

Q2 2017

EARNINGS CALL



OTC: MOMT

November 14th, 2016 DALLAS / LONDON

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

NAME CHANGE COMPLETE

Providing Clearer Picture of Our Business

Ticker Symbol Changed

MOMT

New Website

www.MoneyOnMobile.in

AGENT ASSISTED TRANSACTIONS

188 Million

Indian Mobile
Phone Users
Served to Date



Cash

Saves
Consumers Time
and Money

326,401

Retail Stores Enabled On
MoneyOnMobile
Payment Network



Earns Revenue from
MoneyOnMobile for
Assisting Consumers with
Financial Transactions

Digital
Money

\$855 Million USD

Processed Volume Over
the Trailing Twelve
Months



Data through Sept 30, 2016

FINANCIAL TRANSACTIONS SUPPORTED

Cash Collection

Domestic Remittance (P2P)

eCommerce

Travel Tickets

Insurance*



Mobile Airtime



Satellite Television



Utility Payments



Digital Locker*



Cash Out*

* In Trials

REGULATORY CHANGES

Removing Black Money From Circulation

Old Notes



New Notes



Images Source: <http://govtnic.in/>

BANK QUEUES



OUR SERVICES IN ACTION

Domestic Remittance Confirmation



OUR SERVICES IN ACTION

Money Transfer in Arunachal Pradesh



FINANCIAL EMPOWERMENT

Kalighat Society Training Kicked Off



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



Will Dawson

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



Shailesh Narang

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



Scott Arey

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



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

———— Selected Financial Overview

———— Processing Volume Trend

———— Revenue Trend

———— Margin Trend

FULL YEAR FINANCIAL PERFORMANCE

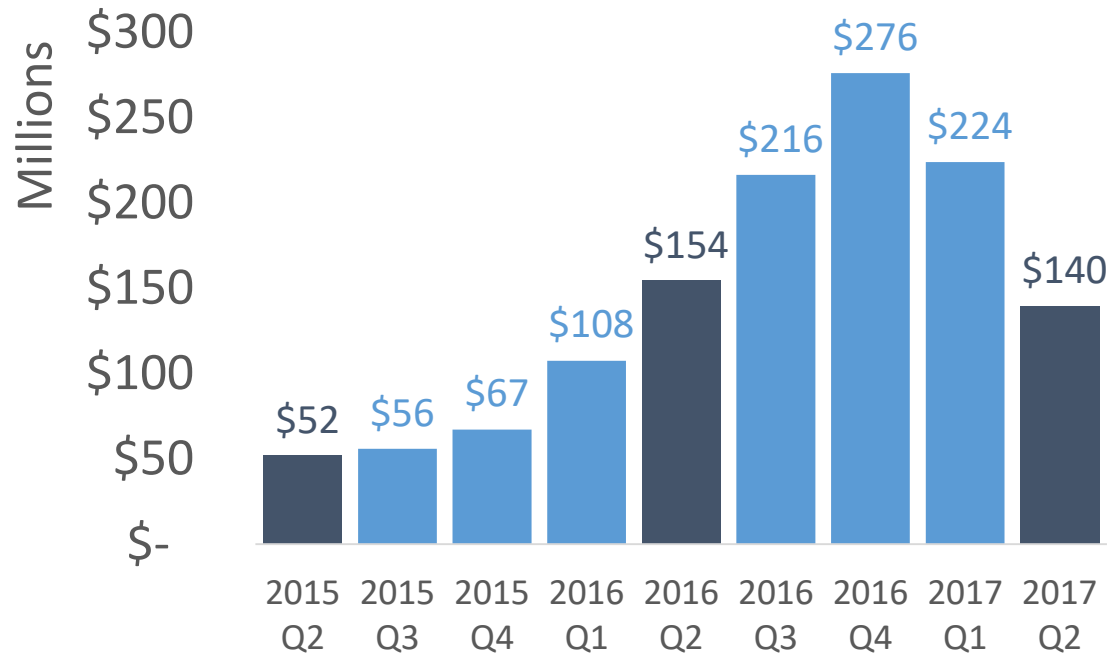
Amounts Shown in US\$ millions

| | Q2 2017 | Q2 2016 | Q2-to-Q2 Growth | |
|----------------------------|---------|---------|-----------------|------------------|
| | | | As Reported | Currency Neutral |
| Net Revenue | \$ 1.08 | \$ 1.44 | -25% | -22% |
| Total Cost of Revenues | 0.49 | 0.77 | -35% | -33% |
| Gross Profit | 0.59 | 0.68 | -13% | -9% |
| <i>Gross Profit Margin</i> | 54.2% | 46.9% | 7.3 pts | 7.3 pts |

Note: Figures may not sum due to rounding.

PROCESSING VOLUME TREND

QUARTERLY PROCESSING VOLUMES

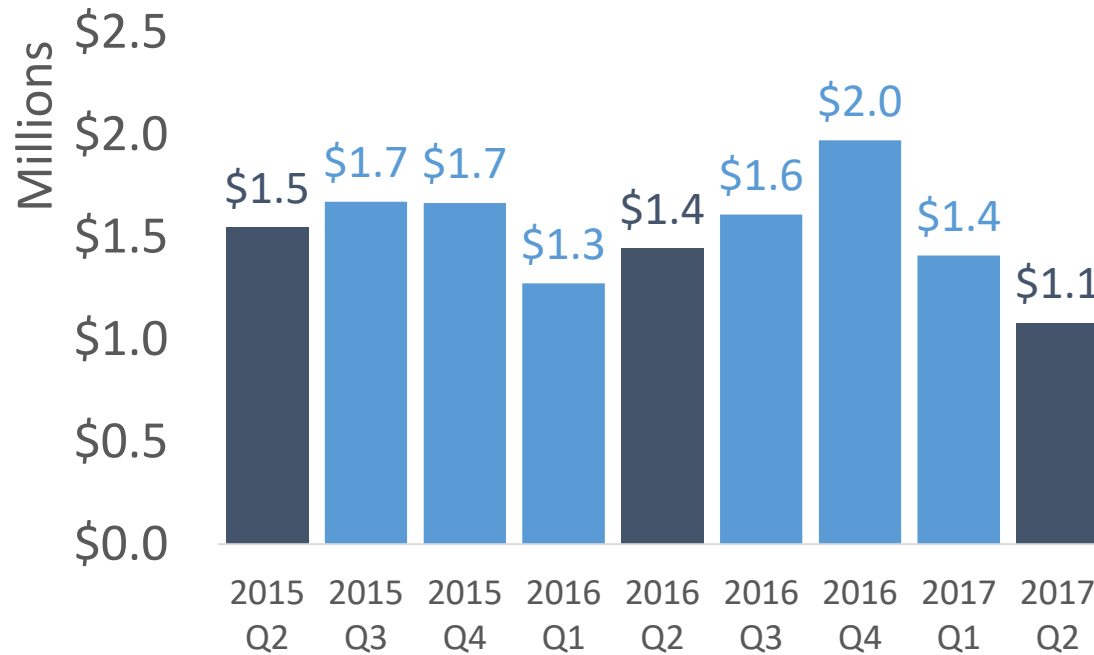


- **10%** Decline in Q2 `17 Processing Volume over Q2 `16
- Team Focused on Margin

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

REVENUE TREND

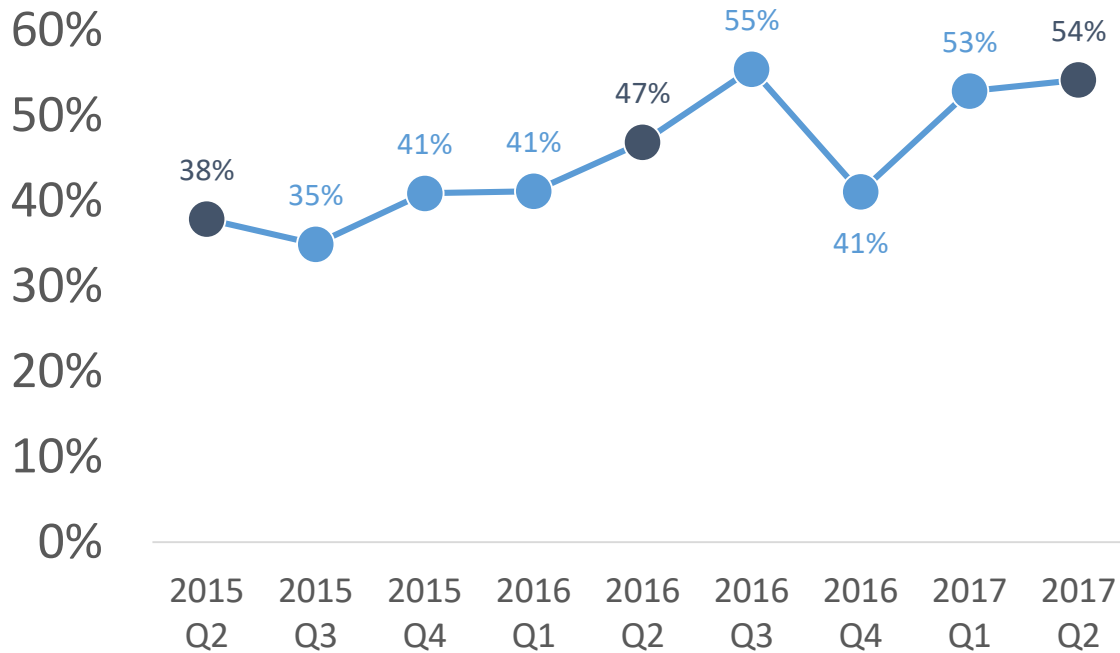
QUARTERLY REVENUES IN US\$



- **25%** Decline in Q2 `17 Revenue over Q2 `16

MARGIN TREND

QUARTERLY GROSS MARGIN IN US\$



- Q2 `17 Gross Margin was **54% up 7.3 ppts** over Q2 `16

LOOKING AHEAD

———— Q3 2017 Thoughts

———— Upcoming Changes

Q2 2017

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