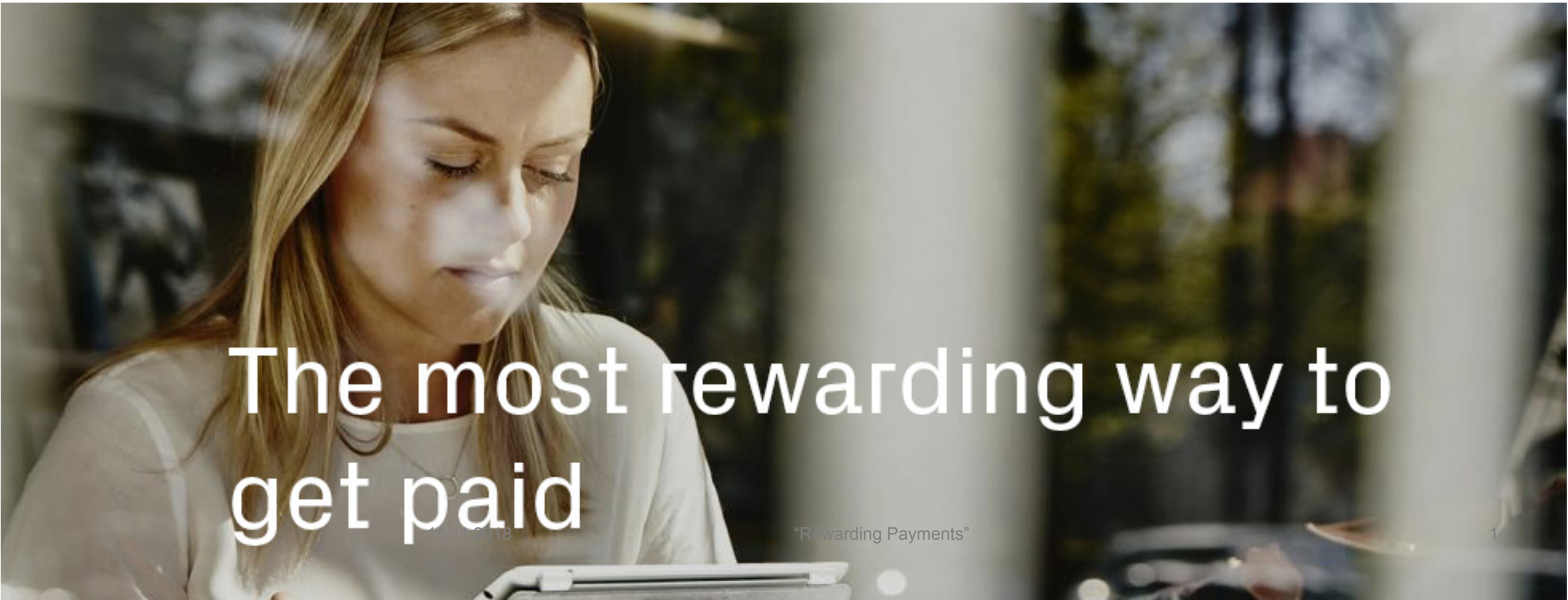


Mint

Annual General Meeting
Sydney, Australia
15.11.18



The most rewarding way to
get paid

15.11.2018

"Rewarding Payments"

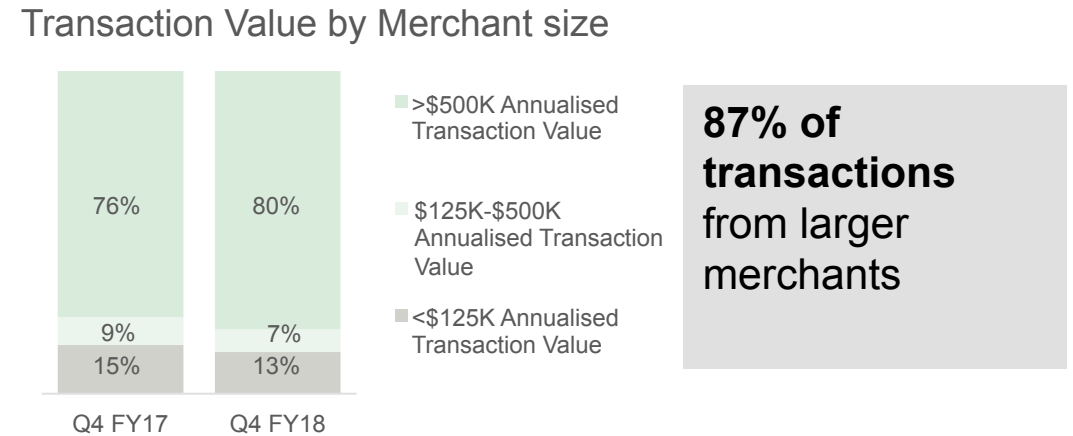
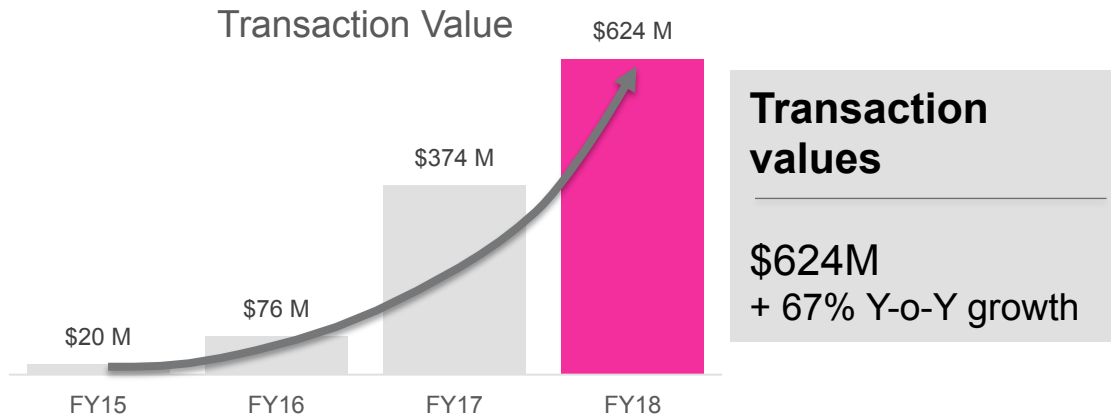
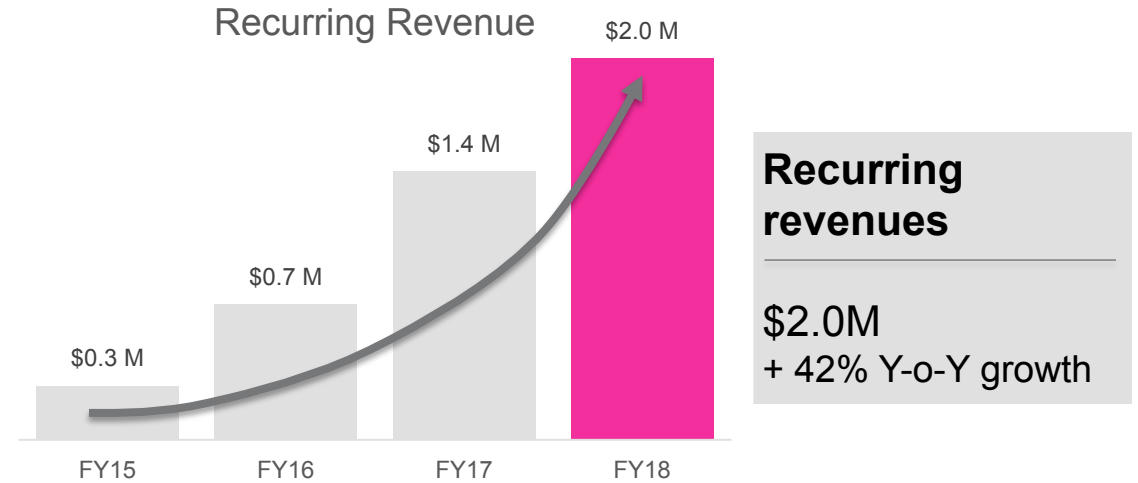
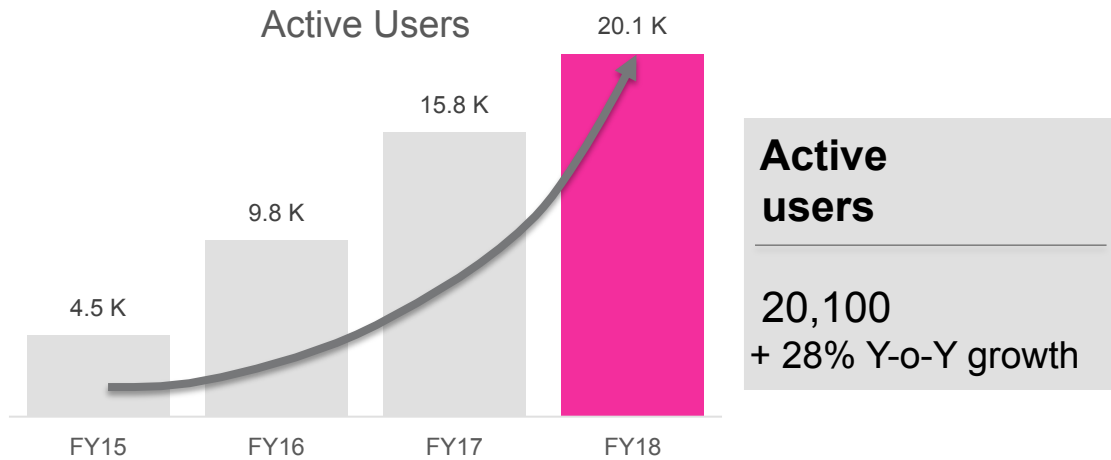
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Agenda

- A. FY18 - Key results
- B. White-Label update
- C. Mint Payments - Vision and Strategy
- D. Summary & Outlook
- E. Q&A

A. FY18 - Key Results

In FY18, Mint has over 20,000 active users connected to the platform, transacting over \$620m per annum



B. White-Label update:
New Zealand
Asia

Bank of New Zealand (BNZ)

Growth to be fuelled by new product, larger merchants



Initial order of \$1M received for Mint's new enterprise EFTPOS terminal

The new terminal is expected to grow recurring revenue from both transaction and user fees by adding high value retail and hospitality merchants to BNZ's 11,000 existing users of Mint's mobile payments product

Launch planned for Q4 FY19

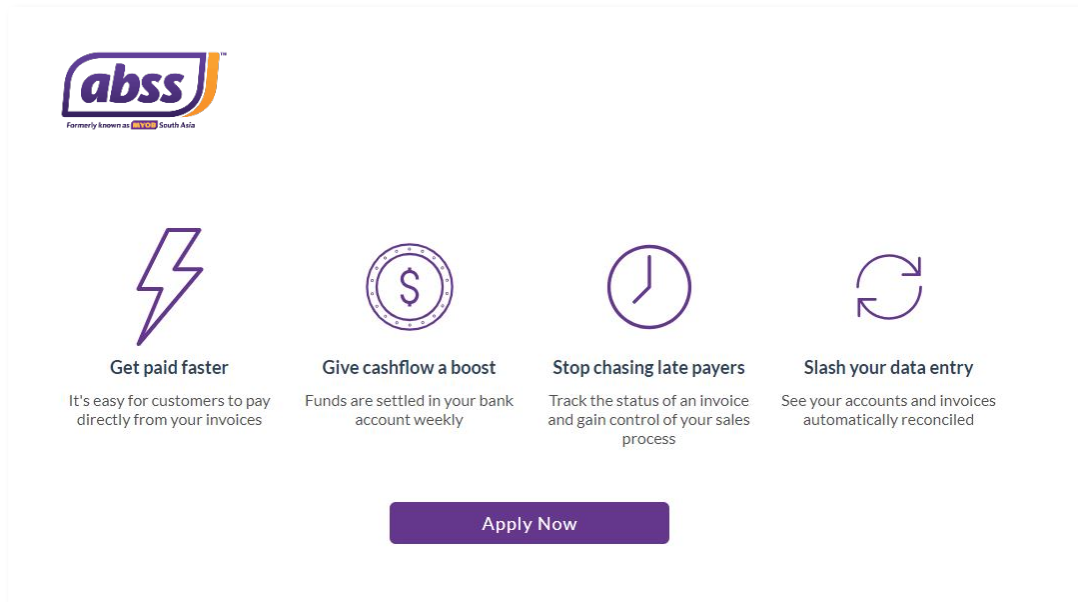
11k
users

\$276m
turnover

5m
volume

Asia

Partners launched, laying a platform for long term growth



The screenshot displays the ABSS logo at the top left, with the text 'Formerly known as MYOB South Asia' below it. Below the logo are four icons representing different benefits: a lightning bolt, a dollar sign in a circle, a clock, and a circular arrow. Each icon is accompanied by a title and a brief description. At the bottom center, there is a purple button labeled 'Apply Now'.

abss
Formerly known as MYOB South Asia

- Get paid faster**
It's easy for customers to pay directly from your invoices
- Give cashflow a boost**
Funds are settled in your bank account weekly
- Stop chasing late payers**
Track the status of an invoice and gain control of your sales process
- Slash your data entry**
See your accounts and invoices automatically reconciled

[Apply Now](#)

NETS has commenced selling the Mint white-labelled payment solution in Singapore and committed to an active rollout across their install base

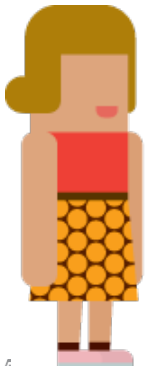
ABSS (MYOB SE Asia) has commenced selling Click to Pay, Mint's white labelled online **Invoice Payment** solution, in October which will add to Mint's transaction value growth from the region

UOB (Malaysia) – We are continuing our negotiations with UOB Malaysia on the Master Services Agreement for Malaysia. Going through solution design and architecture prior to contract execution

C.

Mint Payments – Vision & Strategy

How can Mint reimagine itself to inspire loyalty in a zero-loyalty category?



The total size of the card payments market across Australia, New Zealand, Singapore & Malaysia is >\$700B

It is also fiercely competitive, cluttered and commoditised. Most player's in the market peg their proposition to price, speed and uptime, all of which are hygiene factors

Our objective was to radically differentiate Mint and deliver value rather than simply process it

This would mean getting to the heart of our partners and customers' needs and reviewing the priorities in our business

Partners

White label
Industry bodies
Software integrations

New Zealand
Singapore
Australia

Merchants

Hospitality
Retail
Travel
On-the-go

Mint Customers
New Prospects
Lost Opportunities

Customer Insights & Feedback

Fail the merchant, fail the partner

Payments can't buy their way into merchants if the product fit isn't right

No-one is loyal in the race to the bottom

Who's leading the revolution?

“How is this going to make my life easier?”

“It's a necessary evil.”

“It's like a tax on sales.”

“Don't offer incentives to my business. Why can't there be a reward that is just for me?”

Guiding Insight

“Why can’t there be a reward that is just for me?”

Key Insight

Merchants don’t feel they receive value for the fees they’re charged by payment companies and feel their personal needs are overlooked

Opportunity

Design for a rewarding engagement with merchants that focusses on the individual as well as the business



“...a holiday
once a year
would be a
no brainer”



Rewarding Payments

Mint Rewards enters into a landmark partnership with Velocity to launch on the 19th of November 2018



Mint has entered a landmark **partnership** with Velocity Frequent Flyer to underpin the new brand positioning and deliver a highly differentiated service offering

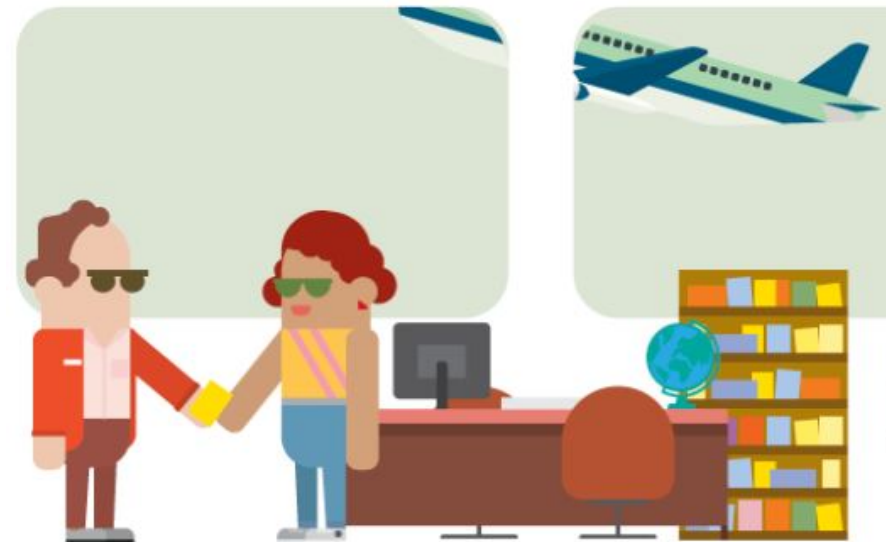
Mint will leverage the volume of the Velocity's member base and value of their brand

The program has been designed to generate growth in new merchants and improve lifetime value by encouraging loyalty



Core Program Mechanics:

-  1 point for every \$20 transacted
-  15,000 points for every referral



Rewarding Merchants in more ways

Help to grow sales

Save time & money

Reward hard work

+++

Mint

=

More

Specialist Products for Key Markets



Virtual Terminal



Eftpos



Mobile Eftpos

Product

Customer

Market Size

Travel Agency

\$9bn

Retail/Hospitality

\$560bn

Trades/On-the-go

>\$35bn

20,000 happy customers and counting...



SMARTFLYER



Mint's Direct Channel in Australia is the fastest growing and highest margin business unit

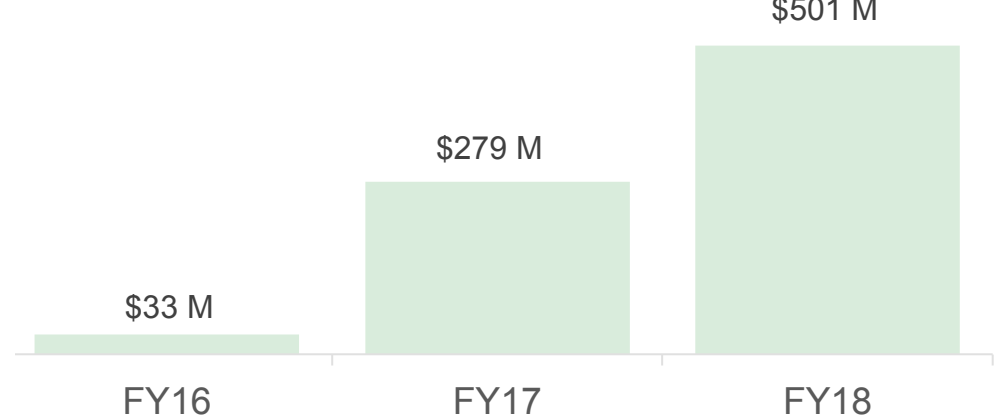
Recurring Revenue



Recurring revenues

\$1.2M
+ 50% Y-o-Y growth

Transaction Value



Transaction values

\$501M
+ 80% Y-o-Y growth

D.

2019 Objectives

We have now positioned Mint to achieve strong and sustainable growth in the years ahead

- **Revenue growth and Cash Flow Positive**
- **Invest in direct acquisition of high value transacting merchants through the Mint brand**
- **Continue to support our Enterprise White-Label Partners**

E.

Q&A



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