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6 October 2025

Tap Global Group plc
("Tap" or the "Company")

Digital Banking Partnership with Moorwand

Latest development elevates Tap's product to a versatile financial account capable of serving everyday banking needs

Tap Global Group plc (AIM: TAP), an innovative digital finance hub that brings money payments and crypto settlement services together in a single user-friendly app, is pleased to announce a landmark strategic partnership with Moorwand, a UK FCA regulated Electronic Money Institution (EMI). Through this partnership, Tap will integrate Moorwand's comprehensive Banking-as-a-Service (BaaS) platform to provide customers with dedicated GBP accounts, complete with Sort Codes and Account Numbers, and EUR accounts with individual IBANs.

The Company regards this development as a foundational pillar in Tap's stated strategy to build the ultimate "FinTech Super App," seamlessly bridging the gap between traditional fiat financial systems and the digital asset economy.

Immediate Platform Enhancements

The integration with Moorwand's robust payment infrastructure directly addresses a primary point of friction for users by removing the dependency on external bank accounts for funding. The strategic value of these new capabilities is significant:

- **Dedicated IBANs and account numbers:** Users will soon be able to receive payments from friends and family and fund their account without needing an external bank. Strategically, this transforms Tap into a primary financial account, increasing user "stickiness" and assets under management.
- **Enhanced Payment Rails (Faster Payments/Single Euro Payments Area):** Users will experience faster, more reliable deposits and withdrawals, improving trust and usability. This reduces user friction, increases transaction volume, and enhances overall platform reliability.

Future Vision: Unlocking the Primary Financial Relationship

This partnership lays the critical groundwork for the next phase in Tap's product roadmap: unlocking direct third-party payments. This highly anticipated feature, set to be rolled out in stages to select users soon before a full platform-wide launch, will empower users to receive salary and other payments directly into their Tap account.

This development will position Tap as one of the first UK-based, crypto-native fintechs to break down the final barrier between daily earnings and the digital asset economy. This capability is designed to fundamentally capture the flow of user funds at their source, positioning Tap as the primary financial account for a new generation of users. The powerful flywheel effect this creates is expected to drive a virtuous cycle of increased assets on the platform, deeper user engagement across the entire product suite, and enhanced customer loyalty.

Arsen Torosian, CEO of Tap, commented:

"This move fundamentally elevates the Tap product from a specialised crypto-led application to a versatile financial account, capable of serving a user's everyday banking needs - accelerating the journey towards becoming a holistic digital banking alternative."

"The Moorwand partnership provides the regulated, scalable infrastructure essential for our next phase of growth and serves as a launchpad for our most transformative feature yet: direct salary deposits. We are not just participating in the future of finance; we are actively building it on a foundation of innovation and regulatory integrity, creating a platform with the potential for scale that is robust, secure, and trusted."

Luc Gueriane, CEO of Moorwand, commented:

"Moorwand's mission is to transform compliance into an enabler of innovation, and our partnership with Tap is a perfect embodiment of that vision. We are providing the critical, regulated payment infrastructure that allows pioneering companies like Tap to build the next generation of financial services, merging the worlds of payments and digital currencies in a compliant and secure manner."

"We have been impressed by Tap's clear strategic vision and their commitment to building a user-centric platform that adheres to the highest regulatory standards. We are excited to partner with them as they redefine the relationship between traditional finance and digital assets, and we look forward to supporting their continued growth and innovation."

"Tap has always stood out to me as business with a clear strategic vision, a depth of knowledge and a commitment to building a customer centric platform valued by its users. Moorwand is excited to be partnering with such an innovative partner who shares our mission to bring solutions to legitimate real world points of friction based on well understood use cases in the market, notably here focussed on redefining the relationship between traditional finance and digital assets."

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About Tap Global Group plc

Tap Global Group plc bridges the gap between traditional finance and blockchain technology. It offers over 390,000 individual and business customers an innovative and fully integrated fiat payments and cryptocurrency settlement service including access to several major cryptocurrency exchanges. Through the Tap app, customers can trade over 50 cryptocurrencies and store them directly in their customer wallet, while benefiting from proprietary AI middleware for real-time best-execution and pricing.

Tap Group's European business, Tap Global Limited, was the first cryptocurrency FinTech company to be approved by Mastercard in Europe. Through the Tap card, European users can convert their cryptocurrencies to fiat and spend at more than 37 million merchant locations worldwide.

Tap Group's operating subsidiaries

Tap Global Limited serves the European customer base and is registered in Gibraltar and licensed and regulated by the Gibraltar Financial Services Commission under the DLT with licence No. 25532.

Tap's Bulgarian subsidiary has been granted a VASP registration by the National Revenue Agency of Bulgaria in order to qualify for the EU MiCA regulations grandfathering provisions.

Tap Americas LLC serves the US customer base and is a limited liability company organised under the laws of the state of Florida. Cryptocurrency services are provided by Zero Hash, a Chicago-based B2B2C crypto infrastructure platform.

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About Moorwand

Moorwand is a London-based financial services provider offering digital banking and issuing services. As an FCA-regulated Electronic Money Institution (EMI), Moorwand provides a comprehensive Banking-as-a-Service (BaaS) platform that enables fintechs and payment companies to build and launch innovative financial products with a clear and compliant route to market.³ Moorwand's solutions include IBAN and account issuance, access to payment schemes like Faster Payments and SEPA, and robust compliance and regulatory oversight, empowering its clients to transform the future of payments.

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