

JCB Tier 1, Visa & Mastercard Tier 2: EU/EEA Operations

Highlights

- **JCB: 2 EU Merchants now live on ISXPay's Tier 1 connection**
- **Visa & Mastercard: EU acquiring service resumed via Tier 2 partners connections**
- **Fund settlement processes resolved since supply chain disruption**

Nicosia, 18th October 2018 – iSignthis Ltd (“the Company”) is pleased to announce that its JCB card acquiring service is now operationally live, with our first two (2) merchants accepting JCB cards commencing transactions imminently.

The Company anticipates several more previously contracted merchants to be connected to the service within coming weeks.

The resolution of our banking settlement supply chain issue last week now also enables the Company's ISXPay® service to settle and clear funds to European Economic Area (EEA) based merchants across not only the Tier 1 JCB connection, but also for our Tier 2 partner networks for Visa and Mastercard.

JCB is a multicurrency service, with acceptance and settlement in the following currencies: JPY¥, USD\$, HKD\$, EUR€, GBPE, AUD\$, CAD\$, DKK, and CHF. JCB represents an opportunity for EEA based merchants to access customers located outside the EEA, in particular cardholders in Russia, Brazil and Asia Pacific, including China, Hong Kong, Indonesia, and Vietnam.

The Company's merchants may accept almost all other global currencies and are able to request ISXPay® to settle in either USD\$ or EUR€, providing flexibility and foreign exchange currency advantages for our merchants.

Settlements are funded by the card schemes to our settlement banking partner, usually next business day (T+1), whereupon ISXPay® then settles its merchants.

The Company is remains on target for completing certification for its EEA Tier 1 connections to Visa and Mastercard within the next few weeks, as previously announced on the 30th August 2018. The Company will provide processing, clearing and settlement services to its merchants via its Tier 2 partners in the meantime.

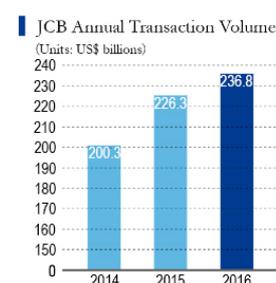
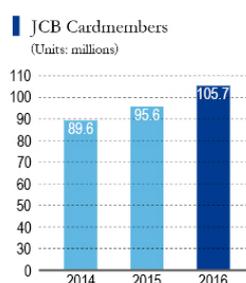
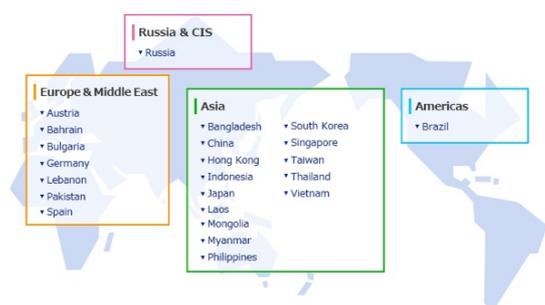
Merchant Gross Processed Turnover Volume (GPTV) will be updated once the Company has at least 4-6 weeks of transactional history across a number of merchants at Tier 1 connectivity.

Tier 1 connectivity will allow the Company to independently manage its merchants on its ISXPay® network, without the present capacity and throughput limitations imposed by third party Tier 2 networking partners.

JCB - a leader in the payments industry

JCB Co., Ltd. was established in 1961 as a pioneering credit card payment system to the people of Japan. From the very start it was focused on providing new opportunities built on the emerging needs and aspirations of its customers. JCB International Co., Ltd. was established by JCB Co., Ltd. in 1981 as a wholly owned subsidiary to carry out JCB international operations. Currently JCB International has subsidiaries and offices in approximately 30 locations in 20 countries and territories and is planning to further expand and strengthen the network.

JCB Card Issuing & Key Statistics



About iSignthis Ltd (ASX: ISX | DE_FRA: TA8)

Australian Securities and Frankfurt Stock Exchange listed iSignthis Ltd (ASX: ISX | FRA: TA8) is the global RegTech leader in remote identity verification, payment authentication with deposit taking, transactional banking and payment processing capability. iSignthis provides an end-to-end on-boarding service for merchants, with a unified payment and identity service via our Payidentity™ and ISXPay® solutions.

By converging payments and identity, iSignthis delivers regulatory compliance to an enhanced customer due diligence standard, offering global reach to any of the world's 4.2Bn 'bank verified' card or account holders, that can be remotely on-boarded to regulated merchants in as little as 3 to 5 minutes.

iSignthis Payidentity service is the trusted back office solution for regulated entities, allowing merchants to stay ahead of the regulatory curve, and focus on growing their core business. iSignthis' subsidiary, iSignthis eMoney Ltd, trades as ISXPay®, and is an EEA authorised eMoney Monetary Financial Institution, offering card acquiring in the EEA, Australia and New Zealand. ISXPay is a principal member of Visa Inc, Mastercard Worldwide and JCB International, an American Express aggregator, and provides merchants with access to payments via alternative methods including SEPA, Poli Payments, Sofort, Trustly, WeChat, AliPay and others.

Probanx Information Systems Ltd (Probanx), a wholly owned subsidiary of iSignthis Ltd, is an international banking software company which has been serving the banking industry since the year 2000 by developing comprehensive banking software solutions to financial institutions around the globe. Probanx offers web-based banking solutions using the latest technology and international standard business rules. Our customers are located on five continents and supported from our technical centres in Europe and Australia.

iSignthis' Probanx delivers core banking software, including a fully comprehensive and versatile banking solution for retail, corporate and private banks, emoney and payment institutions, offering capabilities that up until now were affordable only by large commercial banks.

Read more about the company at our website www.isignthis.com and www.probanx.com

For investor information, please contact: iSignthis Ltd (ASX : ISX | FRA: TA8): investors@isignthis.com