



FintechWerx Advances Ruby Loans Credit Union Rollout Following CCUA Financial Forum

Vancouver, British Columbia, October 13, 2026 - FintechWerx International Software Services Inc. (CSE: WERX) ("FintechWerx" or the "Company") is advancing commercial discussions for Ruby Loans following its presentation of the platform to credit union leaders and lending professionals at the Canadian Credit Union Association ("CCUA") 2026 Financial Forum in Charlottetown, Prince Edward Island.

The Financial Forum gave FintechWerx direct access to professionals responsible for small and medium sized enterprise ("SME") lending, allowing the Company to move conversations beyond product introduction and into the practical requirements of deploying Ruby Loans within existing credit union lending environments.

Those discussions centred on a consistent challenge: credit unions want to grow their small and medium sized enterprise lending businesses while reducing the amount of staff time spent gathering information, organizing documents, and preparing files for credit review.

Ruby Loans is designed around that operational reality.

Rather than asking a financial institution to replace its lending process, Ruby Loans is designed to work within the institution's existing credit policies, risk appetite, systems, and member relationships while automating much of the work required to move an SME borrower from initial enquiry to a structured application ready for lender review.

"Charlottetown gave us the opportunity to move the conversation from what Ruby Loans does to how a credit union would actually use it," says George Hofsink, Chief Executive Officer of FintechWerx. "That is an important step for us because the value of the platform is not simply automation. It is giving lenders more capacity without asking them to give up the policies, systems, or relationships that define how they do business".

The Company is now following up on discussions from the Financial Forum as it continues the next phase of its credit union engagement strategy for Ruby Loans.

That work will include direct discussions with lending teams about existing SME workflows, operational bottlenecks, credit policy requirements, document collection, and the way application information moves between borrowers, lending officers, and existing banking systems.

"One of the most useful parts of the Forum was being able to talk directly with the people who live inside these lending processes every day," says Fred Zdan, founder of Ruby Loans. "The objective is not to tell a credit union how it should lend. It is to take the process it already trusts and remove as much unnecessary administrative work as possible before the file reaches the lending officer".



Ruby Loans uses a guided digital intake process to gather borrower information and supporting documentation, apply institution configured lending criteria, organize the lending file, and prepare information for lender review.

The platform is being developed for deployment within existing financial institution environments, allowing credit unions to retain control over lending decisions, underwriting criteria, and member relationships.

FintechWerx believes this approach can create additional lending capacity while also addressing a broader challenge facing many financial institutions: how to grow SME lending without requiring a proportional increase in manual processing and administrative resources.

FintechWerx will continue engaging Canadian credit unions and other financial institutions as it advances Ruby Loans toward broader commercial deployment.

About FintechWerx

FintechWerx is a Canadian financial technology company providing onboarding, payments, identity verification, fraud mitigation, lending and data services to merchants, independent sales organizations, payment service providers and financial institutions. Additional information is available at www.sedarplus.ca or on the Company's website: www.FintechWerx.com.

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Forward-Looking Information

This news release includes certain statements and information that may constitute forward-looking information within the meaning of applicable Canadian securities laws. Forward-looking statements relate to future events or future performance and reflect the expectations or beliefs of management of the Company regarding future events. Generally, forward-looking statements and information can be identified by the use of forward-looking terminology such as "intends", "believes", "anticipates", "expects", "plans", "may", "could", "should", "would", "potential" or similar words and expressions. This information and these statements, referred to herein as "forward-looking statements", are not historical facts and are made as of the date of this news release.

Forward-looking statements contained in this news release include, without limitation, statements regarding the anticipated capabilities, performance and benefits of the Ruby Loans platform; the ability of Ruby Loans to automate elements of the SME lending process; the anticipated integration of Ruby Loans with credit union systems, policies and workflows; the Company's plans to pursue relationships, pilot deployments and commercial opportunities with Canadian credit unions; the anticipated participation of prospective credit



union customers in the Ruby Loans early adopter program; and the Company's expectations regarding future demand for technology-enabled SME lending solutions.

In making the forward-looking statements in this news release, the Company has applied several material assumptions, including, without limitation, that the Ruby Loans platform will perform substantially as intended; that prospective customers will have sufficient interest in evaluating and adopting automated SME lending technology; that Ruby Loans can be implemented within the systems, policies, risk parameters and regulatory requirements of participating financial institutions; that pilot deployments and customer evaluations will progress as anticipated; and that the Company will have sufficient financial, technical and personnel resources to continue the development, commercialization and support of Ruby Loans.

Although management of the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking statements or forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. Such factors include, without limitation, the risk that prospective customers may not adopt Ruby Loans or may require modifications to the platform; the risk that pilot deployments may not result in commercial agreements; implementation, integration and technology risks; changes in the regulatory requirements applicable to financial institutions, lending or artificial intelligence; competitive pressures within the financial technology and lending technology markets; the Company's ability to attract and retain customers and qualified personnel; and the availability of sufficient capital and other resources to execute the Company's business plans.

There can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements and forward-looking information. Readers are cautioned that reliance on such information may not be appropriate for other purposes. The Company does not undertake to update any forward-looking statement, forward-looking information or financial outlook incorporated herein, except in accordance with applicable securities laws.

Neither the Canadian Securities Exchange nor the Canadian Investment Regulatory Organization has approved or disapproved the contents of this press release.