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Earlypay Limited (ASX:EPY)

Earlypay creates new technology foundation with Lendscape

SYDNEY, 20 August 2026 — Earlypay Limited (ASX: EPY), an Australian non-bank lender providing working capital finance to small and medium-sized businesses, today announced the successful completion of its migration from three legacy Invoice Finance platforms onto Lendscape's receivables finance platform.

The consolidation gives Earlypay a simpler operating environment for managing its Invoice Finance clients, while creating a unique technology foundation for continued innovation.

Earlypay selected Lendscape, a leading global provider of commercial finance technology, in 2025 following a competitive evaluation, with the flexibility of its API capabilities a key factor in the decision. The architecture combines Lendscape's robust and configurable receivables finance platform with Earlypay's proprietary client-facing technology and cloud accounting integrations.

The result is a single platform delivering greater operational efficiency and consistency, while allowing Earlypay to retain control of the technology and digital experience that differentiates its offering.

With the consolidation complete, engineering resources previously committed to the migration and maintaining multiple legacy systems can increasingly be directed toward new client and broker functionality.

Brett Promisel, CEO of Lendscape, said:

"Earlypay shows what an open technology architecture makes possible, combining Lendscape's proven, flexible receivables finance platform with the lender's own innovation.

"By integrating its proprietary client experience and accounting connectivity with Lendscape, Earlypay has retained the ability to differentiate while gaining the benefits of a single, scalable platform. We're proud to partner with Earlypay and support the next stage of their growth."

Paul Murray, CFO and COO of Earlypay, said:

"We wanted a robust and configurable Invoice Finance platform underneath, while retaining control of the technology our clients actually experience. Combining Lendscape's API-enabled platform with our proprietary client portal and accounting integrations gives us that architecture.

"Bringing three legacy platforms onto a single core gives us greater efficiency and consistency across the business, but the real opportunity is what it enables us to do next.

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"With the migration behind us, we can focus more of our technology investment on innovation, improving the experience for clients and brokers, increasing automation and accelerating our use of AI."

- ENDS -

This release was authorised by the Managing Director & CEO of Earlypay Limited.

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ABOUT EARLYPAY

Earlypay Limited (ASX: EPY) is an Australian-listed lender which delivers flexible working capital finance solutions Australian businesses can rely on.

Earlypay has supported thousands of Australian SMEs for more than 25 years through solutions such as invoice finance and equipment finance - helping them improve cash flow, unlock capital and access a broader range of assets with confidence.

ABOUT LENDSCAPE

Lendscape is a leading global provider of commercial finance technology. With over 50 years of experience and in-depth industry understanding, our dynamic team has designed, developed, and delivered secured lending technology to over 40 markets and some of the world's most prestigious banking and financial services providers. Lendscape supports a range of working capital and asset finance solutions such as factoring, invoice discounting, supply chain finance, asset-based lending, as well as equipment finance and many other forms of specialist finance. To learn more, visit lendscape.com.