

Spindle Signs Agreement with Global Transaction Gateway Provider BridgePay Network Solutions for Payment Aggregation Services; Announces General Availability of BridgePay Gateway Services

Mobile Commerce Leader Introduces its BridgePay Certified Solution, Which Includes Access To an Extensive Suite Of Integrated Technologies

Scottsdale, AZ December 8, 2014 — Spindle, Inc. (OTCQB: SPDL), a leading provider of mobile commerce solutions, announced that it signed an agreement with BridgePay Network Solutions, a major global payment gateway provider, and has completed certification of BridgePay's gateway services on Spindle's payment aggregation platform. As a result, BridgePay services are now available to an expanding network of resellers and independent software vendors. This extends the reach and capability of Spindle's sophisticated aggregation platform and will facilitate rapid merchant onboarding for BridgePay customers.

"The card brands have recently made a number of favorable rule changes regarding aggregation that will give us some unique opportunities to expand our merchant base," explained said Rick Taylor, chief executive officer at BridgePay. "We are excited to bring the Spindle aggregation solution to our customer base, which we expect will substantially accelerate the entire merchant boarding process.

The agreement also gives Spindle access to BridgePay's suite of integrated services, such as their latest product, PayGuardian, which arms resellers with an EMV, NFC and PA-DSS solution all-in-one product. A thriving gateway provider, BridgePay has cultivated an impressive network of domestic and international processors, ACH providers, and gift card companies. BridgePay maintains relationships with a vast network of ISOs (independent sales organizations), agents, and Independent Software Vendors (ISVs)—relationships that Spindle will now leverage to benefit its growing customer base.

"We're delighted that BridgePay services are certified and now available through Spindle. This significantly enhances our aggregation services, and makes our combined solution accessible to a broader marketplace," said Bill Clark, chief executive officer at Spindle. "As the mobile commerce sector continues to mature, merchants expect a wide range of mobile payment and mobile marketing options to function seamlessly, and drive the consumer engagement experience. BridgePay brings an extraordinary feature set to Spindle that will improve our ability to deliver numerous value-added services to our collective 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.

About BridgePay

BridgePay Network Solutions, LLC (BridgePay) is a transaction gateway company specializing in providing turnkey payment application solutions. Utilizing industry leading data security technology and premium web-based solutions, BridgePay offers its merchants and partners a comprehensive suite of payment products to easily reduce the scope of PCI. BridgePay's broad scope of products offers solutions for card present, mobile commerce and ecommerce environments. The company supports multiple integration methods ranging from direct integration to its best in class self-running payment application, PayGuardian. For more information, visit www.bridgepaynetwork.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, 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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