

ISIGNTHIS

Veröffentlichung der ASX-Meldung von iSignthis vom 05. Juli 2019

05. Juli 2019

Australisches Lizenzupdate

iSignthis veröffentlichte jüngst eine ASX-Meldung zum Stand seiner derzeitigen Lizenzbemühungen für den australischen Markt. Durch diese Lizenzen erhofft sich das Unternehmen in Australien auf Services beim Zahlungsverkehr, Treuhandverwahrung, indirektes Privat - sowie Firmenkunden eMoney - Konten konzentrieren zu können. Die Original-Meldung kann [HIER](#) abgerufen werden.

Highlights

- **Nach Gesprächen mit den verantwortlichen Institutionen ist iSignthis zuversichtlich, die Lizenzen im laufenden Quartal zu erhalten.**
- **iSignthis eMoney (AU) Pty Ltd bewirbt sich um eine Variante der klassischen ADI-Lizenzen, welche geringere Anforderungen mit sich bringen**
- **Laut iSignthis wurde diese Form der Lizenz bisher einmalig an das Unternehmen Paypal vergeben**

Wie jüngst von iSignthis vermeldet, hat sich das Unternehmen mit Repräsentanten der „Australian Prudential Regulation Authority“ (APRA) sowie der „Reserve Bank of Australia“ (RBA) zu Gesprächen getroffen. APRA sowie RBA bestätigten, dass die Lizenz-Anträge gut vorankommen und vermutlich in diesem Quartal erteilt werden. Die Zusammenarbeit mit der Australian Securities and Investment Commission (ASIC) wird laut iSignthis auch in Bezug auf unsere australische Lizenz für Finanzdienstleistungen (AFSL) fortgesetzt.

6-Monats-Chart iSignthis



Börsen:	ASX & FRA
Code:	ASX: ISX / FRA:TA8
Marktk.	778 Mio. AU\$ / 468 Mio. €
GICS ind. group:	Software & Services
Performance:	+98,6% (3-Monate)
Ø-Handelsvolumen:	1,22 Mio \$ (Ø- 100 Tage)

Unternehmenskennzahlen

Umsatz:	6,1 Mio. AU\$ (2018); 1,2 Mio. AU\$ (2017)
Verlust:	-8,0 Mio. AU\$ (2018); -5,0 Mio. AU\$ (2017)
Loss per share:	1,0 Cent (2018); 0,78 Cent (2017)
Cash⁵:	8,4 Mio. AU\$ (31. Dez 18)

Für diese deutschsprachige Zusammenfassung der ASX-Meldung von iSignthis wird keine Haftung übernommen. Es gilt die Originalmeldung von iSignthis, abrufbar auf der Webseite der Australian Security Exchange unter www.asx.com.au

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Die für die angestrebten Dienstleistungen erforderliche Lizenz¹, um welche sich iSignthis eMoney (AU) Pty Ltd beworben hat, hat verschiedene Vorteile für iSignthis gegenüber einer Standard-ADI-Lizenz. Die Kapitalanforderungen des Lizenztyps, um den sich iSignthis eMoney (AU) Pty Ltd beworben hat, sind deutlich geringer als jene einer Standard-ADI-Lizenz, welche auch Kredite anbieten. Insgesamt erfordert diese Lizenzart weniger als die Hälfte an Kapitalanforderungen gegenüber der Standardlizenz.

Hintergrund dieser vereinfachten Lizenz ist: Das gesamte Neobank-Modell von iSignthis eMoney Pty benötigt weder Privat- noch Großkundeneinlagen, um ein Kreditportfolio zu finanzieren. Hierdurch sinken der Marktdruck sowie das Risiko wie diese bei den Standard-ADI-Lizenzen und bei Retail-Neobanken der Fall sind.

Diese Art einer ADI-Lizenz für diese PPF-Klasse wurde bisher laut iSignthis erst einmal durch die Australian Prudential Regulation Authority (APRA) vergeben, und zwar an Paypal Inc.

Das Unternehmen erwartet, dass iSignthis eMoney Ltd durch die kombinierte AFSL-Lizenz & ADI-Lizenz sowie die Kontoeinrichtungen der Reserve Bank of Australia sich auf seine Services beim Zahlungsverkehr, Treuhandverwahrung, indirektes Privat- sowie Firmenkunden eMoney-Konten konzentrieren kann

¹ dabei handelt es sich um eine Lizen für eine ADI = Authorised Deposit Talking Institution, also eine Institution, die berechtigt ist, Einlagen anzunehmen

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