



For immediate release

2 June 2017

VIPERA PLC
("Vipera" or the "Company")

Bankart HCE Solution New Release

Vipera (AIM:VIP), the cutting edge provider of mobile financial services and digital customer engagement solutions, is pleased to announce a multi-year agreement with Bankart d.o.o., a leading payment processor, providing ATM, POS, card and SEPA processing services to 26 banks and other financial institutions in five countries in Southeastern Europe. Vipera will initially be providing a mobile wallet and mobile payment solution utilising Host Card Emulation (HCE), the new and universally recognised technology for implementing mobile contact-less payments.

Vipera's proprietary mobile banking and payment platform, Motif, enables financial services and retail customers to effectively manage their digital channels and provide a range of services in a single user experience. Motif is integrated with Mastercard and Visa's tokenization services which will orchestrate the HCE processes for Bankart. The Motif platform is a multi-tenant solution, allowing Bankart to serve all of its territories and customers from a central installation and allows end users to perform payments from their Android mobile phones.

The multi-year agreement includes a licence fee linked to volumes. This will enable Bankart to offer a range of additional services to its client banks and their customers, leveraging the Motif platform.

Marco Casartelli, CEO of Vipera plc, commented: "We are delighted to have agreed such a significant and multi-year agreement with Bankart and we very much look forward to delivering more innovative solutions together in the future."

Tomaž Borštner, Division Manager, Technology Division, Bankart, commented: "Vipera demonstrated the technical capability and flexibility that we were looking for in such an important project. The Motif platform and the fact that it is already integrated with both Mastercard and Visa were important factors in choosing Vipera and we are very pleased to have agreed a multi-year partnership."

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About Vipera:

Vipera Plc (AIM:VIP) a cutting edge Mobile Financial Services and Digital Customer Engagement Solutions provider, serves financial institutions worldwide with differentiated mobile banking, card management and customer engagement capabilities based around its proprietary bank grade multi-purpose platform, Motif. Additionally, it provides consultancy and other services to banks and financial institutions. For further information, please visit www.vipera.com

About Bankart:

Bankart d.o.o., Ljubljana is a leading Slovenian company in the field of payment processing. It was founded in 1997 by the majority of banks in Slovenia and it provides ATM, POS, card and SEPA processing services to 26 banks and other financial institutions in 5 countries in Southeastern Europe. Bankart's acquiring network consists of more than 2.000 ATMs and more than 20.000 POS terminals. Issuer processing is provided for more than 3 million cards.