

Q1 FY 2018 Earnings Call

August 16th, 2017

DALLAS, TEXAS, USA



OTCQX: 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.



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



LARGEST AGENT NETWORK

335,000+ Agents

700+ Cities



WIDE RANGE OF TRANSACTIONS

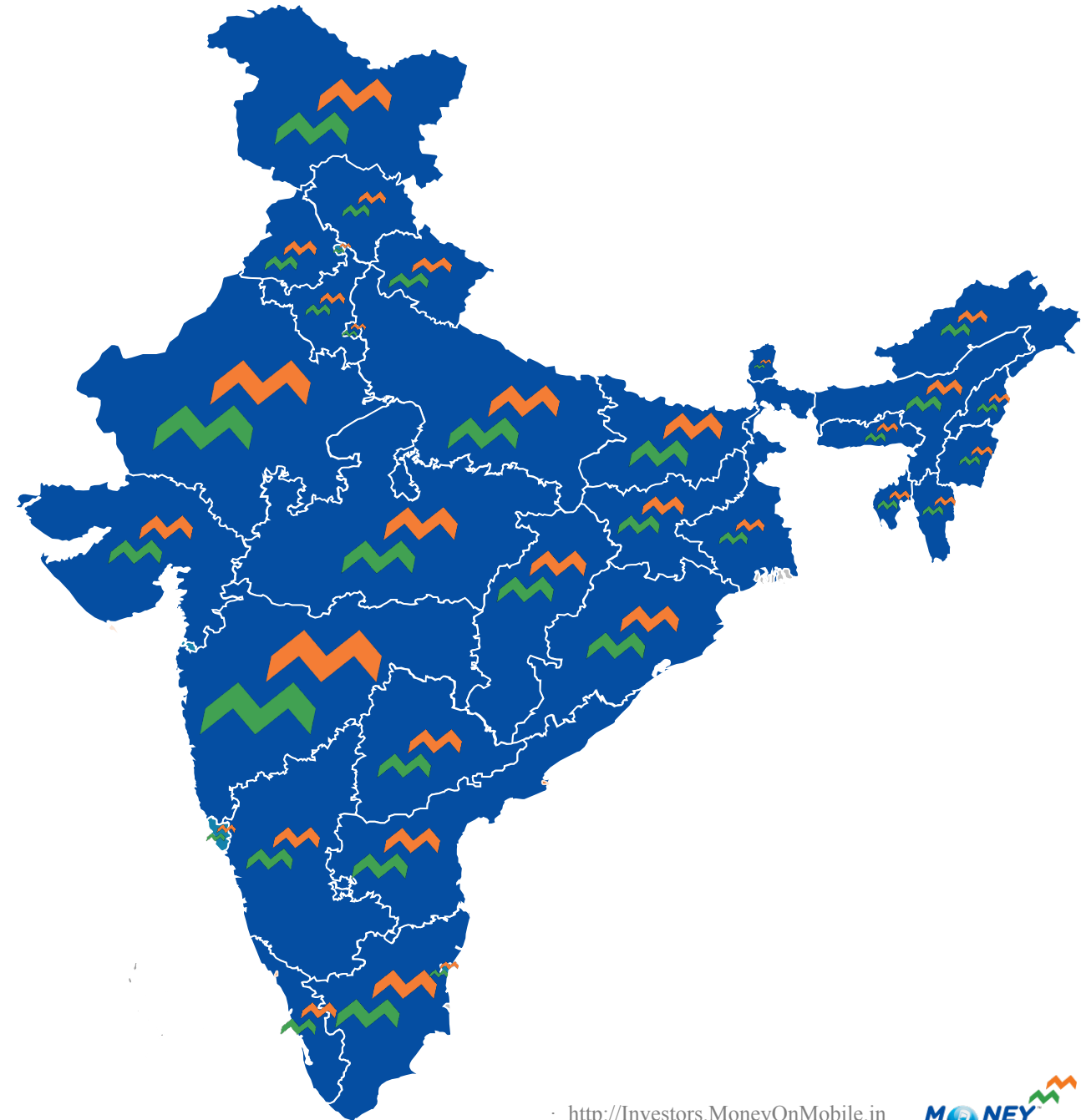
55 Different Financial Transactions



SERVED TO DATE

200 Million Customers Served

\$2 Billion USD Processed



Two Major Milestones



200 Million
Mobile Numbers
Served

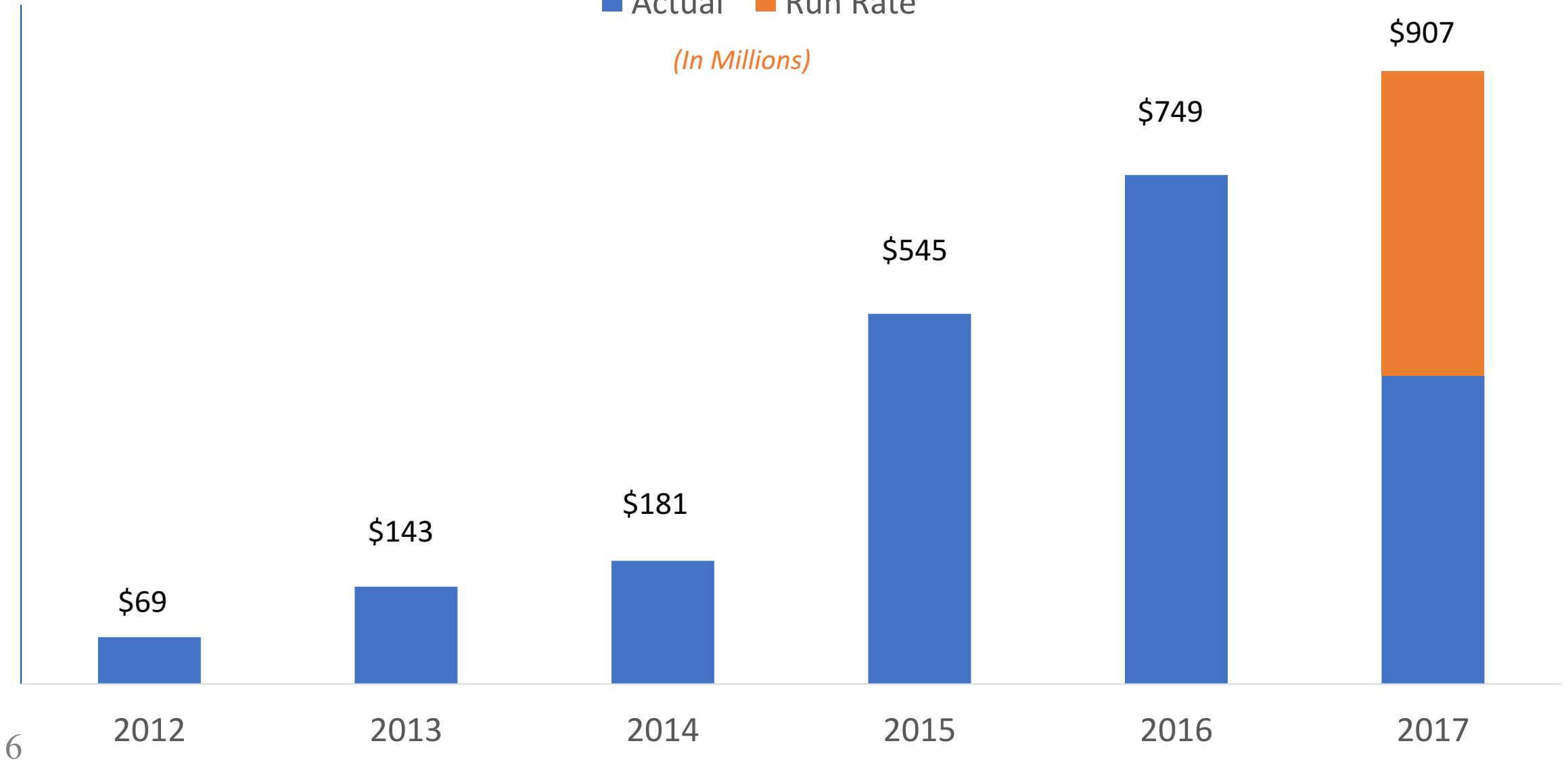


US\$ 2 Billion
Processed
Volume

Calendar Year Processing Volume

Actual Run Rate

(In Millions)



Overview

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

Q1 FY 2018 Financial Performance

	Quarter ending June 30		As Reported	Currency Neutral
	2017	2016		
Net Revenue	\$ 1.21	\$ 1.41	-14%	-17%
Total Cost of Revenues	\$ 0.51	\$ 0.66	-23%	-25%
Gross Profit	\$ 0.70	\$ 0.75	-6%	-10%
Gross Profit Margin	57.6%	52.9%	4.7 ppts	4.7 ppts

Amounts shown in US\$ millions (unaudited)

Difference from Q1 2017 to Q1 2018 in
“Selling, general, and administrative”.
(In millions)

Equity Expense in Q1-2018

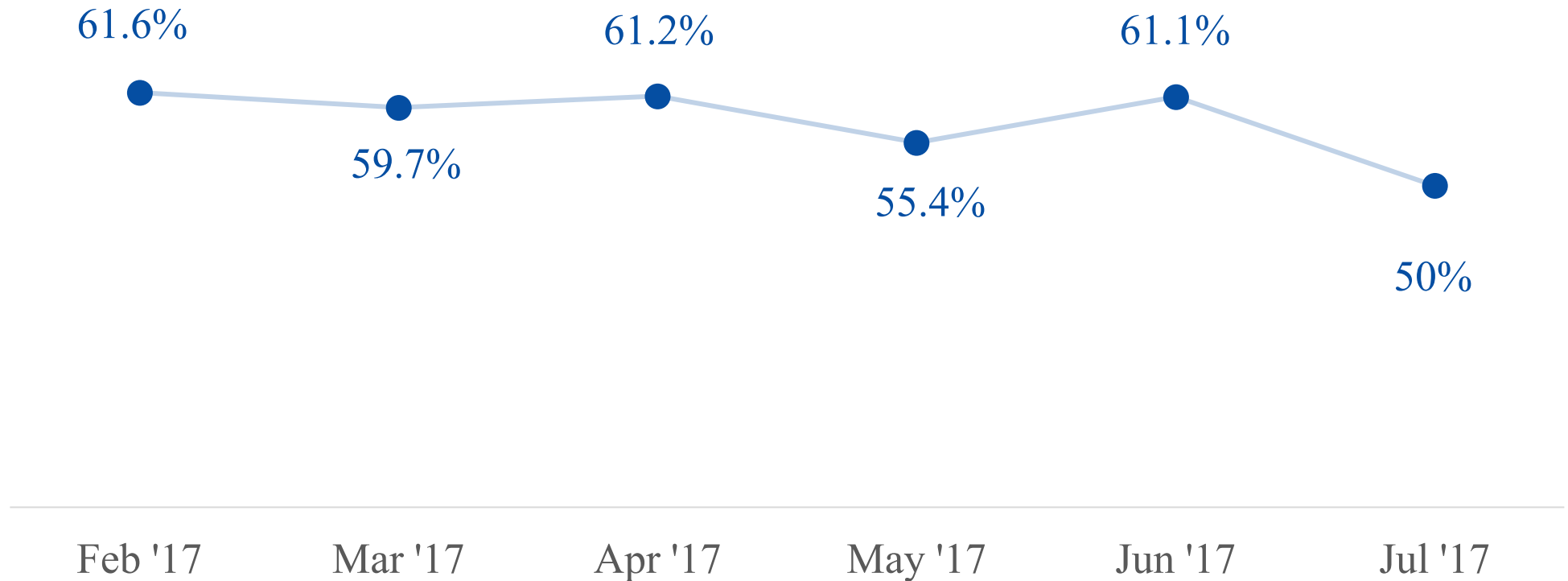
-
- \$1.3 million**
 - **Non-cash**
 - **One-time**

\$3.1 ← **\$1.8**
Q1 2018 Q1 2017

\$1.8 ← **\$1.8**
Q1 2018 Q1 2017

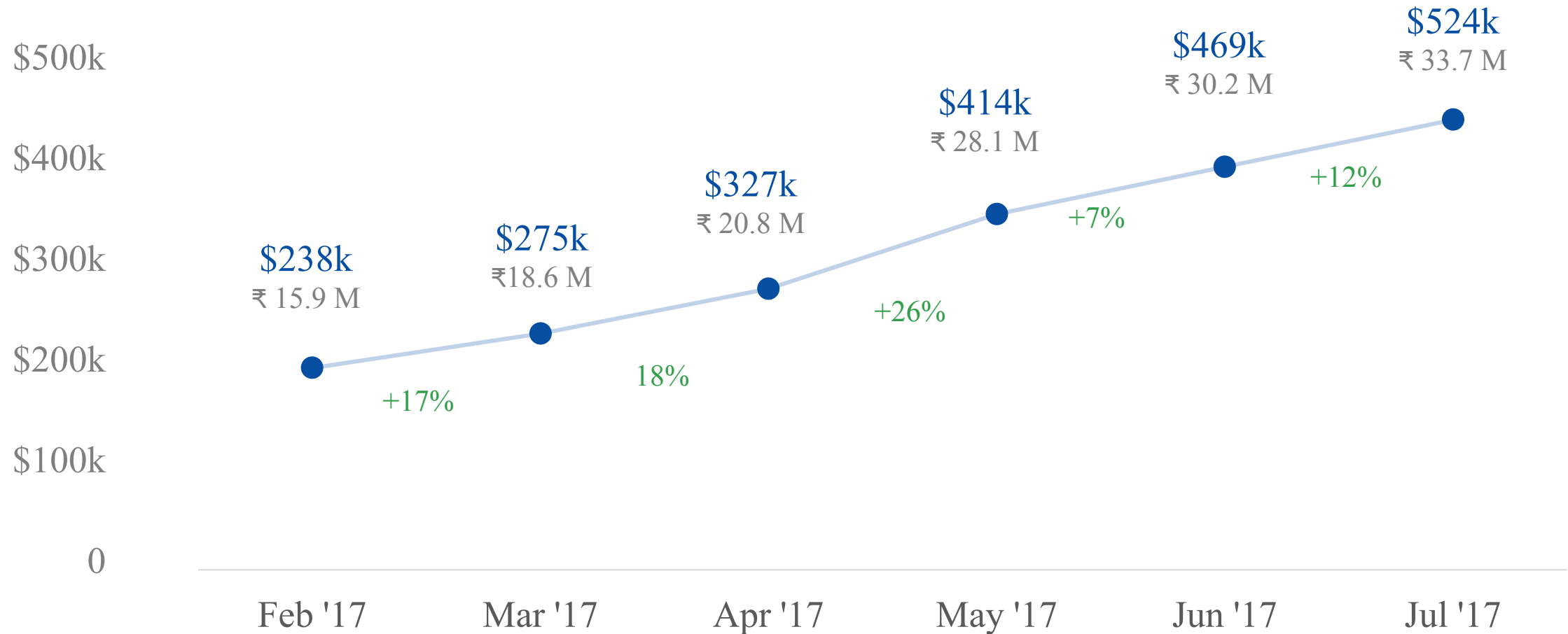
Margin Trend

Monthly Gross Margin, February – July 2017



Revenue Trend

Monthly Revenue, February – July 2017



Change in Category Level Revenue

(as previously shown)
February – July 2017

	Feb '17	Mar '17	Apr '17	May '17	Jun '17	Jul '17
Domestic Remittance / MOM ATM	10%	42%	19%	90%	17%	9%
Mobile / TV Top Up	-25%	3%	-6%	3%	-10%	19%
All Other	-17%	15%	-15%	-16%	-17%	0%

Change in Category Level Revenue

(Revised format)

February – July 2017

	Feb '17	Mar '17	Apr '17	May '17	Jun '17	Jul '17
Domestic Remittance / MOM ATM	14%	44%	22%	85%	13%	12%
Mobile / TV Top Up	-25%	3%	-6%	3%	-10%	19%
All Other	-27%	9%	-43%	42%	272%	57%

India: Exploding Internet Use

Cost of data plunges, while data users and usage skyrockets

6x

Over last nine months usage of data increased

7x

Increase of internet users over last seven years

-50%

Measured drop in cost of data per GB in India, less than two years

Source – Wall Street Journal - *Eric Bellman, August 7th, 2017* <https://www.wsj.com/articles/the-end-of-typing-the-internets-next-billion-users-will-use-video-and-voice-1502116070>

MOMATM In Action

Cash out, like an ATM

In-store purchases

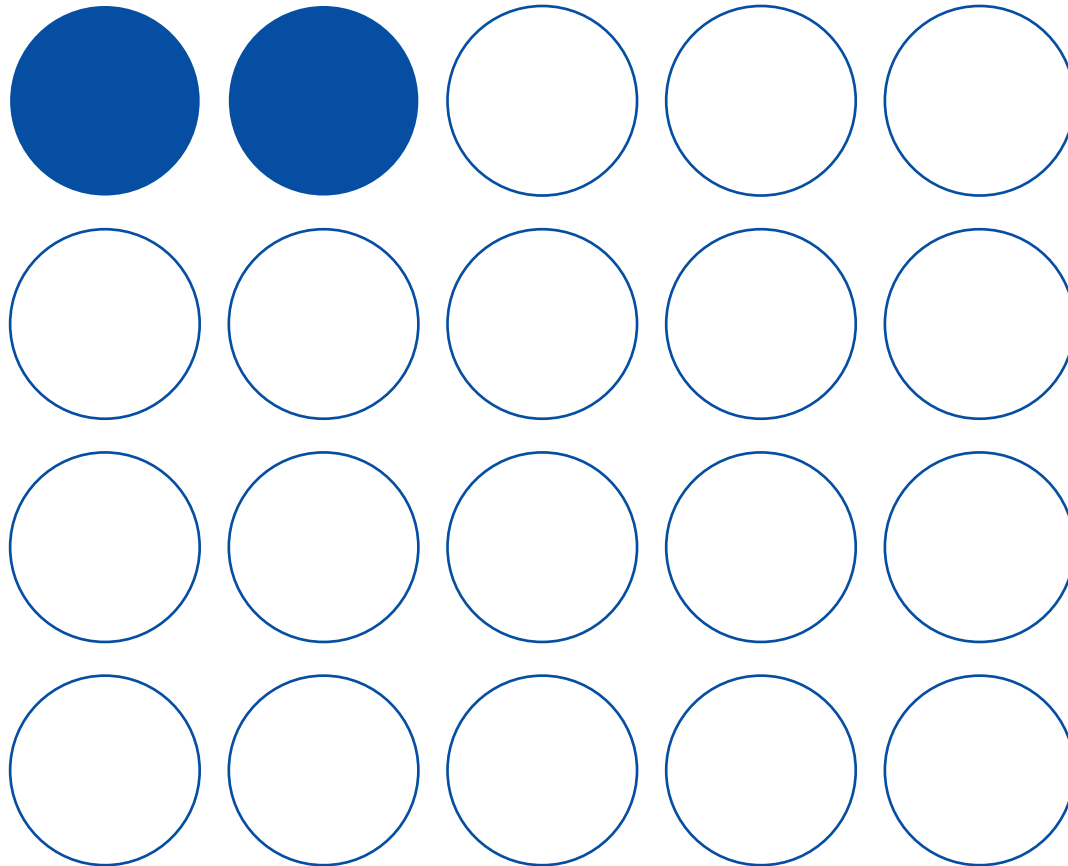
ATM with no machines

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.

Questions and Answers

Submit questions via Webex chat

Send questions to
investors@moneyonmobile.in

Visit
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