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# Spindle Launches Streamlined Aggregation Boarding Interface to Expedite Merchant Account Approval

## **Streamlined, Scalable, All-Electronic Process Delivers Industry-Compliant Merchant Account Approvals in Less Than Ten Minutes**

SCOTTSDALE, AZ -- (Marketwired) -- 02/09/15 -- [Spindle, Inc.](#) (OTCQB: SPDL), a leading provider of mobile commerce solutions, announced it has released a new boarding interface for its aggregation processing platform, which streamlines and automates the merchant account sign-up process, and delivers real-time decisions and boarding approval in less than ten minutes. The newly-added pre-boarding capability facilitates API-driven, instant boarding and provides new merchants with a modular approach for providing their personal and business information. The platform manages underwriting, risk assessment and merchant ID assignments, and is compliant with banking standards such as Know Your Customer regulations, and guidelines from the Office of Foreign Assets Control.

This new interface automates the business and identity validation processes that merchants must undergo in order to receive the necessary approvals to accept credit and debit card payments. The boarding process provides a scalable application that adapts to individual merchant needs, and adjusts the scope of information and documentation required according to the processing volume of each merchant. The enhanced Spindle boarding process is also completely paperless, allowing merchants to upload documentation containing electronic signatures.

"As a pioneer in the mobile payments arena, we're committed to continually improving our payment aggregation services, simplifying the merchant experience and enhancing our value as a partner," said Bill Clark, chief executive officer at Spindle. "The new boarding interface allows both mobile and brick-and-mortar merchants to get up-and-running with payment acceptance more swiftly, without the complexity and hassles associated with completing hard copy applications. This process has already received rave reviews from a number of channel customers who have previewed it, and rate it above many other well-known platforms in the industry. We're delighted to make this new offering available to the general marketplace. It will help resellers board merchants efficiently, and just as importantly, enable merchants to gain approval quickly, and focus on serving their customers."

### ***About Spindle***

Spindle is an innovator of mobile commerce solutions for financial services providers and

consumer-facing merchants of all sizes. Spindle is focused on pioneering new ways for businesses to rapidly integrate mobile payments acceptance and mobile marketing services while empowering location-based merchant discovery, fulfillment and frictionless mobile payments for consumers. Spindle is dedicated to expanding beyond traditional electronic payment boundaries by offering cutting-edge solutions that allow clients, partners, merchants and consumers to take full advantage of the rapidly emerging mobile economy. Spindle has an extensive proprietary intellectual property portfolio-which includes patents pending-that encompasses networks, mobile payments, and security. For more information, visit [www.spindle.com](http://www.spindle.com).

### ***Forward-Looking Statements***

This release includes forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements regarding our expected future financial position, results of operations, cash flows, financing plans, business strategy, products and services, competitive positions, growth opportunities, plans and objectives of management for future operations, as well as statements that include words such as "anticipate," "if," "believe," "plan," "estimate," "expect," "intend," "may," "could," "should," "will," and other similar expressions are forward-looking statements. All forward-looking statements involve risks, uncertainties and contingencies, many of which are beyond our control, which may cause actual results, performance, or achievements, as described in our reports filed with the Securities and Exchange Commission which are available for review at [www.sec.gov](http://www.sec.gov), to differ materially from anticipated results, performance, or achievements. We are under no obligation to (and expressly disclaim any such obligation to) update or alter our forward-looking statements, whether as a result of new information, future events or otherwise.

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