

ISX Plc – Shareholder Update

Presented by : N Karantzis, Managing Director



EEA Authorised
EMI #115.1.3.17



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DISCOVER

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Team Introduction

Executive Team Overview



Nikogiannis Karantzis

Managing Director & CEO

<https://www.linkedin.com/in/njkarantzis/>



James Cameron

Chief Risk Officer

<https://www.linkedin.com/in/james-cameron-15b1124/>



Elizabeth Warrell

Chief Financial Officer

<https://www.linkedin.com/in/lizwarrell/>



Dominic Melo

Chief Product Officer

<https://www.linkedin.com/in/paymentexpert/>



Andrew Evers

Chief Technology Officer

<https://www.linkedin.com/in/andrew-evers-3a1bab1/>



Paul Singh

Chief Compliance Officer

<https://www.linkedin.com/in/paul-singh-b1ab9012/>



Andreas Karantzis

Global Sales & Marketing Director

<https://www.linkedin.com/in/andrew-karantzis-4560186/>

Reporting

Reporting

Our reporting to shareholders will comprise:

- quarterly reports, usually one month from end of quarter, to be published on website,
- annual reports, including audit reports, to be published on website,
- 'material' announcements via media (newswire) release, social media and on website,
- shareholder meetings will also be announced within Cypriot media,
- ad hoc briefings by CEO &/or CFO and
- email updates

Our statutory reporting to the UK's Financial Conduct Authority, the Central Bank of Cyprus and other prudential regulators remains unchanged, and forms the basis of the above reports. Our obligations as a PLC require us to have audited accounts to IFRS standard.

Shareholders are encouraged to subscribe to our twitter and linkedin pages, and ensure that their email details are up to date with Automic.

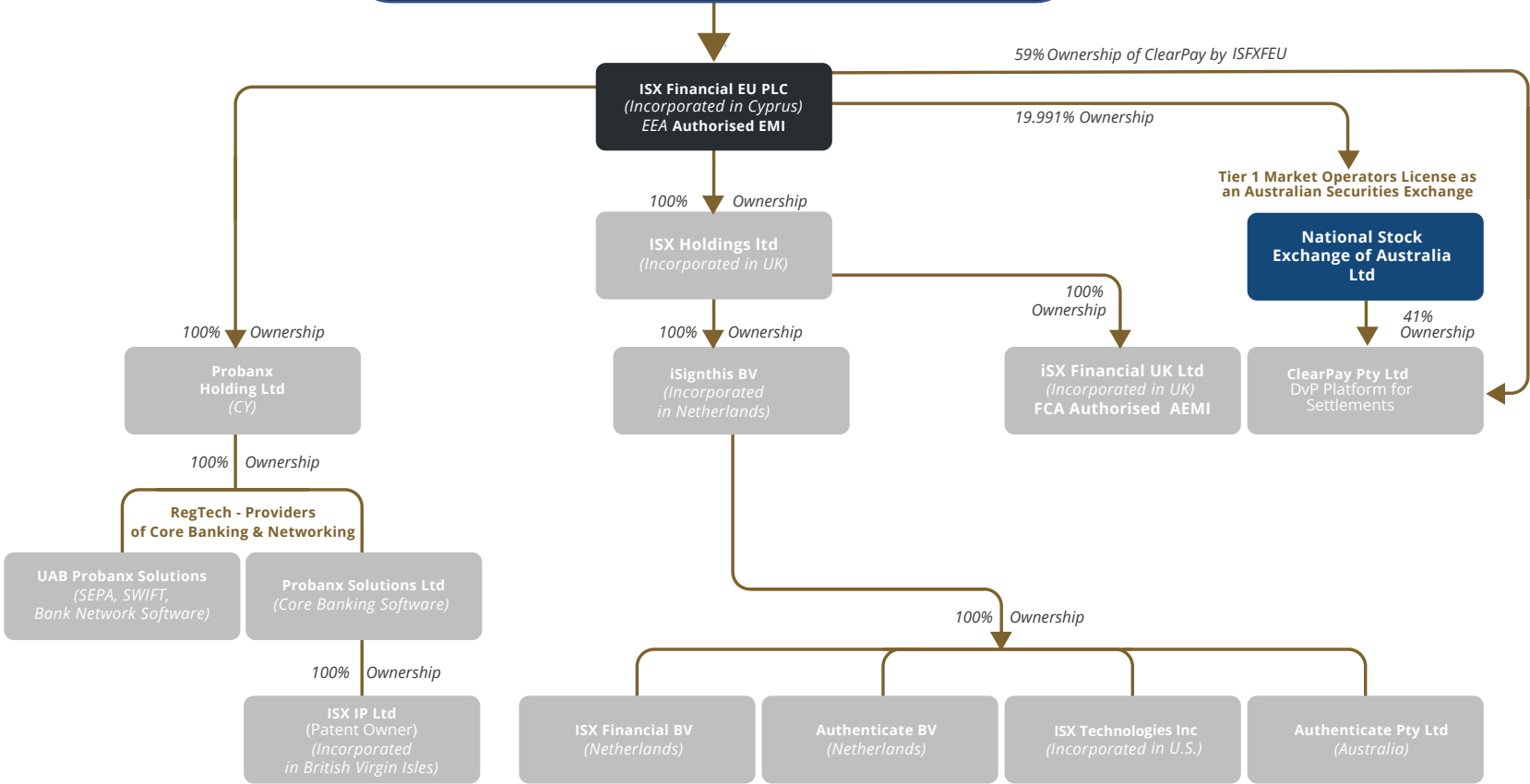
Twitter : @FinancialIsx

LinkedIn : <https://www.linkedin.com/company/isxfinancial>

Company Structure

Corporate Structure

Shareholders of Public Company (Per ISX Register)
Select All Enterprise Ltd (BVI) /Ithaki Nominees Pty Ltd
(Mr N.Karantzis Ultimate Beneficial Owner) - 41%
& Red 5 Solutions Ltd (Incorp in BVI)
(Mr A.Karantzis Ultimate Beneficial Owner) - 10.5%
Other Shareholders - 41.5% (Each holding less than 10%)
110,079,450 shares on issued held by over 10,680 retail and institutional shareholders



RegTech - Providers of KYC ID Verifications Solutions

ISX Financial EU Plc (ISX Plc) : Background

ISX Plc is a profitable, diversified payments technology and regulated financial services group, founded in 2016, and demerged October 2021 to allow for focus on growth.

With around 130 staff, our operations are currently European centric, with more than 95% of our revenues derived from the UK and EEA, servicing customers in the gaming, CFD, FX, banking, credit union and ecommerce sectors. Our HQ is in Nicosia, with operations in London, Sydney, Melbourne, Vilnius, Raleigh and sales offices Amsterdam, Tel Aviv and Valetta. North America is our upcoming focus for growth, in particular Canada, to continuing servicing our existing customers.



ISX Financial EU PLC © 2021

What does ISX Plc Do?

EEA Authorised EMI

- Authorised Electronic Money Institution (AEMI)
- Transactional Banking Services
- Payment Services

UK Authorised EMI

- FCA Authorized EMI
- Transactional Banking Services
- Payment Services
- + Account Information Services
- + Payment Initiation Services

Payment Schemes

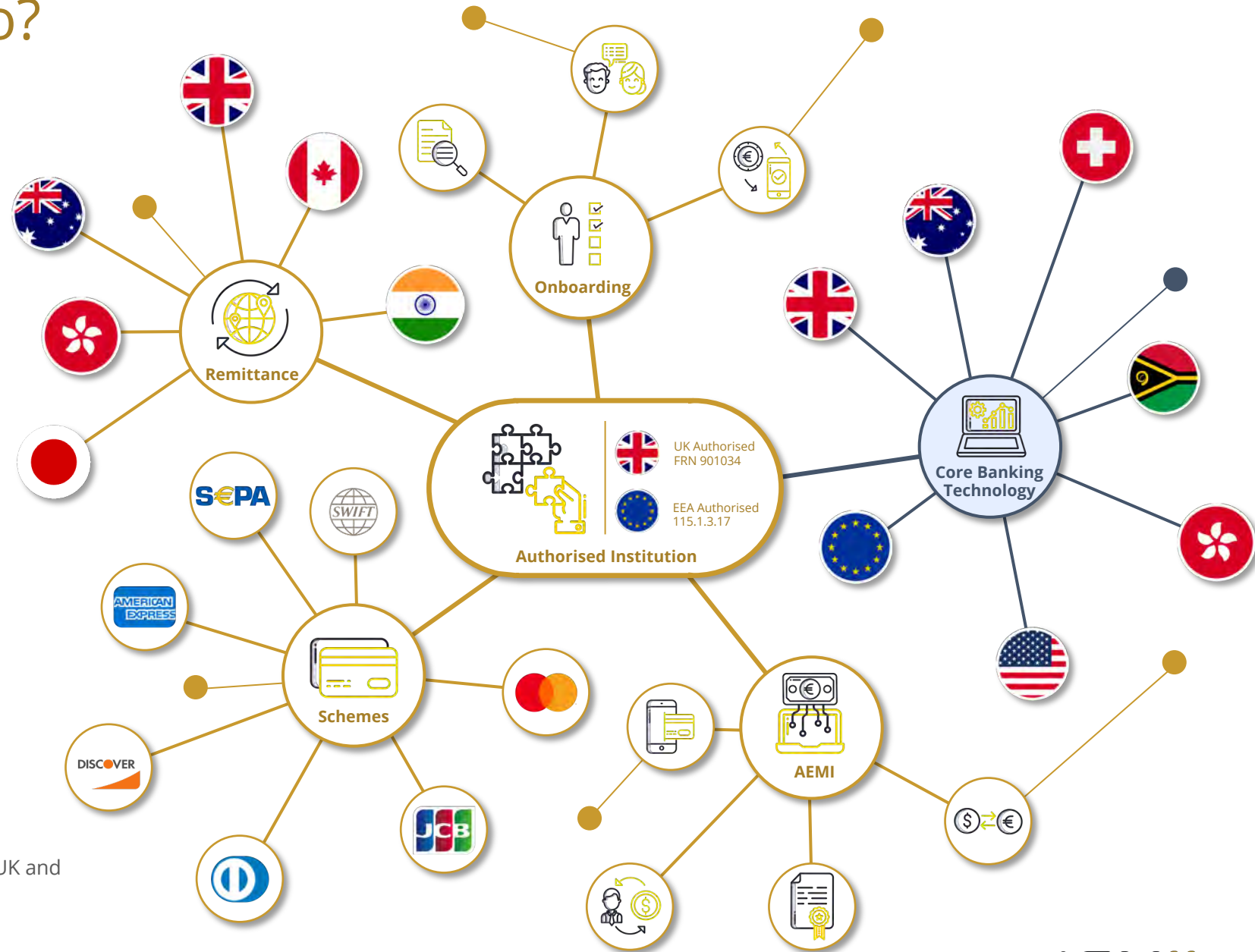
- Principal Member of Mastercard, Diners, Discover & JCB
- Aggregation Partner AMEX
- SEPA, FPS, BACs Membership
- SWIFT Membership
- ISEMCY22 & Eurozone Central Banking

Complete Customer Onboarding




- For EU/EEA & UK Business via Paydentity

Core Banking Technology

- Tech provider to more than 15 Banks in Asia Pacific, UK and EU/EEA



Products

	As a Regulated Financial Service	As a Technical Service
Payment Gateway (Cards)	—	iSPay
Payment Processing (Cards) 	iSPay	—
Bank Networking 	iSMoney	Probanx Core Connect
CORE Banking	iSMoney	Probanx Core Plus
Identity Verification	Paydentity™	Paydentity™
Clearing & Settlement (Future)		—
Consumer Electronic Money	flyk	—
Open Banking	flyk	—

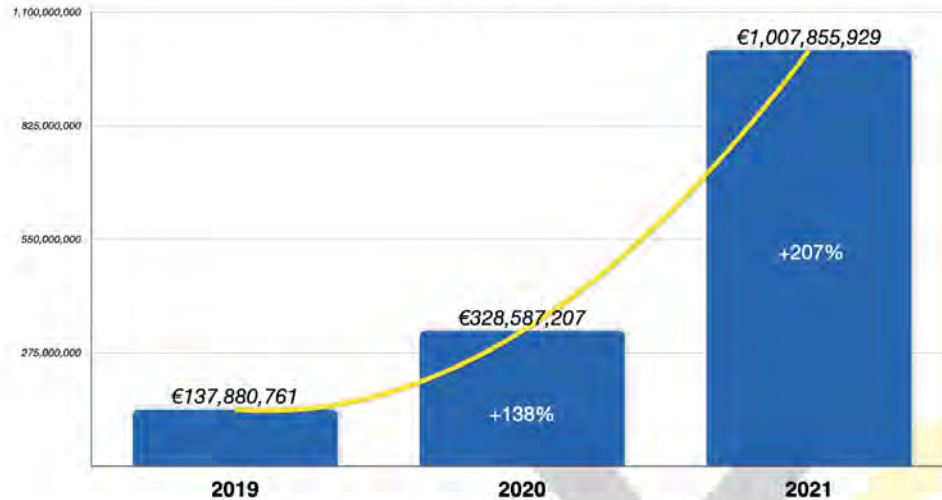
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Performance

eMoney Performance

SEPA Inflow Volumes

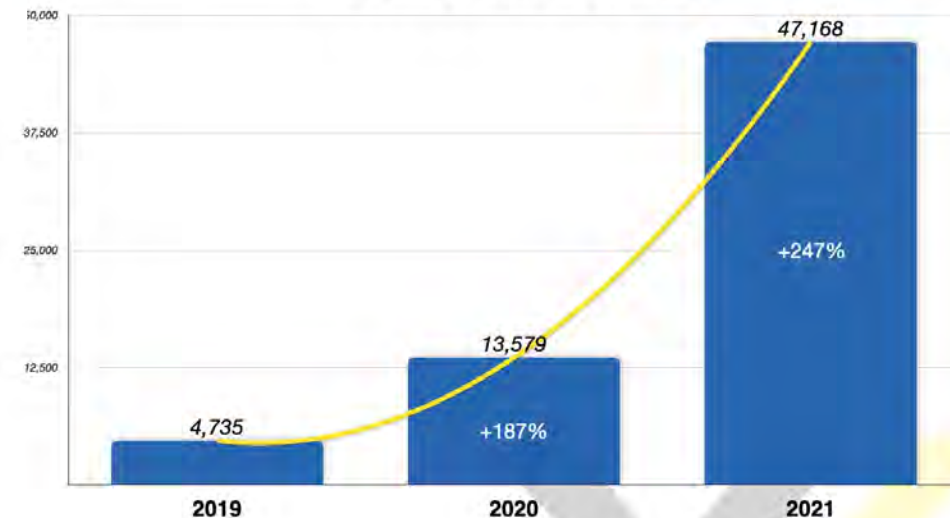
2019 vs 2020 vs 2021



- ISX fees based upon i) % of inflow € volume and ii) a flat fee on outbound transaction count.
- 2021 figures to beginning December, unaudited.
- Tier 1 build of SEPA completed Q4 2018 with Central Bank of Lithuania access.

SEPA Outbound Transactions

2019 vs 2020 vs 2021



Strategy

Growth Strategy : Financial Services & Financial Technology

Scale

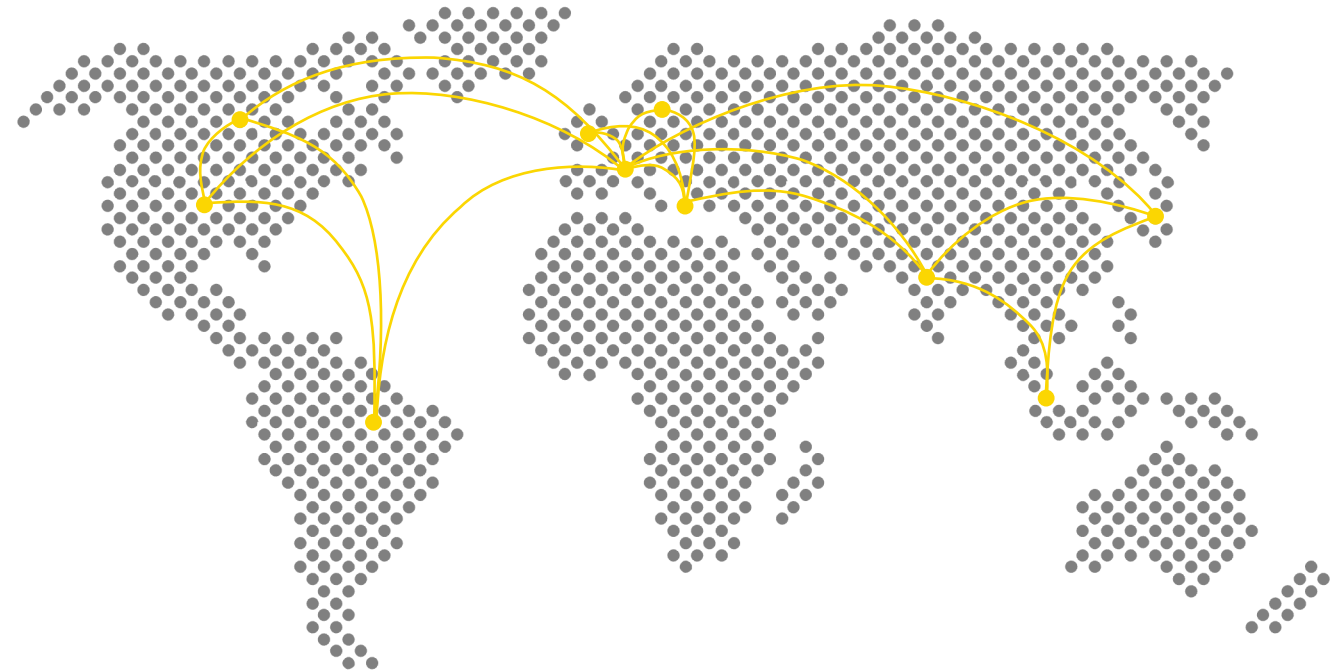
- Continue to grow our regulated operations in UK and Europe.
- Continue to extend Probanx banking platform business globally as a License or SaaS.
- Leverage our expertise in gaming and financial services into other regulated sectors.

Explore

- Explore further strategic business and adjacent market opportunities.
- Explore potential acquisitions in Europe and North America, to build out payment and transactional banking operations.

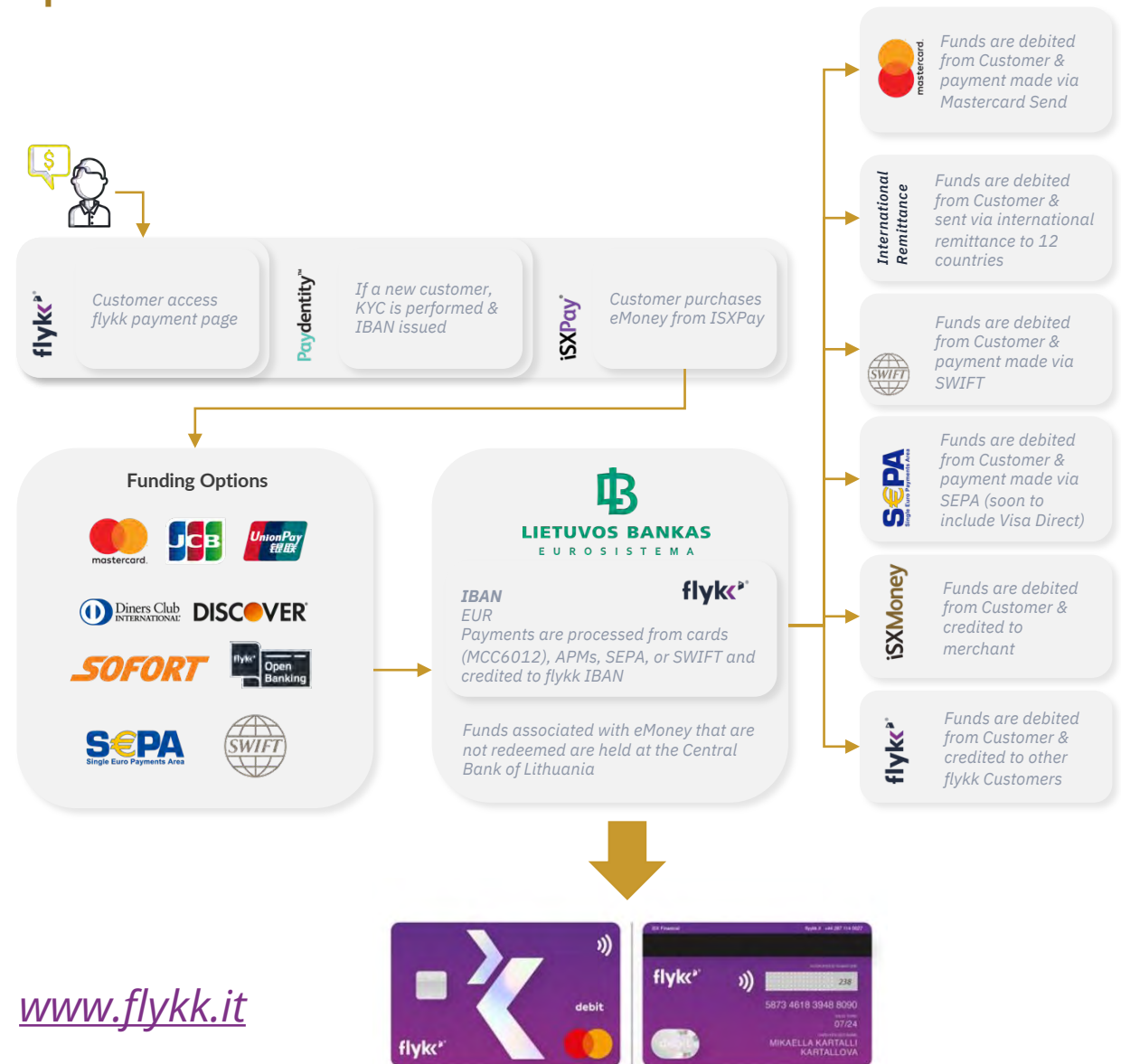
Expand

- Expand into North and South America by leveraging existing customer relationships.
- Continue to extend our remittance capabilities beyond our current corridors.



flykk® brings together ISX's capabilities

- Merchant driven retail user acquisition
- Rapid user onboard with Payidentity™
- flykk incorporates IBAN based “open” access bank accounts
- SEPA rails adapted to substitute for cards
- ‘SIIN’ alerts via API receipt of SEPA funds
- Multicurrency Discover debit card linked to flykk IBAN accounts (physical and virtual)
- Mastercard debit card by Mid 2022
- eMoney is Central Bank deposited (CBDC)



Customers

Customers & Platform Partners

Regulated Services Target

- eCommerce / Retail
- Gaming
- Securities / Brokerage

Regtech Products Targets

- Banks
- Credit Unions
- Electronic Money Institutions
- Payment Services Providers
- Financial Services companies

Key Platform Partners:

Integrated 2018	Integrated 2018 Updated 2020	Integrated 2021
 Panda TRADING SYSTEMS	 DEVCODE <i>Worldline (EPA: WLN)</i>	 WIX <i>(NASDAQ: WIX)</i>
 MetaTrader 4	 Praxis	 playtech <i>SOURCE OF SUCCESS</i> <i>(LON: PTECH)</i>

A sample of our customers includes:

 KREDA RASEINIŲ KREDITO UNIJA	 Payoma	 WANFUTENG BANK	 SGBCy <i>SOCIETE GENERALE BANK-CYPRUS</i>
 MANO BANKAS	 wittix	 MFG MANAGEMENT FINANCIAL GROUP	
 evoke	 Zentain	 mr green™	

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Growth

- Company has been developing its flykk® retail and ISXMoney business propositions for last 4 years.
- Focus has been on product development, technology, business case including proof of NPAT before seeking scale.
- Technology is now proven out and integrated to Central Banks and major payment schemes.
- Client base is increasingly becoming mainstream listed entities who are contracting ISX Plc for its unique ecosystem.
- Ecosystem integrates Open Banking, Transactional Banking, Payment Schemes, Card acquiring, Card issuing, International Remittance and eMoney services, all accessible from ISXMoney and flykk® applications.
- The combination of these services makes ISX Plc a unique fintech.

Reporting & Listing Process

Listing Process

Step 1 : Restructure to a “Top Hat” a holding company above ISX Financial EU Plc to allow for:

- a non operating holding entity that is established specifically for listing
- appoint directors to “top hat” who have exchange experience
- allow directors on subsidiaries to focus on prudential or technical operational matters
- subsidiary re-organisation for tax effectiveness

Process : General Meeting to approve restructure, which will be on a proportional basis for all shareholders

Step 2 : Re-stimulate Growth

- company’s growth has been stymied by its previous association with Australia and ASX
- reinvigorate growth and show positive forward momentum.

Step 3 : Complete a financial audit cycle

- FY21 ends 31st December 2021.
- Audit must be completed by end April 22 to meet EU regulatory requirements for public companies.

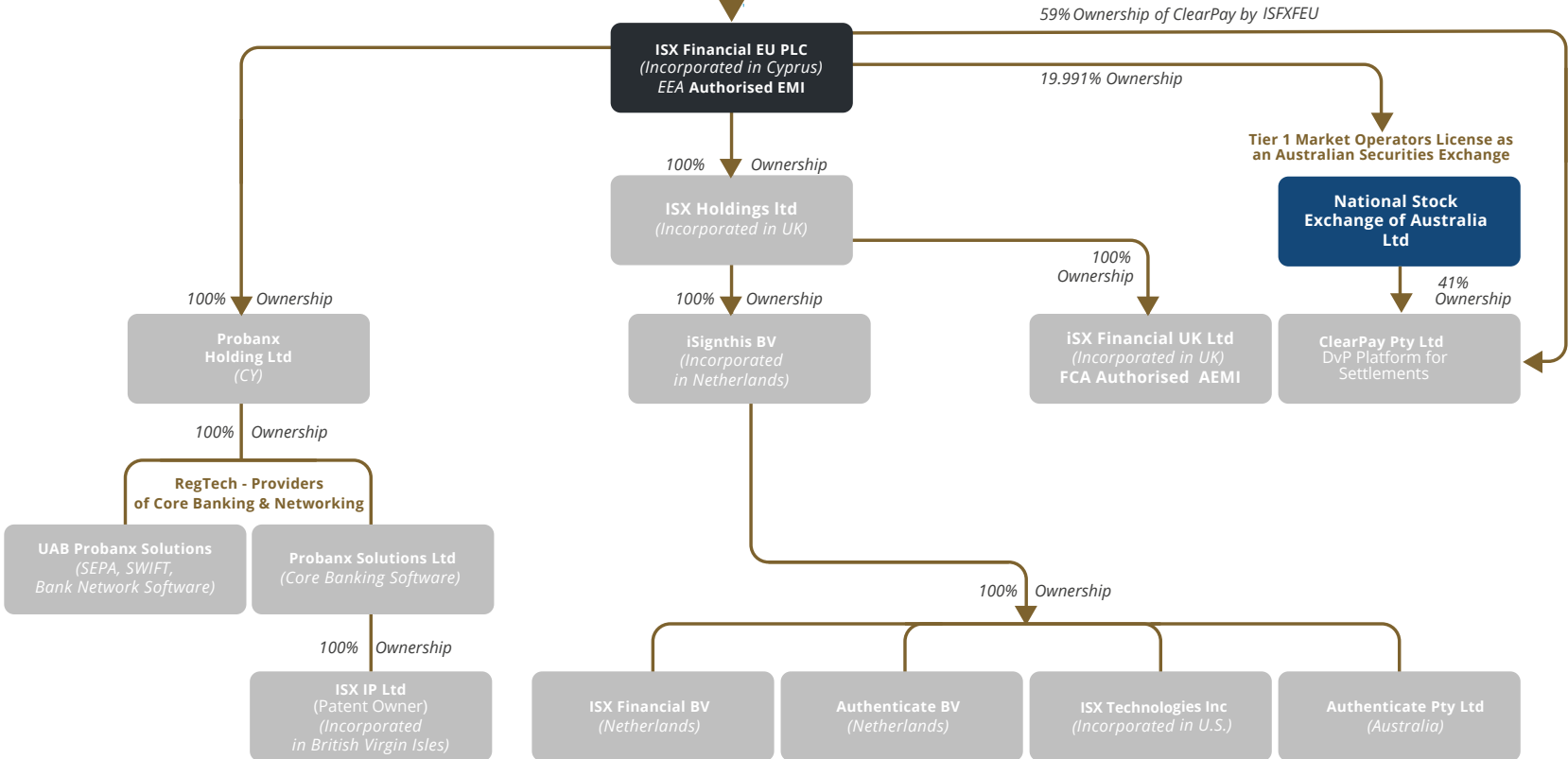
Step 4 : Prepare for Listing Mid 2022

- roadshow company to prospective brokers
- decide on direct listing (no cap raise) versus a cap raise (dilutive).

Corporate Structure

Shareholders of Public Company (Per ISX Register)
Select All Enterprise Ltd (BVI) /Ithaki Nominees Pty Ltd
(Mr N.Karantzis Ultimate Beneficial Owner) - 41%
& Red 5 Solutions Ltd (Incorp in BVI)
(Mr A.Karantzis Ultimate Beneficial Owner) - 10.5%
Other Shareholders - 41.5% (Each holding less than 10%)
 110,079,450 shares on issued held by over 10,680 retail and institutional shareholders

Subject to shareholder approval :
 “Top Hat” holding company will be implemented here on a proportional basis for all shareholders, and will hold 100% of ISX Financial EU Plc.



RegTech - Providers of KYC ID Verifications Solutions

Thank you

ISX Financial EU PLC

Investor Relations
investors@isxfinancial.com

