

Mastercard relationship extended to Australia

Highlights

- iSignthis is now a Principal Member of Mastercard in two key regions
- Card Acquiring services now complement Paydentity™ RegTech offerings in Australia and the EEA.

Melbourne, 18th **July 2018:** Australian Securities and Frankfurt Stock Exchange cross listed iSignthis Ltd (ASX: ISX | DE_FRA: TA8), the world leading RegTech for identity verification and payment services, is pleased to announce that its Australian subsidiary, iSignthis eMoney (AU) Pty Ltd ("the Company"), has executed a Principal Membership agreement with Mastercard International Inc ("Mastercard"), for the Australian region.

The Mastercard service will complement ISXPay® offerings to merchants in Australia and will allow ISXPay® to provide Mastercard acquiring (authorisation and settlement) services to merchants directly.

Integration will commence on Mastercard imminently, with approximately a 9 month integration and certification window, before it can be made live to merchants.

Once integrated, the Company will be able to offer acquiring to merchants who provide services as diverse as crypto currency exchange, CFD/FX/securities brokerage, and money service / remittance, in addition to mainstream retail services.

In Australia, the Company is also an aggregator member of American Express and a registered money remittance service with AUSTRAC. The Company is also pursuing principal memberships with other card schemes, in order to offer full range of card and payment services independent of the incumbent Australian principal member banks.

In the meantime, until full integration is completed to Mastercard, ISXPay® is able to process transactions via its previously announced NAB arrangements.

Card Scheme & Payment Service Update

ISXPay® is also a Principal Member of three card schemes in the EEA, including Mastercard, JCB International and Visa Inc, and is able to offer independent card acquiring, processing and settlement services across the European Economic Area (EEA).

The ISXPay® service offering is further complemented by Trustly, Sofort and Polipayments, all of which are available as a pure payment service, or in conjunction with the Paydentity™ Customer Due Diligence / eKYC platform.

The Company anticipates that its Principal membership facilities will be live for Merchants in the EEA within 8-10 weeks and will greatly reduce the reliance on third party processing suppliers. The previously announced third party technical issues have led to increased costs, which the Company has been required to absorb at reduced gross profit margin, until such time as its cost effective Principal membership connections are live.



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 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 holders1, that can be remotely on-boarded to regulated merchants in as little as 3 to 5 minutes.

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' 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 International and JCB International.







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

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About Mastercard International Incorporated

MasterCard Incorporated, incorporated on May 9, 2001, is a technology company that connects consumers, financial institutions, merchants, governments and businesses across the world, enabling them to use electronic forms of payment. The Company operates through Payment Solutions segment. The Company allows user to make payments by creating a range of payment solutions and services using its brands, which include MasterCard, Maestro and Cirrus.

The Company provides a range of products and solutions that support payment products, which customers can offer to their cardholders. The Company's services facilitate transactions on its network among cardholders, merchants, financial institutions and governments. The Company's products include consumer credit and charge, commercial, debit, prepaid, commercial and digital. The Company's consumer credit and charge offers a range of programs that enables issuers to provide consumers with cards allowing users to defer payment. The Company's debit supports a range of payment products and solutions that allows its customers to provide consumers with access to funds in deposit and other accounts.

For more information visit: http://investor.mastercard.com/investor-relations/default.aspx

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¹ http://www.worldbank.org/en/programs/globalfindex