FintechWerx Agrees to Acquire Lending Platform

Vancouver, British Columbia – July 7, 2026 - FintechWerx International Software Services Inc. (CSE: WERX) ("**FintechWerx**" or the "**Company**") is pleased to announce that it has entered into an Intellectual Property and Technology Asset Purchase Agreement (the "**Agreement**"), dated July 6, 2026, with 1431575 B.C. Ltd. (the "**Vendor**"), an arm's length party, pursuant to which FintechWerx has agreed to acquire certain technology (the "**Technology**") from the Vendor (the "**Transaction**").

The Technology, known as "Ruby Loans", is a small and medium-sized business lending platform. Ruby Loans puts borrowers in control of initiating their credit inquiries and streamlines the loan origination process by automating many of the manual steps required to prepare small business loan files for approval. The platform combines processes and tools and is designed to take the application through a staged process from inquiry with input gathered from the borrower to the submission and evaluation of key documents, along with a financial and risk evaluation. The intended result is a quality loan enquiry being generated prior to the involvement of credit risk personnel.

As consideration for the purchase of the Technology, FintechWerx has agreed to pay an aggregate purchase price of up to $825,000 to the Vendor as follows: (i) pay $100,000 in cash to the Vendor on the closing date of the Agreement (the "**Closing Date**"), of which the Company has paid a refundable deposit of $30,000 to the Vendor with the remaining $70,000 to be paid on the Closing Date; (ii) issue 728,862 common shares in the capital of the Company (each, a "**Share**") with a deemed price of $0.6174 per Share on the Closing Date; and (iii) pay up to an aggregate of $275,000 (the "**Milestone Amount**") in tranches upon the successful completion of certain milestones and deliverables by allotting and issuing such number of Shares equal to the applicable Milestone Amount. The number of Shares to be issued for the Milestone Amount will be calculated by dividing the applicable Milestone Amount by the 10-day volume weighted average price of the Shares on the Canadian Securities Exchange ("**CSE**") for the 10 trading days immediately preceding the date on which the applicable milestone or deliverable is achieved, subject to any minimum price required by the policies of the CSE. In connection with the Agreement, the Company has agreed to commence discussions with Fred Zdan, the founder of Ruby Loans, to appoint Mr. Zdan as the Executive Chairman and Chief Executive Officer of FinanceWerx Solutions Inc., a wholly-owned subsidiary of FintechWerx.

The acquisition represents another step in expanding the Company's financial technology platform with complementary capabilities that support future growth, according to George Hofsink, Chief Executive Officer of FintechWerx

"Ruby Loans adds an important capability to our broader vision of building intelligent financial infrastructure," says Hofsink. "Lending remains one of the most significant opportunities for financial institutions and lenders to improve efficiency, customer experience and decision-making. By bringing Ruby Loans into the FintechWerx ecosystem, we are adding proven loan origination technology that we believe can be further enhanced through our data, analytics and AI initiatives."

Founder of Ruby Loans, Fred Zdan, adds that the ability to grow under the FintechWerx umbrella provides an opportunity to further develop the platform and bring its lending technology to a broader market.

"I developed Ruby Loans to simplify what has traditionally been a complex and time-consuming lending process for both borrowers and lenders," says Zdan. "Joining FintechWerx creates an opportunity to accelerate that vision by combining our lending expertise with a broader financial technology platform."

The Transaction remains subject to the completion of customary conditions, including the receipt of all required corporate and regulatory approvals, including the approval of the CSE. All of the Shares issued pursuant to the Agreement will be subject to a customary hold period expiring on the date that is four months and one day following the date of issuance. FintechWerx anticipates completing the Transaction in the coming weeks.

About FintechWerx

FintechWerx is a Canadian 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 or on the Company's website: www.FintechWerx.com.

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Forward-Looking Information

This news release includes certain statements and information that may constitute forward-looking information within the meaning of applicable Canadian securities laws. Forward-looking statements relate to future events or future performance and reflect the expectations or beliefs of management of the Company regarding future events. Generally, forward-looking statements and information can be identified by the use of forward-looking terminology such as "intends", "believes" or "anticipates", or variations of such words and phrases or statements that certain actions, events or results "may", "could", "should", "would" or "occur". This information and these statements, referred to herein as "forward-looking statements", are not historical facts, are made as of the date of this news release and include without limitation, statements regarding discussions of future plans, estimates and forecasts and statements as to management's expectations and intentions with respect to, among other things: the anticipated commercialization, integration, performance and benefits of the Technology, the anticipated enhancement and streamlining of borrower credit inquiries, the expected adoption and utilization of the platform by customers and partners, the Company's ability to market, distribute, sublicense, support, and integrate the Technology, the Company's ability to obtain the required approvals for the Transaction, including the approval of the CSE, and the Company's ability to close the Transaction.

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 FintechWerx platform and Ruby Loans, that the onboarding technology will be successfully integrated into the Company's operations and commercial offerings, the availability of the financing required for FintechWerx to carry out its planned future activities, that customers and partners will adopt the Technology as anticipated, and that the Company and the Vendor will complete the Transaction as contemplated in the Agreement.

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: 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, risks related to the implementation, integration, performance, support, enhancement, commercialization, or termination of the Agreement with the Vendor, 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.

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