

MINT PAYMENTS LIMITED

INVESTOR UPDATE

NOVEMBER 2015



MINT PAYMENTS LIMITED

ABOUT THE COMPANY



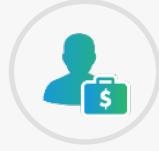
**Facilitating The
Payments
Revolution**



**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 & dominant omni-channel payments business in the Asia Pacific region.”

MINT PAYMENTS LIMITED

CORPORATE SNAPSHOT

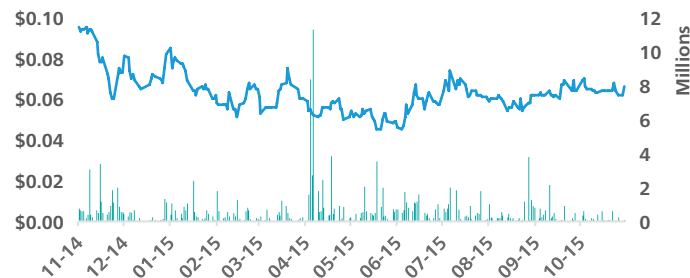
Trading information

ASX Code	MNW
Listed Since	2 August 2007
No. of shares	563.9M
Price	\$0.067
Market capitalisation	\$37.8M
Cash	\$9.8M

Major Shareholders

	%
Utilico Investments Limited	19.39
TAAJ Corporation Pty. Ltd.	14.91
IOOF Holdings Limited	7.20
Roadhound Electronics Pty Ltd.	5.57
Dobrani Pty Ltd	4.97

12-MONTH SHARE PRICE PERFORMANCE



Board of Directors

Terry Cuthbertson	Non-Executive Chairman
Alex Teoh	Managing Director/CEO
Andrew Teoh	Executive Director
William Bartee	Non-Executive Director
Peter Wright	Non-Executive Director
Anne Weatherston	Non-Executive Director

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

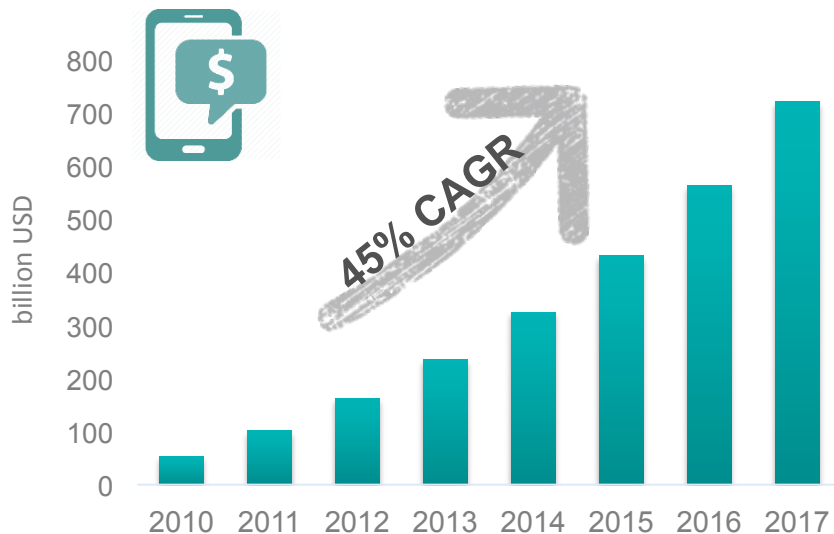


Anne Weatherston (Non-Executive Director)

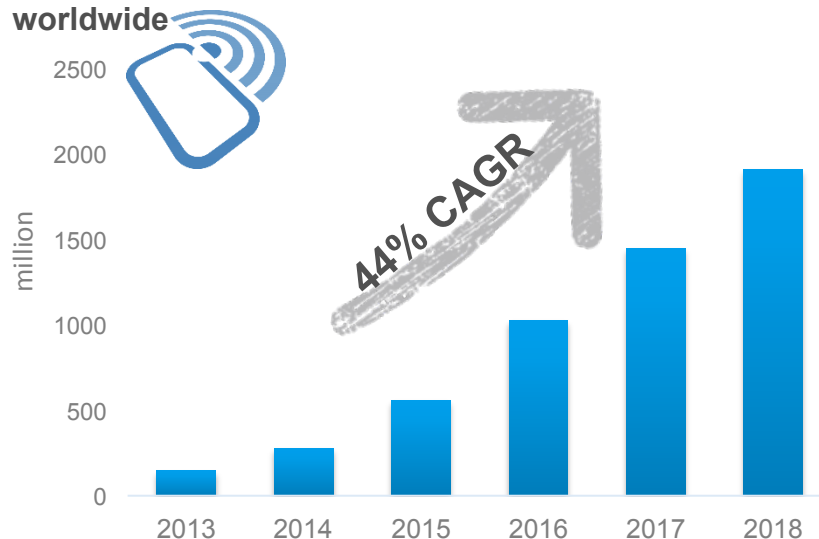
- CIO of Energy Australia
- Previously CIO and member of the Management Board of ANZ Banking Group
- Previously Group CIO for Bank of Ireland and Abbey/Santander
- Over 30 years of experience as a leader of business and technology change

GLOBAL MOBILE PAYMENTS MARKET GROWTH INDICATORS

Global mobile payment transaction volume



Forecast installed base of NFC-enabled phones worldwide



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AUSTRALIAN CARD PAYMENTS MARKET

2014

826,000

POS payment terminals
in Australia

50M

Cards on issue

667M

Contactless transactions

468M

Combined debit and
credit card transactions
per month

2018

**mPOS
terminals**

numbers will exceed
legacy POS payment
terminals

~\$20 billion

Annual total transaction
value from mPOS

~\$27 billion

Combined debit and credit
card transactions per
month

~20%

of total card transaction
values card-not-present
payments

CAGR: 26%

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PRODUCTS



Mint mPOS

Mint mPos



Mint mPos App



API/SDK



Minternet

Minternet



Hosted
Payment
Page



Collections
& Recurring
Payments



Virtual
Terminal

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MERCHANT POINT OF SALE



Mint mPOS

- Completely portable, pocket sized device
- Connects to smartphone or tablet via Bluetooth
- Offers customers more ways to pay: tap-and-go technology supporting contactless, chip-and-PIN-based payments
- Accepts eftpos, MasterCard, Visa and American Express
- Highly secure



Mint mPOS

For Small Businesses:
Transforms Phones Into
Eftpos Machines



MINT PAYMENTS LIMITED

ONLINE PAYMENTS GATEWAY



- **Get Paid Online.** Capture customer payments through your website
- **More Ways To Pay.** Customers can pay by credit card, bank account, charge card and debit card
- **Automated Collections.** Assist the back office function to collect payments
- **Integration With ERP Systems.** Meets the evolving demand of enterprises seeking to create process efficiencies through integrated payments



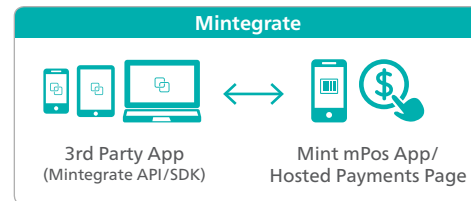
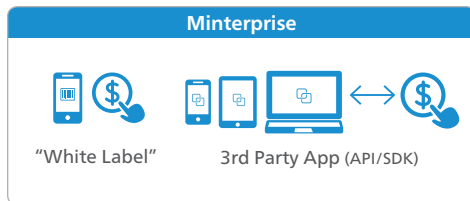
Minternet

For Corporations:
Automate Your
Collections Process



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CHANNELS



MINT PAYMENTS LIMITED

WHITE LABEL PAYMENT PLATFORM



- White Label mPOS and online payments solution. Fully hosted and managed
- New Revenue Streams. Delivers new customer acquisition opportunities and recurring revenues
- Speed To Market. Rapid deployment ranging from 8 to 12 week timelines
- Deep Integration Option. Fully certified, PCI compliant card readers, APIs, apps, portals and payments switch
- Cost savings and improved process efficiencies
- Acquirer Agnostic



Minterprise

For Large Enterprises:
Outsource Your Mobile
Payments Platform



MINT PAYMENTS LIMITED

PAYMENT INTEGRATION



- Seamlessly integrates secure all payment types into mobile and online apps
- Free software developer kits (SDKs and APIs)
- Completely self managed online service
- Simplified pricing structure for any mobile or retail business that accepts card payments
- Recurring revenue stream for developers once Mint's payment platform integrated
- Seamless payment experience and bank grade security

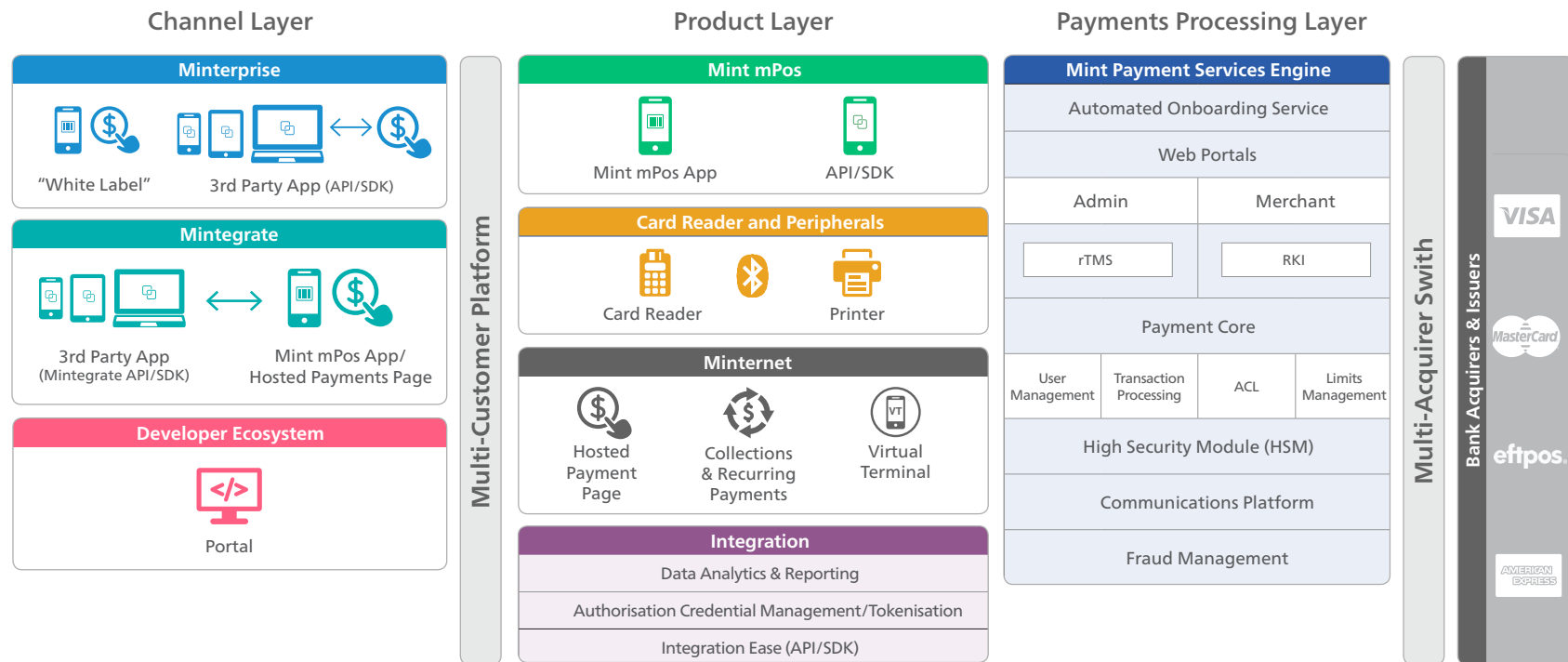


For Developers:
Integrate Mobile Payments
Into Your Apps



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MINT PAYMENTS PLATFORM



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STRENGTHENED MINT'S TECHNOLOGY PLATFORM

Chip & PIN Certified
& Deployed



eftpos Certified
& Deployed



NFC Contactless
Certified &
Deployed



APCA Certified: RKI
and Device



Visa Ready
Certified



MasterCard mPOS
Certified



Paymark Connected
& Deployed



PCI Compliance
Certified



Payments New Zealand
Approved



PCI PTS Certified



EMV L1 and L2 Certified
Contact and Contactless



Cuscal Switching Service
Deployed



Amex Enabled



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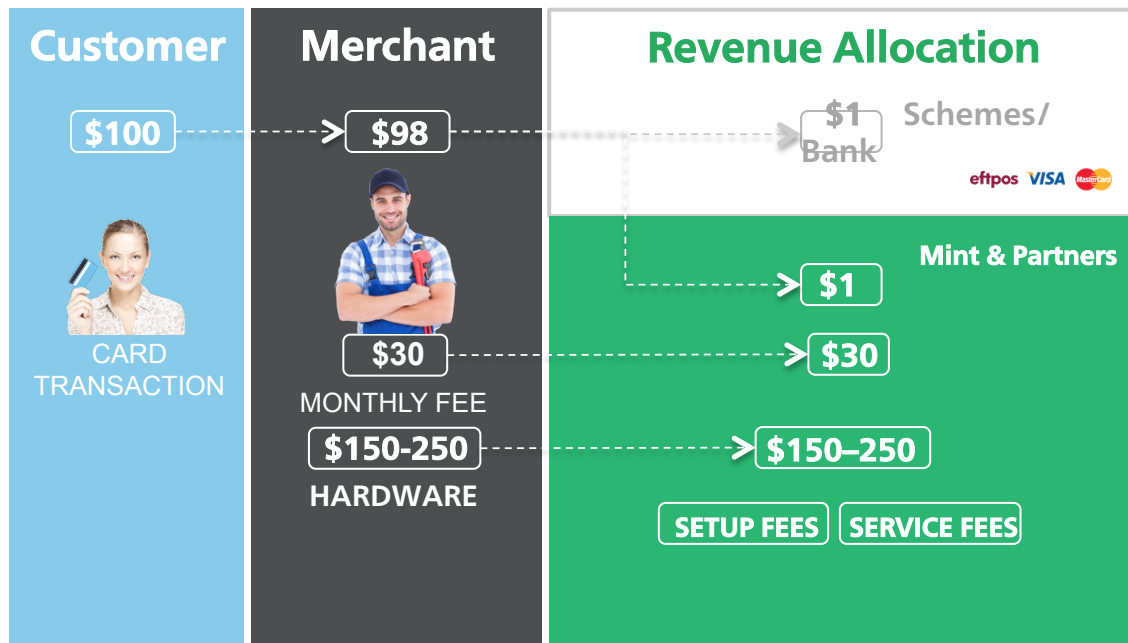
BUSINESS MODEL

Key Business Drivers

- Number of Merchants
- Number of Transactions
- Value of Transactions

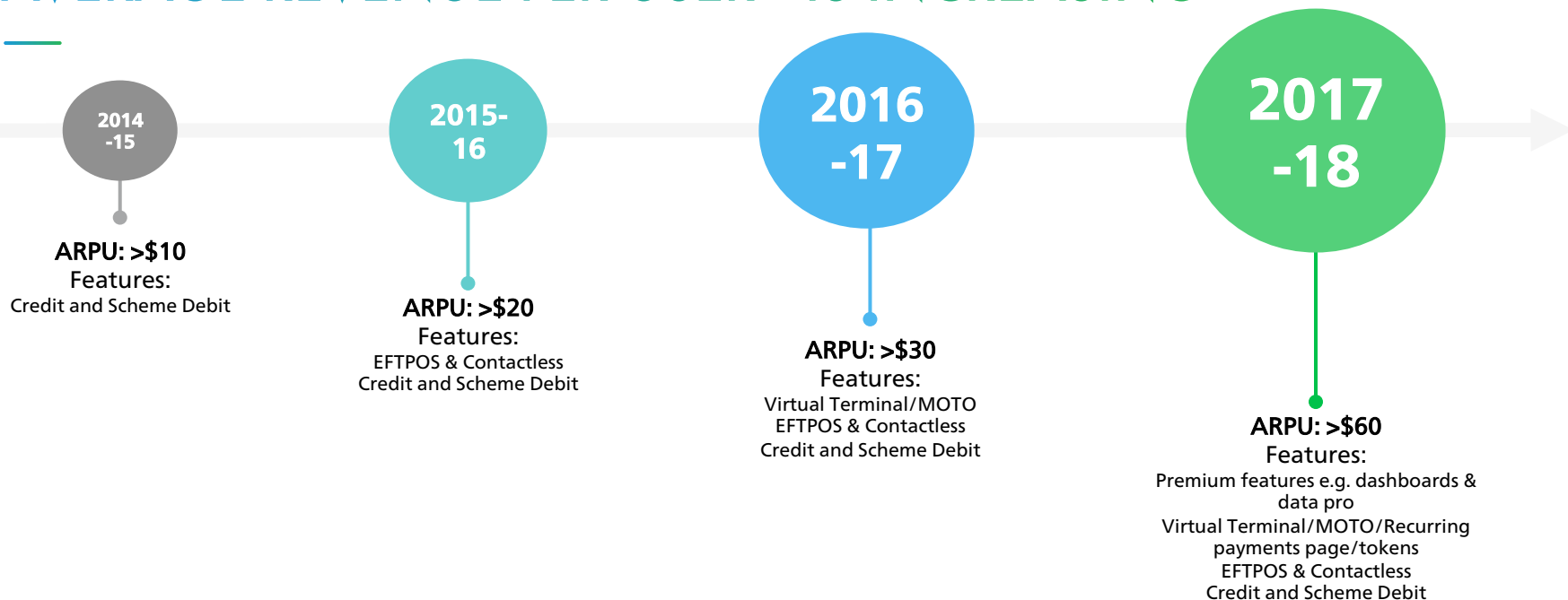
Highly scalable business, with low marginal cost per user resulting in high gross profit and EBITDA margins

Revenue derived from Mint's merchants are for processing transactions, which are primarily a combination of a percentage of the dollar amount, a flat fee per transaction and monthly fees for services.



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AVERAGE REVENUE PER USER* IS INCREASING



New payment types and methods will cater for larger businesses & growing transaction volumes...
leading to improved customer retention and loyalty

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COMPETITIVE POSITION

Integration
(APIs,
SDKs)



White Label,
Scalable Platform



Recurring &
Transaction
Revenue Model

Mint helps banks and application/software vendors enable mobile and online payments to acquire new customers, increase customer loyalty and retention, while adding additional new recurring revenue streams.

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COMPETITIVE LANDSCAPE

Feature	Mint	Banks	Square*	Quest Payments	Smart Pay	Paypal
White Label Solution	✓	×	×	×	×	×
Easy Integration	✓	×	✓	✓	×	✓
Hardware Agnostic	✓	×	×	×	×	×
End-to-End Solution	✓	×	✓	×	×	×
Chip and Pin Ready	✓	✓	×	✓	✓	✓
Acquirer Agnostic	✓	×	×	✓	✓	×
Flexible Partner Pricing	✓	✓	×	×	×	×
Contactless Ready	✓	✓	×	✓	✓	×
Diverse Distribution Channels	✓	×	×	×	×	✓
Takes Clip of the Transaction	✓	✓	✓	×	✓	✓
Enable EFTPOS Transactions	✓	✓	×	✓	✓	×
Omni-channel	✓	✓	×	×	×	✓

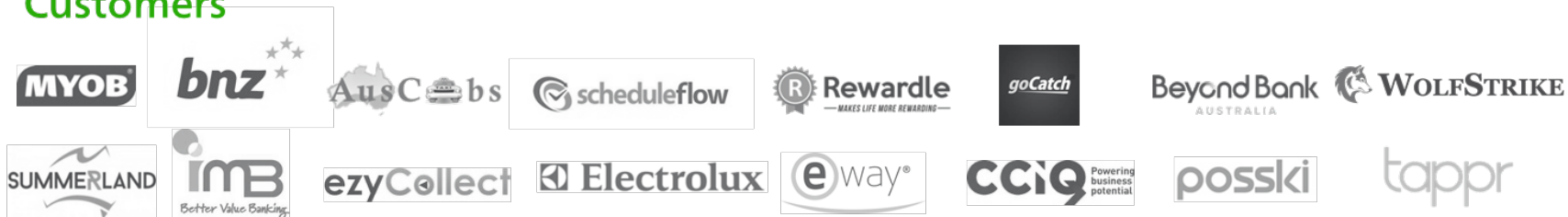
*Mint's assessment based on Square's US operations

Mint's internal assessment based on publicly available information and market research. This slide is for illustration purpose only to demonstrate currently available capabilities in marketplace and may not reflect other company's future plans

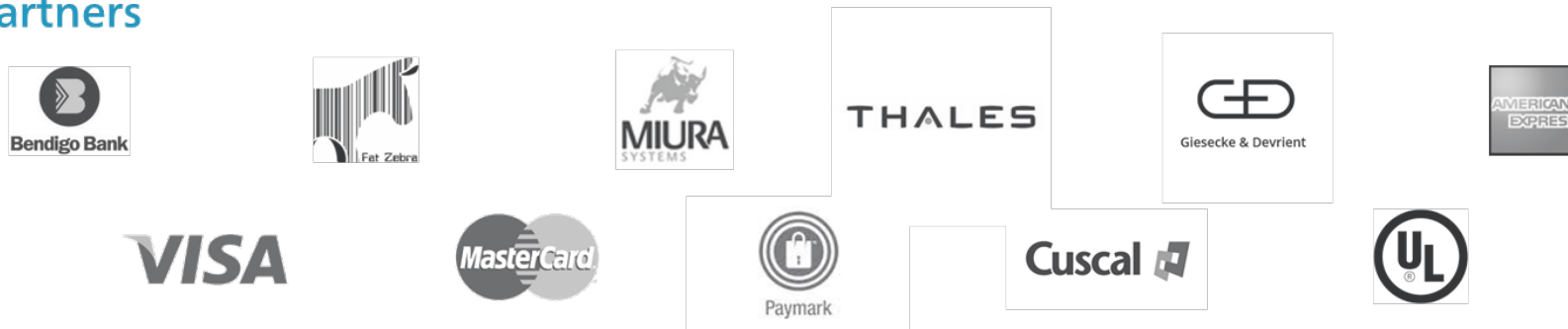
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TIER ONE INDUSTRY RELATIONSHIPS

Customers



Partners



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CASE STUDY (WHITE LABEL MPOS)



- New Zealand's largest small business bank with over 100,000 small business customers
- BNZ deployed Mint's white label solution – the first mPOS solution in New Zealand
- Solution live 8 weeks from signing
- Won via competitive tender process
- 5 year agreement signed in Oct 2013
- Since launch of PayClip 2, transaction volumes and usage have increased exponentially with the introduction of eftpos and contactless payment types
- Strategically working with BNZ on new payment methods and types to deliver innovation to the bank

To Date:

- Phase I launched in Nov 2013 (Chip and Sign)
- Phase II launched in Q1 2015 (Chip/Pin, Contactless & EFTPOS)
- Phase III – Mintegrate, Multi-customer, AMEX, DCC and China Union Pay



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CASE STUDY (INTEGRATED): MYOB PAYDIRECT



- Largest accounting software provider in Australia and New Zealand (Market leader of accounting software with 60% market share and 1.2 million users)
- MYOB PayDirect turns businesses' smartphones into payment terminals
- Mobile and Payments are key pillars of MYOB's growth strategy of Making business life easier
- Seamlessly integrated into MYOB's popular accounting software "AccountRight"
- "PayDirect" offers mobile accounting features including invoicing, contacts and accounts receivables
- Mint won the contract via a competitive tender process against major competitors
- 10 year agreement signed in Aug 2013

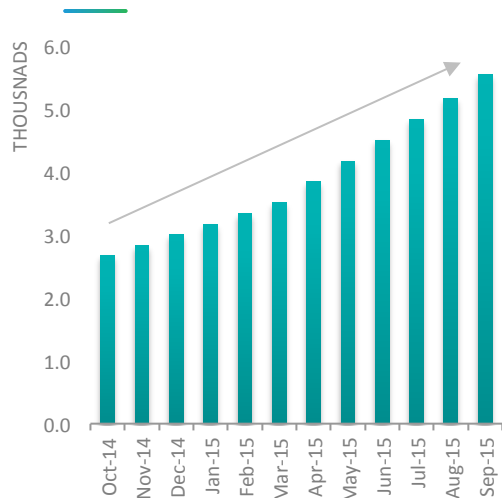
To Date:

- MYOB "PayDirect" Chip & Sign solution launched in Australia in Feb 2014
- MYOB "PayDirect" Chip & Pin solution launched in Australia in Aug 2014
- "Above the line" advertising and marketing campaign launched in Sept 2014
- Delivered EFTPOS in Nov 2014
- Delivered AMEX in Dec 2014
- Enhanced Chip & PIN device with Contactless capabilities



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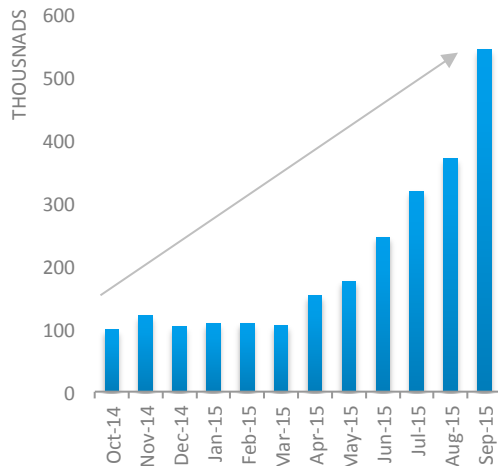
STRONG GROWTH ACROSS KEY PERFORMANCE METRICS



Active users

Quarter on corresponding quarter
growth:

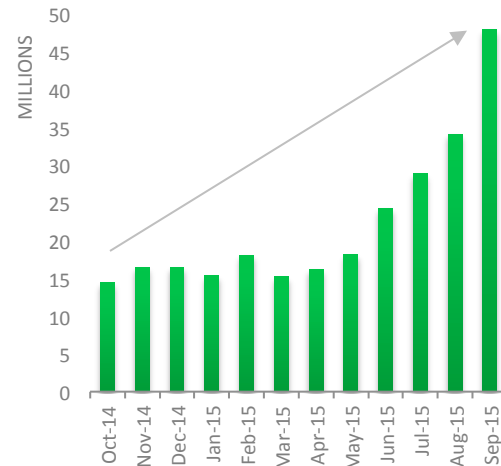
120%



Annualised transaction volume

Quarter on corresponding quarter
growth:

417%



Annualised transaction value

Quarter on corresponding quarter
growth:

243%

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GAINING SCALE THROUGH NEW STRONG PARTNERS

FY2013/14



FY2014/15



FY2015/16

50+ opportunities targeting:

- Financial Institutions
- Software Vendors & Developers
- Payment Gateways
- International payment processors
- Direct Corporates

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

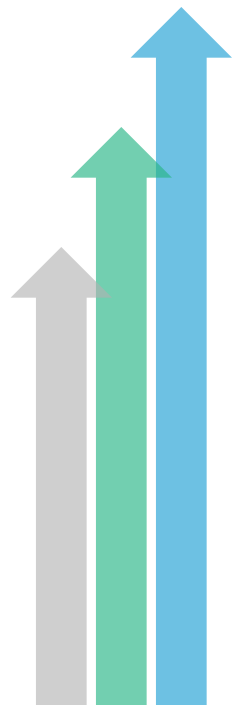
Asia is expected to deliver ~11 million mPOS devices (~20% of worldwide forecast) and transaction spend in excess of ~USD 85 billion by 2017

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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



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MINT PAYMENTS INVESTMENT HIGHLIGHTS



FACILITATING THE PAYMENTS REVOLUTION

Unique single platform provider offering an omni-channel payments solution: Card Present and Card-Not-Present (CNP). Mint can be the single payment acceptance provider for customers across multiple markets



BANK-GRADE TECHNOLOGY PLATFORM

Built a fully compliant and certified bank-grade switch and merchant platform creating high barriers to entry



STRONG BUSINESS MODEL

Deliver simple and fast payments across all applications through connected, online devices. Earn recurring monthly fee and transaction fees for every active user



LEADING MARKET POSITION

Secured market leading online and physical distribution partners in Australia and New Zealand, including BNZ and MYOB



HIGH GROWTH INDUSTRY

mPOS terminals are expected to exceed traditional POS payment terminals by 2018. Card not present payment solutions are expected to grow at 26% CAGR over the next five years



LARGE MARKET

Our operations in Asia Pacific expose us to 4.5 billion people and over a trillion dollars in annual digital payments volume

THANK YOU

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