

FY 2016

EARNINGS CALL



CALPIAN

OTC: CLPI

July 20th, 2016 DALLAS / MUMBAI

SAFE HARBOR PROVISION

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.

BUSINESS UPDATE

————— Operational Overview

————— Business Highlights

————— Operating Environment

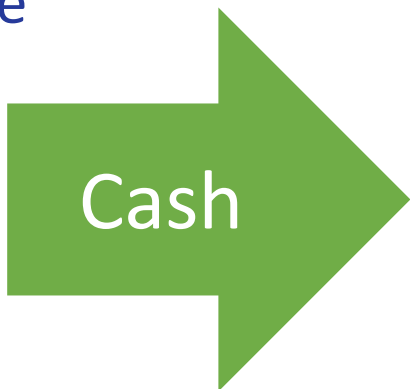
AGENT ASSISTED TRANSACTIONS

173 Million

Indian Mobile
Phone Users
Served to Date



**Saves
Consumers Time
and Money**



310,676

Retail Stores Enabled On
MoneyOnMobile
Payment Network



**Earns Revenue from
MoneyOnMobile for
Assisting Consumers with
Financial Transactions**



\$754 Million USD

Processed Volume Over
the Trailing Twelve
Months



Data through March 31, 2016

FINANCIAL TRANSACTIONS SUPPORTED

Cash Collection

Domestic Remittance (P2P)

eCommerce

Travel Tickets

Insurance*



Mobile Airtime



Television



Utility Payments



Metro Card Recharge



Cash Out*

* In Trials

OUR SERVICES IN ACTION

Mobile Top Up In Hyderabad



OUR SERVICES IN ACTION

Money Transfer in Calcutta – Rs 200,000 per Day (+/- \$3,000 USD)



FINANCIAL EMPOWERMENT

Kalighat Society For Development Facilitation In Calcutta



FINANCIAL OVERVIEW

Selected Financial Overview

Processing Volume Trend

Revenue Trend

Margin Trend

Full Year Financial Performance

Amounts Shown in US\$ 000s

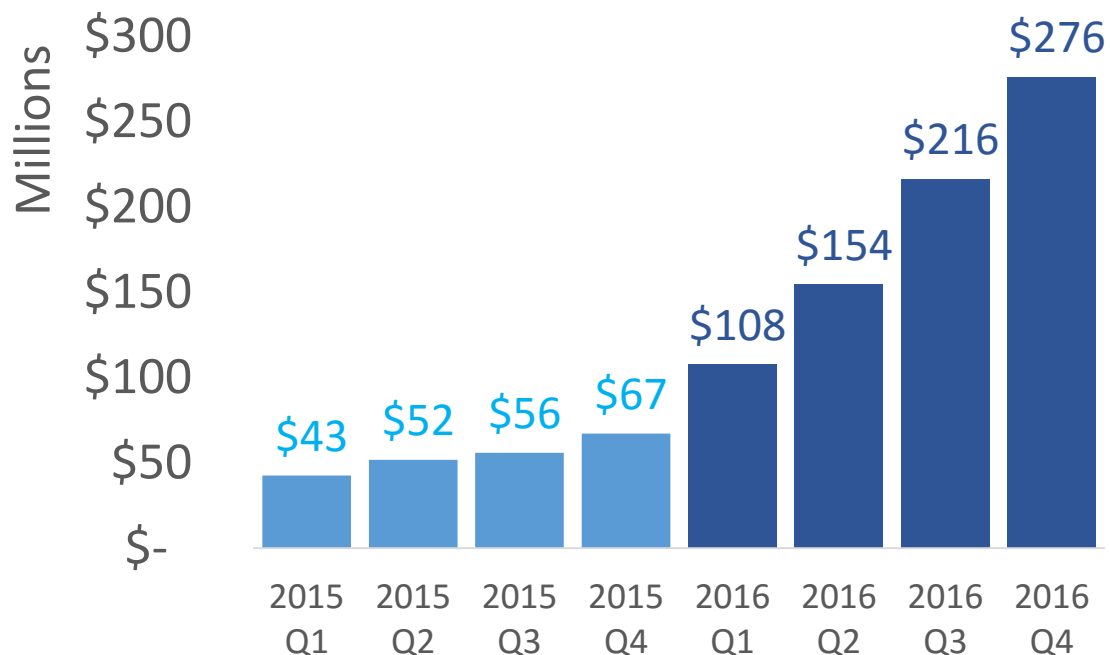
			YOY Growth	
	FY 2016*	FY 2015	As Reported	Currency Neutral
Net Revenue	\$ 6.21	\$ 5.77	8%	15%
Total Cost of Revenues	3.16	3.52	-10%	-4%
Gross Profit	3.06	2.25	36%	44%
<i>Gross Profit Margin</i>	49.2%	39.1%	10.1 ppts	10.1 ppts

Note: Figures may not sum due to rounding.

* FY2016 Numbers are Unaudited

PROCESSING VOLUME TREND

QUARTERLY PROCESSING VOLUMES

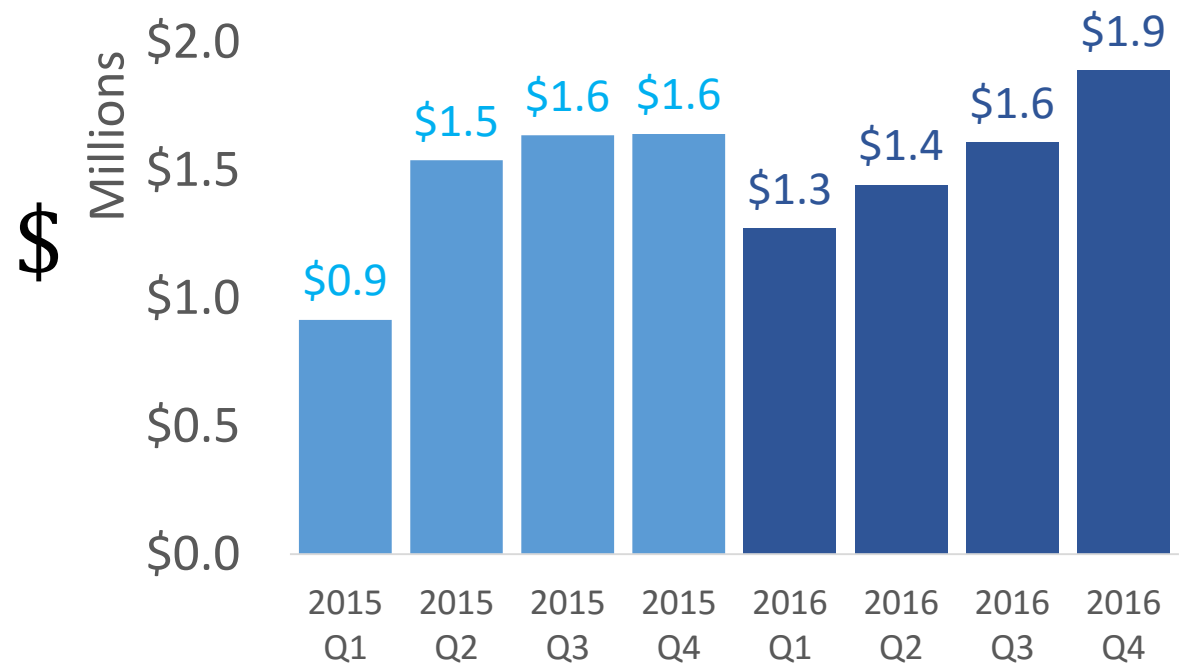


- **247%** Growth in FY `16 Processing Volume over FY `15
- **311%** Growth in Q4 `16 Processing Volume over Q4 `15
- Growth Driver is Domestic Remittance

Currency conversion for Processing Volume done a constant exchange rate of 66 Indian Rupees to the US Dollar

REVENUE TREND

QUARTERLY REVENUES IN US\$

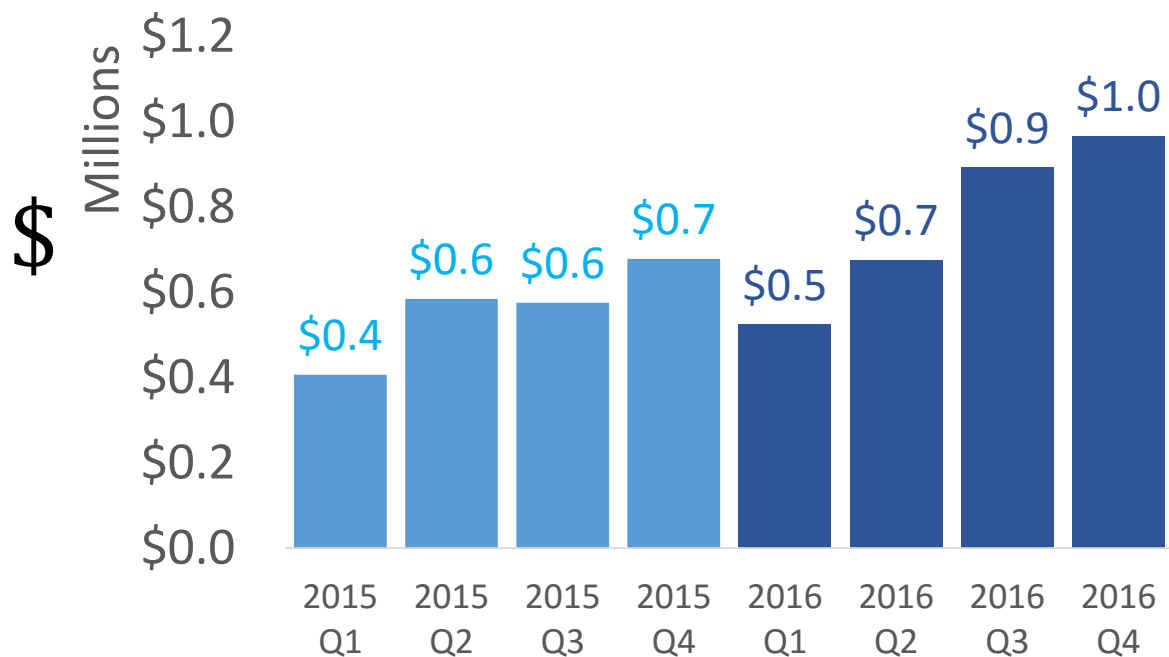


- **8%** Growth in FY `16 Revenue over FY `15
- **15%** Growth in Q4 `16 Revenue over Q4 `15

* FY2016 Numbers are Unaudited

MARGIN TREND

QUARTERLY GROSS MARGIN IN US\$



- **36%** Growth in FY `16 Revenue over FY `15
- **15%** Growth in Q4 `16 Processing Volume over Q4 `15
- Q4 `16 Gross Margin was **51% up 10 ppts** over Q4 `15

* FY2016 Numbers are Unaudited

LOOKING AHEAD

———— Q1 2017 Thoughts

———— Upcoming Changes

Q4 2016

EARNINGS CALL



Wednesday July 20, 2016



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15