FintechWerx Signs CardCorp Agreements Providing Rights to Acquire up to 10% of Onbold Commerce

Vancouver, British Columbia - November 17, 2026 - FintechWerx International Software Services Inc. (CSE: WERX) ("FintechWerx" or the "Company") announces that it entered into a Loan and Onbold Share Conversion Agreement and a Call Option and Onbold Share Transfer Agreement on November 4, 2026, with CardCorp Limited ("CardCorp"). The agreements establish a £250,000 financing facility and provide FintechWerx with rights to acquire up to approximately 10% of Onbold Commerce Limited ("Onbold"), a Cyprus company providing merchant of record services for international online commerce.

The transaction supports FintechWerx's expansion into merchant of record services. Onbold purchases eligible products or services from approved suppliers and resells them to end customers, becoming the contractual seller for each transaction. Onbold manages payment collection, billing, transaction tax calculation and collection, invoicing, refunds, chargebacks, reporting, and supplier settlement. The supplier continues to control its products, brand, marketing, and fulfilment.

For businesses selling internationally, this model reduces the need to assemble separate payment, billing, tax, and transaction management systems across markets. For FintechWerx, the relationship creates an opportunity to extend its existing technology capabilities across more of the commerce lifecycle and deepen its role in customers' ongoing operations.

Under the terms of the agreements:

- FintechWerx has agreed to provide CardCorp with an unsecured £250,000 facility, comprising £200,000 in new cash and £50,000 in settlement principal recognising the Company's contribution to the previous Good Processing project;
- The facility bears interest at 6% per annum from the date CardCorp receives the new cash advance, payable quarterly in cash, and matures 24 months after that date;
- FintechWerx receives a call option over 10,000 existing Onbold ordinary shares held by CardCorp, with no additional exercise price. The option becomes exercisable once both funding and CardCorp's planned €200,000 capitalization of Onbold have occurred and expires on the fifth anniversary of funding;
- FintechWerx may convert outstanding principal into up to another 10,000 existing Onbold ordinary shares held by CardCorp, at one share per £25 of principal converted, subject to the agreements. Accrued interest remains payable in cash; and
- CardCorp has agreed to procure the appointment of Francisco Kent Carasquero, Executive Chair of FintechWerx, as a director of Onbold as soon as possible.

Together, the call option and full conversion would provide up to 20,000 shares, representing approximately 10% of Onbold's expected 200,000 issued shares following capitalization, subject to future dilution. Repayment reduces the principal available for conversion. CardCorp must provide at

least 10 business days' notice of voluntary prepayment, during which FintechWerx may elect to convert the relevant principal.

FintechWerx also receives a preferred opportunity to provide up to €10 million of CardCorp's or Onbold's next qualifying external financing, subject to the agreement's terms. This right creates no obligation to provide additional funding.

The Onbold relationship marks a strategic step toward a larger role in international commerce, allowing FintechWerx to pursue opportunities beyond payment processing, according to Francisco Kent Carasquero, Co-Founder and CFO of FintechWerx.

"Businesses looking to expand internationally need a simpler way to manage the commercial responsibilities that come with each sale," says Carasquero. "Onbold brings those functions together, and we see a clear opportunity to connect our technology with that offering. For FintechWerx, this means supporting more of each customer's business and creating more opportunities to earn revenue from the relationships we build."

Damon Poole, Founder and CEO of CardCorp and Onbold Commerce, said the agreements deepen the companies' relationship and create a foundation for broader commercial collaboration.

"We built Onbold to make international commerce simpler for growing online businesses, and deepening our relationship with FintechWerx brings complementary technology, experience, and a strong understanding of our merchant ecosystem," adds Poole. "The structure we've agreed on aligns our interests and provides a solid foundation for a broader working relationship."

CardCorp supports businesses seeking direct merchant acquiring arrangements, while Onbold provides merchant of record services. FintechWerx intends to connect its onboarding, payments, risk, and data capabilities with these complementary offerings.

FintechWerx will not proceed with the previously proposed £250,000 investment for a 20% interest in the Gibraltar payment services business contemplated by the February 18, 2026 letter of intent. Related settlement arrangements provide for termination of that letter of intent and settlement of the Company's £50,000 project deposit through a receivable against CardCorp, without a cash refund. That amount forms the settlement principal within the new £250,000 facility and does not create an additional loan balance.

About FintechWerx

FintechWerx is a Canadian financial technology company providing onboarding, payments, identity verification, fraud mitigation, lending, and data services to merchants, independent sales organizations, payment service providers, and financial institutions. 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 contains forward-looking information within the meaning of applicable

Canadian securities laws. Forward-looking statements reflect management's expectations regarding future events and can generally be identified by words such as "expects", "intends", "anticipates", "may", "could", and similar expressions. These statements include, without limitation, the funding, repayment, and conversion of the CardCorp facility; CardCorp's planned capitalization of Onbold; exercise of the call option and acquisition of Onbold shares; the Company's potential ownership interest; the Onbold board appointment; potential future financing; completion of the previous project settlement and termination of the letter of intent; and the Company's expansion into merchant of record services and anticipated commercial benefits.

These statements are based on assumptions that the parties will perform their obligations, funding conditions will be satisfied, the contemplated capitalization and share transfers will occur, sufficient financial resources and qualified personnel will be available, market demand will support the proposed offering, and necessary technology, banking, acquiring, and commercial arrangements can be maintained in compliance with applicable requirements.

Actual results may differ materially due to risks and uncertainties, including delays or failure to complete the contemplated steps; CardCorp's ability to repay the unsecured facility; dilution of the Company's potential Onbold interest; access to financing; customer adoption and competition; dependence on Onbold, CardCorp, and other service providers; technology, cybersecurity, privacy, fraud, chargeback, refund, and settlement risks; changes in economic conditions; and applicable legal, tax, regulatory, and payment industry requirements.

Although management considers its expectations and assumptions reasonable, there can be no assurance that they will prove correct. Forward-looking statements speak only as of the date of this news release. FintechWerx undertakes no obligation to update them except as required by law.

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