

(ASX: ICU)



Building the Digital Economy
in South East Asia

Investor Presentation

March 2017



Agenda

1.	Company overview
2.	Financial highlights
3.	Growth Driver
4.	Outlook
5.	Appendix

Company Overview

iSentric is a profitable and growing company specialising in digital media and payments covering the South East Asia markets

Digital Media Services

Creates, aggregates and markets premium mobile content via a B2B2C model, in which content is sourced from various established partners and targeted towards mobile subscribers through **proprietary platforms**.

Digital Payment

Provides the **B2B payment gateway** (similar to Paypal) that enables mobile phone users to make financial transactions for small amounts over a secure mobile platform (direct carrier billing). We assist clients in setting up their mobile payment infrastructure and provide marketing resources and strategies to help them promote a variety of mobile-centric content.

Enterprise Mobility

Delivers mobile banking and mobile messaging solutions for banks and other corporate clients.

Operational highlights

BUSINESS OPERATIONS

- ✓ 80 staff
- ✓ Presence in Malaysia & Indonesia (280m population) and connected to payment aggregator in Thailand and Myanmar enabling distribution of digital media services to 115m subscribers
- ✓ Connected to 13 telcos
- ✓ 70% of Business income is recurring

MARKET LANDSCAPE - SOUTH EAST ASIA

- ✓ 10 Countries
- ✓ 25 Major telcos
- ✓ 625m population
- ✓ ~90% Prepaid Subscription

DIGITAL MEDIA SERVICES - B2C

- ✓ Content IP: celebrity, lifestyle, sports & games
- ✓ Average sign up rate per month, 500k new subscribers

DIGITAL PAYMENTS - B2B

- ✓ 100+ Digital content providers
- ✓ Transaction volume per month, 2million +
- ✓ Transaction value, A\$0.20 to A\$1.50

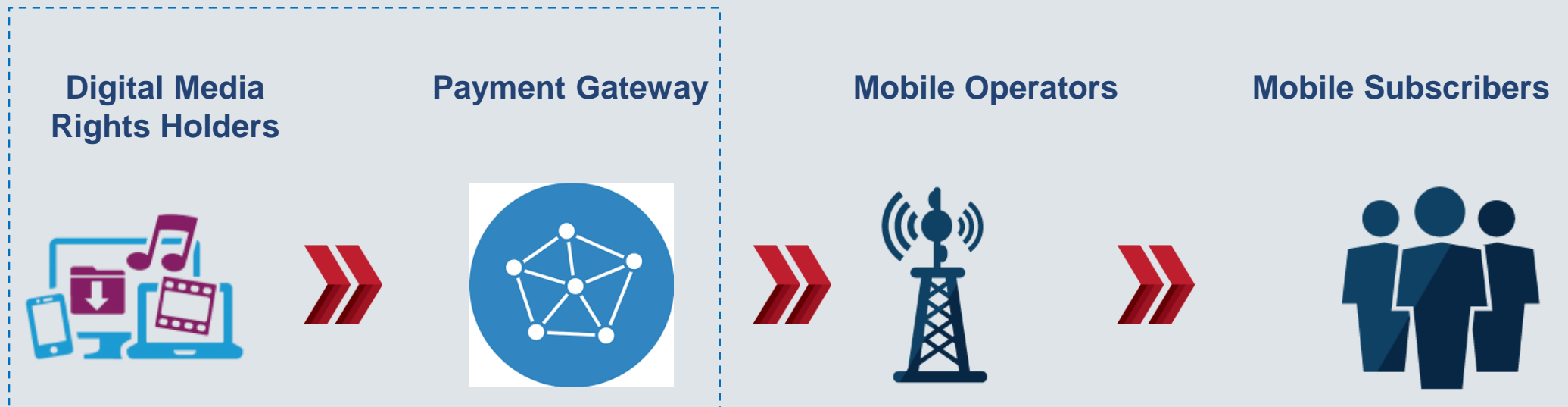
ENTERPRISE MOBILITY - B2B

- ✓ 13 Financial Institutions
- ✓ 50+ Large Enterprises
- ✓ Technology IP: Mobile Banking Platform

Company Overview

Revenue Model: Digital Media & Digital Payment

How ICU generates revenue



Share of Mobile Subscriber Revenue	\$0.45	+	\$0.15	+	\$0.40	=	\$1.00
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Functional Roles	<ul style="list-style-type: none"> Develop Original Copyright Content Such as soccer content, games, entertainment, Celebrity content, etc 	<ul style="list-style-type: none"> Content Distribution similar to Movies being distributed on Netflix Billing & Charging similar to PayPal but using Direct Carrier Billing instead of Credit Cards to penetrate the unbanked market 	<ul style="list-style-type: none"> Telco Provider 	<ul style="list-style-type: none"> Consume Mobile Value Added Services e.g. Media, Entertainment & Financial Service etc.
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Company Overview

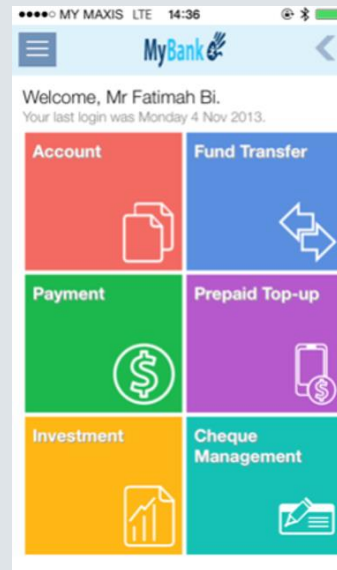
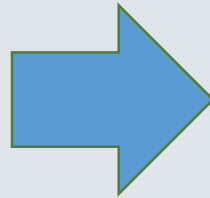
Revenue Model: Enterprise Mobility

ICU's revenue generating Activities

Software License based delivery

Develop

Mobile Banking &
Enterprise Solution



Customer



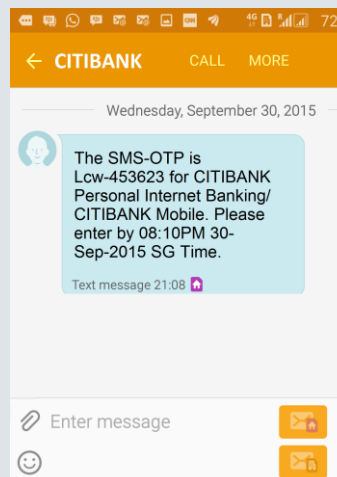
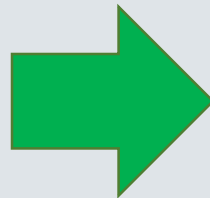
Software License Revenue sources

- Software Licensing
- Consulting
- Project Implementation
- Yearly Support & Maintenance

SaaS based delivery

Deliver

Mobile Messaging
Service



SaaS Revenue sources

- Monthly Subscription
- Transactional
- Delivering ~5 million messages on a monthly basis

Financial highlights

Key profit and loss items

\$m	1H17	FY16
Revenue^	4.60	9.83
EBITDA*	0.46	2.16

Key balance sheet items

\$m	1H17	FY16
Total Current Assets	3.75	4.20
Total Non-Current Assets	18.48	18.02
Total Current Liabilities	2.37	1.82
Total Equity	19.86	20.40

Revenue / EBITDA

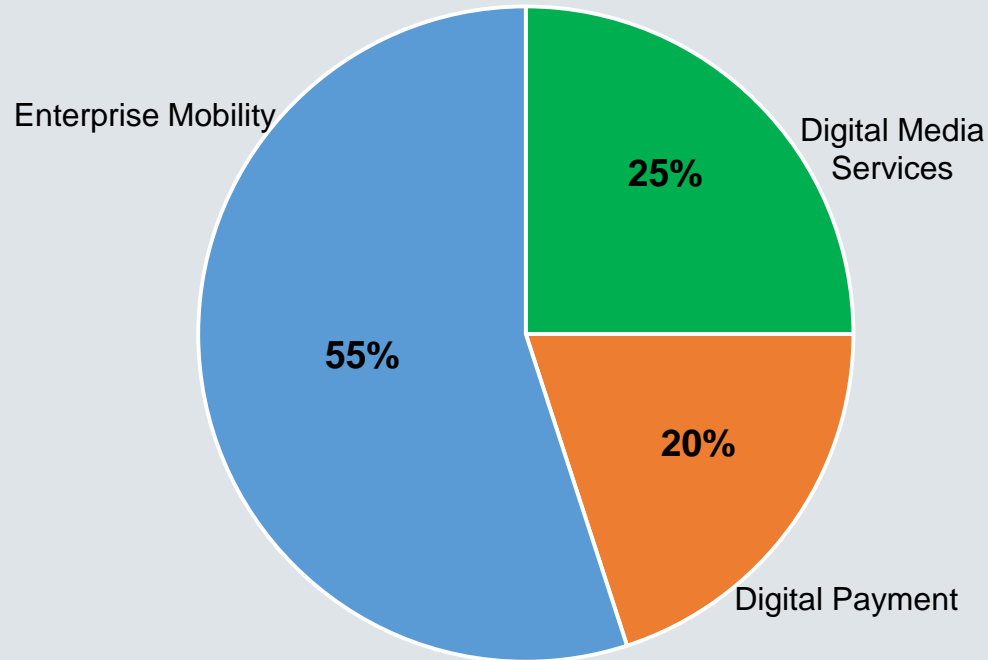
- Digital Media Services division revenue & gross contribution decreased in 1H17
 - Indosat's (Indonesia) internal restructuring caused technical outages, however it has since improved since January 2017.
 - Growing business with XL (Indonesia) & launched additional services.
 - Celcom (Malaysia) relaunched a new Content Management Platform.
- Result of Enterprise Mobility division improved in 1H17
 - Favorable fintech market trend has driven the growth.
 - Secured few mobile wallet and payment solution contracts.

Segment analysis

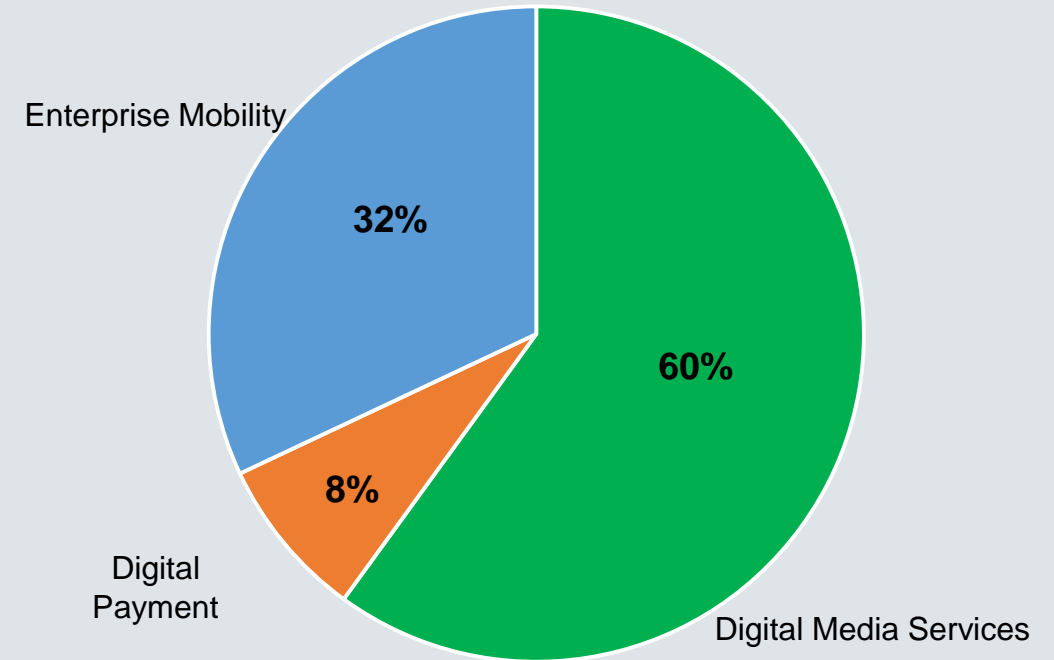
Revenue and Gross Profit Contribution 1H17

High margin Digital Media Services segment continues to be the main contributor

1H17 Revenue Contribution
(\$4.39 million)



1H17 Gross Profit Contribution
(\$1.78 million)



Growth Drivers



- Connected to payment aggregator in **Thailand** enabling us to distribute digital media services to a market of 93 million
- Connected to payment partner in **Myanmar** to distribute digital media services to Myanmar's largest telco MPT with over 22million subscribers
- Mobile Wallet Technology with Public Bank
- MyBal – App to check prepaid balance, purchase of airtime, remittance and mobile wallet
- MyPlay – Award winning Top Mobile Game Developer in Myanmar

Growth Drivers

New product – Public Bank Mobile Wallet

- iSentric has been providing mobile banking solution for Public Bank Group since 2015. Public Bank (PBB) is the largest bank by market capitalization value in Malaysia since 2016 and the 2nd largest bank by asset in Malaysia with about MYR 380 Billion value marked as on 31st Dec 2016. PBB also operates in Hong Kong, Cambodia, Vietnam, Laos, Sri Lanka and China.
- In March 2017, iSentric has entered a new collaboration agreement with Public Bank to develop and introduce mobile payment solution for the Malaysian Market.
- The mobile payment solution is similar to service providers such as Apple Pay, Samsung Pay, Alipay and TenPay.
- Through the collaboration, iSentric can leverage on PBB's current strong user and merchant base to penetrate payment market which had transaction volumes of MYR 200 Billion in 2015.



Growth Drivers

New product – Public Bank Mobile Wallet

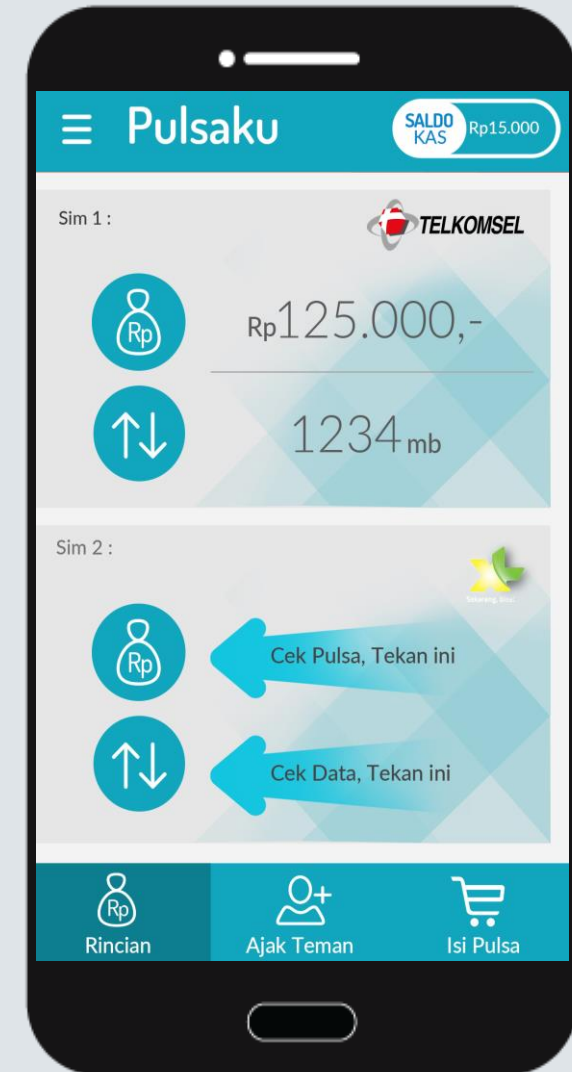
Sample Application based on China Mobile Payment Innovation



Growth Drivers

New product – MyBal

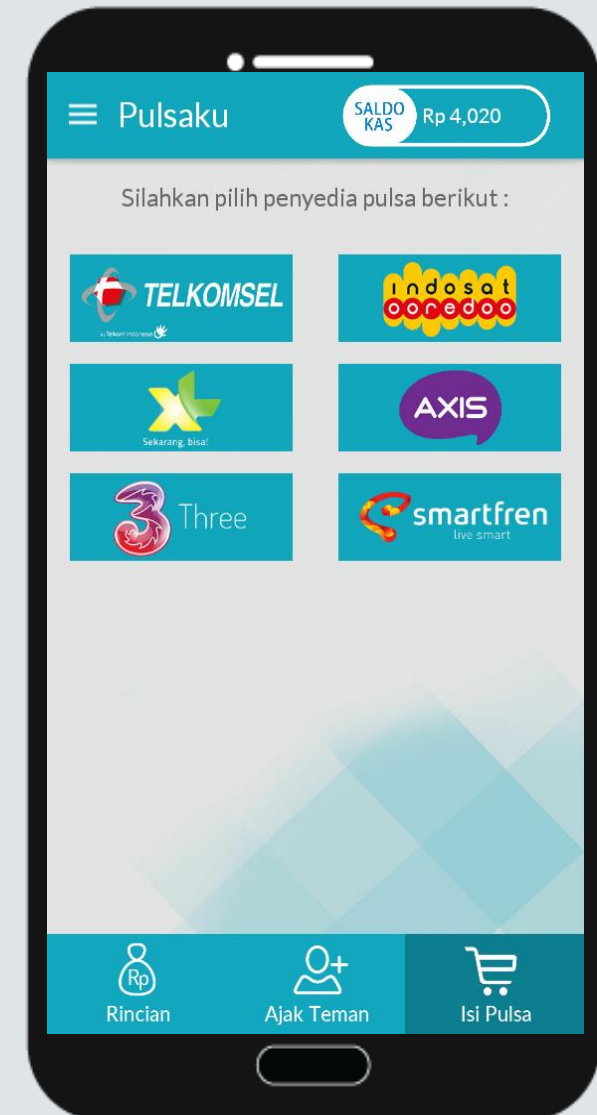
- Over 90% of mobile subscribers in Indonesia, Malaysia, Philippines, Myanmar, Vietnam and Thailand are on prepaid.
- Most users are using SMS/USSD commands to check their prepaid credits, where each Telco offers different commands.
- Checking balance is the most frequently used Telco commands by prepaid users.
- MyBal is a free app that allows users to check their prepaid credit and data quota conveniently, while it's compatible with all telcos in the region and even works with dual-sim phones.



Growth Drivers

New product – MyBal

- MyBal also allows users to purchase airtime credit for own consumption, family and friends.
- In addition, MyBal allows users to purchase airtime regionally, this is especially useful for migrants, or foreign workers to purchase airtime for their family.
- Once user base increases, MyBal would have potential to transform into full fledged mobile wallet that enable users to perform other transactions in addition to airtime purchase. M-Commerce is the future for various online retailers and MyBal would be well positioned to facilitate M-Commerce transactions.
- Being the most frequently used Telco command, MyBal would have the potential to sit on user's mobile's home page, and have enormous potential in generating advertising revenue.



Growth Drivers

Strategic Acquisition – MyPlay Myanmar

- MyPlay is the top mobile game developer and game publisher in Myanmar winning award at Tokyo Game Show 2016.
- Myanmar has seen massive growth in mobile phone adoption, just six years ago, a simcard cost as much as USD1,500 with less than a few hundred thousand mobile phone users. Today, a simcard costs less than USD1 with over 45 million mobile phone subscribers.



Growth Drivers

Strategic Acquisition – MyPlay Myanmar



- Shan Koe Mee World, a localised multiplayer social casino game is the no.1 Myanmar Game on Google Play Store. It's the second most played mobile game in Myanmar after Clash of Clan by Supercell which was acquired by Tencent for USD 8.6Billion.
- Shan Koe Mee World currently has over 800,000 active players. It is a multiplayer social casino game consists of localized version of Baccarat, Blackjack and Poker game. In addition to card games, it provides user a social platform to chat, trade virtual currencies, send gifts and stickers. It has also created a marketplace where some gamers have turned into resellers of virtual currencies.
- The game play mechanism is similar to Boyaa Interactive International Limited listed on the Hong Kong Stock Exchange which has clocked over AUD130million revenue per annum of which non Chinese version has generated over AUD76million revenue per annum.



Growth Drivers

Strategic Acquisition – MyPlay Myanmar

- More than just a game, MyPlay has developed an Integrated Social Platform which serves as the basis for their multiplayer role playing social games, with full fledged features that allow users to chat, trade virtual currencies, virtual items, stickers, gifts and a news broadcasting platform.
- An upcoming auction trading platform for virtual items inspired by World of Warcraft is also in the works.



Growth Drivers

Strategic Acquisition – MyPlay Myanmar

- MyPlay has also created their own payment platform that is connected to Telcos in Myanmar and also a physical payment gift card “MyPay” which is distributed across Myanmar over 160 agents.
- Being the first mover that has the largest local gamer community and the largest payment distribution channel, MyPlay is all shaped for exponential growth in the near future.



Key Priorities and Outlook

- Enter new geographies focussing on Thailand, Vietnam and Myanmar
- Grow the high margin Digital Media business which will drive growth in the Digital Payments business
- Grow the Enterprise Mobility business via messaging and mobile banking and transform into transactional revenue business model with our mobile wallet technology
- Roll out and grow our new products, Public Bank mobile wallet and MyBal
- Assess potential strategic acquisitions, with My Play being a very potential target acquisition.



Building the Digital Economy
in South East Asia

Appendix

Client Portfolio

BANK&FINANCIAL INSTITUTIONS

mobility2u

citibank

Standard Chartered

CIMB NIAGA

AIG

RHB

Bank Muamalat

ipay88

Al Rajhi Bank

TakaFULmalaysia

AmBank Group

ENTERPRISE MOBILITY CLIENTS

mobility2u

HUAWEI

Kenny Rogers ROASTERS
World's Greatest Chicken

NU SKIN
THE DIFFERENCE. DEMONSTRATED.

TOYOTA
Moving Forward, Forward and Forward

PETRONAS

TAHAN
INSURANCE

California
FITNESS

MANDARIN ORIENTAL
THE HOTEL GROUP

DIGITAL MEDIA PARTNERS

mobilityPay mobilityGames

News Corp Kosmo! mface

easy2pay mimopay sinchew-1.com

GAMES X MANA myCard funnel

homey iG-Interactive 独立新闻线 merdeka review.com

GAMEVIEW 游戏网 www.gameview.asia 南洋网 nanyang.com 星洲日报 SIN CHEW DAILY

Utusan MALAYSIA TODAY MALAYSIAN SPORTS-LIFE-STYLE

SKYLER 天乐团 Let's Fly 中国报 新網 ChinaPress.com

DIGITAL MEDIA - HUSH – Strong growth potential

- Hush is a proprietary platform providing reality TV on mobile through mobile web and android applications
- Since being launched in March 2015, we are experiencing strong growth in the subscriber base and revenue



Regional Presence	
celcom	Malaysia
XL axiata	Indonesia
Dialog	Sri Lanka
Smart	Cambodia
robi	Bangladesh
!dea	India
m	Singapore
multi net	Pakistan

DIGITAL MEDIA - CELEBRITIES

INDONESIAN CELEBRITIES

With over 30 celebrities, iSentric has comprehensive celebrity digital media content for the populations of Indonesia and Malaysia. Their Voice, Behind-the-scene Videos, Music, Photos and Text Quotes/Updates are being monetised via iSentric in collaboration with Telcos.

Some of the top celebrities where we have exclusive digital rights include:

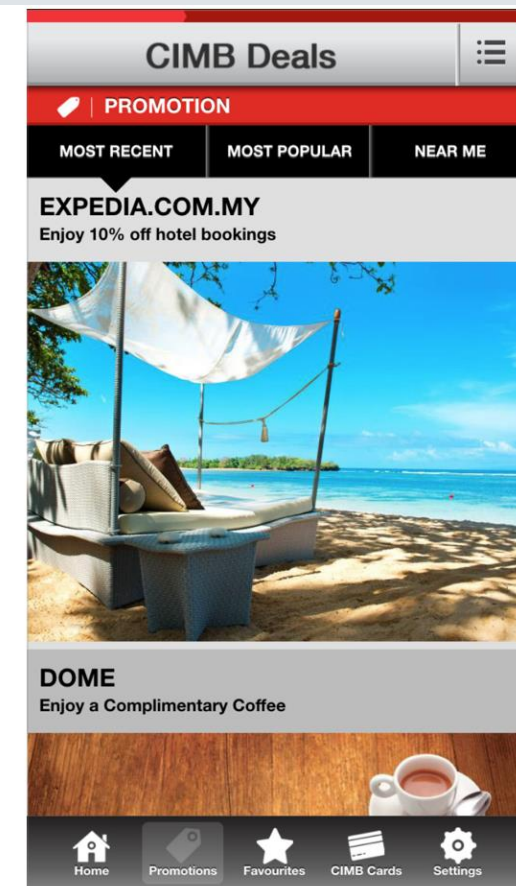
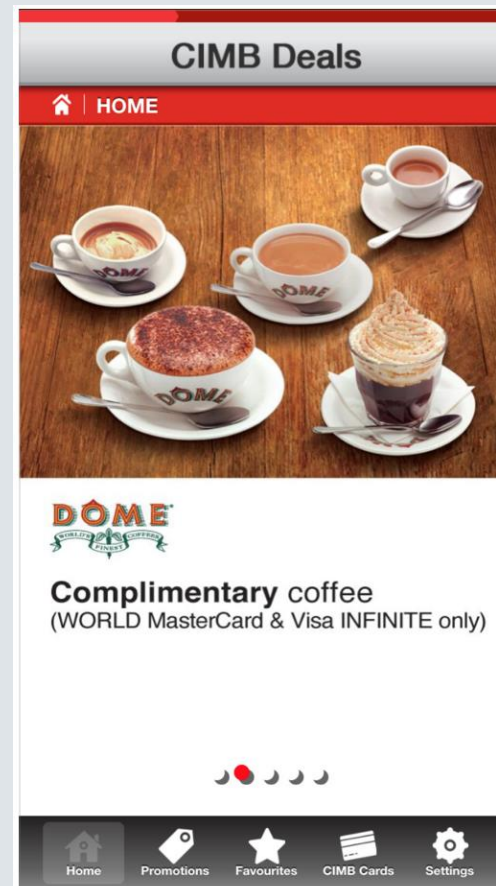
 AGNESMONICA	 ALIANDO	 PRILLY	 NIKITAWILLY
 @AGNEZMO 16.2 MILLION FOLLOWERS	 @ALYSYARIEF 1.7 MILLION FOLLOWERS	 @PRILLYBIE 1.1M FOLLOWERS	 @NIKITAWILLY_24 372K FOLLOWERS
 @AGNEZMO 11.7 MILLION FOLLOWERS	 @ALIANDO000 9.1 MILLION FOLLOWERS	 @ prillylatuconsina96 15.6 MILLION FOLLOWERS	 2.35 MILLION FANS
 5.4 MILLION FANS			 @nikitawillyofficial94 1.9 MILLION FOLLOWERS

Largest twitter account in Asia!

Enterprise Mobility Mobile Commerce Service

Mobile Commerce Application created for CIMB Bank (Malaysia) during 1H16

- CIMB Deals is a lifestyle application targeting existing and potential credit card customers of the bank
- With the app, customers get timely, contextually-relevant, and personalised promotions and marketing messages from the bank
- Features such as push notifications, and geo-location enable customers to receive updates on the go
- This helps the bank to effectively engage with their customers at a lower cost whilst boosting spending



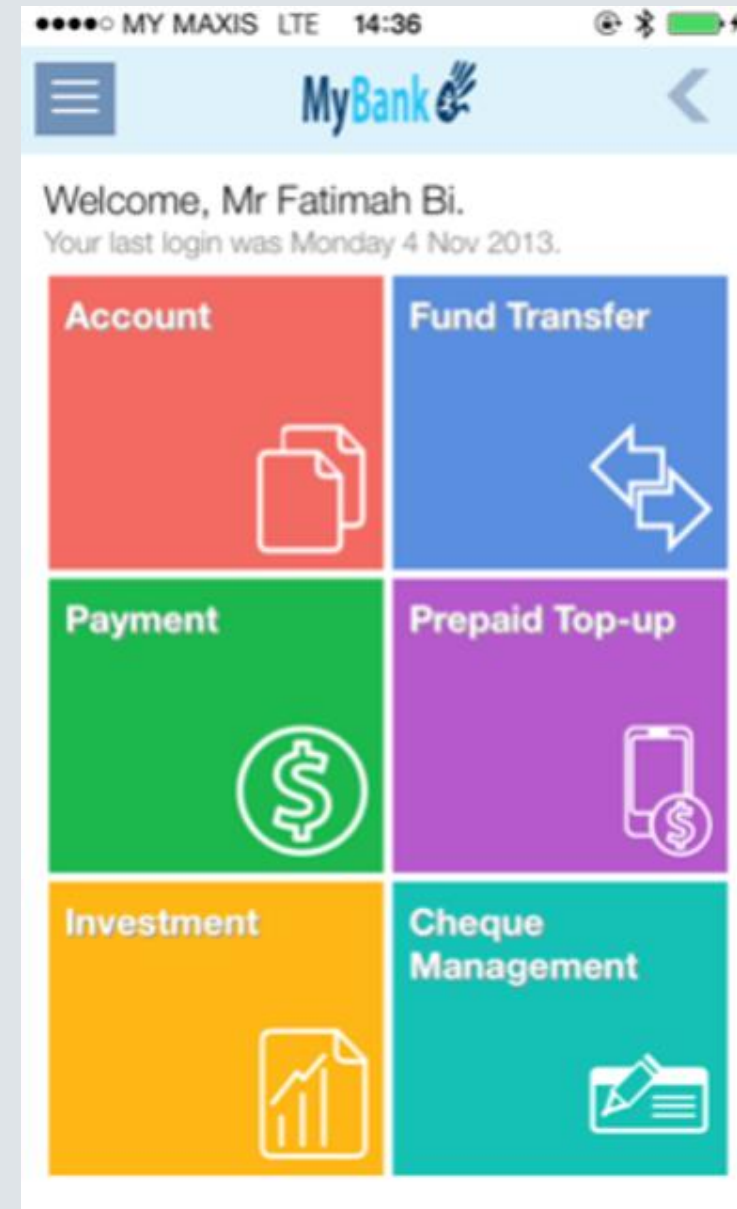
ENTERPRISE MOBILITY

Multiplatform support

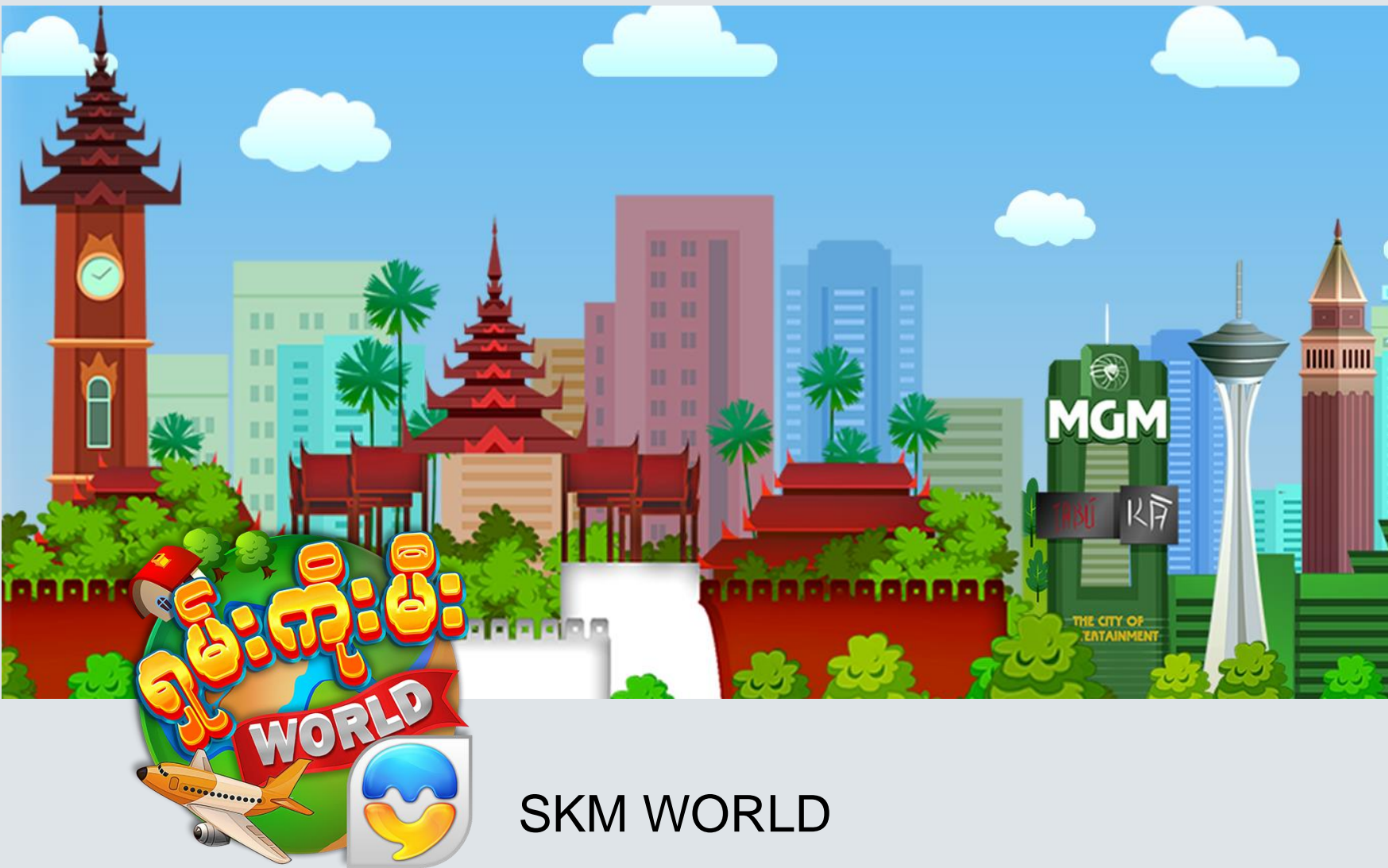
Multilingual, multicurrency

Key Features

- ✓ Account inquiry
- ✓ Funds Transfer
- ✓ Bill Payments
- ✓ Mobile / Internet Reloads
- ✓ Cheque Management
- ✓ Peer-to-Peer (P2P) payments
- ✓ Personal Financial Management



MyPlay Game Profile



SKM WORLD

- ▶ It is based on Myanmar traditional card game called Shan Koe Mee.
- ▶ PlayStore Downloads: 800,000
- ▶ Link: <http://bit.ly/skm45>



MyPlay Game Profile



PAWTHOOT

- ▶ Based on famous Myanmar cartoon character, Pawthoot is a infinite run-game with story telling.
- ▶ PlayStore Downloads: 50,000
- ▶ Link: <http://bit.ly/pawthoot>

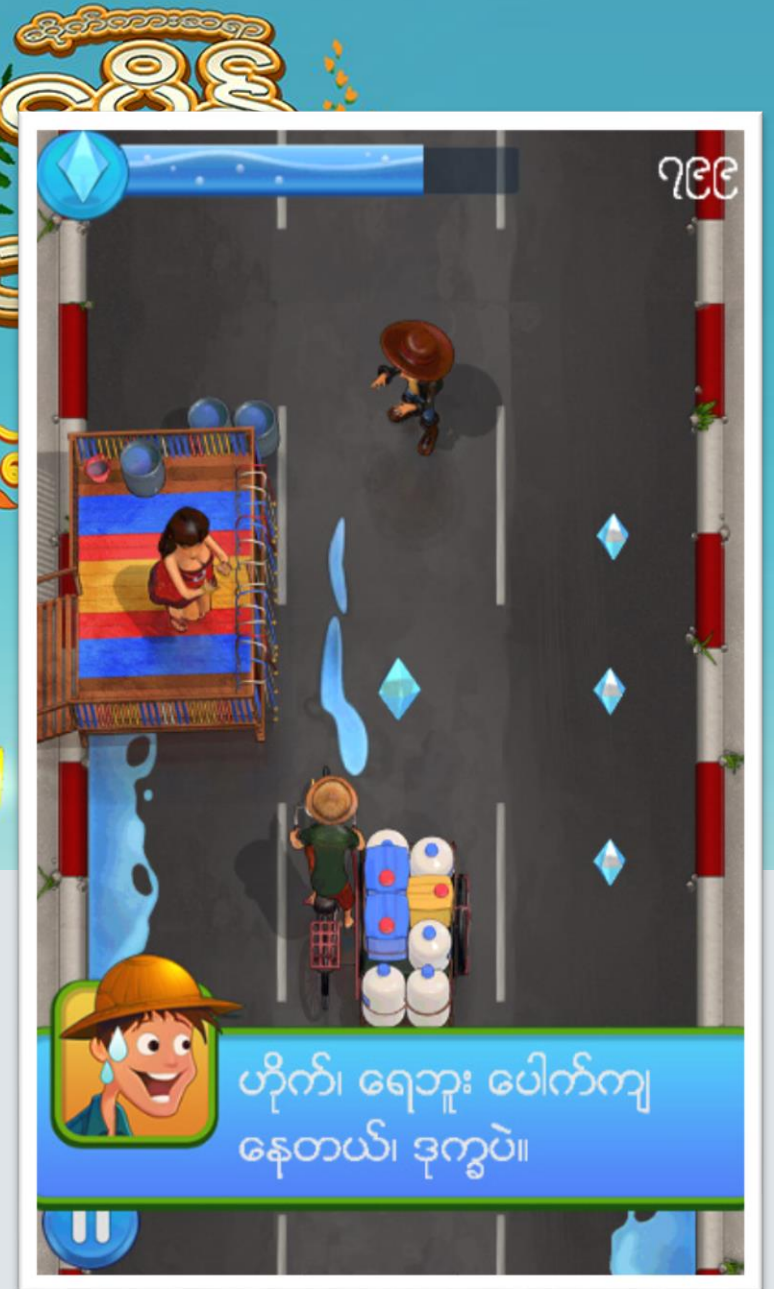


MyPlay Game Profile



NGA PAIN

- ▶ Brand new character we created for this endless runner game. Tokyo Game Show 2016 Character Award Winner!
- ▶ PlayStore Downloads: 60,000
- ▶ Link: <http://bit.ly/thingyan2014>

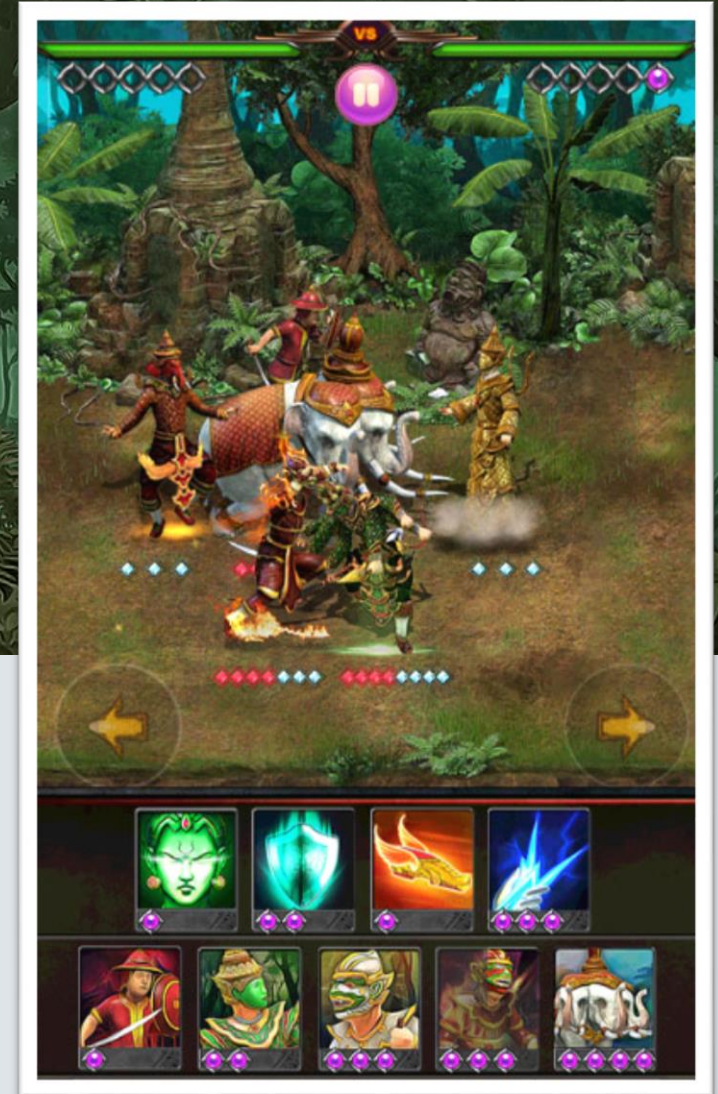


MyPlay Game Profile



RAGE OF RAMA (BETA)

- ▶ PvP game based on Hindu Rama Epic – a Myanmar's favorite mythology
- ▶ Link: <http://bit.ly/ror45>

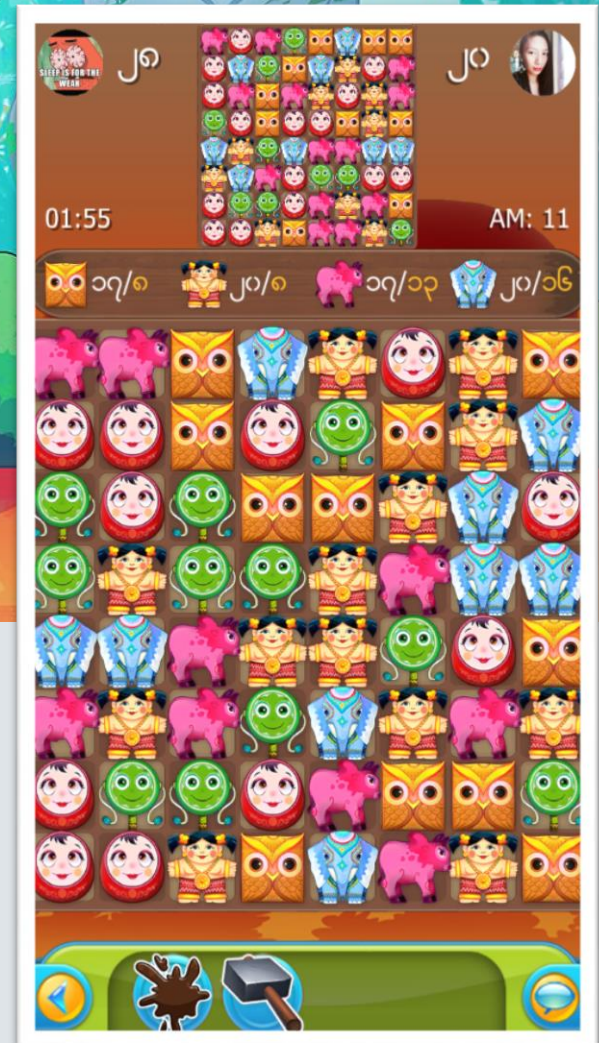


MyPlay Game Profile



O'POKE SAGA (BETA)

- ▶ The first ever multiplayer PvP match-3 game
- ▶ PlayStore Downloads: 22,000
- ▶ Link: <http://bit.ly/opokesaga>



DISCLAIMER Some of the information contained in this presentation contains “forward-looking statements” which may not directly or exclusively relate to historical facts. These forward-looking statements reflect iSentric Limited current intentions, plans, expectations, assumptions and beliefs about future events and are subject to risks, uncertainties and other factors, many of which are outside the control of iSentric Limited.

Important factors that could cause actual results to differ materially from the expectations expressed or implied in the forward-looking statements include known and unknown risks. Because actual results could differ materially from iSentric Limited current intentions, plans, expectations, assumptions and beliefs about the future, you are urged to view all forward-looking statements contained herein with caution.

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