TechCreate

Investor Presentation

NYSEAM Proposal Ticker Symbol: TCGL

September 2025

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Upon request, we or our underwriter can arrange to send you the prospectus if you contact Revere Securities LLC via email Info@reveresecurities.com or the Company's external investor relations firm, Gateway Group, via email: TCGL@gateway-grp.com

Offering Summary

Issuer:	TechCreate Group Ltd.
Offering Type:	Initial Public Offering
Proposed Listing & Symbol:	NYSE American: TCGL
Shares Offered:	2,550,000 Class A Ordinary Shares
Expected Price:	$4.00 - $5.00 per Class A Ordinary Shares
Expected Offering Size:	$10,200,000 - $12,750,000
Over-Allotment:	15% (or 382,500 Additional Class A Ordinary Shares)
Use of Proceeds:	• 25% for sales and marketing activities for the development and expansion of business and our business operations • 35% for research and development to better deliver high-quality services • 30% for potential merger and acquisition • 10% will be used for working capital and other general corporate purposes.
Lead Underwriter:	Revere Securities LLC

See offering documents for further risks and disclosures. There is no guarantee that any specific outcome will be achieved. Investment may be speculative, illiquid and there is a risk of loss.

About Us

TechCreate is a technology consultancy and advanced software solutions provider, headquartered in Singapore, a global hub for innovation and enterprise. Since our establishment in 2015, when Mr. Lim Heng Hai established TechCreate Solution Private Limited, a Singapore Company with limited liability to carry on the business of technology consultancy and payment solutions services, we have grown into what we believe to be a trusted partner for financial institutions, telecommunication companies, and enterprises,
delivering what we believe to be innovative digital payment, cybersecurity, and technology services. We aim to solve real-world challenges and create opportunities for growth in an
increasingly digitalized world..

Delivering Integrated Digital, Payment, & Cybersecurity Solutions to Streamline Transactions, Secure Data, and Optimize IT Infrastructure

Digital Services

Cloud Services
IT Infrastructure
Digitalization

Payments

Payment System Engine
ISO 20022 Standardization

Cybersecurity

Network
Infrastructure
Data & Assets

Market Trends and Customer Opportunities

The ASEAN financial services industry is at a critical inflection point. Rapid adoption of Real-Time payments (RTP), the global migration to ISO 20022 and rising cybersecurity risks are reshaping the market. TechCreate is positioned as a regional leader with proprietary technology, regulatory involvement, and proven client success.

➢ Market Tailwinds

Booming RTP Market in Southeast Asia

RTP transaction banking middleware market projected to grow at 22.3% CAGR to USD 9.4B by 2028. Governments push for cashless societies, fueled by e-commerce and mobile adoption. (*Frost & Sullivan*)[1]

Global ISO 20022 Migration

SWIFT (2023)[2] and Fedwire (2025)[3] adoption signals global transition to enriched, transparent financial messaging. Creating opportunities in compliance, data analytics, and fraud prevention.

Accelerating Digital Payments Growth

Southeast Asia's QR code-based digital payments expected to hit USD 13.3T by 2028 (23.7% CAGR)[4]. Expanding demand for interoperable, inclusive payment platforms.

[1] *Source: Refer to Appendix 1, Frost and Sullivan's Transaction Banking Payment Service Middleware Market, Independent Industry Report, Oct 2024*

[2] *Source: https://www.swift.com/news-events/news/iso-20022-coexistence-begins-opening-new-possibilities-cross-border-payments*

[3] *Source: https://www.frbservices.org/resources/financial-services/wires/iso-20022-implementation-center*

[4] *Source: Review to Overview of POS QR Code Payment Terminal Market, Frost and Sullivan's Transaction Banking Payment Service Middleware Market, Independent Industry Report, Oct 2024*

Solution

Payments:

Providing Real-Time Payment (RTP) systems and AI-drive payment engines to make transaction faster, more reliable, and secure.

Cybersecurity:

Delivering advanced cybersecurity solutions, strategic partnerships, and acquired expertise (Diginius) to protect data and IT assets.

Digital Services:

Offering cloud computing and API management

Our Solutions – Empowering Real-Time Secure Payments

AI-Powered Real-Time Engine (AI-RTE)

Flagship product we believe enabling financial institutions to process payments with greater speed, and security, and efficiency

Real-Time Payment (RTP) System

Proprietary Real-Time Payment Engine (RTE) we believe offer faster and more efficient payment solution the financial sector

TechCreate Solution

API Management & Integration Services

Managing and integrating services and applications effectively, we believe smooth communication between systems

Cybersecurity Solutions

Comprehensive solutions to protect against various cyber threats

Scalable IT Infrastructure & Cloud Services

Combining computing, storage, networking, and security capabilities

Our Business Overview: Design-Build-Operate-Transfer (DBOT) Model

DESIGN

Payment Scheme & System

Modernization Digital Infrastructure

Data Governance Framework

Cybersecurity Defense

Visualization & Cloud Infrastructure

BUILD

RTE as Payment System & Scheme

API Management & DevOPS

Datalake Infrastructure & Governance Committee

Managed Defend & Cybersecurity Maturity

Hybrid Infrastructure

OPERATE

Operate the initial System Built, Features and/or Use Cases

Consult in the setting up relevant Operations, Development & Business Processes

Stabilize the Operations, Development & Business Processes

TRANSFER

Conduct the relevant Systems and Operations Knowledge Transfer

Co-Develop new Features and/or Use Cases

Relinquish day-to-daily Operations

Competitive Advantages

1 Deep RTP Expertise & Track Record

- Success in implementing FAST, PayNow, DuitNow, and other RTP solutions across Southeast Asia.
- Recognized thought leader: representation in ISO 20022 RMG & Payment Segment, chairing IMDA eFinancial Services Technical Committee (eFSTC), and drafting Singapore ISO 20022 standards.

2 Proprietary Technology (AI-RTE)

- AI-driven anomaly detection for fraud prevention.
- Optimized transaction processing for efficiency and scalability.

3 Agility & Challenger Positioning

- Specialized team enabling faster decision-making and lower development costs.

4 Holistic Solutions Approach

- Beyond payments – integrated cybersecurity, digitalization, and compliance solutions.
- "One-Stop-Shop" provider via partnerships with niche security and digital solution firms.

5 Competitive Pricing

- Pre-built, region-specific solutions (e.g. FAST, PayNow, DuitNow) for aim to lower costs.
- Cost advantages may passed on to clients vs. fully customized systems from larger incumbents.

6 Future Readiness

- Focus on ISO 20022 compliance, AI-driven analytics, and cybersecurity integration.

Our Current Operations

Our Milestones & Journey

2015 - 2018

Assisted a **Malaysia Bank** to participate in **Real-Time Payment**

Developed Real-Time Engine (RTE) to better address customer needs

Secured **1st RTE customer** and deployed our Payment Gateway in **Hong Kong**

2020

Expanded business to provide digitalization solution & consultancy (**Design-Build-Operate-Transfer** model)

Implemented Payment Gateway in **Vietnam and India**

Appointed by the **Association of Banks of Singapore** for a consulting role for the National Payment Project

2021 - 2022

Implemented RTE as its core payment middleware for **Southeast Asia's largest bank across six countries**

Acquired Diginius, implementing server and cybersecurity offerings in addition to payment and digitalization services

Secured contract with a **Singapore Insurance Corporation**

2023

Awarded payment and digitalization project by **Brunei's largest telecommunications company**

RTE utilized in the development of a client's **super app**

Won **Islamic Bruneian bank's project**

Growth Strategy & Future Plans

1 RTP Market Leadership

- Scaling our Consultancy Service and DBOT models to offer flexible implementation options.
- Position TechCreate as a strategic technology partner, not just a compliance vendor.

2 Geographic Expansion

- Target U.S. and APAC markets where the ISO 20022 mandate is a top priority.
- Broaden reach across emerging Southeast Asian markets.

3 Product Innovation & R&D

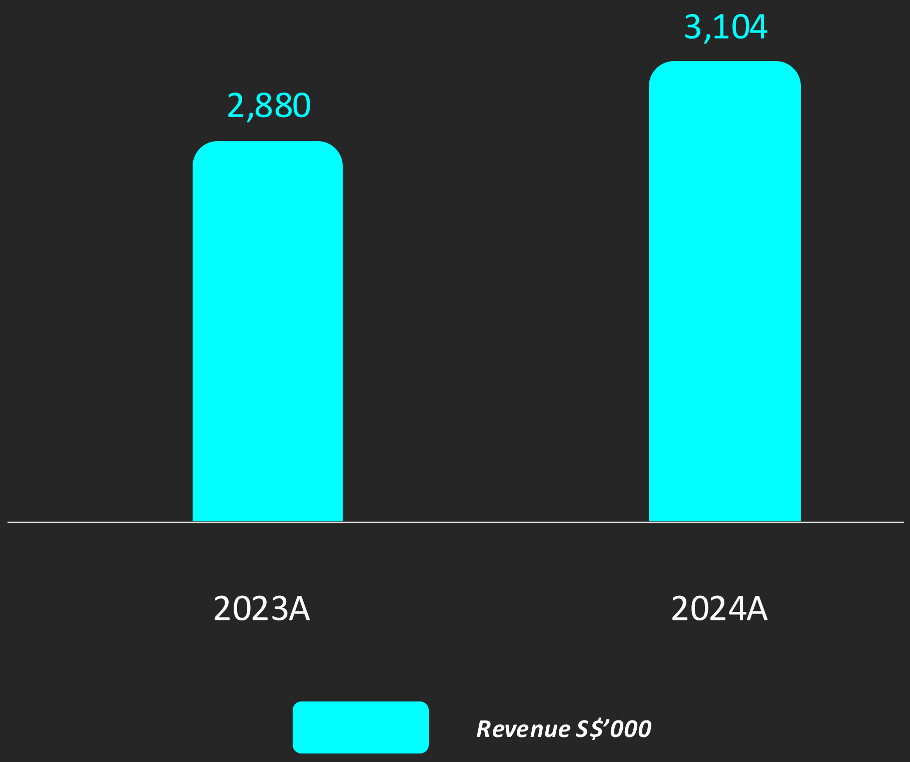
- Enhance AI-RTE with fraud detection, predictive analytics, and advanced security.

4 Strategic Growth Levers

- Build strategic alliances and pursue targeted acquisitions in payments, AI, and cybersecurity.
- Invest in sales, marketing, and professional services to capture first-mover advantage.
- Drive recurring revenue via support, maintenance, and value-added services.

Financial Highlights (Revenue)

- Revenue growth is primarily fueled by strong performance in the ASEAN region.
- We believe TechCreate's proven experience, leadership, and track record opinion the company to capture growth as global markets fully embrace and integrate this industry-wide transformation.
- Planned expansion into U.S. and APAC and further capturing market share in the Singapore, Brunei, and Cambodia regions is expected to fuel growth at scale.
- We believe TechCreate's proven experience, leadership, and track record position the company to capture growth as global markets fully embrace and integrate this industry-wide transformation



A = Audited Actual

2023A & 2024A: Incurrence of IPO related expenses

Board and Management

Lim Heng Hai

Chairman & Group CEO

Ling Wee Seng

Independent Director

Masayuki Tagai

Independent Director

WeiYee In

Independent Director

Jim Northey

Independent Director

Yingzheng Wang

Chief Financial Officer

Ng Ling Soon

Chief Information Officer

*Independent Directors are nominees as at current, they are not actual directors.

TechCreate

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