

ISXPay® Australian Card Processing Facilities

Highlights

- **ISXPay™ now processing Australian merchants in \$AUD, \$USD, \$GBP, \$EUR, \$SGD, \$HKD**
- **Includes best of class multicurrency options to complement CFD, FX & Equity brokers**
- **Incorporates full Paydentity® platform, with electronic verification, DVS and our patented payment instrument verification (PIV), for rapid KYC onboarding to AUSTRAC safe-harbour requirements**

Melbourne, 6th February 2019: Further to our announcement dated 6th February 2019, iSignthis Ltd (“the Company”), on behalf of its various Australian subsidiaries trading as ISXPay®, is pleased to announce it has entered into more than 10 payment facilitation agreements for processing of cards, with merchants who are holders of Australian Financial Service Licenses (AFSL).

The merchants are all established businesses, and operate within ISX’s target processing GPTV range, and have accepted MSF% and terms consistent with our previously released announcements.

The Company’s card processing arrangements are independent of iSignthis eMoney (AU) Pty Ltd.’s APRA ADI application, and services to these 10 Australian based merchants are expected to commence later this week.

The Company’s initial focus in Australia has been on AFSL regulated merchants and market makers including CFD, FX, Binary and equities traders, where Paydentity™ and multicurrency operations provide a competitive advantage to the Company and our merchants. The technology behind Paydentity™ is patented and has now onboarded more than 1.6m persons to a KYC standard.

Multicurrency is a key differentiator between ISXPay and all other Australian ADI’s who offer card acquiring, with the exception of the NAB which offers up to 8 currencies. ISXPay offers 16 currencies, including \$AUD, \$USD, \$GBP, \$EUR, \$SGD, \$HKD mentioned above. The NAB, and the other Big 4 ADI’s, are not considered to be competitors in ISXPay’s target merchant sector.

Qualified Australian merchants may also open EURO (€) denominated eMoney (EMA) IBAN accounts, with eMoney accounts available in other currency denominations, including USD\$, GBP£, HKD\$, SGD\$, CAD\$, AUD\$ and CHF, by Q2 2019. Australian dollar denominated accounts will follow post successful APRA ADI licensing.

The Company will report on the size of its Australian book and *actual (annualised)* Gross Processed Turnover Value progressively and separately to its EU GPTV book, as the volumes and take-up are confirmed by actual transactions. The Company cannot at this stage estimate how rapidly the GPTV will grow in Australia, with trend data expected within 6-8 weeks.

The Company’s Australian based sales team continues to seek out other merchants and merchants in other categories, with the Company poised for further growth in Australia.

Australian Securities and Frankfurt Stock Exchange listed iSignthis Ltd (ASX: ISX | FRA: TA8) is the global RegTech leader in remote identity verification and payment authentication coupled with deposit taking, transactional banking and payment processing capability. iSignthis provides an end-to-end on-boarding service for merchants, with a unified payment and identity service via our Paydentity™ and ISXPay® solutions. By converging payments and identity, iSignthis delivers regulatory compliance to an enhanced customer due diligence standard, offering global reach to any of the world’s 4.2Bn ‘bank verified’ card or account holders, that can be remotely on-boarded to meet the Customer Due Diligence requirements of AML regulated merchants in as little as 3 to 5 minutes. Paydentity™ has now onboarded and verified more than 1.5m persons to an AML KYC standard.

- **iSignthis Paydentity™** service is the trusted back office solution for regulated entities, allowing merchants to stay ahead of the regulatory curve, and focus on growing their core business. iSignthis’ subsidiary, iSignthis eMoney Ltd, trades as ISXPay®, and is an EEA authorised eMoney Monetary Financial Institution, offering card acquiring in the EEA, and Australia.
- **ISXPay®** is a principal member of Visa Inc, Mastercard Inc, Diners, Discover, (China) Union Pay International and JCB International, an American Express aggregator, and provides merchants with access to payments via alternative methods including SEPA, Poli Payments, Sofort, Trustly, WeChat, AliPay and others.
- **UAB Baltic Banking Service, (“BBS”)** a wholly owned subsidiary of iSignthis Ltd, provides API based access to SEPA Core, SEPA Instant and SEPA business schemes (“CoreConnect”), for neobanks, banks, credit unions and emoney institutions, and provides a bridge to the Central Bank of Lithuania’s CENTROLINK service. Document Management (“DocPlus”) and Payment Management Systems (“PayPlus”) form part of the product suite, with BBS contracted to deliver these services to a number of regulated entities.
- **Probanx Information Systems Ltd (Probanx®)**, a wholly owned subsidiary of iSignthis Ltd, is an international banking software company which has been serving the banking industry since the year 2000 by developing comprehensive banking software solutions to financial institutions around the globe. Probanx offers web-based banking solutions using the latest technology and international standard business rules. Our customers are located on five continents and supported from our technical centres in Europe and Australia. iSignthis’ Probanx delivers core banking software, including a fully comprehensive and versatile banking solution for retail, corporate and private banks, emoney and payment institutions, offering capabilities that up until now were affordable only by large commercial banks.

Read more about the company at our website www.isignthis.com, <https://www.bbservice.lt/en/> and www.probanx.com
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