

Investor Brief

iSignthis®

September

Presenters

John Karantzis, CEO, B.E. LL.M M.Ent (Melb)

“ISX is a Euro focussed company, with an opportunistic eye on the evolving Australian landscape”



EEA Authorised
EMI #115.1.3.17



BÖRSE
FRANKFURT

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PINCIPAL
MEMBER:

VISA



AGGREGATION
PARTNER:



What does iSignthis do?

We are a leading payments, eMoney and identity technology company, publicly listed on the Australian Securities and Frankfurt Stock Exchange (ASX : ISX | DE_FRA : TA8).

We are an EEA authorised, deposit taking, Monetary Financial Institution and have licenses to operate transactional banking services across Europe and Australia.

We provide EU/EEA and Australian businesses with transactional banking and a complete customer onboarding solution from **remote identity verification** to **payment processing, settlement and deposit taking** services.

This is achieved via our patented Paydentity™ platform and ISXPay®.

We are Principal members (Tier 1) of Visa, Mastercard, JCB, and an aggregation partner of AMEX, with SWIFT membership (Bank Identifier Codes : ISEMCY22, ISEPAU31 & ISIGAU31) and Central Banking Facilities.

Through our Probanx.com subsidiary, we also supply core banking software, to more than 15 banks in North America, Asia Pacific and the EU/EEA.

iSignthis Limited (ASX: ISX / DE : TA8 / SWIFT BIC : ISEMCY22)

Australia's only ASX listed RegTech and Eurosystem authorised Monetary Financial Institution.

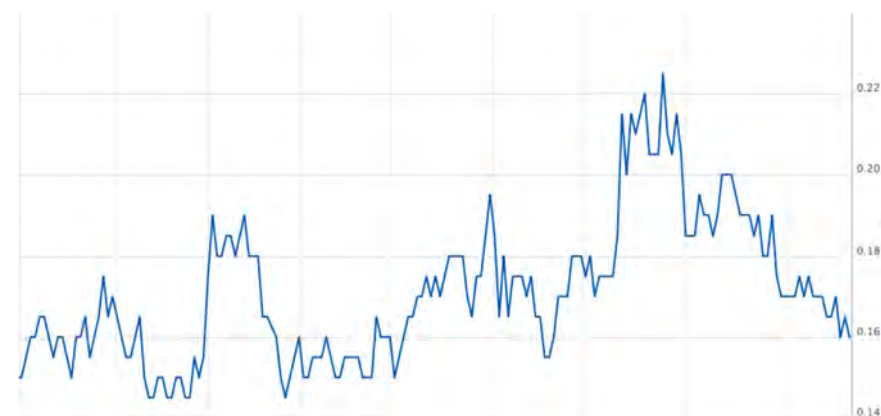
iSignthis has a patented identity verification technology, linked with payment processing and payment facilitation capability, converging payments and identity into our Payidentity™ service.

With an increasing European customer focus, we have now cross listed on the Frankfurt Stock Exchange (FSE).

Capital structure - ASX

Ordinary shares - quoted on ASX	1,005,047,992
Performance Rights – staff	5,778,270
Total Shares – incl Perf/shrs	1,010,826,262
<i>Unlisted advisor options (various expiry and strike prices)</i>	<i>26,652,631</i>
Share price (21 st September 2018)	A\$0.17/share
Market capitalization (incl Perf Shares -A\$m)	A\$172m

Share Price Chart - 2018



Source : ASX

Quarterly summary

Highlights

Audited accounts reflect the following revenue performance for the period ending 30 June 2018

- Revenue in FY18 compared to FY17 is 363% greater
- Revenue in Q4FY18 compared to Q3FY18 is 167% greater
- Revenue in Q4FY18 was in excess of \$3.95m
- Unaudited revenue for the 6 months from 1st January 2018 to 30th June 2018 was in excess of A\$5.5m

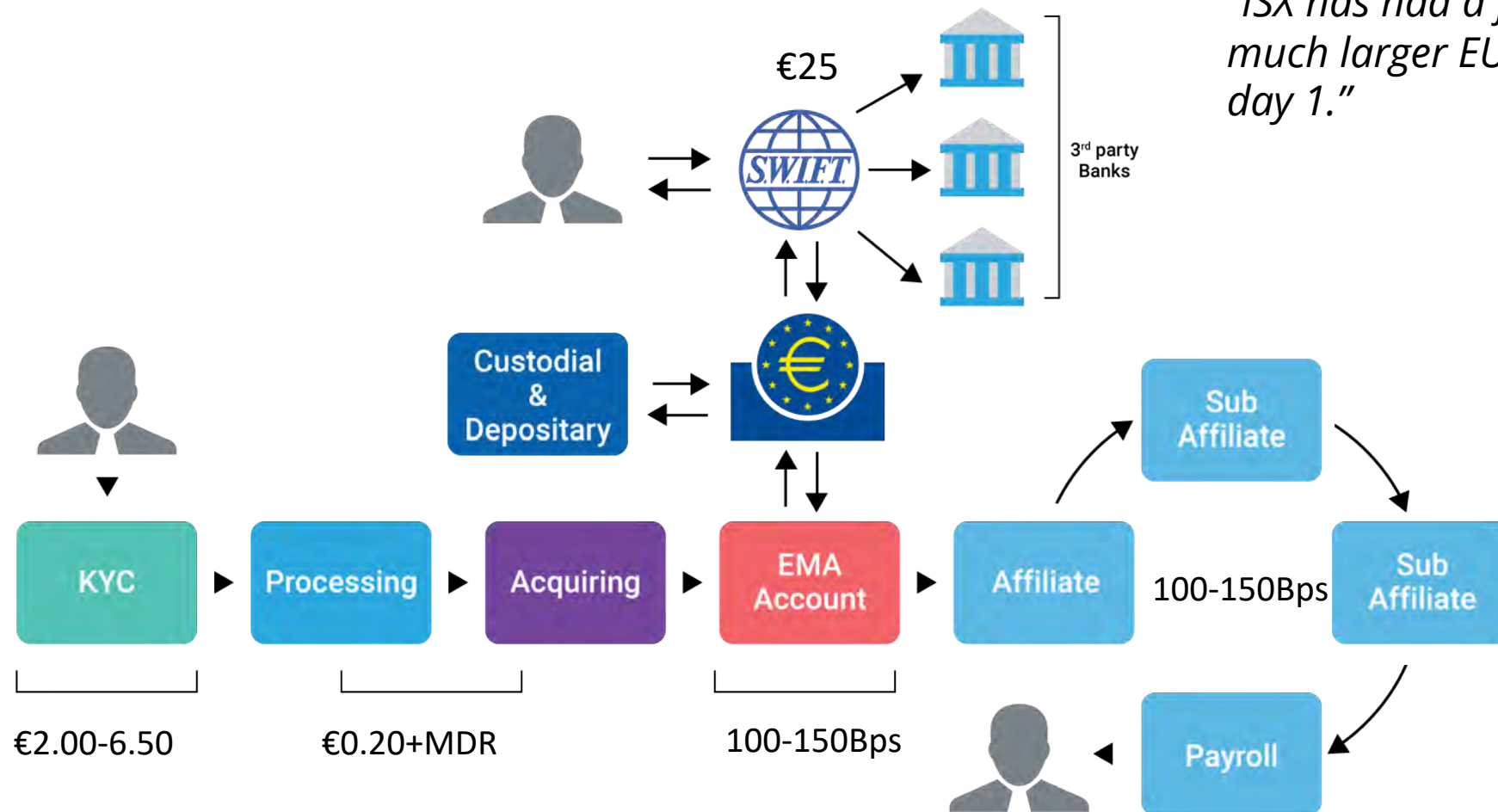
Cash Receipts increased to A\$2.633m, representing a 67.4% increase versus the March quarter of A\$1.571m



Management focus is on building a global, long term sustainable business

“Our fixed cost based has remained relatively stable – our Cost of Goods have temporarily increased to facilitate sustainable long term growth under unexpected conditions.”

Discussing “eMoney” and EMA’s



“ISX has had a focus on the much larger EU market from day 1.”



PRINCIPAL MEMBER



Contracted Customers / Business Model

- **Card Processing/ Acquiring** : announced \$880m of contracts, to be serviced on an annual, recurring basis, at an estimated GP margin of 130bps
- **eMoney accounts (EMA)** : applications received for in excess of \$300m of transactional accounts, with a GP margin of 100bps

FY 2019 (Jan to Dec) Gross Profit ex Contracts

- Card processing/ Acquiring = \$13.2m
- EMA = \$3m
- Other Services = \$1.5m

Gross Profit Total = \$17.5m

Annual Operating cost base ~ (\$7m)

Anticipated FY2019 EBIT : AUD \$10.5m (executed contracts only/ figures based on customer due diligence)

Focus this coming quarter

Europe

- Finalise our Tier 1 card processing and acquiring capabilities in the EU
- Complete our Central Banking Integrations to deliver IBAN based accounts for EMA
- More than 15 merchants now live on ISXPay®, and executing low volume transactions as part of changeover / ramp up to ISX Tier 1 facilities (mainly EU focus)
- Integrate Probanx into our EMA offerings

Australia

- Finalise our ADI license
- Finalise interim arrangements to replace the NAB wholesale agreement for Australia
- Continue to contract merchants in the lucrative MCC6211 category in Australia
- Build out Tier 1 capacity for Australia.

What kind of businesses need our services?

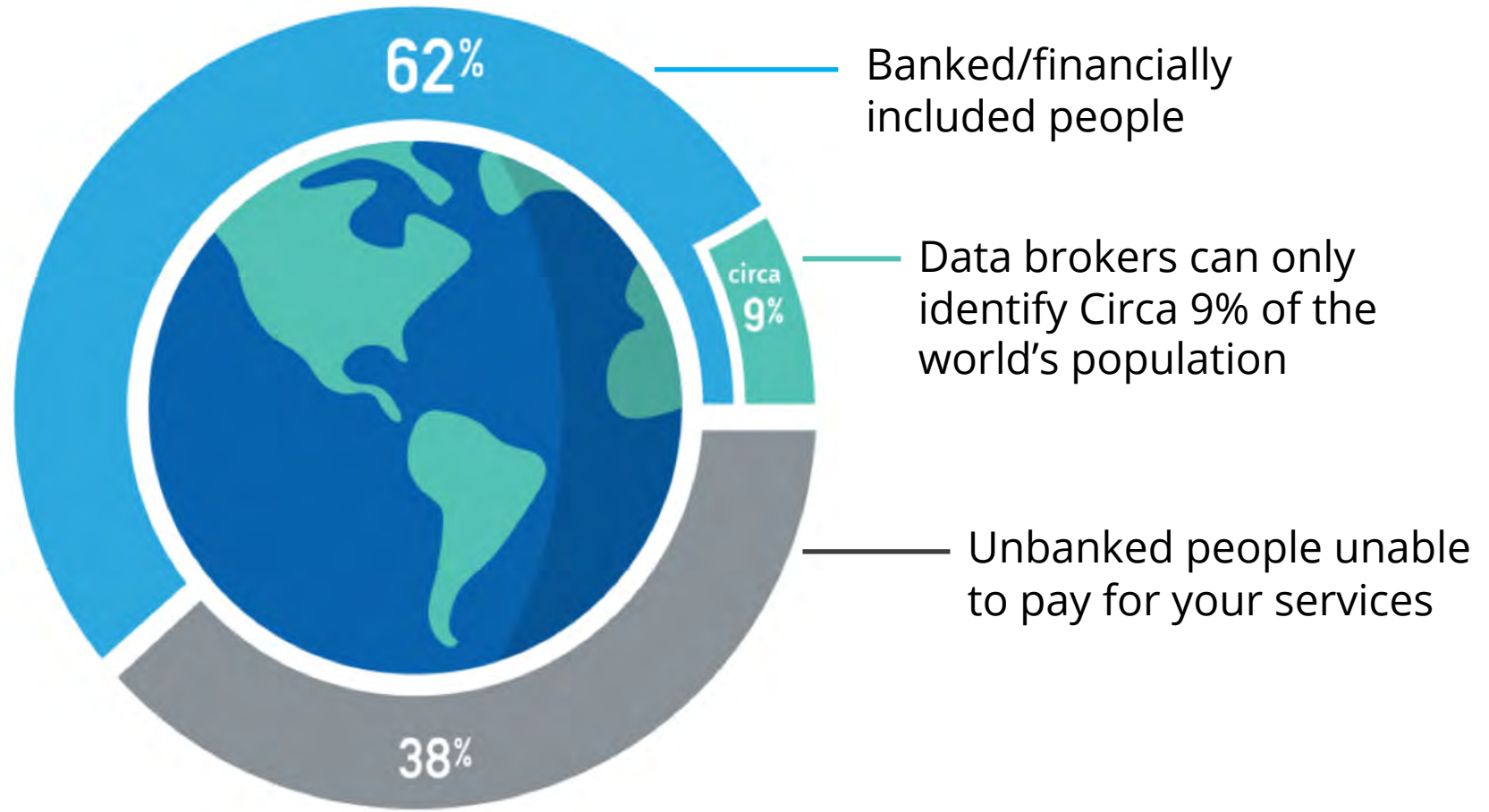
Any online business that has transactions taking place on their platforms, but more importantly, AML regulated entities such as:

- Financial Institutions,
- Banks, lending, crowdfunding, pension funds,
- Securities / equities,
- FX, CFD, binaries, and futures traders,
- Gaming, wagering, betting, casino's,
- Money services businesses,
- Payment service providers,
- Insurance providers,
- Real estate,
- Digital currency platforms,
- eWallets, Fintech,
- Digital Currency Exchanges
- other AML/Patriot Obligated businesses, and
- **Ourselves, as an EU regulated Monetary Financial Institution!**

Our offices



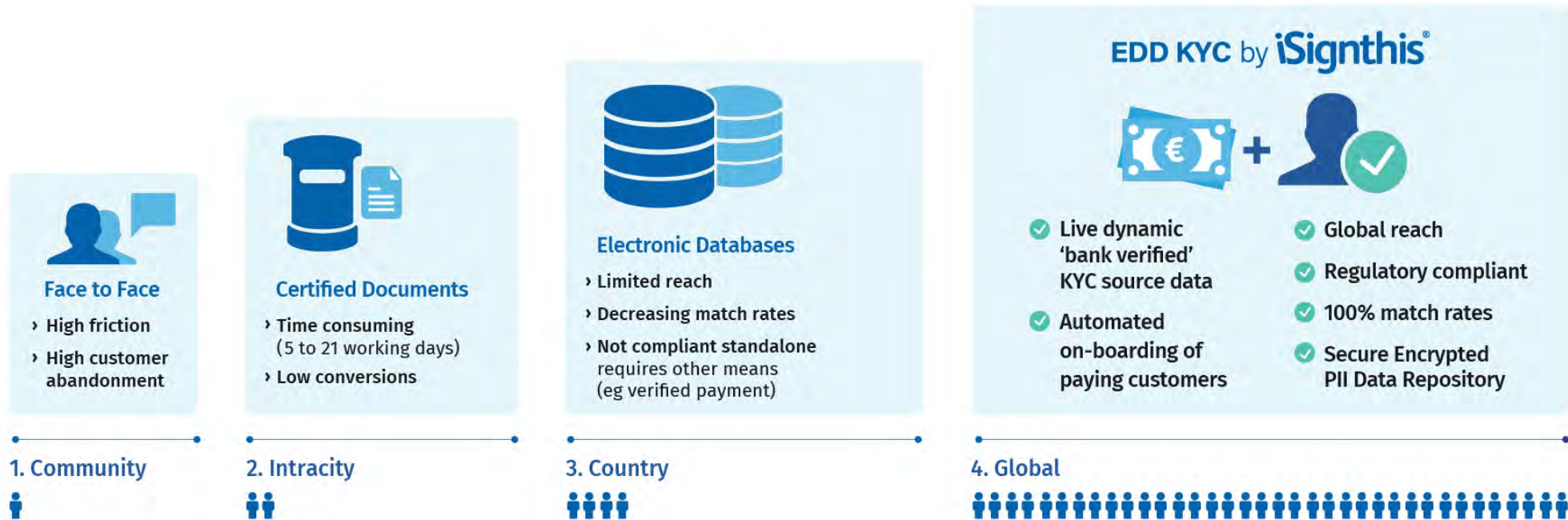
World Population



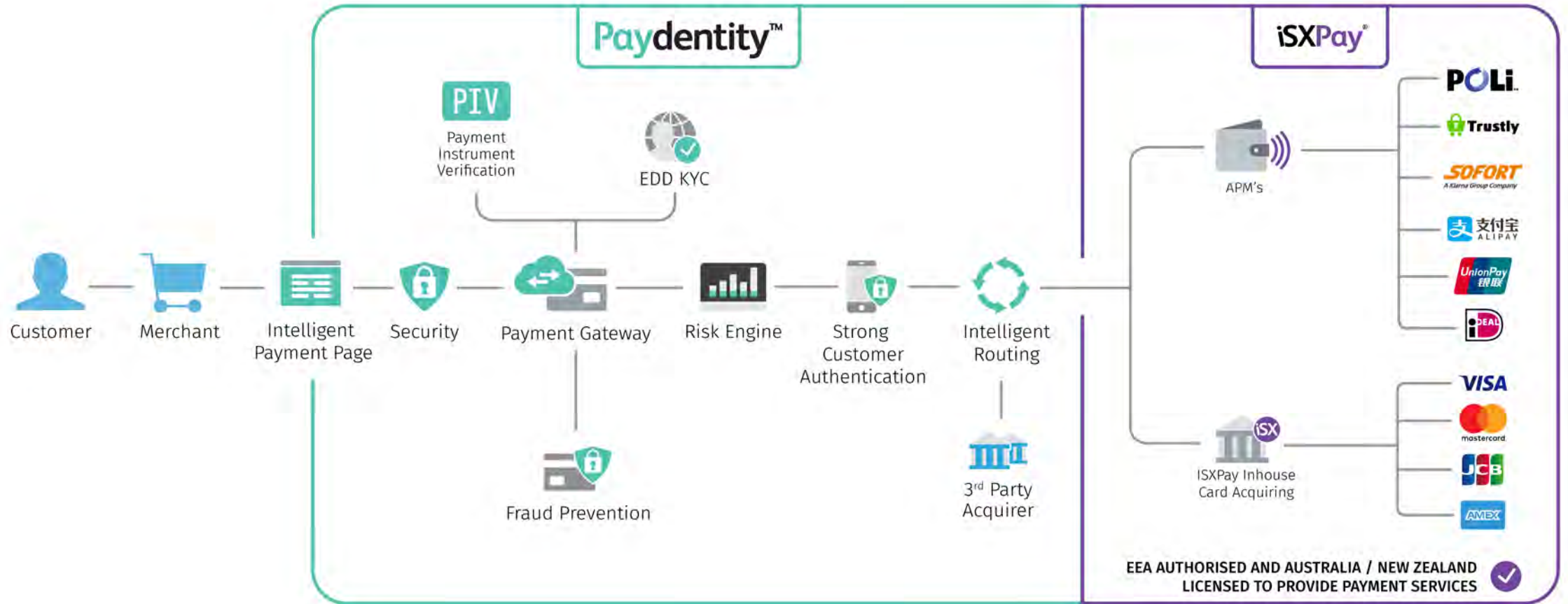
Establishing identity

There are four globally viable, commercial and generally compliant means to perform a Know Your Customer (KYC), all of which rely on bank or government sources.

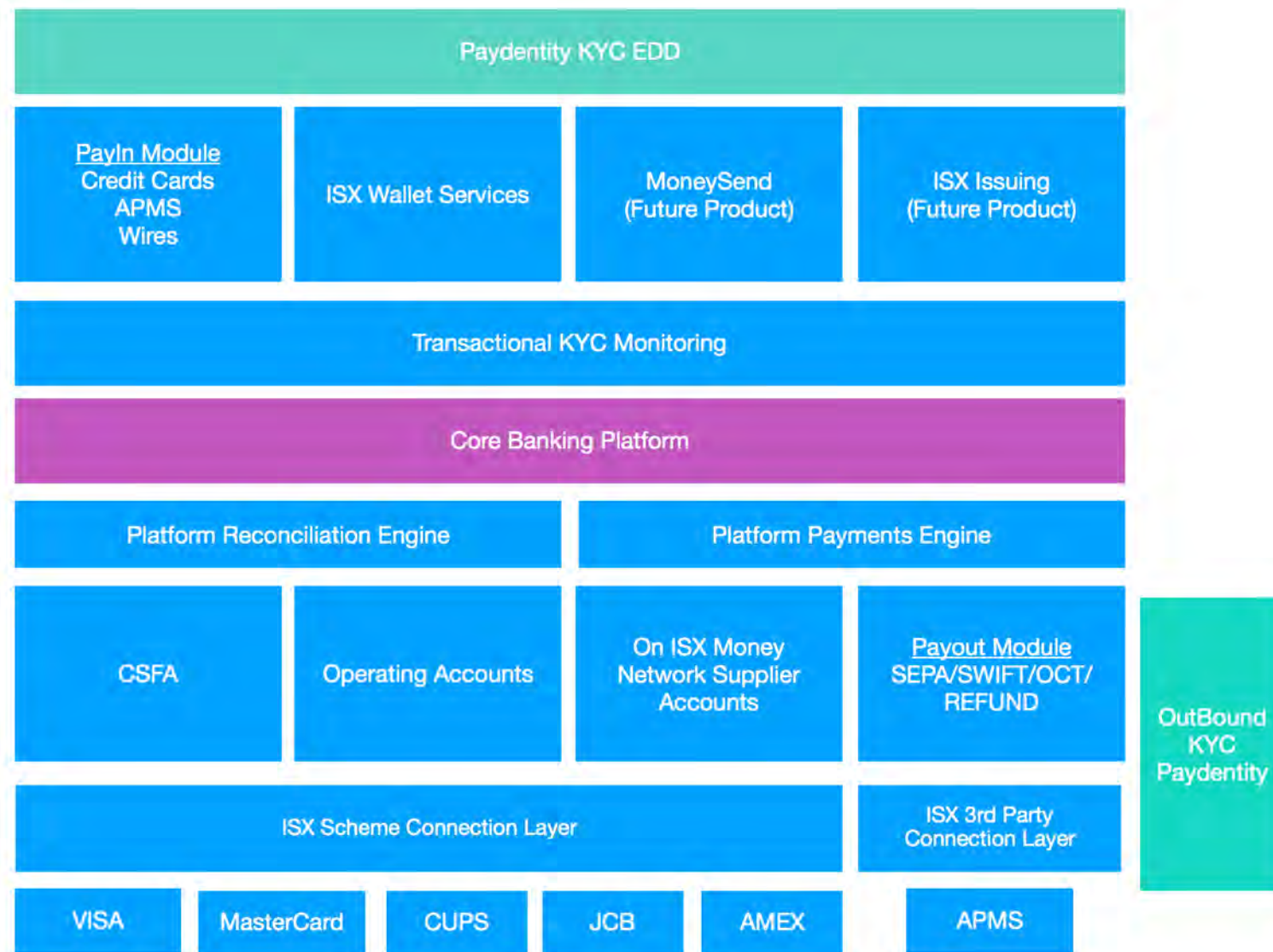
Paydentity™ incorporates bank issued account, credit and debit cards, being ubiquitous online payment sources, but also the largest single source of KYC data accessible globally.



A single API – direct to Tier 1 services



A deep dive into our tech stack



THANK YOU

John Karantzis, CEO

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