



bizmoto



Peppermint Innovation Limited



Innovative Fintech | Inclusive & Convenient

CORPORATE PRESENTATION | NOVEMBER 2023 | ASX: PIL



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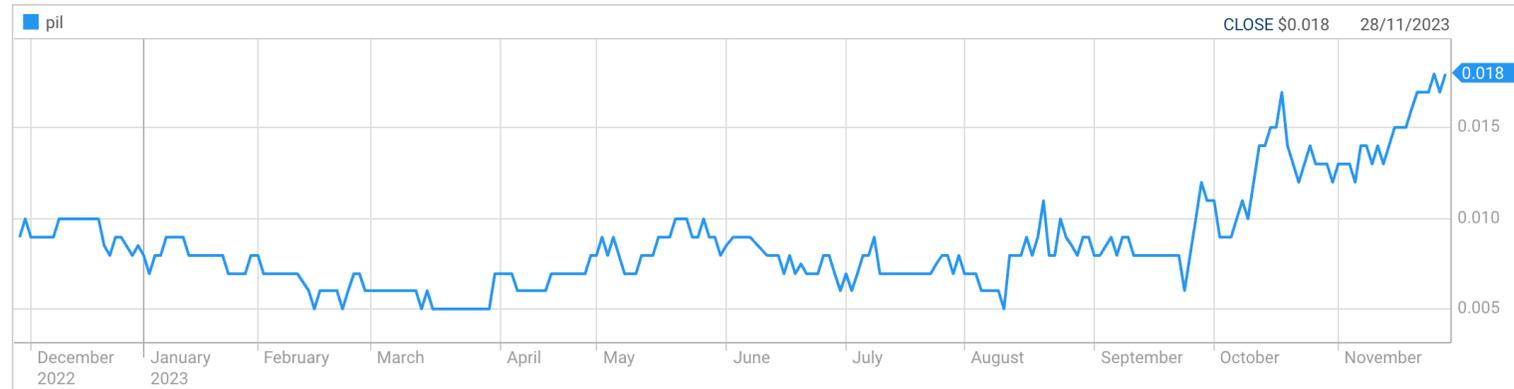




Corporate Information



ASX:	PIL
Market Capitalisation:	circa AU \$35M
Share price:	0.018
Share on Issue:	2,037,858,336
Top 20:	44% of shares on issue
Top 100:	72% of shares on issue



Recognised Fintech Platform





About Us



- Peppermint provides the expertise and technology platform to deliver **electronic money services**, provide **non-bank lending solutions** and **digital financial and payment services**
- A solution that provides **financial inclusion** and convenience to the **unbanked and underserved**
- Currently **deployed and commercially proven** in the **Philippines**
- Licenced by the **Central Bank of the Philippines (BSP)**, via a fully owned subsidiary, as an **Electronic Money Issuer Non-bank Financial Institution (NBF)**
- Licenced by the **SEC of the Philippines** to operate, via a fully owned subsidiary, as a **Finance Lending Company**
- Issued with **Certificate of Registration (COR)** as an **Operator of Payment Systems (OPS)** by the **BSP**
- Issued with **Certificate of Eligibility (COE)** by the **BSP** to join the **Philippines Payments Management Inc. (PPMI)** which enables direct automated clearing house services
- The 'Peppermint Platform' powers the **bizmoto platform and ecosystem**



[Watch what we do – click here](#)





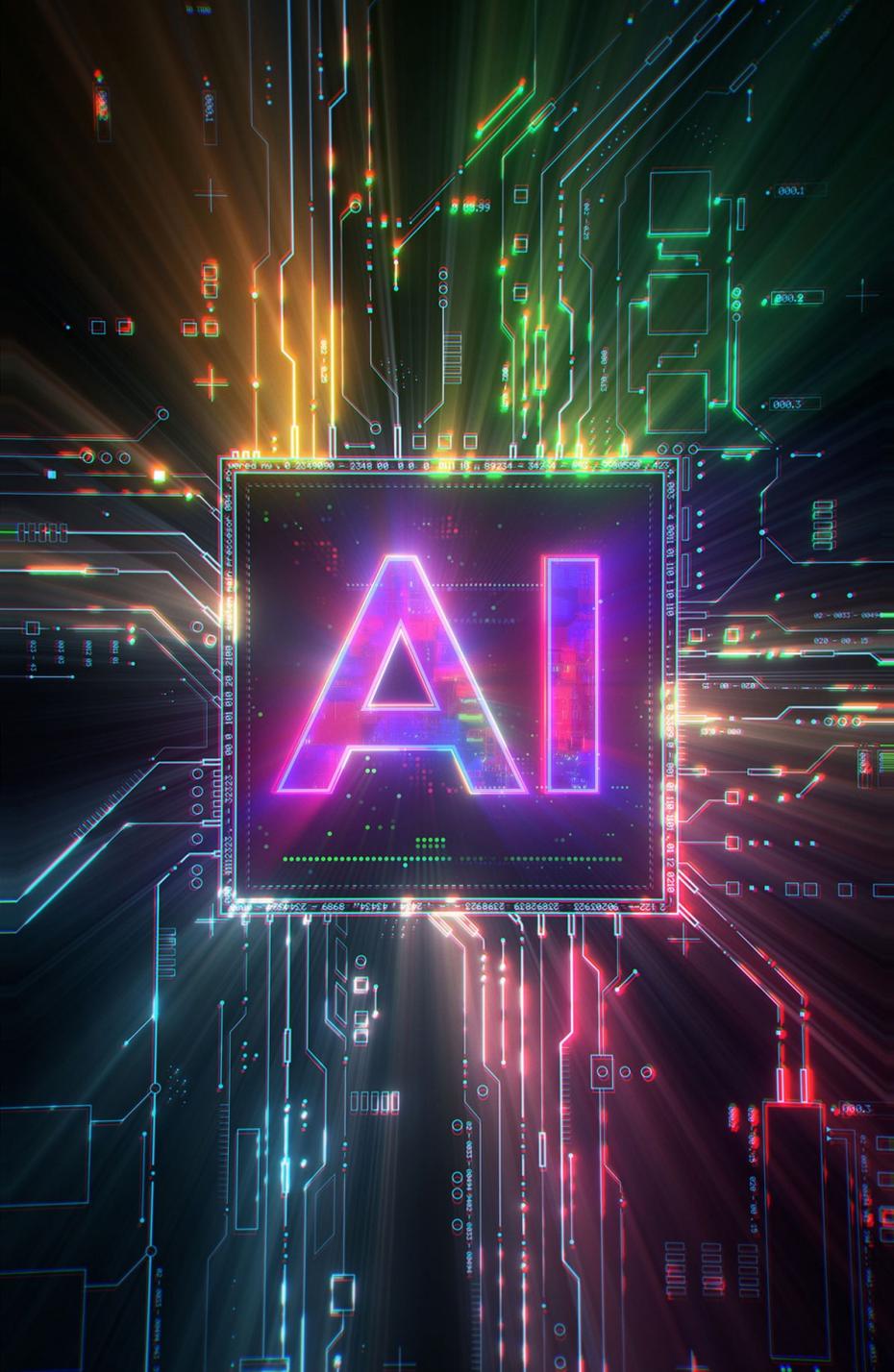
bizmoLoan - evolving & growing rapidly



- Philippines' lending market grew by Php1 trillion in April '23 compared to same period in '22, with the total Philippines' loan portfolio valued at circa Php11.67 trillion (AUD\$320 billion)*
- While banks dominate the lending market in the Philippines, non-bank financial institutions (NBFI's) have emerged as key players, especially in promoting financial inclusion and catering to underserved communities
- The BSP says circa 47% of the Philippines' circa 110 million population borrow money*
- Peppermint's bizmoLoan products are constantly evolving and growing with a current focus on short term employee loans & Micro-Business/Enterprise Loans
- Recent results show a 178% increase in gross loan book revenue from the June '23 Quarter to the September '23 Quarter
- A focus on customer experience and adoption of Artificial Intelligence (AI) tools will be critical for scaling bizmoLoan's services and automating loan processing to ultimately lead to greater market penetration
- Licensed by the BSP and the SEC respectively to operate in the Philippines as an Electronic Money Issuer NBFI and a Finance Lending company, Peppermint is well positioned to capitalise on the 'digital' future of lending

*<https://sucuriip.tonikbank.com/blog/loan-statistics-philippines-2023#:~:text=A%3A%20The%20lending%20industry%20grew%20by%20a%20whopping,banks%E2%80%94and%20yes%20even%20digital%20banks%20like%20us%2C%20luv%21>





AI - opening-up the world of financial services

- Advanced AI technology tools are being adopted to streamline our bizmoLoan operations and enhance our customer experience
- AI-enabled tools are critical for:
 - scaling bizmoLoan's services
 - automating loan processing
 - personalising the customer journey
- Outcomes will lead to greater market penetration and borrower satisfaction, and improved lead conversion rates and increased profitability
- McKinsey & Company forecast generative AI will produce up to US\$340B yearly in additional revenues for the banking sector*

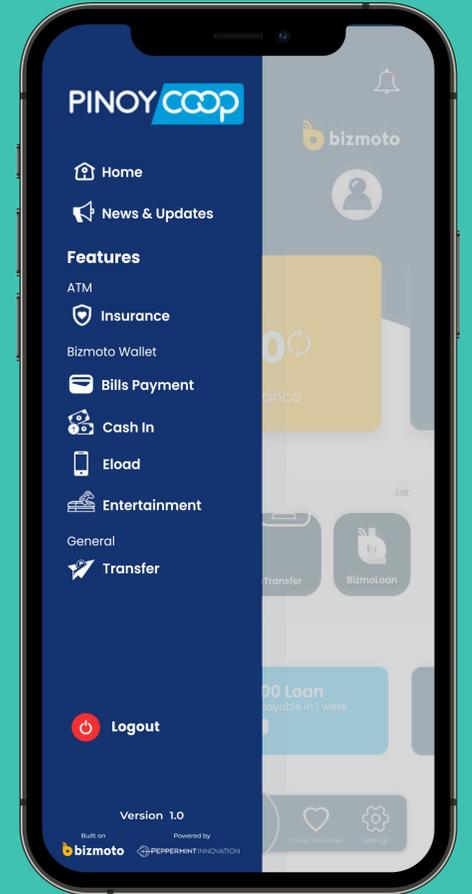
[*Generative AI to Produce up to US\\$340B Yearly in Additional Revenues for the Banking Sector - Fintech Schweiz Digital Finance News - FintechNewsCH](#)



1st EMI agreement



- 5-year agreement to deliver, service & maintain under licence white-label mobile-App platform; 2-phase development & roll out schedule
- Pinoy-Coop App is 'built on bizmoto' and 'powered by Peppermint'
- Live Testing' from Dec 1st 2023, focused on five member co-ops of MASS-SPECC with an estimated 30,000 individual members
- Full commercial launch upon conclusion of Live Testing
- Aim is to reach all 1.6 million individual members & 343 Mass-Specc member co-ops
- From 1 Jan '23 to 31 Aug '23, MASS-SPECC processed Php 14.4 billion (circa AUD\$392 million) in cash withdrawals, bills payment and fund transfers
- Phase 2 targeted to roll out second half of '24
- Peppermint will earn circa 10c per completed transaction + additional revenue from delivering ongoing services and maintenance of the App
- Collaboration with MASS-SPECC to deliver their vision using PIL's EMI licence & established mobile App fintech platform





Digital Payments in the Philippines



- Philippines is Asia's digitalization hotspot ... poised to be a US\$1trillion economy by 2033*
- Digital payments market is experiencing a massive surge in growth, driven by increased adoption of e-commerce and mobile payments, as well as the rise of contactless payments
- BSP report showed volume of digital payments over total retail payments increased by circa 42% in 2022, supported by an increase of circa 611 million digital payment transactions from 2021**



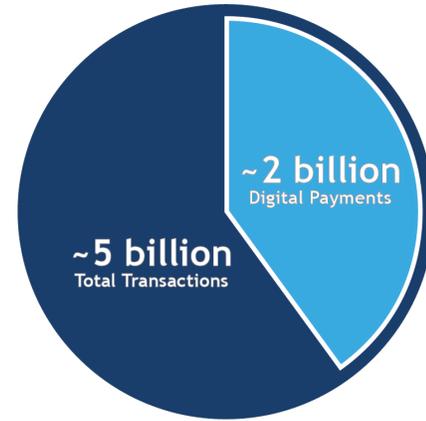
*<https://www.spglobal.com/marketintelligence/en/mi/research-analysis/philippines-on-track-to-become-one-trillion-dollar-economy-by-2033.html>

**https://www.bsp.gov.ph/PaymentAndSettlement/2022_Report_on_E-payments_Measurement.pdf





Digital Payments in the Philippines



Total digital payment transactions were ~ 2 billion out of a total retail payments market of circa 5 billion transactions

Value of digital payments v total retail payments

US\$78 billion
(AU\$119 billion) **V** **US\$195 billion**
(AU\$300 billion)**

(BSP Payment and Settlement Report 2022)

**https://www.bsp.gov.ph/PaymentAndSettlement/2022_Report_on_E-payments_Measurement.pdf





BSP Certifications



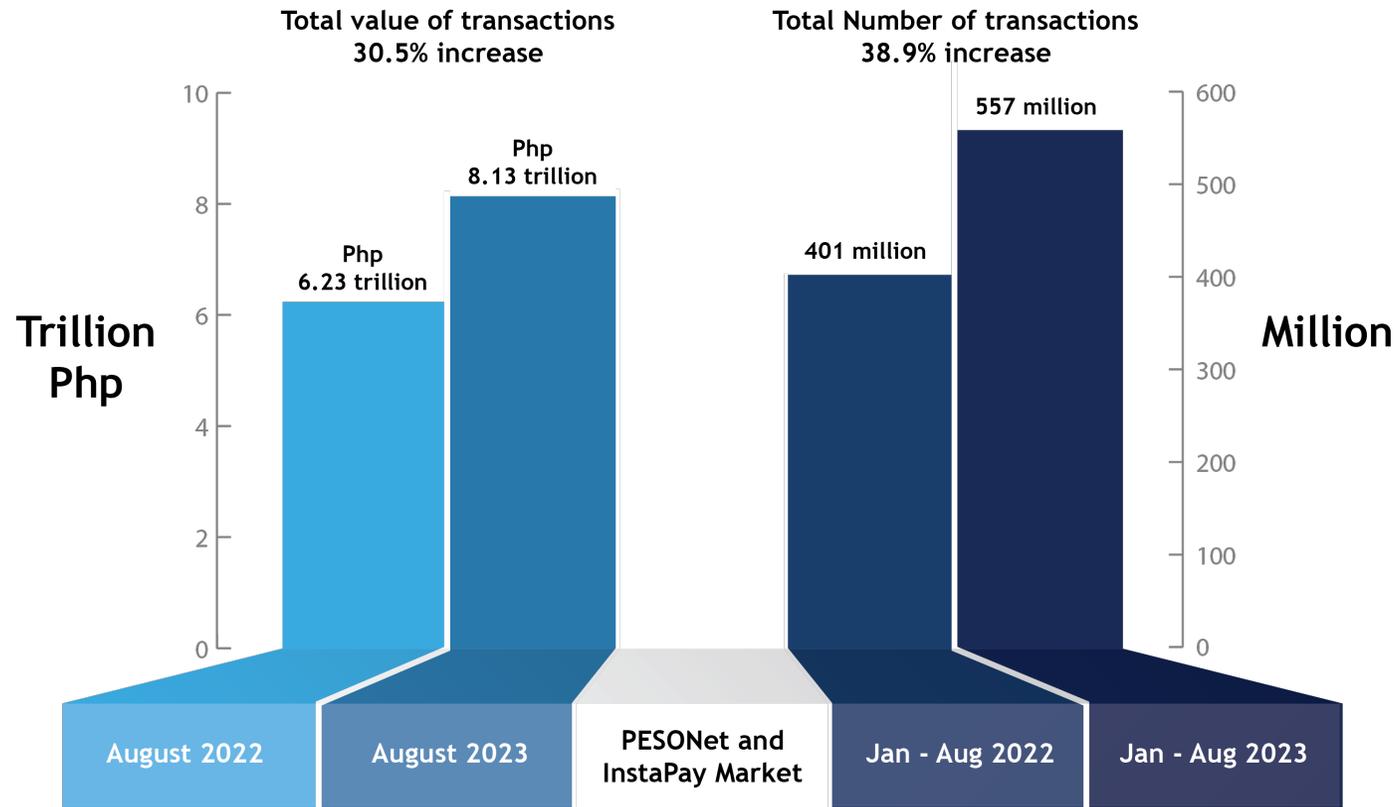
Two significant milestones in PIL's strategy to leverage its existing EMI licensed bizmoto platform and drive revenue growth:

- Peppermint Bizmoto Inc. (PBI) issued with Certificate of Registration (COR) as an Operator of Payment Systems (OPS) by the Bangko Sentral ng Pilipinas (BSP)
 - ✓ Allows PBI to be listed among BSP's approved and supervised OPS throughout the Philippines
- PBI issued with Certificate of Eligibility (COE) by the BSP for direct membership with the Philippines Payments Management Inc. (PPMI)
 - ✓ Allows PBI to join PPMI in the BSP's PESONet and InstaPay Automated Clearing Houses (ACH) as a direct Sending and Receiving Participant under the National Retail Payment System in the Philippines.





PESONet & InstaPay Market



Sustained double-digit growth rates in PESONet and InstaPay transactions comes amidst the accelerated adoption of digital banking transactions*

*<https://www.bworldonline.com/banking-finance/2023/09/27/547957/pesonet-instapay-transactions-climb/>





Sector Comparables



- ✓ Mobile Fintech Platform
- ✓ Licensed to offer EMI services and Non-bank lending
- ✓ Deployed in the Philippines
- Mkt. Cap ~ AU\$34m



- ✓ Mobile Fintech Platform
- ✓ Licensed to offer EMI services and Non-bank lending
- ✓ Deployed in the Philippines
- Raised US\$300m Nov `21 on a valuation of ~ US\$2b*



- ✓ Mobile Fintech Platform
- ✓ Licensed to offer EMI services
- ✓ Deployed in the Philippines
- Acquired for US\$200m** in Apr `22

[*https://news.abs-cbn.com/business/11/02/21/qcash-operator-mynt-raises-300-million-in-funding](https://news.abs-cbn.com/business/11/02/21/qcash-operator-mynt-raises-300-million-in-funding)

[**https://www.techinasia.com/gojek-sell-coins-ph-wei-zhou-binance-cfo#](https://www.techinasia.com/gojek-sell-coins-ph-wei-zhou-binance-cfo#)



Board of Directors



Christopher Kain - Managing Director & CEO / BComm, MBA

- Experienced Finance Professional and Company Director with 20+ years of international and local knowledge of Investment Markets, Financial Services and Corporate Management.
- Accomplished in identifying business opportunities and executing commercial strategies for the benefit of both stakeholders and investors alike
- Practiced in investment analysis, evaluation, capital raising, project marketing, relationship management, and business development



Anthony Kain - Executive Director & Chairman / BJuris, LLB

- 30 years' experience working in Australian capital markets
- Performed key roles in the formation of numerous privately owned and publicly listed companies
- Deep understanding of intellectual property and its commercialisation



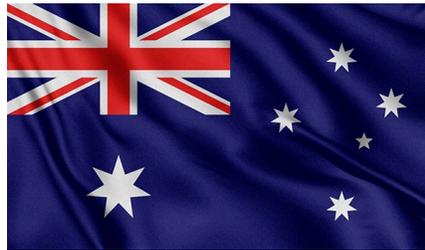
Neal Cross - Technical Consultant & Non-Executive Director

- 30+ years' working in technology and innovation roles including executive positions at Microsoft, Mastercard and DBS Bank
- Multi global award-winning innovator - voted world's most disruptive CIO/CTO by Steve Wozniak and Sir Richard Branson
- Well versed in innovation practises and digital & cultural transformation





Leadership Team



Australia

Michael van Uffelen
- Chief Financial Officer

Aidan Montague
- Sales & Marketing Manager

Rama Indrawan
- Head of Engineering



Philippines

Adrian Ocampo
- Chief Operating Officer, Philippines

Rosette Carrillo
- Chief Compliance Officer/General
Manager, Philippines

TOTAL HEADCOUNT 35 PEOPLE



Now is the time to get involved
in Peppermint's explosive growth



bizmoto[®]





For Enquires Contact:

Managing Director & CEO – Chris Kain

Email: info@pepltd.com.au

Ph: (08) 6255 5504

www.pepltd.com.au