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The Payments Group Holding – Update on the Closing of the Acquisition of The Payments Group

Frankfurt/Main, 27 October 2025 – The Payments Group Holding (PGH), a holding company based in Frankfurt am Main that was founded in 2012 and renamed in August 2024, is making further progress towards the still pending closing of its acquisition of the PayTech companies operating under the name The Payments Group (TPG). The management teams of TPG and PGH met for a multi-day event in Malta. At the headquarters of TWBS Ltd. and Calida Financial Ltd., intensive work was carried out on the joint strategic alignment, and the basis was laid for concrete discussions already initiated with interested, financially strong investors. These discussions will be taken up this week. TPG, its shareholders, and PGH are aiming for a swift closing.

The goal of the emerging PayTech group is to realize the vision of the "open banking" scene and to enable end customers as early as 2026 to make seamless, real-time, cross-border and cross-currency payments at millions of points of sale worldwide — with the capability to process cryptocurrencies including stablecoins at every stage of the payment process, i.e. "any coin on any chain". From a technical perspective, TPG, together with its cooperation partners, is already capable of doing so today, as the team impressively demonstrated at the Malta event — a real-time payment with Monerium EUR stablecoins at an online shop in Vietnam, settled in the local currency with just a few steps on a mobile phone.

With this project, the group addresses the global megatrend towards the use of stablecoins as an efficient, value-stable real-time means of payment, store and transfer of value. In parallel, PGH has advanced its feasibility study, launched at the end of August, for issuing its own stablecoin, and will now first await when the implementation of cryptocurrencies including stablecoins into TPG's payment processes will take place. Stablecoins combine the value stability of leading currencies such as the US dollar and the euro with the many advantages of digital assets like cryptocurrencies, are currently in high demand worldwide, and are experiencing rapid growth.

About The Payments Group Holding

The Payments Group Holding (PGH) is a holding company and venture capital provider based in Frankfurt am Main founded in 2012 and renamed in August 2024.

In August 2024, PGH signed a share purchase agreement for the acquisition of four PayTech companies, which is expected to close in summer 2025 subject to certain conditions precedent. After closing of the transaction, PGH will form a group of four operating PayTech companies:

Funanga AG, Campamocha Ltd with its 100%-owned subsidiaries TBWS Ltd and Calida Financial Ltd as well as Surfer Rosa Ltd form a fast-growing, vertically integrated e-Money PayTech group of companies - The Payments Group (TPG). TPG provides proprietary closed and open (branded and white-labelled) prepaid payment services to hundreds of online merchants worldwide. The synergy between these companies positions TPG as the future market leader in embedded financial products and prepaid solutions. Calida Financial Ltd. is the regulated company within TPG, having received an e-money license from the Malta Financial Services Authority (MFSA) in August 2024. This license entitles Calida Financial Ltd. to offer innovative e-money services and products across Europe.

TPG employs over 50 people and operates globally. TPG's customers make use of more than 550,000 POS cash payment points and the global online prepaid card network to process cash and cashless online payments.

Furthermore, PGH operates an Al-focused company builder called 'Softmax Al' together with Al experts via its future 25% stake in German Al Projects GmbH. In addition, The Payments Group Holding holds from its history as a leading German venture capital provider under the German Startups Group brand a heritage VC-portfolio of minority stakes in partly promising German startups via its wholly owned subsidiary German Startups Group VC GmbH.

More information: www.tpgholding.com.

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