

AMEX and ISXPay® execute aggregator agreement

Highlights

- **iSignthis eMoney (AU) Pty Ltd, a subsidiary of the leading RegTech payment and identity verification provider iSignthis Ltd, is now an aggregator for American Express., one of the major card schemes.**
- **Aggregator services compliment Paydentity RegTech offerings**

Melbourne, 28th March 2018: Australian Securities Exchange and Frankfurt Stock Exchange cross list iSignthis Ltd (ASX : ISX | DE_FRA : TA8), the world leading RegTech for identity verification and payment services, is pleased to announce that its Australian subsidiary, iSignthis eMoney (AU) Pty Ltd, has executed a payment aggregation agreement with American Express Australia ("AMEX").

The AMEX service will compliment ISXPay® offerings to merchants in Australia, and will allow ISXPay to onboard merchants directly.

Under the agreement, the Company will purchase AMEX processing at a pre-agreed wholesale Merchant Services Fee (MSF) rate, and then is able to on-sell to merchants under its usual Merchant Services Fee (MSF) plus flat fee structure

The Agreement contains provisions for AMEX direct MSF management of larger or pre-existing merchants enabled via the ISXPay® network.

Card Scheme & Payment Service Update

ISXPay® is a Principal Member of three card schemes, including Mastercard Worldwide, JCB International and Visa Inc, and is able to offer card acquiring, processing and settlement services across the European Economic Area and Australia. The addition of AMEX is highly complimentary to our core payment services.

The ISXPay® service offering is further complimented by Trustly, Sofort and Polipayments, all of which are available as a pure payment service, or in conjunction with our Paydentity™ Customer Due Diligence / eKYC platform.

Integration will commence on AMEX immediately, with approximately a 3-4 month integration and certification window before it can be made live to merchants.

In the meantime until full integration is completed, ISXPay® is able to process AMEX transactions for a flat fee, but does not receive any MSF contribution.

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

Australian Securities and Frankfurt Stock Exchange listed iSignthis Ltd is the global RegTech leader in remote identity verification, payment authentication and payment processing. iSignthis provides an end-to-end on-boarding service for merchants, with a unified payment and identity service via our Paydentity™ 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 holders¹, that can be remotely on-boarded to regulated merchants in as little as 3 to 5 minutes.

iSignthis Paydentity 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' and its subsidiary, iSignthis eMoney Ltd, trade 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.



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

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ABOUT AMERICAN EXPRESS (NYSE : AXP)

AMERICAN EXPRESS, IS:

- the world's largest card issuer by purchase volume
- processes millions of transactions daily as the premium network for high-spending cardmembers
- helps small business owners succeed by delivering purchasing power, flexibility and financial control
- provides commercial payment tools and expertise that help companies control their spending and save billions of dollars
- offers marketing and information management insights that help merchants build their businesses
- the customer loyalty experts with industry-leading rewards programs and platforms
- the operator of one of the world's largest travel networks
- recognized as the most innovative company in its industries
- dedicated to serving its customers, 24/7, around the world

about.americanexpress.com/oc/whowear
ir.americanexpress.com/?inav=about_investor_relations

¹ <http://www.worldbank.org/en/programs/globalfindex>