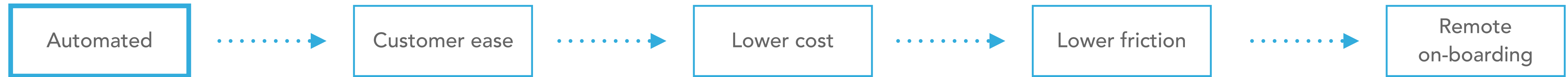


iSignthis[®]

payment + identity = payidentity

iSignthis Ltd (ASX:ISX) April 2016, Analyst Brief

Establishing Identity



'Experian' or 'Veda' style static, credit database search (UK, US, AU)

- No dynamic means to include customer on request if not already a historic customer of a credit reporting agency
- Requires cross check of other databases
- Typical coverage less than 60% of online applicants
- Failure of database check leads merchants to revert back to last Century face to face checks or notarised documents

iSignthis®

- We are the new player on the KYC scene, up against multi billion dollar incumbents
- The incumbents are using last century technology, which has serious limitations in terms of coverage, accuracy and conversion rates
- ISX has significant capability advantages in these and other areas, in addition to our regulatory convergent 'payidentity' service
- EU's 4th AML Directive (enforced legislation) now specifically encompasses the gaming/wagering sector and comes in to force 26th June 2017

Face to face checks






Notarised: posted/uploaded documents*



iSignthis Service Availability



iSignthis®

-  iSignthis office locations
-  iSignthis can reach 3.5Bn financially included persons, located in over 200 countries. If your customer is able to make an online payment, our Payidentity process can be applied.
-  FATF non-cooperative / high risk, or UN sanctioned jurisdictions

Product Strategy

iSignthis solutions substitute for multiple vendors & processes



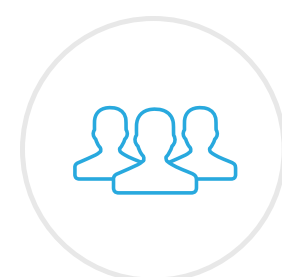
Payment gateway



Card acquiring & bank(s)



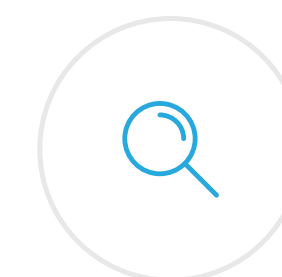
AML / CTF KYC data



AML / CTF KYC manual back office team



Anti fraud / payment authentication



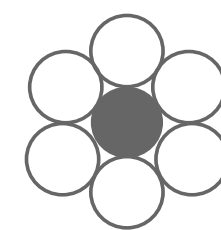
Transaction monitoring

■ Existing solutions: a fragmented process

- Multiple vendors, multiple integrations.
- Different vendor mix in each country
- Information fragmentation
- Compliance challenges
- Manual processes, with 'follow the sun' localised operational / KYC / Fraud teams normally required
- High costs
- Long processing delays, with complex consumer on-boarding processes
- High consumer abandonment

■ ISX solutions

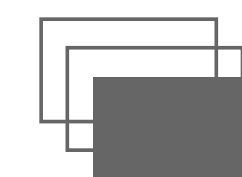
ISX replaces the existing fragmented process experienced by our customers via a single API. ISX presents a single unified solution, spanning operations across all countries in which our prospective customers are likely to operate. Our services can be bundled or offered standalone



Single unified solution



Global



Bundled or standalone service



Status Update - Partner Integration

	Fully integrated	Integrations completed	Integrations commenced or soon to commence
Direct consumers		<ul style="list-style-type: none">• Coinify transacting from April 2016• eZeewallet (division of eMerchantPay)	<ul style="list-style-type: none">• TikForce• CrownBet
Card acquiring & bank connects	<ul style="list-style-type: none">• Clearhaus (EU)• Yeepay (incorporating some 21 Chinese banks) NB: Yeepay was likely our most complex integration		<ul style="list-style-type: none">• Payvision (US, Canada, Hong Kong, Singapore, Macau, Aland Islands, Austria, Azores, Belgium, Bulgaria, Canary Islands, Ceuta, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Gibraltar, Hungary, Iceland, Ireland, Italy, Jan Mayen, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Martinique, Melilla, Netherlands, Norway, Poland, Portugal, Reunion, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom, Switzerland.
Channel partners/networks		<p>Commenced sales cycle;</p> <ul style="list-style-type: none">• Adelante• eMerchantPay• IPG	<ul style="list-style-type: none">• Alpha Payments Cloud• The Flying Merchant• SmartCardPayment Systems• Assurity (Singapore Government NAF)

Status Update - Certification

■ Isle of Man / Cyprus / Malta /Gibraltar -key for gaming/securities/futures

The iSignthis service has been confirmed as applicable to the Isle of Man which is a major centre for offshore wagering, gaming, gambling, financial services and banking.

Independent guidance and advice now received that our services will satisfy local legislation and regulations in key gaming and trading jurisdictions of Cyprus, Gibraltar, Malta, Isle of Man, UK, Australia, France & Italy.

■ Regulatory Update

iSignthis offers services that assist its customers to meet obligations under various laws.

Two principal reforms that European Parliament has enacted into law that will drive growth for iSignthis services;

4th AML/CTF Directive – to be implemented by June 2017

The Payment Services Directive 2 (PSD2) – all online transactions in the EU will be subject to payment authentication from Spring 2017.

■ Licensing

EU wide eMoney License application prepared and lodged.

■ Regulation and business strategy

Regulators are resistant to change and often wary of Fintech, unless the proposed technology is not only far superior, but also meets or exceeds regulatory requirements.

The company announced a focus on gaming/wagering and securities/future business in November 2015, which sectors have specific AML/CTF requirements.

Since our engagement with multiple regulators began in December, our process is recognised as enhanced due diligence (EDD) for KYC by multiple regulators, within the lucrative gaming/wagering and securities/futures sectors.

Sales to regulated sector business have a minimum sales cycle of 6-8 months, due to the impact on the business operations, licensing and user experience.

Status Update - Regulation

■ New business

- Sales team recently attended and exhibited at major trade shows in Hong Kong (iFX Expo), London (ICE Totally Gaming Conference) and Copenhagen (Money 20/20)
- Provided great exposure to our key markets in Foreign Exchange Trading and Gaming
- Currently cultivating leads in to prospective proposals and sales agreements
- Attending and demonstrating at iFX Expo International in Cyprus in late May 2016

The key market jurisdictions of Cyprus, Malta, Gibraltar, Isle of Man, the U.K., Australia, Italy & France provide enormous opportunity through the number of gaming & trading businesses licensed in those regions and the volume of customers and transactions processed.

■ Expanded Sales / Business Dev team

Broader global coverage with sales and business development staff now based in key markets;

EU - 3 permanent members (UK, Cyprus and The Netherlands)

Asia Pacific - 2 permanent members based in Australia

Additional resource to be added in other key EU jurisdictions during the current quarter.

The iSignthis sales team are firmly focussed on the gaming and trading market with little or no impediment (regulatory and legal) standing in our way to complete new deals and to grow the business.

Status Update - Competitive Barriers

■ Barriers to entry

iSignthis first mover advantage lead has extended by way of our business development, regulator awareness and technology stack, with no clear competitor being evident.

Barriers to entry include;

- Protected intellectual property by way of multiple patents in key jurisdictions
- Regulatory engagement in key markets and jurisdictions
- Ability to provide a unified solution for operations across multiple jurisdictions
- In-house design and coding of all of our software/systems – allowing full control of our SaaS suite
- Opportunities as first mover by way of a new approach to the KYC compliance problem about to be introduced by incoming regulation
- Channel partners integrated and ready to commence downstream sales to merchants

■ PCI DSS V3.1 Certification

Annual PCI audit brought forward in order to certify our V2.0 SaaS released in December 2015. Audit/Certification completed in March 2016, allowing first customer to go live April.

Certification ensures compliance with Payment Card Industry requirements, removes any potential barriers with regards to customer integration and processing of 'live' transactions.

Our certification is based upon a cloud implementation, allowing iSignthis to operate globally, without the requirement for establishing local data centres. This presents a significant cost, time, and reach advantage for payment and identity processing.

Corporate Summary

- Listed in March 2015
- Tightly held register dominated by existing board, high net worth and institutional investors
- Oversubscribed \$10.5m placement to institutional investors (\$0.40 per share) completed in November 2015
- Operating investment (\$1.8m for December 2015 half year) in line with expectations

ASX Code	ISX
Shares on Issue	621,869,714
Quoted	290,165,781
Escrow	331,703,933
Options on Issue	28,000,000
4c, 13/5/17	10,000,000
38c, 31/7/17	6,000,000
50c, 30/9/18	6,000,000
62c, 30/9/18	6,000,000
Performance Shares	336,666,667
Market Cap. (A\$0.21)	\$131m
Major Shareholder(s)	
iSignthis Ltd	~50%

Glossary

AML = Anti Money Laundering, usually refers to a regulatory regime that banks, brokers, exchanges, credit providers etc need to comply with. AML requires KYC.

CTF = Counter Terrorism Funding

Dynamic Data = data related to a ePayment transaction, that is current and used as an input at the time of KYC check. Dynamic data is only applicable and accessible via the person to whom it relates, and can only be compiled with the KYC target persons active involvement.

eKYC = electronic KYC. The process of customer identification via the internet, rather than face to face.

Enhanced Due Diligence (EDD) for Higher-Risk Customers. Customers that pose higher money laundering or terrorist financing risks present increased exposure to merchants; **due diligence** policies, procedures, and processes should be **enhanced** as a result.

eWallet – a means of storing or processing funds via your mobile, laptop, tablet etc.

KYC = Know Your Customer, a mandatory customer identification process that banks and regulated entities must perform prior to offering a consumer service.

Payidentity = the convergence of payments and identity, incorporating payment instrument verification and customer identification, in order to remotely link an electronic payment with a persons identity, usually for the purpose of satisfying Anti Money Laundering (AML) or Anti Fraud, or both requirements.

PCI = Payment Card Industry, comprising Visa, Mastercard, American Express, Diners, Discover, China Union Pay. PCI sets the global standards required for security and interconnectivity of banks & processors to merchants via its data security standard (DSS). Level / Tier 1 is the highest standard possible.

PIV = Payment Instrument Verification using our patented process.

SCA = Strong Customer Authentication encompassing KYC, PIV and two factor authentication.

Static Data = data that may have been relevant or secret at a historic point in time. Eg a credit history report, a person's mothers maiden name . It may predate the KYC process by years, months or days, and may be discernable to parties other than who it relates. It is often compiled without the KYC target person's knowledge.

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