

## XM.co.uk : Paydentity™ live.

### Highlights:

- **Paydentity service deployed to XM.co.uk on a commercial basis**
- **XM.com is an award winning, global leader in FX trading**

**London, 24<sup>th</sup> April 2017-** iSignthis Ltd (ASX : ISX) [‘the Company’] is pleased to announce that it has commercially deployed its Paydentity™ solution to XM.co.uk. The Paydentity™ service is now live on XM’s UK licensed operations, and is initially accessible to UK and EU residents.

### About the Paydentity™ Service

The UK’s Joint Money Laundering Steering Group (JMLSG) and the EU’s 4<sup>th</sup> AML Directive (4AMLD) requires customers to be subject to on-going and continuous due diligence, with ongoing Know Your Customer (KYC) and transactional checks for unusual or suspicious activity required on active customer accounts.

The live Paydentity™ service includes:

- remote enhanced due diligence (EDD) to meet the KYC requirements of the EU’s 3 & 4AMLD’s, UK’s JMLSG, Austrac Regulations and Cypriot CySec Directives, and
- payment instrument verification, including for future PSD2 Strong Customer Authentication, and
- Full, cloud based, elastic computing delivering a PCI DSS V3.2 Level 1 payment gateway, and
- Risk based transaction monitoring, to mitigate fraud and monitor AML/CFT, and
- integration & payment processing to multiple card acquiring institutions from one API

Paydentity™ is the world’s most advanced automated identity and payments platform, incorporating real time remote verification of end users domiciled in any FATF or equivalent jurisdiction, leveraging verification of ‘*bank verified*’ payment instruments to establish identity. The Paydentity™ platform allows XM to on-board their customers at a much faster rate, whilst also increasing their overall customer reach.

The iSignthis® solution incorporates cascading KYC, which supplements UK residents from independent and reliable databases including credit reference agencies, electoral roll and government public access data with Paydentity™ data. This approach minimises customer friction for UK residents, by augmenting partial “1+1 matches” with Paydentity to deliver enhanced due diligence to satisfy the JMLSG and 4AMLD.

For the rest of world, where independent and reliable databases are limited, Paydentity™ provides the XM group with global reach and access to over 3.5Bn ‘*bank verified*’ potential customers, optimising customer on-boarding and conversions from marketing campaigns.

## Reporting Notes

In order to preserve our customer's confidentiality, transactional volumes and values will not at any time be released on a per customer/merchant basis, and will only be released by sector aggregate crossed reported by product. (eg FX, eWallets, PSP, Gaming sector broken down by service I to IV above). Several already contracted FX/Trading sector clients are anticipated to be on-boarded to the Paydentity™ platform this financial quarter Q3-2017, with 'ramp up' to full volumes for each merchant within 2-3 months of each merchant commencing with ISX services.

Quarterly Detailed reporting by segment and product will be provided once transaction volume increases and value can be attained by providing transactional reporting.

## About XM.com

With over 1,000,000 clients since it was founded in 2009, XM has grown to a large and well established international investment firm and has become a true industry leader. XM's extensive experience combined with support for well over 30 languages, makes XM the broker of choice for traders of all levels, anywhere. We have the expertise and the resources to help everybody realize their investment goals, like only a big broker can.

- Over 1,000,000 clients from over 196 countries (client numbers up from 700,000 in 2016 and 500,000 in 2015)
- Over 150,000,000 trades executed
- XM has been awarded **Best FX Service Provider for 2017** by the City of London Wealth Management Awards.

Read more about XM online at <http://www.xm.com/about>

## About iSignthis Ltd (ASX : ISX)

iSignthis Ltd (ASX : ISX) is the global leader in dynamic, digital AML/CTF KYC identity proofing. Our Paydentity solution incorporates real time electronic verification to converge remote payment authentication, electronic data sources, advanced KYC identification techniques, to deliver KYC as an outcome. Our platform provides automated customer on-boarding, reaching any of the world's 3.5Bn financially included persons, whilst being device, location and major payment method agnostic. iSignthis' unique solutions protect online customers whilst assisting merchants with compliance, CNP chargeback reversal, and AML transaction monitoring leading to increased confidence in cross border transactions. ISXPAY is an EU licensed eMoney Monetary Financial Institution by the Central Bank of Cyprus, and a payment facilitator partner of the National Australia Bank (ASX : NAB) in Australia and New Zealand.



Read more about the company at our website [www.isignthis.com](http://www.isignthis.com).

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