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# Q3 -FY2018

## Earnings Call

February 21, 2018

DALLAS, TEXAS, USA

MONEYONMOBILE OTCQB:MOMT

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# Presented by



**Harold Montgomery**  
*CEO and Chairman*



**Scott Arey**  
*CFO*



**Will Dawson**  
*COO*



**Greg Allbright**  
*Head of Global  
Communications*

# 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.

In light of the foregoing, investors are cautioned not to place undue reliance on such forward-looking statements. This presentation does not constitute an offer to sell or a solicitation of offers to buy any securities of any entity.

# Highlights

—  
Raised \$12.6 million through two fundraises,  
and restructured \$6.1 in debt

—  
Q3-2018 net revenue was 193% up from Q3-  
2017 revenue

—  
Monthly net revenue grew 210% from January  
to December of 2017

—  
Two month decline in  
MOM/ATM monthly net revenue

—  
Upcoming product launches:  
Additional MOM ATM,  
Fingerprint scanner, eKYC

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# Connecting Cash-based Indians to the Digital World



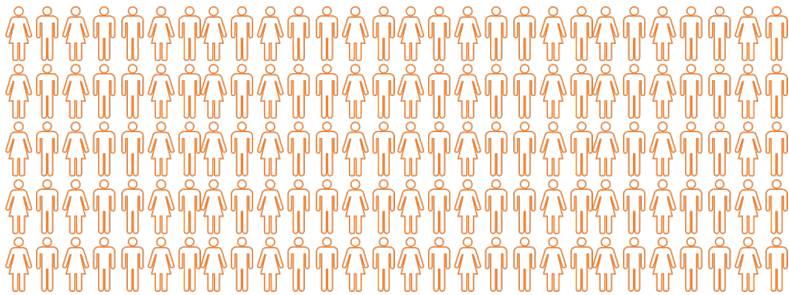
# Context



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

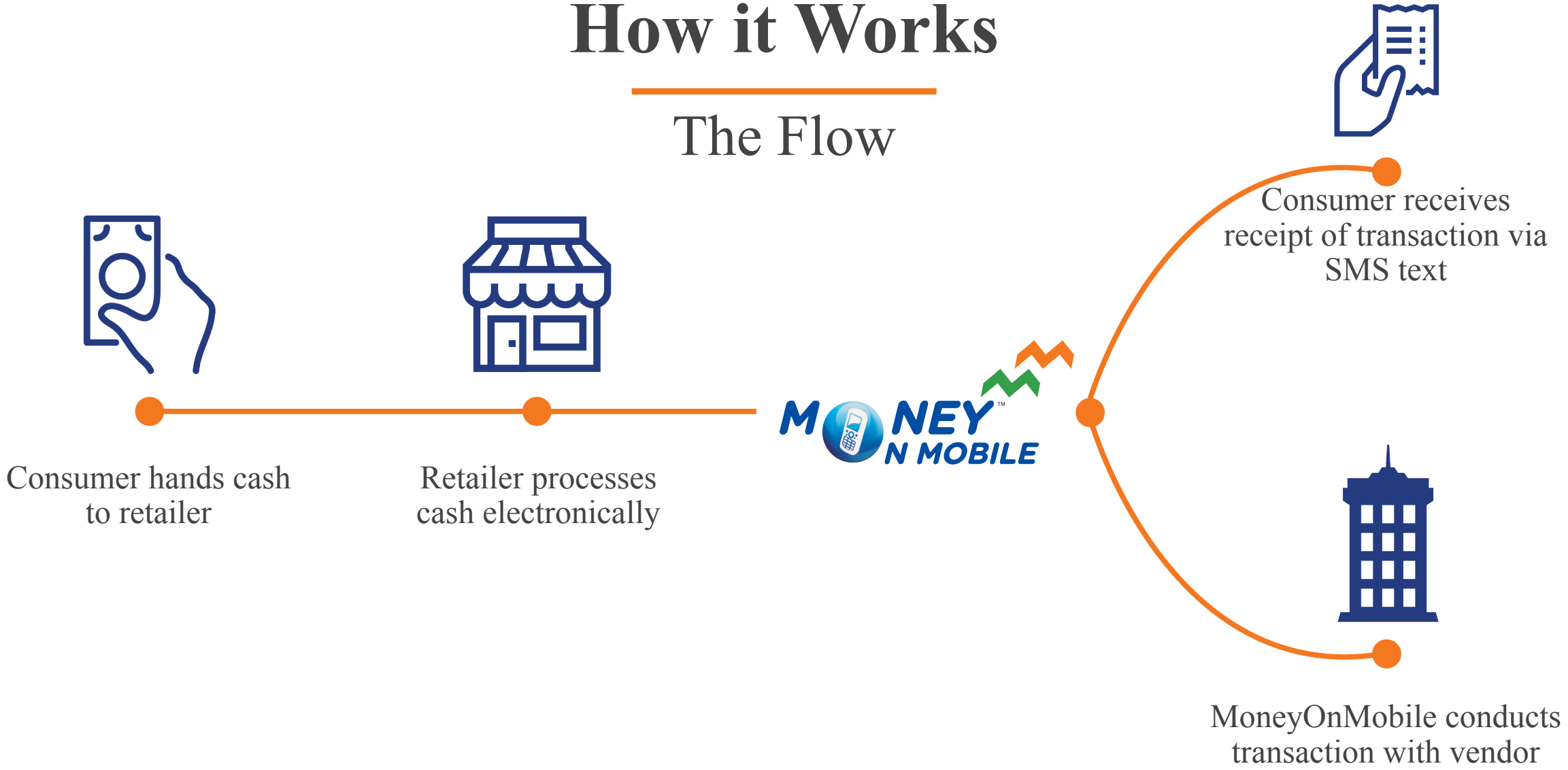
Our platform aggregates transactions making  
for one-stop shopping



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

# How it Works

## The Flow

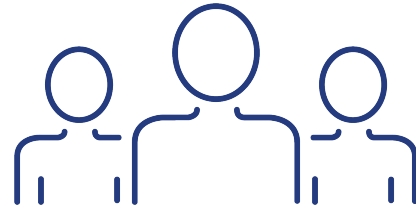




# Our Results



350,000  
retailers



Over 200 million  
customers touched



Over \$2 billion USD  
processed since  
inception

—  
Negligible customer  
acquisition cost

—  
Near zero  
transaction cost



# मनी ट्रांसफर

अब झटपट पैसे भेजिए

भारत के किसी भी बैंक में  
कहीं भी, कहीं भी



मनी ट्रांसफर



मॉम एटीएम



मोबाइल रिचार्ज



बिल भुगतान



डिटीएच रिचार्ज



विमान टिकट



रेल्वे टिकट



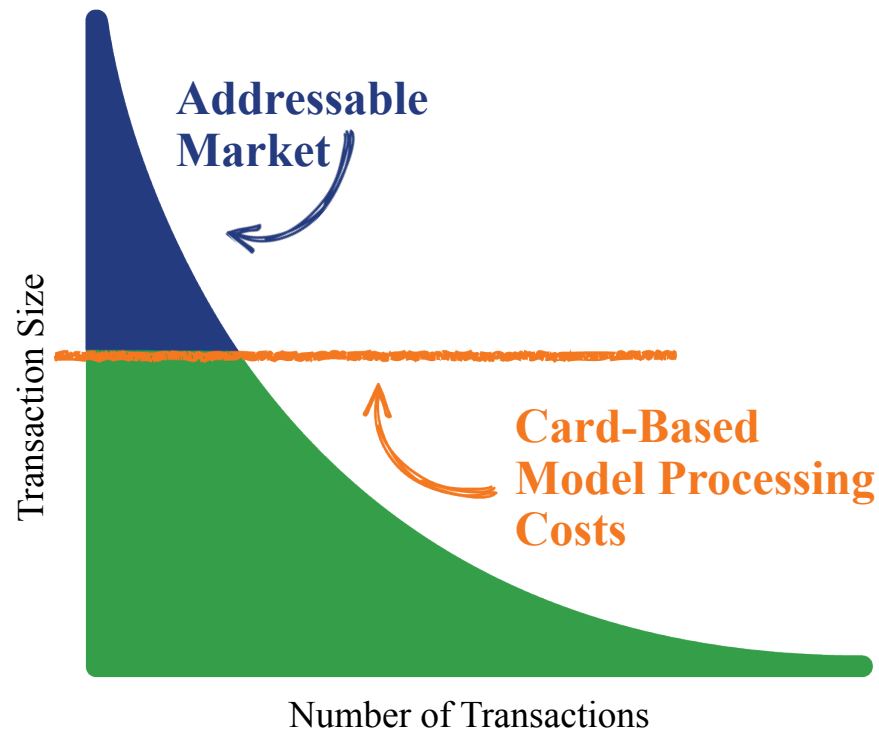
बस टिकट

## गुप्ता कम्युनिकेशन

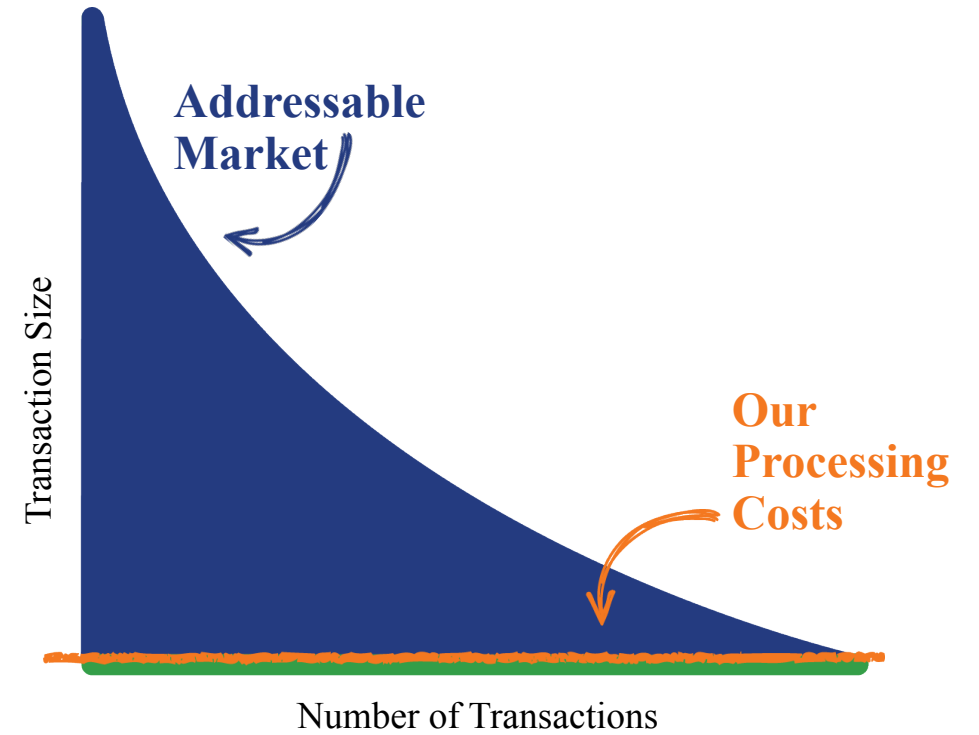
मनी ट्रांसफर एसएमएस के माध्यम से अधिक जानकारी के लिए मिस्ड कॉल करें: 8039118009 / 8880881234  
[www.moneyonmobile.in](http://www.moneyonmobile.in) | [customercare@moneyonmobile.in](mailto:customercare@moneyonmobile.in)



# Lowered Transactional Costs Opens Opportunities



**Card-Based Model**



**MoneyOnMobile**

# Recent Financial Highlights

—  
\$12.6 million in new equity raised, and over  
\$5 million in debt restructured

—  
\$2.3 million restructured or  
eliminated

—  
\$7.6 million raised through Series F  
preferred stock

—  
\$5 million raised through Series H  
convertible shares.

—  
\$3.8 million of outstanding principal  
owed converted into shares of the  
Company's Series G Preferred Stock

# Vision for 2018

Focus for growth is to deepen retailer engagement and productivity

Expanding number of products and services used by retailers

Goal is to increase number of transactions per retailer; and revenue per retailer

Product emphasis on expanding MOM ATM units in stores

Demand remains strong as evidenced by revenue growth from existing MOM ATM deployments

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# Financial Overview

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



# Q3-FY2018 Financials

(Year-to-Date Comparison)

Unaudited

*Amounts shown in US\$ millions*

	<b>FY18-YTD</b>	<b>FY17-YTD</b>	<b>Comparison</b>
Net Revenue	\$ 6.04	\$ 3.46	75%
Cost of Revenues	\$ 2.78	\$ 1.55	79%
Gross Profit	\$ 3.27	\$ 1.91	71%
Gross Profit Margin	54%	55%	-1%

# Q3-FY2018 Financials

(Quarterly Comparison)

Unaudited

*Amounts shown in US\$ millions*

	<b>Q3-FY18</b>	<b>Q3-FY17</b>	<b>Comparison</b>
Net Revenue	\$ 2.84	\$ 0.97	193%
Cost of Revenues	\$ 1.32	\$ 0.39	236%
Gross Profit	\$ 1.52	\$ 0.58	164%
Gross Profit Margin	53%	59%	-10%



# Q3-FY2018 Financials

(Quarterly Comparison)

Unaudited

*Amounts shown in US\$ millions*

	<b>Q3-FY18</b>	<b>Q3-FY17</b>	<b>Comparison</b>
Salaries & Wages	\$ 1.29	\$ 0.83	56%
SG&A	\$ 2.85	\$ 2.13	34%
Deprec & Amortization	\$ .14	\$ 0.22	-37%
<b>Operating Loss</b>	<b>-\$ 2.76</b>	<b>-\$ 2.60</b>	<b>-6%</b>

# Q3-FY2018 Financials – India Only

(Quarterly Comparison)

Unaudited

*Amounts shown in US\$ millions*

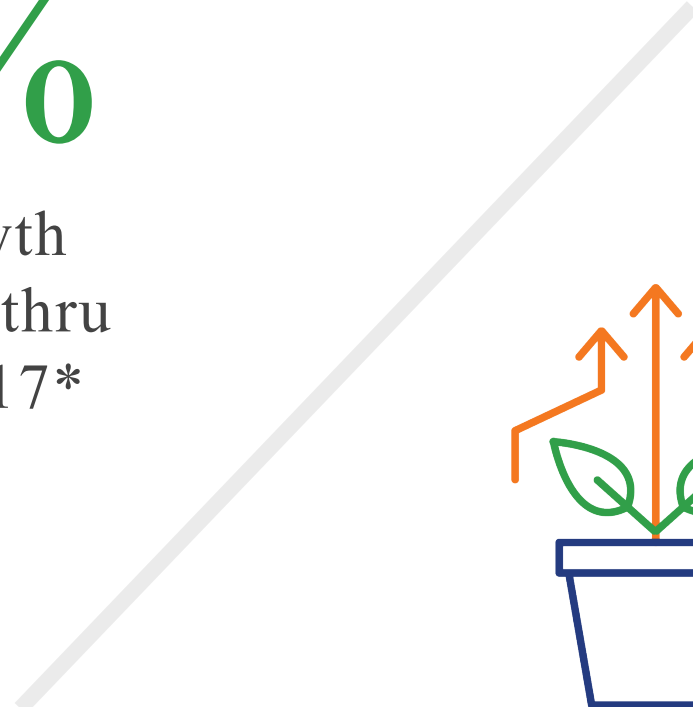
	<b>Q3-FY18</b>	<b>Q3-FY17</b>	<b>Comparison</b>
Gross Profit	\$ 1.52	\$ 0.58	164%
Salaries & Wages	\$ 0.74	\$ 0.58	29%
SG&A	\$ 1.05	\$ 0.88	19%
Deprec & Amortization	\$ 0.14	\$ 0.22	-37%
<b>Operating Loss</b>	<b>-\$ 0.42</b>	<b>-\$ 1.11</b>	<b>62%</b>

# 2017 Financial Results

Unaudited



**210%**  
Revenue growth  
from January thru  
December 2017\*



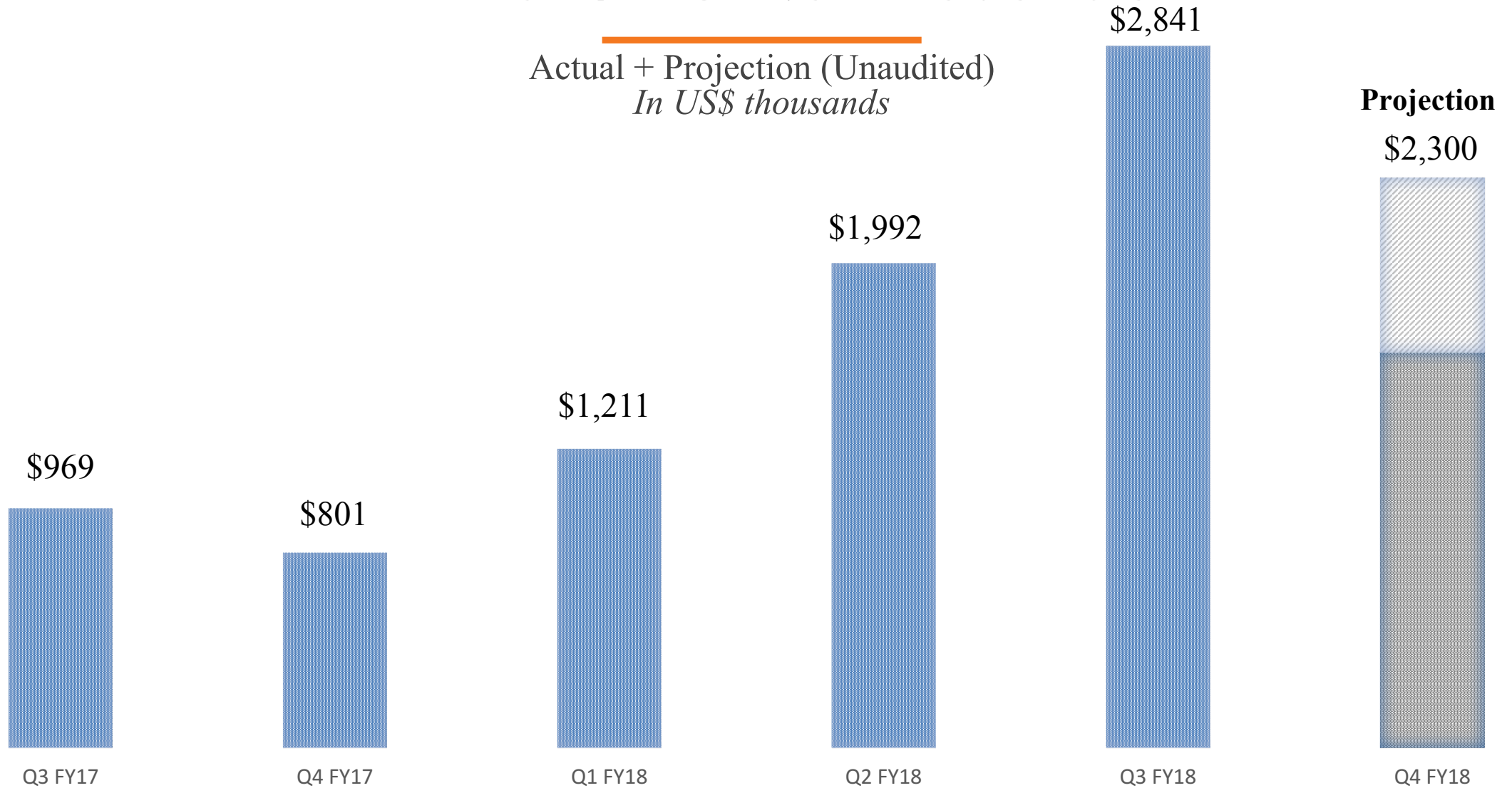
## Growth Drivers

- ✓ 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 260%

# FY2017-18 Net Revenue

Actual + Projection (Unaudited)  
*In US\$ thousands*



# Category Level Net Revenue

July 2017 – January 2018

	Jul '17	Aug '17	Sep '17	Oct '17	Nov '17	Dec '17	Jan '18
Domestic Remittance	42%	21%	17%	9%	1%	10%	-10%
MOM ATM	-23%	85%	20%	81%	-10%	-21%	-71%
Mobile / TV Top Up	19%	-5%	-5%	-13%	-15%	6%	2%
All Other	0%	-12%	837%	-86%	10%	2%	0%

# Bank of India MOM ATM's

Contract for 3,000 new MOM ATM's

Updated hardware design

Bank of India to serve as 2<sup>nd</sup> acquirer for MOM ATM payments

Sales focus on new retailer segment for card purchase transactions and cash out



# Aadhaar Enabled Payment System (AEPS)

—  
Fingerprint scanner; biometric based cash out solution

—  
Target is uncarded consumer and the retailers who serve them

—  
Integrates with India Stack/Open Banking

—  
Permits cash out withdrawals 5x larger than current MOM ATM's

# Electronic “Know Your Customer” (eKYC)

Seamless collection of customer data to integrate with existing financial institutions

Based on Aadhaar ID and enables customer transactions

Complies with existing regulations, and requires minimal level of effort and understanding

Enables larger domestic remittance transfers

Sets the stage for international remittance acceptance



# MOM CAPITAL - UPDATE

—  
Loan service provides transformative financial support to retailers

—  
Typical loan amounts will range from \$500 to \$5,000 USD.

—  
MoneyOnMobile earns a commission based on loan amount

—  
Loan risk is assumed by 3<sup>rd</sup> party provider, not MoneyOnMobile

—  
3<sup>rd</sup> party uses retailer transaction history to assess credit worthiness

# 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

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# Questions & Answers



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Thank you!