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RC365 Holding plc

("RC365", the "Company" or the "Group")

Soft Launch of RC3.0 Application

RC365 Holding plc (LSE: RCGH), an established payment solutions and fintech company (the "Company") is pleased to announce the soft launch of RC3.0 application ("RC3.0"), the advanced upgrade to its flagship mobile application.

RC3.0 builds on the success of RC2.5, which introduced the Asset Link Credit Card function to users. This latest version marks another important step in the Company's product roadmap by adding Banking Virtual Account ("BVA") services for Merchant acquiring, settlement and e-banking pay-in and pay- out solutions, and a Merchant Owned Ecosystem POS ("MOE POS") solution supporting QR code and digital currency payments within the same ecosystem.

Commercial Launch Targeted for June 2026

Banking Virtual Account ("BVA") - Individuals and Merchants may apply for and obtain a virtual bank account via the Banking API portal. The BVA supports routine personal and commercial transactions and offers core account functionalities comparable to a traditional bank account, without physical branch access. The service is supported by clearing infrastructure provided through established tier-one payment gateway and banking partners in Hong Kong.

Merchant Owned Ecosystem POS ("MOE-POS") - Merchants may utilise this functionality to accept payments from their customers who have the Asset Link Credit Card through the platform. The solution is designed to streamline the payment clearing cycle and enables merchants to settle the POS settlement funds directly into their Banking Virtual Account for immediate operational use. The MOE-POS also supports digital currency acceptance for customers who choose to make payments in cryptocurrency.

The initial soft launch phase will involve a limited rollout to selected users and merchant partners in order to gather feedback, optimise performance and ensure system stability prior to a broader commercial rollout.

RC3.0 is designed as an integrated digital ecosystem in which account services and merchant payment functionality operate together within a single application. This structure enables users and merchants to manage payment collection, settlement and account activity through a unified platform, rather than through separate banking and payment systems. The application is intended to serve both retail individuals and businesses across Hong Kong, Southeast Asia and other target markets.

Commentary

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

"RC3.0 represents an important milestone in the Group's strategy to build an integrated regional fintech ecosystem. By combining virtual account capabilities with merchant POS infrastructure, we believe the platform is well positioned to support scalable user growth and transaction volume expansion across our target markets."

The Company will continue to monitor user adoption and system performance during the soft launch phase and will provide further updates in due course.

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About RC365 Holding plc

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