

"A simpler, faster and safer identity experience"

iSignthis Ltd (ASX:ISX)

Investor Presentation, October 2015



Investment highlights



- Disruptive, remote on-line identification and payment verification service
- Significantly reduces cost and time spent by AML/CTF obligated entities
- Highly scalable, cloud-based platform
- Protected by circa 20 live patent rights registered worldwide

- Increasing global regulatory pressure for authentication of online payments
- Authentication of all online payments within the EU28 and SEPA
- Significant ramp up in contract momentum over the past quarter
- 4 new contracts in past 30 days (Coinify, Clearhaus, Alpha Payments, TikForce)
- Strong growth in both channel partner and consumer contracts
- Completed ASX listing in March 2015 through oversubscribed \$3M IPO
- Trained sales/business development teams now in place in Amsterdam, London, Perth (APAC) & Melbourne
- Pressing home advantage of limited competition and superior product



The global problem

Rising cost of credit card and online payment fraud

- US\$14Bn lost to "card not present" fraud globally in 2013 (up 19%)¹
- Est. 85Bn mobile and e-commerce payment transactions in 2015 (up 35%)²

Inefficient methods of identity verification / customer on-boarding (KYC)

- Outdated, expensive, labour intensive and time consuming processes to onboard clients i.e. face to face checks and posting notarised documents
- Est. manual on boarding cost up to \$200 / 7-30 days per client

Increasing regulatory requirements

- Authentication of all online payments within the EU28 and Single Euro Payment Area (SEPA) progressively from 1 August 2015 to circa August 2017–ECB/EBA SecuRE Pay.
- 4th European AML/CTF directive came into force during August 2015 (subject to transposition), which increases frequency of customer due diligence
- European Parliament passed legislation ("Payment Services Directive 2) during October 2015 (subject to transposition), which provides a further favourable legislative platform for ISX authentication and payment validation services.
- > 18 month transposition period for EU directives applies regulation may also take that long to become "effective" across EU states.
- Australia's AML/CTF regulatory environment to be brought into line with Financial Action Taskforce (FATF) requirements, following Australia's sovereign audit by FATF earlier this year.

^{1.} BI Intelligence March 2014

^{2.} World Payments Report 2014, Capgemini

Establishing identity



'Experian' or 'Veda' style static, credit database search (UK, US, AU)

- No dynamic method to include customer on request if not already a historic customer of a credit reporting agency.
- Requires cross check of other databases.
- Typical coverage of 60% of online applicants

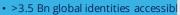
AUTOMATED





Lower Friction Remote on boarding

iSignthis





 No need for user's disclosure of bank details to a third party.



LOCAL

Face to face checks



Notarised: posted/uploaded documents*



GLOBAL

MANUAL



iSignthis: A global identity solution

- Disruptive, remote identification and payment verification service
- Leverages customer due diligence performed by regulated financial institutions and debit/credit card account issuers to authenticate identity and online payments in real time
- ➤ Significantly reduces cost and time spent by AML/CTF obligated entities
- Highly scalable, cloud-based platform
- Worldwide application supporting >30 card schemes and reaching
 >3.5Bn customers in over 200 countries
- Authentication of all online payments in the EU28 and SEPA progressively from 1 August 2015
- Protected by circa 20 live patent rights registered worldwide. Patents have been granted in the USA, Australia, Portugal, South Africa, New Zealand and Singapore
- Multiple contracts and product range building towards full release in early 2016

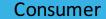


Advantages of iSignthis verification

- Low friction authentication process collecting, verifying & storing the minimum necessary Personally Identifiable Information required to meet AML requirements.
- > Real time registration and authentication, no customer pre-enrolment.
- Intuitive process for customers using existing banking portals and security.
- Maximise sales conversion with a simple process that takes places after customer check out.
- Applicable to all card types including VISA, Mastercard, Carte-Bancaire, JCB, American Express, China Union Pay, Diners and Discover.
- Truly global solution with cross border and multi currency support.
- Responsive design suitable for mobile, phablet and tablet applications.
- Simple Integration for merchants and single API interface for PSPs.

Executed Agreements

Channel Partners

























iSignthis[®]





2015 Milestones

Systems, infrastructure, certifications in place

- Achieved certification to Payment Card Industry (PCI) Standards allowing us to interconnect globally with banks and card schemes.
- Independent legal advice of our process and services in in U.S., Australia, France, Belgium, Italy, UK and others.

Further Steps – 2nd Half 2015

- Continue to build sales pipeline and deliver new contracts
- Promote International exposure of services and brand
- Develop and deliver new products (creating further customer stickiness)
- Pressing home advantage of limited competition and superior product



Experienced leadership



John Karantzis, CEO/ Managing Director (B.E., LL.M, MEnt., FIEAust)

Attorney (Patent and Trademark Law), chartered electrical engineer.

Experienced ASX director – Digital media, broadcast and telecommunications



Tim Hart, Non-Executive Chairman (BSc, MM(T), MMkting M Ed(Melb), PGDIPSI (Oxon), FAIM, GAICD) Managing Director of Ridley Corporation (ASX:RIC).

Previous management positions with CSR Sugar, SCA Hygiene Australasia, Carter Holt Harvey, ACI Plastics Packaging, Amcor Ltd and Pasminco Limited.



Barnaby Egerton-Warburton, Non-Executive Director (B.Econ., GAICD)

Finance executive with +20 years experience in equities, trading, M&A and financial markets in the United States, Europe and the Middle East.



Scott Minehane, Non-Executive Director (B.Econ., LLB, LLM)

Lawyer with focus on international regulatory compliance and strategy in telecommunications industry.

Currently a director of an ASX listed telecommunications company.



Todd Richards, Chief Financial Officer (B.Bus, CPA)

Experienced CFO. Previous experience at Australian ASX listed digital media companies



Corporate Summary

- Listed in March 2015 following reverse takeover of Otis Energy Limited
- Oversubscribed \$3M (\$0.03 per share) IPO completed in March 2015

ASX Code	ISX
Shares on Issue	574,993,971
Quoted	263,290,038
Escrow*	311,703,933
Options on Issue (various exercise prices and expiry dates)	49,355,045
Performance Shares	336,666,667
Market Cap. (A\$0.495)	\$285m
Major Shareholder(s)	
iSignthis Ltd	~54%



Glossary

AML = Anti Money Laundering, usually refers to a regulatory regime that banks, brokers, exchanges, credit providers etc need to comply with. AML requires KYC.

CTF = Counter Terrorism Funding

Dynamic Data = data related to a ePayment transaction, that is current and used as an input at the time of KYC check. Dynamic data is only applicable and accessible via the person to whom it relates, and can only be compiled with the KYC target persons active involvement.

eKYC = electronic KYC. The process of customer identification via the internet, rather than face to face.

eWallet - a means of storing or processing funds via your mobile, laptop, tablet etc.

KYC = Know Your Customer, a mandatory customer identification process that banks and regulated entities must perform prior to offering a consumer service.

PCI = Payment Card Industry, comprising Visa, Mastercard, American Express, Diners, Discover, China Union Pay. PCI sets the global standards required for security and interconnectivity of banks & processors to merchants via its data security standard (DSS). Level / Tier 1 is the highest standard possible.

Static Data = data that may have been relevant or secret at a historic point in time. Eg a credit history report, a person's mothers maiden name. It may predate the KYC process by years, months or days, and may be discernable to parties other than who it relates. It is often compiled without the KYC target person's knowledge.



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