ISX Financial EU Plc granted T2 (RTGS) access via central banks

NICOSIA, Cyprus, Oct. 13, 2025 -- ISX Financial EU Plc (ISXX), an EEA authorised Electronic Money Institution (EMI), is pleased to announce that is has been authorised by its home regulator, the Central Bank of Cyprus (CBC), to access T2, the Eurosystem's real-time gross settlement (RTGS) platform, in compliance with section 35A of the Provision and Use of Payment Services and Access to Payment Systems Laws of 2018 to 2025 (31(I)/2018.

This authorisation puts the Company at the forefront of non-bank participants and enables direct communication with the Eurosystem RTGS platform. It further allows for high-value, cross-border payment processing capabilities, independent of the requirement of a sponsor bank, as is typically required by electronic money and payment institutions. The above developments highlight ISXX's payment system resilience and product depth.

Mr. Nikogiannis Karantzis, CEO of ISXX, commented on the recent authorisation: "Being a direct T2 RTGS participant results in enhanced credibility and counterparty trust, together with reducing operational risk and extending the range of products we can offer to our customers."

T2 access allows ISXX to manage its own liquidity pool directly in its central bank accounts, and further enhances ISXX's operations without relying on third-party sponsor banks to manage liquidity movements on its behalf.

T2 access also allows ISXX to control and manage its own SWIFT payments via its own cross-border operations infrastructure. ISXX will soon be able to send/receive Euro (€) payments to/from other directly and indirectly central bank connected financial institutions worldwide, without relying on a sponsor bank's SWIFT/BIC infrastructure. In this way, the Company strengthens its participation in global correspondent networks, as well as having its cross-border capabilities.

Direct integration to T2 provides the Company with future access to TARGET Instant Payment Settlement (TIPS) cross currency exchange mechanism, allowing it in future to settle instant payments between Euro (€), Danish Crown (DKK), and Swedish Crown (SEK) directly through the respective central banks rather than via correspondent banks. TIPS will reduce costs, vastly improve settlement speed, and lower counterparty risk.

Meanwhile, the Company has already integrated to the (Central) Bank of Latvia and will go live imminently, and is finalising its connectivity with the (Central) Bank of Lithuania to allow for path diversity and systems redundancy. This will have a positive impact on revenue in the short-term.

About ISX Financial EU Plc

Headquartered in Nicosia, ISX Financial EU Plc (ISXX, LEI: 213800NGHVYL5PFZI692) is a leading banktech company EEA authorised as an Electronic Money Institution by the Central Bank of Cyprus and regulated in the UK by the Financial Conduct Authority.

ISXX CEO Nikogiannis (Nickolas John) Karantzis has more than 30 years broad industry experience, 20 years of which are in secure digital enterprises, including telecommunications, IPTV, payments and electronic money. Mr. Karantzis holds degrees in Engineering, Law and Business Enterprise, is a registered Trans Tasman IP Attorney, and a Fellow of Engineers Australia.