

Beforepay Appoints Kasey Kaplan as Deputy CEO to Accelerate Growth Across All Business Lines

Revised leadership structure reflects the company's increasing scale and product breadth; Jamie Twiss continues as CEO

FOR IMMEDIATE RELEASE

SYDNEY, 9 April 2026 — [Beforepay Group Limited](#) (ASX: B4P) today announced the appointment of Kasey Kaplan as Deputy Chief Executive Officer, effective immediately. Jamie Twiss continues in his role as Chief Executive Officer.

The appointment recognises Kasey's significant contribution to Beforepay's growth since joining the company, and reflects the increasing scope and sophistication of the business as it expands across Pay Advance, Personal Loans, and Carrington Labs.

In his new role, Kasey will have primary accountability for commercial performance and revenue growth across all three business lines — driving continued momentum in Pay Advance, accelerating the scale-up of Personal Loans, and continuing the evolution of Carrington Labs. He will continue to report to Jamie.

Jamie will increasingly focus his energy on developing the proprietary artificial intelligence and credit analytics capabilities inside [Beforepay](#) and [Carrington Labs](#) — the technology platform that underpins credit decisioning across each of the company's lending products and supports its long-term competitive differentiation. Jamie will continue to lead the company, set strategic direction, and remain closely engaged with investors, regulators, and key stakeholders.

"Kasey has been a driving force behind our operational performance and customer growth, and this appointment is a natural recognition of that. As we pursue growth across our business, having Kasey lead the commercial execution across the Group frees me up to focus more on the AI and credit analytics capability that we believe is genuinely distinctive — and that underpins every lending decision we make. We are a stronger business with this structure," said Jamie Twiss, Chief Executive Officer.

"I am proud of what the team has built and excited about what comes next. Pay Advance continues to perform well, Personal Loans is scaling with strong credit quality, and Carrington Labs commercialises the strong AI and analytics capabilities inside the Group. My focus is on driving growth and execution across all three, and this appointment gives me the mandate and clarity to do that," said Kasey Kaplan, Deputy Chief Executive Officer.

"Kasey's promotion is a well-deserved recognition of his contribution to Beforepay's growth. This structure allows Jamie to go deeper on the AI and credit technology that we believe is



the source of our long-term competitive advantage, while Kasey drives the commercial momentum across all three business lines. The board is confident in both of them,” said Brian Hartzler, Chairman.

The appointment follows Beforepay's recently released [H1 FY26 results](#), in which the company reported revenue of A\$23.4 million for the half, up 19% on the prior year, and net profit after tax of A\$4.2 million, up 50% on the prior year. Advances for the half reached A\$466.5 million, up 18% year-on-year.

About Kasey Kaplan

Kasey Kaplan joined Beforepay as Chief Product Officer and has been instrumental in the company's product development, commercialisation, technology platform, and operational performance. Prior to Beforepay, he was Global Head of Product at Cover-More Group, a Zurich Insurance company, and was previously on the founding team of UrbanFT, a successful fintech in the United States. He is based in Sydney.

About Beforepay Group

Beforepay Group was founded in 2019 to support working Australians who have not been well-served by the traditional financial-services industry. Our lending arm, Beforepay, offers consumers an ethical, customer-friendly way to help manage temporary cash-flow challenges through small pay advances, as well as offering personal loans. Carrington Labs, our enterprise arm, enables banks, credit unions and fintechs to elevate their lending performance through deep credit risk insights that can help lenders increase approval rates, cut defaults and grow margins. For more information visit www.beforepaygroup.com.

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