

2014 EARNINGS CALL



CALPIAN



AUGUST 14th, 2014 MUMBAI, INDIA



This presentation and comments made by management may contain forward-looking statements that involve a number of risks and uncertainties associated with our business. The factors that could cause our actual results of operations to differ materially from any forward-looking statements by our management are detailed in our most recently filed Form 10-K or 10-Q's and our upcoming 10-KT which reports on our fiscal year ending March 31, as applicable. We undertake no obligation to revise any of these statements to reflect future circumstances or the occurrence of unanticipated events.



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WEBSITE – www.calpian.com – Investor Relations



CALPIAN
The World's Choice for Payments

(800) 662-5548

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CORPORATE OVERVIEW

CALPIAN COMMERCE

MONEY ON MOBILE

INVESTOR RELATIONS

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**MAKING PAYMENTS FAST
AND EASY IN PLACES
OTHERS CANT MAKE
PAYMENTS AT ALL**

- Profile
- Press Releases
- Stock Information
- Historical Stock Data
- SEC Filings
- Annual Reports
- Section 16 Filings
- Earnings Call Presentation - July 24th 2014
- Earnings Call Presentation - August 14th 2014



"Mobile payments could improve the lives of India's 354 million poor – most of whom have cellphones but no bank accounts, credit cards or debit cards – by lowering the cost of the domestic remittances on which so many families depend." - [Read More...](#)



"The global market for mobile payments is rapidly expanding with India being the most compelling market of all Calpian's technology is providing a range of new financial solutions that will make a difference in the lives of a large group of consumers in a country I have always found fascinating." - **Craig Hall, Chairman, Hall Financial** - [Read More...](#)

CALPIAN NEWS

Calpian, Inc. Schedules First Quarter Fiscal Year 2015 Earnings Release and Conference Call Aug 8, 2014 2:24 PM EDT

Calpian, Inc. Concludes \$8.3 Million Private Placement May 27, 2014 11:30 AM EDT

Calpian, Inc. Announces Financial Results for New Fiscal Year 2014 Jul 24, 2014 10:29 AM EDT

Calpian Commerce Partners with Yiftee eGifting Jul 21, 2014 10:00 AM EDT

ARTICLES

[What's the Deafest Mallet?
Moving From Products to Solutions](#)

[When Do Restaurant Payments Catch Up to the 21st Century?](#)

[What it Takes to Make it in Payments](#)

[The Riddle of the Unbanked](#)

[Where is the Mobile Phone Taking Payments?](#)

By Harold Montgomery





- Website Update – Investor Relations Section – Earnings Call Tab
- Introductions – *Harold Montgomery*
- Q1 Financial Review – *Scott Arey*
- Business Outlook – *Harold Montgomery*



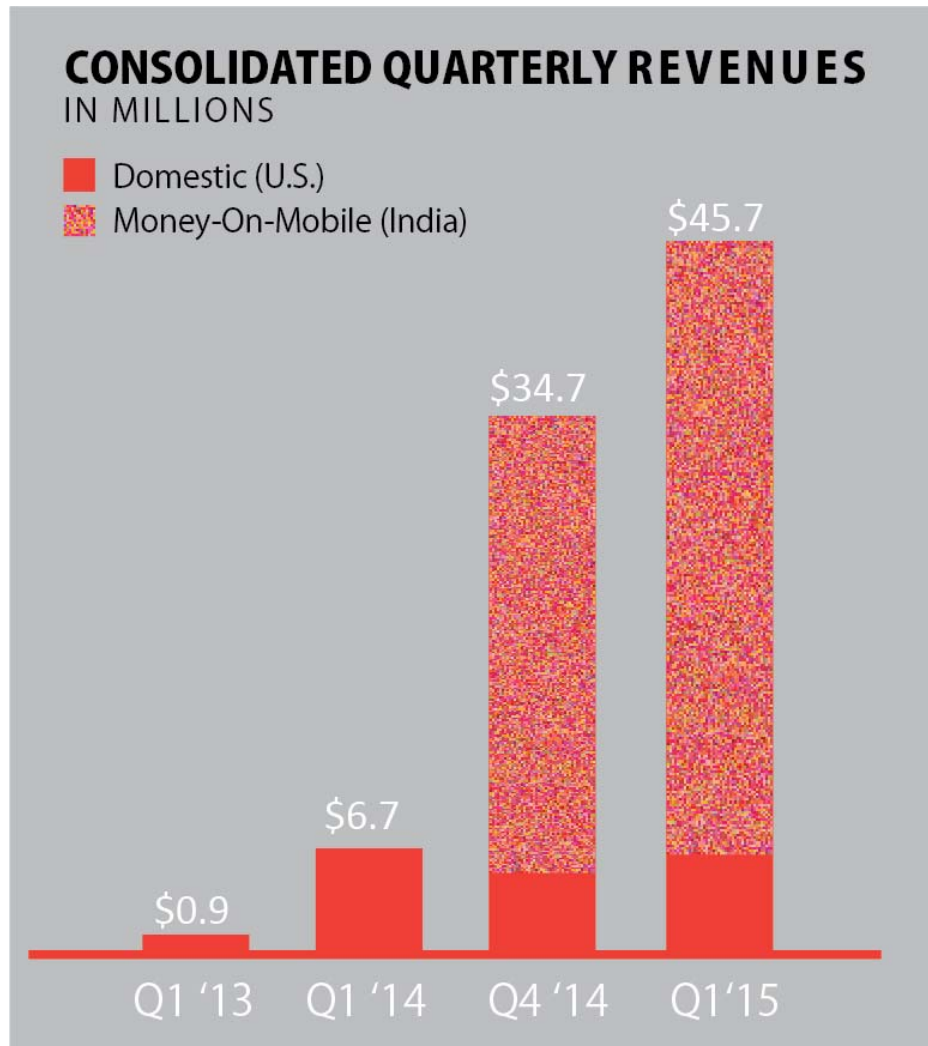
- Fiscal year changed from December 31 to March 31
- 10KT report is audit for 2012, 2013 and 2014
- Consolidation of Money-On-Mobile change from investment accounting to equity
- Great progress from Q4 '14 to Q1 '15
- Release of 1st Qtr 10Q expected Aug 19th



CONSOLIDATED QUARTERLY REVENUE TREND

- 632% Increase '13 to '14
- 422% Increase '14 to '15
- 32% Increase Q4 '14 to Q1 '15

Q1 Ending June 30 (Q4 '14 also shown)

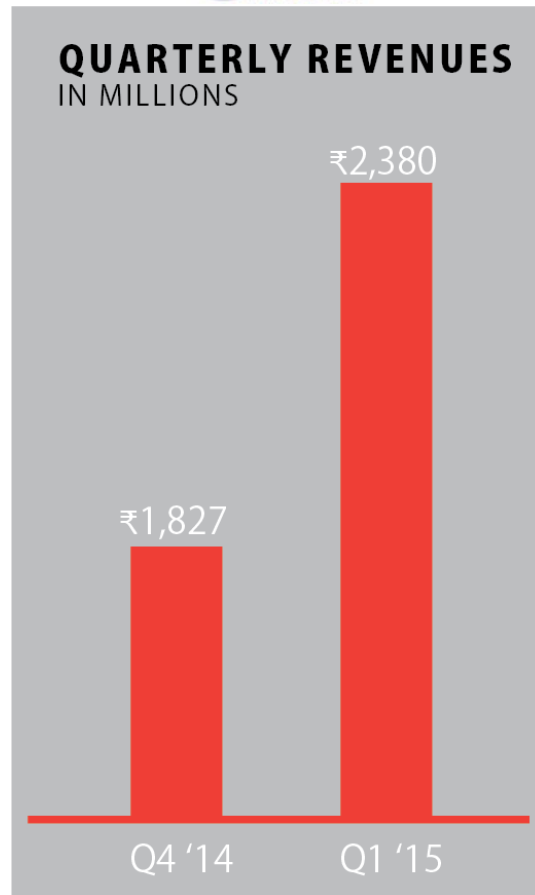




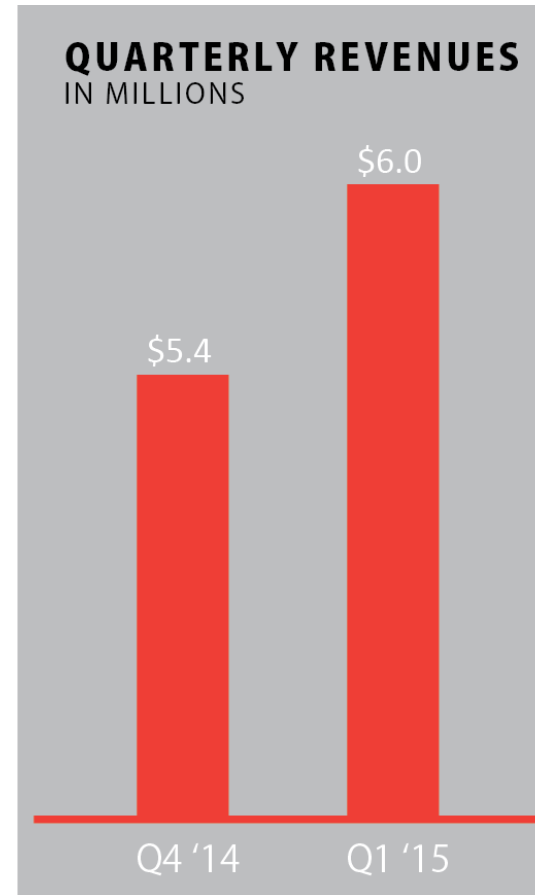
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SEGMENT DETAIL QUARTERLY REVENUE TREND

Q4 Ending March 31 and Q1 Ending June 30



34% Increase

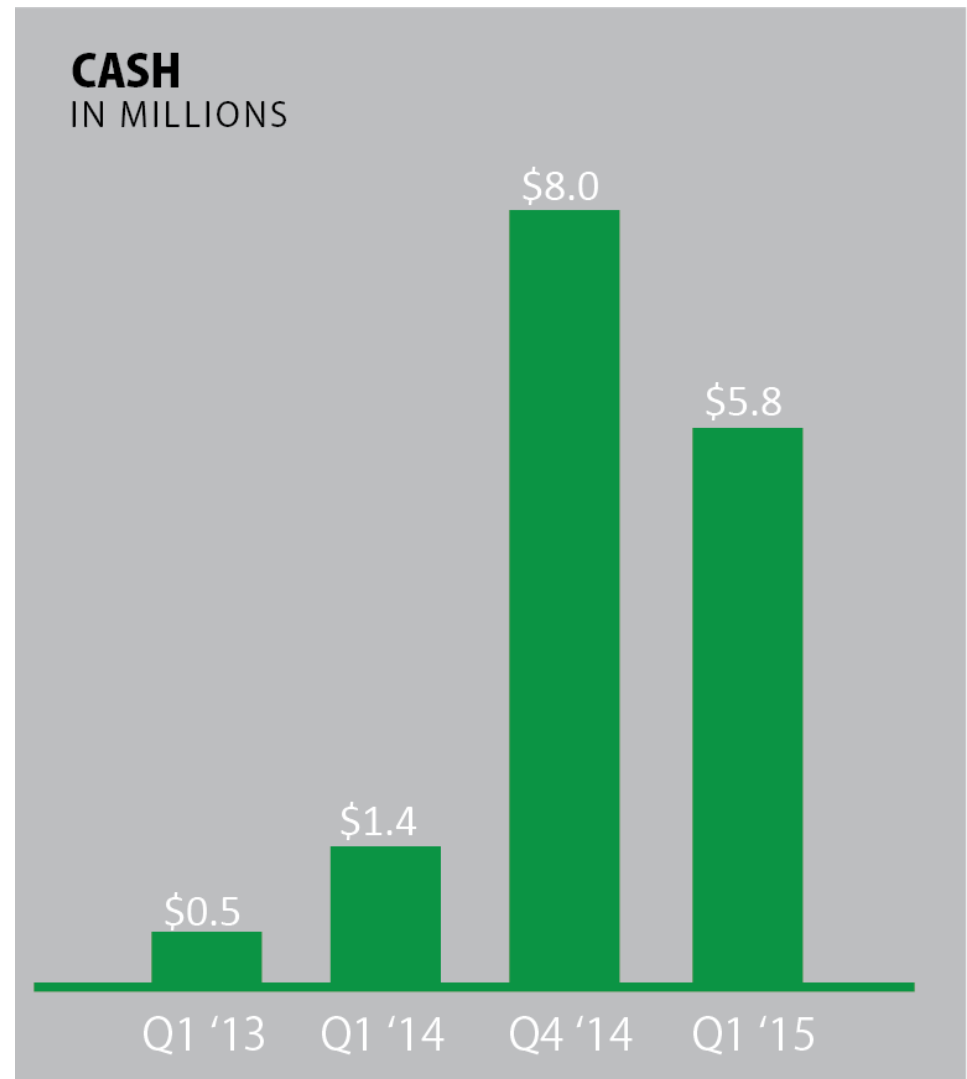


11% Increase



- Company has cash, but has not yet achieved positive cash flow
- Putting cash to work
- Financing needs of the domestic business
- Financing needs of Money-On-Mobile

Q1 Ending June 30 (Q4 '14 also shown)

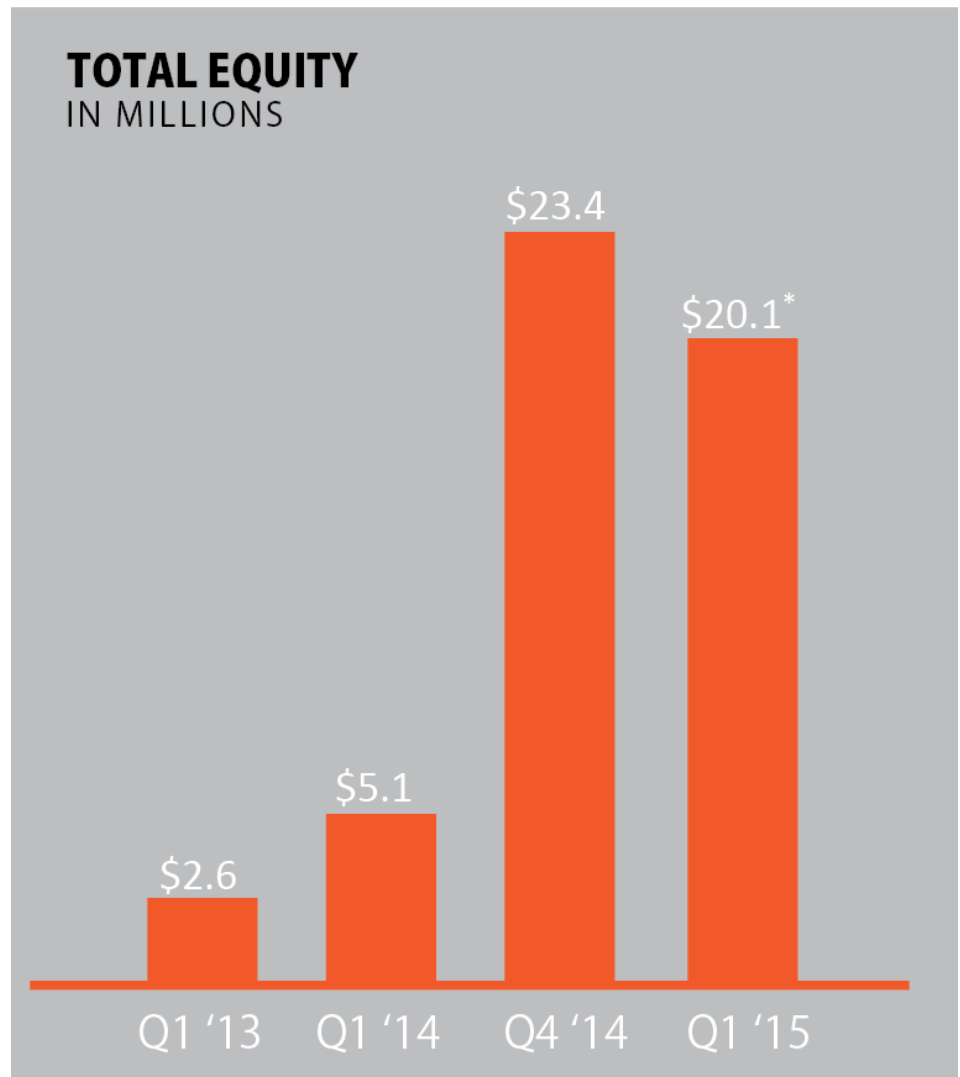




EQUITY / EARNINGS TREND

- Company continues trend of running operating losses to build both domestic and international businesses

Q1 Ending June 30 (Q4 '14 also shown)



*This number is subject to revision of valuation and other audit adjustments



U.S. Domestic:

- Additional Sales Personnel Added in Atlanta
- Drive toward operational efficiency
- Residual Acquisitions Closed / Robust Pipeline

India:

- Increase in store count to almost 200,000 in Q1
- Store count 204,810 at July 31st
- Increase in revenues to annual run rate \$171 million*
- Almost 100 million unique users since inception
- 7.5 million users accessed the service in July

*₹10.257 billion INR annualized for month ended June 30, 2014 assuming ₹59.941 INR to \$1 USD conversion rate.

STEADY DOMESTIC CASHFLOW



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EXPLOSIVE INTERNATIONAL GROWTH