

Q3

Earnings Call

Feb 14, 2017

DALLAS, TEXAS, USA



QTCQX: MOMT | <http://Investors.MoneyOnMobile.in>

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.



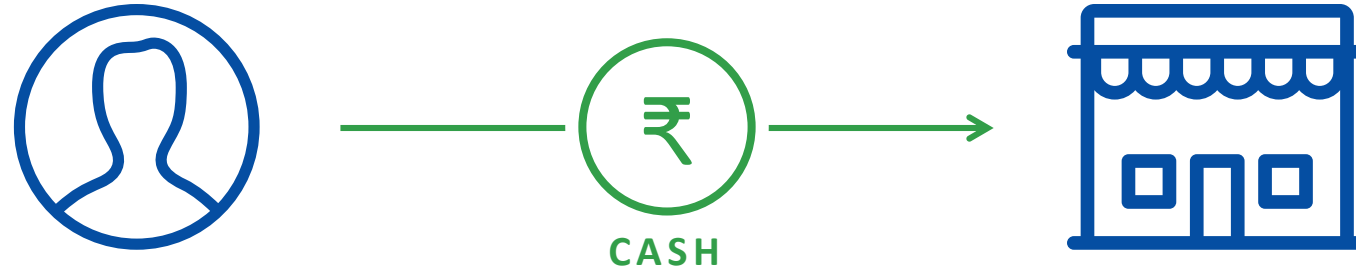
Business Update

1 Operational Overview

2 Business Highlights

3 Operating Environment

Agent Assisted Transactions



Consumer

Needs to **pay a bill** or **remit money** across the country

Agent

Uses **MoneyOnMobile** to perform financial transactions

Results To Date



LARGEST AGENT NETWORK

330,000+ Agents

700+ Cities



WIDE RANGE OF TRANSACTIONS

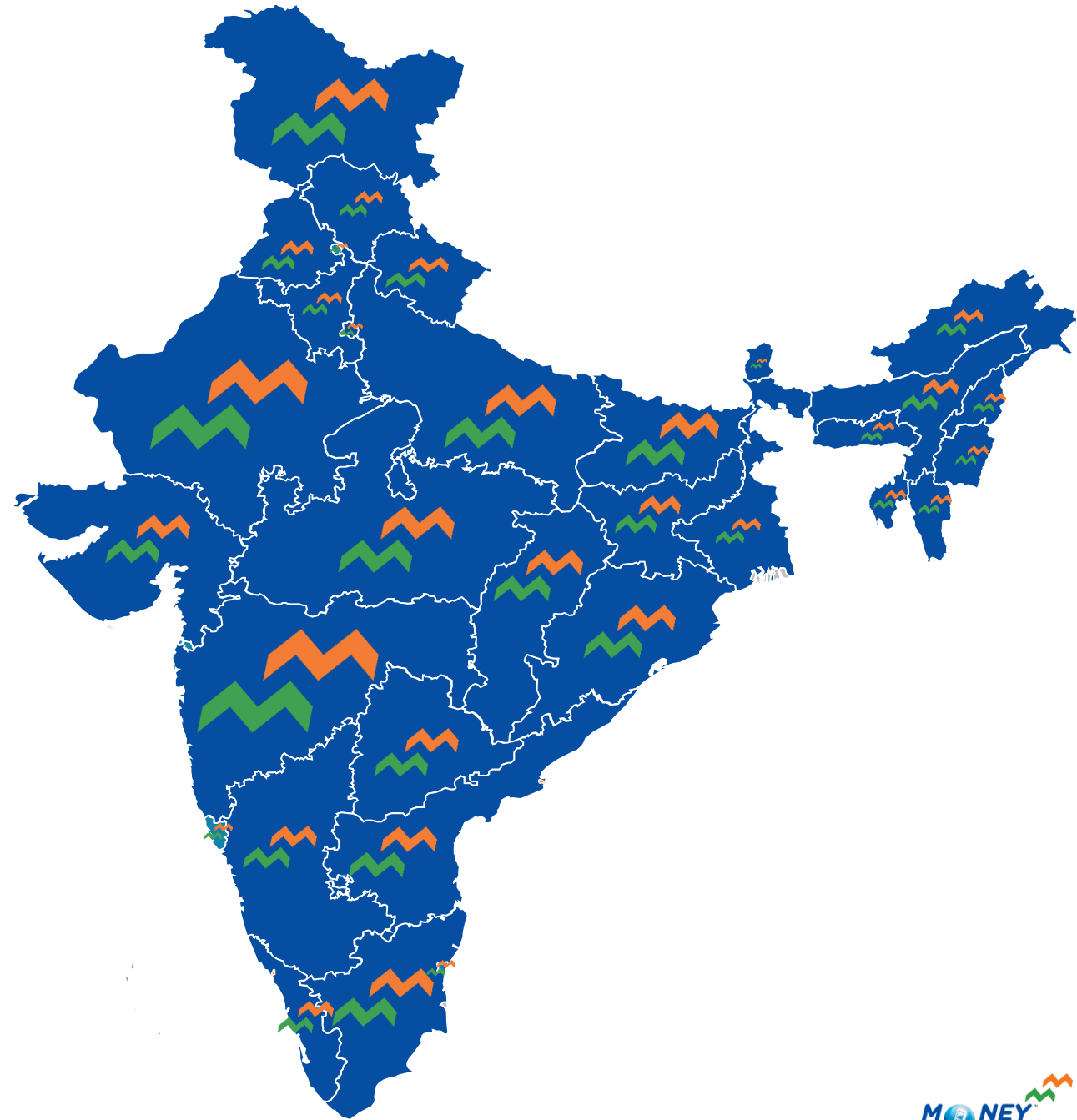
55 Different Financial Transactions



SERVED TO DATE

190 Million Customers Served

1.7 Billion USD Processed



DEMONETIZATION

Overnight, the Indian Prime Minister killed **86%** of the nation's currency.

Old Notes



New Notes

RESULT

Long bank lines
&
Cash shortage



Our Services In Action

New MOM ATM: Features

Cash out, like an ATM

In-store purchases

ATM with no machines

Cash comes from merchants till



Our Services In Action

New MOM ATM:
Cash Out Service



Our Services In Action

New MOM ATM:
POS Service



James McKelvey on MOM ATM



Management Team



Ranjeet Oak

Founder & President · India

Alumni of IIM Lucknow with over 20 years of experience out of which 7 years in the 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 the 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 & 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 & Director · India

18 years of experience in the fields of Telecom and IT. Launched Motorola's wireless products in India

Financial Overview

- 1 Selected Financial Overview
- 2 Processing Volume Trend
- 3 Revenue Trend
- 4 Margin Trend

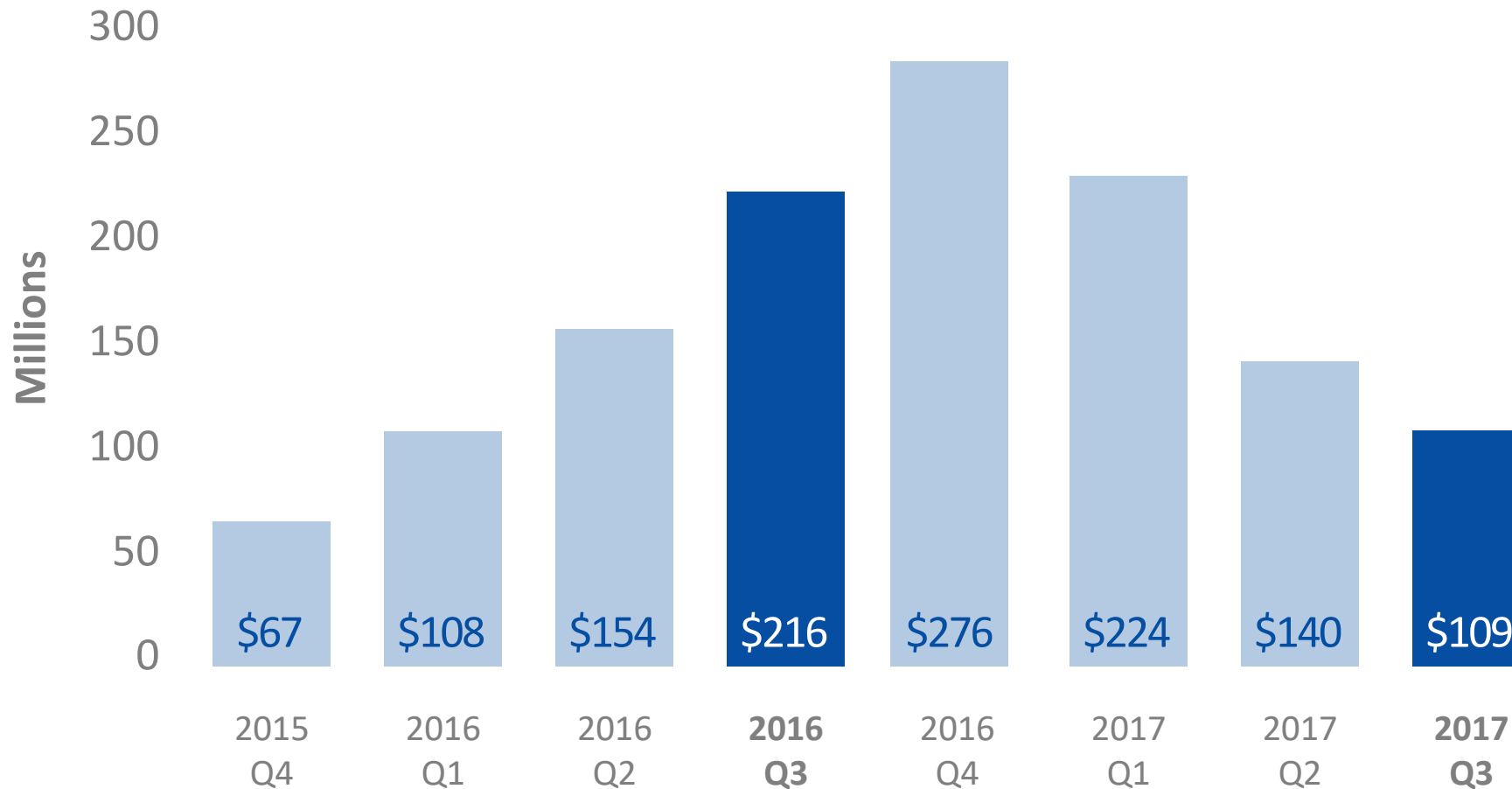
Q3 FY 2017 Financial Performance

Amounts shown in US\$ millions (unaudited)

	Q3 2017	Q3 2016	As Reported	Currency Neutral
Net Revenue	\$ 0.97	\$ 1.61	-40%	-37%
Total Cost of Revenues	0.39	0.72	-45%	-43%
Gross Profit	0.58	0.89	-35%	-33%
Gross Profit Margin	59.4%	55.4%	3.9 ppts	3.9 ppts

Processing Volume Trend

Quarterly Processing Volumes in US\$ (unaudited)

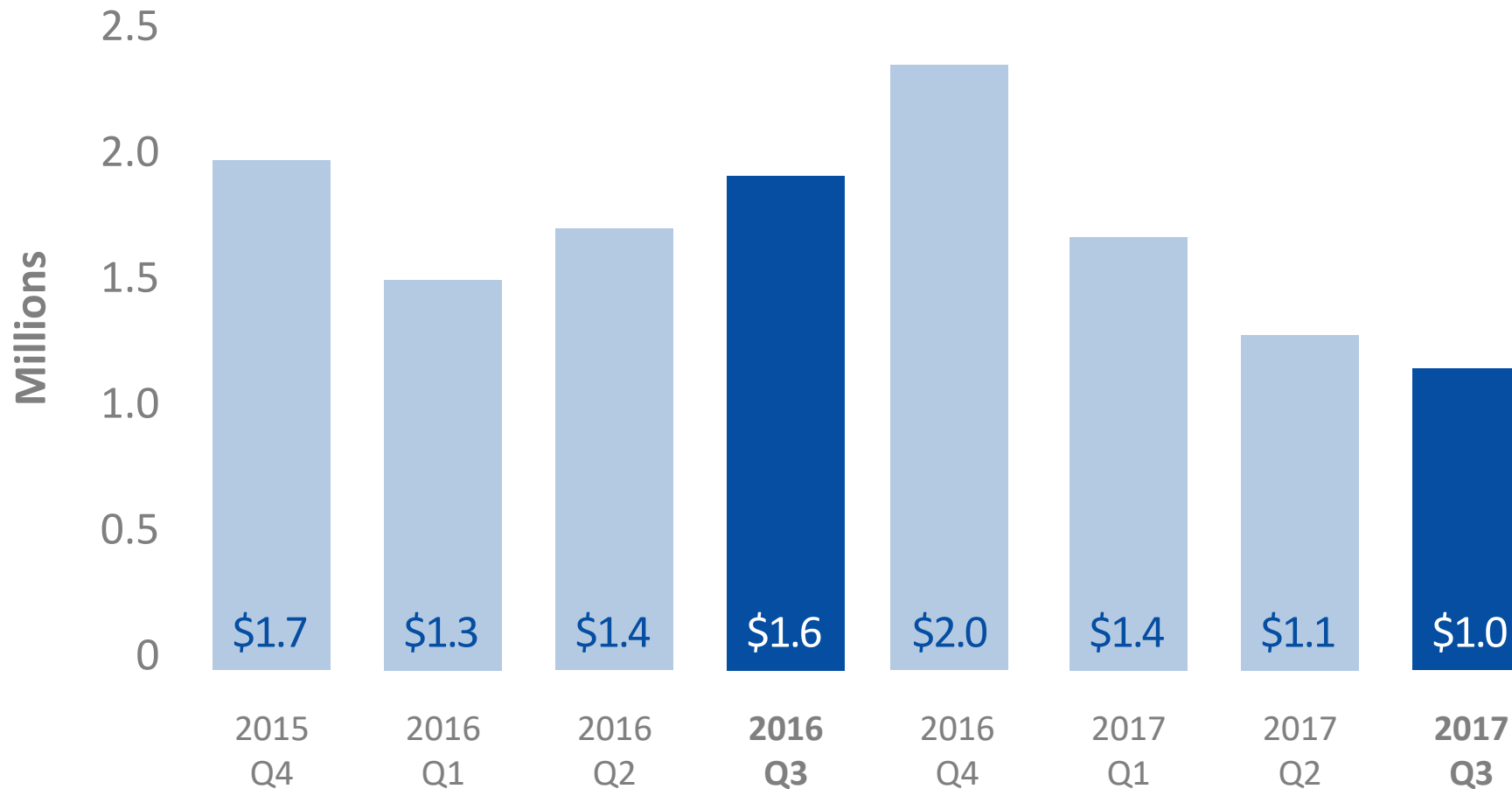


50% decline in Q3 '17 processing volume over Q3 '16

Team focused on **Margin**

Revenue Trend

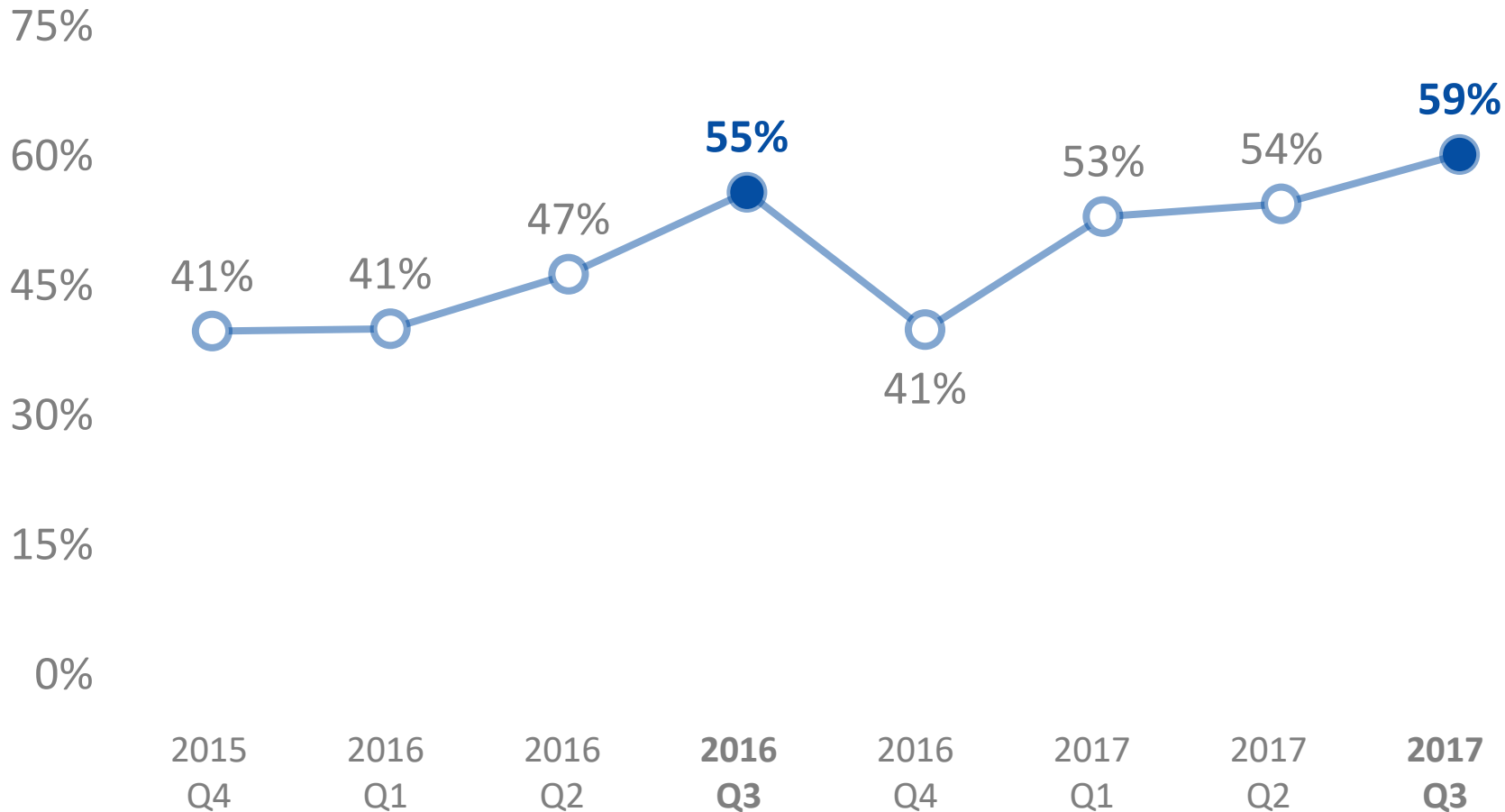
Quarterly Revenues in US\$ (unaudited)



40% decline in Q3 '17 Revenue over Q3 '16

Margin Trend

Quarterly Gross Margin in US\$ (unaudited)



Q3 '17 Gross Margin was **59% (up 3.9 pts)** over Q3 '16

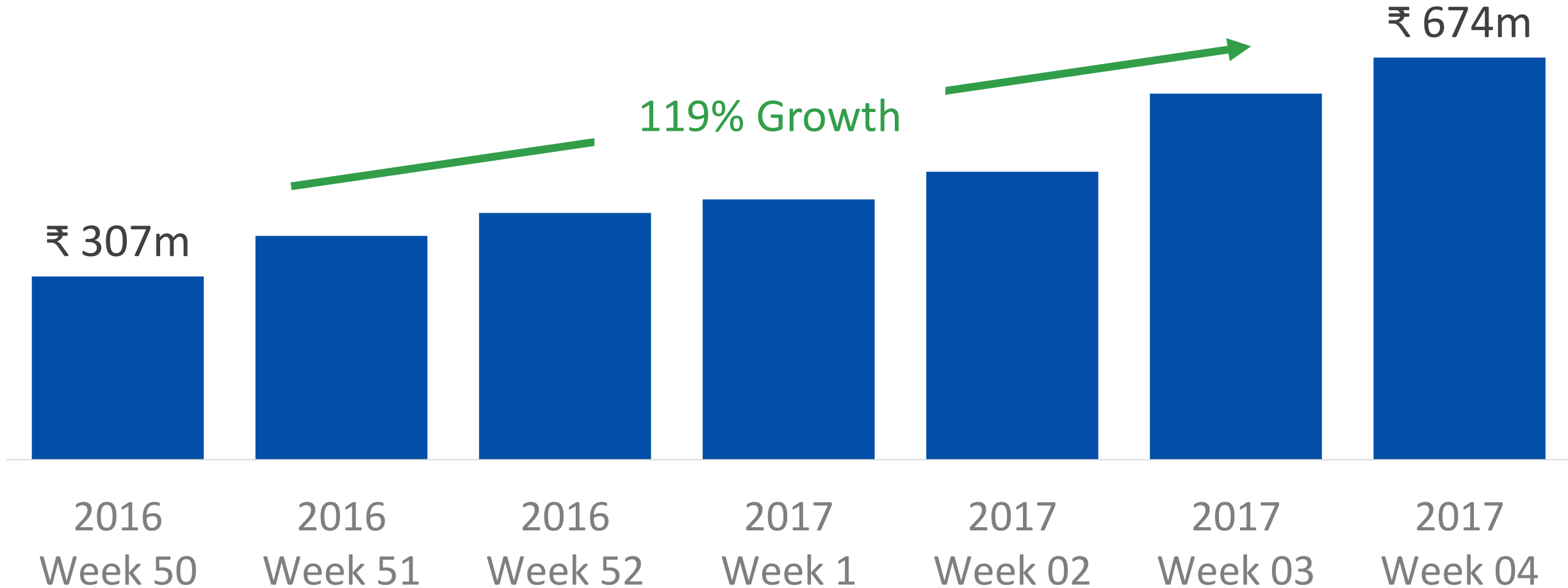
Looking Ahead

1 Q4 2017 Thoughts

2 Upcoming Changes

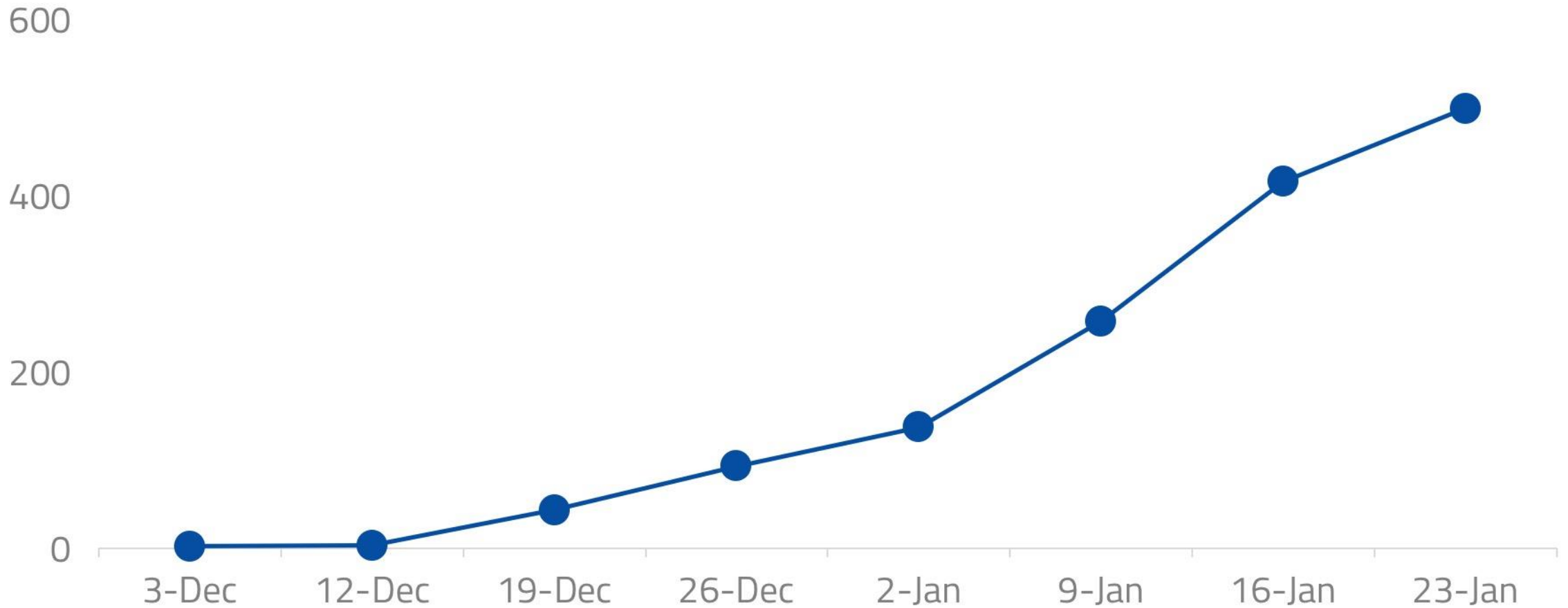
Growth Since Cash Re-Entered

Processing Volume in INR



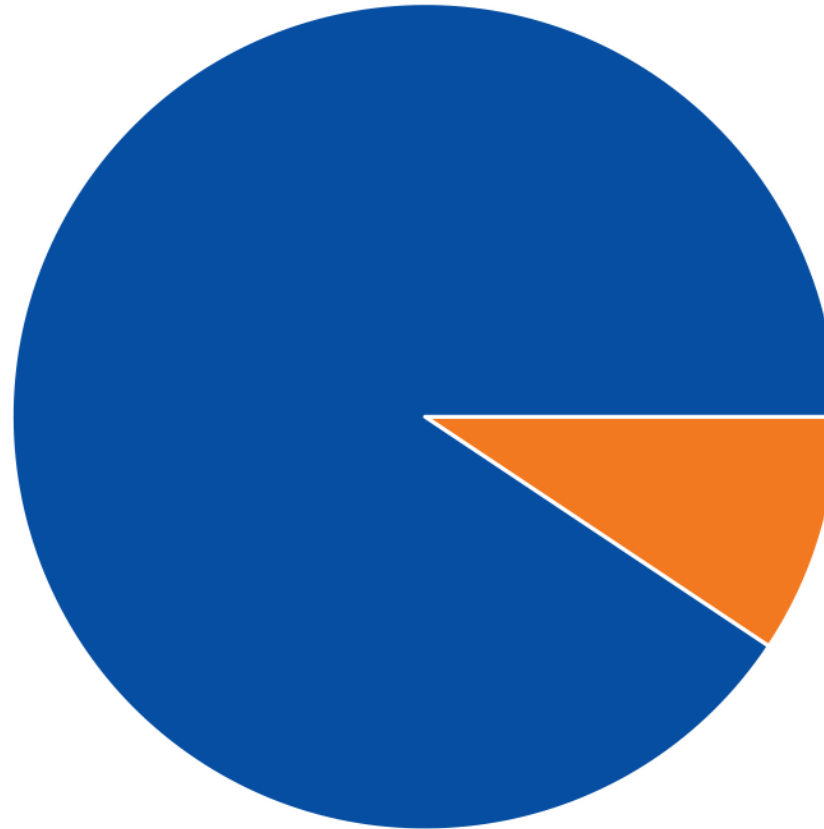
MOM ATM Enabled Retailers

Dec 3, 2016 – Jan 23, 2017



Potential for MOM ATM

Additional ATMs
Required:
2m



Number of ATMs
in India:
0.2m

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