

UnionPay International licensing for ISXPay®

Highlights

- Agreement entered into for Australian region
- ISXPay to be able to acquire China UnionPay cards in 2019
- China Union Pay has the largest number of cards on issue of any card scheme

Melbourne, 2nd October 2018: iSignthis Ltd (ASX : ISX | DE : TA8) (Company) is pleased to advise that its wholly owned subsidiary, iSignthis eMoney (AU) Pty Ltd ("ISEMAU) has entered into a card not present / online agreement with Union Pay International, to act as a card acquirer of China Union Pay (CUP) issued cards.

The Company is required to complete full membership requirements, including technical integration and certification before offering the service to merchants. It is anticipated that certification and availability of the service to Australian merchants will be by end of first quarter 2019.

Once the service is live, ISEMAU may contract, process, acquire and settle directly to merchants.

CUP cards are being issued by banks outside of China, including Europe, North and South America, Asia and Africa, with CUP being the largest card issuer in the world. CUP is an increasingly popular card in Australia and the world, as evidenced by its latest transaction data released on 6 February 2018, which shows that the transaction volume for UnionPay grew by 28.8% year-on-year to USD 14.95 trillion (RMB 93.9 trillion).

UnionPay International (UPI) is a subsidiary of China UnionPay focused on the growth and support of UnionPay's global business. In partnership with more than 1800 institutions worldwide, UnionPay International has enabled card acceptance in 170 countries and regions with issuance in 48 countries and regions. UnionPay International provides high quality, cost effective and secure cross-border payment services to the world's largest cardholder base and ensures convenient local services to a growing number of global UnionPay cardholders and merchants.

Further details on Union Pay International are available from <http://www.unionpayintl.com/en/>

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

Australian Securities and Frankfurt Stock Exchange listed iSignthis Ltd (ASX: ISX | FRA: TA8) is the global RegTech leader in remote identity verification, payment authentication with deposit taking, transactional banking and payment processing capability. 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 holders, 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' subsidiary, iSignthis eMoney Ltd, trades 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, an American Express aggregator, and provides merchants with access to payments via alternative methods including SEPA, Poli Payments, Sofort, Trustly, WeChat, AliPay and others.

Probanx Information Systems Ltd (Probanx), a wholly owned subsidiary of iSignthis Ltd, is an international banking software company which has been serving the banking industry since the year 2000 by developing comprehensive banking software solutions to financial institutions around the globe. Probanx offers web-based banking solutions using the latest technology and international standard business rules. Our customers are located on five continents and supported from our technical centres in Europe and Australia.

iSignthis' Probanx delivers core banking software, including a fully comprehensive and versatile banking solution for retail, corporate and private banks, emoney and payment institutions, offering capabilities that up until now were affordable only by large commercial banks.

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

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