



ARBN: 158 702 400

31 December 2021 (ASX: FTC)

Extension of maturity date for Zero Coupon Convertible Bonds

FTC announces it has executed an agreement, dated 31 December 2021, extending the maturity date of USD140,000 in Zero Coupon Convertible Bonds from 31 December 2021 to 31 December 2022. Save for the maturity date extension, all other terms and conditions, including the Convertible Bonds CDI conversion price of A\$0.20 per CDI, remain unchanged.

The Bondholder is not related to FTC.

This announcement has been authorised by the Board

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About FTC

FTC's IP **T-Linx™** is a **SaaS** platform (Software as a Service).

In serving various payment scenarios under the umbrella of digital transformation, **T-Linx™ SaaS** connects various software and hardware, and serves banks, merchants, and consumers, in the form of cloud services in a compliant, safe, credible and user-friendly manner.

The **T-Linx™ SaaS** platform has connected and served four main types of platform partners (**Refer Note 1**) to create upsell and cross-sell value for the entire payment environment.

Four major interconnected services of **T-Linx™ SaaS** platform

1. SaaS cloud service

- (i) Payment SaaS infrastructure (IaaS, Infrastructure as a Service)
 - Services for Banks: integrated payment with multiple payment channels; integrated merchant submission; reconciliation processing; risk control; branch management; unified settlement report; etc.
 - Services for Merchants: integrated payment; integrated payment QR code; payment collection plugin; payment collection APP; payment APIs; etc.
- (ii) Payment Digital Transformation SaaS service (merchant solutions/industry applications)
 - Provides leading operation systems/software to various merchants/ industries.
 - Smart merchant solutions/industry applications for over 40 different industries: Food and Beverage; Retail; Carpark; Hospital; Scenic Spot; Property Management; Bill Payments; CRM; etc.

2. SaaS for rights/interests/points/marketing/promotion (Refer Note 2)

- A one-stop SaaS of marketing management to increase upsell for both banks, merchants and other partners.

3. SaaS for hardware IoT

- Based on T-Linx™ SaaS infrastructure, merchant solutions/industry applications SaaS service drives the connection and upgrade of hardware. (**Refer Note 3**)

4. SaaS financial service

- Increase upsell and cross-sell opportunities for various partners.
- Buy-Now-Pay-Later (BNPL) service, etc.

Note 1

Platform partners	Benefits
Banks	Increase in bank deposits Integrated acquiring management Timely settlement services Credit card services Loans Wealth management Risk control Bank account holder rights services Customer services
Merchants	Integrated payment services Real-time bill management Wealth management Loans Membership marketing management Reconciliation processing Risk control & compliance
Consumers	Receiving accurate information Selection of multiple payment methods Access to consumer financial services Accumulation of points by consumption Receiving new discounts Payment by points
Other partners	<p>Various software, hardware, products and services required by banks, merchants, and consumers can be promoted, resulting in the benefits of platform participants. The various services of T-Linx™ SaaS platform can be promoted through the bank's private cloud, compliant and safe public cloud, and well-known cloud service companies. Moreover, by combining with hardware upgrades and digital upgrades in various merchant solutions (industry applications), each hardware can participate in seamless docking and communication, and hence forming IoT payment scenarios and services.</p>

Note 2

The one-stop SaaS of marketing management provides various preferential marketing tools for banks and merchants. It comprehensively assists the development of merchants by improving customer acquisition capability, and therefore enhance merchants' transaction activity.

Note 3

Merchant/Industry	Hardware IoT
Food and Beverage	Touch screen ordering equipment Kitchen/Bar network printer Portable POS machine
Retail	Cash Register Barcode/QR code scanner Electronic scale Payment scanner box
Carpark	Barrier gate Car plate recognition camera Entry and exit payment scanner
Hospital	Self-service terminal Portable POS machine
Scenic Spots	Ticket vending machine Ticket checking gate Portable ticket checking machine

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