

## Diners Club International & ISXPay enter into Acquiring License

### Highlights

- **ISXPay will offer card acquiring services to merchants for Diners and Discover branded cards**
- **eCommerce/online merchant acquiring agreement**
- **Territory Australia, EU with global opportunity, excluding North America.**

**Melbourne, 14<sup>th</sup> November 2018** – Australian Securities Exchange and Frankfurt Stock Exchange cross listed iSignthis Ltd (ASX : ISX | FRA : TA8) (the “Company”), is pleased to announce that it has executed an eCommerce Acquiring Business agreement with Diners Club International Ltd.

Diners Club International Ltd. is a direct banking and payment services company owned by Discover Financial Services (NYSE: DFS), with local website at <https://www.dinersclub.com.au>

The agreement allows iSignthis group companies, located in Australia, the EU and elsewhere in the world (except North America), by arrangement to acquire Diners Club and Discover Network branded cards directly, as an online (Tier 1) acquirer.

The agreement provides for iSignthis to acquire all types of online and eCommerce merchants, including MCC 6051 ‘quasi cash’ merchants and MCC7995 gambling merchants.

The business model is similar to iSignthis’ other major card schemes agreements, and is based upon the merchant paying iSignthis a percentage rate of the processed transaction value, comprising the Merchant Services Fee plus a Diners club set Program Transaction Amount (PTA). The PTA fee is payable to Diners Club, and varies by jurisdiction, and is conceptually alike to an interchange fee, as set by other card schemes. The Merchant Services Fee represents iSignthis’ Gross Profit on each transaction.

John Karantzis, CEO of iSignthis Ltd said, “The addition of the Diners Club and Discover Network to our card acquiring services means that we now have agreements with all the major, global card schemes. We are excited to be working with Diners and Discover, and extending card the reach of their card acquiring services into the European Union, Australia and other territories, as we grow.”



A direct ISXPay to Diners Club Tier 1 Technical integration will commence shortly. The Company will advise service live dates during 2019, with Diners and Discover acquiring expected to contribute to revenues during CY/FY2019.



### **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, Mastercard, Diners, Discover, (China) Union Pay International 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](http://www.isignthis.com) and [www.probanx.com](http://www.probanx.com)  
For investor information, please contact: iSignthis Ltd (ASX: ISX | FRA: TA8): [investors@isignthis.com](mailto:investors@isignthis.com)