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Corporate News

UMT AG introduces LOYAL - Innovative Loyalty-App to be launched in summer 2019

UMT United Mobility Technology AG ("UMT") significantly expands its range of services and opens a new chapter in the history of the company with LOYAL. With the revolutionary Meta-App, UMT will offer its customers even more overview, freedom and flexibility in the selection of their favorite voucher and incentive programs (loyalty). And all this in connection with mobile payment at the checkout, by credit card or with crypto currencies with simultaneous access to one of the largest possible and densest acceptance networks in Germany. LOYAL will be available for download in the Apple App Store and Google Play Store for iOS and Android operating systems from summer 2019. UMT is already providing a first insight into the functionalities of LOYAL with a spot about the App. Click [here](#) or under umt.ag/loyal to find out what users can expect from summer 2019.

And that's a lot. Users of the App will no longer have to bother searching for the best deals, offers and coupons. No matter what LOYAL users are interested in when shopping, i.e. the latest fashion trends, the latest chart hits or the best hotels, they will be rewarded immediately. Depending on requirements, LOYAL can be adapted to the different preferences and needs of users and they can simultaneously collect loyalty points for attractive premiums and airline miles for their next holiday as well as take advantage of cashback offers - across all providers. Thanks to the completely customizable LOYAL user interface, the cheapest offer or the appropriate coupon is always activated "on board" and quickly for the next holiday, music or shopping experience.

LOYAL offers a central App for all situations by intelligently linking existing payment solutions such as PAYBACK Pay, Apple Pay, Google Pay and Alipay as well as payments by credit card or crypto currencies such as Bitcoin (BTC) and Ethereum (ETH). This provides even more flexibility at the checkout and on the Internet - simply, quickly and securely. This is because the development of the App places the highest demands on security standards and data protection. "UMT AG has no access to the users' bank data. The data is not stored on the smartphone either, but is processed exclusively by certified payment service providers," explains Dr. Juergen Schulz, CTO of UMT AG. LOYAL is based on the proven UMT technology, which is already in use at around 16,000 branches, 71,000 checkouts and more than 14 million customers.

"Customers, retailers and UMT all benefit equally from the launch of our unique Loyalty-App. With LOYAL we make it possible for the first time to link all available offers and loyalty programs, uncompromisingly secure and completely personalizable by the user. In the future, LOYAL users will be able to search for offers according to their own preferences, make mobile payments and collect points or miles at will, activate coupons or call up discounts, anytime, anywhere - all bundled in one App. This is a mobile payment experience that consumers today want and demand. At the same time, merchants benefit from a potentially larger group of coupon users and thus customers.



For UMT AG, the launch of LOYAL means a significant and consistent extension of its value chain in a dynamically growing and increasingly digitized market for cashless payments and loyalty programs. UMT is thus taking the next, decisive step in its strategy: beyond pure mobile payment to a higher digital integration of cashless payments, loyalty programs and current deals. In the future, we will not only benefit from the installed and market-proven technology on the merchant side, but also on the other side of the POS system: from the user of our LOYAL-App. LOYAL thus puts our business model on a broader basis and paves the way for further growth," says Dr. Albert Wahl, CEO of UMT AG.

The exact dates of LOYAL availability at the Apple App Store and Google Play Store will be announced separately and in a timely manner after the Application's quality/download requirements have been reviewed and approved by Apple or Google.

Learn more about LOYAL [here](#) or at umt.ag/loyal.

About UMT AG:

UMT United Mobility Technology AG is a FinTech company specialising in the development and implementation of customised mobile payment and blockchain solutions, particularly for major customers such as PAYBACK (American Express Group). As a white label technology provider, the company operates one of the largest mobile payment platforms in Europe. UMT acts as a central interface between all relevant parties such as large retail chains, banks, bonus programme providers and end consumers. UMT's technology is in live operation at around 16,000 branches and 71,000 checkouts. In Germany alone, over 14 million users can use UMT's mobile payment technology. In addition, UMT offers its customers services in the area of customer loyalty programs and smart data along the entire value chain. With the innovative LOYAL-App, UMT offers its users an efficient way to use loyalty programs and a modern mobile payment solution.

The UMT United Mobility Technology AG share (WKN 528610, ISIN DE0005286108) is traded on the Frankfurt Stock Exchange and is listed on the Basic Board of Deutsche Boerse AG.

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