



23 April 2014

ASX Market Announcements

Australian Securities Exchange Limited

20 Bridge Street

SYDNEY NSW 2000

EMERCHANTS SIGNS 3-YEAR AGREEMENT WITH CCIG

Emerchants Limited (**emerchants**) (ASX: EML) refers to the investor presentation it released to the ASX on 10 March 2014 in which it was anticipated that it would enter into a multi-year agreement with CC Investment Group Pty Limited (**CCIG**), the operator of 24 pawn, retail and cash advance store locations in Queensland, New South Wales, the Australian Capital Territory and Tasmania. **emerchants** is pleased to announce that it has signed a 3 year agreement with CCIG.

As part of the agreement CCIG will use customised **emerchants** prepaid debit cards to disburse cash advance loan funds to its customers.

The CCIG program allows for customers to receive their loan payments on a prepaid debit card instead of receiving cash payments. By doing so, CCIG customers benefit from having funds instantly loaded onto the cards, rather than waiting for cash to be available. CCIG benefits by reducing the amount of cash required to be held at each store, which assists with financial management. This also limits the potential for fraud and theft of cash from CCIG stores.

In commenting on the agreement, Mr Tom Cregan, Managing Director of **emerchants**, said: "We are pleased to sign an agreement with CCIG and look forward to launching the program in July. One of the key strengths of our solution is the ability to configure it for different circumstances. This is the first program whereby we are loading prepaid cards from a retail shopfront. With this particular program we are providing the dual benefit of additional convenience for the customers of CCIG as well as increased efficiency for CCIG."

ABOUT EMERCHANTS

emerchants is a payments solutions provider of prepaid financial card products and services in Australia. By using their proprietary Secure Account Management (SAM) system, the Company provides its clients with innovative financial service payment solutions for reloadable and non-reloadable prepaid card programs. **emerchants** are able to adapt to meet the expense management and funds disbursement needs of any organisation. Their corporate expense, petty cash, per diem, social payments and staff rewards programs are easy to implement and reduce administration burden and costs. **emerchants** is focused on the twin goal of delivering high quality payment systems to its customers and superior returns to its shareholders.

For more information please visit: www.emerchants.com.au

ABOUT CCIG

CC Investment Group Pty Ltd (CCIG) is an Australian company formed to provide management and administrative services for a number of Cash Converters retail stores, Cash Converters Buys and Loans Centres and Cash Converters Personal Finance Centres.

For more information please visit: www.ccig.com.au

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