

# Q1 2017

EARNINGS CALL



**OTC: CLPI**

***September 19<sup>th</sup>, 2016 DALLAS / SAN FRANCISCO***

# SAFE HARBOR PROVISION

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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

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————— Operational Overview

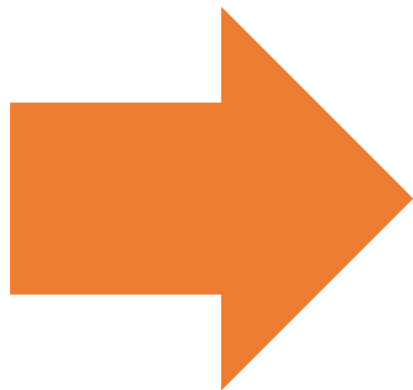
————— Business Highlights

————— Operating Environment

# NAME CHANGE

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*Providing Clearer Picture of Our Business*



# AGENT ASSISTED TRANSACTIONS

**182 Million**

Indian Mobile  
Phone Users  
Served to Date



Cash

Saves  
Consumers Time  
and Money

**319,292**

Retail Stores Enabled On  
MoneyOnMobile  
Payment Network



Earns Revenue from  
MoneyOnMobile for  
Assisting Consumers with  
Financial Transactions

Digital  
Money

**\$845 Million USD**

Processed Volume Over  
the Trailing Twelve  
Months



*Data through June 30, 2016*

# FINANCIAL TRANSACTIONS SUPPORTED

Cash Collection



Domestic Remittance (P2P)



eCommerce



Travel Tickets



Insurance\*



Mobile Airtime



Satellite Television



Utility Payments



Metro Card Recharge



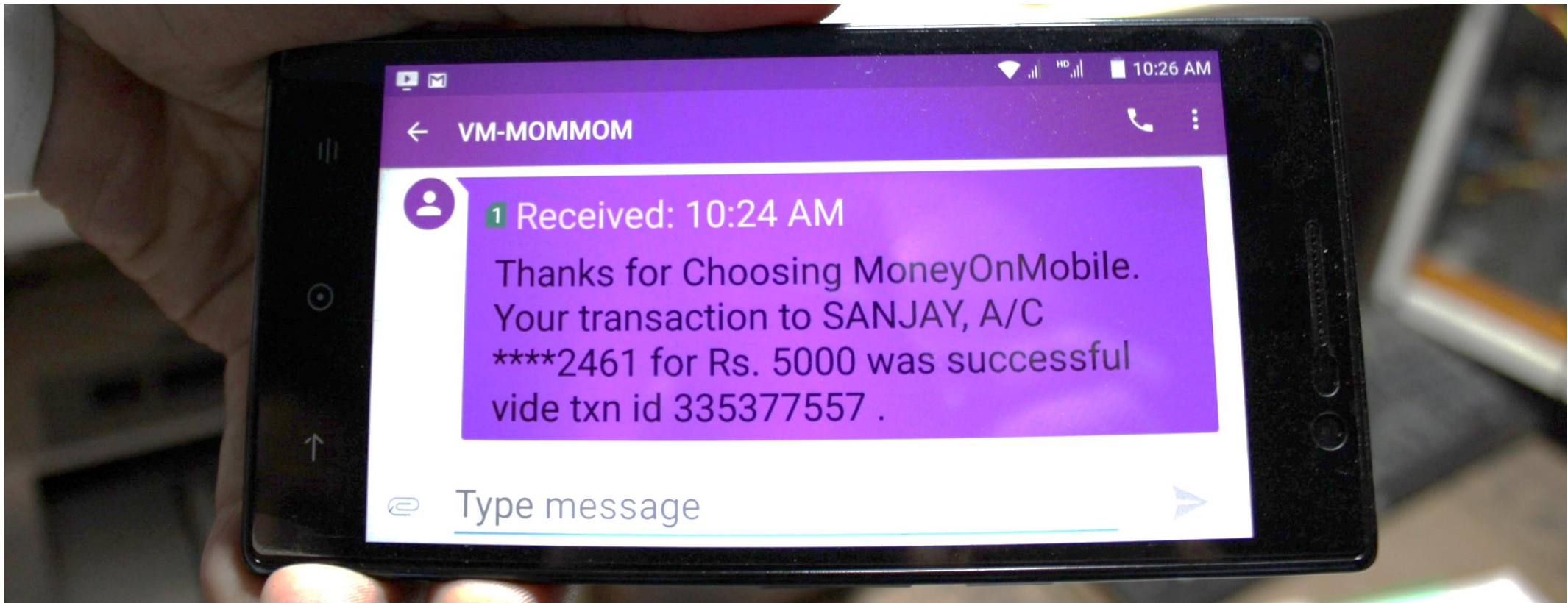
Cash Out\*



\* In Trials

# OUR SERVICES IN ACTION

## *Domestic Remittance Confirmation*



# OUR SERVICES IN ACTION

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## *Money Transfer in Kolkata*





# FINANCIAL EMPOWERMENT

## *Kalighat Society Training Kicked Off*



# US CAPITAL FUND RAISE



**US CAPITAL PARTNERS**  
DEBT, EQUITY & WEALTH MANAGEMENT

**Featured Article**

**US Capital Partners Engaged on \$10M Equity Investment for MoneyOnMobile, Inc.**

Click on the tombstone below for offering details



**USCIM Fund XIV**  
**MoneyOnMobile, Inc.**

EQUITY INVESTMENT  
\$10,000,000

**US Capital Funds**

ACTIVE



**US Capital Business**  
**Credit Income Fund, LP**

\$250,000,000  
LIMITED PARTNERSHIP  
INTERESTS

**US CAPITAL**

**Featured Offerings**

.just

# MANAGEMENT TEAM



**Ranjeet Oak**

**Founder and President (India)**  
Alumni of IIM Lucknow with over 20 years of experience out of which 7 years in payment space



**Harold Montgomery**

**CEO (USA)**  
Stanford University MBA, 1985  
Started in payments in 1987



**Vimal Dhar**

**Strategic Relationships (India)**  
12 years of experience in payment space with Easy Bill, & FinoPaytech



**Scott Arey**

**CFO (USA)**  
Stanford University BA, 1984  
10 years Bank of America Group CFO



**Shailesh Narang**

**CFO (India)**  
Qualified Chartered Accountant since Nov 1984 with 37th Rank in All India CA Exams



**Will Dawson**

**EVP Mobile Money (USA)**  
COO, MasterCard Mobile Money JV  
Launched Mobile Money in Egypt & Turkey



**Jolly Mathur**

**Founder and Director (India)**  
25 years of experience building businesses including Value Added Services in the Telecom Sector



**Jim McKelvey**

**Director (USA)**  
Co-founder of Square, one of the fastest growing technology companies in the US



**Rajat Sharma**

**Founder and Director (India)**  
18 years of experience in the fields of Telecom and IT. Launched Motorola's wireless products in India

# FINANCIAL OVERVIEW

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Selected Financial Overview

Processing Volume Trend

Revenue Trend

Margin Trend

# Q1 '17 VS. Q1 '16 PERFORMANCE

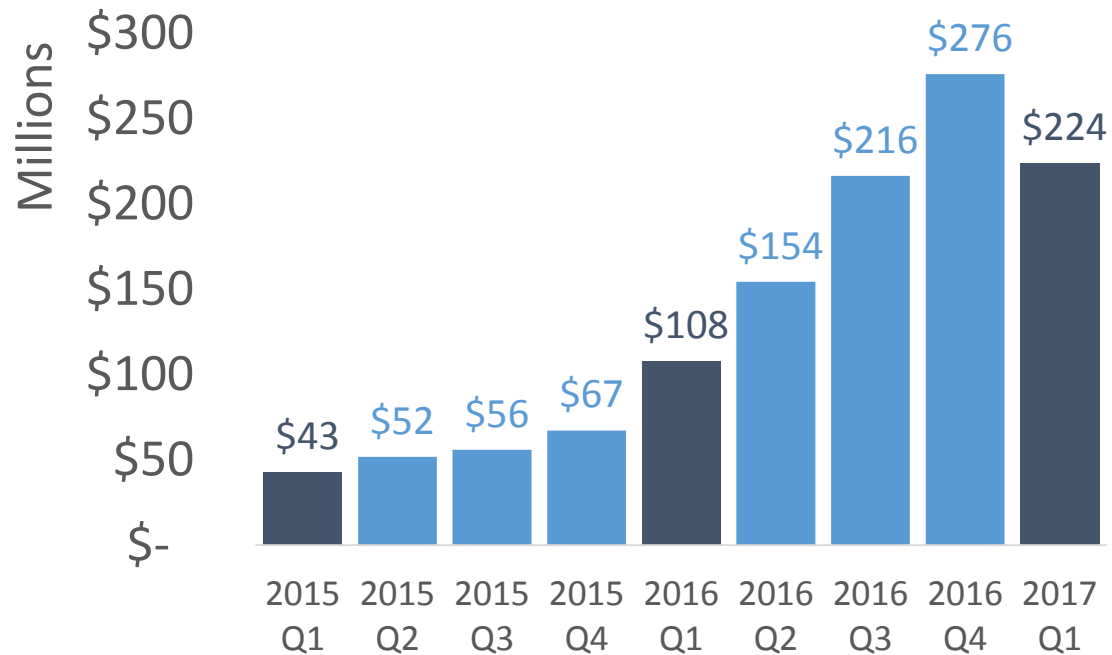
*Amounts Shown in US\$ millions*

			Q1-to-Q1 Growth	
	Q1 2017	Q1 2016	As Reported	Currency Neutral
Net Revenue	\$ 1.41	\$ 1.27	11%	17%
Total Cost of Revenues	- 0.66	- 0.75	-11%	-6%
Gross Profit	0.75	0.52	42%	50%
<i>Gross Profit Margin</i>	52.9%	41.1%	11.7 pts	11.7 pts

Note: Figures may not sum due to rounding.

# PROCESSING VOLUME TREND

## QUARTERLY PROCESSING VOLUMES

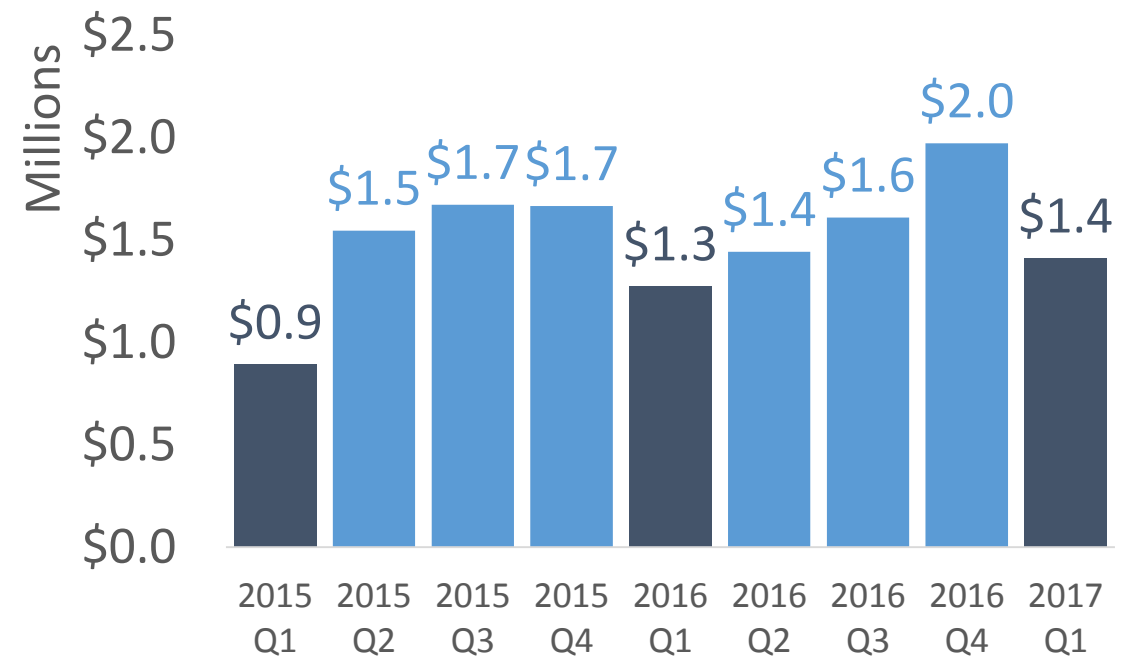


- **108%** Growth in Q1 `17 Processing Volume over Q1 `16
- Team Focused on Margin

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

# REVENUE TREND

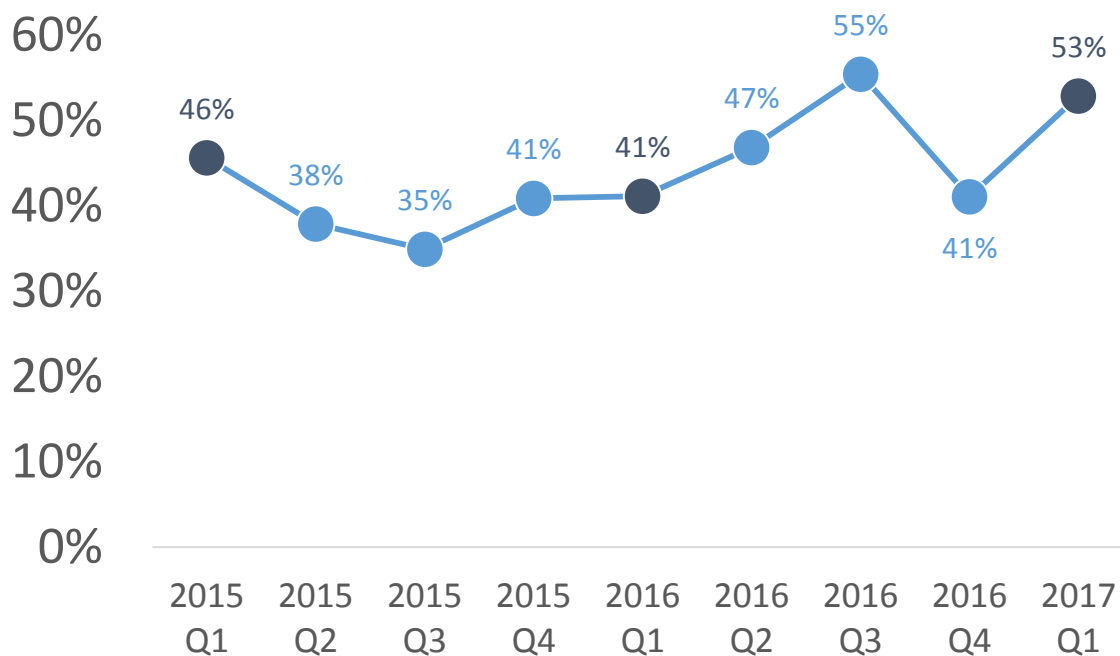
## QUARTERLY REVENUES IN US\$



- **11%** Growth in Q1 `17 Revenue over Q1 `16

# MARGIN TREND

## QUARTERLY GROSS MARGIN IN US\$



- **50%** Growth in Q1`17 Revenue over Q1 `16
- Q1 `17 Gross Margin was **53% up 11.7 pts** over Q1 `16

\* Q1 2017 Numbers are Unaudited



# LOOKING AHEAD

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———— Q2 2017 Thoughts

———— Upcoming Changes

# Q1 2017

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