

iSignthis Group Guidance (EBIT target restated "as is")

- **Card Processing/ Acquiring : 1H2019** *actual average* GP margin greater than 125bps (MSF%).
GPTV is expected to *at least* recur annually per merchant, and grow with new merchants.
- **eMoney accounts (EMA) :** *average* GP margin of 100bps (EMA%).
- **Other Revenue Streams :** include Paydentity, Probanx, BBS, transaction fees, set up fees, transfer fees, spot FX fees, and interest earned from operational banking activities
- **Cost Base** – has been revised +25% to circa \$11.0m pa (from \$8.75m) to include additional new product initiatives and allow us to capture further revenue generating opportunities
- **Licensing :** (Negligible) Contribution of ADI license factored into forecasts
- **CY/FY2019 EBIT Target : ~AUD \$10.7m** (excludes non cash items)

* revenue projections based on customer due diligence of existing contracts/ costs based upon scope of operations remaining substantially "as is". Does not take into account any costs associated with any M&A activity, strategic, product or regional expansion (if any), or increased operating costs / additional revenues arising therefrom unless revised / included by ISX.