



MINT PARTNERS WITH LEADING AUSTRALIAN MUTUAL BANK

- ***Mint has entered into an agreement with Beyond Bank Australia, a leading Australian mutual bank, to supply an innovative, branded mPOS payment solution and a number of payment solutions including card not present services***
- ***The agreement will be for 3 years with automatic renewal for a further year***
- ***Mint to receive a revenue share from the new partnership***

19 November 2014: Mint Wireless (ASX:MNW) ("Mint Wireless") is pleased to announce that it has signed an agreement with Community CPS Australia Limited, trading as Beyond Bank Australia, one of Australia's largest customer-owned banks, with assets of over \$4 billion under management, more than 200,000 customers and 49 branches across Australia, to deliver a "Beyond Bank" branded mobile payments solution. Under this agreement, Mint will also provide other payment solutions to Beyond Bank, including card not present services.

Mint anticipates that this solution will lay the groundwork for Mint to supply its innovative mobile payments solution to other credit unions and Australian financial institutions in an effort to support SMEs around Australia with a payments solution which enables SMEs to improve their cash flow and customer service.

Beyond Bank and Mint are planning to launch the Beyond Bank mPOS payment solution by the first quarter of 2015. Mint will receive a revenue share of all fees, including monthly fees as well as transaction fees, processed through the mPOS payment solution.

The solution will be offered to all of Beyond Bank's existing customers and will allow Beyond Bank merchants to take the full spectrum of card payments, including Visa, Master Card, American Express, as well as EFTPOS payments, on iOS or Android devices. Mint will be supplying Beyond Bank with a state-of-the-art Bluetooth payments device, Mint's EMV level I and II certified payment device which not only supports Chip and PIN payments but is also contactless ready, giving merchants the functionality to accept PayWave, PayPass or token-based wallet payments such as Apple Pay.

The solution supplied by Mint to Beyond Bank will provide customers with an easy way to take payments on the go. A web-based merchant portal will provide Beyond Bank merchants with one central location to administer all their payment devices and user accounts. The complete solution, including the payment device, the merchant and bank portal, the on-boarding platform, mobile apps and merchant communication will all be "Beyond Bank" branded by utilising Minterprise, Mint's flexible, fully customisable and modular white label product.

By utilizing Mint's internal switching capability, Mint will be switching all transactions to Beyond Bank, who will provide the merchant facility to all users of the solution.

Alex Teoh, CEO of Mint Wireless said, "We are extremely proud to be working with Beyond Bank on providing Australian SMEs with an innovative and flexible mobile payments solution. We see the Australian mutual sector as important partners for Mint to connect with small and medium sized businesses around Australia and are looking forward to working with Beyond Bank as our first mutual partner."

Nick May, General Manager, Corporate Services at Beyond Bank, said "Beyond Bank has always been about making business easy for our customers and we are looking forward to providing them with a mobile payments solution they can use in conjunction with a smartphone device they are using on a day to day basis."

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"It was important for us to find a partner which shares our vision, making business easier and improving the cash flow for small merchants. Mint was the partner that aligned perfectly with that vision and we are very excited to work with Mint in the future" Mr May concluded.

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About Mint Wireless Limited

Mint Wireless Limited is a mobile payments and transactions processing company listed on the Australian Securities Exchange (ASX: MNW). Mint Wireless has a mobile payments technology platform that enables corporate enterprises to accept credit and debit card payments on various mobile phones, tablets and mobile 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 Wireless is headquartered in Sydney, Australia with offices and operations in London and Singapore.

About Beyond Bank

With more than 200,000 customers and assets under management in excess of \$4 billion, Beyond Bank Australia is one of the nation's largest 100% customer-owned financial institutions.

It operates 47 branches across South Australia, Western Australia, Wagga Wagga, the Hunter Valley and the ACT, and provides banking and wealth management services. It also supports a range of community endeavours via the Beyond Bank Foundation.

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