

# FY 2017 Earnings Call

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July 6<sup>th</sup>, 2017

DALLAS, TEXAS, USA



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

# 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.



# Retailer Assisted Transactions



Consumer A

Retailer

Consumer B

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

Uses **MoneyOnMobile** to perform financial transactions

Needs to **withdraw cash** from his bank account or **payroll card**

# Results To Date

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## LARGEST AGENT NETWORK

335,000+ Agents

700+ Cities



## WIDE RANGE OF TRANSACTIONS

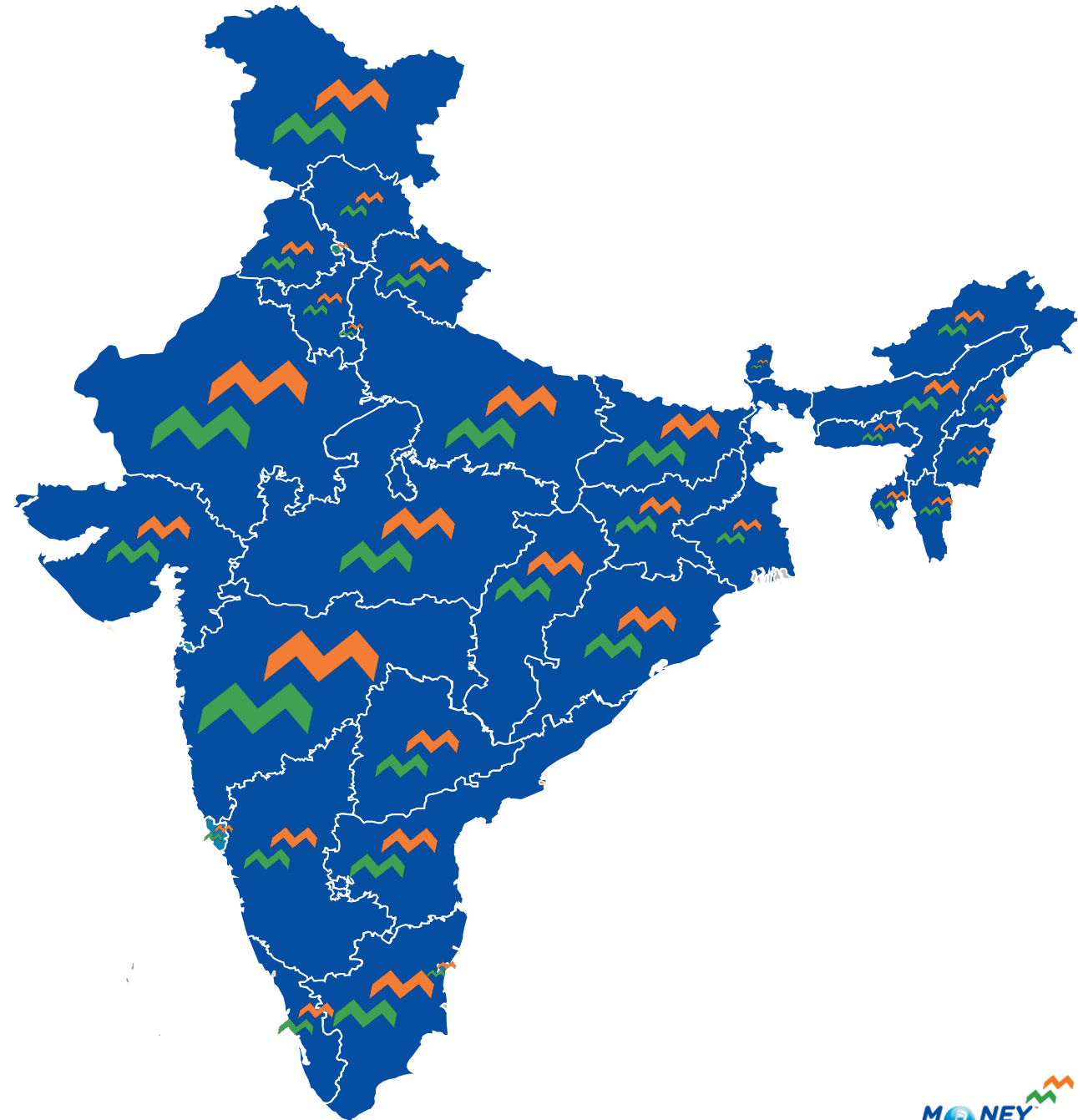
55 Different Financial Transactions



## SERVED TO DATE

198 Million Customers Served

\$1.8 Billion USD Processed



# Financial Overview

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- 1 Selected Financial Overview
- 2 Revenue Trend
- 3 Change In Category Revenue
- 4 Margin Trend

# FY 2017 Financial Performance

*Amounts shown in US\$ millions*

	<b>FY 2017</b>	<b>FY 2016</b>	<b>As Reported</b>
Net Revenue	\$ 4.3	\$ 6.3	-32.3%
Total Cost of Revenues	\$ 1.9	\$ 3.4	-44.7%
<b>Gross Profit</b>	<b>\$ 2.4</b>	<b>\$ 2.9</b>	<b>-17.9%</b>
<b>Gross Profit Margin</b>	<b>59.9%</b>	<b>46.1%</b>	<b>+ 9.8 %</b>

# Demonitization and its Impact

## DEMONETIZATION

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

## RESULT

Long bank lines  
&  
Cash shortage



# Impact of Reliance JIO On the Market

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## Airtime Market of JIO Data Giveaway

**-39%**

Measured drop in cost of data  
per GB in India

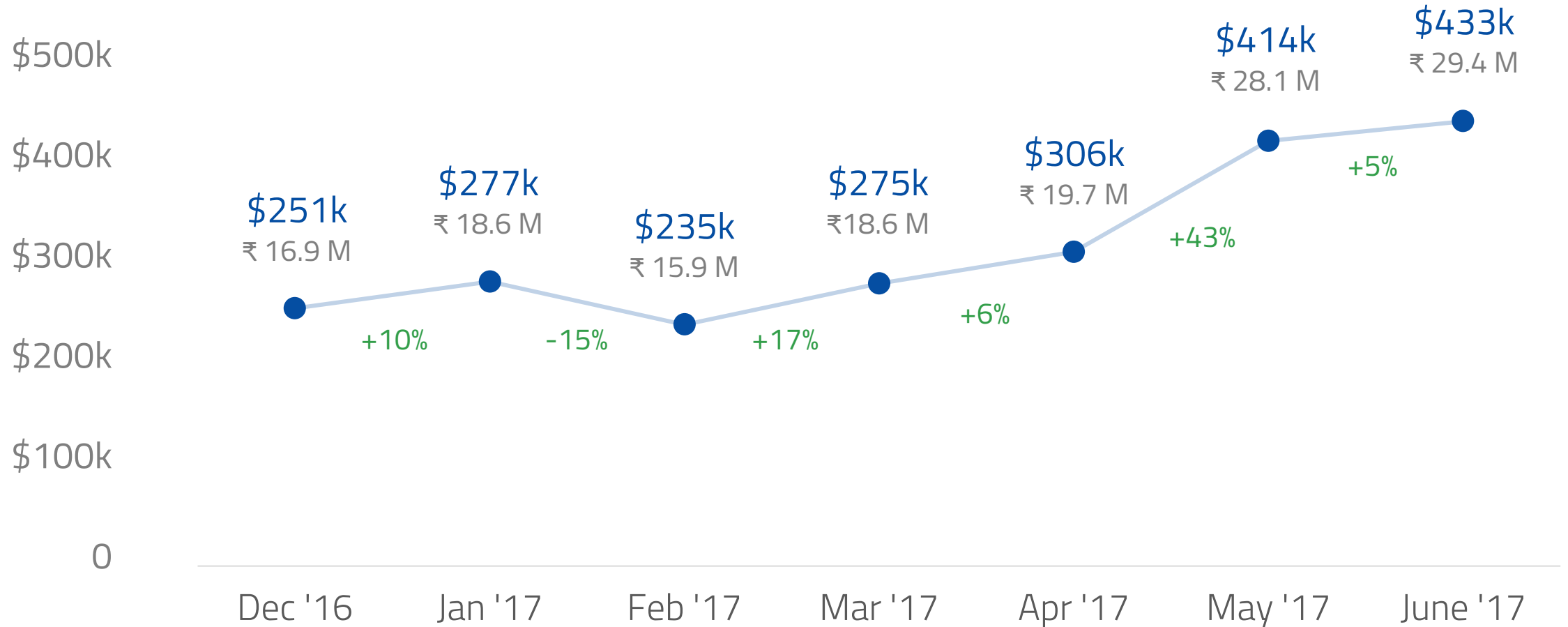
**-36%**

Drop in MOM Mobile Top-Up and  
DTH business during same period



# Revenue Trend

December 2016 – June 2017



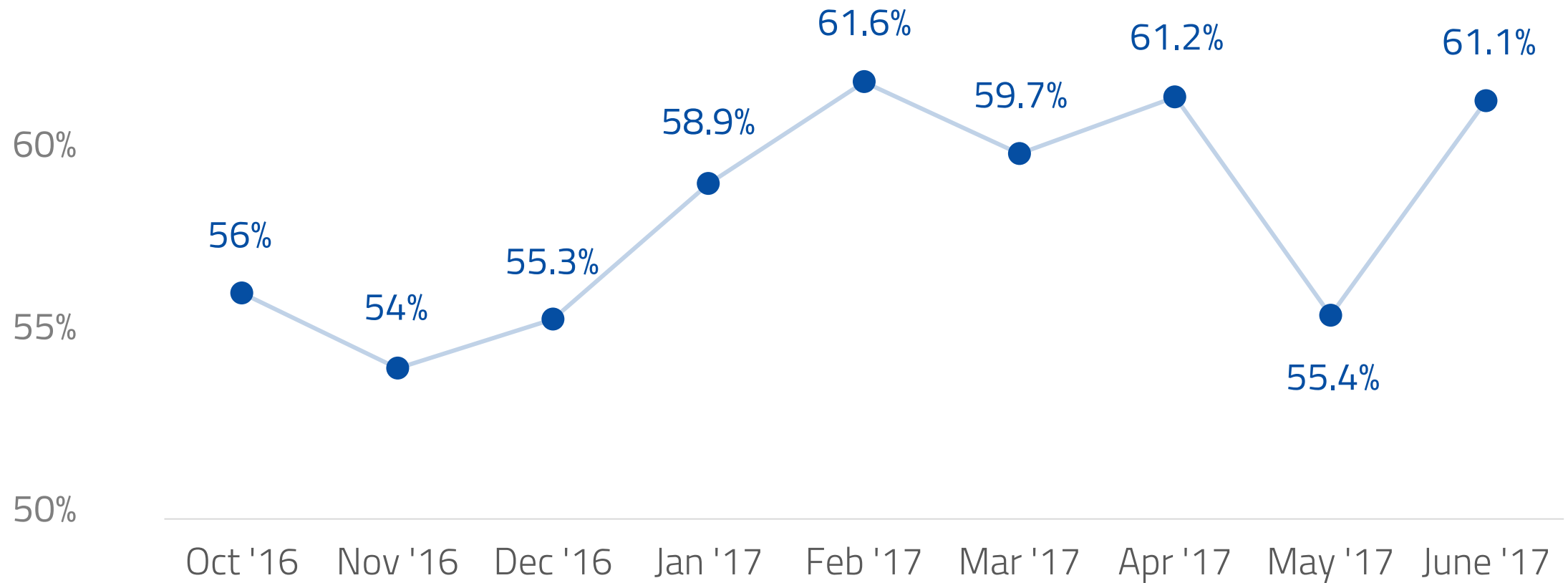
# Change in Category Level Revenue

January – June 2017

	Jan '17	Feb '17	Mar '17	Apr '17	May '17	June '17
Domestic Remittance / MOM ATM	133.35%	10.41%	42.41%	19.43%	85.93%	15.17%
Mobile/TV Top Up	-8.71%	-24.63%	2.62%	-6.07%	2.66%	-8.47%
All Other	3.33%	-16.57%	14.43%	-14.73%	16.05%	-13.82%

# Margin Trend

Monthly Gross Margin, October 2016 – June 2017



# MOMATM In Action

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Cash out, like an ATM

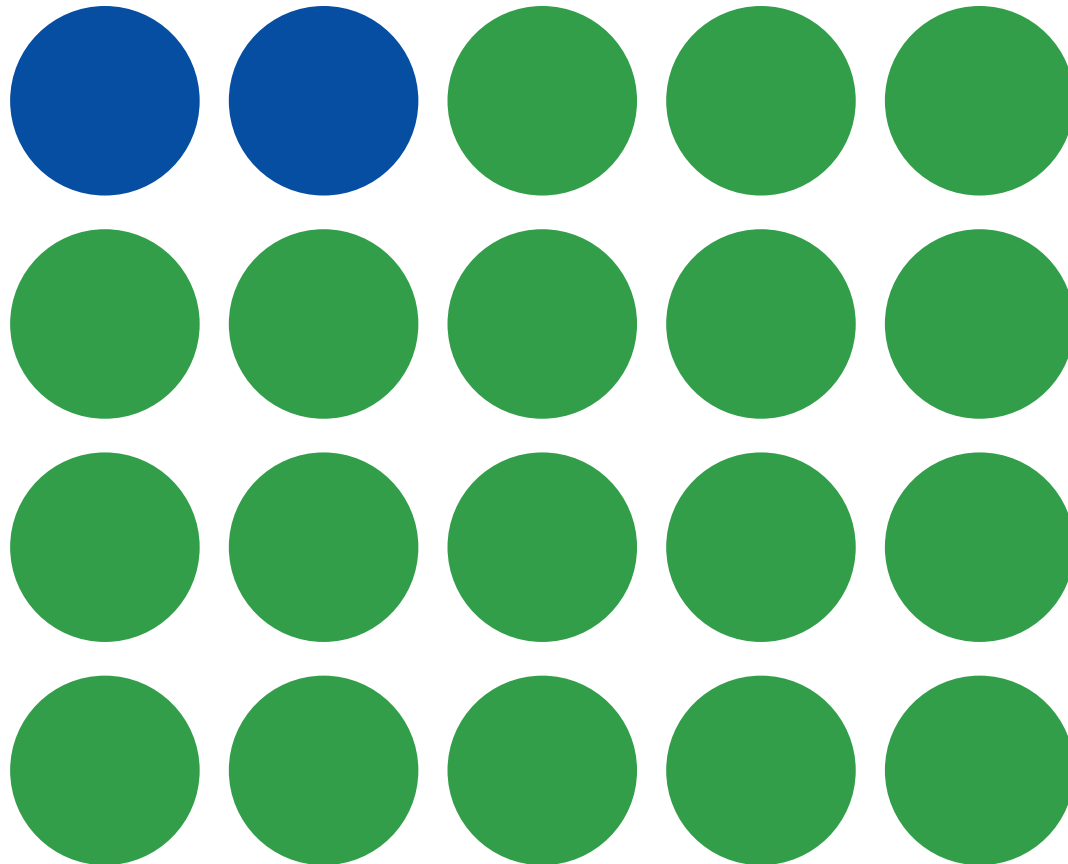
In-store purchases

ATM with no machines

Cash comes from merchants till



# India's ATM Market Is Drastically Underserved



- ATMs in India - Current
- ATMs in India - Needed

India currently has ~200,000 ATMs for its 1.3B citizens.

If India were to have the same ratio of ATMs to people as the US, it would need almost 2M more.

# MOM ATM and Domestic Remittances: Driving Growth

# 39%

Monthly Compounded Revenue  
Growth from Jan to May 2017

## Growth Drivers

Pre-load from retailer

Lift in MOM ATM Store

Line of credit

Consistency of service

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