

**Q3 2016 EARNINGS CALL**



**CALPIAN**



*Stop at nothing. Pay for anything.*

**May 12<sup>th</sup>, 2016 DALLAS / MUMBAI**

This presentation and comments made by management may contain forward-looking statements that involve a number of risks and uncertainties associated with our business. The factors that could cause our actual results of operations to differ materially from any forward-looking statements by our management are detailed in our most recently filed Form 10-K or 10-Q's as applicable. We undertake no obligation to revise any of these statements to reflect future circumstances or the occurrence of unanticipated events.

- Website Update – Investor Relations Section – Earnings Call Tab
- Introductions – *Harold Montgomery*
- Q3 Financial Review – *Scott Arey*
- Business Outlook – *Harold Montgomery*



# WEBSITE – www.calpian.com – Investor Relations




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**MAKING PAYMENTS FAST AND EASY IN PLACES OTHERS CANT MAKE PAYMENTS AT ALL**

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- SEC Filings - XBRL
- Annual Reports
- Section 16 Filings
- Earnings Call Presentation - July 24th 2014
- Earnings Call Presentation - August 14th 2014
- 2014 Rodman & Renshaw Conference - September 2014 (webcast & transcript)
- Earnings Call Presentation - October 29th 2014
- LD Micro Conference 2014 Calpian CEO Presentation
- Earnings Call Presentation - February 26th 2015
- Earnings Call Presentation - May 12th, 2016





"Mobile payments could improve the lives of India's 354 million poor – most of whom have cellphones but no bank accounts, credit cards or debit cards – by lowering the cost of the domestic remittances on which so many families depend." - Read More...



"Choosing the companies with the strongest potential was by no means a small feat," said Alex Vieux, publisher and CEO of Red Herring. "After rigorous contemplation and discussion, we narrowed our list down from hundreds of candidates from across Asia to the Top 100 Winners. We believe My Mobile Payments Ltd (MMPL) embodies the vision, drive and innovation that define a successful

**CALPIAN NEWS**

[Calpian Schedules Third Quarter 2016 Earnings Conference Call](#)  
May 11, 2016 8:00 AM EDT

[Calpian's MoneyOnMobile Increases Store Count by 4,253 Stores](#)  
Apr 25, 2016 5:08 PM EDT

[Calpian's MoneyOnMobile Processed Volume Run Rate Reaches \\$1 Billion](#)  
Mar 17, 2016 7:30 AM EDT

[Calpian's MoneyOnMobile Increases Monthly Processed Transaction Volume by 11%](#)



## Agent Assisted Transactions

**172 Million**  
Indian  
Consumers



Saves  
Time and  
Money

**306,423**  
Retail  
Stores

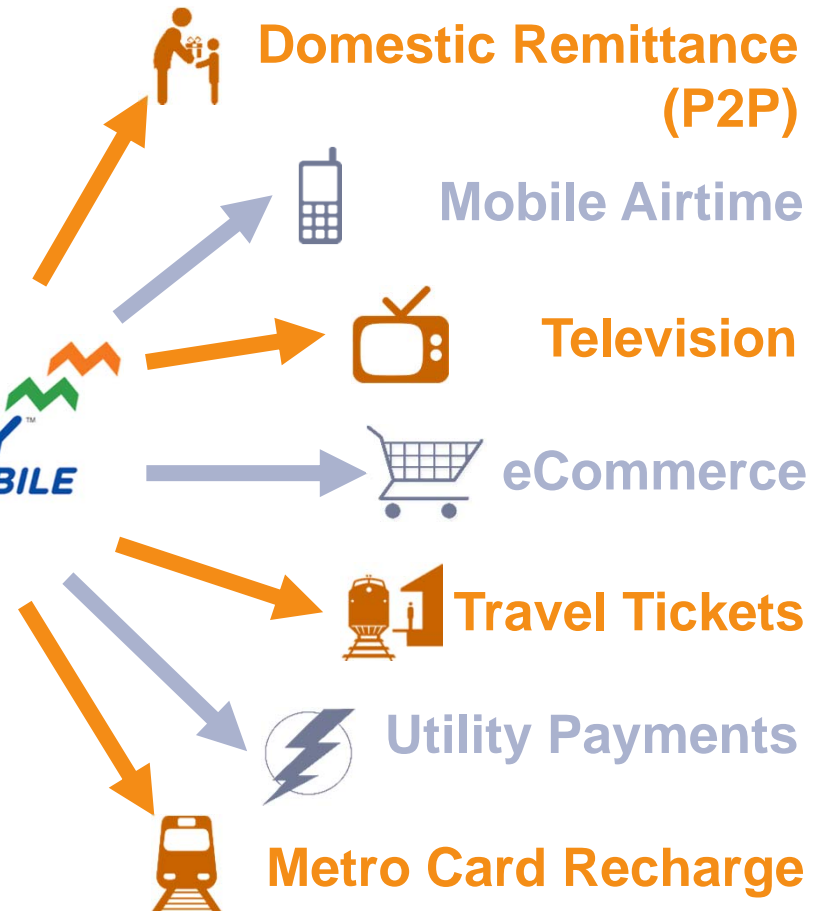
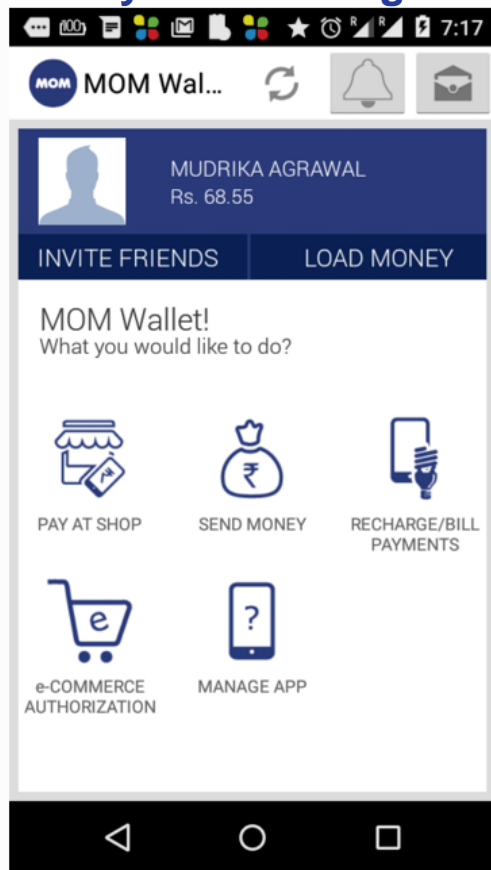


Earn a  
Fee for  
Assisting  
the  
Consumer

**\$1 Billion USD**  
Processed  
Volume  
Run Rate



## Wallet Loaded By MoneyOnMobile Agent



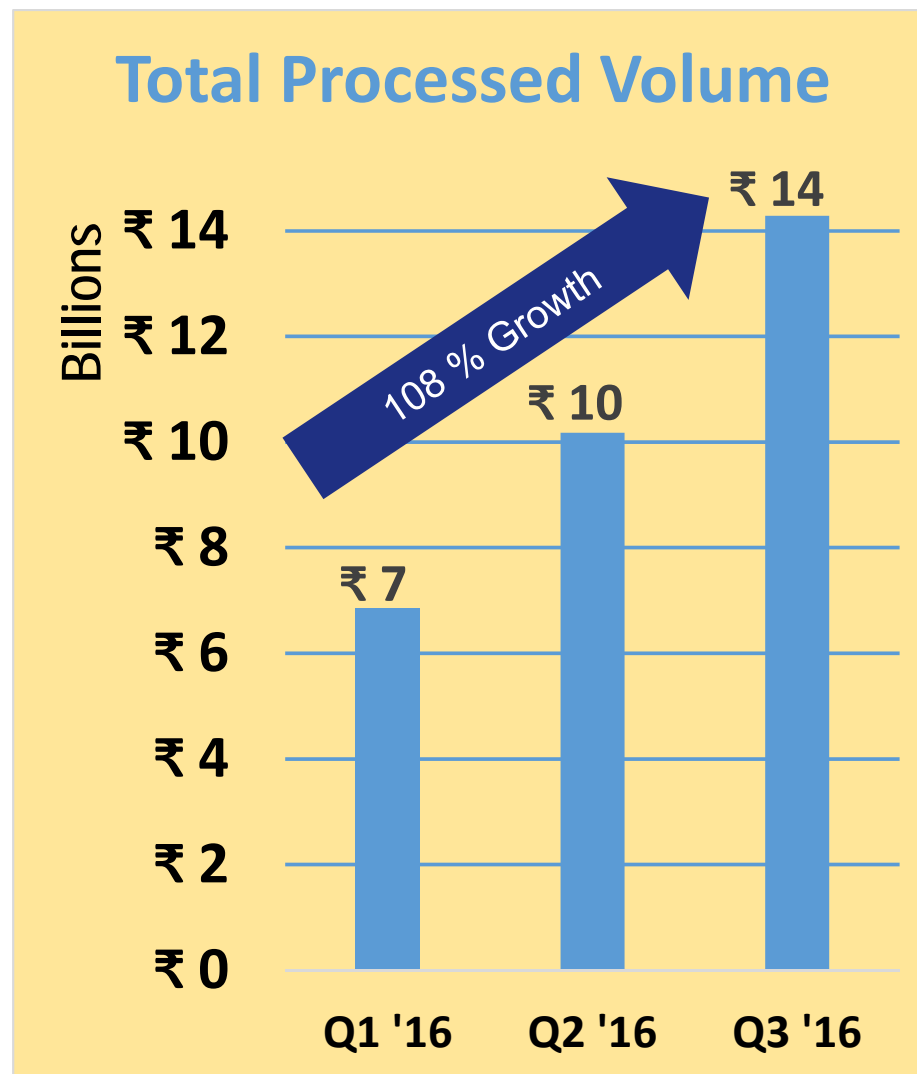
Data through April 25, 2016

- Key Accounting & System Changes
  - Gross vs. Net Accounting
  - Domestic Operations Shown As Discontinued
  - Full NetSuite Implementation
- Processed Volume Trend
- Revenue Trend (Net Basis / Discontinued Domestic)
- Gross Margin Trend
- Operating Losses / Equity

## PROCESSED VOLUME TREND

- PV up 108%
- 48% increase in revenue  
Q1 '16 to Q2 '16
- 40% increase in revenue  
Q2 '16 to Q3 '16
- Sustainable organic  
growth
- Driven by Money  
Transfer

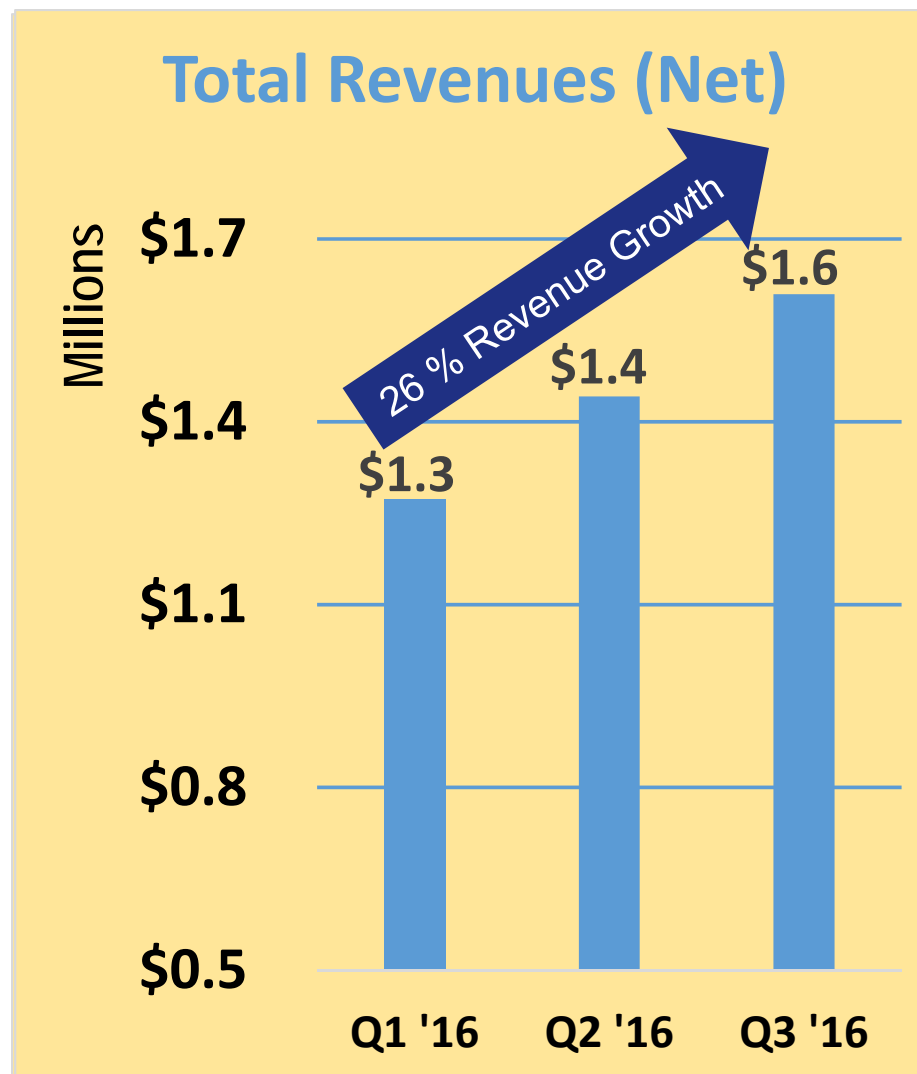
Q3 Ending December 31 (prior two quarters also shown)





- Revenue up 26%
- 13% increase in revenue  
Q1 '16 to Q2 '16
- 11% increase in revenue  
Q2 '16 to Q3 '16
- Sustainable organic  
growth
- Driven by Money  
Transfer

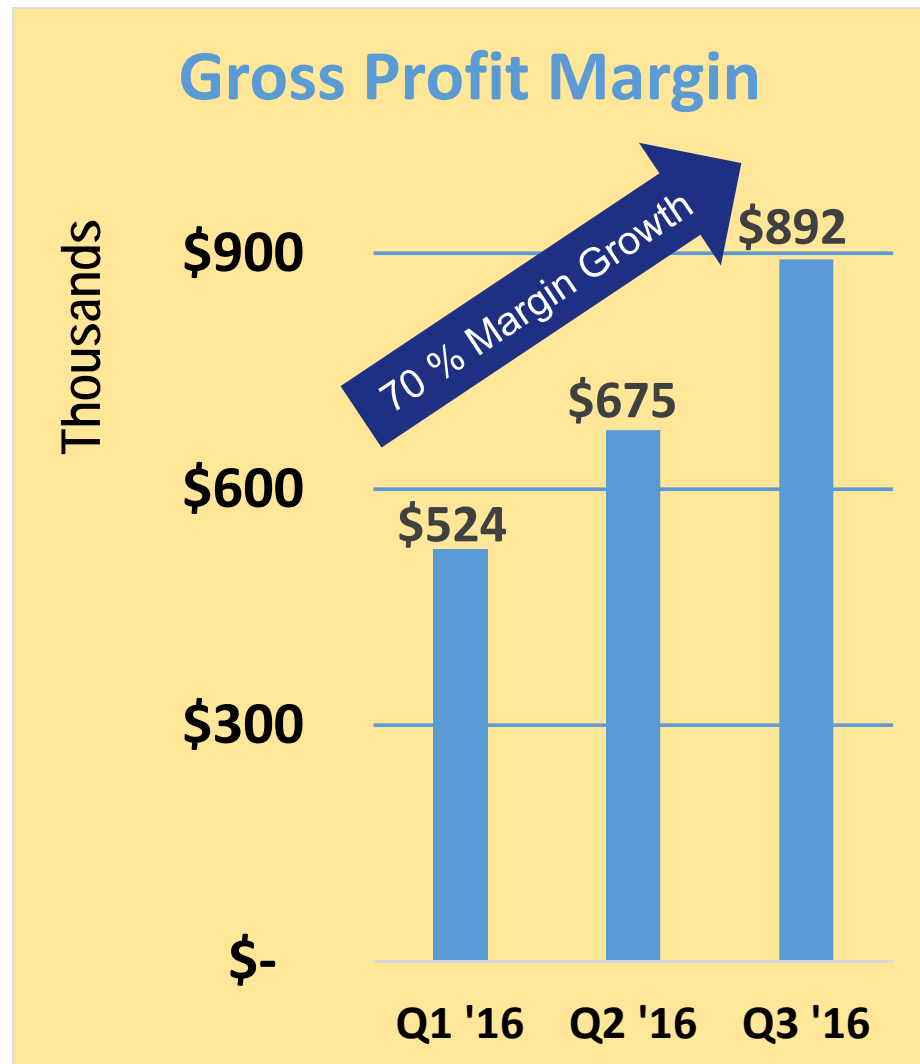
Q3 Ending December 31 (prior two quarters also shown)



## GROSS MARGIN TREND

- Gross Margin up 70%
- 29% increase in revenue  
Q1 '16 to Q2 '16
- 32% increase in revenue  
Q2 '16 to Q3 '16
- Sustainable organic  
growth
- Driven by Money  
Transfer

Q3 Ending December 31 (prior two quarters also shown)



## OPERATING LOSSES / EQUITY

- Company continues trend of running operating losses to build businesses
- Q3 equity reflects losses taken as part of the transition to a “pure India play”

### Q3 Ending December 31 *(prior quarters also shown)*

#### India Operations Only

\$ millions	Q1 '16	Q2 '16	Q3 '16
Revenues	\$ 1.3	\$ 1.4	\$ 1.6
Cost of sales	0.7	0.8	0.7
Gross margin	\$ 0.5	\$ 0.7	\$ 0.9
Salaries and wages	\$ 0.4	\$ 0.6	\$ 0.6
SG&A	1.0	0.6	1.0
Depr and amort	0.2	0.2	0.1
Total operating exp	\$ 1.6	\$ 1.4	\$ 1.7
Total op inc / (loss)	\$ (1.1)	\$ (0.8)	\$ (0.8)
Interest expense	0.0	0.1	(0.0)
Income tax expense	-	-	-
Net income / (loss)	\$ (1.1)	\$ (0.9)	\$ (0.8)
Gross Rev GM%	41%	47%	55%
<b>Comprehensive Losses Including U.S. Losses</b>			
<b>Consolidated Loss</b>	<b>\$ (3.3)</b>	<b>\$ (6.1)</b>	<b>\$ (6.7)</b>

### U.S. Domestic:

- Discontinued Operations

### India:

- Continued growth in revenue, closing the gap to breakeven
- Store count 310, 676 at March 31, 2016
- More than 172 million unique users since inception
- 7.8 million users accessed the service during March 2016
- 4.5 million repeat users in March, 2016 up 15% from March 2015.



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