



Fred Zdan joins the FintechWerx Team

Vancouver, British Columbia — August 20, 2026 — FintechWerx International Software Services Inc. (CSE: WERX) ("FintechWerx" or the "Company") is pleased to announce the appointment of Fred Zdan as Chief Executive Officer of the Company's wholly owned subsidiary FinanceWerx Solutions Inc. ("FinanceWerx"), following FintechWerx's recently completed acquisition of the Ruby Loans lending platform.

Zdan is the founder of Ruby Loans and brings extensive experience in financial services, lending, technology and business development. A Fellow Chartered Professional Accountant (FCPA, FCMA) with an MBA, Zdan developed Ruby Loans around the challenges facing small and medium-sized businesses seeking financing and the financial institutions that serve them. His experience spans financial management, strategic leadership and the development of technology-driven lending solutions, providing continuity between the platform's original vision and its next stage of commercialization under FintechWerx.

Fred is exceptionally well positioned to take Ruby Loans into its next stage of growth, according to George Hofsink, Chief Executive Officer of FintechWerx.

"Fred brings both a deep understanding of the lending market and an intimate knowledge of the technology we acquired," says Hofsink. "Ruby Loans represents an important expansion of the FintechWerx ecosystem, and having its founder lead the business gives us the expertise and continuity to build on what has already been developed."

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.

In his new role, Fred Zdan will lead the commercialization and continued development of Ruby Loans, with a focus on expanding relationships with financial institutions and lenders, accelerating market adoption and identifying opportunities to integrate the platform with FintechWerx's broader financial technology infrastructure.

"I developed Ruby Loans around a simple idea: we could make small business lending substantially more efficient without removing the judgment and expertise that lenders bring to the process," states Zdan. "Becoming part of FintechWerx gives us the technology, resources and broader platform to take that idea much further. My focus now is on commercialization, building relationships with financial institutions and putting Ruby Loans to work for more lenders and the businesses they serve."



The appointment follows FintechWerx's completion of the acquisition of Ruby Loans in July 2026 and represents the next stage in the Company's strategy to expand its financial technology platform with complementary capabilities across lending, payments, data and related financial services.

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.

Francisco Carasquero, FintechWerx Co-Founder and CFO

FintechWerx International Software Services Inc.

Phone: (236) 761-WERX (9379)

Email: info@FintechWerx.com

Website: www.FintechWerx.com

Twitter: www.X.com/fintechwerx

Forward-Looking Information

This news release contains "forward-looking information" within the meaning of applicable Canadian securities laws. Forward-looking information in this news release includes, but is not limited to, statements regarding the commercialization and continued development of Ruby Loans; the expansion of relationships with financial institutions and lenders; anticipated market adoption of the Ruby Loans platform; the integration of Ruby Loans with FintechWerx's broader financial technology infrastructure; the Company's plans to expand its financial technology platform and lending capabilities; and the anticipated impact of Mr. Zdan's appointment on the growth and development of Ruby Loans.

Forward-looking information is based on management's current expectations, estimates, projections, beliefs and assumptions, including assumptions regarding the Company's ability to successfully commercialize and further develop Ruby Loans, establish and expand relationships with financial institutions and lenders, integrate Ruby Loans with the Company's existing technology and execute its broader business strategy. Such information is subject to known and unknown risks, uncertainties and other factors that may cause actual results, performance or achievements to differ materially from those expressed or implied by the forward-looking information.

These risks and uncertainties include, among others, risks associated with the commercialization and adoption of new technologies, integration of acquired technology, competition, changes in market and economic conditions, the Company's ability to obtain financing as required, regulatory developments, and other risks associated with the Company's business and operations.

Readers are cautioned not to place undue reliance on forward-looking information. The forward-looking information contained in this news release is provided as of the date hereof,



and the Company undertakes no obligation to update or revise such information to reflect new events or circumstances, except as required by applicable securities laws.

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