

Central Banking Facilities & SWIFT Membership

- Signs Certification Agreement for Eurosystem Central Bank Facilities & Account
- iSignthis eMoney Ltd now a 'usership' member of SWIFT
- SWIFT Connected Bank Identifier Code (BIC) : ISEMCY21 / ISEMCY22

Melbourne, Australia 21st June, 2018 - Australian Securities Exchange and Frankfurt Stock Exchange cross listed iSignthis Ltd (ASX:ISX|DE_FRA:TA8) ("the Company"), the world leading RegTech for identity verification and payment services, is pleased to announce that it is now a SWIFT usership member¹, with a SWIFT locatable BIC of ISEMCY22, post integration.

Once fully integrated, the Company will be able to dynamically issue International Bank Account Number (IBAN) based accounts for both its corporate, and future individual, eMoney customers. The Company will further benefit from SWIFT message interconnectivity with over 11,000 other financial institutions globally.

The Company is also pleased to announce that it has entered into certification arrangements with a Eurosystem Central Bank for a EURO (€) based Account, for funds settlement of incoming and outgoing SWIFT, STEP2, and RT1 payment systems, as well as Cards, SEPA Instant (SCT Inst), Direct Debit (DD) and Credit Transfer (CT).

Funds from SWIFT, SEPA, Cards and other payment systems will flow into the Company's central bank account. The Company will be able to allocate these funds to client segregated IBAN accounts generated under its own BIC of ISEMCY22. Funds will be held directly with the central bank, consistent with the European *electronic money* Directive 2009/110/EC, and the Directive for *undertakings for collective investment in transferable securities (UCITS)* 2009/65/EC.

John Karantzis, CEO of iSignthis, said *"We are excited to be shortly able to offer full IBAN based accounts that are held with a central bank, as opposed to virtual IBAN's held with a commercial banking or credit institution. Central banking allows us to level the playing field with other EU banking institutions, as from a technological standpoint, we will soon be able to make payments under the same terms as banks or credit unions. Clearly, this is a much superior position than what we would enjoy as a eMoney or Payment Institution, piggybacking off of a commercial bank's payments infrastructure, that also sits atop a central bank or clearing house.*

Central Banking also provides iSignthis with zero credit risk, as payments are made via the Company's own account held at the central bank. The central banking agreement allows iSignthis to manage costs on the same basis as a bank as our transactional volumes increase, and provide iSignthis with the ability to grow and transact independent of any other commercial entity's interests.

iSignthis' eMoney accounts will allow our corporate and merchant customers to facilitate payments from one IBAN to another internally within our service at low cost, whether to pay affiliates, sub-affiliates, suppliers or even their customers. The external payment services such as SWIFT and SEPA allow for payments to be made to bank accounts within the EEA and internationally. Coupled with our alternative payment methods and card acquiring facilities, which include Visa, Mastercard, JCB and AMEX, iSignthis continues to roll out a world class payments network."

Full Central Bank, SWIFT ISXPay® integration is estimated at 4-6 months, with initial services anticipated to go live to customers on a progressive basis within 2-3 months.

¹ <https://www.swift.com/about-us/discover-swift>

About Central Banking

Further general information on the role of Central Banks and Payments Systems can be found here >
Bank of International Settlements : <https://www.bis.org/cpmi/publ/d55.pdf> and
European Central Bank https://www.ecb.europa.eu/press/key/date/2004/html/sp040513_1.en.html and
Reserve Bank of Australia <https://www.rba.gov.au/payments-and-infrastructure/payments-system.html>

About iSignthis Ltd (ASX : ISX | DE_FRA : TA8)

Australian Securities and Frankfurt Stock Exchange listed iSignthis Ltd is the global RegTech leader in remote identity verification, payment authentication and payment processing. iSignthis provides an end-to-end onboarding service for merchants, with a unified payment and identity service via our Payidentity™ 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 holders², that can be remotely on-boarded to regulated merchants in as little as 3 to 5 minutes.

iSignthis Payidentity 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' and its subsidiary, iSignthis eMoney Ltd, trade as ISXPay®, and is an EEA authorised eMoney Monetary Financial Institution, offering card acquiring in the EEA, Australia and New Zealand. ISXPay is a principal member of Visa Inc, Mastercard Worldwide and JCB International.

Read more about the company at our website www.isignthis.com.

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² 1 <http://www.worldbank.org/en/programs/globalindex>