



HYBRID PAYTECH WORLD INC. ANNOUNCES SIGNING OF COMMERCIAL AGREEMENT

Montreal, Canada – November 20, 2014 – /CNW Telbec/ - Hybrid Paytech World (the “Company” or “Hybrid”) (CSE: HPT) a leader on Mobile Credit and PIN Debit payment solutions and couponing, is pleased to announce Mobi724 S.R.L. an Argentine corporation, a wholly owned subsidiary of Mobi724 Solutions Inc. has signed a commercial agreement with ALTO PALERMO S.A., the largest Mall Operator in Argentina, with 14 of the largest malls in the country, to implement, integrate, maintain and support MOBI724’s mobile coupons solution, after a successful commercial test carried out in one of their largest malls, during August 2014.

MOBI724’s innovative global mobile couponing patent pending solution will allow mall goers and benefits programme members, the possibility to redeem in a seamless customer experience, their benefits (discount coupons / offers / vouchers), as well as the immediate authorization of rewards and coupons at Point of Sale, in an easy and seamless process, using MOBI724’s connectivity with the payment terminals in all their shopping malls, through MOBI724’s integration with Visa Argentina – LaPOS - payment Gateway.

Marcel Vienneau, CEO of Hybrid Paytech World stated: “We are very happy to team up with such a strategic partner for this program and leverage our solution to provide benefits to both users and retailers”.

Diego del Río, ALTO PALERMO S.A.'s Head of Marketing stated ” We are truly pleased to have the possibility to benefit from MOBI724's technology and the ability to count on its very innovative solution, which will add traceability to our campaigns, allowing us to track benefit transactions, measure performance of our campaigns and enhance the value proposition both to our shoppers and retailers based on data gathered from the programmes, adding value, both to the programme, its members and our retailers”.

About APSA

Organized in 1889 under the name Sociedad Anónima Mercado de Abasto Proveedor (SAMAP), and until 1984, SAMAP owned and operated the main fresh products market in the City of Buenos Aires. Their main asset during that period was the historic Mercado de Abasto building which served as the location of the market from 1889 to 1984, moment in which it leased their operations. In July 1994, IRSA acquired a controlling interest in SAMAP and, subsequently, resumed real estate operations. Since then, SAMAP has continued to grow through a series of acquisitions and the development of its businesses. In April 1997, SAMAP merged with fourteen wholly owned subsidiaries, including Alto Palermo S.A., and subsequently

changed its name from Sociedad Anónima Mercado de Abasto Proveedor (SAMAP) to Alto Palermo S.A. (APSA).

In Argentina, APSA owns and operates 14 of the largest shopping center, including: Abasto Shopping, Alto Avellaneda, Paseo Alcorta, Buenos Aires Design, Alto Palermo, Patio Bullrich, Dot Baires Shopping, Soleil Premium Outlet, Distrito Arcos, Córdoba Shopping, Mendoza Plaza Shopping, Alto Rosario, La Ribera Shopping, and Alto Noa Shopping

<http://www.nasdaq.com/symbol/apsa>

About Hybrid PayTech World Inc.

Hybrid PayTech based in Montreal, Canada, is a technology leader in the mobile payment space for EMV (certification level for credit and debit) & MSR (magnetic card reader) credit and debit acceptance. With a global footprint, Hybrid is an enabler of easily-deployable payment systems focusing on authentication, approved security and quick merchant adoption in Fleet, Delivery, Logistics and Retail.

For more information on its products and on Hybrid PayTech, visit www.hybridpaytech.com or www.hybridpos.com.

About Mobi724 Solutions

Mobi724 is a leader in “mobile Digital Incentives Gateway” (coupons, gift-cards and rewards) which enables retailers, manufacturers of consumer-packaged goods, loyalty providers, mobile operators and payment card issuers to create, manage and deliver incentives to their customers base on ANY mobile device worldwide. Users are able to redeem offers at ANY Point of Sale or online, in a seamless transaction process that provides instant gratification for both the customer and the retailer. Mobi724 focuses on mobile carriers, loyalty operators, payment card portfolios and large retailers to enhance their offering with our end to end solution. Mobi724 has partnered with several international brands to operate their white label offering

For more information on its products and on Mobi724, visit www.mobi724.com/.

Certain statements in this document, including those which express management's expectations or estimations with regard to the Company's future performance, constitute “forward-looking statements” as understood by applicable securities laws. Forward-looking statements are, of necessity, based on a certain number of estimates and hypotheses; while management considers these to be accurate at the time they are expressed, they are inherently subject to significant uncertainties and risks on the commercial, economic and competitive levels. We advise readers that these forward-looking statements are subject to risks, uncertainties, and other known and unknown factors that may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied in these forward-looking statements. Investors are advised to not rely unduly on the forward-looking statements. This advisory applies to all forward-looking

statements, whether expressed orally or in writing, attributed to the Company or to any individual expressing them in the name of the Company. Unless required by law, the Company is under no obligation to publicly update these forward-looking statements, whether to reflect new information, future events, or other circumstances.

The Canadian Securities Exchange (CSE) has not reviewed this news release and does not accept responsibility for its adequacy or accuracy. This news release does not constitute a solicitation to buy or sell any securities in the United States.

SOURCE: Hybrid PayTech World Inc.

For further information: Please contact Mr. Marcel Vienneau: 514-394-5200 EXT 299.