



Mobile Banking, Payments and Remittance

ASX: PIL

Broker Roadshow July / August 2016

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Vision Statement

Our aim is to provide mobile payments, money services and remittances to anyone, anywhere in the world, especially those not currently linked to traditional banks.

Company Snapshot

ASX listed Fintech company targeting the global mobile payments sector

Listed on the ASX in December 2015

Founded March 2015

What we do;

- ✓ Operate an established and commercially deployed mobile phone banking, payments and remittance platform in the Philippines
- ✓ Deliver mobile payment services to facilitate financial inclusion and consumer convenience
- ✓ Improve business efficiency and derive revenue for commercial clients and agent networks

Security Details

ASX Symbol: PIL

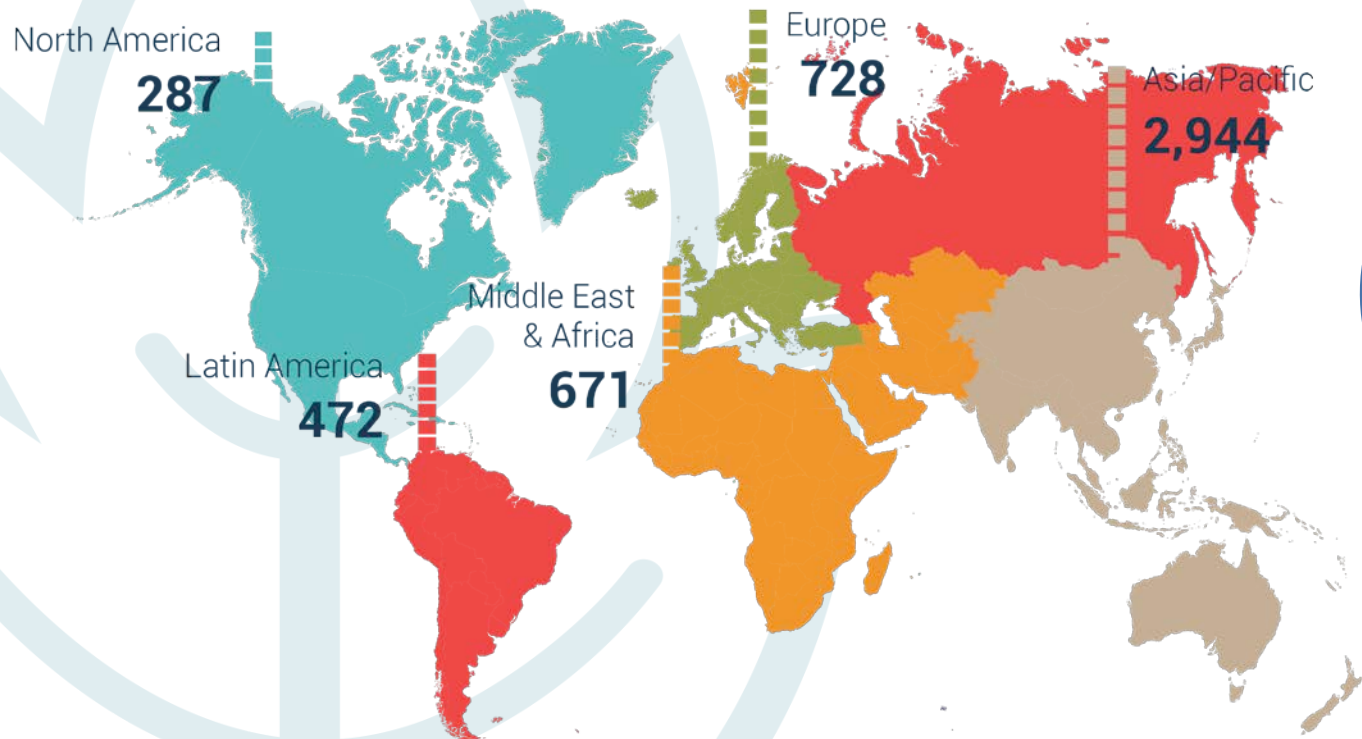
Listed:	581,194,838
Escrowed:	310,004,290
Performance shares:	100,000,000
Total ordinary shares:	891,199,128
31 March cash balance:	A\$2.071m
Share price:	\$0.025
Market Capitalization:	A\$14m



Global Market

The mobile payments market is expected to increase over the next five years to exceed \$1.3 trillion in value.

Estimated number of mobile phone users by 2017, worldwide (in millions)



The proliferation of mobile phones globally is what will drive adoption of mobile payments

Source: <http://www.eurocis.com>, Juniper Research & statista.com

Current Market Focus

Philippines



Population: circa 100 million



Circa 114 million mobile phones in use



Circa 75% unbanked



2015 Circa \$US 28 B International Remittance



Established commercial operations and agreements

Bangladesh



Population: circa 160 million



Circa 133 million mobile phones in use



Circa 87% unbanked



2015 Circa \$US15 B International Remittance



Pending JVA

Combined



Addressable market
260 million people.

Circa 214 million
unbanked.

Circa 247 mobile phone in
use.



Combined international
remittance received
in 2015 circa US\$44 billion

Immediate Focus – Philippines

Cash to Digital Payments Market

Better Than Cash Alliance estimates:

Filipinos
make around
2.5 billion
payments per
month.

Roughly
64 monthly
payments per
adult.

Corresponding
to a **monthly**
value of over
\$74 billion
(USD)

Only 1% of these payments are electronic, cash and cheques accounting for the remainder.

(Source: www.betterthancash.org)

The increase in smartphone penetration in the Philippines from 40% in 2015 to 70% in 2018 will drive an increase in mobile payments and position Peppermint in a growth market.

(Source: Ericsson South East Asia and Oceania regional Ericsson Mobility Report)

Mobile Banking & Payments Platform

Established & proven
business in the Philippines

White label mobile app

VAPT & Central Bank (BSP) Approved

Commercially deployed with service
agreements in place with Metrobank,
Unionbank and UCPB

Circa 5.5 million combined account
holders

June 30 Quarterly revenue AUD\$177,362



Metrobank



UCPB



Unionbank



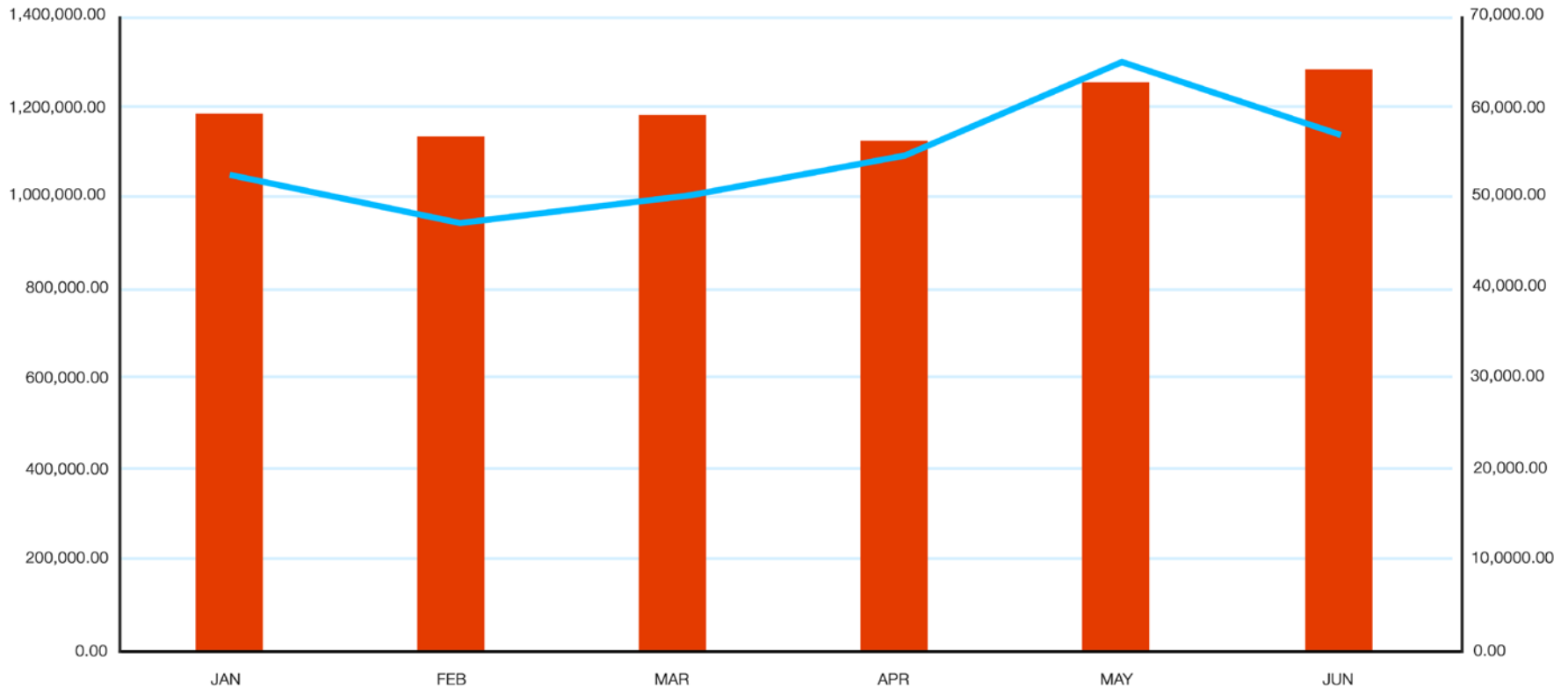
MBS Platform Performance

100,000 Registered Users

Performance from January 2016 - June 2016

Number of transactions

Revenues in AUD



2.5 million UnionBank account holders to receive UMobile.

ASX Announcement – July 4, 2016

MyWeps Mobile Application



Emerging business in the Philippines

Delivers bill payments, remittance services and mobile top-up to facilitate financial inclusion and consumer convenience

Agent network agreement in place with 1Bro Global Inc. which consists of up to 90,000 agents/members & 40 business centers across the Philippines

Allows agents to launch their own mobile-based micro business and offer mobile payment services, simply from a smart phone,

An accessible alternative to the traditional bricks and mortar interfaces.



MyWeps Functionalities & Features

Transfer

Send funds to another MyWeps wallet.

Remittance

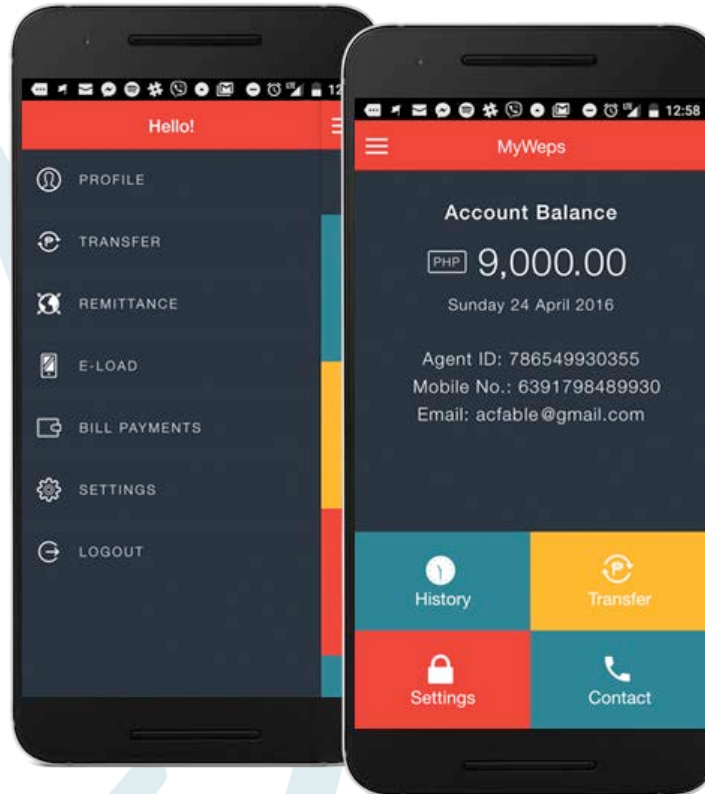
Send money domestically or internationally.

E-Load

Purchase airtime credits.

Other features:

For businesses who offer international and domestic money transfers services.



Anti money laundering & KYC compliant.

Empowers mobile remittance agents.

My Profile

Enables the user to check his balance and account details.

Bill Payment

Enables the user to pay billers via mobile phone.

History

Enables the user to view his/her recent transactions



MyWeps Progress

MyWeps Remittance License granted
by Philippines Central Bank

ASX Announcement – June 29, 2016



Agreement with largest bill payment
business in the Philippines

ASX Announcement – July 18, 2016

New Partnership Bayad Center



- BAYAD CENTER is the country's pioneer and leader in the Outsourced Payment Collection Industry.
- Peppermint is the first BAYAD CENTER partner to provide mobile payment & collection app

- BAYAD CENTER remains to be the leading bill payment aggregator with more than 4,200 branches including corporate partners in the country.
- Connected to more than 200 billers



MyWeps 1Bro Agent Orientation



Peppermint held its first agent orientation amongst the 1BRO agent network on July 23 to go live with MyWeps Bills Payment

Philippines Operations



With more than 13 years of combined experience and expertise in software & web applications development, and in business management. The team, realizing the great potential that the mobile technology has brought about, is now focused on developing mobile financial applications. Taking part in revolutionizing the banking and payment industry in the Philippines.

Management Team

Rosarito Carrillo
COO & General Manager

Adrian Ocampo
CTO & Marketing Manager

Glenn Anthony Losentes
Core Development/IT Team Lead

Tech Team

Aljo Fabro
Core Development/IT Team Lead

Percival de Leon
Core Development/IT Team Lead

Kim Albarico
Core Development/IT Team Lead

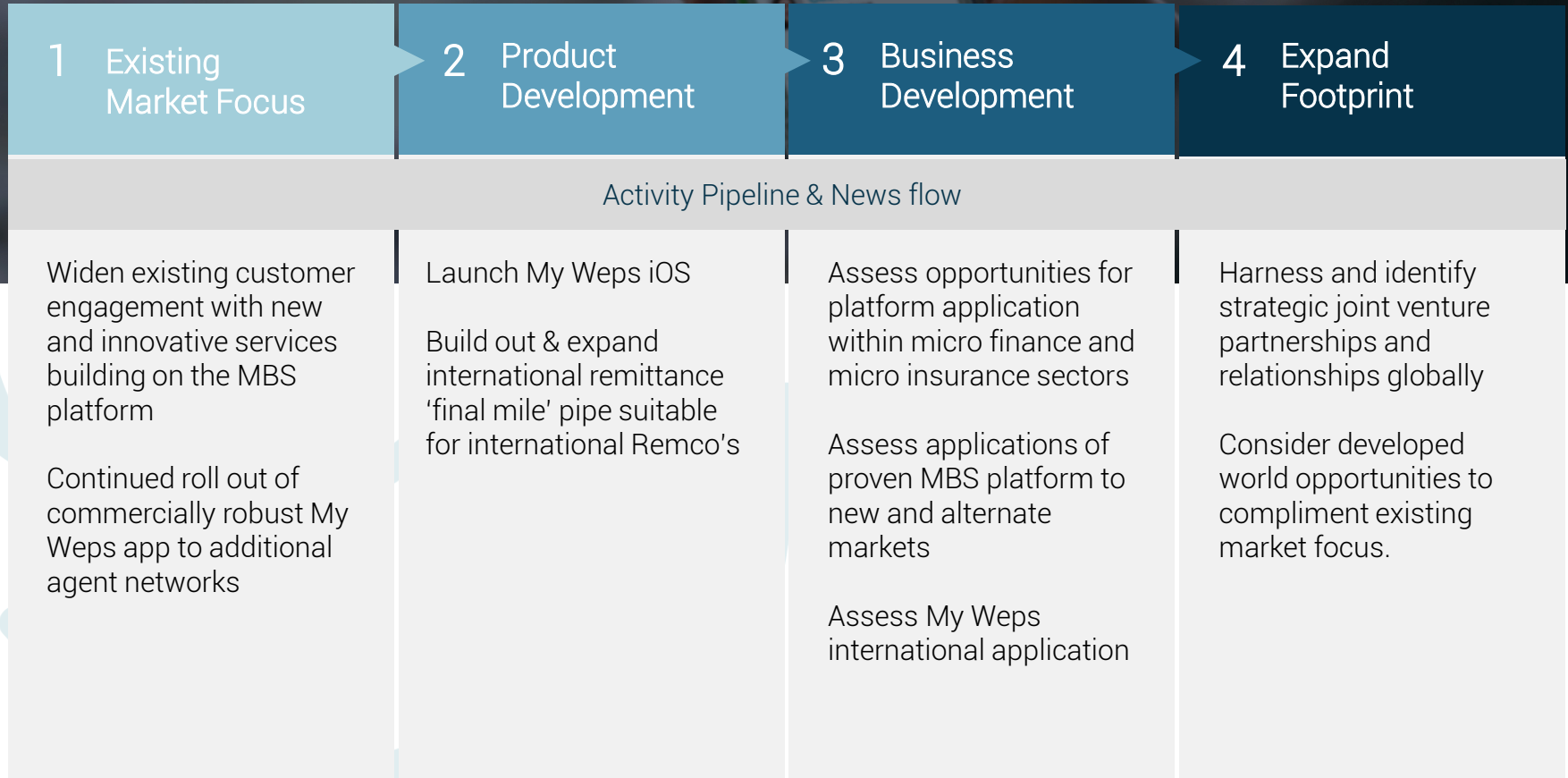
Carlo Cruz
UI and Graphic Design

Admin

Jo-Ann Magtangob
HRAD Manager

Garry Murrillo
Liaison Officer

2016 Growth Strategy



Share Price Performance (1 month)

ASX:PIL

June 29, 2016

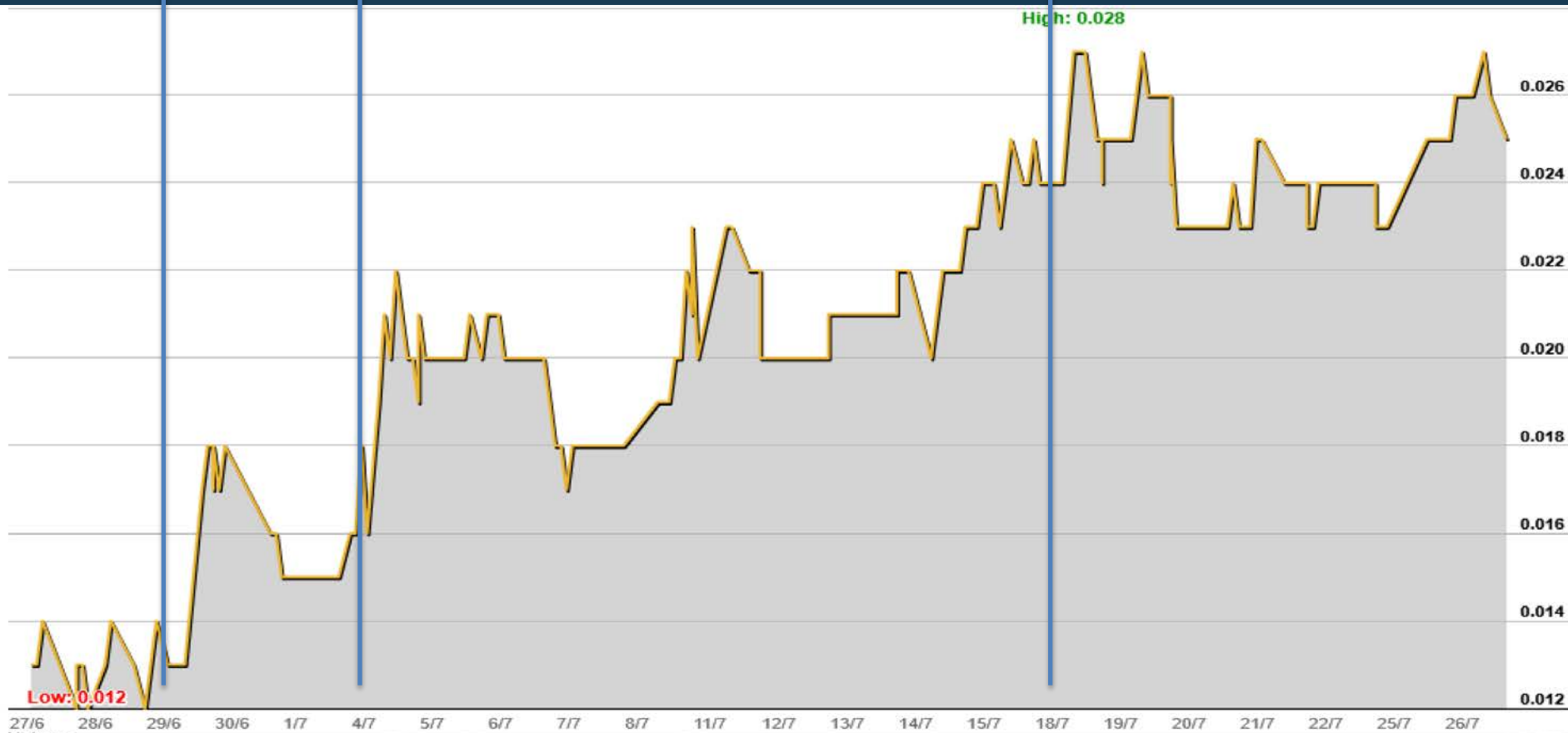
MyWeps
Remittance
License grant
by Philippines
Central Bank

July 4, 2016

UnionBank
proposes user
increase from
50,000 to
2,500,000

July 18, 2016

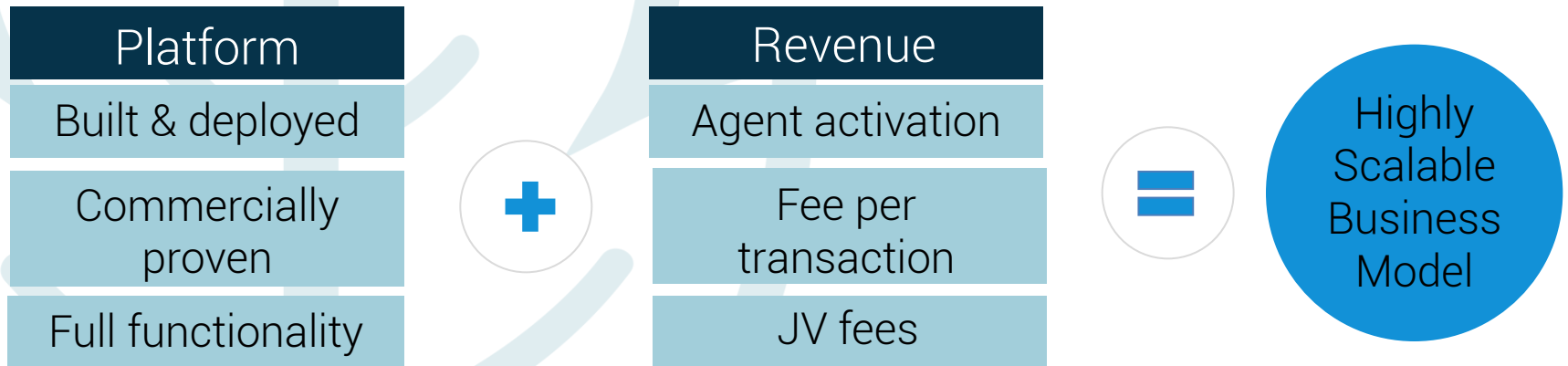
Agreement with
largest bill
payment
business in the
Philippines



Highly scalable business model

Proprietary mobile banking, payments and remittance technology platform

Designed for banks, remittance companies, payment processors, established business agent networks and microfinance institutions



Leadership Team



Christopher Kain
Managing Director & CEO

Practiced Company Director with over 17 years' experience in Finance and Investment Markets who is accomplished in identifying business opportunities and executing commercial strategies for the benefit of both stakeholders and investors.



Matthew Cahill
NED & Technical Consultant

Accomplished Technical Director with over 16 years' experience in the Web Industry working across a broad range of technologies and has been involved in roles such as Management, Strategy, Team Lead, Business Analysis, Application Architecture and Development.



Anthony Kain
Executive Director & Acting Chair

Anthony has over 20 years' experience working in Australian capital markets. He has played a key role in the formation of numerous privately owned and publicly listed companies and has an in-depth hands on and legal understanding of intellectual property and its commercialisation.



Dr Vincent Power
NED & BD Consultant

International Payments specialist who has over 20 years of experience in the payments industry, extensive knowledge of global payments technologies and is well connected to strategic industry participants internationally.

Most recently Vincent was the global head of Banking and Treasury at Skrill Ltd.

Investment Case

- ✓ Commercially deployed and proven technology platform
- ✓ Clear focus leveraging established market position
- ✓ Growing revenue stream & low cost operation
- ✓ Highly scalable business model
- ✓ Global growth options
- ✓ Experienced leadership & operations team





THANK YOU