

Mint Wireless Limited (ASX: MNW)

Mobile Payments...Simplified

CBA Emerging Companies Conference
20th March 2014





Mint Wireless Limited is a global mobile payments and transactions processing company listed on the Australian Securities Exchange (ASX: MNW)

The Company has invested and built bank grade payments technology and infrastructure that has allowed it to become a multi-channel and multi-national payments organisation.

Mint simplifies card payment acceptance on mobile devices

Mint has built a simple, but powerful **mobile card present payments platform** that allows large corporations, any size business merchant and the growing number of mobile developers to ***easily*** tap into Mint's bank grade payments infrastructure.

Capital Structure (as at March 2014)

| Stock code | MNW |
|-----------------------|-----------------------------|
| Listed since | 2 nd August 2007 |
| No. of shares | 405,372,395 |
| Price | \$0.30 |
| Market Capitalisation | \$122 mil |

| Top 5 shareholders | % |
|---|-------|
| TAAJ CORPORATION PTY LTD | 17.8% |
| HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED | 6.80% |
| DOBRANI PTY LTD | 6.73% |
| NATIONAL NOMINEES PTY LTD | 6.42% |
| CITICORP NOMINEES PTY LTD | 5.17% |

Daily share price movement (6 months)



Highlights 2013

Accreditation & Compliance

- Bank accreditation
 - Bendigo Bank
 - Bank of New Zealand
- Payment Card Industry (PCI) compliant
- Chip & PIN compliant

Technology & People

- Mobile Payments Platform
- Developer Program
- Investment in People

Customers

- Bank of New Zealand
- MYOB

Funding

- Funding secured to meet existing operating and investment activities
- Broadened share register with new Institutional investors

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- ✓ Key milestones achieved
 - ✓ Well positioned for growth
 - ✓ Aim to be the leader for mobile payments in our key markets

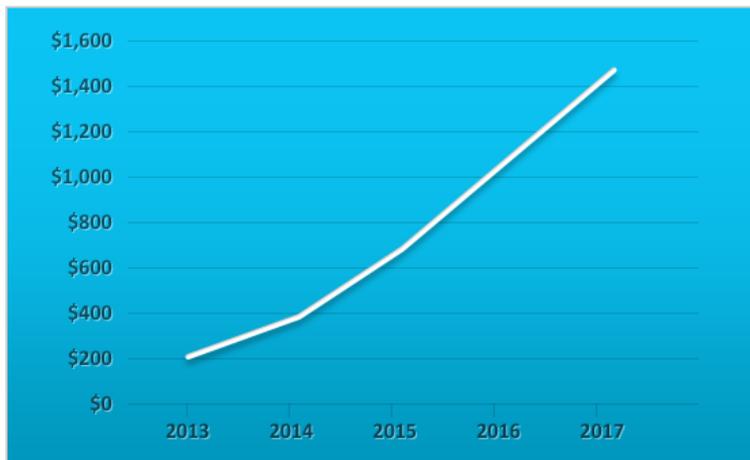
The Opportunity is Now:

- ④ Erupting Chip & Pin Market
- ④ High Demand
- ④ First Mover Advantage

The new trillion dollar market

The mobile payment (or “mPOS”) markets have been heating up in the US and EU for the last two years

Global mPOS Transaction Value Forecast ¹



Global market trends:

- ✓ Exponential growth in number of user adoption
- ✓ Exponential growth in transaction dollar values
- ✓ Trillion dollar global market by 2016 ²

1. Annapolis Consulting Group, 2012

2. BI Intelligence Mobile Payments Transaction Value Forecast, June 2013

Mint provides a leading mobile payments platform in AU & NZ

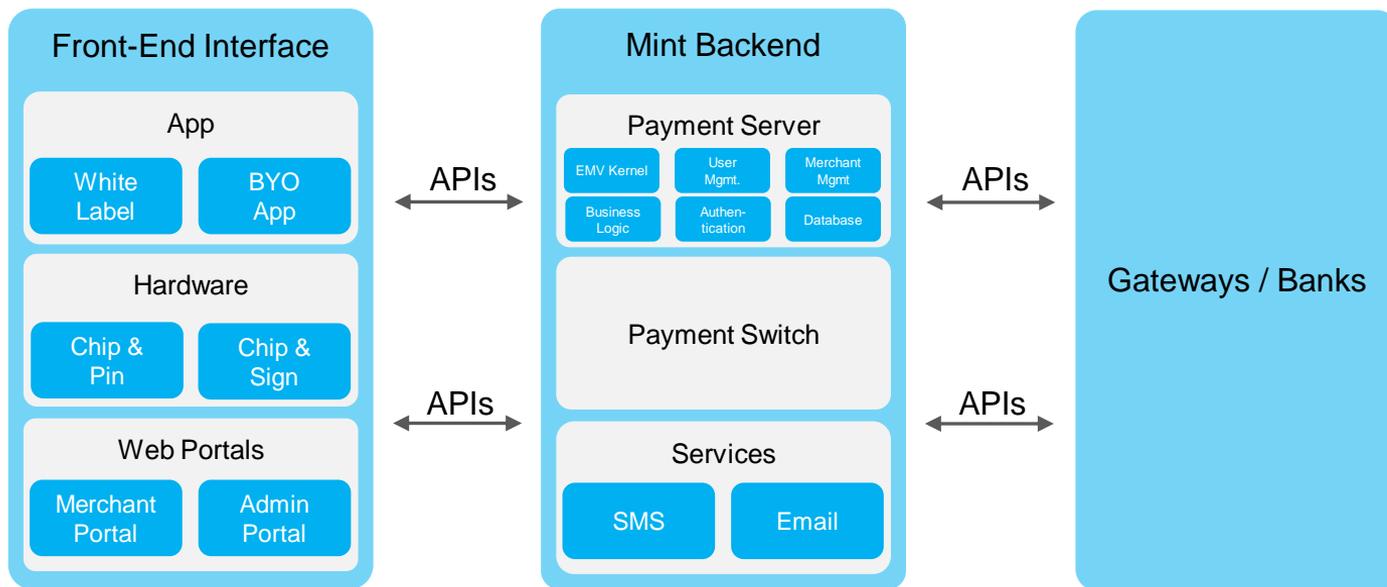
Australia represents a great opportunity as the competition is low and the barrier of entry high due to regulatory hurdles



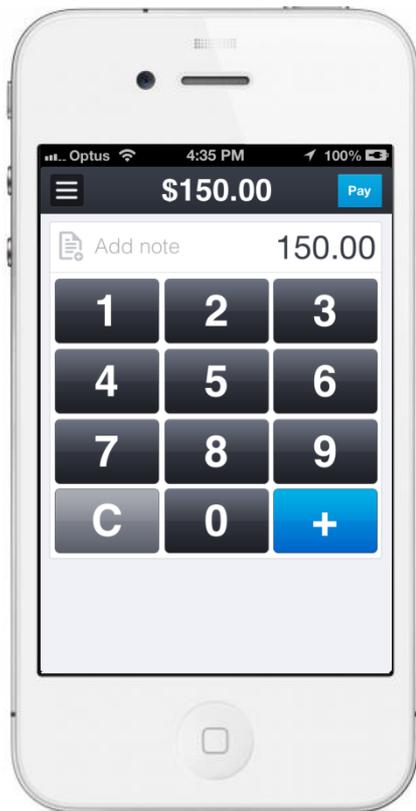
The Mint Platform

Mint's got all the "card present" pieces ready to go

With it's modular technology Mint is flexible enough to support multiple needs and solutions to accept card present transaction through smart devices



“White labelled” or “Customised” mPOS mobile apps, Merchant and Bank portals



Good Day, mmistaff
Wednesday, 04 Sep 2013, 02:46:38
Your last log in was Thursday, 29 Aug 2013 10:07

LOGOUT

Home All Companies Manage Mobile Users Manage Readers Manage Transactions Manage Credit Settlements

Daily Transaction Snapshot As of Wednesday 04 Sep 2013, 02:46

Total Amount (AUD)
8,778.88 [View Details](#)

■ Settled ■ Unsettled ■ Voided

All Companies
Search and view company details, as well as manage their mobile users, readers, transactions and credit settlements.
● [Company Summary](#)
● [Add a Company](#)

Manage Mobile Users
Search and view mobile user details, as well as monitor their transactions.
● [Mobile User Summary](#)
● [Add a Mobile User](#)

Manage Readers
Search and view readers.
● [Reader Summary](#)
● [Register New Readers](#)

Manage Transactions
View company's daily transaction details.
● [Transaction Summary](#)

Manage Credit Settlements
View company's daily credit settlements.
● [Credit Settlement Summary](#)
● [Schedule Force Settlement](#)

Mint has compliant and secure mobile payments hardware

Mint finished all necessary compliance work and is offering a bank grade secure mobile platform plus state-of-the-art hardware*:



- ✓ PCI-DSS
- ✓ P2PE Security
- ✓ Chip and Pin
- ✓ Contactless
- ✓ EMV I & II
- ✓ HSM – Hardware Security Module

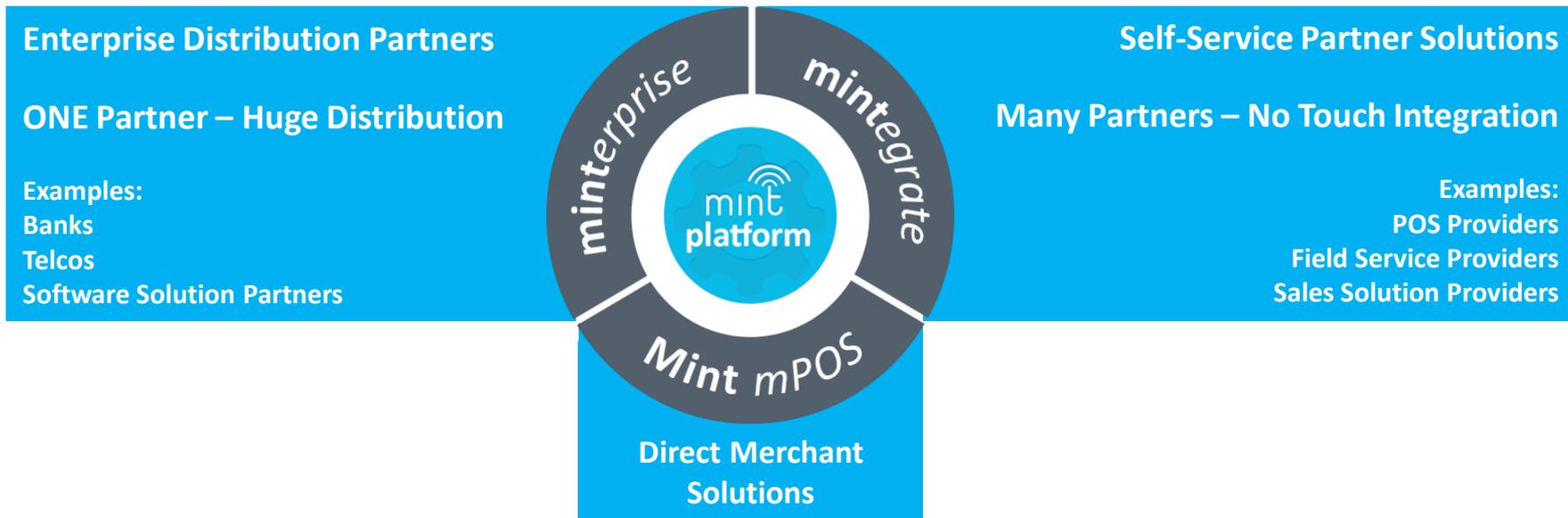


Mint's Product Offerings

Mint's simple, but powerful mobile payments platform

Mint simplifies *and easily* allows third parties to integrate card payments into existing mobile solutions

The Mint Platform is the base of Mint's three main product offerings:



Mint simplifies the integration of mobile card acceptance into new or existing solutions

Mint *erprise* Corporate Solutions



3 weeks

..... anywhere in between

3 months



White label

Quick: Speed to market

Easy: Low touch solution

Future proof: Expandable anytime

Native apps: iOS & Android



Custom Solutions

Branded: Perfectly integrated into your customer experience

Seamless: Deep integration into your existing or new applications

Corporate Distribution Partners: Partners such as **banks, telco's** and **solution providers** who plan to resell co-branded or white labeled solutions to their customers. Example partner: MYOB, BNZ

Corporate Enterprise Solutions: Enterprise partners who are looking for a mobile payment solution for their own workforce. Example customer: EasyJet, Cadbury Schweppes

Mintegrate Developers Program

Integrate Mobile Payments Into Your App



Your Apps

+



Mintegrate API's and SDK's

=



Mobile payments simplified

"...mobile payments have focused a great deal of attention on the payment itself...I think next year will see more efforts to give developers products that do just that."

James Wester, Research Director-Global Payments, IDC Financial Insights identifying the potential for a mobile payments solution targeted to developers

Retail & Mobile POS Providers
Mobile Field Service Providers
Mobile Sales Providers

Available in iOS, Android & Windows
Branded portal
Compatible hardware
Reporting tools

Empowering thousands of mobile apps to easily take card payments
Attractive revenue share

Mint's Reference Customers

Established customers

Cadbury Schweppes

Jim's Group

bnz



dubarry
of Ireland

SITA
Create success. Together

easyJet



MYOB

AMALGAMATED
PEST CONTROL

smeg
technology with style

Bank of New Zealand PayClip – powered by Mint



- Largest small business bank in New Zealand, part of National Australia Bank
- Signed in September 13 – 3 year contract
- **Live in November 13**
- White label mPOS solution – “PayClip”
- First iOS/Android mobile payments solution in NZ
- Aggressive above the line marketing – TV, radio
- 2,500 devices initial order. Mint has received a subsequent order since product launch of 1,500 devices.

TV Commercial for BNZ Payclip:

<http://www.youtube.com/watch?v=lKgJ8sDOPck>

See how PayClip works:

http://www.youtube.com/watch?v=SisIR_5Y9Dc

Link to the PayClip App in the Apple App Store:

<https://itunes.apple.com/nz/app/bnz-payclip/id717070941?mt=8>

MYOB PayDirect – powered by Mint



We're helping you get paid faster



Largest accounting software provider in Australia / NZ - 1.2 million businesses use MYOB

5 year agreement signed in August 13. **Live March 14**

MYOB research shows 1 in 3 businesses say they would benefit from taking payments on the go

See how PayDirect works:

<http://www.myob.com.au/paydirect>



| | Payments only mode | Integrated with AccountRight Live* |
|---------------------------|--------------------|------------------------------------|
| Mobile payments | yes | yes |
| Credit card | . | . |
| Send receipts | . | . |
| Accounting sync | | . |
| Cash & cheque | | . |
| Mobile invoicing | no | yes |
| Create, edit, view & send | | . |
| Marked as paid | | . |
| Mobile contacts | no | yes |
| Create, edit & view | | . |
| View on map | | . |

Go-to-market pricing



LIVE - NOV 13

Rates and fees

| | |
|--|-----------------|
| Set-up fee This fee is waived for everyone that signs up to PayClip before 31 January 2014. | \$50 one-off |
| Monthly-fee The standard monthly account fee will apply for the BNZ bank account you use to put the payments into. | \$10 per device |
| Merchant service fee Percentage of total monthly value of successful transactions. | 3.25% |
| Replacement device | \$50.00 |



LIVE - FEB 14

Self Starter

Monthly Fee **\$0**

Transaction Fee **2.5%**

Optimal Volume **\$0 - \$2,666**

EFTPOS* **\$0.40/txn**

Emerging

Monthly Fee **\$19.95**

Transaction Fee **1.59%**

Optimal Volume
\$2,666 - \$9,999

EFTPOS* **\$0.32/txn**

High Roller

Monthly Fee **\$29.95**

Transaction Fee **1.4%**

Optimal Volume **\$10,000+**

EFTPOS* **\$0.28/txn**



LIVE - MAR 14

1

**MYOB PayDirect
Pay as You Go Plan**

\$0 per month
+ 3.2% per transaction
(excl. GST)

- > Suits smaller and new businesses
- > Ideal for low number of transactions

Apply now

2

**MYOB PayDirect
Everyday Plan**

\$20 per month
+ 2.1% per transaction
(excl. GST)

- > Suits a more established business
- > Ideal for regular transactions

Apply now

3

**MYOB PayDirect
High Volume Plan**

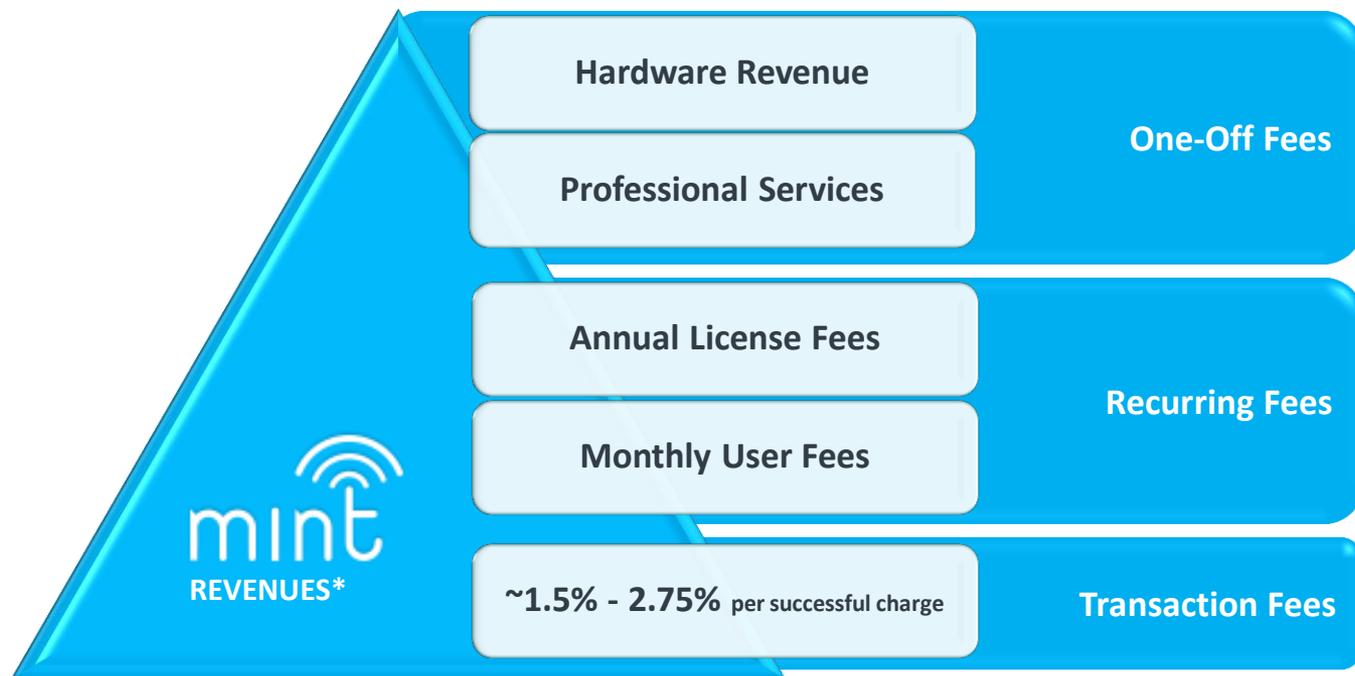
\$60 per month
+ 1.35% per transaction
(excl. GST)

- > Suits active mobile businesses
- > Ideal for high number of transactions per month

Apply now

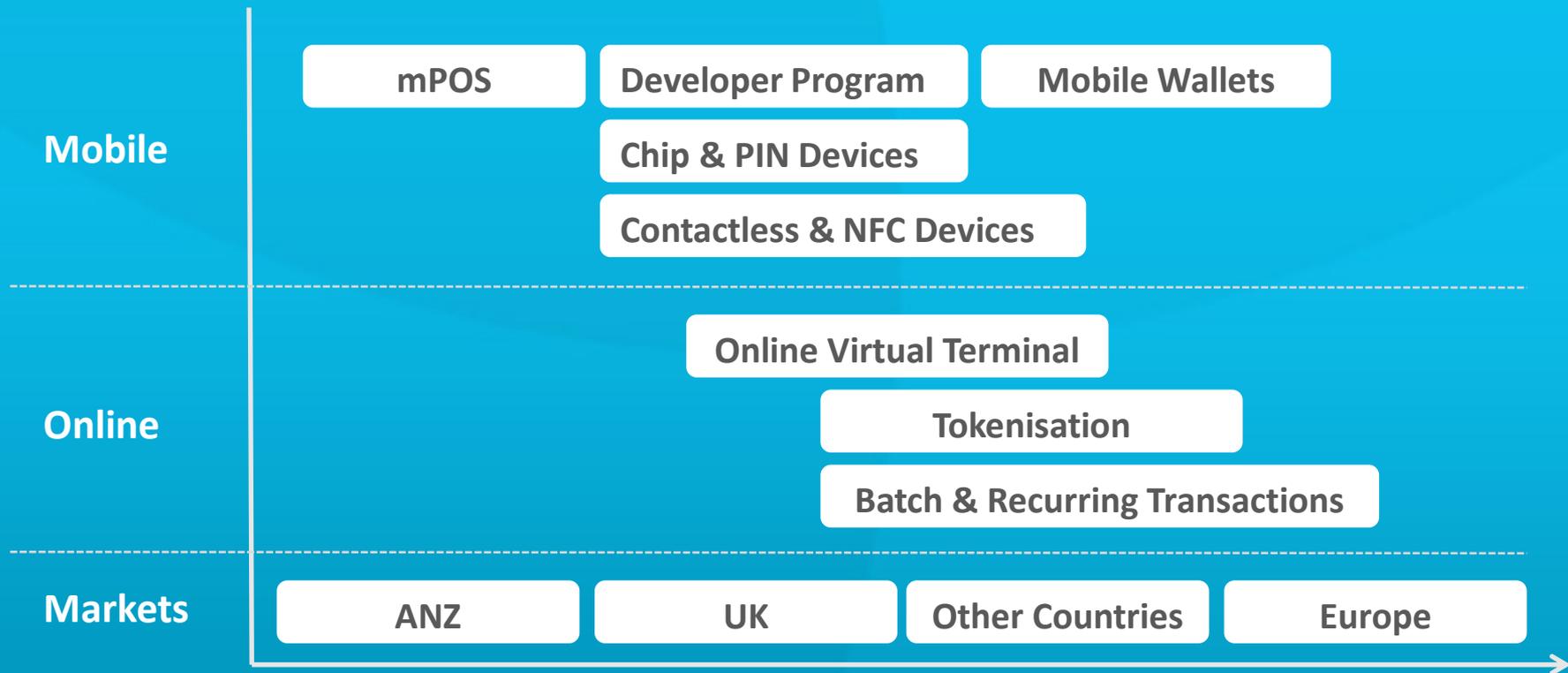
Proven Revenue Streams

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



* Fees are variable and dependent on product, volume, channel and industry type

High Level Product Roadmap



Well positioned for growth

Trillion dollar market



Global mPOS market growing exponentially

Trillion dollar market by 2016

Strategy



Execution

Focus on customer acquisition & revenue growth

Grow channel partner & developer program to achieve scale

Introduce innovative and complementary payment products

Increase transaction value per customer

Questions

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