



Q2 -FY2018

Earnings Call

November 16, 2017

DALLAS, TEXAS, USA

MONEYONMOBILE OTCQB:MOMT

Presented by



Harold Montgomery
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CFO



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COO



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*Head of Global
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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.

Highlights

Quarterly revenue for FY2018 was up 84% over year ago revenue

October 2017 revenue highest ever, with an annualized run rate of \$12.3 million

270% increase in net revenue growth from January to October of 2017

Product launches: Two-wheeler insurance and e-commerce

Cash Flow positive India forecast for early 2018

Connecting Cash-based Indians to the Digital World

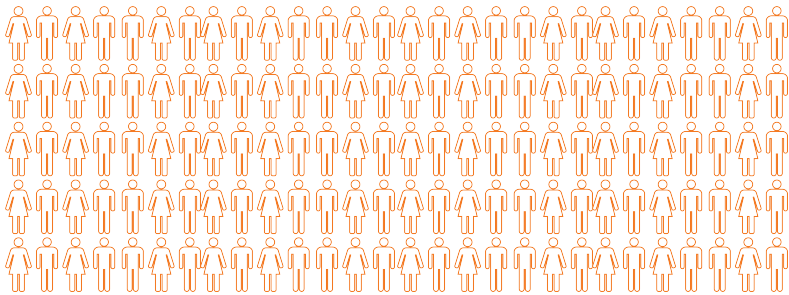
Context



95% of consumer payments
in India are cash-based



Half of all Indians don't have
access to a bank account











That's 600 million people

Platform

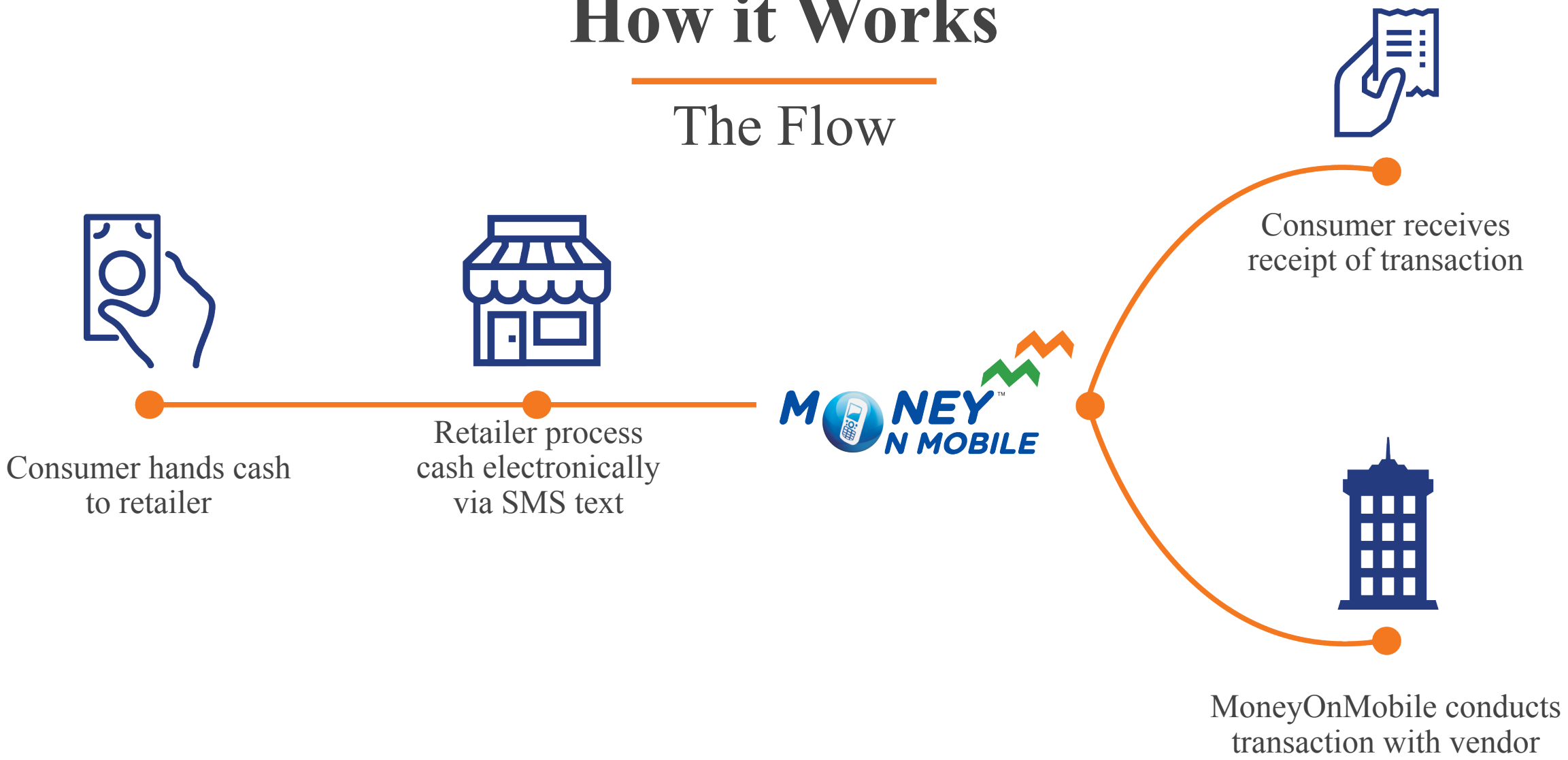
Our platform aggregates transactions making for one-stop shopping



- | | |
|--|---|
|  Money Transfer |  Travel |
|  Mobile Top-Up |  Retail purchase |
|  Cash Out |  e-Commerce |
|  Bill Payment |  Insurance |

How it Works

The Flow



Consumer hands cash to retailer

Retailer process cash electronically via SMS text



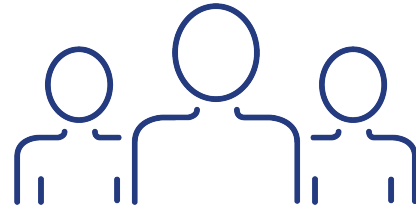
Consumer receives receipt of transaction

MoneyOnMobile conducts transaction with vendor

Our Results



350,000
retailers



Over 200 million
customers touched



Over \$2 billion USD
processed since
inception

—
Negligible customer
acquisition cost

—
Near zero
transaction cost

One Million Domestic Transfer Transactions Exceeded

August 2017: First month to top the 1 million domestic transfers in a month mark

Launched 20 months ago

Second largest revenue line

Growth fueled by sales and marketing efforts

Focus is on adding retailers and encouraging consistent usage

Financial Overview

- 1 Selected Financial Overview
- 2 Margin Trend
- 3 Revenue Trends
- 4 Other Growth Drivers



Q2-FY2018 Financials

(Quarterly Comparison)

Unaudited

Amounts shown in US\$ millions

	Q2-FY18	Q2-FY17	Difference
Net Revenue	\$ 1.99	\$ 1.08	84%
Cost of Goods	\$.94	\$.49	90%
Gross Profit	\$ 1.05	\$.59	79%
Gross Profit Margin	53%	54%	-3%

Q2-FY2018 Financials

(Year-to-Date Comparison)

Unaudited

Amounts shown in US\$ millions

	FY18	FY17	Difference
Net Revenue	\$ 3.20	\$ 2.49	29%
Cost of Goods	\$ 1.46	\$ 1.16	26%
Gross Profit	\$ 1.75	\$ 1.33	31%
Gross Profit Margin	55%	53%	2%

Equity Expense in Q1-2018

\$1.3 million

- One time
- Non-cash

Difference from Q1 2017 to Q1 2018 in “Selling, general, and administrative”.

(In millions)

\$3.1 ← **\$1.8**
Q1 2018 Q1 2017

\$1.8 ← **\$1.8**
Q1 2018 Q1 2017

Q2-FY2018 Financials

(Quarterly Comparison)

Unaudited

Amounts shown in US\$ millions

	Q2-FY18	Q2-FY17	Difference
Salaries & Wages	\$ 1.00	\$.76	33%
SG&A	\$ 1.68	\$ 1.70	-1%
Deprec & Amortization	\$.19	\$.20	-5%
Operating Loss	-\$ 1.83	-\$ 2.07	-12%

2017 Revenue

Actual (*Unaudited*)

\$12.3 Million
(Run-rate based on October)



All numbers USD\$ unaudited



Change in Category Level Revenue

(Revised format) April – October 2017

	Apr '17	May '17	Jun '17	Jul '17	Aug '17	Sep '17	Oct '17
Domestic Remittance / MOM ATM	22%	85%	13%	9%	48%	14%	49%
Mobile / TV Top Up	-6%	3%	-10%	19%	-5%	-5%	-13%
All Other	-43%	42%	272%	0%	-12%	837%	-86%

Financial Results

Unaudited



270%
Revenue growth
from January thru
October 2017*



Growth Drivers

- ✓ Increased # of ATM's in the field
- ✓ Domestic remittance growing faster than the market
- ✓ Increased revenue generated per Retailer

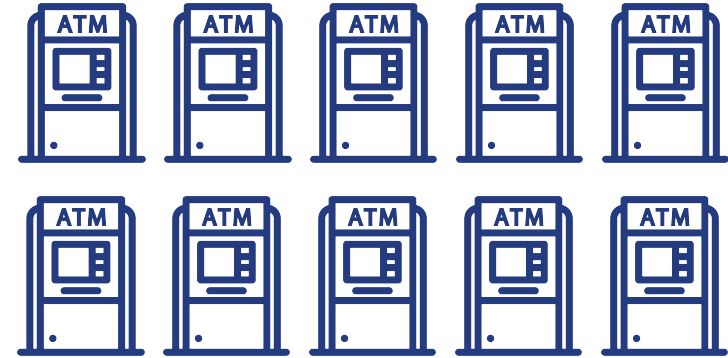
*Growth rate in USD\$, growth measured in Rupees 254%

Underserved ATM Market

Current



Needed



India has less than
200,000 ATMs for it's
1.3B citizens.

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

Growth Accelerator



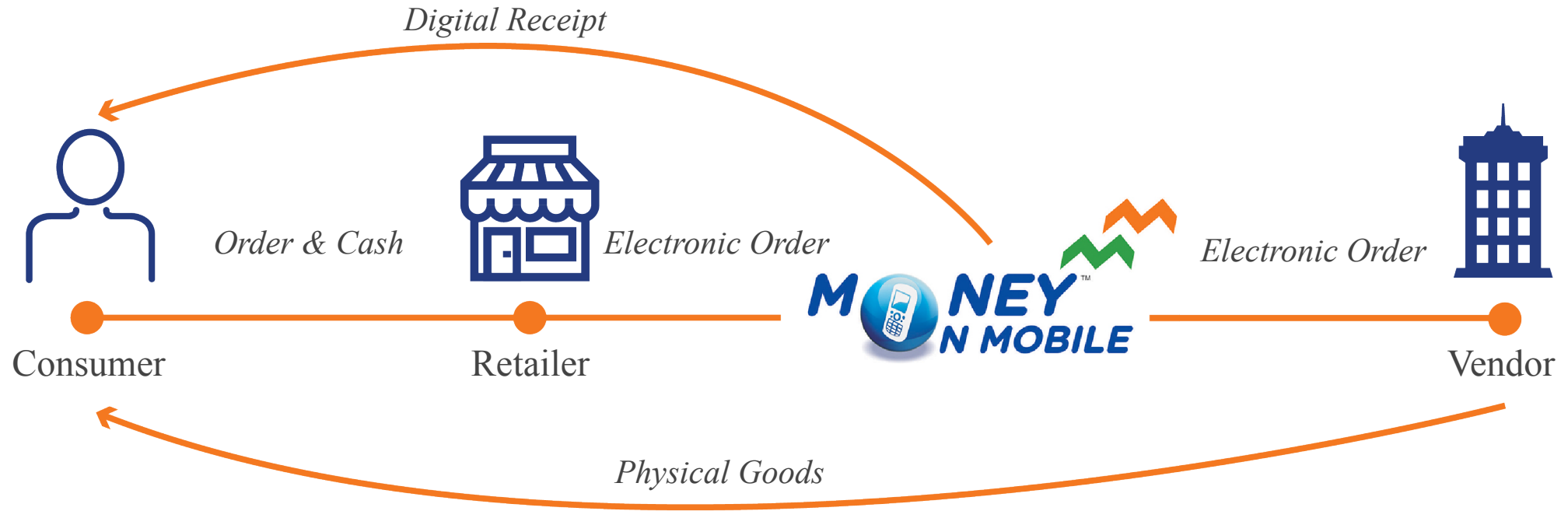
Average revenue
increase to company **172%**
seen after deployment

—
Makes our agents mini-ATMs

—
Retailers monetizing the cash in their tills

—
Retailers do not need a bank account

Assisted e-Commerce



— Retailer uses our Portal to shop for goods

— Provides retailer with infinite inventory

— We deduct value of order from retailers wallet

— Goods can be shipped directly to consumer or to Retailer for the consumer to collect

Big Data and Microloans

—
Retailers request microloans through our platform

—
3rd party vendor uses recent processing data to evaluate credit worthiness

—
Funds passed to retailer through our platform, earning company a commission

—
Strengthens retailer/MoneyOnMobile relationships

—
Encourages retailer to maximize use of our products/services

Two-Wheeler Insurance

40%

estimated compliance rate
for government mandated
insurance

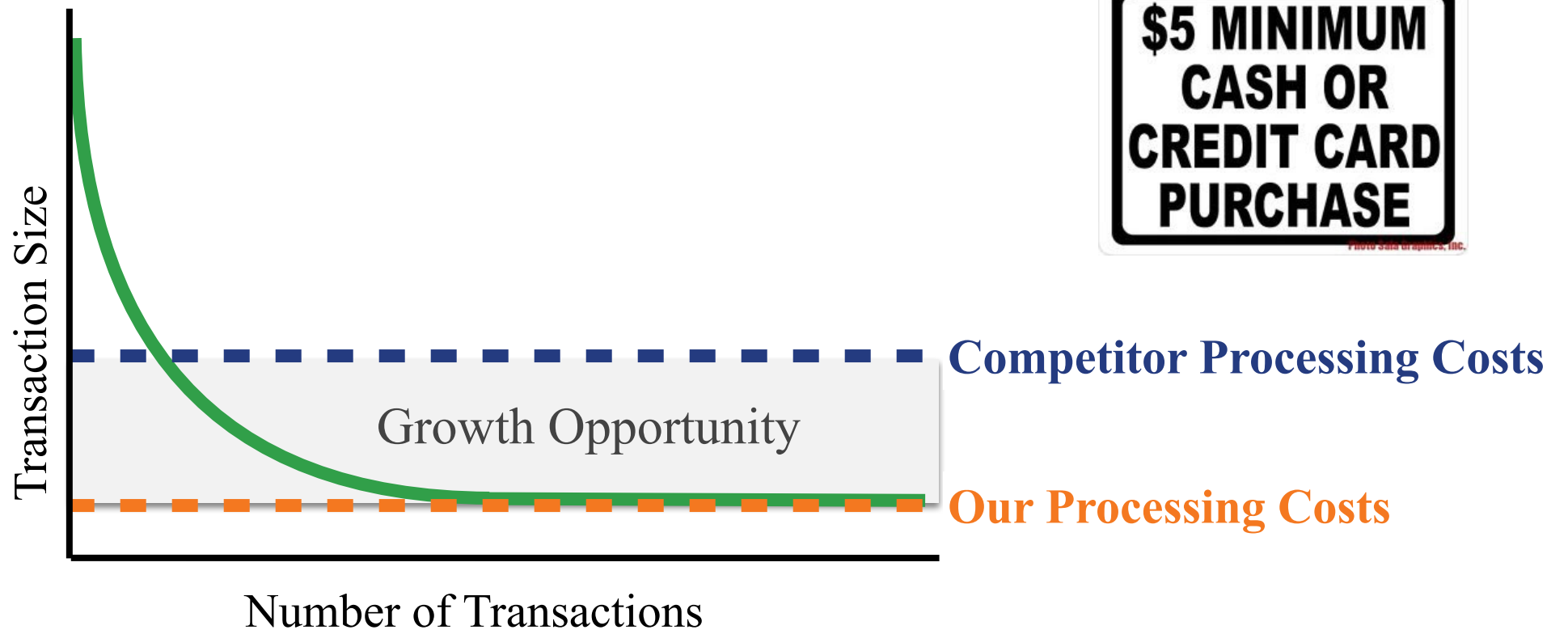
Two-wheeler insurance
market estimated at
\$1 billion

At least
150 million
2-wheel vehicles currently
registered in India

MoneyOnMobile serves as
payment collectors for
leading insurance providers

Making essential payments
like these available to customers
is key to our growth

Lowered Transactional Costs Opens Opportunities



Future Growth

Moving beyond payments to digital services



Banking



Big Data



Government Benefits



Digital Commerce



Education



Entertainment



Healthcare



GIG Economy

Questions & Answers



Harold Montgomery
CEO and Chairman



Scott Arey
CFO



Will Dawson
COO



Greg Allbright
*Head of Global
Communications*



Thank you!