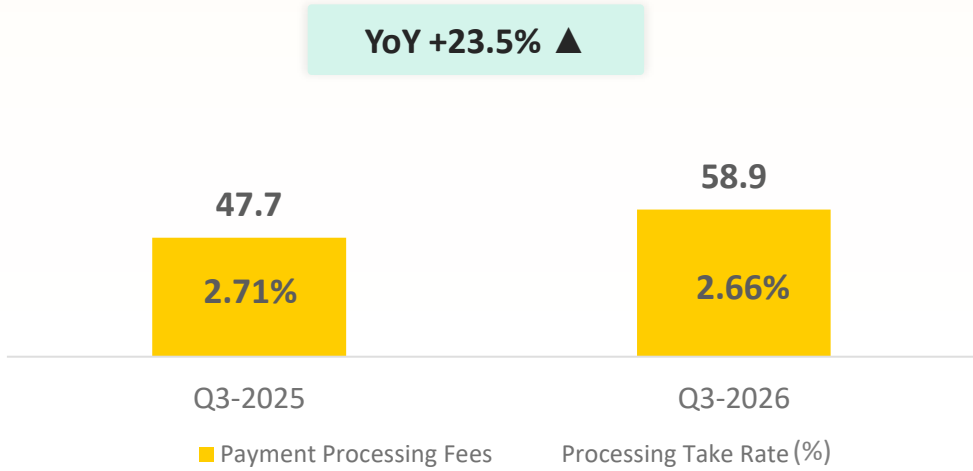
Higher Payment Volumes Drive Processing Revenue Growth

Driven by adding more devices and by increasing activity and monetization

Annual Processing Revenue ($M)



Quarterly Processing Revenue ($M)



- Payment processing fees increased by 30% YoY in 2025
- Processing take rate remained stable at approximately 2.7%
- Transaction value increased to $6.4 billion from $4.9 billion
- Number of transactions increased to 2.9 billion from 2.4 billion

23.5% increase in processing revenue as the market continues its cash-to-cashless conversion, driven by:

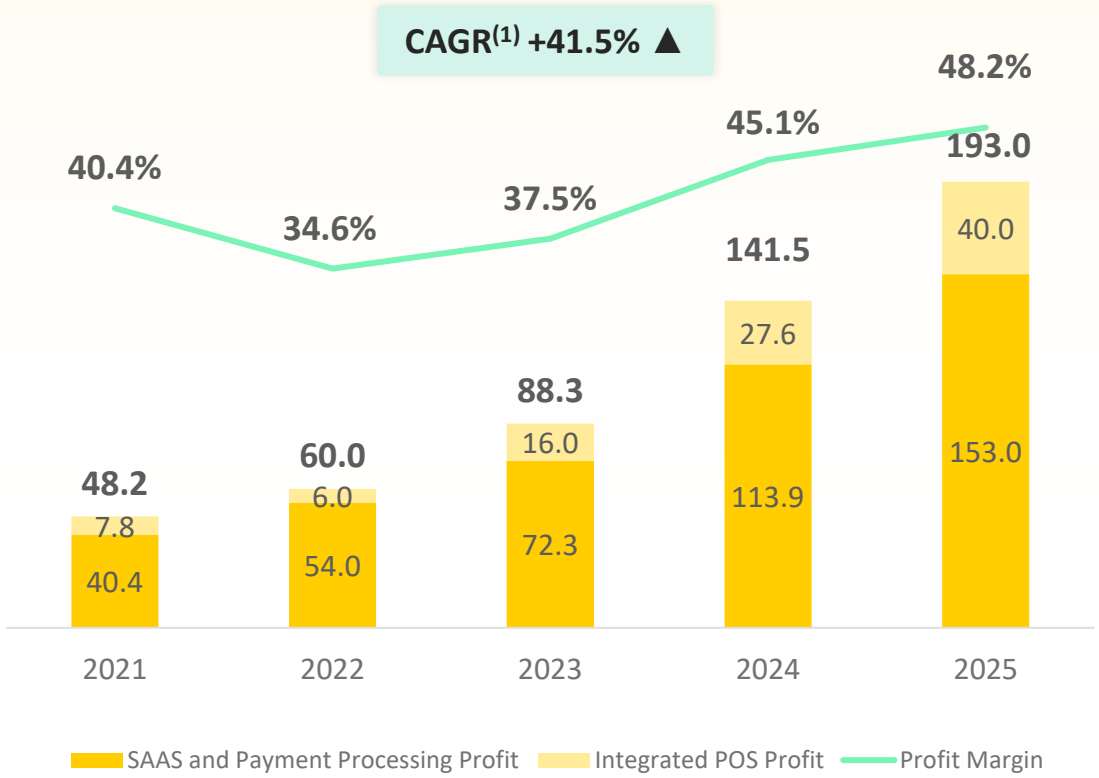
- 11.5% increase in our installed base of managed and connected devices
- 25.5% increase in dollar transaction value

(1) CAGR 2025 v 2021

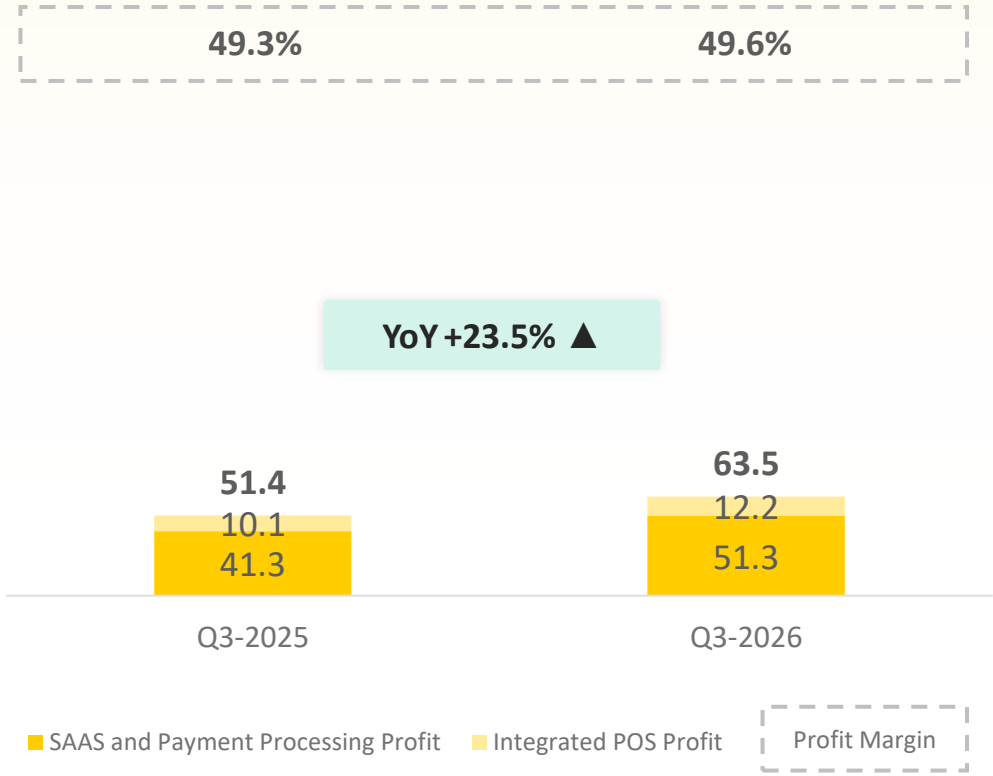
Recurring Revenue Mix drives High Gross Margin

More recurring revenue, at better economics, across an installed base that keeps growing

Annual Gross Profit ($M)



Quarterly Gross Profit ($M)



- Significant increase in gross margin to 48.2% from 45.1% driven by the improvement in operational efficiencies and continued streamlining of supply chain as well as the reduction in processing costs

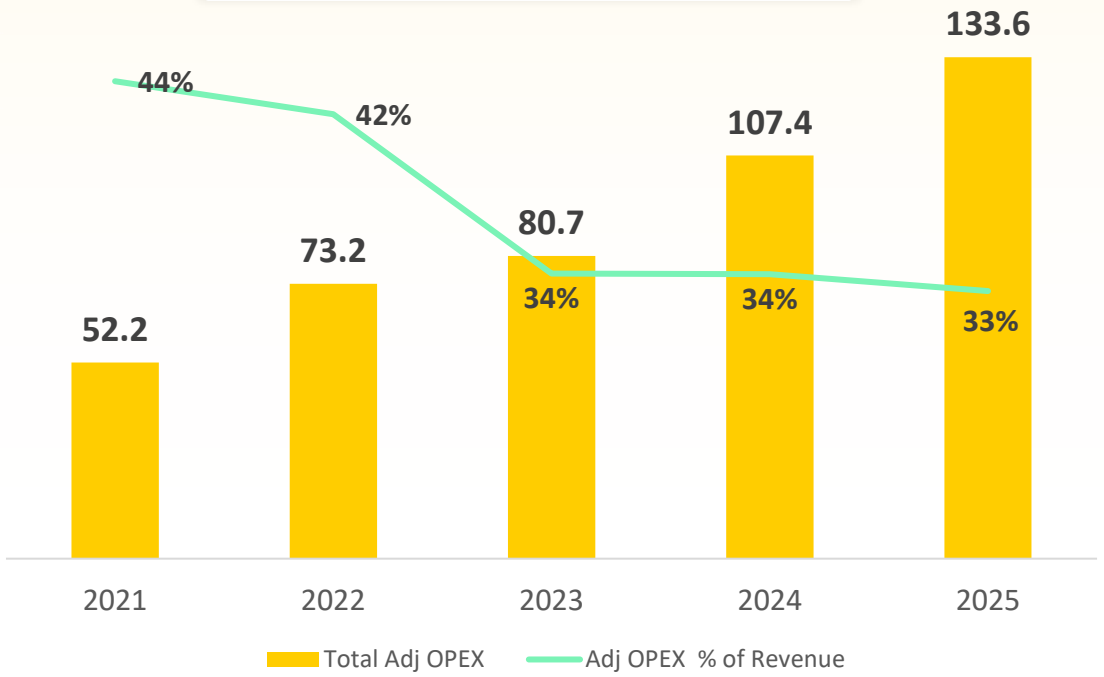
- Gross margin was 49.6%, up from 49.3% in Q3 2025, as higher recurring margins (54.8% vs 53.6%) outweighed lower POS devices margins (35.2% vs 37.0%). Sequentially, hardware margin was 35.2%, a significant improvement from Q2 2026 hardware margin of 28.1%

(1) CAGR 2025 v 2021

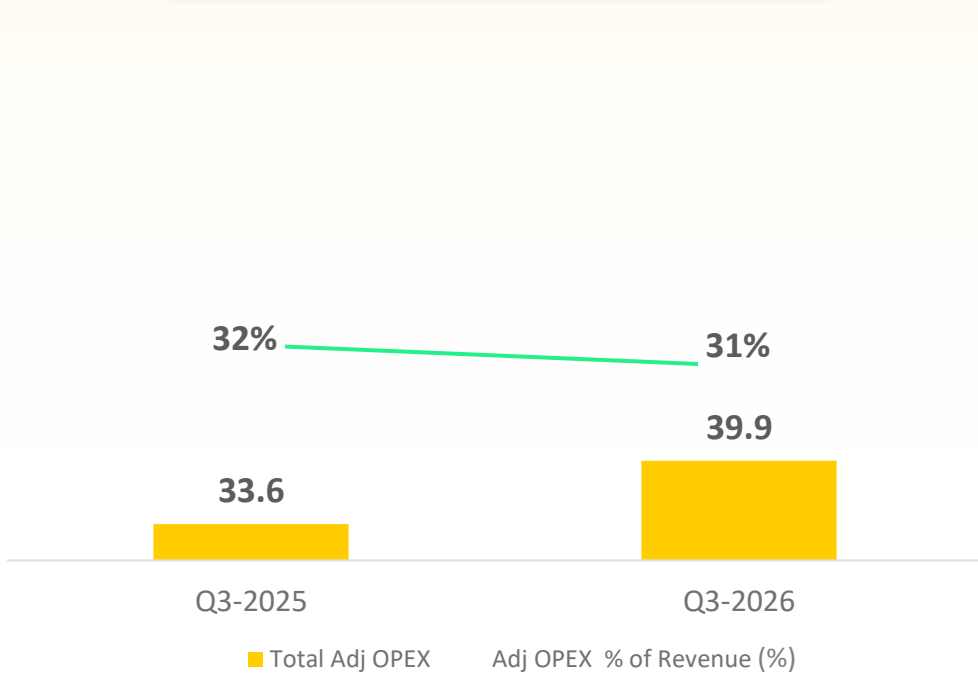
Continued Operating Leverage As Business Scales

Ongoing efficiency initiatives and disciplined cost management are turning growth into operating leverage

Annual Adjusted OPEX(1) ($M)



Quarterly Adjusted OPEX(1) ($M)



- Ongoing improvement in adjusted OPEX as a percentage of revenue to 33% reflects increasing operating leverage in the business

- Adjusted OPEX as a percentage of revenue improved to 31% from 32% in Q3 2025

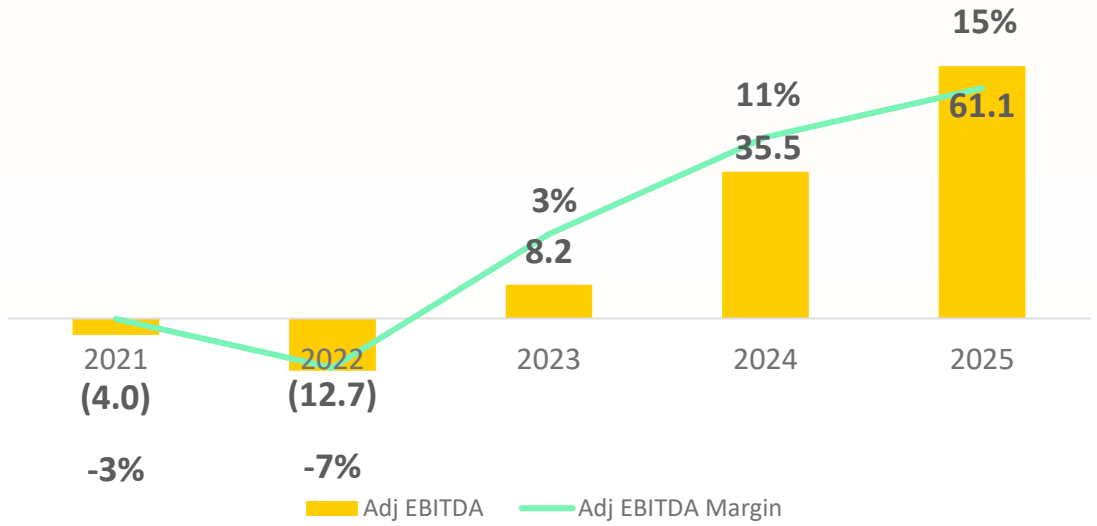
(1) Adjusted OPEX is a non-IFRS financial measure. Please refer to the Appendix for a reconciliation of Adjusted OPEX to the most directly comparable IFRS measure.

Adjusted EBITDA Growth Outpaces Revenue Growth

Operating leverage in action: margin expansion and cost discipline drive earnings faster than revenue

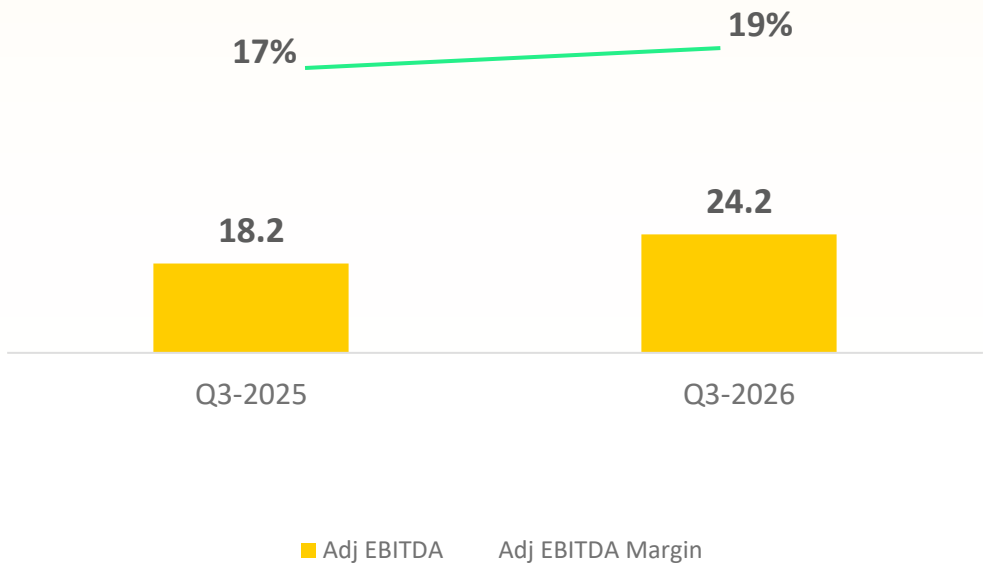
Annual Adj EBITDA[(1)] ($M)

YoY[(2)] +72.1% ▲



Quarterly Adj EBITDA[(1)] ($M)

YoY +32.9% ▲



- Adjusted EBITDA of $61.1 million in 2025 increased significantly from $35.5 million in 2024. An impressive growth demonstrated by solid operating leverage as a result of profitable expansion, improving gross & operating margins, while strategically investing in growth opportunities

- Adjusted EBITDA increased 32.9% to $24.2 million, representing 19% of revenue compared to 17% in Q3 2025, as we continue to drive margin expansion, improve productivity and operational efficiency across the organization

(1) % Adjusted EBITDA out of revenue. Adjusted EBITDA is a non-IFRS financial measure. Please refer to the Appendix for a definition of Adjusted EBITDA and for a reconciliation of Adjusted EBITDA to the most directly comparable IFRS measure.
(2) Full year 2025 v full year 2024

Cash Generation and Investment Priorities

Positive Free Cash Flow in the Third Quarter

Q3 RESULT

$18.1M

Operating cash flow
Generated in the third quarter

Q3 RESULT

$10M

Free cash flow
41% conversion of Adjusted EBITDA

FULL-YEAR OUTLOOK

5–10%

FCF conversion of Adj. EBITDA
Excluding expected IPS contribution

Investment Priorities

01 Financial Services

- Continued Investment in lending, installment and issuing capabilities
- Lower investment expected in 2027 as focus shifts to adoption and revenue generation

02 EV Charging

- Capturing market share in the EV charging space
- Funding Lynkwell customers' deployments ahead of payments, incl. those following government grants

~$12M funded YTD

~$5M in Q3

03 Supply Chain

- Securing sourcing of key components and costs

2026 Outlook [1]

Continued growth & profitability expansion

Metric	Original Guidance	IPS Contribution (Q4)	FY 2026 Guidance (incl. IPS)
Revenue	$510m - $520m	~$20m	**$530m - $540m**
Organic Revenue [2]	22%-25%	—	**22%-25%**
Adjusted EBITDA [3]	$85m-$90m	~$5m	**$90m-$95m**
Free Cash Flow [4]	5%-10% conversion from Adj. EBITDA	—	**5%-10% conversion from Adj. EBITDA**

Guidance Assumptions

- Revenue guidance is inclusive of organic revenue growth of 22% to 25%
- Expected further improvement in profitability with adjusted EBITDA margin of around 17%
- Customer demand continues to be strong
- Assumes no material changes in macroeconomic conditions

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(3) Adjusted EBITDA is a non-IFRS financial measure. Please refer to the Appendix for a definition of Adjusted EBITDA

(4) Free Cash Flow is a non-IFRS financial measure. Please refer to the Appendix for a definition of Free Cash Flow

Mid-term Outlook (1)

Revenue	**$1bn**
Gross Margin	**50%**
Adjusted EBITDA(2)	**30%**

2028 framework, includes $1 billion in revenue, driven by a combination of organic growth and strategic M&A, 50% gross margin, and 30% adjusted EBITDA margin. The increasing share of recurring revenue, the continued growth in ARPU, and the discipline around operating expenses all support the trajectory towards our long-term profile. These targets reflect the long-term fly wheel power of our business model as it scales, and the expected operating leverage which remain consistent with the framework we outlined

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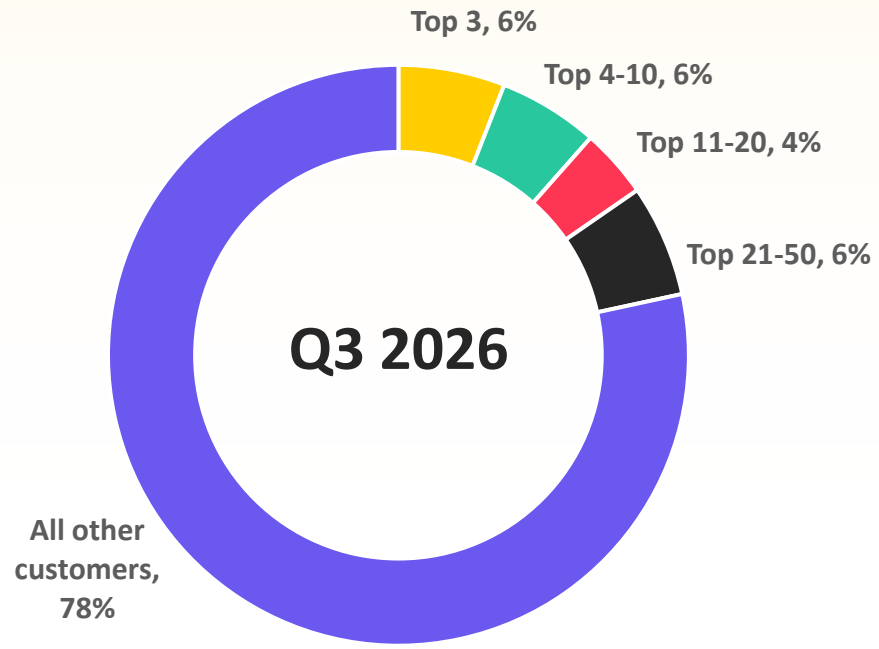
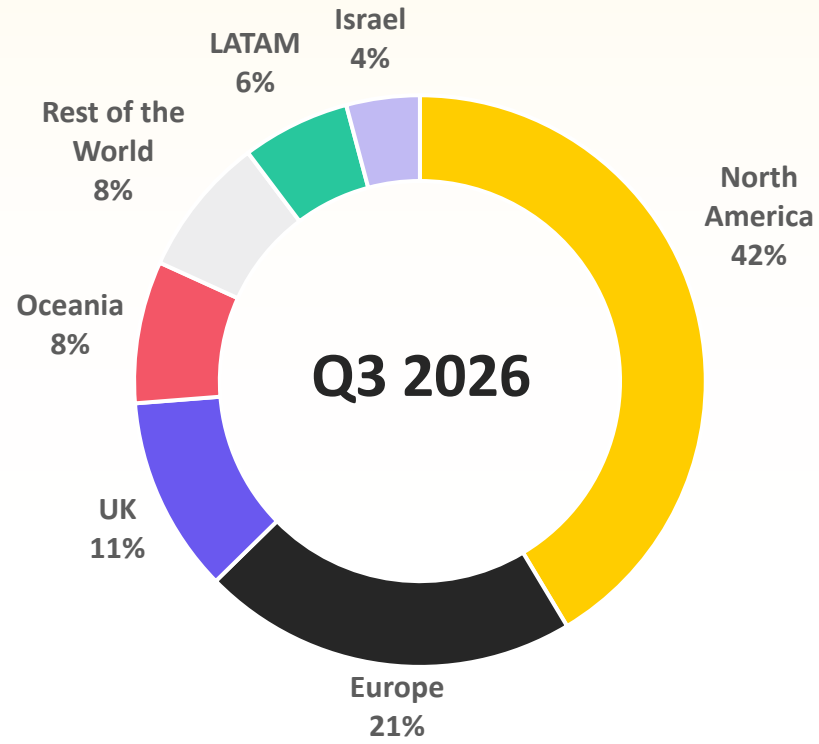
Appendix

Highly Attractive Customer Base And Global Reach

Low Customer Concentration



Global Revenue Diversification



Complete end-to-end solutions secure recurring revenue

Device Revenue

1. Hardware



VPOS Touch



Onyx



VPOS Media



Nova Market

- All-in-one cashless card reader and telemetry device
- Purchase fee per sold connected POS

Competitive Price to Attract Customers

Recurring Revenue

2. SaaS



- SaaS management system for enhanced business optimization
- Monthly subscription fee (SaaS) per connected POS

3. Processing Fee



- Global, localized cashless payment acceptance for maximized conversion
- Full payment suite – EMV Payments, Prepaid System, Payments API APMs, Licensed financial institution
- Processing fee as % of transaction value

73% Recurring Revenue

2.66% Payment Take Rate (1)

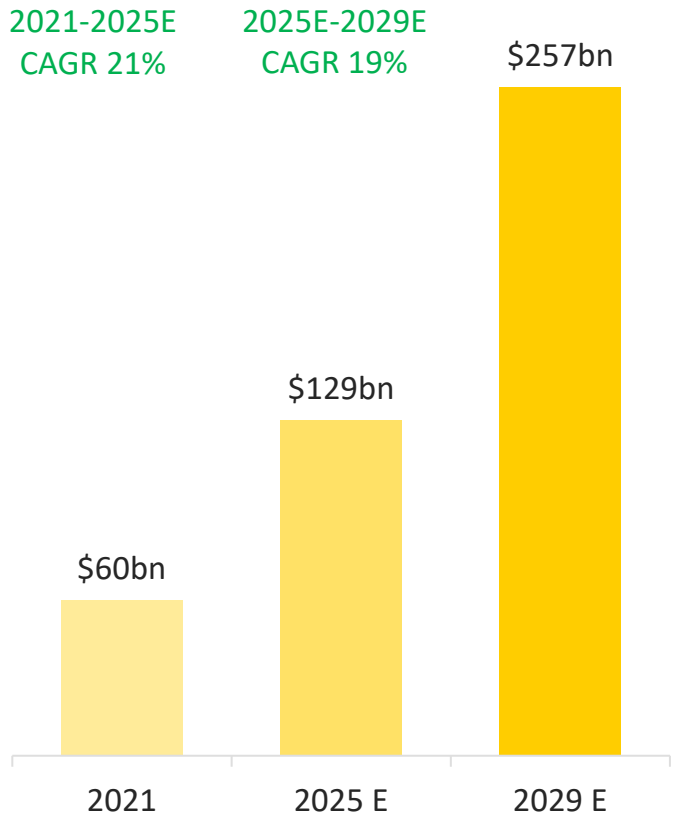
119% Dollar Based Net Retention Rate (2)

(1) Please refer to the Appendix for a definition of take rate
(2) Net retention rate based on SaaS revenue and payment processing fees. Please refer to the Appendix for the definition of NRR

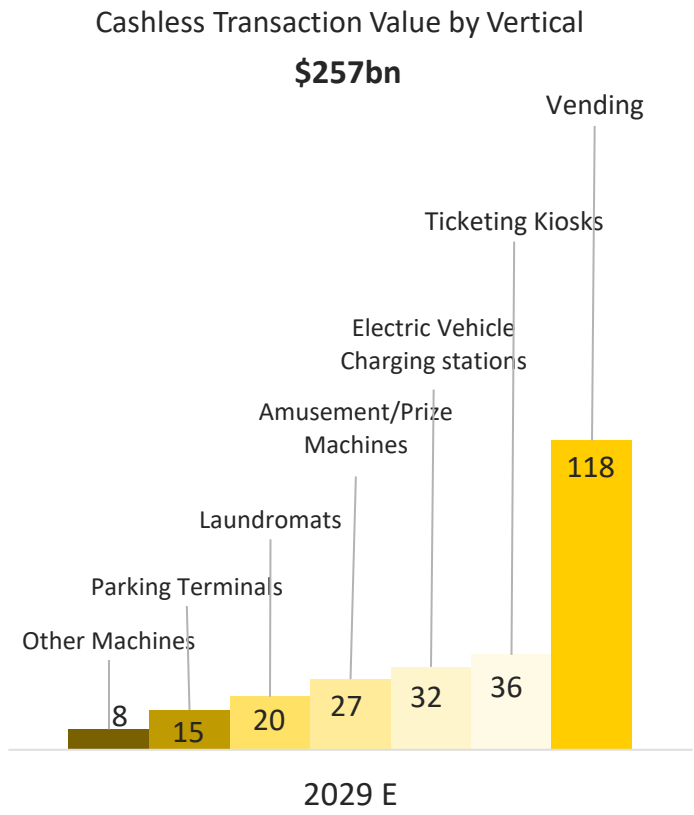
Massive Cashless Opportunity

TAM of 45M+ Unattended Machines and Growing

Cashless payment volume in unattended retail estimated to significantly increase globally from 2025 to 2029



Growth Driven by Multiple Self-Service Verticals

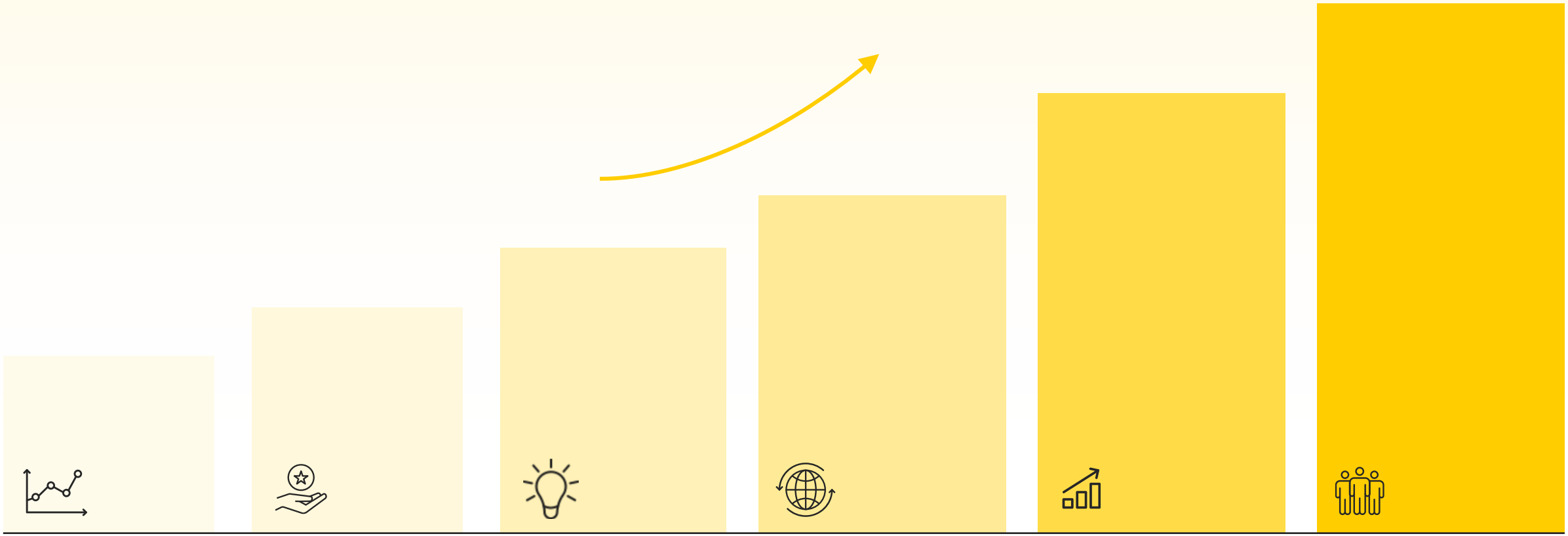


Key Market Drivers

- **Large and growing installed base** of unattended machines expected to grow from ~48M in 2025 to ~60M by 2029, with **connected machines growing 2.5x faster**, from ~16M to ~27M over the same period
- This accelerated connected device growth is driven by the **conversion** of existing **cash-only machines to cashless-enabled devices**, as operators upgrade their fleets to meet rising consumer demand for digital payments

Source: Research report regarding the unattended & connected machines market dated 2024 by one of our Third-Party Market Research Firms

Advance Strategy for Sustained Long-Term Profitable Growth



Expanding through M&A to new markets with new channels/ technology

Win New Large Enterprise and SMB Customers Globally as well as OEM

Innovate & Develop New Solutions

Expand Internationally

Enter Emerging, High-Growth Verticals

Retain And Grow With Existing Customers

Payment as a Center of Gravity

Multiple Integrated POS

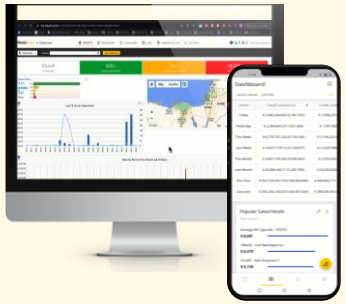


Unattended POS



POS & Registers

Management Platform



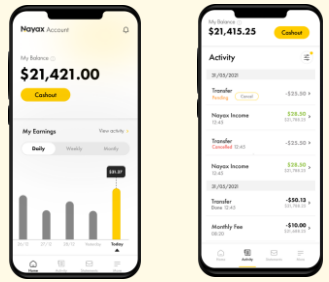
Global Cashless Payments Acceptance

VISA · V PAY · mastercard · maestro · American Express · Diners Club International · UnionPay · DISCOVER · PayPal · venmo · Monyx Wallet

Loyalty & Marketing Solutions



Embedded Financing & Banking



Automated Self Service

Multiple unattended retail verticals

Energy & Mobility

Complete electric vehicle charging & payment solutions

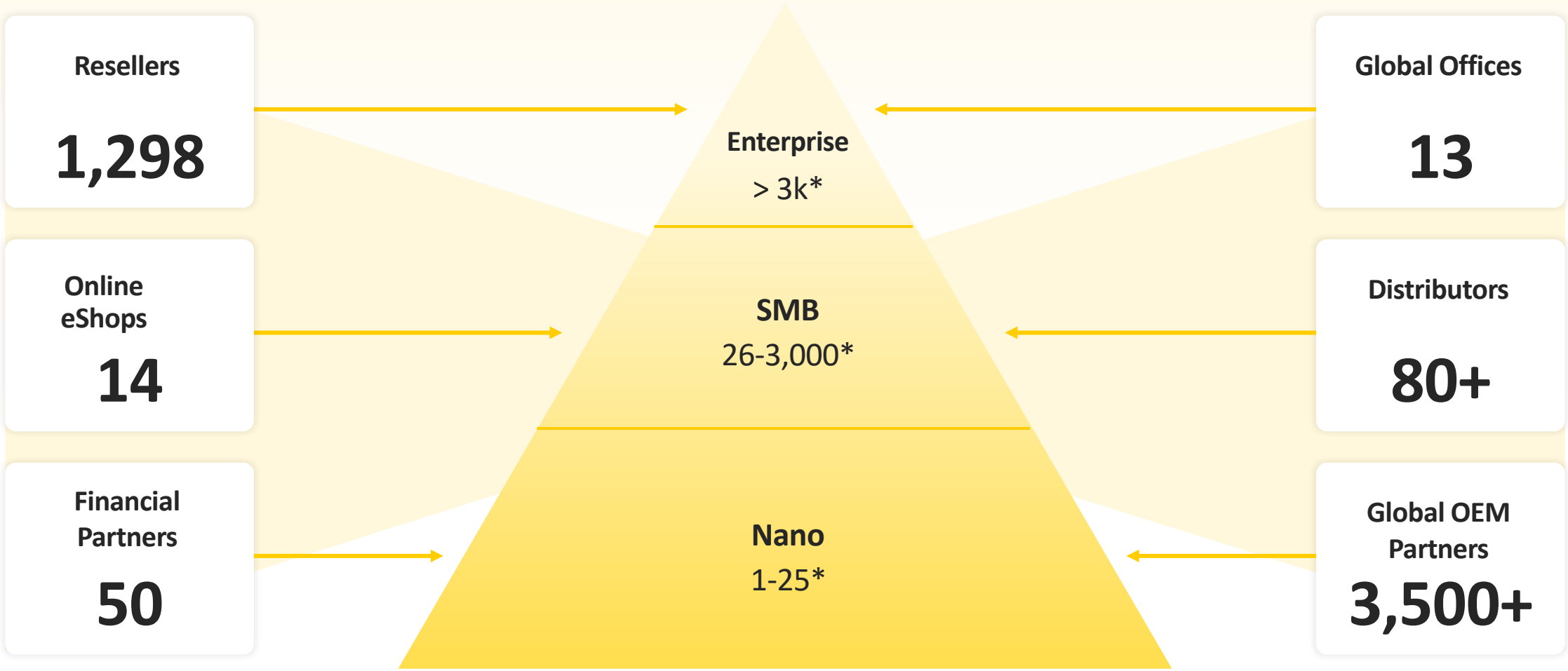
Hospitality & Retail

Robust solution for numerous retail verticals

Fuel

Diverse payment and automation solutions for the fueling industry

Our Differentiated Go-To-Market Strategy



*POS devices

As of 31st of October 2026

IFRS to Non-IFRS Reconciliation

	Quarter ended (U.S. dollars in thousands)	
	Sep 30, 2026	Sep 30, 2025
Net income/(loss) for the period	**(1,076)**	**3,537**
Finance expense, net	4,190	3,277
Income tax expense	584	1,032
Depreciation and amortization	9,055	6,830
EBITDA	**12,753**	**14,676**
Share-based payment costs	6,248	2,562
Employment benefit cost[(1)]	130	196
Other expenses[(2)]	5,065	766
Adjusted EBITDA	**24,196**	**18,200**

(1) Primarily other compensation arrangements provided to the shareholders of VMT
(2) Other Expenses for Q3 2025 are mainly payroll expenses due to restructuring. Other Expenses for Q3 2026 are mainly due to the amendment to deferred consideration and contingent liability related to Nayax Brazil Acquisition

IFRS to Non-IFRS Reconciliation

	Quarter ended (U.S. dollars in thousands)	
	Sep 30, 2026	Sep 30, 2025
Net income/(loss) for the period	**(1,076)**	**3,537**
Share-based payment costs	6,248	2,562
Employment benefit cost(1)	130	196
Other expense(2)	5,065	766
Amortization of acquired intangibles(3)	3,746	3,138
Adjusted net income for the period	**14,113**	**10,199**

(1) Primarily other compensation arrangements provided to the shareholders of VMT
(2) Other Expenses for Q3 2025 are mainly payroll expenses due to restructuring. Other Expenses for Q3 2026 are mainly due to the amendment to deferred consideration and contingent liability related to Nayax Brazil Acquisition
(3) Includes deferred tax income related to amortization of acquired intangibles

IFRS to Non-IFRS Reconciliation

	Quarter ended (U.S. dollars in thousands)	
	Sep 30, 2026	**Sep 30, 2025**
Operating Cash	**18,080**	**10,462**
Capitalized development costs	(7,181)	(4,537)
Acquisition of property and equipment	(851)	(2,071)
Free Cash Flow	**10,048**	**3,854**

	Quarter ended (U.S. dollars in thousands)	
	Sep 30, 2026	**Sep 30, 2025**
OPEX	**54,693**	**42,754**
Stock Based Compensation	(6,064)	(2,469)
Depreciation & Amortization	(8,578)	(6,472)
Employment Benefit Cost[(1)]	(130)	(196)
Adjusted OPEX	**39,921**	**33,617**

(1) Primarily other compensation arrangements provided to the shareholders of VMT

Key Definitions

Managed & Connected Devices

Devices that are operated by our customers.

Connected Devices

Devices that are integrated with our platform services, either sold or leased by us, enabling seamless connectivity, data exchange, and service management. These devices operate within our ecosystem, ensuring optimized performance and enhanced user experience.

Managed Devices

Third-party devices on which we provide a software solution, enabling functionality, monitoring, and management without direct ownership or control over the hardware.

Adjusted OPEX

Total OPEX excluding stock base compensation, D&A and other expenses

Revenue Churn

The percentage of revenue lost as a result of customers leaving our platform in the last 12 months.

Recurring Revenue

SAAS revenue and payment processing fees.

Existing Customer Expansion

Revenue generated within a given cohort over the years presented. Each cohort represents customers from whom we received revenue for the first time, in a given year.

Take Rate

Payment service providers typically take a percentage of every transaction in exchange for facilitating the movement of funds from the buyer to the seller. Take rate % (payments) is calculated by dividing the Company's processing revenue by the total dollar transaction value in the same quarter

ARPU

A financial metric that measures the average recurring revenue generated per connected device over a 12 months trailing period.

Organic Revenue

Organic Revenue is a non-IFRS financial measure that we define as total revenue adjusted to exclude the revenue attributable to acquired businesses for a period of 12 months following their acquisition. This measure helps provide insight on organic and acquisition-related growth and presents useful information about comparable revenue growth.

Dollar-based net retention rate

Measured as a percentage of Recurring Revenue from returning customers in a given period as compared to the Recurring Revenue from such customers in the prior period, which reflects the increase in revenue and the rate of losses from customer churn.

Adjusted EBITDA

Adjusted EBITDA is a non-IFRS financial measure that we define as profit or loss for the period plus finance expenses, tax expense, depreciation and amortization, share-based compensation costs, non-recurring issuance and acquisition related costs, our share in losses of associates accounted for by the equity method and other expenses.

Adjusted Net Income

Adjusted Net Income is a non-IFRS financial measure that we define as the net income or loss for the period, plus share-based compensation costs, one time and non-recurring items cost such as restructuring and M&A costs, amortization of acquired intangibles and gains or losses on equity investments, and other expenses.

End Customers

Customers that contributed to Nayax revenue in the last 12 months.

Free Cash Flow

Net cash provided from operating activities minus capitalized development costs and acquisition of property and equipment.

Constant Currency

Nayax presents constant currency information to provide a framework for assessing how our underlying businesses performed excluding the effect of foreign currency rate fluctuations. Future expected results for transactions in currencies other than United States dollars are converted into United States dollars using the exchange rates in effect in the last month of the reporting period. Nayax provides this financial information to aid investors in better understanding our performance. These constant currency financial measures presented in this release should not be considered as a substitute for, or superior to, the measures of financial performance prepared in accordance with IFRS.

Nayax

Thank You!

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