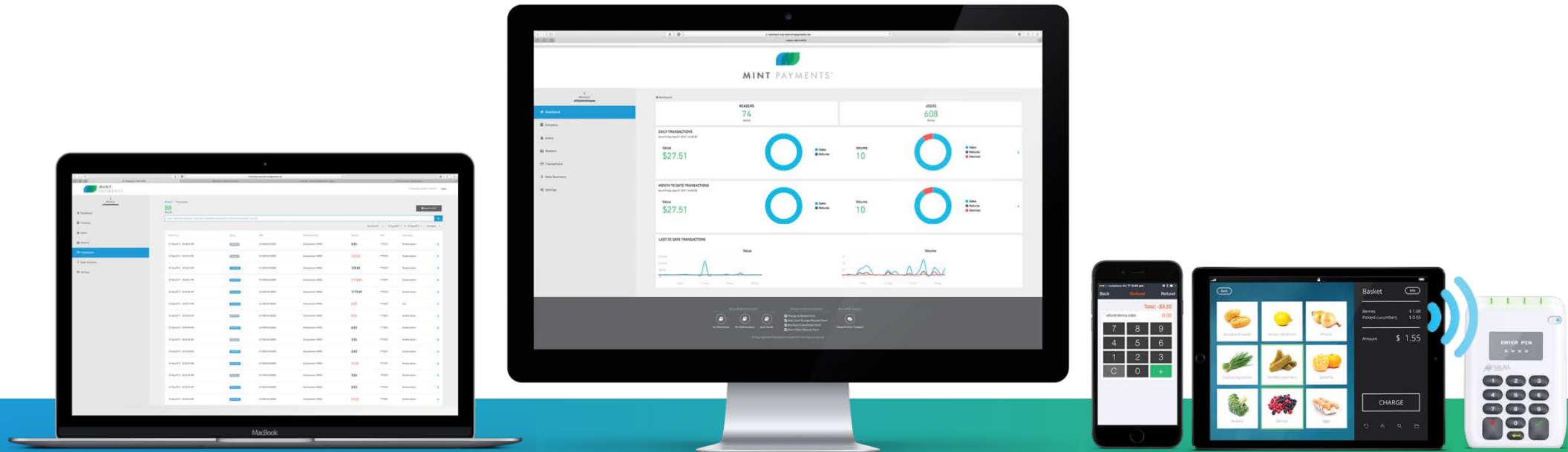




MINT PAYMENTS™

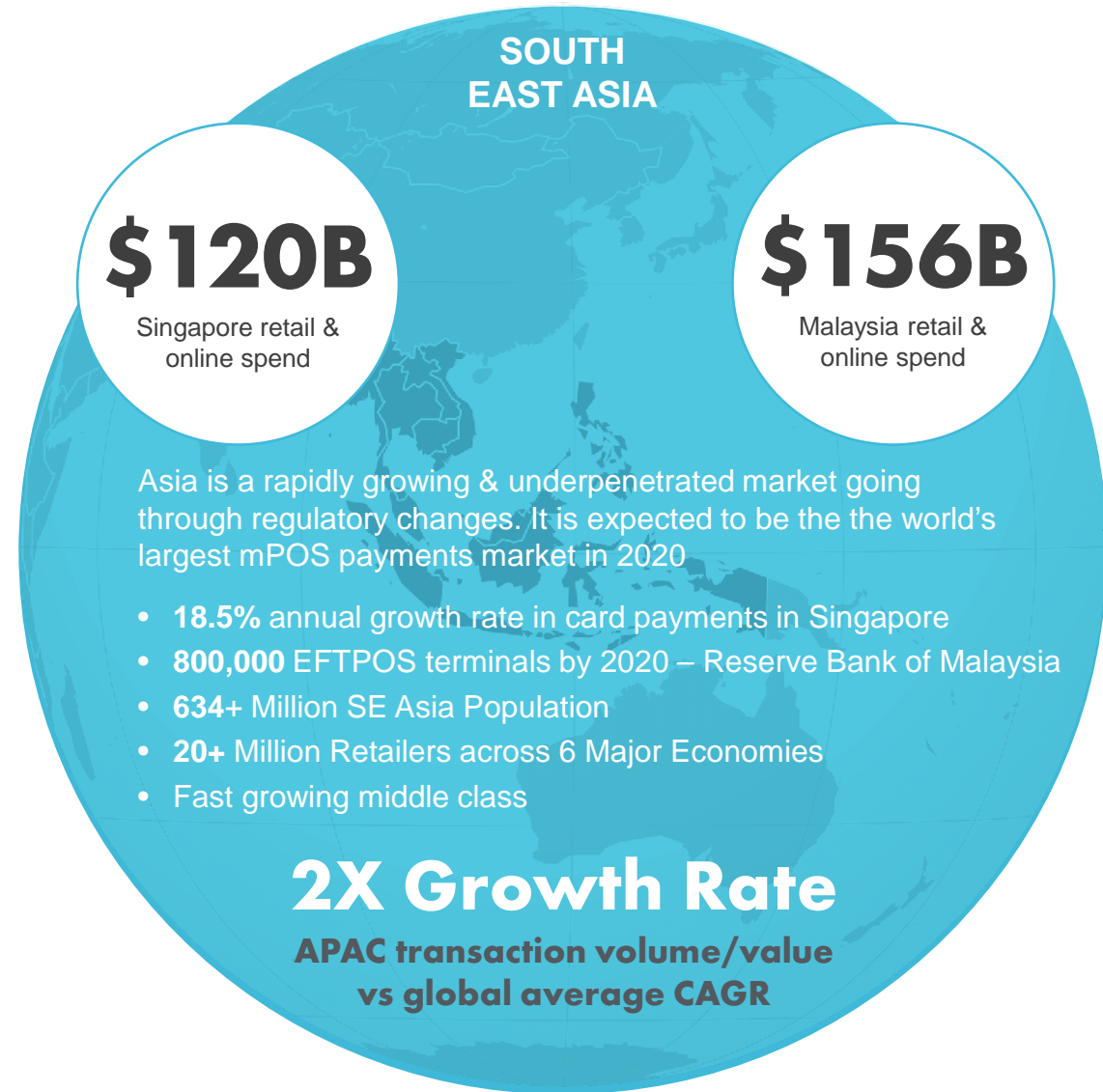


18,000+
ACTIVE USERS

AGM PRESENTATION
November 2017

\$600M+
TRANSACTION VALUE

Our Markets

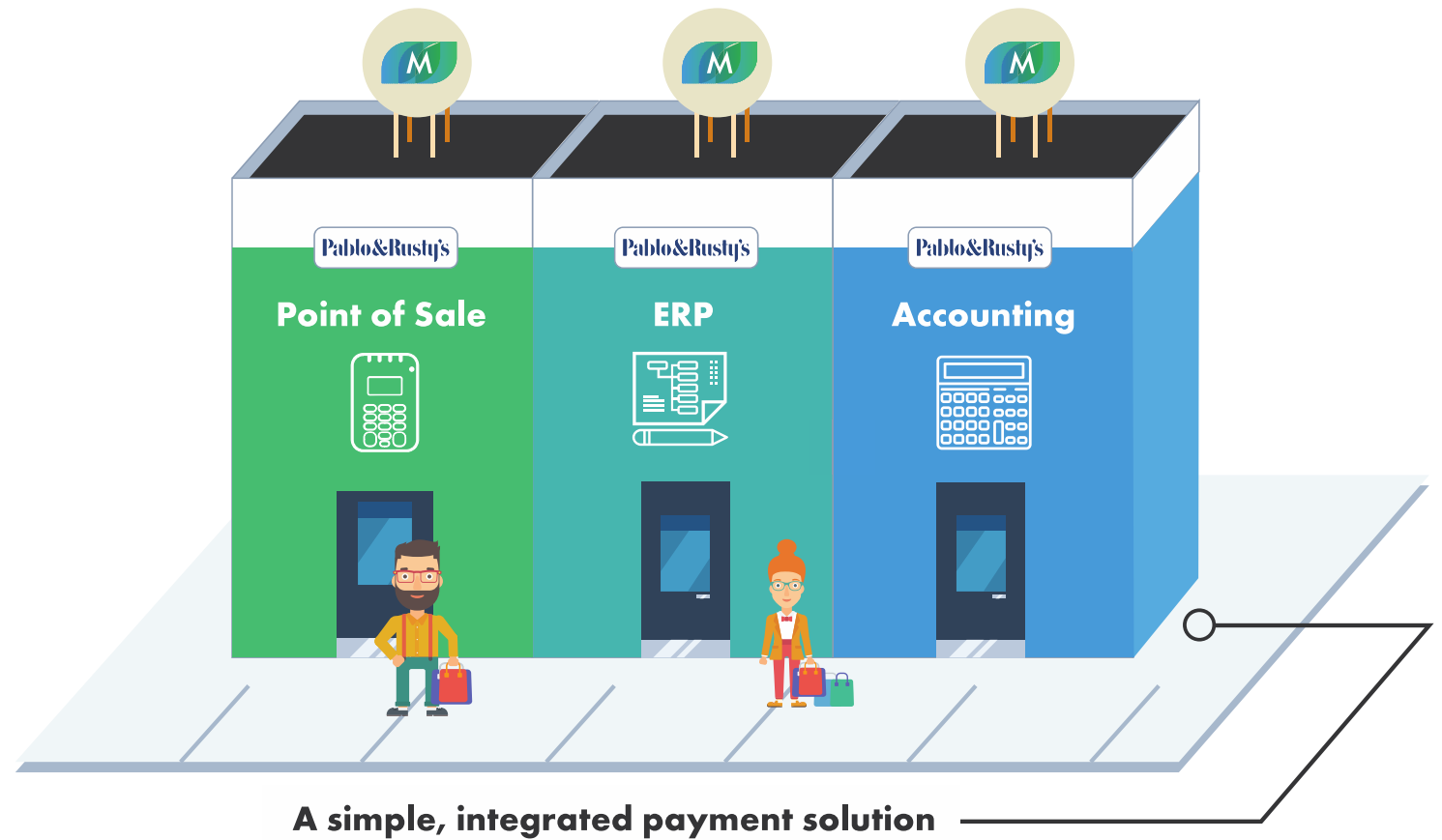


Global electronic payments transaction volumes grew at 10.1% but Asia grew over 31.9%

One Platform, Every Channel, Any Device

**ONE PAYMENT PROVIDER, ONE
INTEGRATION AND VIEW ACROSS
ALL CHANNELS**

Mint has developed a compliant payments platform that takes the complexity away from businesses looking to accept all and any way their customers choose to pay (in-person, online & mobile)



Partnering with Market Leaders

**MINT IS FOCUSED ON
PARTNERING WITH MARKET
LEADERS FOR DISTRIBUTION**

Vertical focused, targeting High
Volume and High Value users

Strategic Partners



App & Integrated Partners



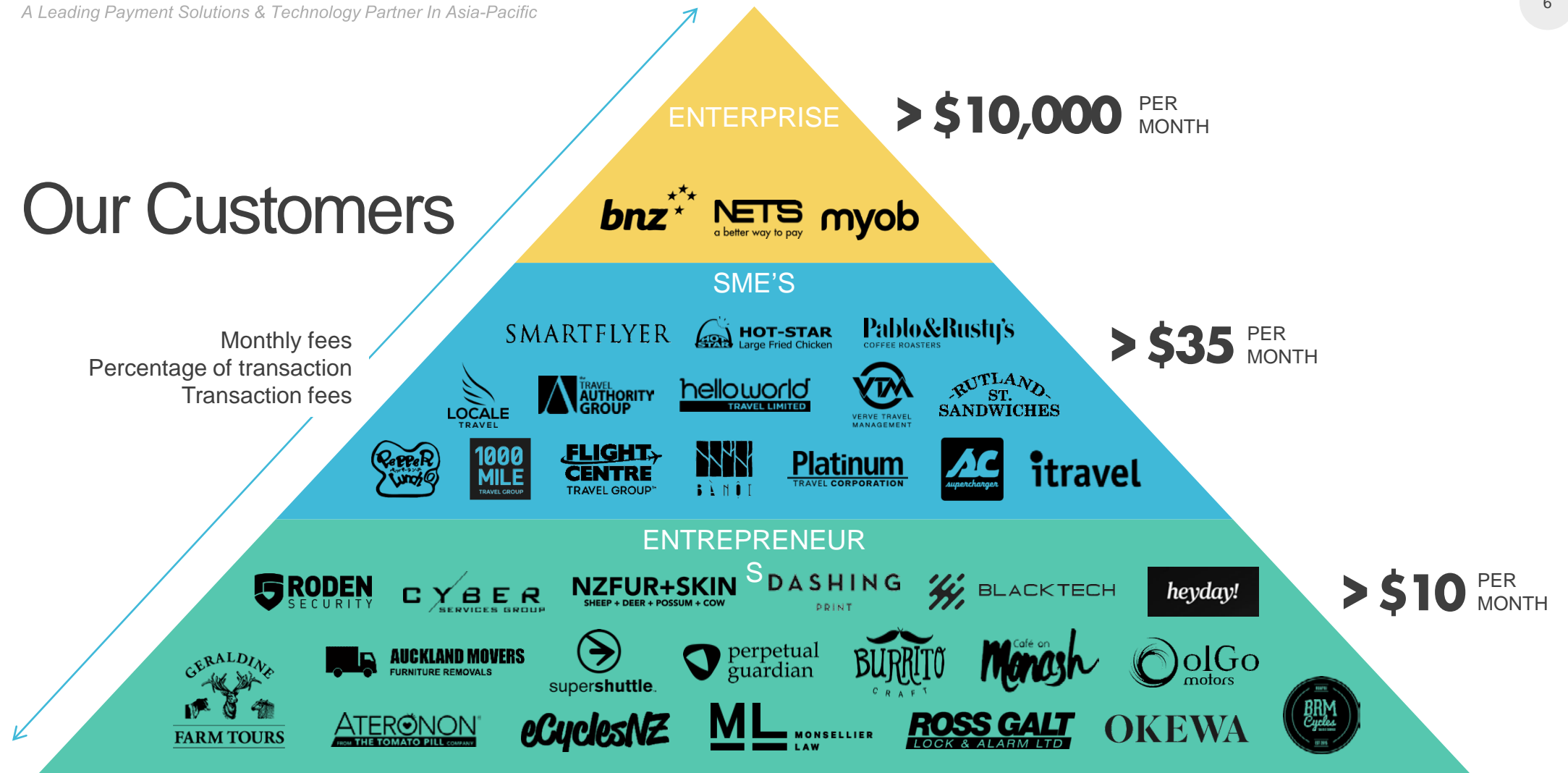
Resellers



Collaborative & Networked Ecosystem



Our Customers



Mint has over 18K+ customers across all segments

FY17 Highlights



**Users grew
61% to 16,000+**

Mint takes the complexity away from our partners and merchants looking to accept all payments



**ATV¹ grew
192% to \$500M**

Focused on markets with high debit card and high levels of regulation



**Expansion
into Asia**

Successfully implemented and deployed into production the Mint payments platform with the largest payments acquirer in Singapore, NETS, with revenues from Asia commencing in FY18



**Launched with ABSS
(MYOB South Asia)**

Launched with ABSS (formerly MYOB South Asia) the first integrated online payments (card not present) solution with electronic invoicing in Singapore



**Product enhancements,
Increasing ARPU²**

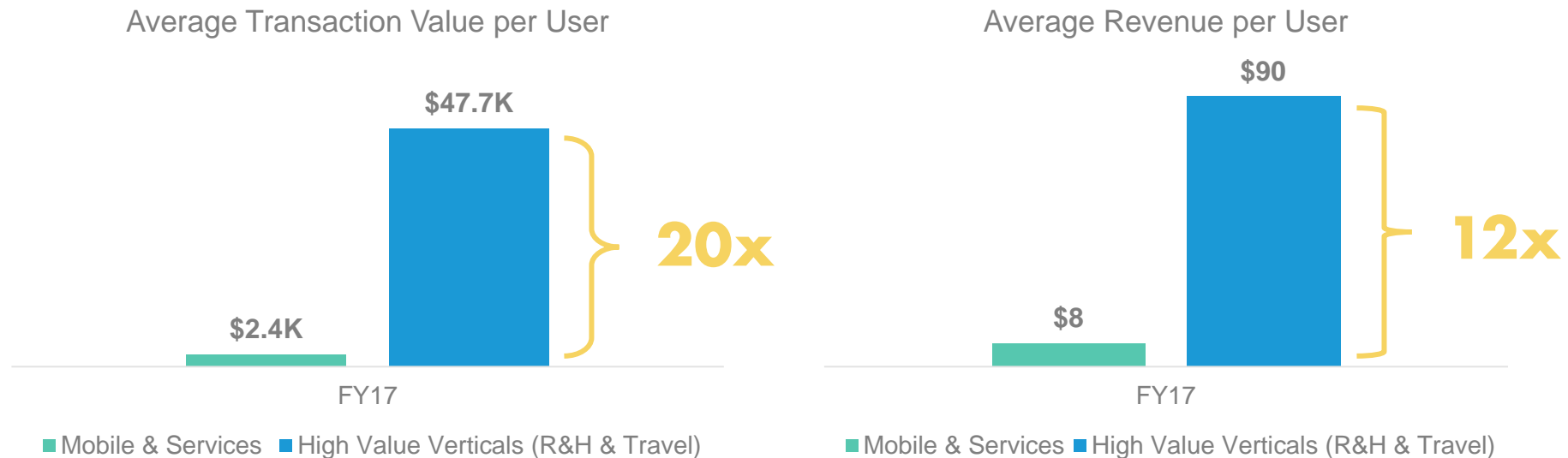
Enhancements to our platform to include online payments, point-of-sale and App integrations have increased ARPU through the introduction of new payment channels to profitable high value customers



**Growth Capital
secured**

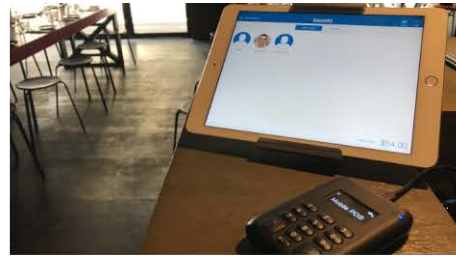
Capital raising of \$6M successfully completed for growth objectives in sales, marketing, Asia expansion and product development

FY17 – High Value Verticals Driving Growth



In FY17 Mint was focused on High Value Verticals (retail, hospitality and travel) with significantly higher average transaction value (approx. 20x) driving a higher average revenue per user (approx. 12x).

High Valued Businesses powered by Mint



*A Leading Payment Solutions & Technology Partner In
Asia-Pacific*

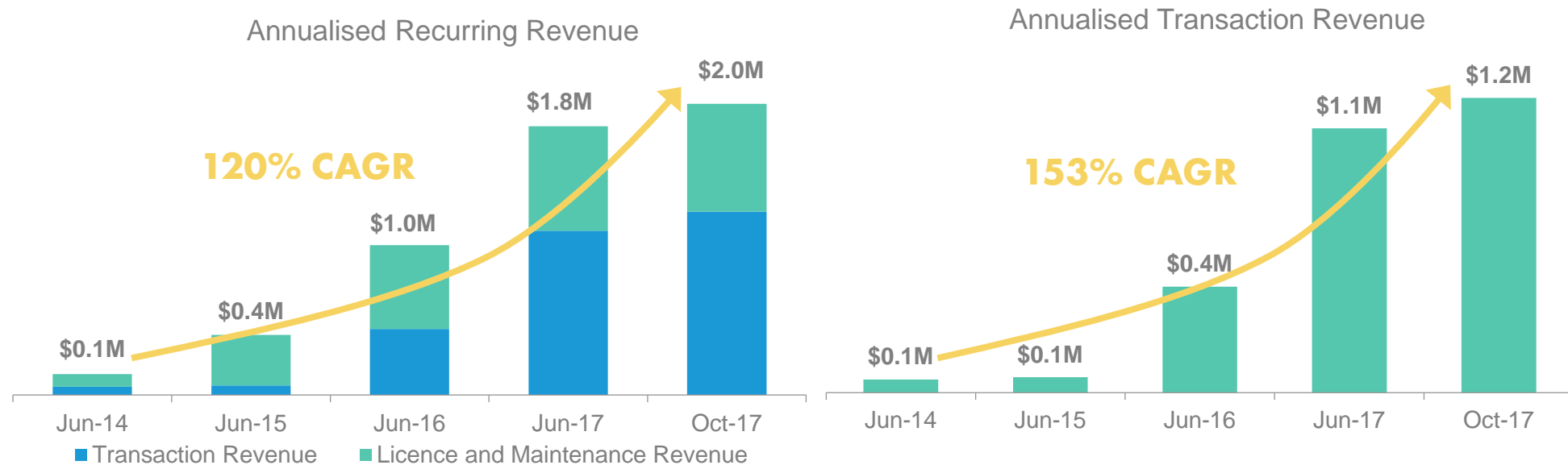
Australian Federation of Travel Agents (AFTA) Payments Partner

**MINT HAS BEEN APPOINTED AND APPROVED AS ONE
OF AFTA'S PRIMARY PAYMENT PROVIDERS IN
AUSTRALIA**

- The partnership provides Mint with access to over 1,300 travel agents
- AICS provides members with innovative risk protection against Forward Delivery Risk.
- Further strengthening Mint's value proposition and commitment to the Travel industry.

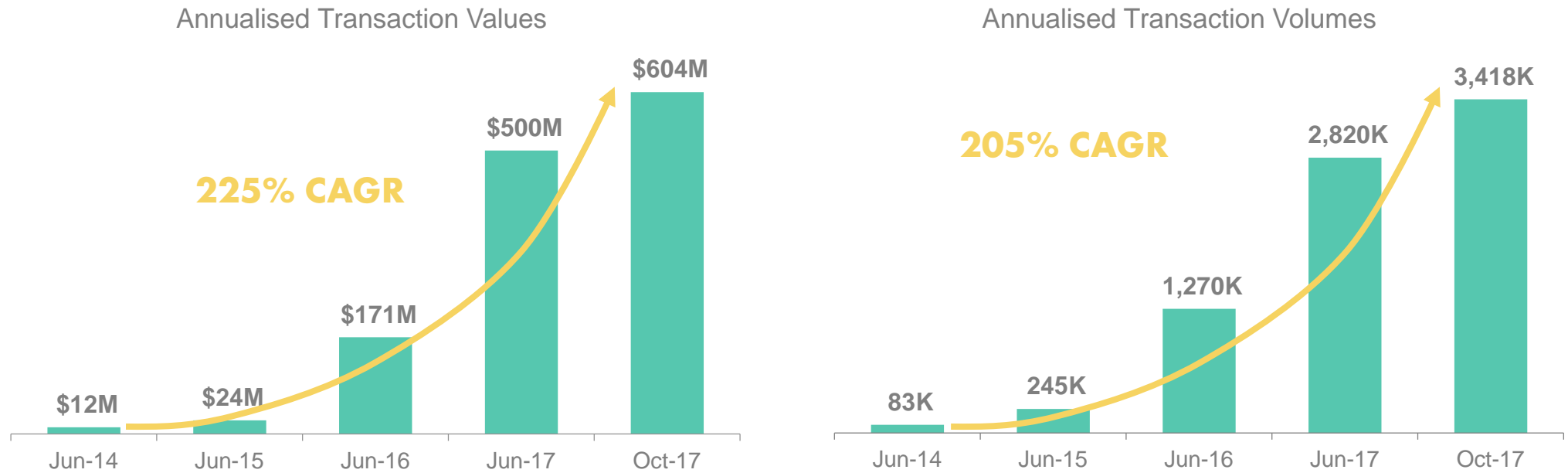


Recurring Revenue Growth



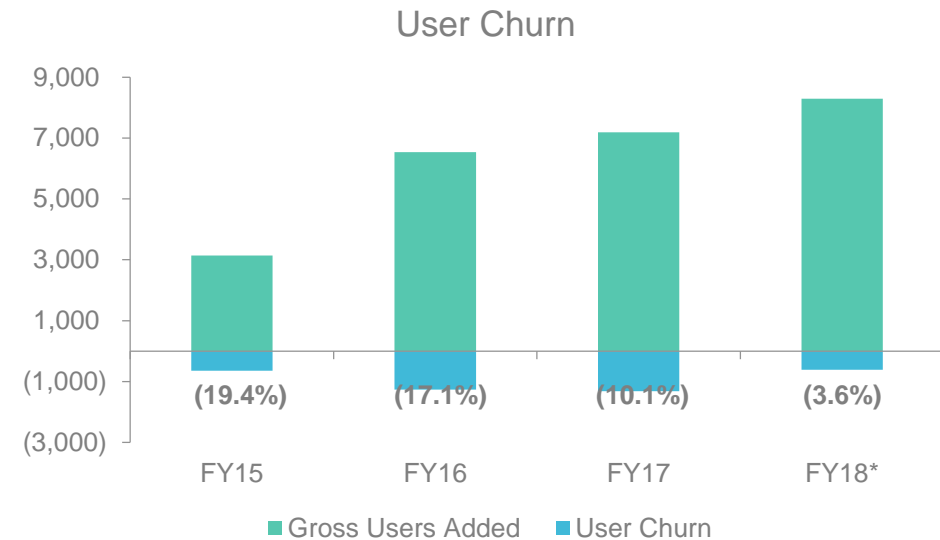
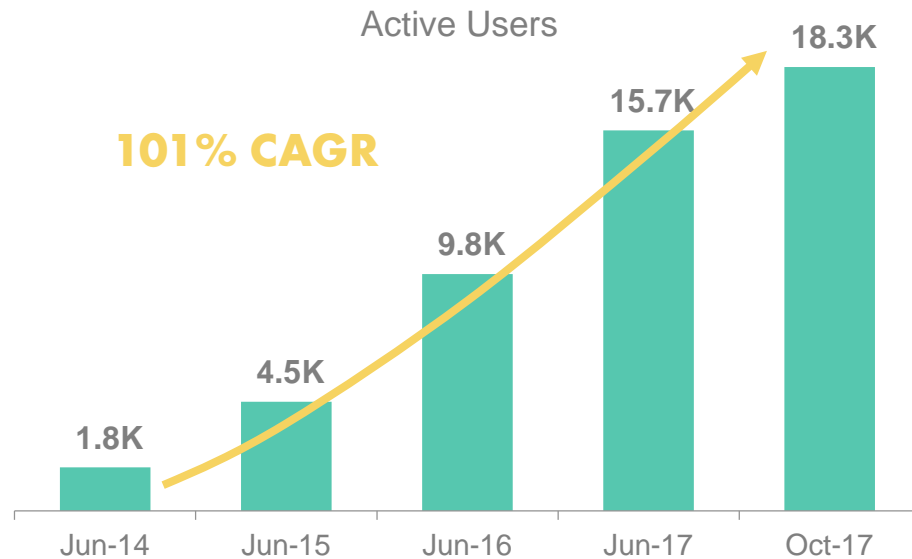
Users are transacting more and at higher values. Combined with the growing partner network and user base, increasing transaction revenue is driving recurring revenue growth.

Transaction Growth



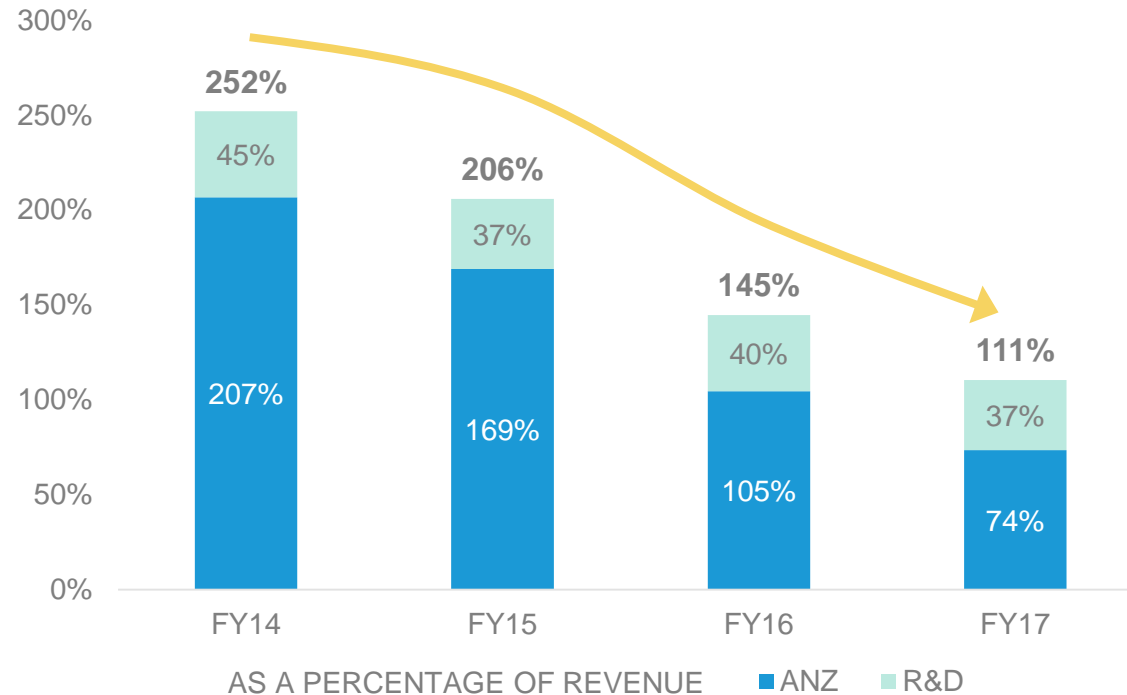
Growth in Retail & Hospitality and Travel verticals are driving growth in transaction values and volumes

User Growth



The number of active users continues to grow strongly year on year while the churn rate has been decreasing. The business has seen a continuous improvement in churn.

AU and NZ Operating Leverage



Investments made in Australia and New Zealand made in prior years are now delivering results

Australia and New Zealand will be breakeven in FY18

Performance Against 2016 Outlook

2016 Outlook

- Build on FY16 momentum from Mint's existing partners in Australia & NZ
- Continue to focus on high value and volume verticals such as retail, hospitality & travel within software-as-a-service channels
- Continue to drive an increase in revenues and margins through growth in transaction volumes & usage from Mint's active user base
- Continue to capitalize on opportunities in Asia & establish a footprint in Asia that will bring incremental revenue growth over the medium term

Achievements in 2017

- Approved as one of the AFTA Insolvency Chargeback Scheme (AICS) payment providers. AICS provides protection to thousands of AFTA travel agents.
- Signed 5-year agreement with Sektor, Australia's leading retail and mobile computing distributor, to broaden distribution of payment solutions in retail and mobile markets
- Strategic partnership with Global Payments for Asia to provide integrated payment solutions and merchant acquiring services
- Completed implementation of NETS contract, awaiting completion of certification that is imminent.

Australia & NZ – FY18 Priorities



Continue to execute on high value and volume users



Expand new product lines and increase ARPU



Continue to grow recurring revenue



Drive operating leverage to monthly breakeven

Asia – FY18 Priorities



**Singapore NETS live
in Q2 FY18**



**Add high value and high
volume users in Asia**



**Close additional strategic
partnerships in Malaysia**



**Develop and close new
partnerships in the target
markets in Asia**

Investment Highlights & Outlook



Fast growing market opportunity

Asia Pacific is the fastest growing payments market in the world.

Electronic payments in Asia is growing at 32%. Australia & NZ is a well established \$570B card payment market.



Operational leverage

Recurring revenues disproportionally linked to overheads.

New users and transaction volume can leverage off existing platform and technology infrastructure



Powerful Business Model

High recurring revenue. Low customer churn.



Geographic Expansion

Expanding across Asia



Scalable platform

Scalable and modular technology platform.



Networked Ecosystem

Ever expanding strategic partners and app partner ecosystem that are highly engaged, integrated and difficult to replicate.

CONTACT US

We love to hear from you so get in touch.

Sydney Headquarters

Level 4, 450 Victoria Road
Gladesville NSW 2111

P: +61 2 8752 7888

F: +61 2 8752 7899

E: info@mintpayments.com



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