

ASX Release

19 April 2017

zipMoney and Retail Directions announce strategic partnership – digital wallet to be available at thousands of POS nationwide.

zipMoney Limited (ASX: ZML) (“**zipMoney**” or “**Zip**”) is pleased to announce a strategic partnership with Retail Directions – a well-established provider of clever, consumer-centric retail technology solutions to Australian and International retailers.

The engagement with Retail Directions further accelerates the growth of zipMoney’s digital wallet solution, zipPay, making the ‘buy now, pay later’ solution available at point-of-sale (POS) in thousands of stores nationwide. An integration with Retail Directions’ eCommerce platform is also being planned.

zipMoney CEO, Larry Diamond, said that the relationship represents a significant departure from the traditional payment model.

“This is another confirmation of the strength of our digital wallet offering and an important step in extending its reach. Our aim is for Zip to be everywhere people shop. Digital wallets, and payments more generally, have become personalised digital marketing engines that build customer engagement in new and powerful ways,” Larry Diamond said.

The Retail Directions Platform is recognised by industry insiders to be a benchmark technology offering for multi-store and cross-channel retailers. The platform delivers seamless end-to-end functionality covering POS, eCommerce, planning, merchandise and inventory management, retail logistics and warehousing.

Retail Directions Managing Director Andrew Gorecki said, “With customer experience becoming ever more important in retail, the provision of different payment options to customers at all selling touchpoints is no longer something nice to have, it’s essential. zipPay delivers an attractive ‘buy now, pay later’ solution that gives customers the flexibility to pay for their purchases over time interest-free.”

A direct integration into Retail Direction’s POS aligns with zipMoney’s strategy to deliver seamless, tightly-coupled online and offline payments experiences to both merchants and shoppers.

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For more information, please contact:

Investors

Larry Diamond
Chief Executive Officer
investors@zipmoney.com.au
+61 2 8294 2345

Media

Jonathan Englert
Head of Communications
jonathan.englert@zipmoney.com.au
+61 412 150 040

About Retail Directions

Retail Directions is a well-established provider of clever retail management software for multi-store and cross-channel retailers. The company's mission is to help their clients realise their retail potential. The Retail Directions Platform handles omni-channel selling, merchandise/inventory management, eCommerce, retail logistics, warehousing, promotions and customer loyalty - all via a completely integrated system. The company's client base includes over seventy leading Australian and international retail brands, including prominent brands such as The Body Shop, Cotton On, Just Jeans, Harris Scarfe, Rodd and Gunn, Betts, Bonds, Sheridan, Nike, kikki.K, etc. The Retail Directions Platform is in use in more than 30 countries. For more visit: <http://retaildirections.com>

About zipMoney

ASX-listed zipMoney (ZML: ASX) is a leading player in the digital retail finance and payments 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 products. zipMoney's platform is entirely digital and leverages big data in its proprietary fraud and credit decisioning technology 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