



Enabling Mobile Business in the Developing World: *A Bricks and Mortar Alternative*

121 Tech Investment Hong Kong, 10 & 11 May

Mobile Banking & Payments and Remittance



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Company Snapshot

ASX listed Fintech company targeting the mobile payments sector

The Peppermint Platform is;

- ✓ established and commercially deployed
- ✓ delivers innovative mobile financial services to facilitate financial inclusion and consumer convenience
- ✓ a micro business enabler as an accessible alternative to the traditional bricks and mortar interfaces

Strong and growing commercial operations and customer base in Manila, Philippines

Driven by global industry knowledge, a growing market sector and, an experienced leadership group & core operational team

Well positioned to accelerate commercial application, customer growth and market penetration

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\$2.49m
Share price:	\$0.017
Market Capitalization:	A\$10m



Global Market

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

The proliferation of mobile phones to every corner of the globe is what will drive adoption of mobile payments



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

Existing 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



Strategic MOU in place

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

Proven Business

Established & commercially deployed in the Philippines

Mobile Banking & Payments White Label Platform

VAPT & Central Bank (BSP) Approved

Circa 1.13 million transactions per month

100,000 subscribers

Circa 5.5 million combined account holders

March 31 Quarterly revenue AUD\$152,000

Metrobank



UCPB



Unionbank



App Store



Google play



Commercial launch Of MyWeps Mobile App

Delivers innovative mobile financial services to facilitate financial inclusion and consumer convenience

A mobile based financial services micro business enabler as an accessible alternative to the traditional bricks and mortar interfaces



Philippines Agent network in place

- ✓ Agreement with the established 1Bro Global Inc. agent network, consists of up to 90,000 agents/members & 40 business centers
- ✓ allows agents to launch their own mobile-based micro business and offer mobile financial services, simply from a smart phone
- ✓ The first platform in the Philippines to provide bills payment and remittance business via mobile phone, for Multi-Level Marketing, Cooperatives and other similar Organizations.



Functionalities & Features



Transfer

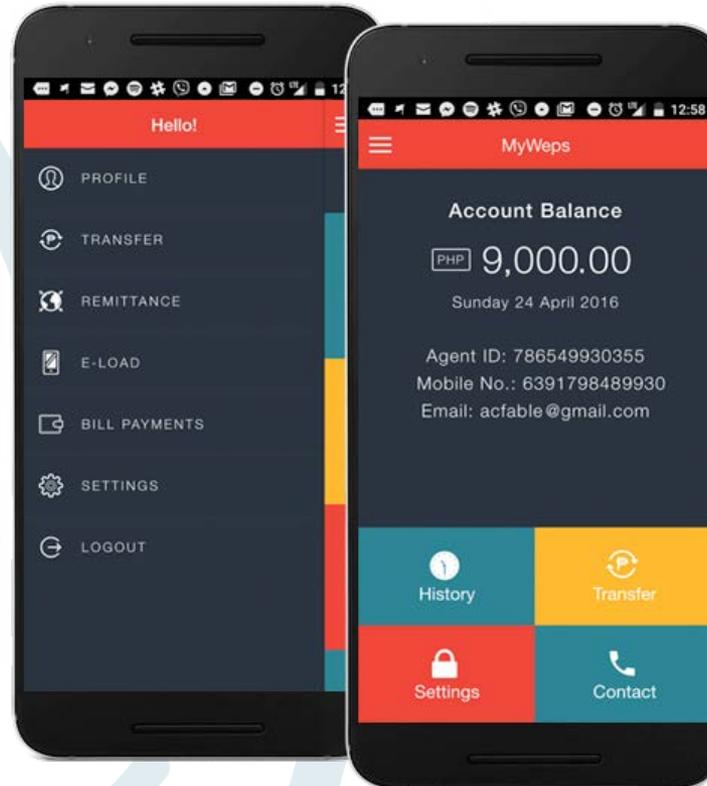
Send funds to another MyWeps wallet.

Remittance

Send money domestically or internationally.

E-Load

Purchase airtime credits.



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

Other features:

For businesses who offer international and domestic money transfers services.

Anti money laundering & KYC compliant.

Empowers mobile remittance agents.



Immediate Focus

Philippines Payments Market

Better Than Cash Alliance estimates that:

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.



Highly scalable business model



MyWeps Mobile App



Platform
Built & deployed
Agent verified
Min opex



Revenue
Agent Activation
Fee per Tx
Min cost of sales



Highly Scalable Business Model

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.

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



1 Existing Market Focus

Widen existing customer engagement with new and innovative services building on the MBS platform

Continued roll out of commercially robust My Weps app to additional agent networks

2 Product Development

Launch My Weps iOS
Build out & expand international remittance 'final mile' pipe suitable for international Remco's

3 Business Development

Assess opportunities for platform application within micro finance and micro insurance sectors

Assess applications of proven MBS platform to new and alternate markets

Assess My Weps international application

4 Expand Footprint

Harness and identify strategic joint venture partnerships and relationships globally

Consider developed world opportunities to compliment existing market focus.

Activity Pipeline & Newsflow

Investment Case

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





THANK YOU