

MINT PAYMENTS LIMITED

INVESTOR UPDATE

NOVEMBER 2015



MINT PAYMENTS LIMITED

ABOUT THE COMPANY



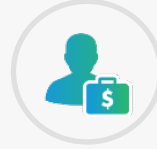
**Facilitating The
Payments
Revolution**



**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

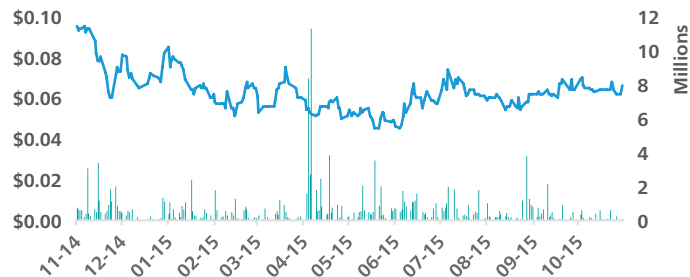
ASX Code	MNW
Listed Since	2 August 2007
No. of shares	563.9M
Price	\$0.067
Market capitalisation	\$37.8M
Cash	\$9.8M

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

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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.



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



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.



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



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



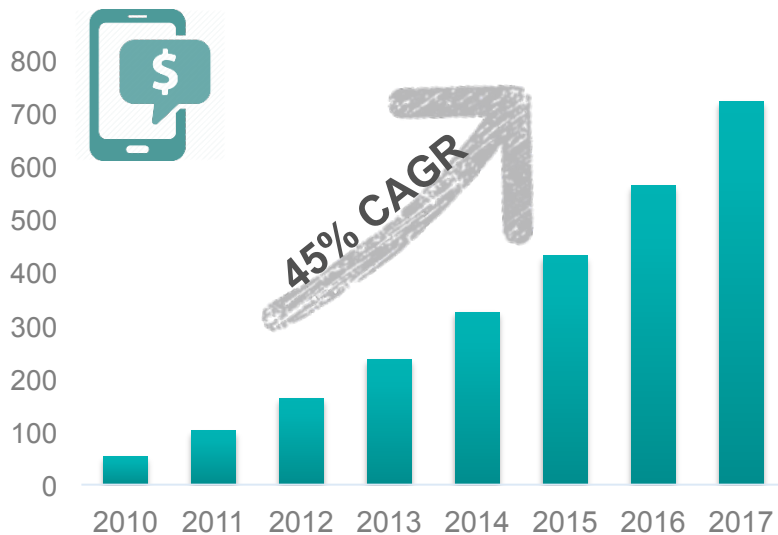
Anne Weatherston (Non-Executive Director)

- 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

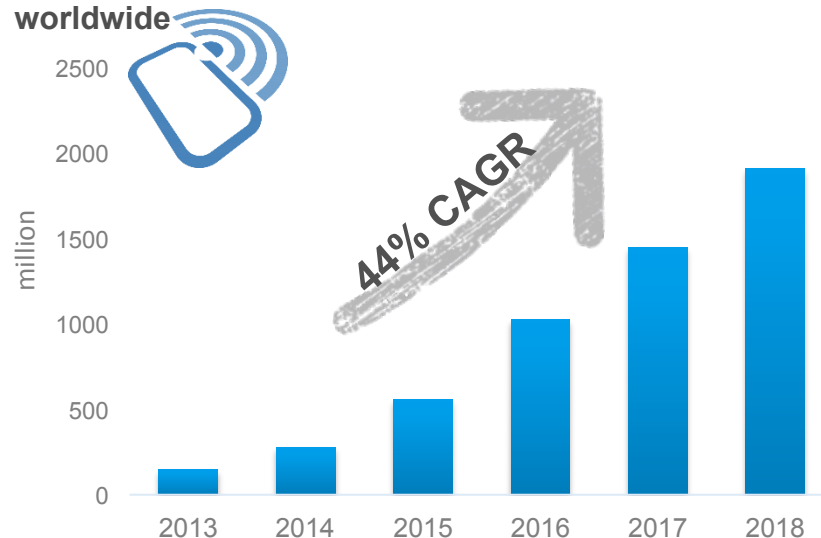
GLOBAL MOBILE PAYMENTS MARKET GROWTH INDICATORS

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Global mobile payment transaction volume



Forecast installed base of NFC-enabled phones worldwide



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AUSTRALIAN CARD PAYMENTS MARKET

2014

2018

826,000

POS payment terminals
in Australia

50M

Cards on issue

**mPOS
terminals**

numbers will exceed
legacy POS payment
terminals

~\$20 billion

Annual total transaction
value from mPOS

667M

Contactless transactions

468M

Combined debit and
credit card transactions
per month

~\$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 M-10



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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

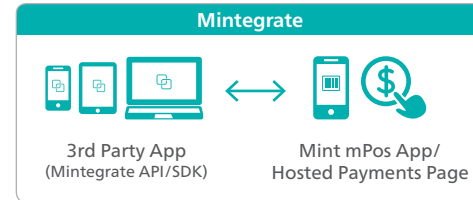


For Corporations:
Automate Your
Collections Process



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CHANNELS



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WHITE LABEL PAYMENT PLATFORM

Minterprise

- 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



For Large Enterprises:
Outsource Your Mobile
Payments Platform



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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



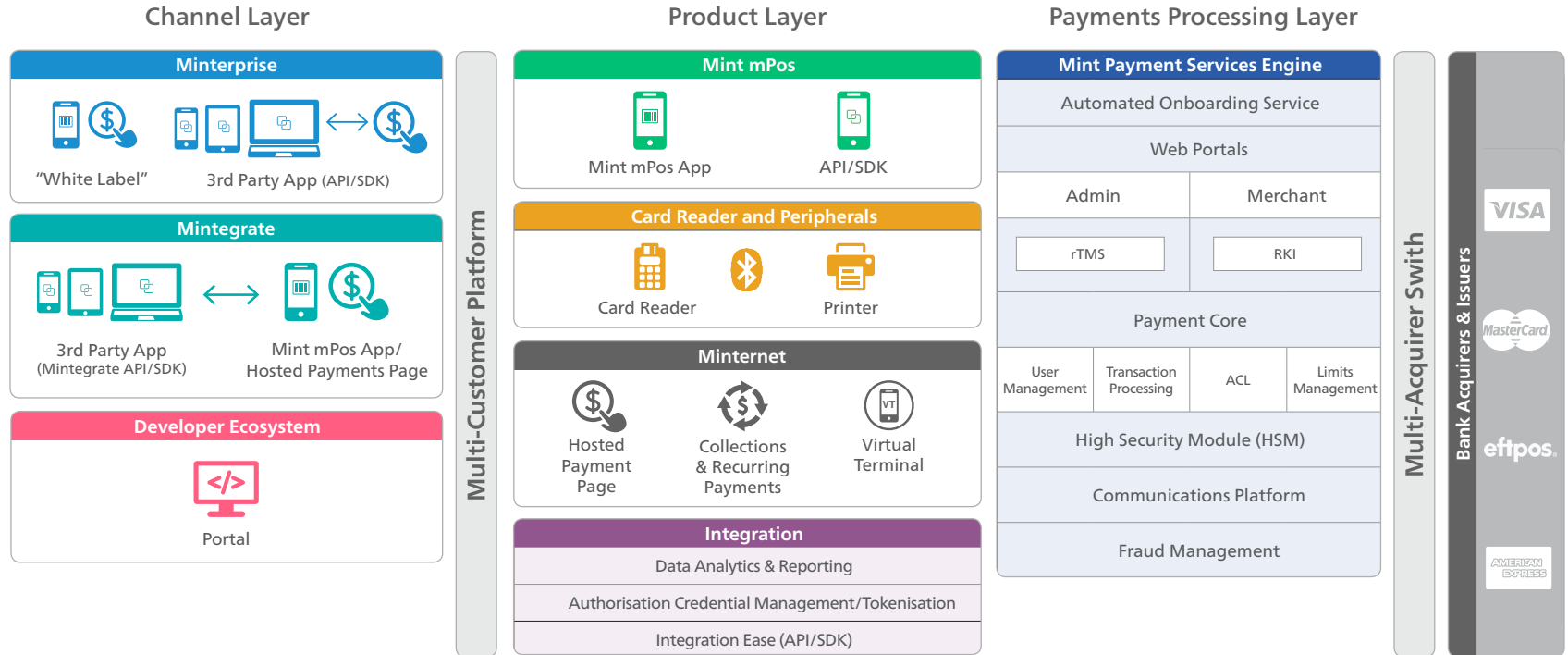
For Developers:
Integrate Mobile Payments
Into Your Apps



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MINT PAYMENTS PLATFORM



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STRENGTHENED MINT'S TECHNOLOGY PLATFORM

<p>Chip & PIN Certified & Deployed</p>  <p>Chip and PIN</p> 	<p>eftpos Certified & Deployed</p>  	<p>NFC Contactless Certified & Deployed</p>  	<p>APCA Certified: RKI and Device</p>  
<p>Visa Ready Certified</p>  	<p>MasterCard mPOS Certified</p>  	<p>Paymark Connected & Deployed</p>  <p>Paymark</p> 	<p>PCI Compliance Certified</p>  
<p>Payments New Zealand Approved</p>  	<p>PCI PTS Certified</p>  	<p>EMV L1 and L2 Certified Contact and Contactless</p>  <p>EMVCo APPROVED</p> 	<p>TLS Transport Layer Security</p>  
<p>Cuscal Switching Service Deployed</p>  	<p>Amex Enabled</p>  		

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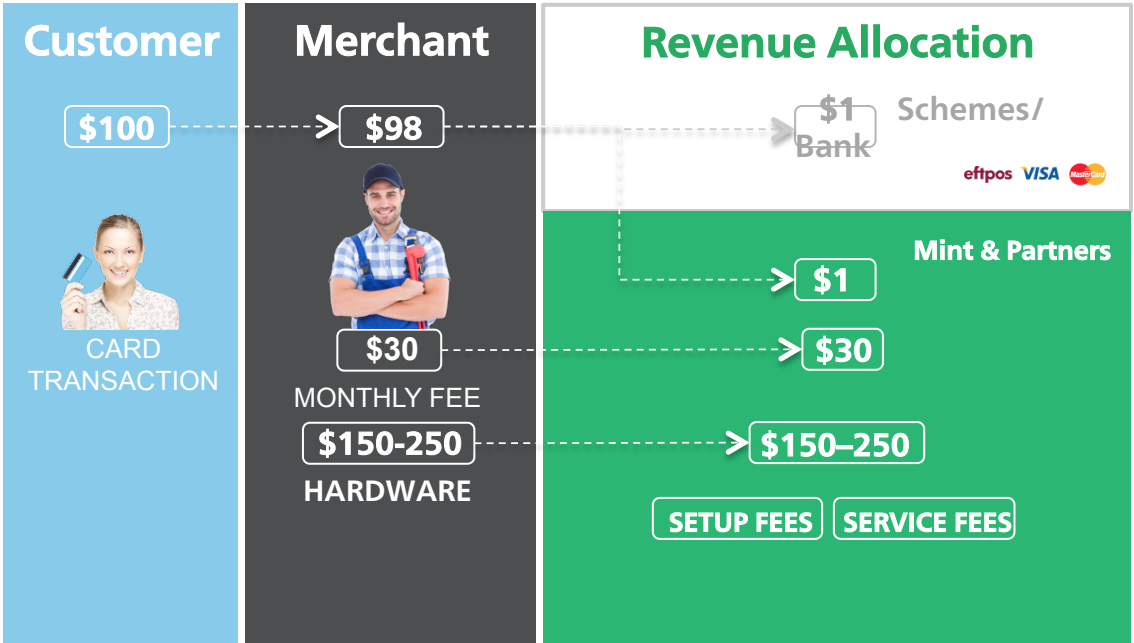
BUSINESS MODEL

Key Business Drivers

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

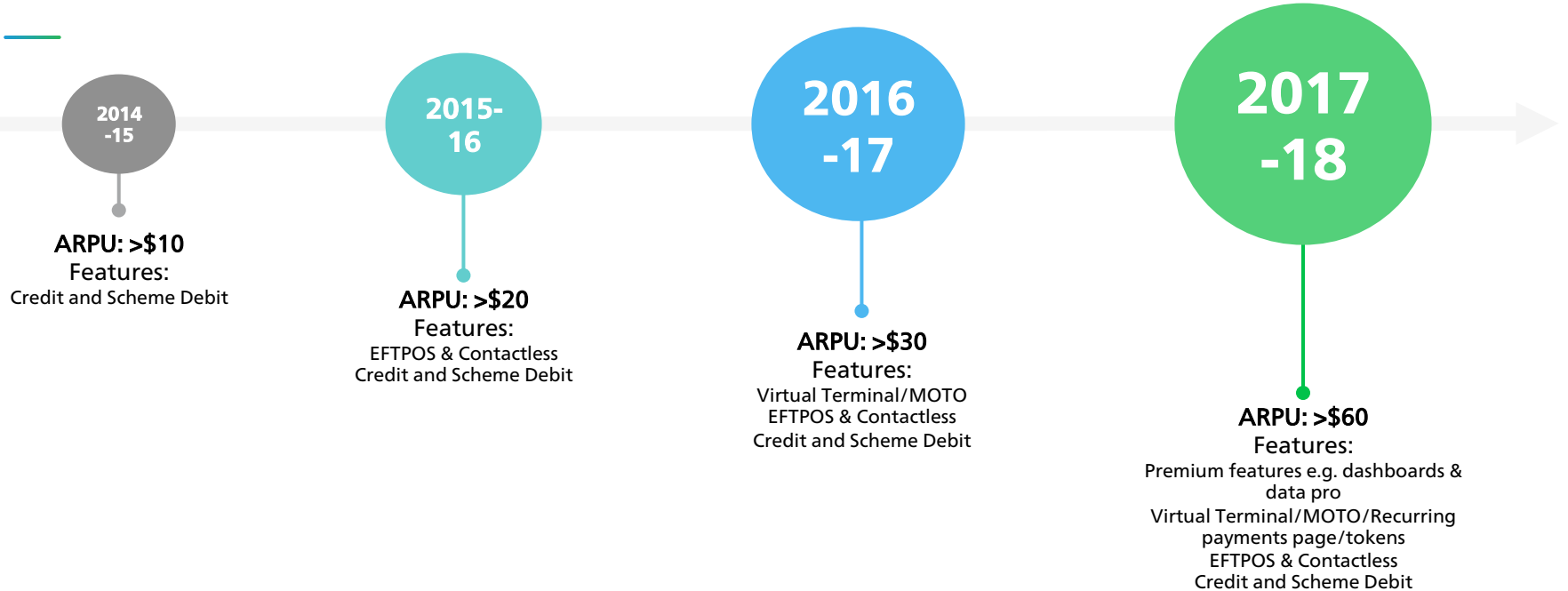
Highly scalable business, with low marginal cost per user resulting in high gross profit and EBITDA margins

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)



Omni-Channel
(CP+CNP)

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	✓	✓	×	×	×	✓

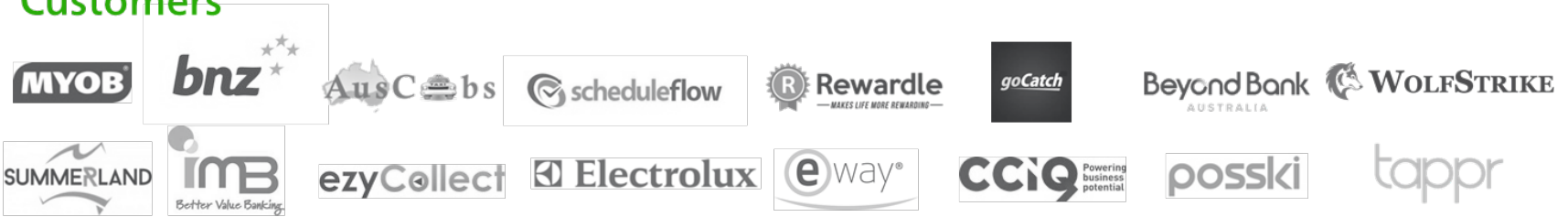
*Mint's assessment based on Square's US operations

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

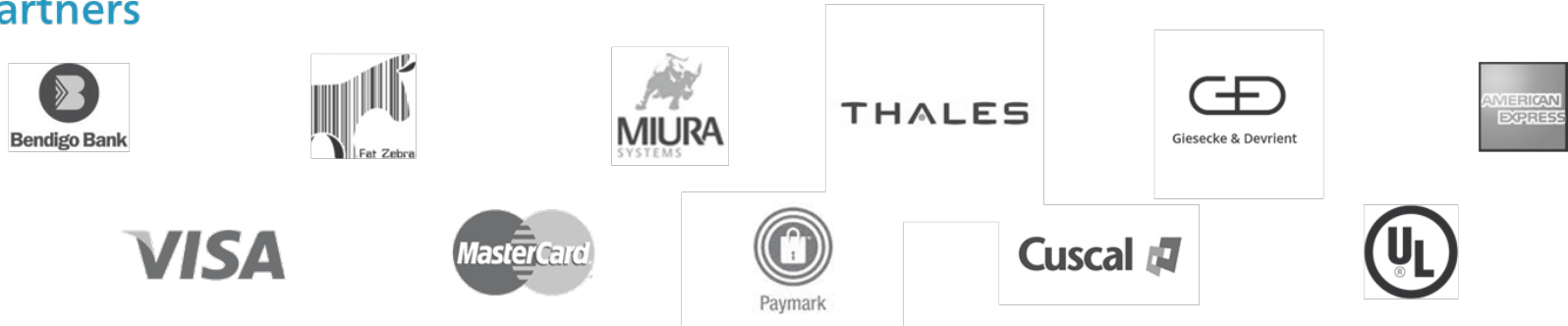
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TIER ONE INDUSTRY RELATIONSHIPS

Customers



Partners



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CASE STUDY (WHITE LABEL MPOS)

Bank of New Zealand

- 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

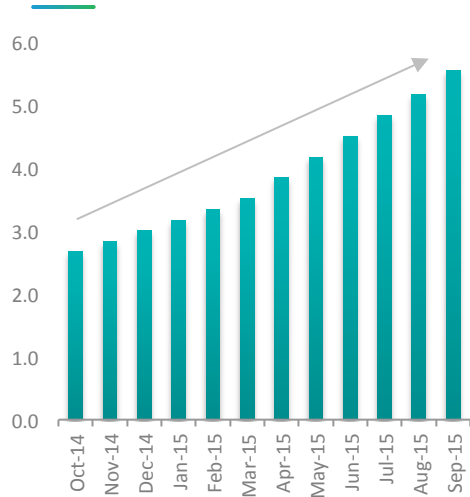
To Date:

- 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



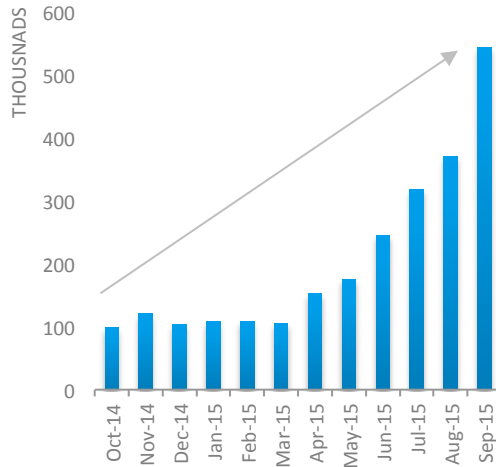
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STRONG GROWTH ACROSS KEY PERFORMANCE METRICS



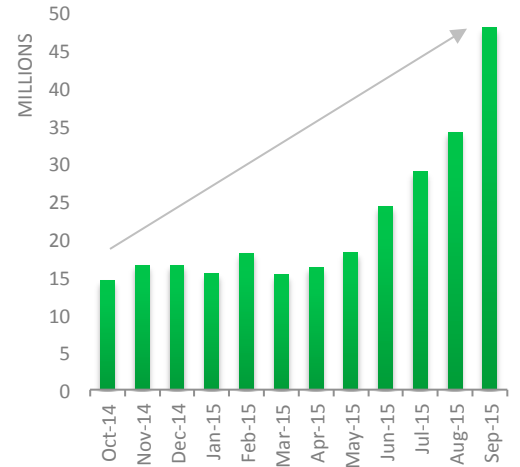
Active users
Quarter on corresponding quarter growth:

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



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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

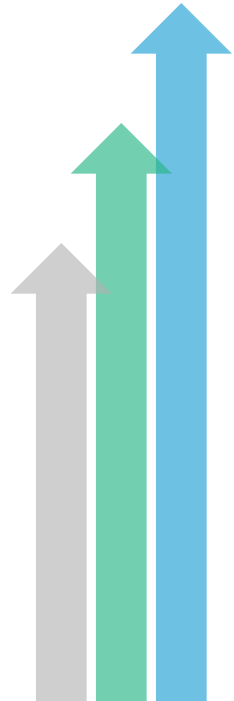
Asia is expected to deliver ~ 11 million mPOS devices (~ 20% of worldwide forecast) and transaction spend in excess of ~ USD 85 billion by 2017

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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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