

MINT PAYMENTS LIMITED

ANNUAL GENERAL MEETING

NOVEMBER 2015



CEO PRESENTATION

MINT PAYMENTS LIMITED

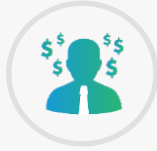
ABOUT THE COMPANY



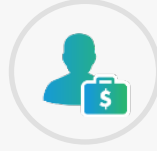
**Facilitating The
Payments
Revolution**



**Bank-grade
Technology
Platform**



**Strong Business
Model**



**Leading Market
Position**



**High Growth
Industry**



Large Market



**Fully Accredited
AU/NZ**

OUR VISION

“To be the most innovative, trusted and dominant omni-channel payments business in the Asia Pacific region.”

ACHIEVEMENTS IN 2015

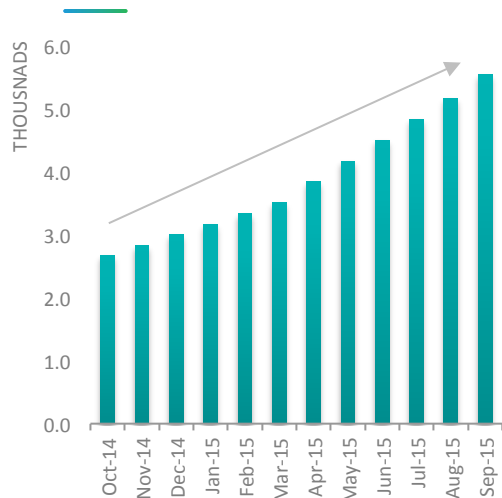
DELIVERY ON GOALS

	GOAL STATED AT 2014 AGM	WHAT WAS ACHIEVED IN 2015
Sales & distribution	<p>Deepen relationships with strategic customers</p> <p>Grow active users & transaction values with existing and new distribution customers</p> <p>Vertical market approach</p>	<p>Key customer contracts delivered & strengthened</p> <p>BNZ contract extended three years with five two year renewal terms; established NZ operations</p> <p>More than 30 new direct corporate & distribution agreements signed</p> <p>Excellent growth in key performance metrics</p>
Expand product portfolio & capabilities	<p>Develop or acquire card not present capabilities</p> <p>Complete omni-channel product strategy</p>	<p>Strengthened platform with all certifications & compliance requirements</p> <p>Successfully launched “Minternet” – online payments offering, successfully positioning Mint as a full service omni-channel (face-to-face and online) payments provider</p>
Board & governance	<p>Adopt a more traditional governance structure</p> <p>Appoint extra independent Non-Exec Director</p>	<p>Two very senior & experienced NED appointments</p> <p>Directors highly experienced in high growth technology & financial services companies</p>
People & culture	<p>Continue to invest in & develop leadership team</p> <p>Maintain mindset to grow in highly disruptive market</p>	<p>Established strong leadership team with appointments to COO, sales, technology & project management roles</p>
Expand into key Asia Pacific markets	<p>Market analysis of Asia Pacific</p> <p>Develop business development opportunities in select, key markets in Asia</p>	<p>Completed analysis of the Asia Pacific market and commenced business development activities in select markets in Asia, as the region moves to EMV (Chip & PIN) & contactless payment methods</p> <p>Exploring various business & distribution partnerships appropriate for Mint in select markets in Asia</p>

KEY PERFORMANCE METRICS

MINT PAYMENTS LIMITED

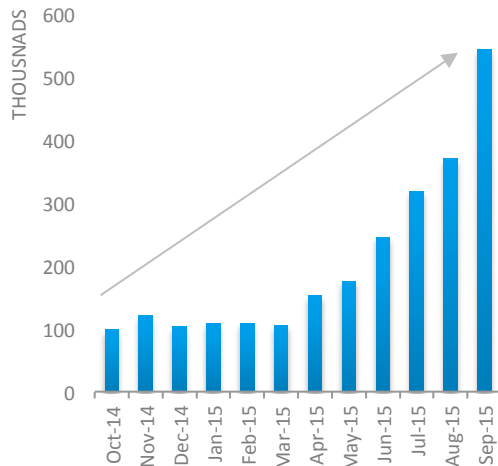
STRONG GROWTH ACROSS KEY PERFORMANCE METRICS



Active users

Quarter on corresponding quarter growth:

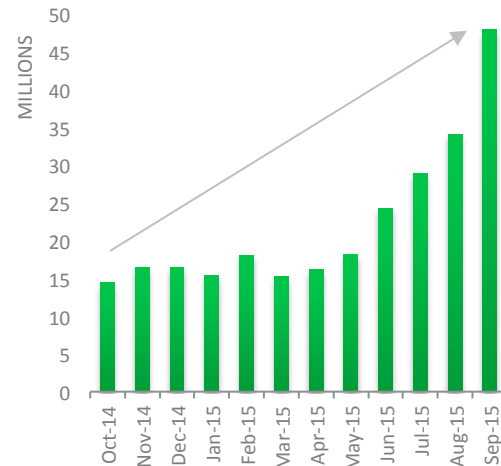
120%



Annualised transaction volume

Quarter on corresponding quarter growth:

417%



Annualised transaction value

Quarter on corresponding quarter growth:

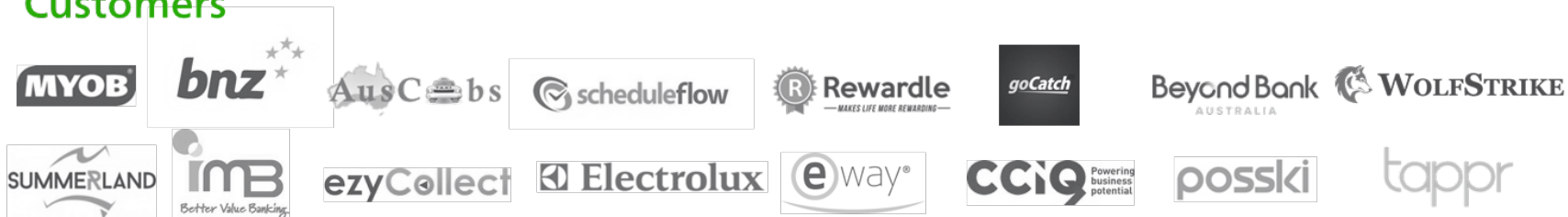
243%

CUSTOMERS AND PARTNERS

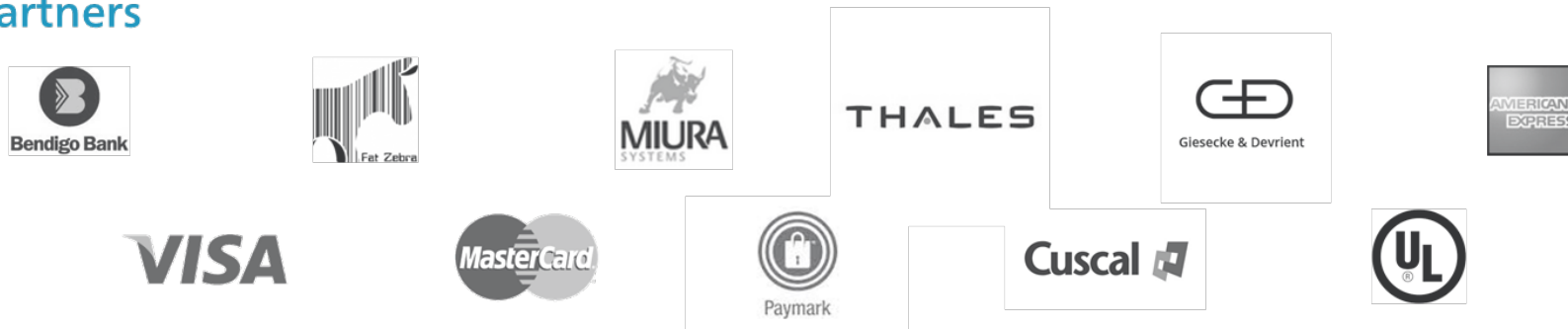
MINT PAYMENTS LIMITED

TIER ONE INDUSTRY RELATIONSHIPS

Customers



Partners



MINT PAYMENTS LIMITED

GAINING SCALE THROUGH NEW STRONG PARTNERS



MINT PAYMENTS LIMITED

OPPORTUNITY IN SELECT ASIA PACIFIC MARKETS



- Asia is moving to EMV (Chip & PIN) and Contactless payments
- Significant users and transaction volume growth in e-Commerce, online and connected mobile devices in Asia
- Key markets and partners identified in Asia Pacific

Asia is expected to deliver ~11 million mPOS devices (~20% of worldwide forecast) and transaction spend in excess of ~USD 85 billion by 2017

STRONG, ENTREPRENEURIAL AND EXPERIENCED BOARD OF DIRECTORS



Terry Cuthbertson (Non-Executive Chairman)

- Former Partner at KPMG M&A
- Former Group Finance Director of Tech Pacific
- Chairman of five other ASX listed companies including My Net Fone Limited.



Alex Teoh (Managing Director/CEO)

- Co-Founder of Mint Payments
- Previously CEO of a local and international supply chain and logistics business
- Worked at PwC Hong Kong and EY Sydney.



Andrew Teoh (Executive Director)

- Co-Founder of Mint Payments
- Former MD of Australian primary goods exporter
- Former MD of leading consumer electronics technology company
- Extensive experience with emerging technologies



William Bartee (Non-Executive Director)

- Co-founder and MD of Blackbird Ventures and Co-Founding Partner of Southern Cross Venture Partners
- Invested in a number of successful technology companies



Peter Wright (Non-Executive Director)

- Former President of Asia Pacific for OmniPay Limited
- Former MD of First Data in Australia and New Zealand, and 2IC of a major Australian payment processing company
- Over 35 years of experience in finance and payments related sector



Anne Weatherston (Non-Executive Director)

- CIO of Energy Australia
- Previously CIO and member of the Management Board of ANZ Banking Group
- Previously Group CIO for Bank of Ireland and Abbey/Santander
- Over 30 years of experience as a leader of business and technology change

HIGHLY EXPERIENCED AND FOCUSED MANAGEMENT TEAM



Alex Teoh (Managing Director/CEO)

- Co-Founder of Mint Payments
- Previously CEO of a local and international supply chain and logistics business
- Worked at PwC Hong Kong and EY Sydney



Andrew Teoh (Executive Director)

- Co-Founder of Mint Payments
- Previously MD of Australian primary goods exporter
- Former MD of leading consumer electronics technology company
- Extensive experience with emerging technologies



David Owyong (CFO)

- Previously Financial Controller at Virgin Money, Group Finance Manager at Landis+Gyr & Senior Consultant at Ernst & Young
- Chartered Accountant with over ten years experience in accounting and finance



Jamie Collins (COO)

- Prior to Mint, he was the Co-founder and Managing Director at IP Payments Pty Ltd and CEO Cosmos EC Commerce
- 29 years experience in Banking and Payments



Dr. Alfred Wong (CTO)

- PhD in Software Engineering
- Former Co-Founder of Genexis Consulting
- 15 years of software development, R&D and consulting experience



Matt Challingsworth (Head of Product)

- Previously VP, Debit Product Management APMEA at MasterCard
- VP, Prepaid Product Management APMEA at MasterCard
- Cards Industry Specialist Commonwealth Bank



Sarah Pilkington (Head of Projects)

- Previously Project Manager First Data
- Project Manager at 247 Distribution
- Assistant Project Manager at TSYS



Rodney Parker-Yules (Head of Operations)

- Prior to Mint, he was the Founder & Managing Director of Pay & Go Pty Limited for over 7 years



Dr. Fred Yip (Chief Evangelist)

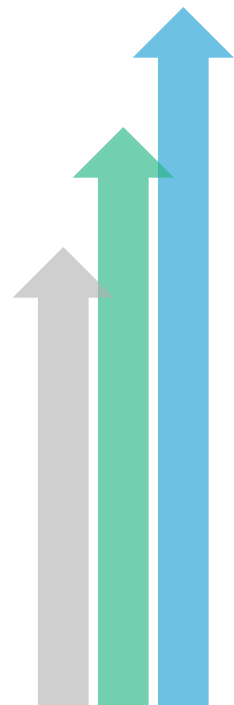
- PhD in Software Engineering and brings over 15 years of experience of R&D, engineering and consulting experience
- Former MD of ViViPOS Australia
- Senior positions at Investec Bank, Genexis Consulting

MINT PAYMENTS LIMITED

OUTLOOK

Mint Payments is well positioned for success

- **Global mobile and online payments market is growing exponentially**
- **Market leading position in AU/NZ** with all payments technology certified and compliant
- **Leverage technology** with planned **expansion into Asia**
- Focus on continued sales conversion in **AU/NZ** with existing blue chip customers including **MYOB & BNZ**
- Accelerate deployments and **grow recurring revenues by increasing ARPU** on active users and broadening the merchant base
- **Maintain high growth** across key operating metrics – **active users, transaction volume and values**
- Engage with new contracted distribution partners and customers



THANK YOU

ALEX TEOH, CHIEF EXECUTIVE OFFICER

Phone: +61 2 8752 7888

Email: alex.teoh@mintpayments.com

Website: mintpayments.com

Twitter: twitter.com/mintpayments

Google+: plus.google.com/+Mintpayments

Sydney: Level 4, Unit 3, 450 Victoria Road, Gladesville, 2111, NSW, Australia

Singapore: Marina Bay Financial Centre Tower Two, Lever 39 10 Marina Boulevard, Singapore 018983

Disclaimer and important information

This presentation has been prepared and issued by Mint Payments Limited (“MNW”) to inform interested parties about the Company and its progress. The material contained in this presentation sets out general background information on MNW and its activities. It does not constitute nor does it contain an offer or invitation to subscribe for or purchase any securities in the Company or an inducement to make an offer or invitation with respect to those securities. No agreement to subscribe for securities in the Company will be entered into on the basis of this presentation. The distribution of this document in jurisdictions outside of Australia may be restricted by law, and persons into whose possession this document comes should inform themselves about, and observe, all such restrictions.

The information supplied is in summary form and does not purport to be complete. Neither the Company nor its advisers have verified the accuracy or completeness of the information, statements and opinions contained in this presentation. Accordingly, to the maximum extent permitted by law, the Company makes no representation and gives no assurance, guarantee or warranty, express or implied, as to, and takes no responsibility and assumes no liability for, the authenticity, validity, accuracy, suitability or completeness of, or any errors in or omission, from any information, statement or opinion contained in this presentation.

You should not act or refrain from acting in reliance on this presentation material. This overview of MNW does not purport to contain all information that its recipients may require in order to make an informed assessment of the Company’s prospects. You should conduct your own investigation and perform your own analysis in order to satisfy yourself as to the accuracy and completeness of the information, statements and opinions contained in this presentation and when making any investment decision. Investors or potential investors in MNW should consider seeking independent professional advice based on their own investment objectives. The Company and its advisers disclaim liability for any and all loss or damage which may be incurred by any recipient through the use of, or reliance upon, any information, statement or opinion contained in or omitted from this presentation.

Reports and Announcements can be accessed via the MNW website – www.mintpayments.com

Forward-Looking Statements:

All statements, other than statements of historical fact, included herein, including without limitation, statements regarding forecast cash flows, future expansion plans and development objectives of MNW are forward-looking statements. Although MNW believe that the expectations reflected in such forward-looking statements are reasonable, they involve subjective judgment, assumptions and analysis and are subject to significant risks, uncertainties and other factors, many of which are outside the control of, and are unknown to the Company. Accordingly, there can be no assurance that such statements or expectations will prove to be accurate and actual results and future events may differ materially from those anticipated or described in this presentation. Subject to any continuing obligations under applicable law or any relevant listing rules of the ASX, the Company disclaims any obligation or undertaking to disseminate any updates or revisions to any forward-looking statements in this document to reflect any change in expectations or any change in events, conditions or circumstances on which any such statement is based.