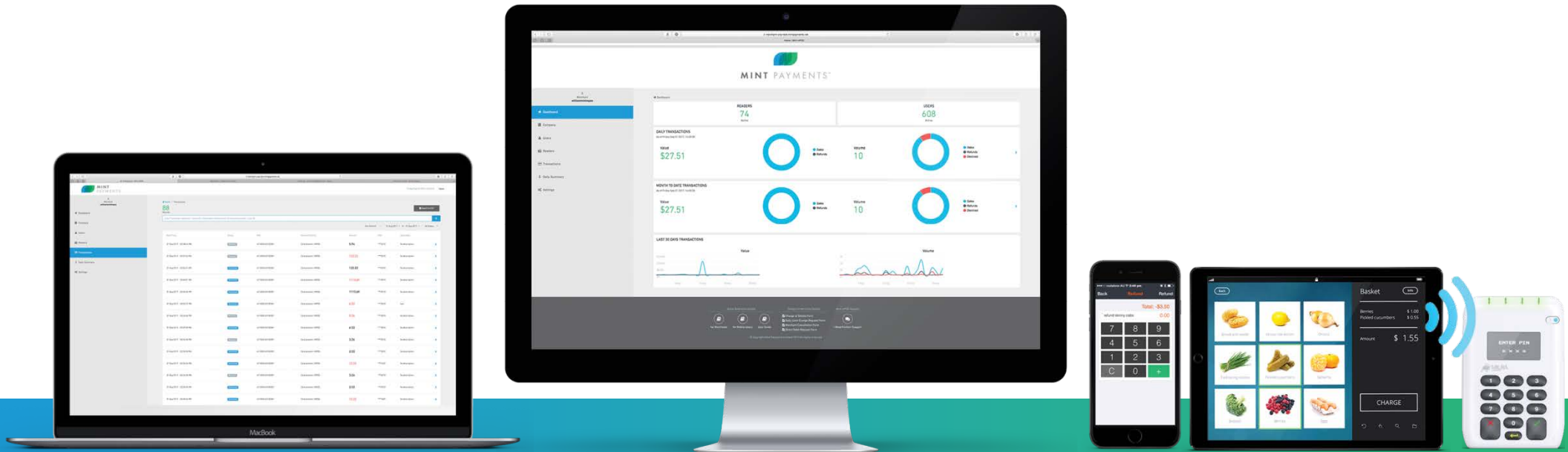




# MINT PAYMENTS™

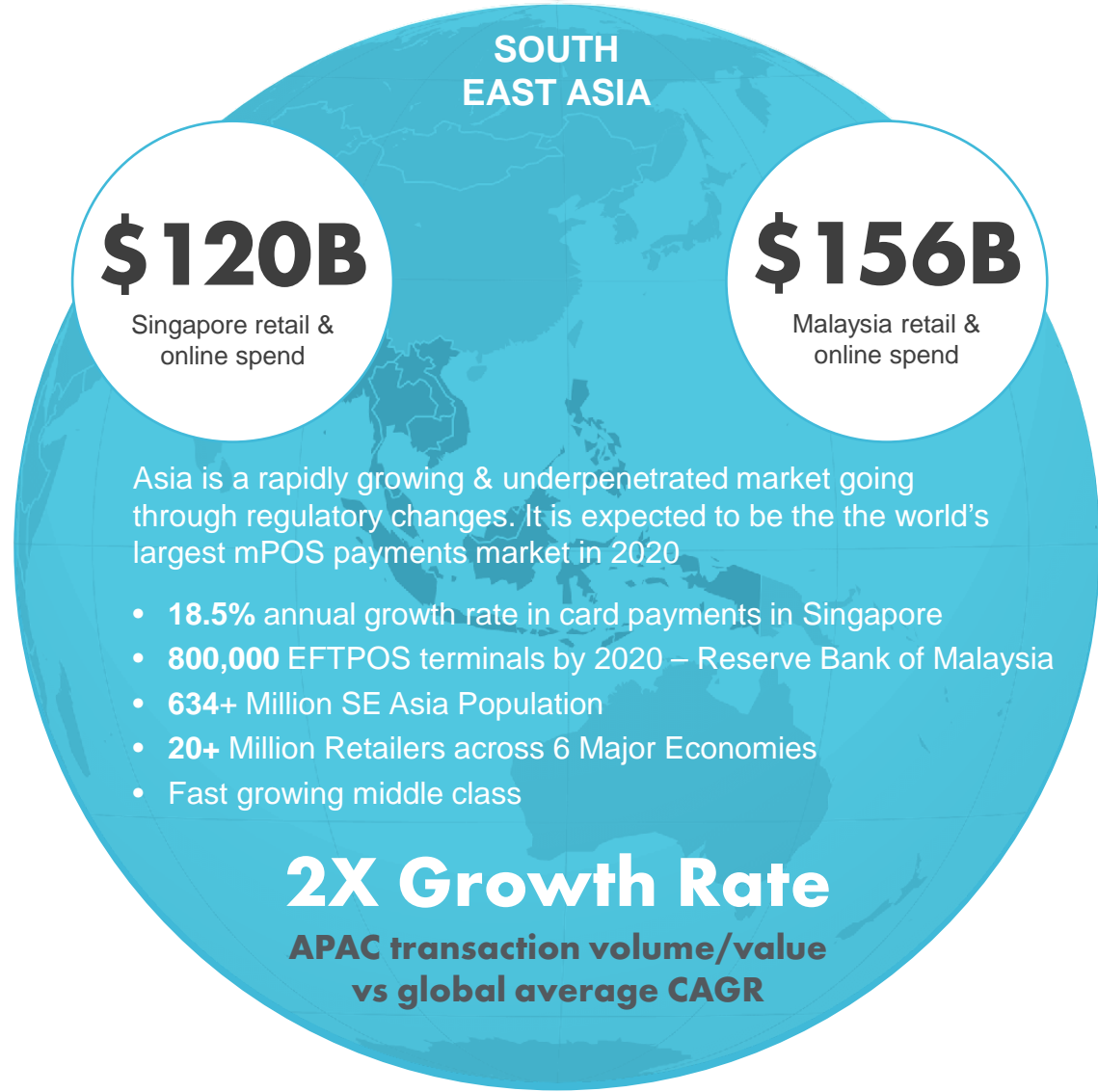


**16,000+**  
ACTIVE USERS

Australia & NZ as at July 2017  
Incremental growth from Asia in FY18

**\$500M+**  
TRANSACTION VALUE

# Our Markets

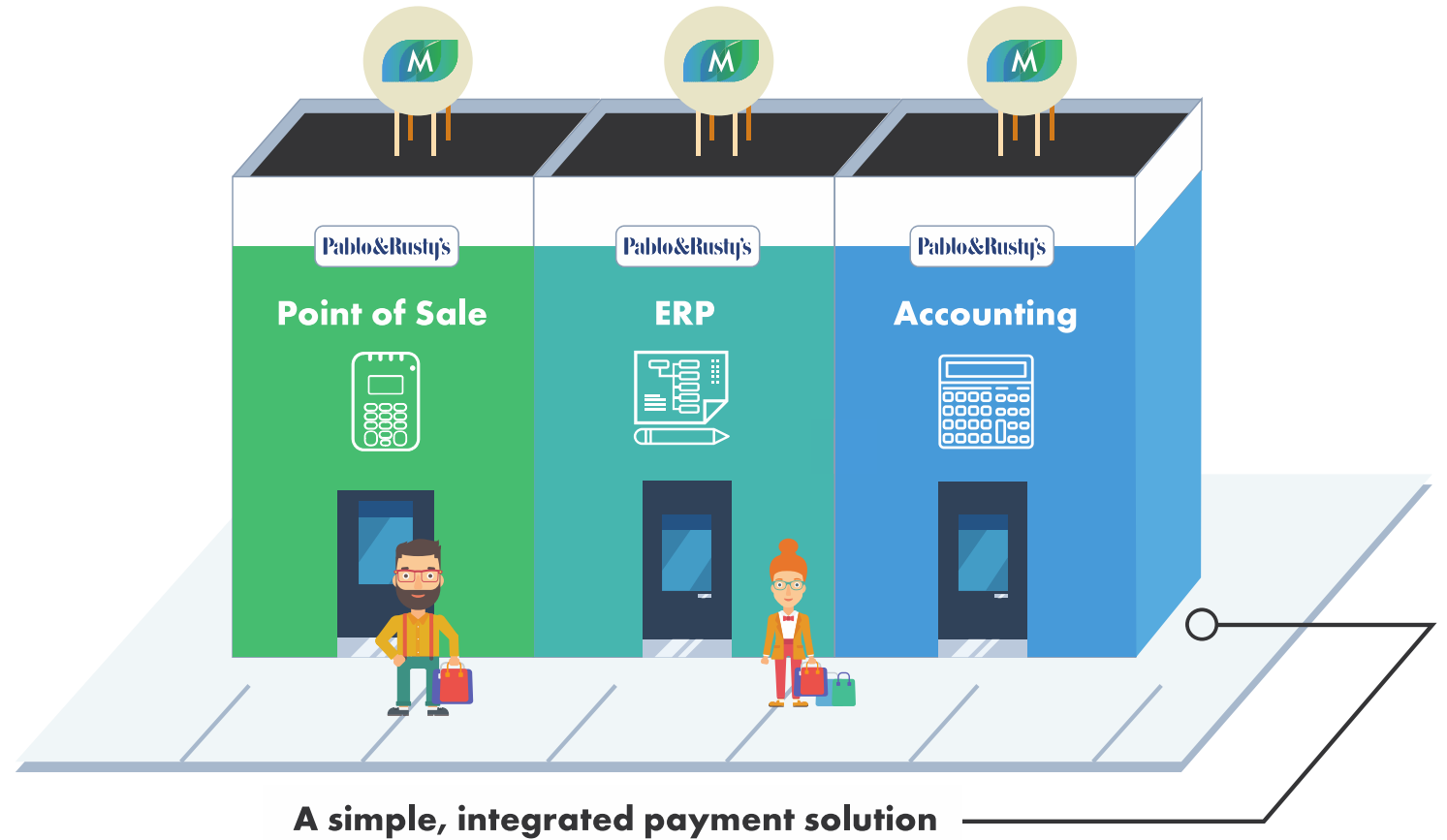


Global electronic payments transaction volumes grew at 10.1% but Asia grew over 31.9%

# One Platform, Every Channel, Any Device

**ONE PAYMENT PROVIDER, ONE  
INTEGRATION AND VIEW ACROSS  
ALL CHANNELS**

Mint has developed a compliant payments platform that takes the complexity away from businesses looking to accept all and any way their customers choose to pay (in-person, online & mobile)



# Partnering with Market Leaders

MINT IS FOCUSED ON PARTNERING WITH MARKET LEADERS FOR DISTRIBUTION

Vertical focused, targeting High Volume and High Value users



# FY17 Highlights



**Users grew  
61% to 16,000+**

Mint takes the complexity away from our partners and merchants looking to accept all payments



**ATV<sup>1</sup> grew  
192% to \$500M**

Focused on markets with high debit card and high levels of regulation



**Expansion  
into Asia**

Successfully implemented and deployed into production the Mint payments platform with the largest payments acquirer in Singapore, NETS, with revenues from Asia commencing in FY18



**Launched with ABSS  
(MYOB South Asia)**

Launched with ABSS (formerly MYOB South Asia) the first integrated online payments (card not present) solution with electronic invoicing in Singapore



**Product enhancements,  
Increasing ARPU<sup>2</sup>**

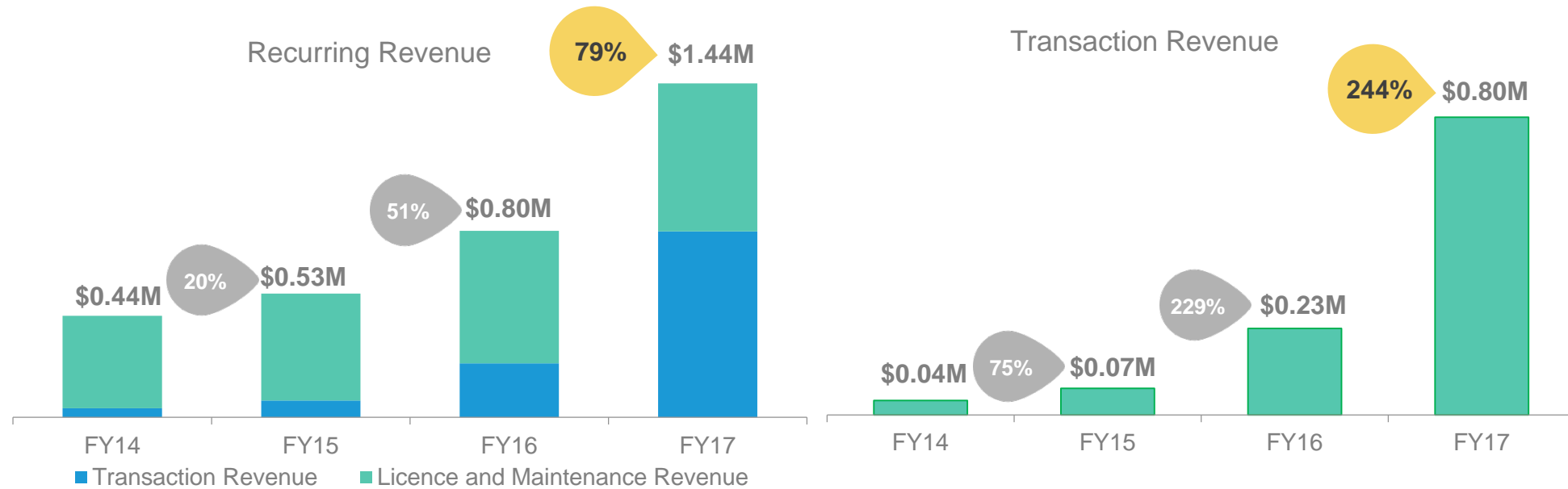
Enhancements to our platform to include online payments, point-of-sale and App integrations have increased ARPU through the introduction of new payment channels to profitable high value customers



**Growth Capital  
secured**

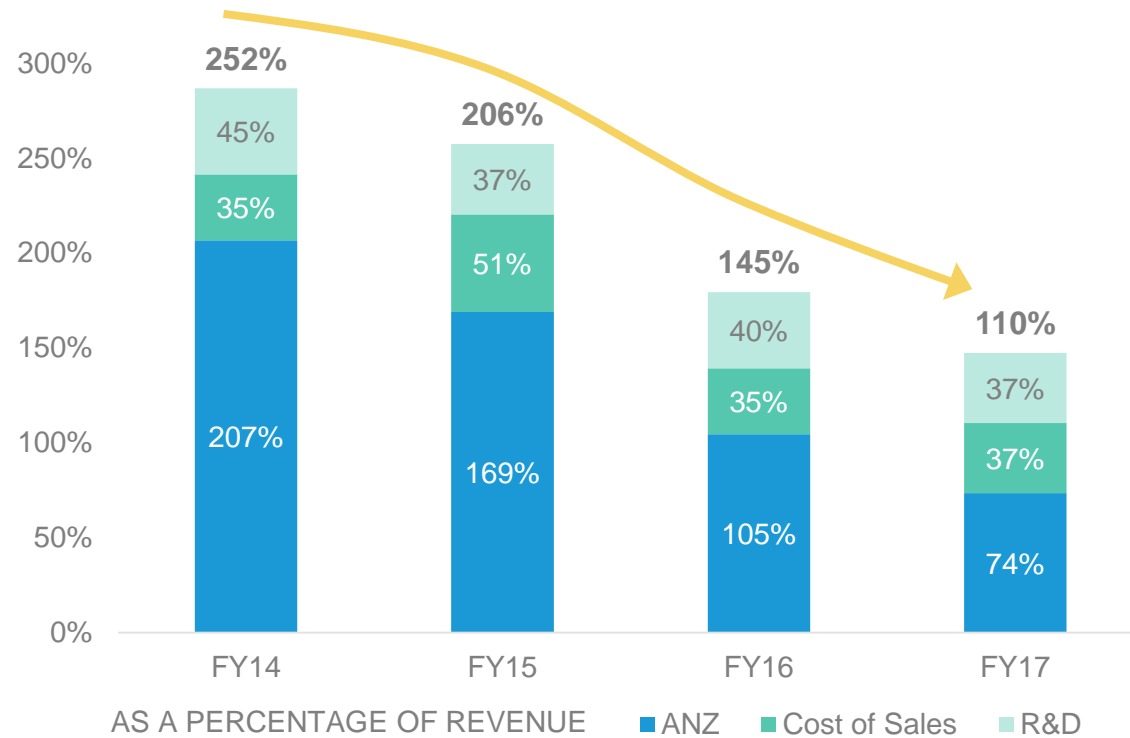
Capital raising of \$6M successfully completed for growth objectives in sales, marketing, Asia expansion and product development

# Recurring Revenue Growth



Users are transacting more and at higher values. Combined with the growing partner network and user base, increasing transaction revenue is driving recurring revenue growth

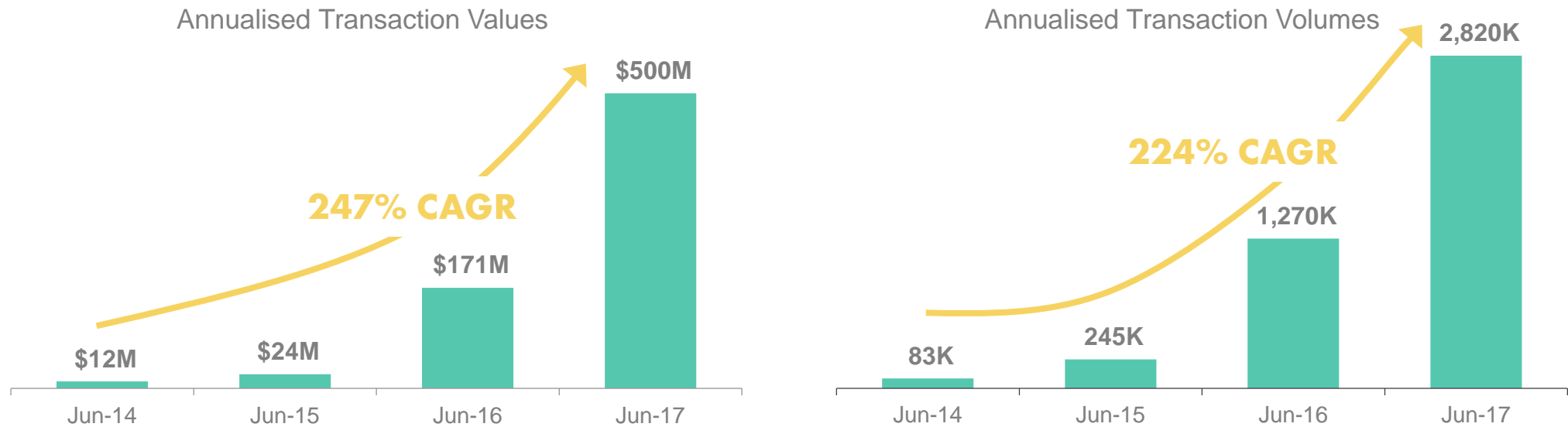
# AU and NZ Operating Leverage



Investments made in Australia and New Zealand made in prior years are now delivering results

**Australia and New Zealand will be breakeven in FY18**

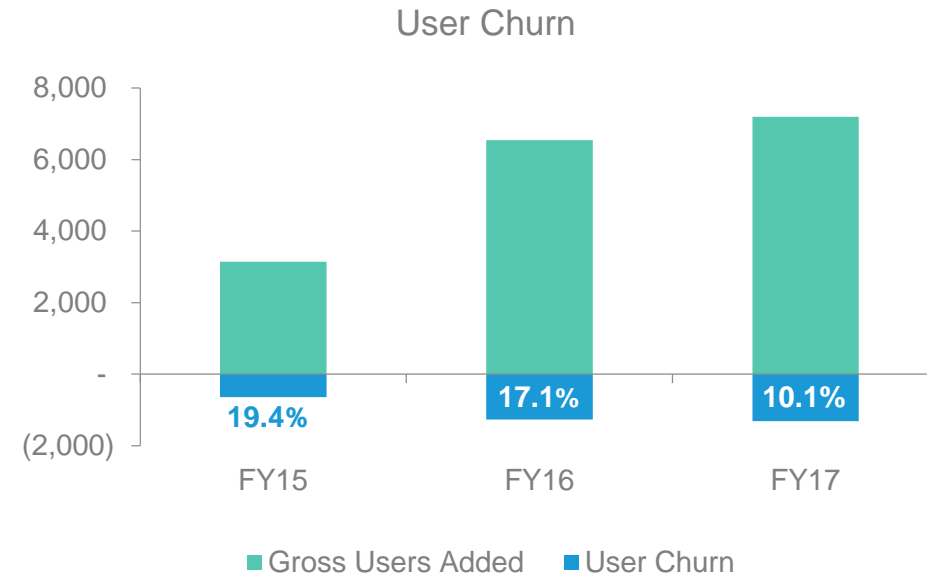
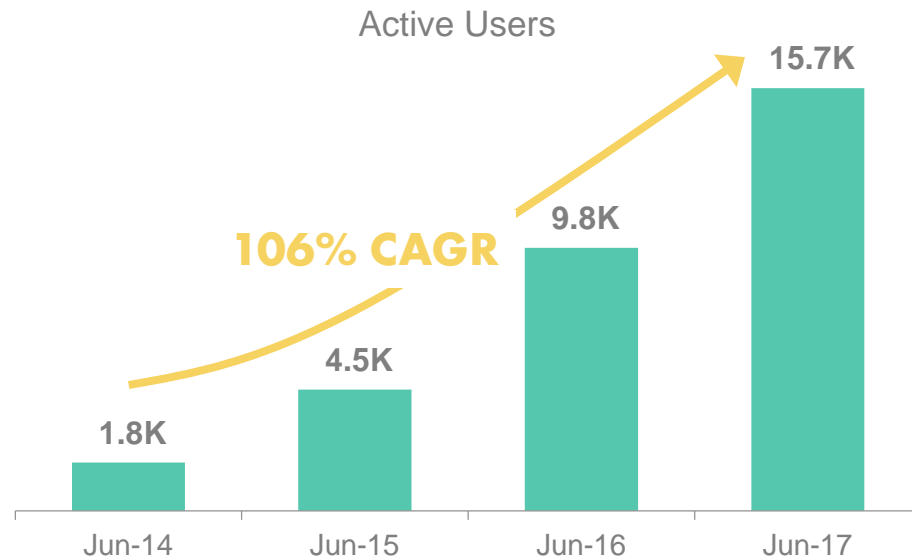
# Transaction Growth



Growth in Retail & Hospitality and Travel verticals are driving growth in transaction values and volumes

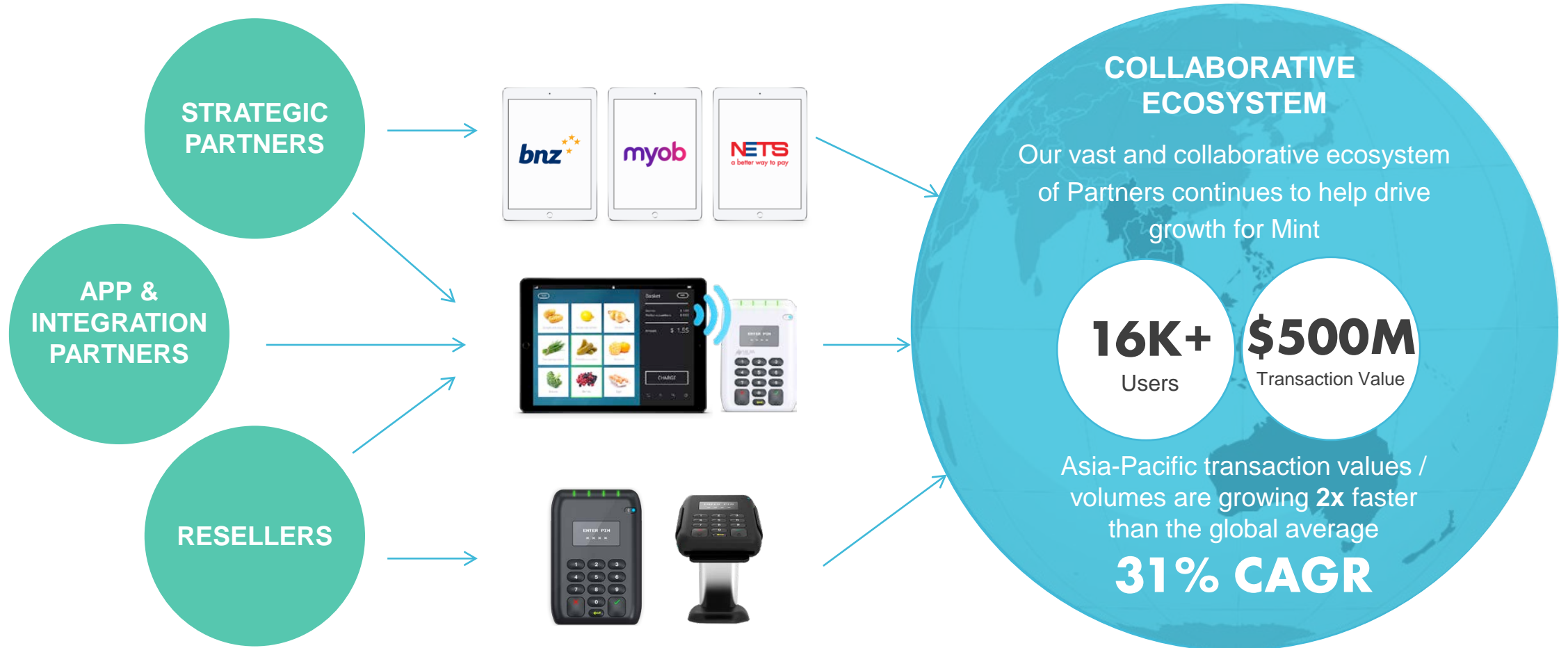


# User Growth

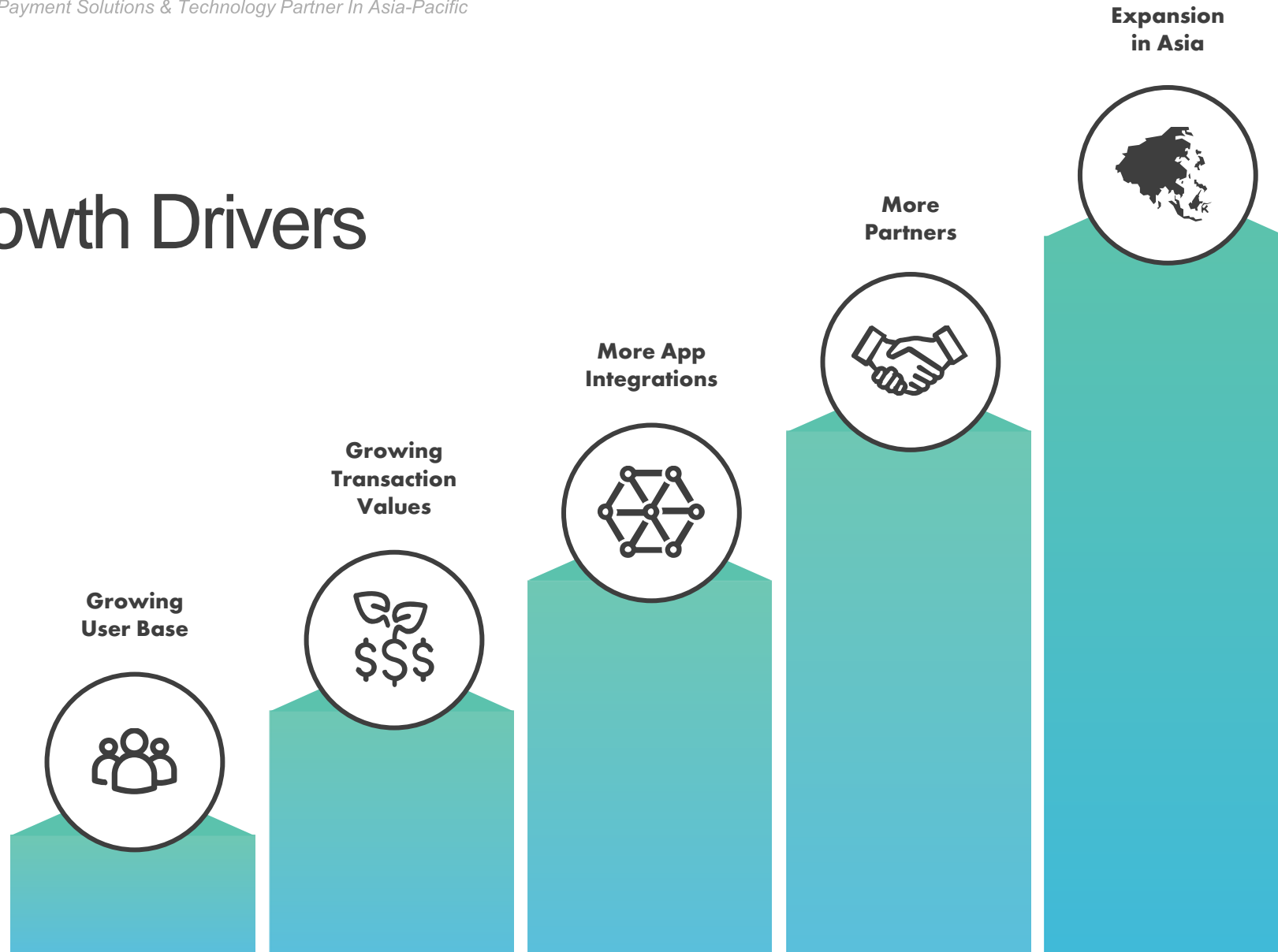


The number of active users continues to grow strongly year on year while the churn rate has been decreasing. The business has seen a continuous improvement in churn in FY17 with an average monthly churn of 0.8%

# Collaborative & Networked Ecosystem



# Growth Drivers



# Mint's Competitive Advantage



**Platform, Channel & Device, Agnostic**



**Simple, Faster and value for money**



**Low Customer Churn**

# Australia & NZ – FY18 Priorities



**Continue to execute on high value and volume users**



**Expand new product lines and increase ARPU**



**Continue to grow recurring revenue**



**Drive operating leverage to monthly breakeven**

# Asia – FY18 Priorities



**Singapore NETS live  
in Q2 FY18**



**Add high value and high  
volume users in Asia**



**Close additional strategic  
partnerships in Malaysia**



**Develop and close new  
partnerships in the target  
markets in Asia**

# Investment Highlights & Outlook



## Fast growing market opportunity

Asia Pacific is the fastest growing payments market in the world.

Electronic payments in Asia is growing at 32%. Australia & NZ is a well established \$570B card payment market.



## Operational leverage

Recurring revenues disproportionately linked to overheads.

New users and transaction volume can leverage off existing platform and technology infrastructure



## Powerful Business Model

High recurring revenue. Low customer churn.



## Geographic Expansion

Expanding across Asia



## Scalable platform

Scalable and modular technology platform.



## Networked Ecosystem

Ever expanding strategic partners and app partner ecosystem that are highly engaged, integrated and difficult to replicate.

# Corporate Information





# Mint Payments Limited (MNW)

## EMPOWERING BUSINESSES TO GET PAID

Mint Payments helps companies of all sizes transact in more rewarding ways—whenever, wherever and however the world wants to pay

With a focus on high value, high volume verticals throughout Asia Pacific, Mint Payments delivers a single, seamless solution to help channel partners and financial institutions unlock revenues, launch pioneering payment products, and build richer customer experiences. Online, in-store, in-app and beyond



# Corporate Profile

## GROUP PROFILE

With a focus in Asia-Pacific, Mint Payments delivers a single, seamless solution to help channel partners and financial institutions unlock revenues, launch pioneering payment products, and build richer customer experiences. Online, in-store, in-app and beyond



**2005**

Year Founded



**2007**

Listed on ASX



**40+**

Staff with offices in Sydney, Singapore and Auckland



**1,400+**

Retail & Institutional Shareholders



**16,000+**

Active Users



**90+**

Key Partners



**648.5M**

No. of shares



**\$30M**

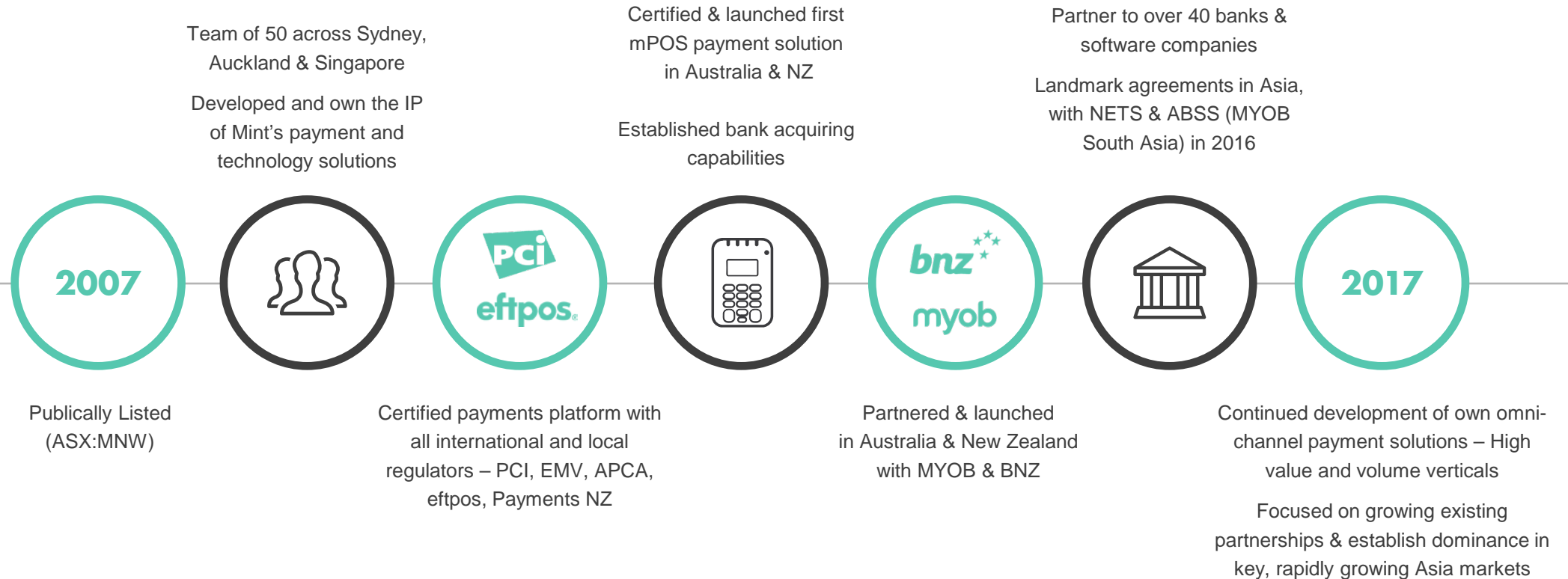
Market capitalisation



**7+**

Growth & Innovation Awards

# Growth Through Innovation



# Strong & Experienced Board



**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**

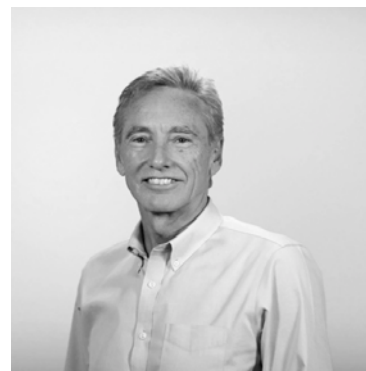
- Co-Founder of Mint Payments
- Previously CEO of a local & international supply chain & logistics business
- Worked at PwC Hong Kong & EY Sydney.



**Andrew Teoh**

**Executive Director**

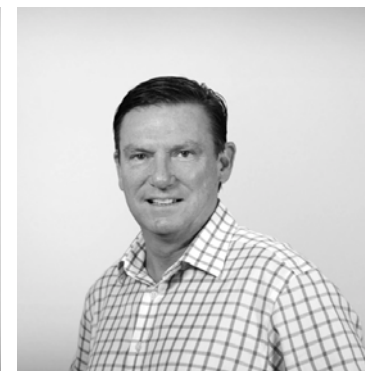
- Co-Founder of Mint Payments
- Previously MD of Australian primary goods exporter
- Previously MD of leading consumer electronics technology company
- Extensive experience with emerging technologies



**William Bartee**

**Non-Executive Director**

- Main Sequence Venture, CSIRO \$200M Innovation Fund
- Co-founder & MD of Blackbird Ventures & 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
- Previously the MD of First Data in Australia & New Zealand, & 2IC of a major Australian payment processing company
- Over 35 years of experience in finance & payments related sector mainly in Australia



**Anne Weatherston**

**Non-Executive Director**

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

# Key Management



**Alex Teoh**

**CEO/ Co-Founder**  
See previous page



**Andrew Teoh**

**Executive Director/ Co-Founder**  
See previous page



**David Owyong**

**CFO/ COO**  
Ernst & Young, Landis & Gyr,  
Virgin Money



**Alfred Wong**

**CIO**  
Towers Perrin, CGI, Genexis  
T2 & Me Consulting



**Wei-Han Kim**

**Product & Financial Services**  
CBA, AMEX, Visa



**Paul Alexandrou**

**Growth & Digital**  
IMG Media, Story Worldwide,  
Kahoot!, Modern Equivalent



**Paul Appleyard**

**NZ Country Manager**  
ANZ, Westpac, Sektor, Verifone



**Vic Trubajic**

**Projects**  
CBA, Cardlink, Cuscal

# CONTACT US

We love to hear from you so get in touch.

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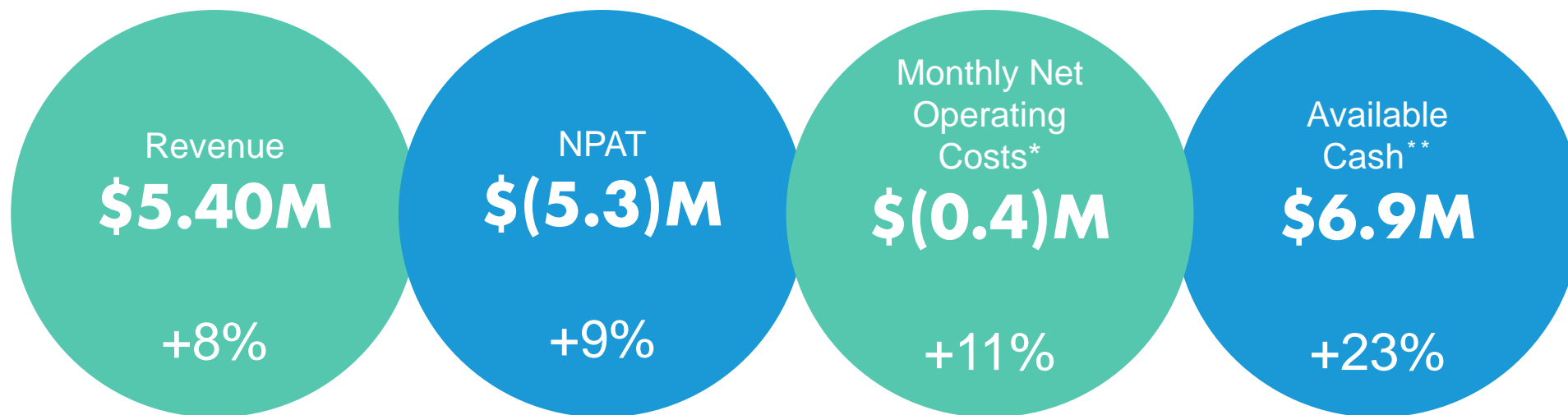
E: [info@mintpayments.com](mailto:info@mintpayments.com)



# FY17 Financial & Other Information



## FY17 Financial Highlights

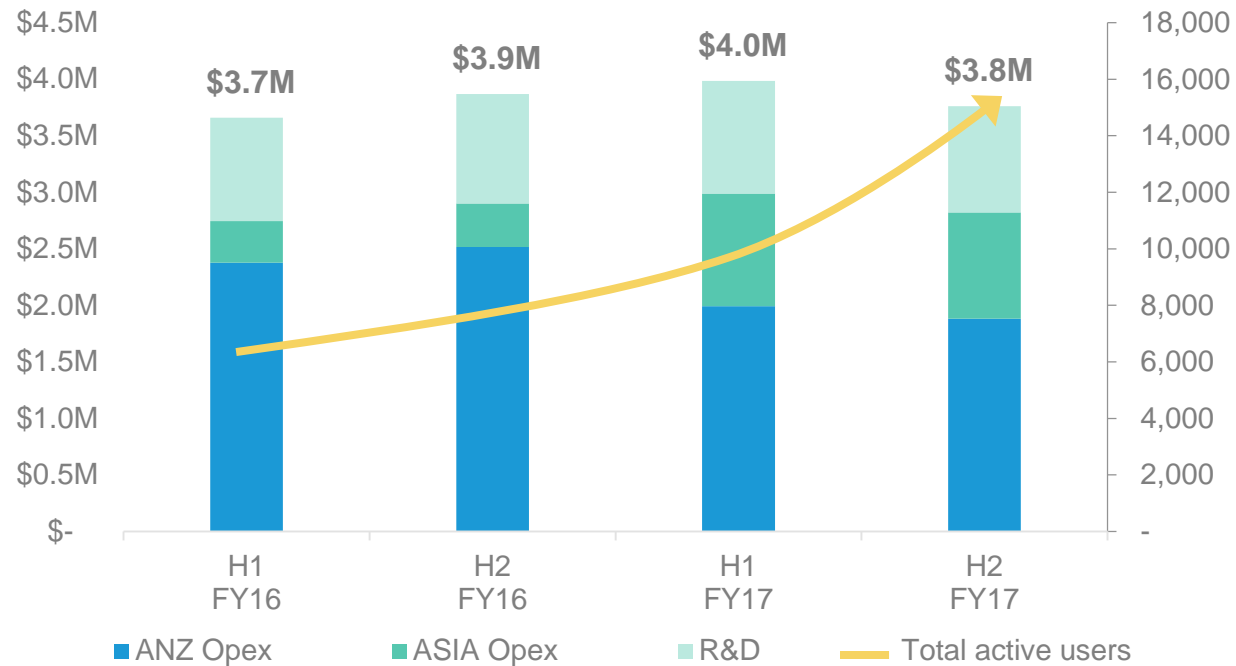


Note: \* Net Profit/(Loss) from ordinary activities after tax attributable to members excluding depreciation & amortisation

\*\* As at 31 August 2017



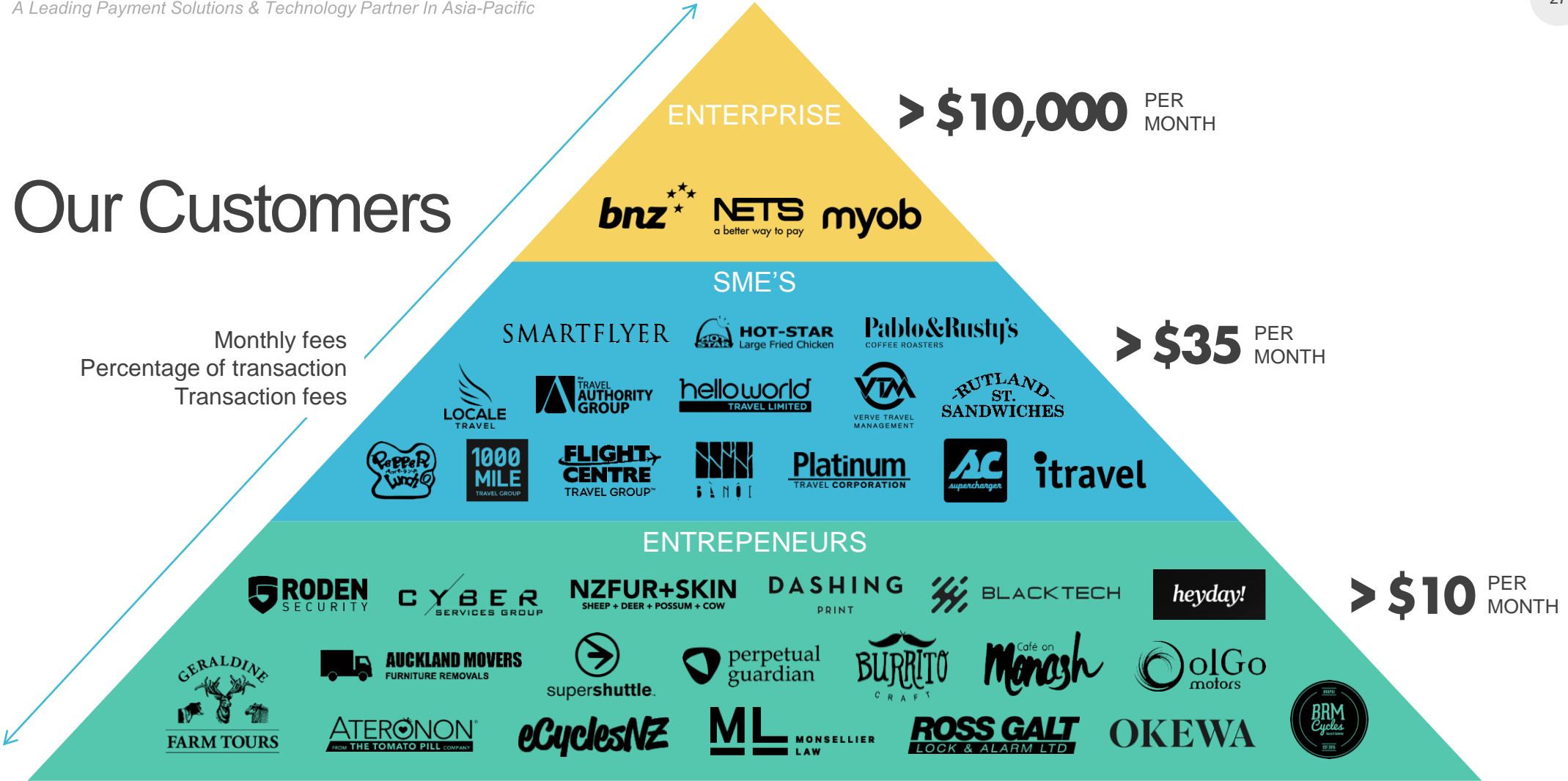
# Operational Expenditure by Region



Operational expenditure in Australia and New Zealand has stabilised at approximately 50% of overall operational expenditure.

Greater investment is being made into Asia and supported by ongoing R&D investment.

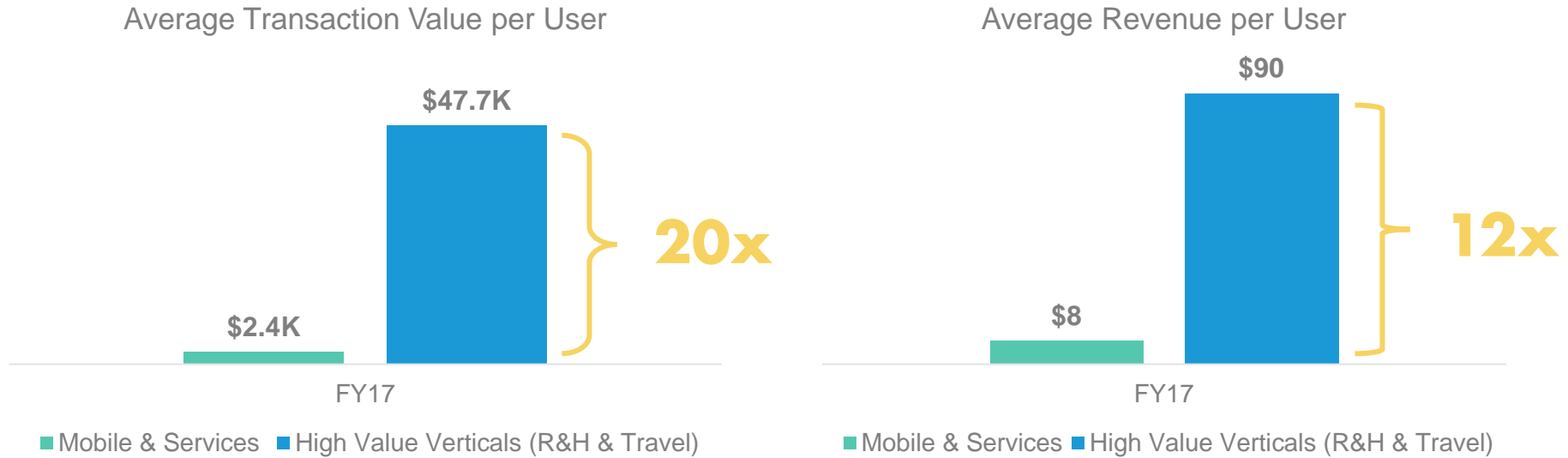
# Our Customers



Monthly fees  
Percentage of transaction  
Transaction fees

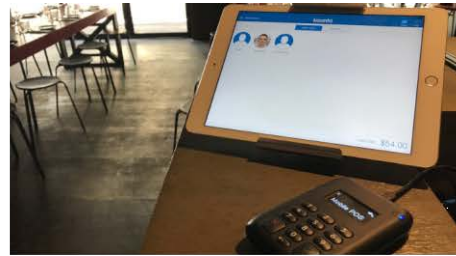
Mint has over 16K+ customers across all segments

# High Value Verticals Driving Growth



High Value Verticals bring users with significantly higher average transaction value (approx. 20x) driving a higher average revenue per user (approx. 12x).

# High Valued Businesses powered by Mint

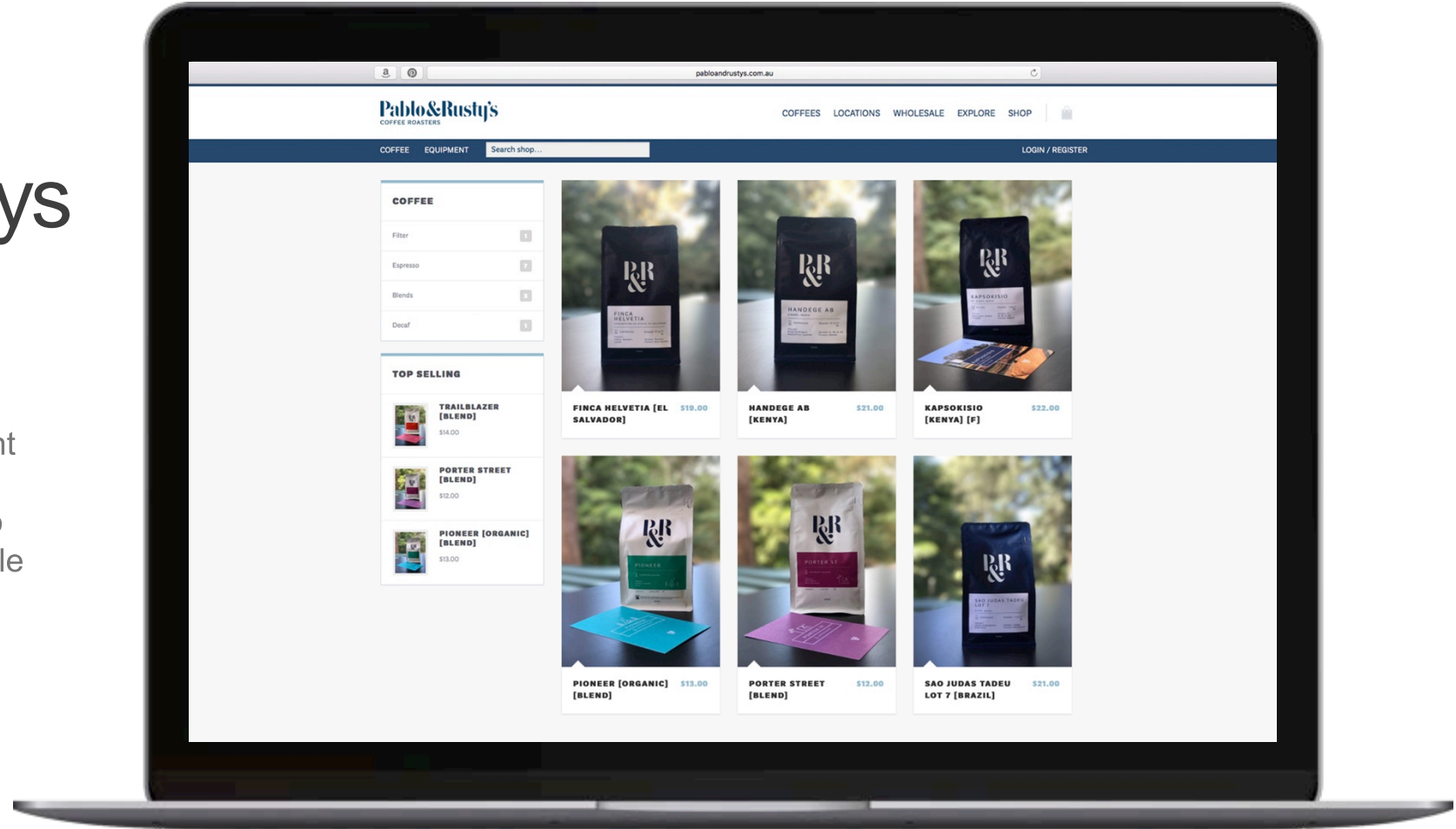


# Case Study: Pablo & Rustys

## CUSTOMER SINCE 2015

Mint provided an online payment solution for Pablo & Rustys wholesale coffee channel. Pablo & Rustys was looking for a single and seamless solution.

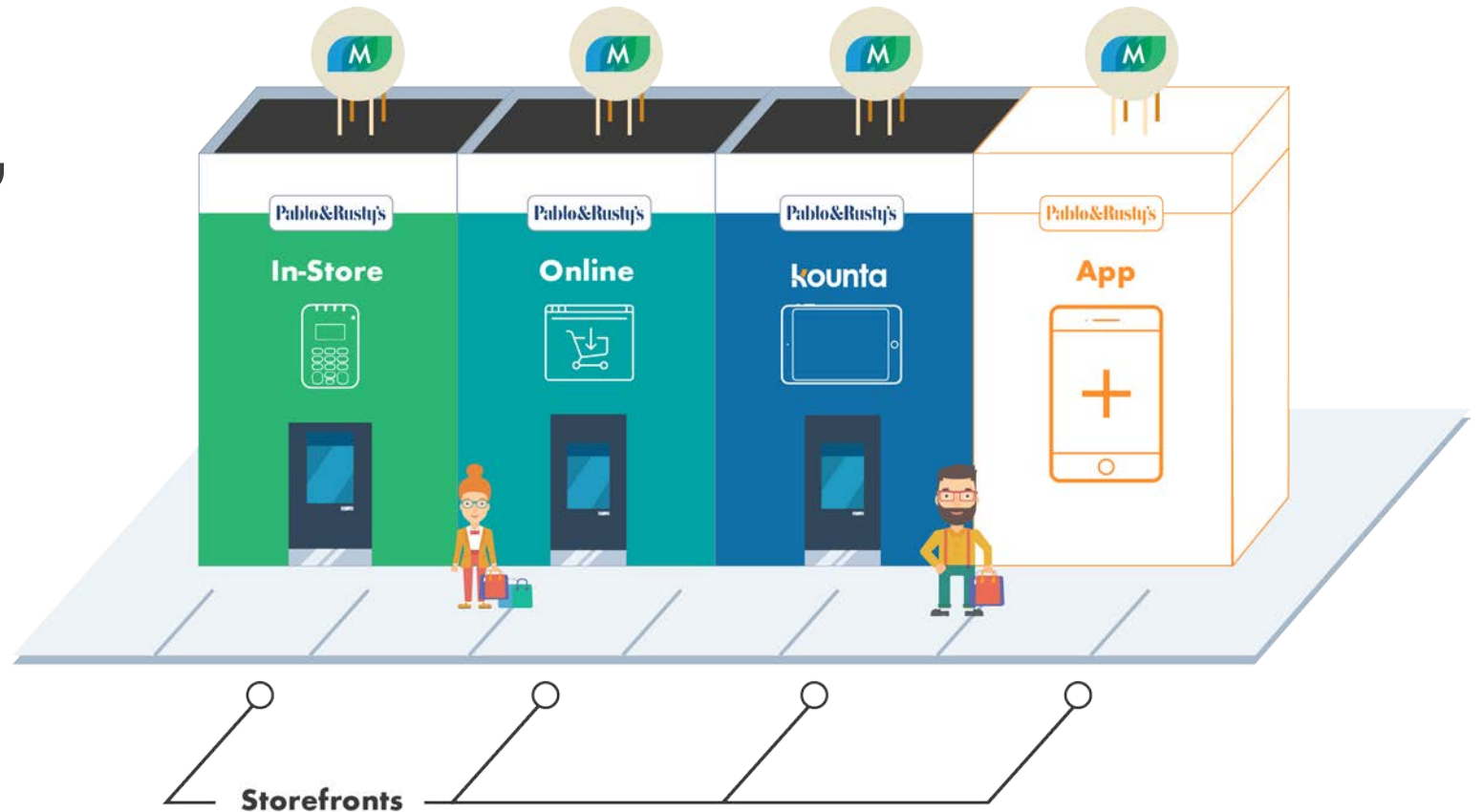
One payment provider, across all payment channels.



# One Platform, Every Channel, Any Device

## EXPANDED RELATIONSHIP WITH PABLO & RUSTYS

One payment provider, one integration with a single view across all payment channels (in-person, online & mobile).



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