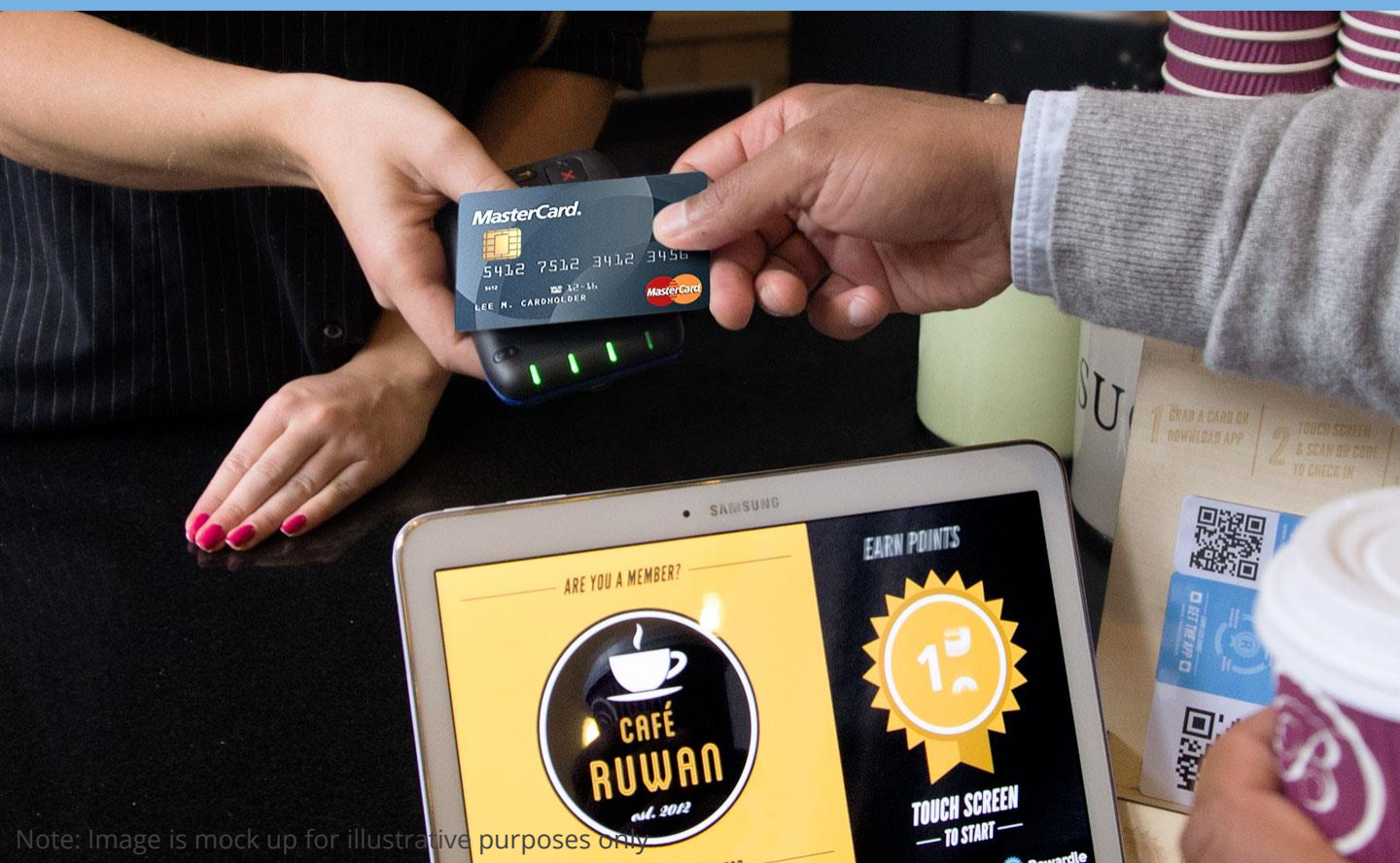


# REWARDLE TABLETS TO BECOME EFTPOS TERMINALS

Partners with Mint Payments (ASX:MNW) to  
facilitate card present payments for local merchants



Note: Image is mock up for illustrative purposes only

- **Mint Payments integration extends use of Rewardle tablets into EFTPOS terminals**
- **Aligns Rewardle with payments macro-trend and unlocks potential revenue opportunity in card present payments**
- **Uniquely positions Rewardle to potentially disrupt the billion dollar payments sector**
- **Development and commercial negotiation initiated and to be completed in short term**

## Mint Payments integration extends use of Rewardle tablets into EFTPOS terminals

Rewardle has entered into an Agreement with Mint Payments Limited (Mint) to integrate Mint's mobile payments and processing capability into the Rewardle Platform.

Mint is a mobile payments and transactions processing company listed on the Australian Securities Exchange (ASX: MNW). The Company has built bank grade payments technology and infrastructure that has allowed it to become a multi-channel and multi-national payments organisation.

Mint's payments technology platform enables card present payments (credit, debit and EFTPOS) to be made via a range of mobile devices. Integrating Mint's technology into the Rewardle Platform will have the effect of extending the utility of Rewardle's customer facing tablets by turning them into EFTPOS terminals capable of accepting tap and go or chip and PIN payments.

## Aligns Rewardle with payments macro-trend and unlocks potential revenue opportunity in card present payments

A macro-trend is seeing consumers' use of cash declining and the use of non-cash payment methods increasing. This change is being driven by innovation in payments technology, financial services products and changing consumer purchasing behaviours.

The trend is outlined in detail in the Reserve Bank of Australia's (RBA) Research Discussion Paper, *The Changing Way We Pay: Trends in Consumer Payments*, June 2014.

Key points from the paper's Conclusion section are as follows:

- *"the share of payments made using cash continued to decline, associated with a significant rise in the share of card payments."*
- *"Cash remains a key payment method... However the share of the number of payments made using cash has fallen rapidly over the six years, from 69 per cent to 47 per cent. The decline in the use of cash is evident across all payment values, and has occurred across all age and household income groups."*
- *"Cash use has fallen in line with the growth in online retail payments and also due to the continuing increase in the use of cards at the point of sale."*

Rewardle and Mint have undertaken to establish a competitive merchant transaction fee structure and mutually agreeable commercial terms that will allow both parties to share in the potential revenue stream associated with the payments processing.

Source: <http://www.rba.gov.au/publications/rdp/2014/2014-05.html>

## **Uniquely positions Rewardle to potentially disrupt the billion dollar payments sector**

The Mint integration will uniquely position Rewardle as an omni-channel payments facilitator for local merchants in Australia. The integration of Mint's technology in concert with the recently announced Beta release of the Rewardle order ahead with payment via credit card facility will enable Rewardle to offer merchants the ability to accept payment from a customer through card present in-store processing and mobile order ahead.

Payment methods supported by the Rewardle following the Mint integration will be as follows:

- Pay with points
- Prepaid Credit/Giftcards
- Mobile order ahead
- Tap card to pay
- Chip and Pin

In addition to the diversity of payment options supported, the marketing and digital customer engagement aspects of the Rewardle Platform combined with the rapidly growing and increasingly engaged Merchant and Member Network represent substantial differentiators to other payments disruptors.

Rewardle management believes the growing scale of the Merchant and Member Network, increasing engagement and the expanding suite of digital services has established a substantial barrier to entry and positions the Company as the leading disruptive payments technology platform currently operating on the local High St in Australia.

## **Development and commercial negotiation initiated and to be completed in short term**

Rewardle and Mint have signed a non-exclusive Agreement to facilitate technical integration work and to finalise commercial terms between the parties.

Rewardle has engaged in the initial development work associated with integration and anticipates live testing shortly. This will be followed by a limited Beta launch, with iterations likely prior to broader roll out.

In parallel with the technical integration and development, Rewardle and Mint have undertaken to establish and formalise mutually agreeable commercial terms into a Master Service Agreement. Key aspects of the commercial terms will be establishing a highly compelling merchant proposition including a competitive merchant transaction fee structure, mutually agreeable commercial terms that will allow both parties to share in the potential revenue stream associated with the payments processing and go to market planning.

The Company will provide updates as key technical and commercial milestones are achieved.

## ABOUT REWARDLE HOLDINGS LIMITED **ASX: RXH**

Rewardle Holdings Limited (Rewardle) is a marketing technology service provider to local SME merchants, small to 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 of barriers for new entrants, with arguably the most significant being the powerful Network Effects that accompany the growing Merchant and Member Network.

The Company listed on the ASX on the 7th October 2014 and is led by an experienced entrepreneurial team with a successful background in Internet and media businesses.

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