|  | Results |
| --- | --- |
| 1. | [MOBI724 Global Solutions (CSE: MOS) Announces $500K Financing and Grant of Options](#doc_id_1)  *Marketwire (Canada),* January 23, 2017 Monday, (902 words), Marketwire (Canada) |

|  |  |
| --- | --- |
| 2. | [Millennials without credit cards see help in Neat app; HK start-up approves prepaid cards for users instantly through facial recognition technology](#doc_id_2)  *South China Morning Post,* January 23, 2017 Monday, /EDITORIAL/CONTENT/SCMP/BUSINESS/GENERAL; biz news 03.pgl; Technology; Pg.4, (496 words), Zen Soo |

|  |  |
| --- | --- |
| 3. | [App could help you get that double-double on the double](#doc_id_3)  *National Post's Financial Post & FP Investing (Canada),* January 23, 2017 Monday, FINANCIAL POST; Pg. N6, (401 words), Aleksandra Sagan, The Canadian Press |

|  |  |
| --- | --- |
| 4. | [Russian government is not discussing restriction of cash payments - First Deputy PM Shuvalov](#doc_id_4)  *ITAR-TASS,* January 23, 2017 Monday 3:56 PM GMT, (64 words) |

|  |  |
| --- | --- |
| 5. | [VPNsandmore.com to launch direct debit solution for international clients](#doc_id_5)  *Internet Business News,* January 23, 2017 Monday, (245 words) |

|  |  |
| --- | --- |
| 6. | [Lloyds Bank is trying to identify the hackers who led a cyber attack against its banking website; The disruption on 11 January left some customers temporarily unable to check their balance, make online payments or even log in](#doc_id_6)  *The Independent (United Kingdom),* January 23, 2017 Monday 1:55 PM GMT, BUSINESS NEWS, (342 words), Josie Cox |

|  |  |
| --- | --- |
| 7. | [GoodRx and Triplefin Partner to Provide Co-Pay Assistance Programs to Consumers](#doc_id_7)  *Marketwire (Canada),* January 23, 2017 Monday, (719 words), Marketwire (Canada) |

[Return to List](#cite_id_1)

1 of 7 DOCUMENTS

Marketwire (Canada)

**January** 23, 2017 Monday

**MOBI724 Global Solutions (CSE: MOS) Announces $500K Financing and Grant of Options**

**BYLINE:** Marketwire (Canada)

**LENGTH:** 902 words

MONTREAL, QUEBEC -- (Marketwired) -- 01/23/17 -- MOBI724 Global Solutions Inc. ("MOBI724" or the "Company") (CSE:MOS)(CSE:MOS.CN), a Fintech leader offering all in one fully integrated **EMV** **payment, card** link couponing and digital marketing is pleased to announce that it has authorized and is currently seeking to close private placements in the aggregate amount of $500,000 dollars by issuing a maximum of 4,166,667 common shares at $0.12 per share including the discounts allowed by CSE policies. The subscribers shall also be issued one common share purchase warrant for every common share issued at an exercise price of $0.20 exercisable on or before December 15, 2017 after which they shall expire. The common shares shall be sold pursuant to exemptions from prospectus requirements to purchasers in Canada and will be listed on the Canadian Securities Exchange (CSE). The proceeds received will be utilized to support solution deployments as well as supporting the Company's working capital requirements.

GRANT OF OPTIONS TO CONSULTANTS

The Company also announces the grant of 650,000 stock options under its stock option plan to key consultants. Each option shall vest gradually over a period of 3 years (1/3 per year, the first 1/3 vesting upon grant) and will allow the optionee to acquire 1 common share of the Company at a price of $0.15. 150,000 will expire on January 9, 2020 and 500,000 will expire on January 23, 2021.

About Mobi724 Global Solutions

MOBI724 Global Solutions Inc. (CSE:MOS)(CSE:MOS.CN), a leader in the Fintech industry based in Montreal (Canada), offers a unique and fully integrated suite of Payment & Digital Marketing solutions.

We are innovating in our market with a combined EMV Payment, Card Linked Offers, and Digital Marketing platform that works on any card and any mobile device. We pioneered in adding intelligence to all types of transactions benefiting banks, retailers and cardholders. We succeed in leveraging all available user and purchasing data to increase transaction volumes and spend.

MOBI724 provides a turnkey solution to its clients to capture card transactions on any mobile device, at any point of sale or from any payment card. Our easy-to-adapt gateway Switch is designed for easy integration with all payment protocols in our target markets.

Within the same solution suite we combined our Card Linked Offers solution, and provided financial institutions' payment card portfolios and retailers the ability to add offers and/or coupons which can be redeemed directly at the Point of Sale, in a seamless user experience for all the parties in the eco-system.

MOBI724 Global Solutions unleashes the true potential of both payment and card-linked couponing/rewards transactions for both online and offline points of sale (POS).

The Corporation provides its customers with full and comprehensive traceability and enriched consumer data through its offering. Its solutions enables card associations, retailers, manufacturers, offer providers, mobile operators and card issuers to create, manage, deliver and "track and measure" incentive campaigns worldwide to ANY mobile device and allow its redemption at ANY point of sales.

Our credit and debit EMV payment solutions will allow banks to process end to end EMV transactions, focusing on authentication, approved security and quick merchant adoption which allows the users to process payments with a wide range of devices over a secure and seamless transaction.

MOBI724's PCI and EMV cloud-based switch, with their device agnostic connectivity, simplifies deployment and integration, and introduces new payment and digital incentives solutions to the market enabling multi layered intelligent transactions therefore SMART TRANSACTIONS.

Certain statements in this document, including those which express management's expectations or estimations with regard to the Company's future performance, constitute "forward-looking statements" as understood by applicable securities laws. Forward-looking statements are, of necessity, based on a certain number of estimates and hypotheses; while management considers these to be accurate at the time they are expressed, they are inherently subject to significant uncertainties and risks on the commercial, economic and competitive levels. We advise readers that these forward-looking statements are subject to risks, uncertainties, and other known and unknown factors that may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied in these forward-looking statements. Investors are advised to not rely unduly on the forward-looking statements. This advisory applies to all forward-looking statements, whether expressed orally or in writing, attributed to the Company or to any individual expressing them in the name of the Company. Unless required by law, the Company is under no obligation to publicly update these forward-looking statements, whether to reflect new information, future events, or other circumstances.

The Canadian Securities Exchange (CSE) has not reviewed this news release and does not accept responsibility for its adequacy or accuracy. This news release does not constitute a solicitation to buy or sell any securities in the United States.

Contacts:MOBI724 Global Solutions Inc.Marcel Vienneau1-514-394-5200 Ext 413www.mobi724globalsolutions.com

**LOAD-DATE:** January 23, 2017

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**PUBLICATION-TYPE:** Wire

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[Return to List](#cite_id_2)

2 of 7 DOCUMENTS

South China Morning Post

**January** 23, 2017 Monday

**Millennials without credit cards see help in Neat app;**

**HK start-up approves prepaid cards for users instantly through facial recognition technology**

**BYLINE:** Zen Soo

**SECTION:** /EDITORIAL/CONTENT/SCMP/BUSINESS/GENERAL; biz news 03.pgl; Technology; Pg.4

**LENGTH:** 496 words

Hong Kong students and first-time jobholders who bemoan the difficulty of obtaining a credit **card** from banks in the city can now turn to Neat, a local start-up that approves prepaid credit **cards** for users instantly through facial recognition technology.

Neat, which started launching its cards in early December, aims to fill the gap that traditional financial institutions have created because students and first-time jobholders often lack a credit history and can be perceived as "unprofitable" for banks.

"We are targeting the millennial demographic, students or young professionals who ... don't necessarily qualify for a credit card because they don't have a credit history, or might not want a credit card because they're afraid of getting into debt," Neat's chief executive David Rosa said.

"For this group of people, if they cannot have a credit card, it's difficult to shop online ... It limits their financial freedom."

One problem was that banks in Hong Kong did not offer a debit-card solution, Rosa said, because debit cards were less lucrative than credit cards when it came to the interchange fee. Interchange fees are transaction fees charged to the merchant when a customer uses a credit or debit card to make a purchase from their store.

"The interchange fee for credit cards is much higher than for debit cards, and for credit cards there is interest when you forget to pay or can't pay your bill," Rosa said. "So there is little incentive for banks to offer a debit card."

With Neat, users simply download the app, fill in their details and upload a proof of address and a photograph of their passport ­details page, which is scanned to verify authenticity.

The Neat app then prompted users to take a "selfie" to verify that the person applying for the account was the same person whose picture was in the passport, Rosa said.

If all the details line up, users are then immediately issued a virtual "prepaid credit card" that they can start using for online purchases while they await the actual card to be mailed to them within about a week.

Money can be added to the Neat credit card by depositing cash at more than 200 Bank of China cash deposit machines around Hong Kong or by doing an online transfer to a designated bank account. The money would be added to the user's prepaid card in less than one working day, Rosa said.

The company also plans to roll out a feature this year that allows users to link their bank accounts to the Neat app so that they are able to top up their credit cards directly.

Neat also helps users stay on top of their spending by automatically categorising their spending. Users can see the amount of money they have spent in categories such as food, entertainment and travel for each week, month or year.

The app also allows users to control the status of their Neat credit card in such a way that if they misplace their card, they can simply disable it through the app to prevent fraudulent spending while awaiting a replacement card.

**LOAD-DATE:** January 22, 2017

**LANGUAGE:** ENGLISH

**PUBLICATION-TYPE:** Newspaper

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[Return to List](#cite_id_3)

3 of 7 DOCUMENTS

National Post's Financial Post & FP Investing (Canada)

**January** 23, 2017 Monday

Final Edition

**App could help you get that double-double on the double**

**BYLINE:** Aleksandra Sagan, The Canadian Press

**SECTION:** FINANCIAL POST; Pg. N6

**LENGTH:** 401 words

**DATELINE:** TORONTO

The parent company of Tim Hortons and Burger King plans to launch an **app** Canadawide this spring that would allow customers to order and **pay** in advance on their smartphone without lining up to **pay** a cashier.

The move by Restaurant Brands International follows a similar one by Starbucks and is the latest push toward more automation in the food service industry.

In the fall of 2015, RBI acquired Brewster App and tasked the startup's dozen staff to develop the app.

"The first feature we're going to be introducing is ... the ability for a customer to have Tim Hortons (and Burger King) in their pocket," said Steve Greenwood, RBI's head of digital.

Since late December, the app has undergone testing in 25 Tim Hortons cafes in Ontario and 25 Burger King restaurants in Miami.

The expansion would see the app rolled out to the roughly 4,000 Tim Hortons and Burger King locations across Canada.

In October 2015, Starbucks Canada launched a similar app at 300 stores in the Toronto area. The service is now available at various locations in the country, excluding Quebec and New Brunswick, according to the company's website.

The technology is not yet available for users of its French-language app.

Automated customer service is part of a general trend as people become increasingly accustomed to going online to access services, such as making reservations or pre-selecting movie theatre seats, said David Hardisty, an assistant professor at the Sauder School of Business at the University of British Columbia in Vancouver.

The push toward greater automation could result in cashiers being laid off or put into different roles, but Hardisty said he doesn't expect such jobs to be eliminated outright. "Mostly everybody just uses ATMs and automated stuff all the time, but they still have tellers there," he said. "Stuff comes up that's just really hard for a completely automated system to handle."

In 2015, self-service kiosks started showing up at McDonald's restaurants in Canada. Many grocery stores and other retailers also offer self-serve checkouts.

For RBI, the app could pave the way for other developments, like self-service kiosks, Greenwood said.

The company already operates self-service kiosks in Burger King restaurants in several international markets and they're being tested in the U.S., Shannon Hall, an RBI spokeswoman, said in an email. !@COPYRIGHT=© 2017 Postmedia Network Inc. All rights reserved.

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**LANGUAGE:** ENGLISH

**DOCUMENT-TYPE:** News

**PUBLICATION-TYPE:** Newspaper

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[Return to List](#cite_id_4)

4 of 7 DOCUMENTS



ITAR-TASS

**January** 23, 2017 Monday 3:56 PM GMT

**Russian government is not discussing restriction of cash payments - First Deputy PM Shuvalov**

**LENGTH:** 64 words

**DATELINE:** MOSCOW January 23

**HIGHLIGHT:** Russian government is not discussing the issue of **cash payments** limiting and will not impose any administrative restrictions, First Deputy Prime Minister Igor Shuvalov.

MOSCOW, January 23. /TASS/. Russian government is not discussing the issue of **cash payments** limiting and will not impose any administrative restrictions, First Deputy Prime Minister Igor Shuvalov.

"The government is not discussing this issue. Banks are currently investing huge funds into modern technologies. We believe administrative limiting of **payments** is senseless," Shuvalov said.

**LOAD-DATE:** January 23, 2017

**LANGUAGE:** ENGLISH

**PUBLICATION-TYPE:** Newswire

**JOURNAL-CODE:** ITAR

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[Return to List](#cite_id_5)

5 of 7 DOCUMENTS



Internet Business News

**January** 23, 2017 Monday

**VPNsandmore.com to launch direct debit solution for international clients**

**LENGTH:** 245 words

VPNsandmore.com has extended its partnership with Prepaid Financial Services (PFS), an **e-money** and alternative **banking** provider, to offer Direct Debit **payment** solution to over 15,000 of its customers, the company said.

VPNsandmore.com is a European supplier of expatriate management services, including issuing satellite television viewing cards, Internet services, and VPNs. Partnering with PFS has enabled VPNsandmore.com customers to continue to pay for UK services via an alternative banking solution, allowing them complete control of their spending while abroad.

PFS has now successfully rolled out numerous projects which use Direct Debit functionality as it continues to grow its innovative alternative banking solutions.

Prepaid Financial Services is an award winning payments technology specialist offering a comprehensive range of e-money and banking solutions including e-wallets, physical and virtual prepaid cards and current accounts in the UK and the Eurozone. Authorised and regulated by the FCA in the UK, PFS has passported its e-money license across the SEPA region to enable card issuance throughout the region.

Founded in 2008, PFS is now one of the fastest growing issuers in Europe, with programmes live and active in 25 countries with the ability to transact in 22 different currencies. Its products and cutting-edge technology platforms are utilised by governments, local authorities, mobile networking operators, banks and corporates globally.

**LOAD-DATE:** January 23, 2017

**LANGUAGE:** ENGLISH

**PUBLICATION-TYPE:** Newswire

**JOURNAL-CODE:** IBN

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[Return to List](#cite_id_6)

6 of 7 DOCUMENTS



The Independent (United Kingdom)

**January** 23, 2017 Monday 1:55 PM GMT

**Lloyds Bank is trying to identify the hackers who led a cyber attack against its banking website;**

**The disruption on 11 January left some customers temporarily unable to check their balance, make online payments or even log in**

**BYLINE:** Josie Cox

**SECTION:** BUSINESS NEWS

**LENGTH:** 342 words

Lloyds **Banking** Group is working with law enforcement agencies to identify who was behind a cyber attack that caused the group's personal **banking** website to suffer temporary outages earlier this month, Reuters reported on Monday, citing a source familiar with the matter.

The group, which includes Lloyds Bank, Halifax and Bank of Scotland, was the target of a so-called distributed denial of service (DDoS) attack on 11 January, which lasted for two days, the agency reports, citing the source.

Read more

This is why you're probably having online banking problems

The disruption, which Reuters said involvedbombarding the websites with huge volumes of traffic from multiple systems so they overload a server, left some customers temporarily unable to check their balance, make online payments or even log in.

In a statement to Reuters, Lloyds said it would not speculate on the cause of the attack and said that no customers suffered any losses as a result of it.

"Only a small number of customers experienced problems," the bank said, according to the agency. "In most cases if customers attempted another log in they were able to access their accounts."

Read more

Gmail phishing attack infects users by mimicking past emails

A cyber-security skills gap is threatening UK companies

Facebook hiring scientists to build mind-reading social network

The UK corporate sector has been marred by several high-profile cases of cyber security breaches in recent years, including at companies like Tesco Bank, TalkTalk and Whetherspoons.

Last week, the results of a global study, conducted by job site Indeed, showed that the UK has a serious skills shortage when it comes to cyber security, and that the chasm between supply and demand for expertise is widening at an alarming rate.

The research showed that the number of cyber security roles advertised in the UK was the third highest globally. As a result, employer demand exceeded candidate interest by more than three times, resulting in the biggest skills gap of any country in the world, bar Israel.

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**LANGUAGE:** ENGLISH

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**JOURNAL-CODE:** WEBI

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[Return to List](#cite_id_7)

7 of 7 DOCUMENTS

Marketwire (Canada)

**January** 23, 2017 Monday

**GoodRx and Triplefin Partner to Provide Co-Pay Assistance Programs to Consumers**

**BYLINE:** Marketwire (Canada)

**LENGTH:** 719 words

SANTA MONICA, CA and CINCINNATI, OH--(Marketwired - January 23, 2017) - GoodRx, America's #1 source for prescription prices and savings, and Triplefin, an industry leader in providing pharmaceutical hub services, including patient access and adherence solutions, today announced an innovative partnership to provide manufacturer prescription co-**pay** savings coupons to GoodRx's five million unique monthly visitors.

Access to prescription drugs is continually an issue for uninsured and underinsured Americans. This partnership provides pharmaceutical brand manufacturers with a premium and focused channel to reach cost-conscious consumers as they search for pricing information for branded medications. Consumers searching for certain branded products on GoodRx's website and **mobile** applications will find co-**pay** savings that may drastically reduce their out-of-pocket prescription medication costs. These manufacturers have collaborated with Triplefin to implement the industry-leading co-**pay** program, and increase consumer access.

"Branded medications are often associated with high out-of-pocket costs for consumers," said Doug Hirsch, co-founder and co-CEO of GoodRx. "With this new and innovative partnership, we are continuing our mission to make prescriptions more affordable for all Americans. We look forward to working with Triplefin to provide patients with the information they need to make better choices when it comes to their healthcare. Innovative programs like these are effective antidotes to the challenges of both prescription abandonment and poor adherence to medication therapy, challenges that have a negative impact on patient health outcomes."

Additionally, consumers can instantly verify eligibility for these cost-savings programs on the GoodRx website or mobile applications. Eligible consumers will find a co-pay savings coupon, with the option to print, email or text the coupon to themselves, or save it within their mobile applications; these coupons are subsequently presented to the consumers' local pharmacy for redemption.

"This solution offers a differentiated venue for patients to learn more about their therapy, compare prices and offset prescriptions costs through unique offers," said Robert Appleby, president, H. D. Smith Specialty Solutions. "This partnership furthers Triplefin's mission to help patients obtain crucial medications, and remain adherent to their prescribed therapy that leads to overall improved health. The partnership not only accomplishes Triplefin goals, but also links with the strategic intent of our parent company, H. D. Smith. We are continuously seeking new and progressive ways to provide access to therapy, and this partnership is one example of our innovation. We look forward to collaborating with GoodRx and launching additional patient affordability solutions into the market."

About GoodRx

Many consumers do not realize that drug prices vary greatly from pharmacy to pharmacy, even within the same neighborhood; GoodRx wants to change that. America's #1 source for prescription prices and savings, the company gathers the most up-to-date prices, co-pays and discounts on medications from nearly every pharmacy in the country and provides this data through its easy-to-use mobile app and website. Founded in 2011, GoodRx saves all Americans -- the uninsured, underinsured and insured -- over 80 percent on their prescriptions by helping them make more informed purchasing decisions. For further information and to download the free, top-ranked medical app, visit www.GoodRx.com .

About Trplefn

A market leader in patient support for more than 30 years, Triplefin delivers comprehensive hub services that improve patient access and adherence, including its patent-pending Rx365® suite of digital solutions. Triplefin's programs help thousands of patients with serious diseases, offering hope and improved well-being. Its associates are dedicated to providing an empathetic, caring experience throughout a patient's journey. Headquartered in Cincinnati, Ohio, Triplefin is a company of H. D. Smith, and serves as a vital piece of H. D. Smith's offerings that span the entire healthcare supply chain. For more information, visit www.triplefin.com or www.hdsmith.com .

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**LOAD-DATE:** January 23, 2017

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