



## **Fintechwerx to Expand North American Payment Offerings**

VANCOUVER, BC– November 07, 2025 – Fintechwerx International Software Services Inc. (CSE: WERX) ("**Fintechwerx**" or the "**Company**") is pleased to announce that, effective October 28, 2025, it has entered into a reseller agreement (the "**Reseller Agreement**") with Zūm Rails Corporation ("**Zūm**"), an arm's length embedded finance provider with an all-in-one instant payments ecosystem. Pursuant to the Reseller Agreement, the Company will integrate Zum's credit and debit card processing, automated clearing house, EFT, online invoicing and bill presentment, mobile payment and customer information management system and related goods and services (the "**Zūm Rails Services**") into the FintechWerx Platform in order to fulfill the payment processing needs of its clients.

The integration of Zūm's North American payment infrastructure will allow Fintechwerx to broaden the Company's reach across the financial services sector and round out its payment solutions. The Zūm Rails Services will include the following payment offerings:

### **USA Bank Payment Methods:**

*ACH (Automated Clearing House Transactions):* Clients can send and receive funds in the USA with Standard ACH and Same-day ACH.

*RTP/FedNow:* RTP, operated by The Clearing House, and FedNow, from the Federal Reserve, are U.S. payment networks that facilitate immediate fund transfers between participating financial institutions, with transactions typically completing within seconds, 24/7/365.

### **Canadian Bank Payment Methods**

*EFT (Electronic Funds Transfer):* For both push and pull funds directly to bank accounts.

*Interac:* Instant e-transfers, pulls, and push funds within Canada.

### **Cards and Wallets**

*Real-time Rails:* Access to instant payment networks like Visa Direct and Mastercard Send.

*Card Issuance:* Instant creation and management of branded prepaid and secured credit card programs. Clients can offer innovative financial products like instant wage access, corporate expense management, and customer rewards.

*Virtual Wallets:* A virtual account which is used for money movement from either merchants or client bank accounts.



**George Hofsink, Fintechwerx Co-Founder and CEO:**

“This strategic partnership with Zūm marks a major step in the evolution of the Fintechwerx Platform. By integrating their comprehensive suite of payment rails, we are rounding out our service offerings, allowing us to deliver highly customized, secure, and instant payment facilitation to a wider range of clients. This directly supports our mission to provide adaptive, user-centric solutions to the entire payments landscape.”

**Marc Milewski, Co-Founder and CEO of Zūm Rails:**

“At Zūm Rails, our goal is to eliminate friction and build the future of financial interactions. Partnering with Fintechwerx allows us to extend our unified, all-in-one payments gateway, which merges open banking and instant payments, to a growing network of merchants and enterprises. This integration ensures that Fintechwerx clients can seamlessly utilize the payment rails that best fit their needs in the fastest, safest, and most efficient way possible.”

The Reseller Agreement will be effective for an initial term of one year expiring on October 28, 2026, after which it will automatically renew for additional one year terms unless either party notifies the other no later than thirty (30) days prior to the end of the current term that it does not wish to renew the Reseller Agreement.

**About Zūm Rails**

Zūm Rails is a leader in payment management solutions, offering a single API for businesses to access every major payment rail across the US and Canada, including ACH, FedNow, Interac, and Visa Direct. Its platform merges open banking with instant payments to simplify complexity, enhance security, and give businesses a competitive edge. For more information, please visit [www.zumrails.com](http://www.zumrails.com).

**About FintechWerx**

FintechWerx is a financial technology company providing onboarding, payments, identity verification, fraud mitigation, and data services to merchants, independent sales organizations, and payment service providers, offering an alternative to the need for a patchwork of providers. Additional information is available at [www.sedarplus.ca](http://www.sedarplus.ca) or on the Company’s website at [www.FintechWerx.com](http://www.FintechWerx.com).

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### **Forward-Looking Information**

*This press release contains forward-looking statements within the meaning of applicable Canadian securities legislation, which statements involve risks and uncertainties. Forward-looking statements generally relate to future events or FintechWerx's future financial or operating performance. In some cases, you can identify forward-looking statements because they contain words such as "may," "can," "will," "would," "should," "expects," "plans," "anticipates," "could," "intends," "target," "projects," "contemplates," "believes," "estimates," "predicts," "forecasts," "potential" or "continue" or the negative of these words or other similar terms or expressions that concern FintechWerx's expectations, strategy, plans or intentions. Forward-looking statements contained in this press release include, but are not limited to, statements about: FintechWerx's anticipated strategies and business plans; FintechWerx's expectations regarding the future utility and performance of its proprietary platform; and FintechWerx's integration with Zūm Rails, including the benefits to be derived from such integration. You should not rely upon forward-looking statements as predictions of future events. Although FintechWerx believes that such statements are reasonable and reflect expectations of future developments and other factors which management believes to be reasonable and relevant, FintechWerx can give no assurance that such expectations will prove to be correct. In making the forward-looking statements in this news release, FintechWerx has applied several material assumptions, including without limitation, that market fundamentals will support the viability of the proprietary platform, the availability of the financing required for FintechWerx to carry out its planned future activities, the availability of and the ability to retain and attract qualified personnel, the viability and success of integrating the Zum Rails Services into the FintechWerx Platform.*

*The outcome of the events described in these forward-looking statements is subject to known and unknown risks, uncertainties, and other factors that may cause FintechWerx's actual results, performance, or achievements to differ materially from those described in the forward-looking statements, including, among other things: not completing the integration with Zūm Rails; the impact of macroeconomic uncertainties and market volatility; FintechWerx's financial performance, including expectations regarding its results of operations and the assumptions underlying such expectations, and ability to achieve and sustain profitability; FintechWerx's ability to attract and retain customers; FintechWerx's ability to compete effectively in an intensely competitive market; FintechWerx's ability to comply with modified or new industry standards, laws and regulations applying to its business, and increased costs associated with regulatory compliance.*

*Forward-looking statements represent FintechWerx's management's beliefs and assumptions only as of the date such statements are made. FintechWerx undertakes no obligation to update any forward-looking statements made in this press release to reflect events or circumstances after the date of this press release or to reflect new information or the occurrence of unanticipated events, except as required by law.*

# Fintech Werx.

**The Canadian Securities Exchange nor the Canadian Investment Regulatory Organization has neither approved or disapproved of the contents of this press release.**