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RC365 Holding plc
("RC365" or the "Company")

Agreement with PyWave Network Technology Limited

RC365 Holding plc (LSE: RCGH), a fintech solutions and payment services provider is pleased to announce that, in support of the commercial launch of the Company's RC3.0 application, its subsidiary, RCPAY Limited ("RCPAY"), has entered into a Cross-border and Local Payment Services Agreement with PyWave Network Technology Limited ("PyWave"), a Canadian payment services provider.

Under this agreement, PyWave will provide payment collection and payout services to merchants introduced by RCPAY, subject to applicable onboarding, compliance and transaction review procedures.

Key Features of the Agreement

- **Expanded Banking Virtual Account Services** - The agreement enables the provision of banking virtual account services to customers not only for the standard trading of goods and services, but also to clients operating within the licensing industry.

- **Umbrella Structure** - Banking Virtual account services will be provisioned via a flexible "umbrella structure." This framework allows RCPAY's clients to open and manage sub accounts directly for their own end-clients and/or affiliated companies, significantly enhancing operational scalability.

- **Comprehensive Local and Overseas Payment Services** - This agreement secures robust payment and collection services for clients on both a local and international scale, including the opening of receiving accounts, settlement of collected funds, currency exchange, and fund aggregation across supported jurisdictions. The rollout of these services will be executed in targeted phases, during which the Company will dedicate special attention and resources to high-growth regions, particularly countries in Africa.

- **International Remittance and Payout Services** - Access to international remittance and local payout services across supported currencies will be made available seamlessly through PyWave's core administration system.

- **Technical Integration** - PyWave will provide the operational and technical support necessary for the seamless deployment of these payment services, including full API integration through its proprietary administration system.

- **Compliance Framework** - This agreement establishes a comprehensive compliance framework under which all merchants and clients remain strictly subject to anti-money laundering (AML), sanctions, counter-terrorist financing (CTF), and other regional regulatory requirements. PyWave retains responsibility for its own transaction monitoring and compliance reviews.

Strategic Importance

The Board believes this agreement significantly broadens the payment and financial infrastructure capabilities available to the Group's operating businesses. By expanding the range of local and cross-border payment collection, payout, and multi-tier banking virtual account solutions, the Group is well-positioned to support its existing merchant base and accelerate client acquisition.

Furthermore, the phased focus on high-growth areas, such as African countries, aligns with the Group's ongoing geographic expansion strategies to establish a stronger foothold in financial markets with high growth potential.

Commercial Terms

This agreement has an initial term of 24 months and will automatically renew for successive periods of 12 months unless terminated or notice of non-renewal is given in accordance with its terms. This agreement provides for payment services to be supplied by PyWave in return for payment of applicable service fees by RCPAY.

The Board expects this agreement to contribute positively to the Group's commercial development and revenue streams through the expansion of its high-value payment and licensing industry services.

Chi Kit Law, Executive Director and Chief Executive Officer of RC365, commented:

"This agreement represents an important and highly strategic addition to the Group's payment services capabilities. By broadening our payment collection, local and overseas remittance, and sophisticated umbrella-structured Banking virtual account solutions, we continue to strengthen the range of services we can offer to high-growth merchants and regulated institutional clients. Furthermore, our phased approach into high-growth regions like Central Africa allows us to systematically capture market share in rapidly expanding digital economies."

-Ends-

Enquires:

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About RC365 Holding plc

RC365 Holding plc (LSE: RCGH) is an established payment solutions and fintech company. It operates primarily in East and Southeast Asia through its core subsidiaries of Regal Crown Technology and the recently acquired HC Capital. For over 10 years, the Company has delivered efficient and secure payment gateway solutions and IT support and development services for payment and financial systems, including ERP solutions. In 2021, it commenced providing digital remittance and payment services, which expanded to include foreign exchange and asset linked credit card solutions. These services are provided to multinational merchants, SMEs and individuals. RC365 intends to expand into the virtual banking market and geographically, including in the UK and wider Europe.

For more information, visit: https://www.rc365plc.com