

## First Bank to Bank transfers via BIC: ISEMCY22XXX

### Highlights

- IBAN based accounts now live, sending and receiving EUROS (€) across EEA/SEPA and Switzerland
- Client Funds deposited with zero credit risk under EU's "Eurosysteem" Central Banking system
- eMoney Account (EMA) facilities connected to ISXPAY card processing capabilities.
- \$4M CYFY2019 annualised contribution to Gross Profit based on approved customers to date

Brussels, 5<sup>th</sup> December 2018: iSignthis Ltd subsidiary, iSignthis eMoney Ltd, trading as ISXPAY® ("the Company"), is pleased to announce it has accepted deposits on behalf of customers to its own issued International Bank Account Numbers (IBANs). The IBANs are interbank network locatable via ISXPAY's SWIFT / Bank Institution Code (BIC) ISEMCY22XXX.

Customers are able to log into their accounts via the Probanx.com online banking platform, retrieve balances and execute SEPA transfers held against their IBANs.

The facilities allow the Company to offer its customers;

- IBAN based Euro (€) denominated eMoney accounts (EMA), in the name of legal or natural persons
- electronic funds transfer from/to any of the ~4300 SEPA<sup>1</sup> scheme connected banks and branches in the EU28, EEA including Norway, Lichtenstein, Monaco, San Marino, Iceland and Switzerland
- zero credit risk facilities to ISXPAY depositing customers, under the Eurosysteem of central banking
- fast clearing of Euro (€) settlements from card and payment schemes
- International SWIFT inbound and outbound transactions by late January 2019

Corporate EMA facilities are managed from our Cyprus office, via a private banking style relationship management, specifically tailored for our customers in the CFD, FX, spread-betting, Wagering and eGaming industries, and their affiliates. ISXPAY has issued more than 25 corporate IBANs, representing estimated annual gross profit contribution for the company over CYFY2019, in excess of \$4m. Further corporate applications are being processed.

The Company is focussed on providing corporate customers with EURO (€) denominated eMoney (EMA) services initially, with eMoney accounts in other currency denominations including USD\$, GBP£, HKD\$, SGD\$, CAD\$, AUD\$ and CHF, by Q2 2019.

### 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 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 holders, 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' subsidiary, iSignthis eMoney Ltd, trades as ISXPAY®, and is an EEA authorised eMoney Monetary Financial Institution, offering card acquiring in the EEA, and Australia.

ISXPAY is a principal member of Visa Inc, Mastercard Inc, Diners, Discover, (China) Union Pay International 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](http://www.isignthis.com) and [www.probanx.com](http://www.probanx.com)  
For investor information, please contact: iSignthis Ltd (ASX: ISX | FRA: TA8): [investors@isignthis.com](mailto:investors@isignthis.com)

<sup>1</sup> <https://www.ecb.europa.eu/paym/retpaym/paymint/sepa/html/index.en.html>