

iSignthis cross lists on Frankfurt Stock Exchange (FSE : TA8)

Headlines:

- **iSignthis Ltd begin trading under the code TA8 on the Frankfurt Stock Exchange (FSE).**

Frankfurt, 20th June 2017 - Australian Securities Exchange (ASX) listed iSignthis Ltd (ASX: ISX) is pleased to announce that it has today cross listed on the Frankfurt Stock Exchange (FSE) under the code "TA8".

Investors may purchase iSignthis securities directly on either the ASX or FSE.

John Karantzis, iSignthis CEO and Managing Director, said "We are excited to announce the listing of our shares on the Frankfurt Stock Exchange. As a Regtech focused primarily on the European market, cross listing iSignthis on the Frankfurt Stock Exchange is a logical step. Our European customer base is growing rapidly through the execution of our Paydentity strategy, and this is attracting increasing interest in iSignthis from investors in Germany and across Europe.

The cross-listing is in alignment with our Paydentity European focus, and will provide iSignthis with access to a deep pool of new potential investors that will help to expand our shareholder base, increase liquidity and introduce iSignthis to a wider audience across Europe.

As an authorised European Monetary Financial Institution, we see the FSE as being a significant part of our forward strategy, in order to provide transparency, exposure and opportunity to EU retail and institutional investors. We commence trading on the FSE under the code TA8 today, as well as in Australia under ASX code ISX."

No additional capital or securities have been issued as part of the cross listing, and therefore there has been no dilutive effect. iSignthis anticipates the Frankfurt listing will increase trading liquidity and facilitate investment in the Company by institutional and retail investors in Germany and across Europe.

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iSignthis wird zusätzlich an der Frankfurter Wertpapierbörse (FSE: TA8) gelistet

Frankfurt, 20. Juni 2017 - Das an der Australian Securities Exchange gelistete Unternehmen iSignthis Ltd (ASX) freut sich bekannt zu geben, dass es ab heute zusätzlich an der Frankfurter Börse (FSE) unter dem Kürzel "TA8" gelistet ist. Anleger können iSignthis-Wertpapiere direkt an der Australian Securities Exchange oder der Frankfurter Börse erwerben.

John Karantzis, CEO, sagt: "

Wir freuen uns, die Notierung unserer Aktien an der Frankfurter Wertpapierbörse bekannt zu geben. Als Regtech dass vorwiegend auf den europäischen Markt fokussiert, ist das zusätzliche Listing an der Frankfurter Börse ein logischer Schritt. Unsere europäische Kundenbasis wächst rasant durch die Umsetzung unserer Paydentity-Strategie, und Investoren in Deutschland und Europa zeigen zunehmend Interesse an iSignthis.

Das Listing steht im Einklang mit unserem europäischen Fokus und bietet iSignthis den Zugang zu weiteren neuen potenziellen Investoren, die dazu beitragen werden, unsere Aktionärsbasis zu erweitern, die Liquidität zu erhöhen und iSignthis einem breiteren Publikum in ganz Europa vorzustellen.

Als europäisches Finanzinstitut mit einer E-Geld Lizenz sehen wir die Frankfurt Stock Exchange als sehr bedeutsamen nächsten Schritt unserer Strategie um Transparenz zu schaffen, die Wahrnehmung im europäischen Markt zu stärken und eine Investment Möglichkeit für europäische Privatanleger und Institutionelle Investoren. Wir beginnen den Handel heute unter dem FSE Kürzel TA8; und wie bisher an der ASX als ISX "

Im Rahmen des zusätzlichen Listings wurden kein zusätzliches Kapital oder Wertpapiere ausgegeben. iSignthis geht davon aus, dass das Frankfurter Listing die Handelsliquidität erhöht und die Investition in das Unternehmen von institutionellen und Privatanlegern in Deutschland und in Europa vereinfacht wird.

About iSignthis Ltd (ASX : ISX) & (FSE : TA8)

Australian Securities Exchange (ASX : ISX) and Frankfurt Stock Exchange (FSE : TA8) listed iSignthis Ltd is the global leader in remote identity verification, payment authentication and payment processing to meet AML/CFT requirements. 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 3.5Bn 'bank verified' card or account holders, 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, trading as ISXPay®, is an EEA authorised eMoney Institution, offering card acquiring in the EEA, Australia and New Zealand.

Über iSignthis Ltd (ASX : ISX) & (FSE : TA8)

iSignthis wird an der australischen (ASX : ISX) und der Frankfurter (FSE : TA8) Wertpapierbörse gehandelt. Das Unternehmen gilt als weltweit führender Anbieter für ortsunabhängige Identitätsverifizierung, Payment Authentifizierung und Processing gemäss AML/CFT Anforderungen. iSignthis bietet einen End-to-End Onboarding Dienst für Unternehmen, mit einem einheitlichen Payment- und Identitätsverifizierungsdienst basierend auf seinen Paydentity und ISXPay Lösungen.

Durch die Verschmelzung von Payments und Identitäten ermöglicht iSignthis die Einhaltung gesetzlicher Vorschriften für einen verbesserten KYC Prozess und bietet globale Reichweite zu weltweit 3,5 Milliarden 'Bank verifizierter' Karten oder Kontoinhabern, die innerhalb von 3 bis 5 Minuten ortsunabhängig von regulierten Händlern erfasst werden können.

iSignthis Paydentity Service ist die vertrauensvolle Back-Office-Lösung für regulierte Unternehmen und Händler, die es ermöglicht mit dem regulatorischen Wandel und Anforderungen Schritt zu halten und sich somit auf das Wachstum ihres Kerngeschäfts fokussieren können.

iSignthis, firmierend als ISXPay®, ist ein in Europa autorisiertes E-Geld-Institut und Kreditkarten Acquirer in Europa, Australien.

Für mehr Informationen besuchen Sie: <https://www.isignthis.com/>



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

For more information, please contact:

iSignthis Ltd (ASX : ISX) **Media:** contact@isignthis.com

Investor Relations, Chris Northwood, Activ8Capital,
+61458 809 177, cnorthwood@activ8capital.com.au

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iSignthis – Frankfurt Stock Exchange Cross Listing FSE : TA8 & ASX : ISX

Investor presentation - June 2017

N J (John) Karantzis

B.E. LL.M M.Ent FIEAust CPEng Adj

Managing Director, iSignthis Ltd (ASX : ISX), (FSE : TA8)



iSignthis Limited (ASX: ISX) & (FSE : TA8)

Australia's only ASX listed RegTech and Eurosystem authorised Monetary Financial Institution.

iSignthis has a patented identity verification technology, linked with payment processing and payment facilitation capability, converging payments and identity into our Paydentity™ service.

With an increasing European customer focus, we have now cross listed on the Frankfurt Stock Exchange (FSE).

Capital structure - ASX

Ordinary shares - quoted on ASX	626,651,772
Other shares – staff and escrow	6,947,442
Performance shares #	336,666,667
Total Shares – incl Perf/shrs	970,265,881
Share price (19 th June 2017)	A\$0.14
Market capitalisation – quoted & staff/escrow (A\$m)	A\$88.7
Market capitalisation - Incl Perf/Escrow (A\$m)	A\$135.8

Performance Shares

Class A : 112.2m shares : annualized \$5m run-rate in a 6 month period

Class B : 112.2m shares : annualized \$7.5m run-rate in a 6 month period

Class C : 112.2m shares : annualized \$10m run-rate in a 6 month period

Note: Each class of performance shares is subject to a 3 financial year timeframe from listing on the ASX for those milestones to be achieved in order to vest (June 30, 2018)

Options - unlisted

Unlisted advisor incentive options	33,000,000
- various expiry from July 2017, 2018 and 2019	
- various strike price from \$0.38, \$0.50 and \$0.62	

Agenda

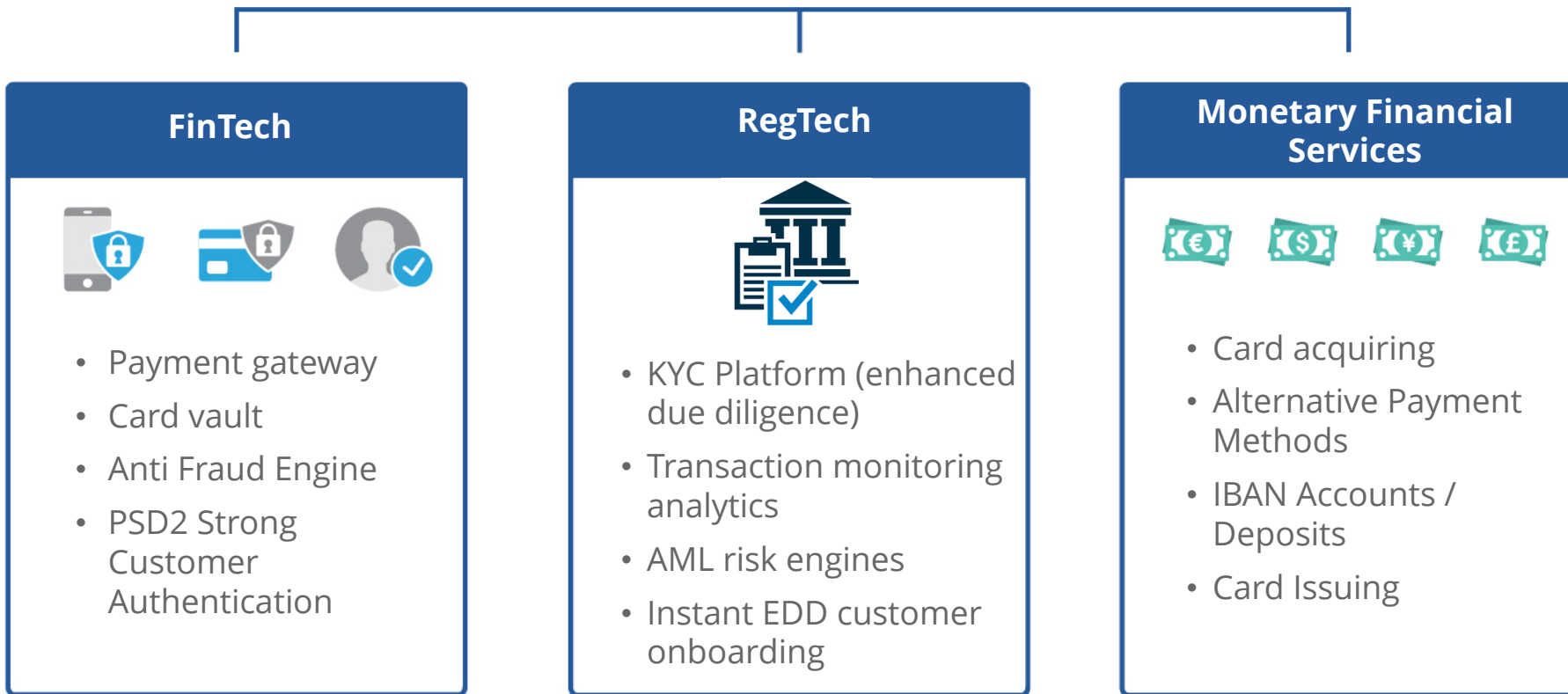
1. What do we do?
2. Regulatory evolution is driving change
3. Our technology advantage
4. What have we achieved so far?
5. What are we executing on currently?

1. What do we do?

iSignthis leads in RegTech, focus on payment and identity verification



Global, Scalable Cloud Based Service



1. What do we do?

iSignthis automates AML/CTF KYC and transaction processing

iSignthis Ltd automates AML/CTF Enhanced Due Diligence KYC & transaction monitoring via its payments and identity processing platform (Paydentity™) for AML regulated sector businesses including:

- Financial Institutions,
- banks, lending, crowdfunding, pension funds,
- securities / equities,
- FX, CFD, binaries, and futures traders,
- gaming, wagering, betting, casino's,
- money services businesses,
- payment service providers,
- insurance providers,
- real estate,
- digital currency platforms,
- eWallets, Fintech,
- other AML/Patriot Obligated businesses, and
- ***Ourselves, as an EU regulated Monetary Financial Institution!***



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UK ICO # ZA217768



AUTHORISED BY THE
CBC # 115.1.3.17
ISIGNTHIS EMONEY LTD



STOCK CODE : ISX

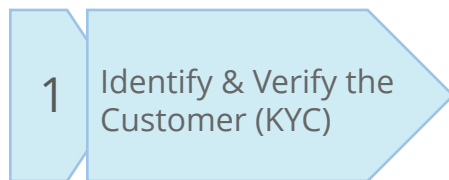
1. What do we do?

ISX has three core revenue streams

iSignthis collects revenue in three main streams



Verify



€ - flat fee per KYC verification

AML/CTF function



Process



€ - flat fee per transaction

Payment processing function



Settle



% share of transaction value

Acquiring/settlement

Eg: Potential income from each revenue stream

Verify

€2 to €20 per KYC transaction depending on individual client agreements and volumes

Process

€0.06 to €0.30 per transaction processed, depending on client agreements and volumes

Settle

0.20% to 1.25% of the total transaction value charged on the customer credit/debit card

2. Regulatory evolution is driving change

4AMLD and PSD2 are requiring a more rigorous approach

4AMLD (“Fourth Directive”)

- European regulators under 4AMLD Enhanced Due Diligence (EDD) for remote identity verification.
- AML sector business, including Financial institutions, FX and gaming, are required to undertake ongoing monitoring of transactions for evidence of money laundering (AML) or funding of terrorist activities (CTM)
- Identification of customers using Electronic methods and verifications for eKYC is permitted under various EU regulations.

The iSignthis “Paydentity” service is the only dynamic, online, realtime solution that meets 4AMLD requirements whilst also processing payments. Our platform provides our Customers a basis for compliance.

2. Regulatory evolution is driving change

4AMLD and PSD2 are requiring a more rigorous approach

PSD2 & transactional payment processing authentication

- All online payments required to undergo Strong Customer Authentication (SCA) using a method of Two Factor Authentication (2FA) to be linked to the card's owner.
 - The use of 2FA without proving a persons identity first, is known as Strong Authentication (SA) – this is commonly used by some tech companies and is not compliant under the current PSD2 regulations

The iSignthis services meet the requirements of the PSD2 today allowing merchant customers immediate compliance and protection against credit card fraud and charge back costs.

PSD2 will provide the added benefit of liability shift, which previously had only been allowed under card scheme rules using 3D Secure.

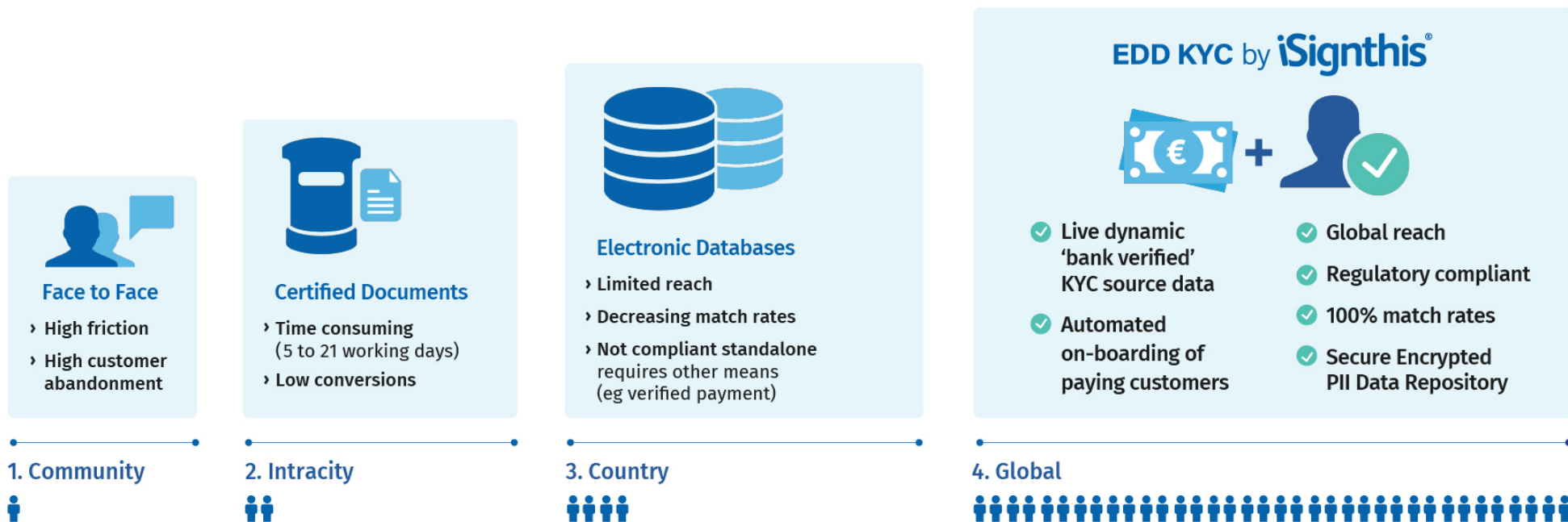
Our Strong Customer Authentication is a by-product of our 4AMLD solution

2. Regulatory evolution is driving change

The method of establishing identity has evolved

There are four commercial and compliant means to perform a Know Your Customer (KYC), all of which rely on bank or government sources.

Paydentity™ incorporates bank issued credit and debit cards, as they are not only the leading online payment source, but also the largest single source of KYC data accessible globally.



3. Our technology advantage

ISX can identify & verify 51% of the worlds population

iSignthis leverages the “KYC” that banks perform by dynamically linking the payment instrument to the person making the payment – providing verification of the “banked” persons in the world

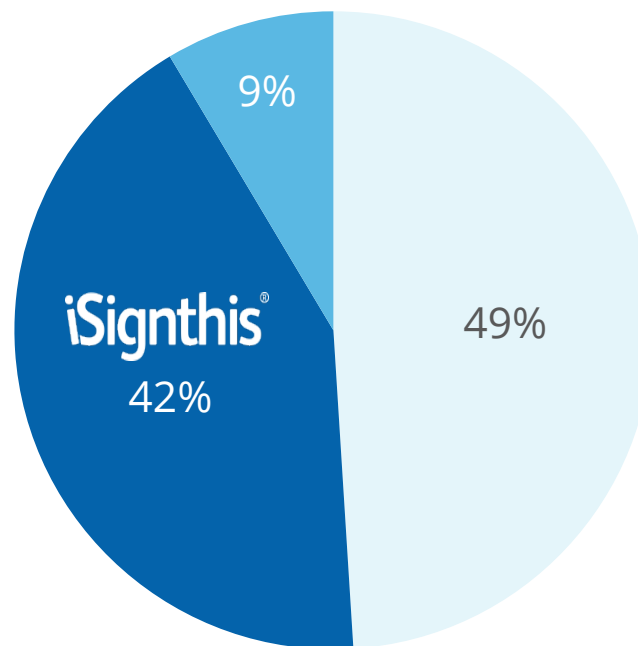
CRA Database - 9% coverage

Traditional CRA's and KYC databrokers **compete** for limited market size.



Banked – 51% coverage iSignthis®

- 51% of the world is banked *McKinsey
- 9.6Bn regulated Credit/Debit Cards on Issue (source of EDD) *Nilsen
- 51% Banked includes 9% CRA Database coverage
- Corresponding High ARPU
- iSignthis provides instant access to these customers



■ Unbanked ■ Banked ■ CRA Database

Unbanked – 49%

- 49% of the world is not banked * McKinsey
- Corresponding Low ARPU
- Manual processing with no digital/electronic solution
- Not targeted by ISX



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STOCK CODE : ISX

3. Our technology advantage

Patented technology uses a split payment method to verify identity

The iSignthis Paydentity™ solution as shown by the graphic below achieves the goals set out under 4AMLD and PSD2 by dynamically linking the payment device to the customers bank account.



4. What we have achieved?

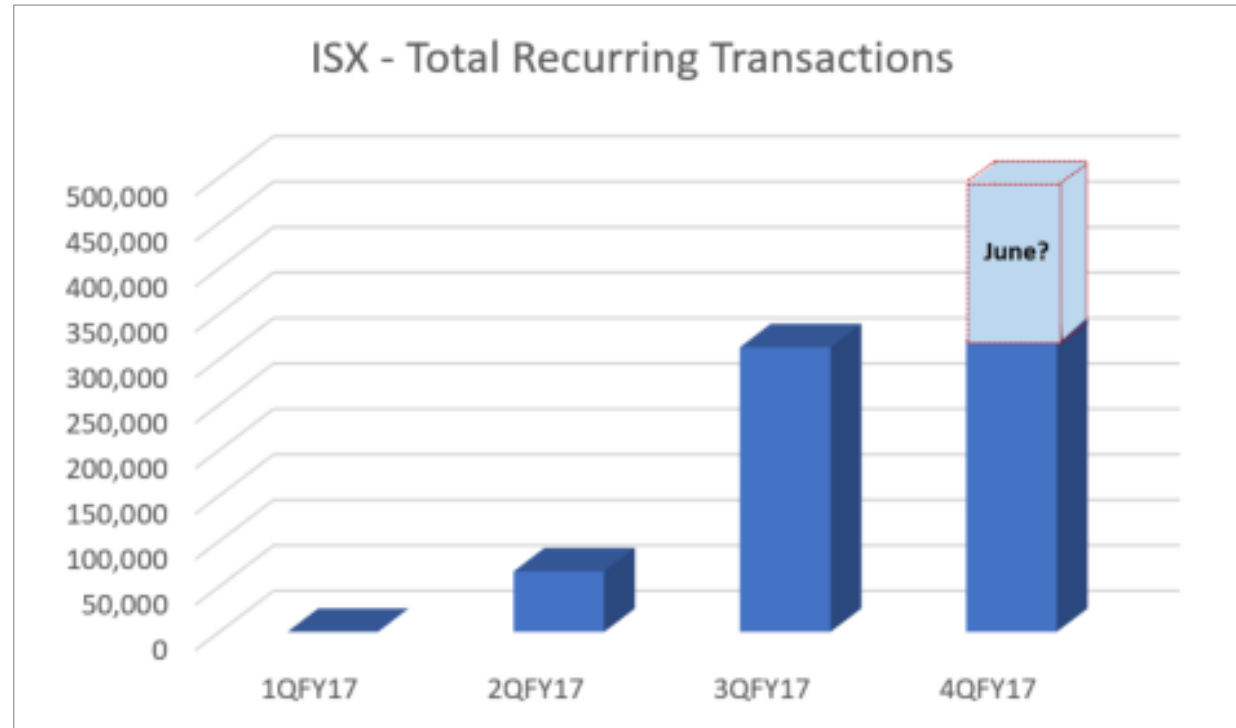
The building blocks have been established and transaction volumes are growing

- Patented Paydentity™ process, providing barriers to entry
- Listed on the Australian Securities Exchange (ASX)
- Built and delivered Paydentity™ from a concept to a working model, including back end connectivity to numerous banks and financial institutions.
- Paydentity™ certified PCI DSS Level 1 in the cloud.
- National Australia Bank (ASX : NAB) Payment Facilitation agreement
- Contracted multiple AML sector businesses across various sectors and jurisdictions, proving Paydentity™ business and compliance case.
- EEA Authorised Monetary Financial Institution (MFI)
- ISO27001 Certified and EC GDPR ready
- Recurring Paydentity™ transactions commenced on commercial scale
- Transactional revenues growing steadily as more customers go live



5. What are we executing on currently?

Live Paydentity™ transactions growing and additional customers are driving revenue



Note: Does not include one off integration testing transactions.

4QFY17 does not include all transaction volumes for the month of June.

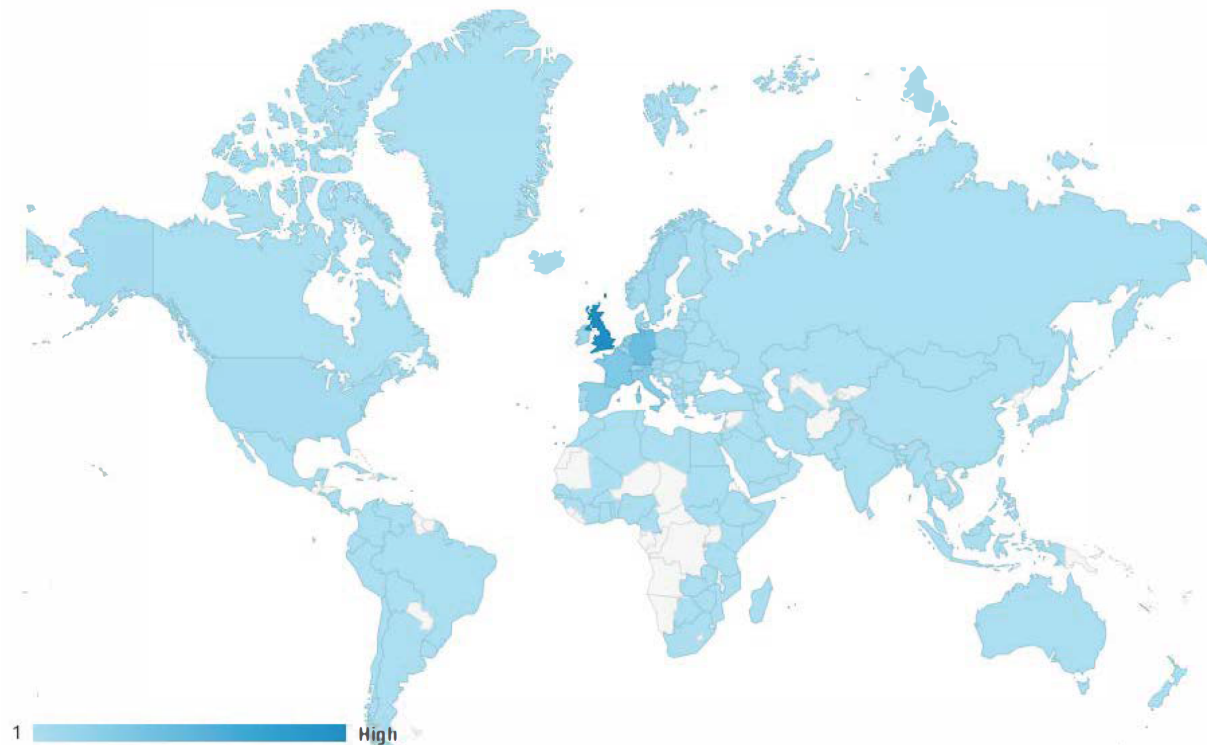
Customer	Transacting
Coinify	Now
XM.com	Now
Ixaris	Now
eMerchantPay	Now
Pepperstone	Late 2017 / Early 2018
Borgun	Imminent

5. What are we executing on currently?

Google analytics “session” data proves Paydentity’s global reach & effectiveness







- Circa ~1.0m transactions processed to date
- Average session duration shows Paydentity™ can identify, verify and process transactions within 5 ½ minutes
- Bounce rate of <2.5% suggests low customer friction when utilising Paydentity™ to onboard customers. i.e. Customers are comfortable to carry on through the KYC/payment process +98.5% of the time.
- Session data map (right) shows the true, actual global reach of the iSignthis Paydentity™ technology platform to date

Actual Session data - last 3 months



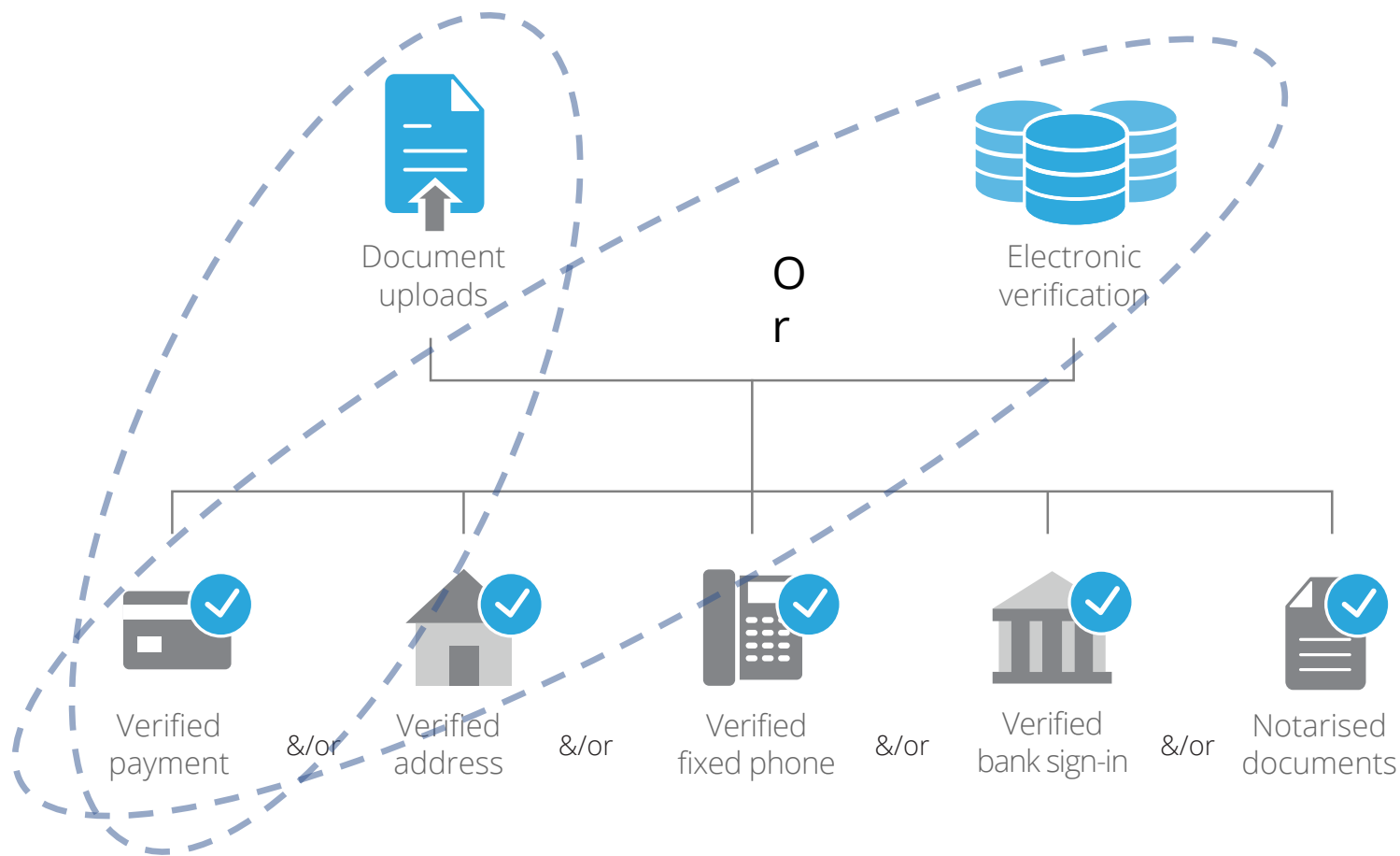
Appendices

Two companies own 100% of the IP around payment transaction dynamic Knowledge Based Authentication (KBA)

Approach	Examples (not exhaustive) Includes Europe and US 	Examples (not exhaustive) Includes Europe and US 
1 or more Test / Dummy Transactions / Changing merchant name	US7430537, CA2412184A1, EP1356438A2, EP1356438B1, EP2209095A1, US8296204, US8370259, US8417637, US8515871, US20020004772, US20080312998, US20120054103, US20120054104, US20120109823, US20130332364, WO2002005224A2, WO2002005224A3 	<i>Paypal's Dummy Credits approach DOES NOT SATISFY 4AMLD</i>
Dynamic Changing of Statement Descriptor	Random Alphanumerics US7734542, CA2728618A1, EP2304679A1, EP2304679A4, US8001050, US8452709, US20090319426, US20100241567, US20110302085, US20130268441, WO2010008770A1, WO2010008770A8 	Use of Equation, Anagram, Word to Match to Picture US6032863, US8131617, US7588181, US8805738, US7765153 
Splitting a Transaction (Sales) Value / More than two splits / As an advanced electronic signature		US8620810, CA2791752A1, CN102812480A, EP2553642A1, US20120323791, US20140222677, AU2012261779, AU2011235612, AU2010100533, ZA2012/06455, SG201206344-2, WO2011120098A1 

Note : Paypal Inc and iSignthis Ltd (held by ISX IP Ltd) both have multiple granted patents in numerous jurisdictions claiming monopoly over their core intellectual property.

Cysec & UK JMLSG Requirements - Two required



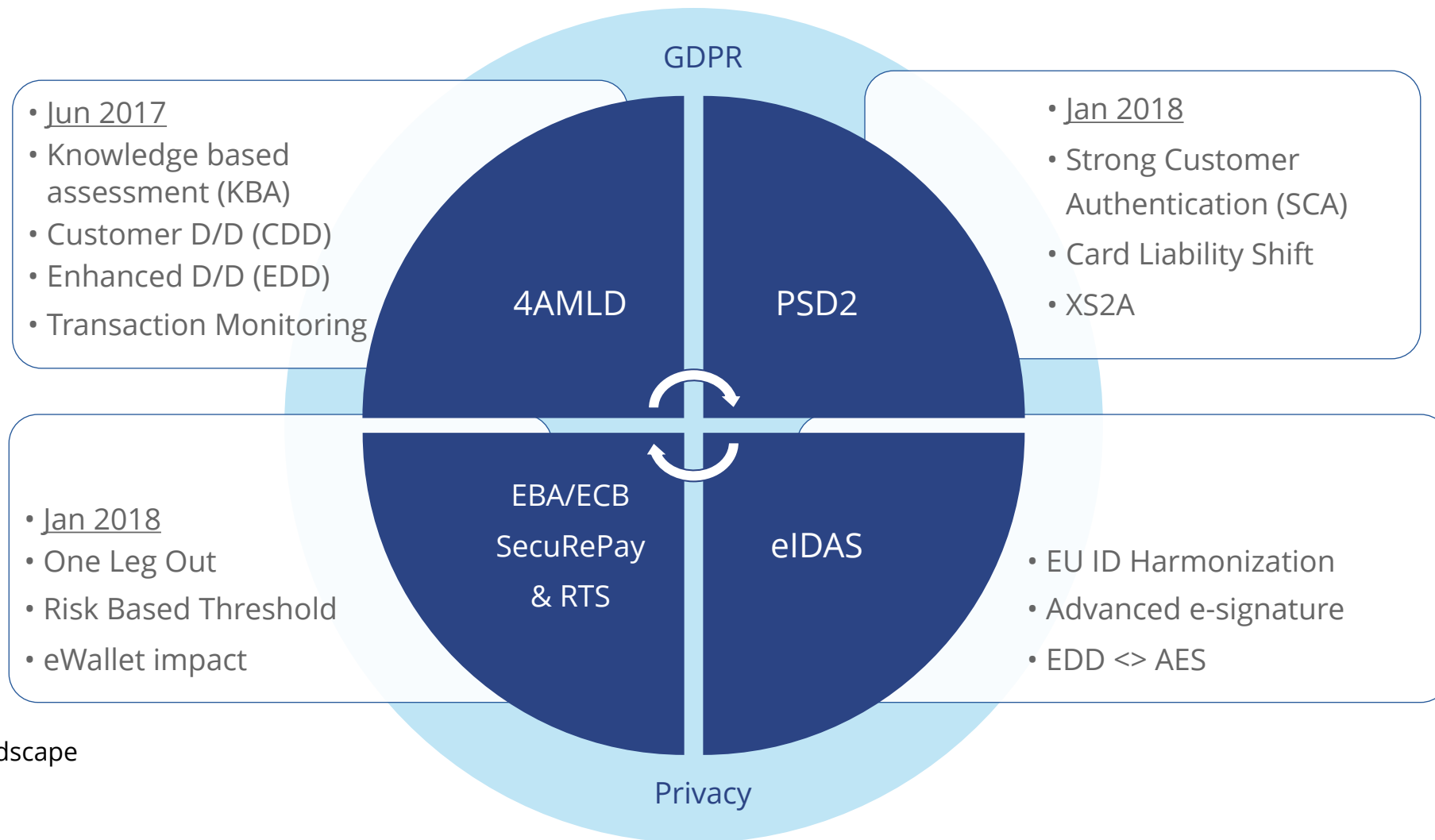
Satisfying Regulations requires

One of Doc Uploads or Electronic Verification AND one of the second line. We choose payment verification.

By verifying payment, we confirm:

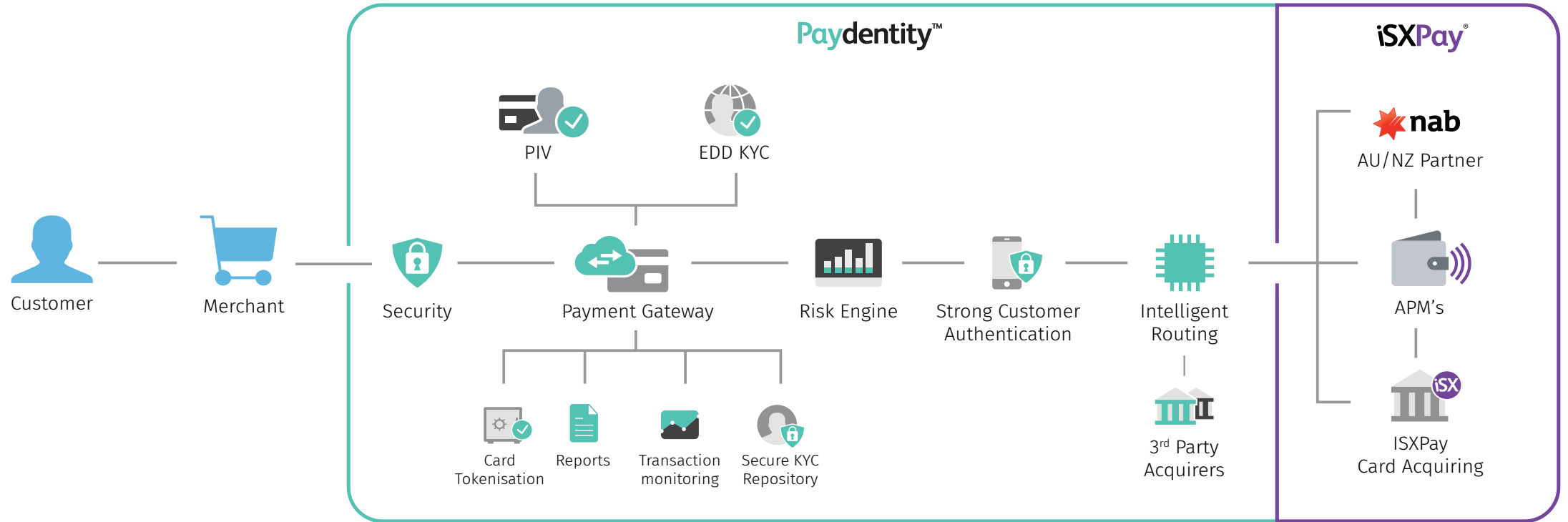
- a) Source of funds
- b) that funding is available
- c) Enhanced CDD of customer, instantly & onboarding customer

The AML/CTF & payments regulations landscape is what we solve

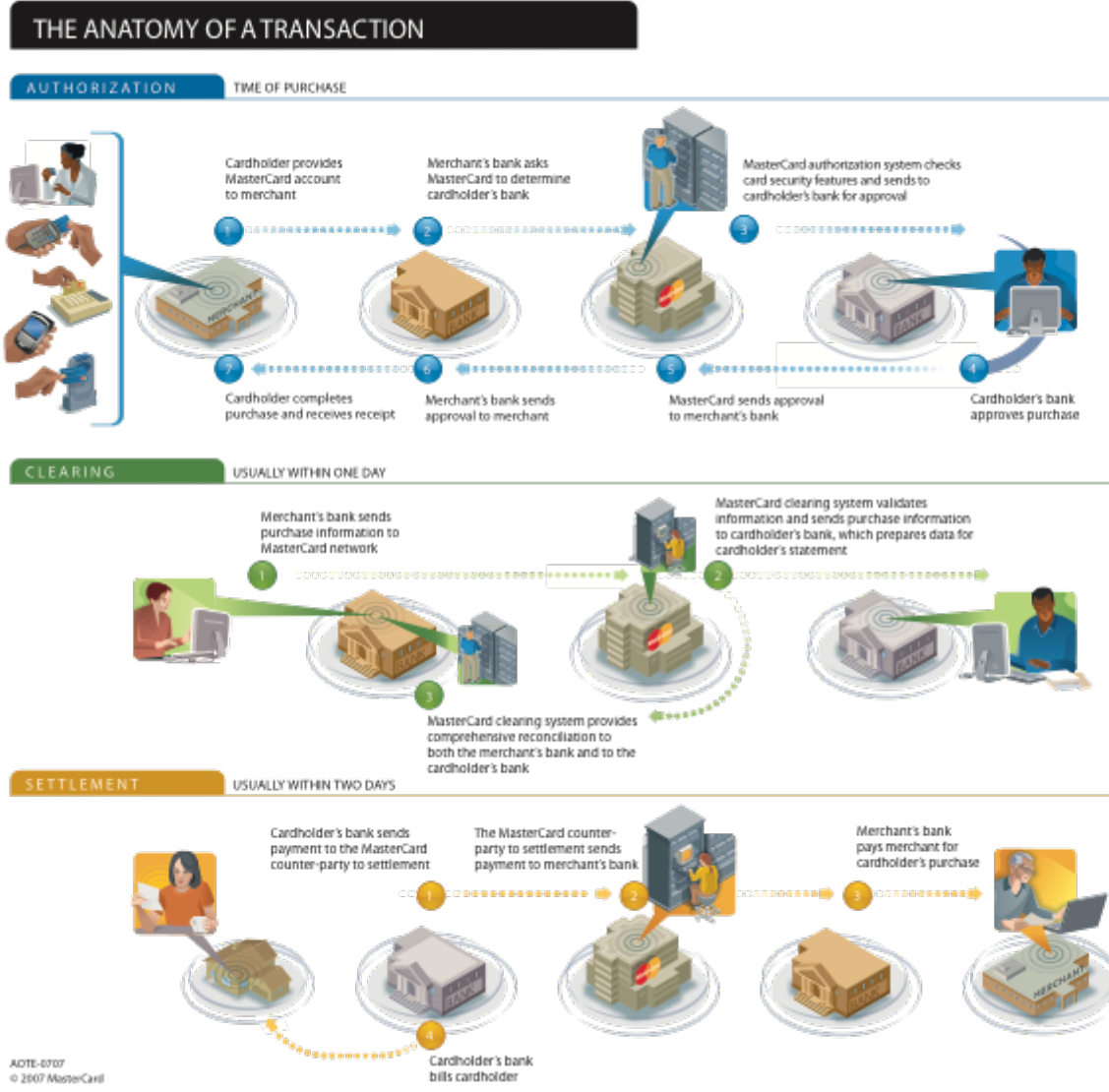


* Complex EU landscape shown by way of example.

iSignthis Services – one API for Paydentity and ISXPay



Payment Settlement - explained

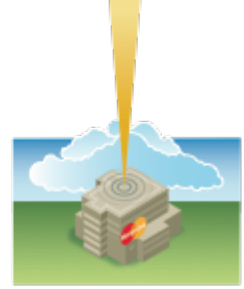


AQTE-0707
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The MasterCard Network

- Connects 210 countries and more than 25,000 financial institutions
- Processes 5.4 million transactions per hour, and processes its portion of each transaction in an average of 129 milliseconds
- Saved customers approximately 1,173 cumulative years of processing time since 1997
- Processed 16.1 billion MasterCard-branded authorizations in 2006
- Maintains 99.999% global availability around the clock



Providing a RegTech solution to a diverse range of global companies

