

Investor Presentation

June 2017



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

Required Statement About Forecasts

MoneyOnMobile's models and projections are based on certain key assumptions, including but not limited to the following:

- Availability of adequate and appropriately priced financing to continue in business
- Availability of acquisitions which can be completed
- Continued performance of key staff
- Continued favorable business conditions and economic climate.
- MoneyOnMobile Forecasts are the representation of MoneyOnMobile Management.

Certain of the statements contained herein may be statements of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, the words "may," "will," "should," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue" and similar expressions identify forward-looking statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) our ability to acquire retail credit card processing residual streams ("residuals"), (ii) our ability to raise capital to fund our acquisitions, (iii) our ability to successfully integrate multiple residuals acquisitions, (iv) changing levels of competition, (v) changes in laws and regulations, including government regulation of the credit card processing industry and other related financial institutions, and (vi) general competitive factors. This business plan is for confidential information purposes only and is not a solicitation for investment.

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MoneyOnMobile, Inc. (OTCQX: MOMT)



**Mobile Payment /
Money Transfer System**

**\$8 Billion Annual Net
Revenue Market Opportunity**

India



POPULATION

1.3 billion people ¹



UNBANKED

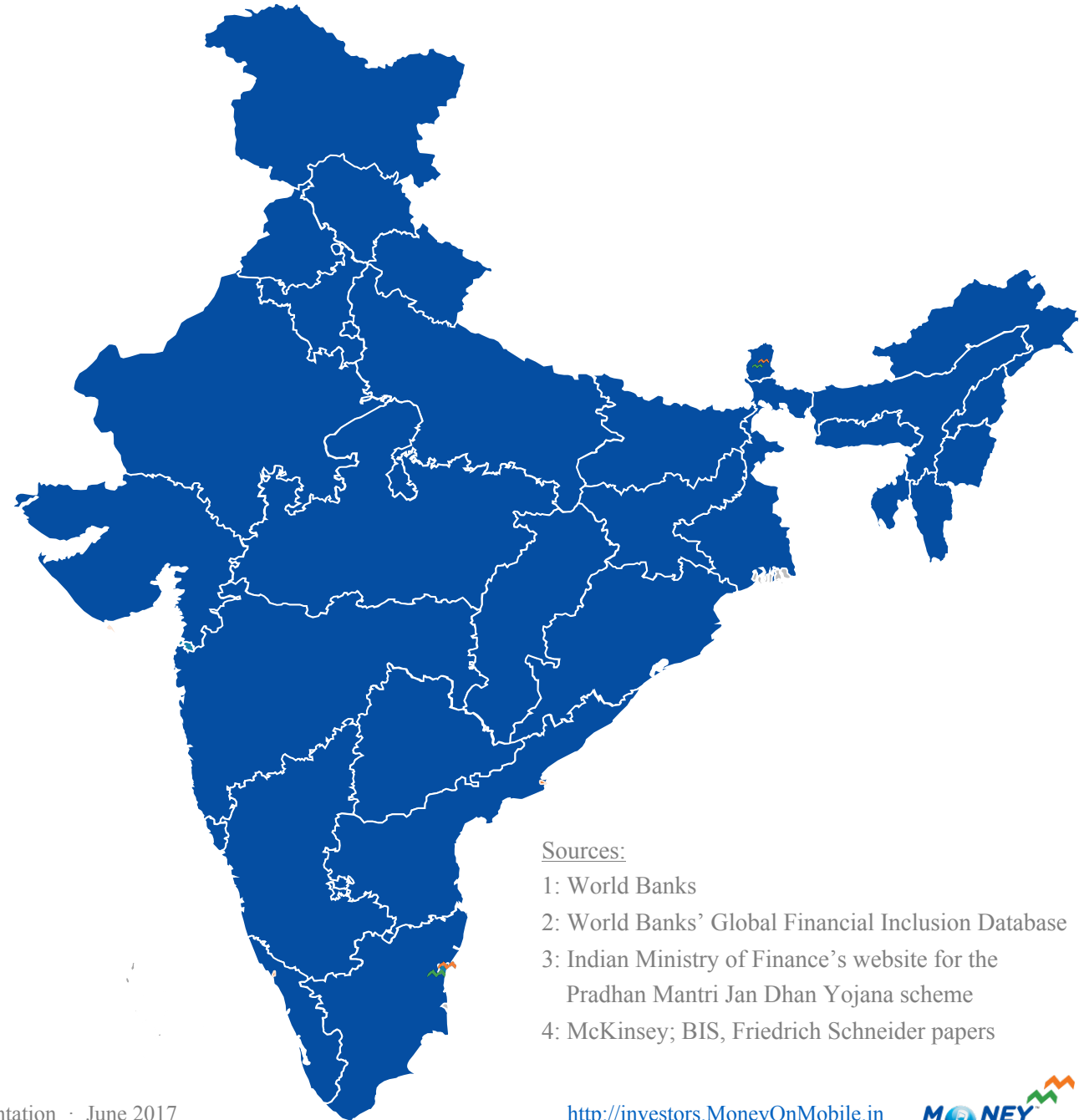
607 million people ²

Only 15% of adults report using an account for payments. ³



CASH

98%+ of transactions ⁴



Sources:

- 1: World Banks
- 2: World Banks' Global Financial Inclusion Database
- 3: Indian Ministry of Finance's website for the Pradhan Mantri Jan Dhan Yojana scheme
- 4: McKinsey; BIS, Friedrich Schneider papers

THE PROBLEM

Simple Financial Transactions are a Hassle



THE SOLUTION

MoneyOnMobile

Easy

Safe

Convenient



Financial Transactions Supported



* In Trials

Mobile Payment Network

199+ Million

Mobile Phone Users
Served to Date

340,000+

Retail Stores Enabled

\$1.9+ Billion

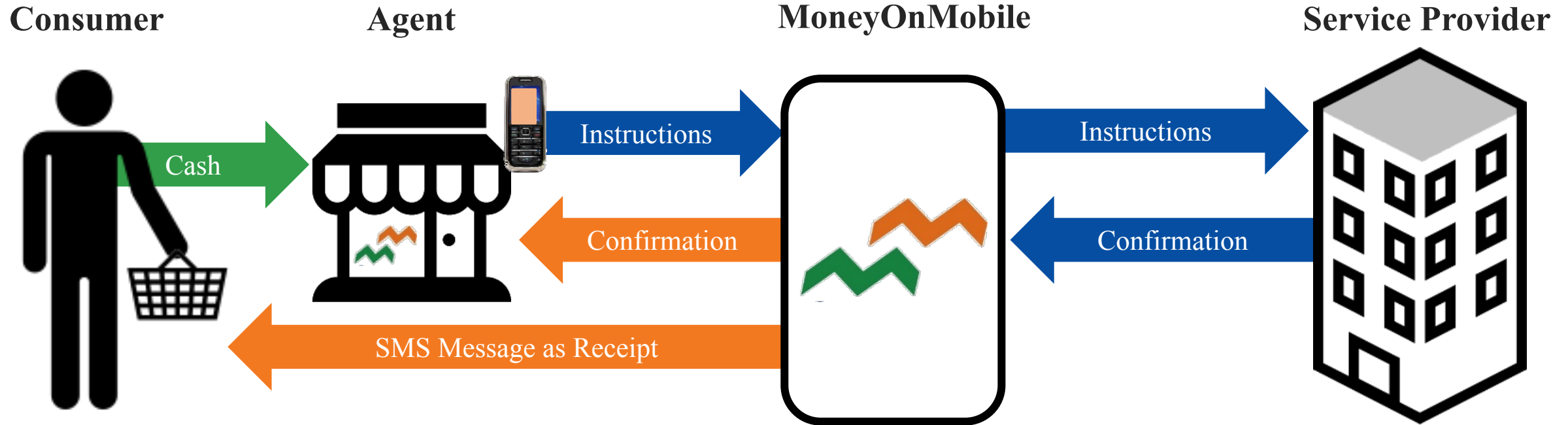
USD

Processed Volume over 5 Years



Data through April 30, 2017

Transaction Flow



Retailer Revenue/transaction:

ATM Revenue: ₹ 4.00

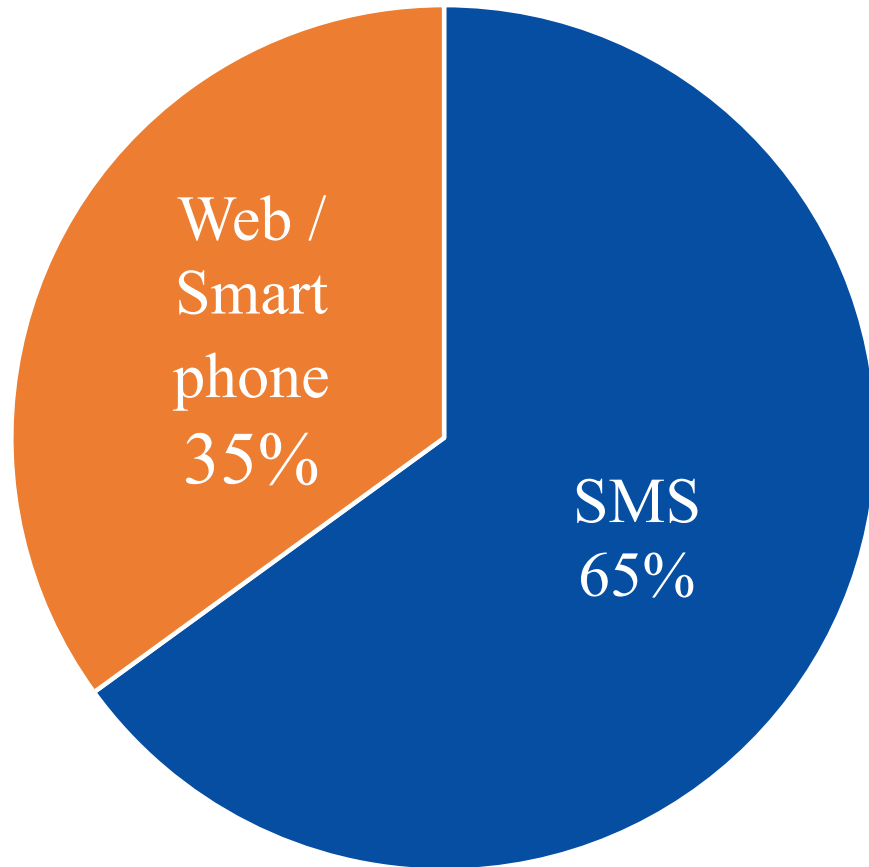
Remittance Revenue: ₹ 23.00

MoneyOnMobile Revenue/transaction:

ATM Revenue: ₹ 2.50

Remittance Revenue: ₹ 10.00

We Make Dumb Phones Smart



- No Capex to Join
- Familiar Technology
- SMS text
- Local language

MoneyonMobile ATM

Makes our retailers mini-ATMs

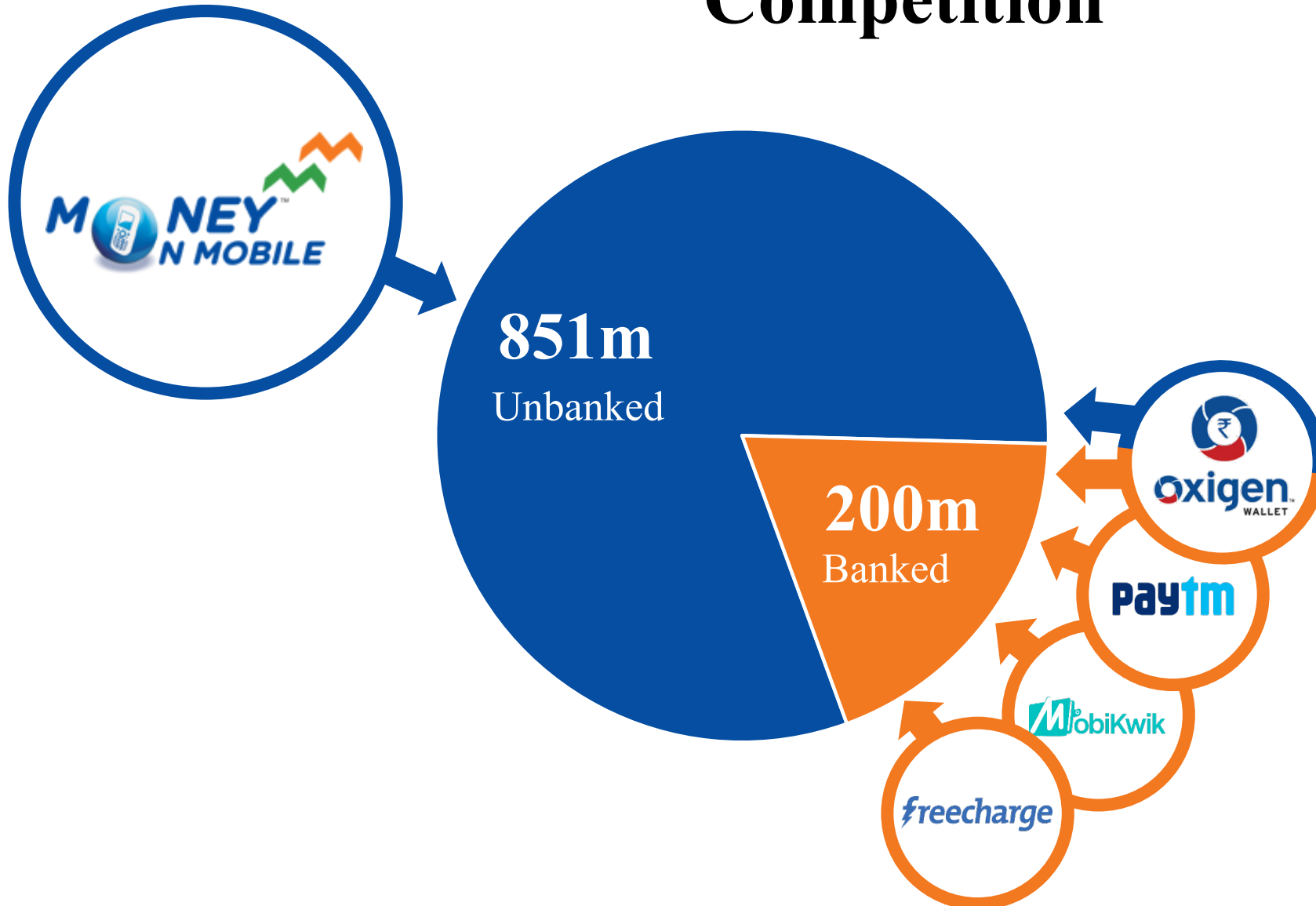
Retailers monetize the cash in their tills

Retailers do not need a bank account

Increases sales up to 200%



Competition



**Real Competitor
is Cash:**
up to 98% of
Transactions are Cash

Sources: Citibank Analytics team
& corporate websites

Case Study

Mohan - Individual Calcutta User

Who:

- Migrant Dockworker
- Wife & Family live 500 miles away

What:

- Pay his cell phone bill
- Pay his wife's cell phone bill
- Send money home to his family

Why:

- Save money (no bus fares)
- Save time (no travel)
- More time at work = more income



Case Study

Bangalore Agent

Who:

- Branded agent location

Why:

- No Capex to start
- Income on every transaction
- Huge pent-up demand



Case Study

Non-Profit
Organization

Kalighat Society
Adds 75,000
Female Agents
To Our Network



We are the largest Mobile Money Network in India

#1 IN INDIA

#2 WORLDWIDE

Based on findings from GSMA
2015 Global Adoption Survey
and data from GSMA
Mobile Money
Intelligence.



Source: GSMA 2015 Global Adoption Survey

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

COO · USA

University of Pennsylvania
MasterCard Mobile Money, COO
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, 1984
10 years Bank of America, Group CFO

Jim McKelvey

Board Director (Co-Founder of Square Inc.)

*Payment Expert Targeting
The Underbanked*



Square At A Glance

Square Inc. (NYSE:SQ) offers digital payment services to unbanked merchants

IPO'ed in November 2015

Market capitalization: US\$5.3 Billion

2016 Revenues: US\$1.7 Billion

Honorable Kay Bailey Hutchinson

Board Director

Focused On Female Empowerment



20 years of service representing the citizens of Texas

First female senator from Texas

Member at Bank of America's Global Advisory Council

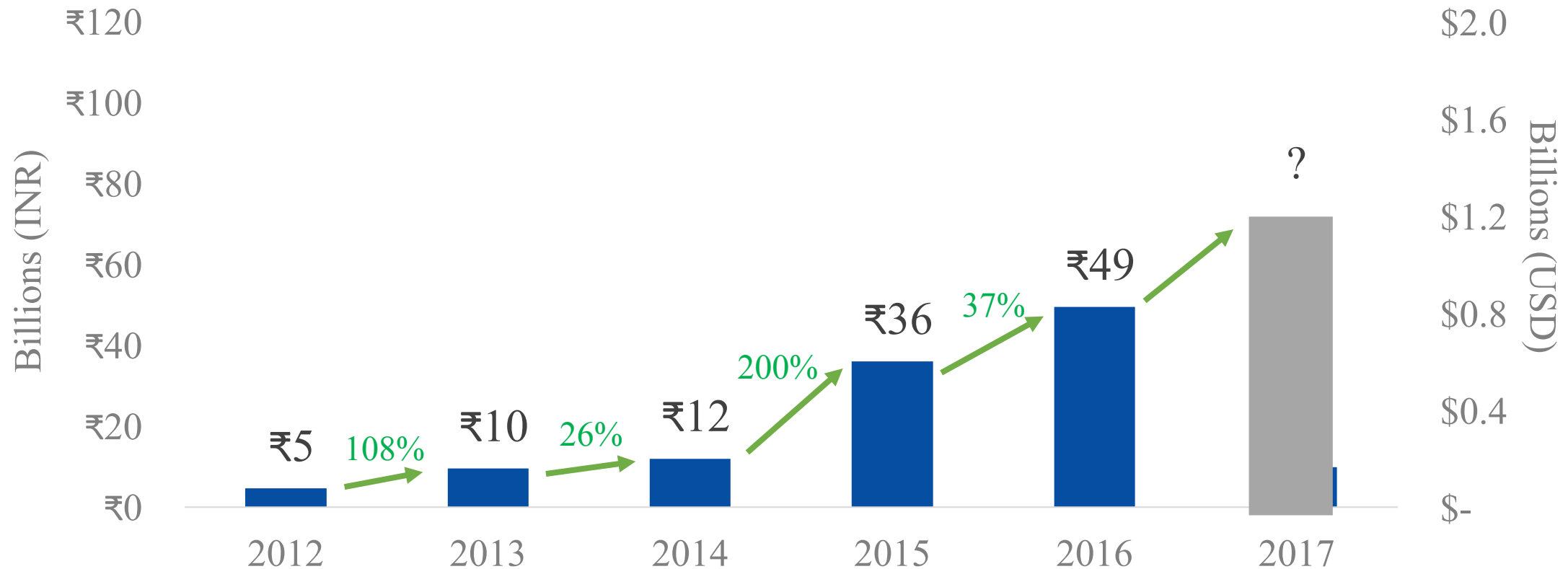
Chairman of the Republican Policy Committee

Four Essential Elements of MoneyOnMobile

- Revenue Share model
 - Zero Cost of Customer Acquisition
- Job Opportunity
 - Everyone makes money
- Uses Existing/Familiar Technology
 - SMS
- Zero Marginal Cost of Transaction Processing
 - High marginal profit on each transaction

Growth of Transactions Processed

Annual Processing Volume Growth



* Calendar Year

* Fixed Exchange Rate INR 66 / USD

Growing Fast Now

- Revenues up 20% in Q1
- Large Distribution Opportunities Coming Up
- Connecting with Silicon Valley Partners to bring the unbanked into the digital economy

Growth in Revenues (by Category)

Category	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017
Domestic Remittance / MoneyOnMobile ATM	133%	10%	42%	19%	86%
Mobile / TV Top-Up	-9%	-25%	3%	-6%	3%
All Other	3%	-17%	14%	-15%	16%

Share Metrics

MoneyOnMobile (OTCQX: MOMT)

Share Price	\$0.328
Market Cap	\$20.6M
Total Shares Outstanding	+60M
Warrants (Avg. Exercised Price and Date)	21,732,272 (\$0.71 exps 2017-27)
Options (Avg. Exercised Price)	3.5M (\$0.74)
Total Fully Diluted Shares	85M
52-Week Range	\$0.25–0.84

Major Shareholders

High Net Worth (5)	38%
Officers & Directors	15%
Retail Holders	42%
Institutional Holders	5%

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The Mobile Payments System Of India

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APPENDIX

Growth in Revenues (by Category)

Segment	Market Volume Projections	Revenue Potential
 Domestic Remittance	\$30 bn	\$0.10 bn
 Bill Payment	\$115 bn	\$0.01 bn
 Prepaid Mobile	\$38 bn	\$0.38 bn
 eCommerce (2020 est)	\$300 bn	\$6.00 bn
 Digital Television	\$ 5 bn	\$0.05 bn
 Travel	\$ 6 bn	\$0.06 bn
 B2B (estimate of MoM addressable)	\$300 bn	\$1.80 bn
Total	\$794 bn	\$8.41 bn

Sources: RBI, CGAP, Gates Foundation, GSMA, PWC, Media Partners Asia, McKinsey

Value of MoneyOnMobile To Each Party

Earns Revenue
On Float and
Service Fees



Settlement Banks



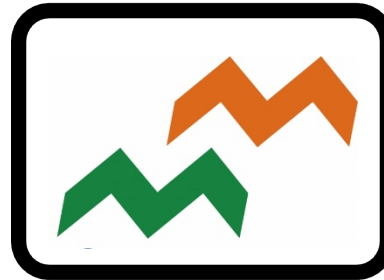
Agent

Earns Additional
Revenue, and Footfall
into Store

Reduces Cash
Collection Costs



Merchant



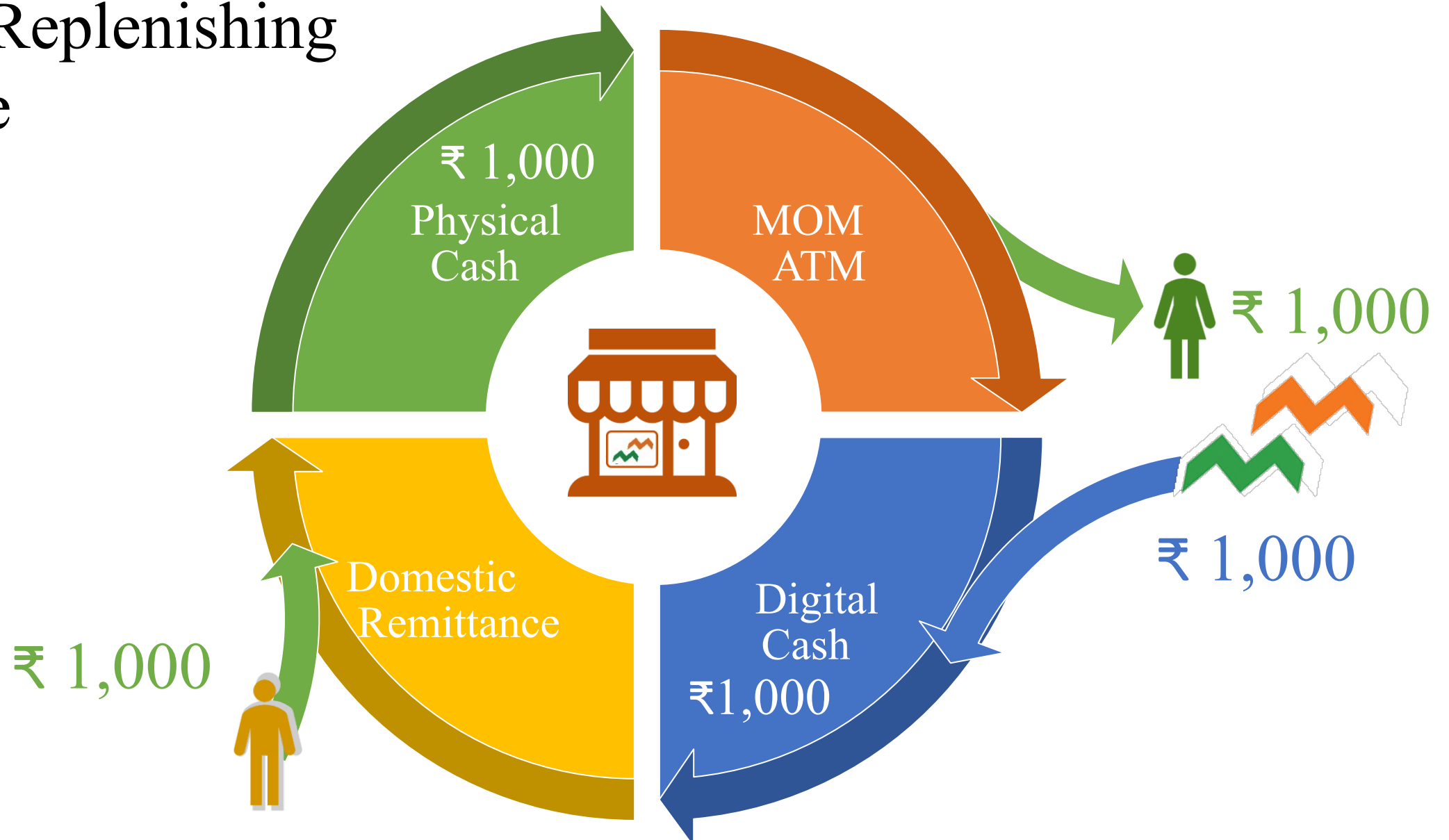
Earn Revenue from
Merchants



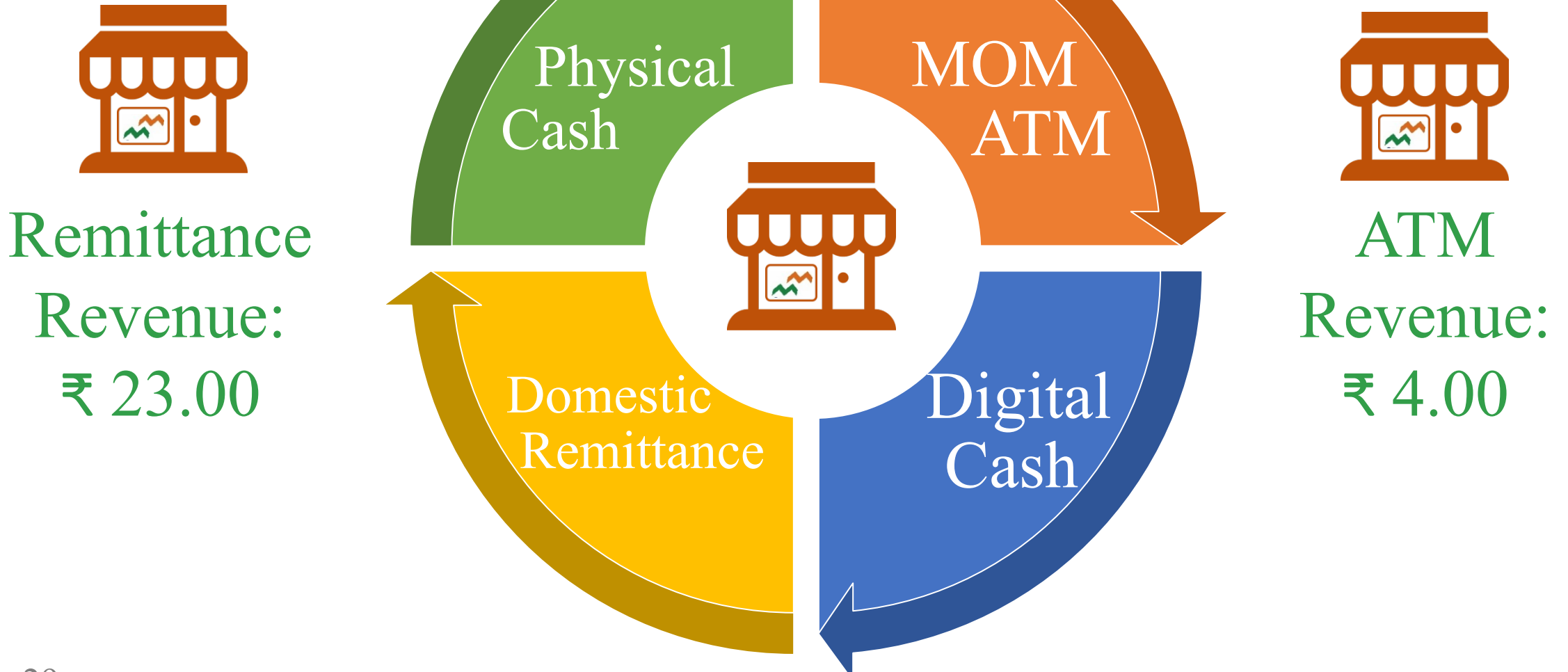
Consumer

Saves Time and
Money. Gets Face
Value of Service

Self-Replenishing Cycle



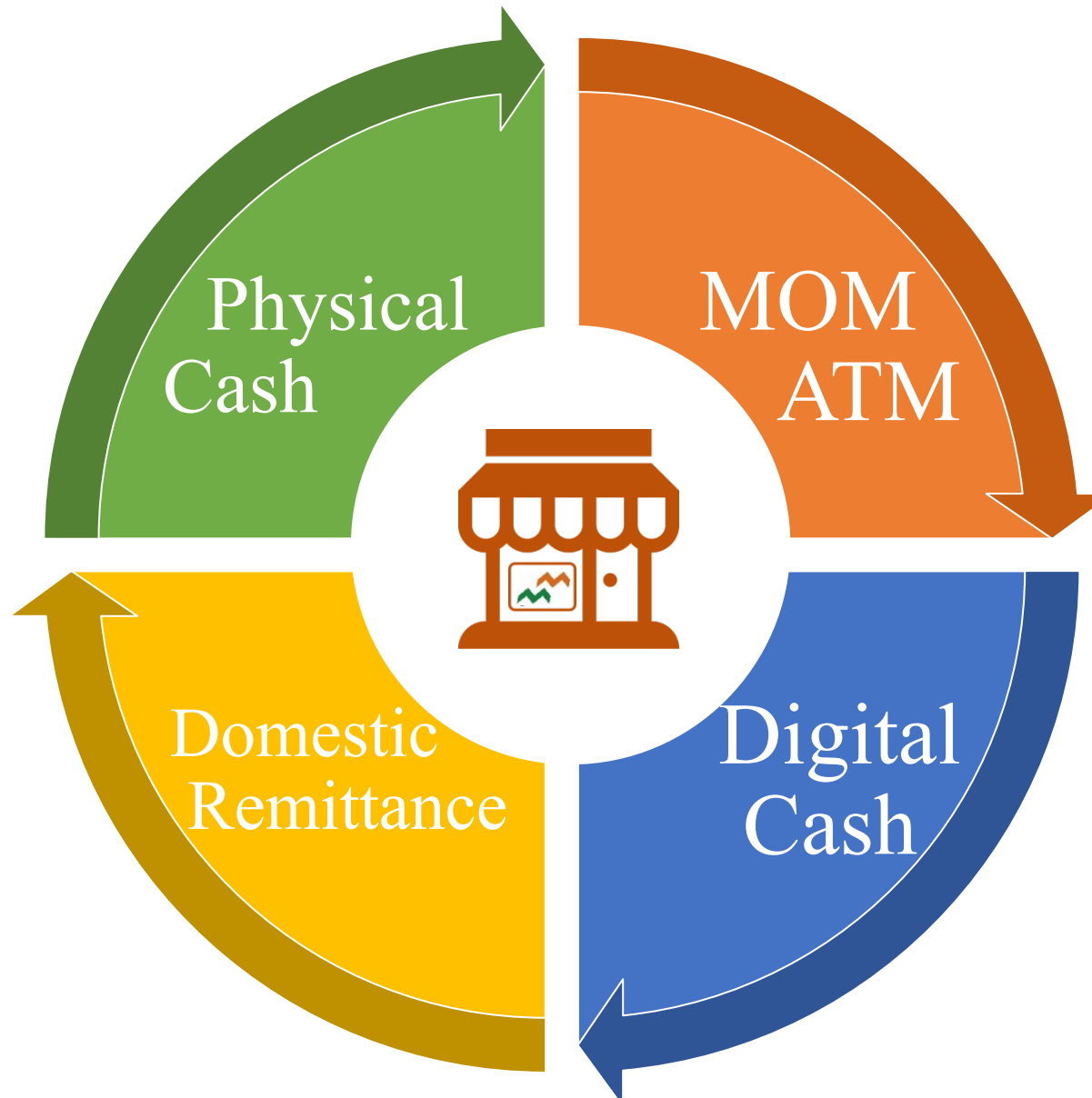
Retailers Revenue



Our Revenue



Remittance
Revenue:
₹ 10.00



ATM
Revenue:
₹ 2.50