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PARTNERSHIP WITH LEADING AUSTRALIAN & NEW ZEALAND POINT-OF-SALE (POS) PROVIDER, ISLAND PACIFIC & ADVANCERETAIL

HIGHLIGHTS

- 'Buy now, pay later' offering zipPay now available both in-store and online
- Truly omni-channel digital wallet payment experience
- 3Q Holdings, a public company represents several fortune 500 brands globally and thousands of POS lanes across Australia & New Zealand
- 3Q Holdings has over 30 Years' experience in Retail POS delivery and innovation

zipMoney Limited (ASX:ZML) ("**zipMoney**") is pleased to announce a partnership agreement with 3Q Holdings Limited ("3Q" or "3Q Holdings"). The partnership represents the first truly omni-channel offering for retailers to provide customers with a seamless 'buy now, pay later' solution at the point-of-sale in over thousands of stores across Australia.

3Q is an international software and service provider to retailers, offering a comprehensive suite of end-to-end solutions including point-of-sale, planning, merchandising, distribution and financials. Its core POS products in Australia sit under the Island Pacific and AdvanceRetail brands.

zipMoney's digital wallet solution, zipPay can now be enabled in thousands of retail locations. This bridges the gap between technology and payment providers that retailers have faced in the past by delivering a consistent online and offline experience. zipPay, a 'buy now, pay later' solution gives customers the financial flexibility to pay for their purchases over time in simple instalments, with no interest ever.

zipMoney Director of Merchant Services Jonathan Kelly, said "Delivering our solution right across our merchants' key consumer touchpoints is fundamental to our offering. Our experience shows consumers love the product online and are telling us they want zipPay in-store."

Mark McGeachen, CEO of Island Pacific and AdvanceRetail said, "Our innovation is driven by consumer demand. So it makes sense to give our customers what they want, especially if it is delivering more customers and more sales."

Merchants are now able to turn on the zipPay solution through both their Fixed POS 'dPOSit' systems and mobile POS 'IP SmartStore' solutions implemented across the 3Q network.

This partnership is in line with zipMoney's integration services strategy to deliver seamless, tightly-coupled online and offline payments experiences for its shoppers.

For more information, please contact

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About zipMoney

zipMoney is a leading player in the digital retail finance and payment industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. It operates under the zipPay and zipMoney brands. The Company is focused on offering transparent, responsible and fairly priced consumer credit products. zipMoney's platform is entirely digital and leverages big data in its proprietary decisioning engine to deliver real-time consumer responses. zipMoney is managed by a team with over 50 years' experience in retail finance and payments and is a licensed and regulated credit provider. For more visit www.zipmoneylimited.com.au.

About 3Q Holdings

Island Pacific

With offices in the US, UK, Australia and New Zealand, Island Pacific's solutions include retail merchandising, merchandise planning, financials and point-of-sale software solutions. For 30 years, Island Pacific has been a 'thought leader' in retail software solutions, and has developed a reputation for delivering high-quality, high-reliability software and services to the retail industry. As a result, Island Pacific is a leading resource for scalable, flexible and affordable solutions for retailers around the world. Island Pacific's solutions are used globally in market segments such as apparel, footwear, furniture, entertainment, electronics, discount and variety. For more visit www.islandpacific.com.

AdvanceRetail Technology

Since launching its first retail POS system in 1990, AdvanceRetail is now a leading global retail solutions provider with offices in NZ, Australia and Malaysia and representation covering the Asian region including China, Hong Kong, and Singapore. For more visit www.advanceretail.com.