

MINT PARTNERS WITH REWARDLE TO ENABLE INTEGRATED PAYMENTS FOR HIGH STREET MERCHANTS

- **Mint and Rewardle (ASX: RXH) have entered into an agreement to integrate the Mint “card present” payments application into Rewardle’s digital customer engagement platform with the view of supplying an integrated marketing and payments solution to Australia’s high street merchants**
- **The network of merchants that Rewardle currently works with is fast approaching 4,000 high street businesses across a diverse range of sectors. Mint will extend the Rewardle customer engagement and marketing offering through the supply of Mint’s payment software, terminal hardware and merchant acquiring services**
- **Mint and Rewardle will derive revenues from a share of the monthly fees, merchant services and transaction fees**

Sydney, 15 April 2015: Mint Payments Limited (“**Mint**”) is pleased to announce that it has signed an agreement with Rewardle Holdings Limited (“**Rewardle**”) (**ASX: RXH**), where Mint will integrate its mobile payments platform with Rewardle’s digital customer engagement platform (“**DCE Platform**”), with the view of providing Rewardle’s growing network that is fast approaching 4,000 merchants, with the ability to access integrated data analytics, marketing services and through Mint, the additional benefits of accepting card payments that is fully integrated with Rewardle’s digital customer loyalty platform.

As part of the Rewardle solution, Rewardle’s merchants are supplied with Samsung Android tablets, and are therefore well placed to take advantage of this and extend the use of the Rewardle tablets into EFTPOS terminals. Rewardle’s merchants will be able to accept the full spectrum of card payments, including Visa, MasterCard, American Express, as well as EFTPOS through popular payment methods such as Chip & PIN, Contactless and Magnetic Swipe.

Mint will also supply cost competitive merchant acquiring services to Rewardle, which will allow both Mint and Rewardle to derive revenues from a share of the monthly fees, merchant services and transaction fees. As part of the agreement, Mint and Rewardle will jointly develop a go-to-market plan to acquire and deploy the combined solution following the completion of the integration of the two platforms.



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In 2014, the Australian market processed \$18 billion per month in debit cards and \$19 billion per month in credit cards. There are over 800,000 traditional eftpos terminals in the Australian marketplace that are often more expensive than a smartphone or tablet payment solution and do not provide the benefits of a completely integrated solution such as the combined Mint and Rewardle approach.

According to the 2013 Smart Insights Report, it is expected that by 2018, smartphone and tablet payment solutions are expected to exceed the number of traditional eftpos terminals in the market.

Ruwan Weerasooriya, Managing Director of Rewardle, said "We're looking forward to extending our powerful stand alone customer engagement platform to accept card present payments which will increase the utility and value that we offer merchants",

"The Mint integration provides us with an additional data source that we can be used to help merchants to grow their business while also unlocking a lucrative potential revenue stream for Rewardle."

Alex Teoh, CEO of Mint, said: "Rewardle have quickly established themselves as the market leading technology service provider to local merchants. We're excited to take our payments technology to the high street with a team that clearly knows how to innovate and execute",

"With Rewardle's merchant network rapidly approaching 4,000 local businesses there is a substantial latent opportunity in card present payments processing. Our turn key payments technology will quickly turn Rewardle's tablet hardware into payments infrastructure and we believe adding omni-channel payment services for Rewardle merchants that will create a powerful alternative to the banks while also creating a potentially lucrative revenue stream for Mint and Rewardle to share",

"Based on our insights, payment volumes across the café and restaurant sectors alone represents approximately \$40 billion per annum in Australia with over 50% of payments being card based. Through the combination of Mint's technology and the strong presence Rewardle has already established in these sectors, this represents a substantial initial opportunity for both companies. The payments processing opportunity increases exponentially as the Rewardle merchant network continues to grow and diversify into new sectors."

ENDS

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About Mint Payments Limited

Mint Payments Limited is a mobile payments and transactions processing company listed on the Australian Securities Exchange (ASX: MNW). Mint Payments has a omni-channel payments technology platform that enables corporate enterprises to accept credit and debit card payments on various smartphones, tablets and connected devices. The Company has invested and built bank grade payments technology and infrastructure that has allowed it to become a multi-channel and multi-national payments organisation.

Mint Payments is headquartered in Sydney, Australia with offices and operations in Singapore.

About Rewardle Holdings Limited

Rewardle Holdings Limited is a marketing technology service provider to local merchants, from independent merchants, to small and medium size chains and Enterprise Clients.

As technology changes how we connect, share and transact, Rewardle is positioning itself to be a leading player as the worlds of social media, marketing, mobile and payments converge.

Having secured a substantial early mover advantage the Company has established a number barriers for new entrants, with arguably the most significant being the powerful Network Effects that accompany the growing Merchant and Member Network.

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