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5 October 2026

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

### **Moorwand to Issue New Multi-Currency Tap Card**

*Principal Mastercard partner that already powers the Group's e-money accounts appointed issuer and BIN sponsor for the next-generation Tap card*

Tap Global Group plc (AIM: TAP, OTCID: TAPIF), the regulated digital finance platform, announces that it has appointed Moorwand Ltd ("Moorwand") as issuer and Bank Identification Number ("BIN") sponsor for a new Tap Mastercard programme. The new programme is intended to expand the Group's card offering by giving customers access to a multi-currency Tap card.

#### **Highlights**

- **Moorwand appointed issuer and BIN sponsor** - Moorwand, an FCA-authorised Electronic Money Institution and principal member of Mastercard, will issue the new Tap card. It extends the partnership announced in October 2025, under which Moorwand already provides e-money accounts in the Tap app.
- **Multi-currency card** - the new card is designed to spend directly from the currencies customers hold in the app.
- **One partner for money and spend** - accounts and card on a single principal Mastercard partner, giving the Group one platform on which to build new card features and payment use cases.
- **Built for more markets** - Moorwand's issuing capability is intended to support issuing into additional markets, with card products configured market by market in line with licensing and scheme requirements.
- **Revenue** - card interchange and currency exchange are operating revenue for the Group, alongside trading fees and Tap Earn income. Card usage in more currencies and more markets is expected to grow card spend.

#### **The new Tap card**

A multi-currency card has been the feature requested most often by Tap customers. Today, the Tap card is denominated in euro, meaning spending in other currencies is converted at the point of sale. The new card is designed to allow customers to spend directly from balances they already hold in the app. For example, customers paid in sterling can spend in sterling, while customers travelling can spend from a balance held in the local currency.

#### **Arsen Torosian, Group CEO and Co-Founder, commented:**

"Moorwand has been an excellent partner to build with. They already power the accounts inside the Tap app, and when we bring them a new idea, they work with us to deliver it at the pace our customers expect. That agility is rare in payments and is why we wanted them behind the card programme as well.

A multi-currency card has been the feature requested most often by our customers, and this programme delivers it. It also gives us a stronger foundation for new payment features and expansion into additional markets over time. Card interchange and FX are operating revenue, so every card we put in a customer's hand earns for the Group. This is the card our 400,000 customers should have."

#### **Luc Gueriane, Chief Executive Officer of Moorwand, commented:**

"It has been great working with Arsen and the wider Tap team. They are relentless in understanding what their customers need, in turn, tuning into how they can refine, enhance and improve the solutions engineered for their target user base. Collaborating with such a customer focussed, fast moving, knowledgeable and visionary team on their programme is a true pleasure. We already work with Tap on e-money, so becoming their card issuer is the natural next step: a principal Mastercard connection so they can issue in more currencies and follow their customers into more markets."

#### **For further information, please contact:**

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### About Tap Global Group plc

Tap (AIM: TAP, OTCID: TAPIF) is a regulated crypto-fintech. More than 400,000 customers in over 25 countries are registered to use the Tap app to hold, send and spend money, including with the Tap Mastercard. Where available, customers can also trade over 70 cryptoassets and earn yield through Tap Earn. Tap's European business was the first crypto fintech approved by Mastercard in Europe and has been licensed by the Gibraltar Financial Services Commission under its DLT framework for six years. The Company intends to apply for authorisation under the UK cryptoasset regime when applications open. In August 2026, Tap launched its Digital Asset Income Strategy, a yield-earning reserve of the Company's own digital assets, deployed through Tap Earn.

### About Moorwand Ltd

Moorwand is a fintech enabler providing payment companies with bespoke services to enhance their customer offering. Moorwand combines flexible payment capabilities, scheme memberships, banking relationships, and deep industry expertise to deliver tailored solutions. A principal member of major card schemes, Moorwand helps partners accelerate time-to-market, expand products, and scale card programmes. It also provides access to bank payment schemes. Moorwand delivers compliant solutions via BIN sponsorship, acquiring, and API-based infrastructure. Headquartered in the City of London, Moorwand operates under the leadership of CEO Luc Gueriane. Mastercard is a registered trademark, and the circles design is a trademark, of Mastercard International Incorporated.

This announcement contains inside information for the purposes of MAR. The person responsible for arranging the release of this announcement on behalf of the Company is Arsen Torosian, Chief Executive Officer.

### Forward-looking statements

This announcement contains forward-looking statements; actual results may differ materially. Nothing in this announcement is a profit forecast or constitutes investment advice. Card products, features and availability vary by market and remain subject to licensing, scheme and operational requirements, and the timing of issuance of Moorwand issued cards may change.



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