

**2014 EARNINGS CALL**



**CALPIAN**



**JULY 24<sup>th</sup>, 2014 DALLAS, TX U.S.**



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. Any forecasts that are provided by management in this presentation and are based on information available to us at this time and management expects that internal projections and expectations may change over time. In addition, the forecasts are entirely on management's best estimate of our future financial performance given our current contracts, current backlog of opportunities and conversations with new and existing customers about our products.



CALPIAN

# WEBSITE – www.calpian.com – Investor Relations



**CALPIAN**  
The World's Choice for Payments

(800) 662-5548

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Earnings Call Presentation - July 24, 2014

**CALPIAN**  
Residual Acquisitions

FAST, EASY AND RELIABLE.  
WE WILL TURN YOUR  
HARD WORK INTO CASH YOU  
CAN USE RIGHT NOW!



"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...](#)

### LATEST IN THE PRESS

Calpian Inc. CEO Harold Montgomery to Present at the 15th Annual B. Riley & Co. Investor Conference  
May 15, 2014 12:00 PM EDT

Calpian's Money-On-Mobile Continues Rapid Growth, Reaches 95 Million Unique Users, Increases Monthly Processed Volume 53 Percent in Six Months  
Jul 10, 2014 10:47 AM EDT

Calpian's Money-On-Mobile Continues Growth, Exceeds 88 Million Users, Increases Monthly Transaction Volume 16.8 Percent

### ARTICLES

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

[What's the Perfect Wallet?](#)

[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](#)

By Harold Montgomery



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- Website Update – Investor Relations Section – Earnings Call Tab
- Introductions – *Harold Montgomery*
- New Fiscal Year, Explanation of Restated Financial Reports – *Scott Arey*
- Business Outlook – *Harold Montgomery*

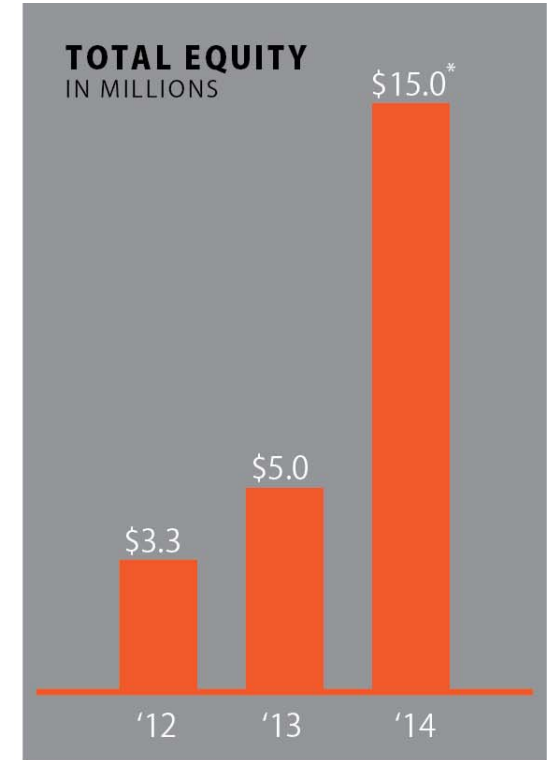
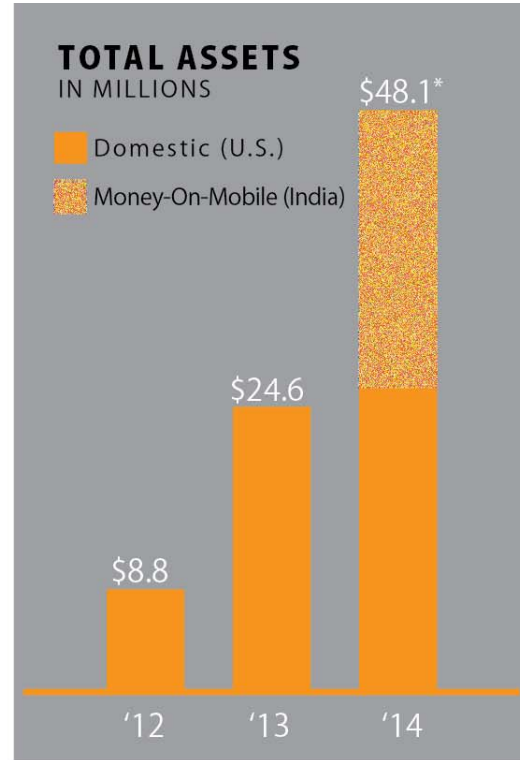
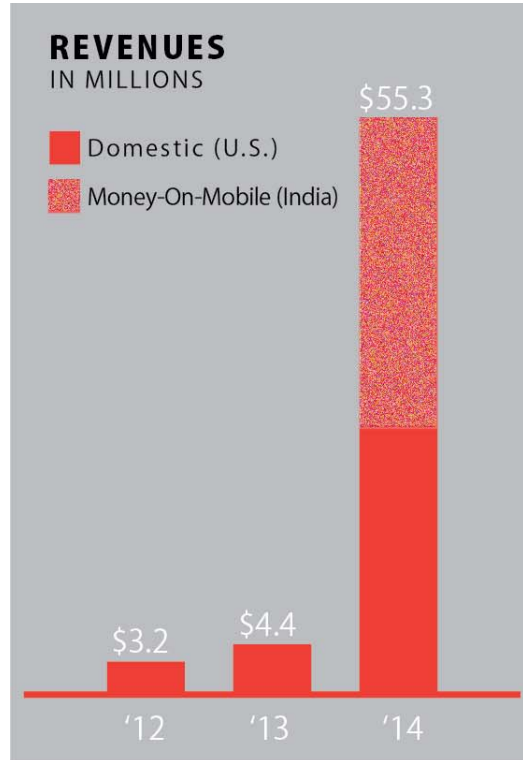


- Fiscal year changed from December 31 to March 31
- 10KT report is audit for 2012, 2013 and 2014
- Consolidation of Money-On-Mobile change from investment accounting to equity accounting, inclusion of one quarter's results
- Consolidation of Calpian Commerce (impact of change in fiscal year)



# THREE YEAR FINANCIAL SNAPSHOT

## All Balances Consolidated for Fiscal Year Ending March 31



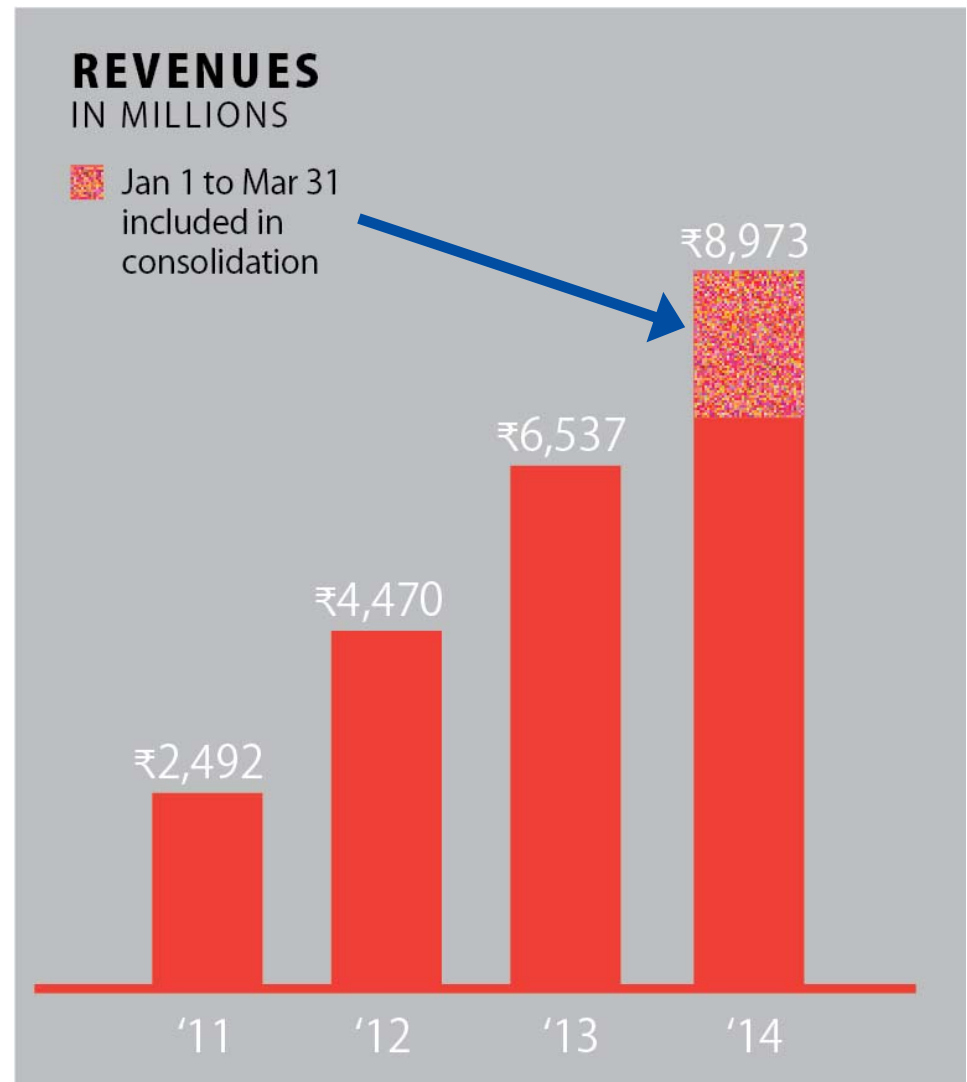
\*These numbers are subject to revision of valuation and other audit adjustments

- Includes only one quarter results of Money-On-Mobile
- Balance sheet impact of change in accounting for MoM



- 79% Increase '11 to '12
- 46% Increase '12 to '13
- 37% Increase '13 to '14
- MoM Q4 revenue of ₹1.8 billion included in Calpian results
- Exchange rate for Q4 '14 ₹61.5 INR to \$1 USD

## Fiscal Year Ending March 31





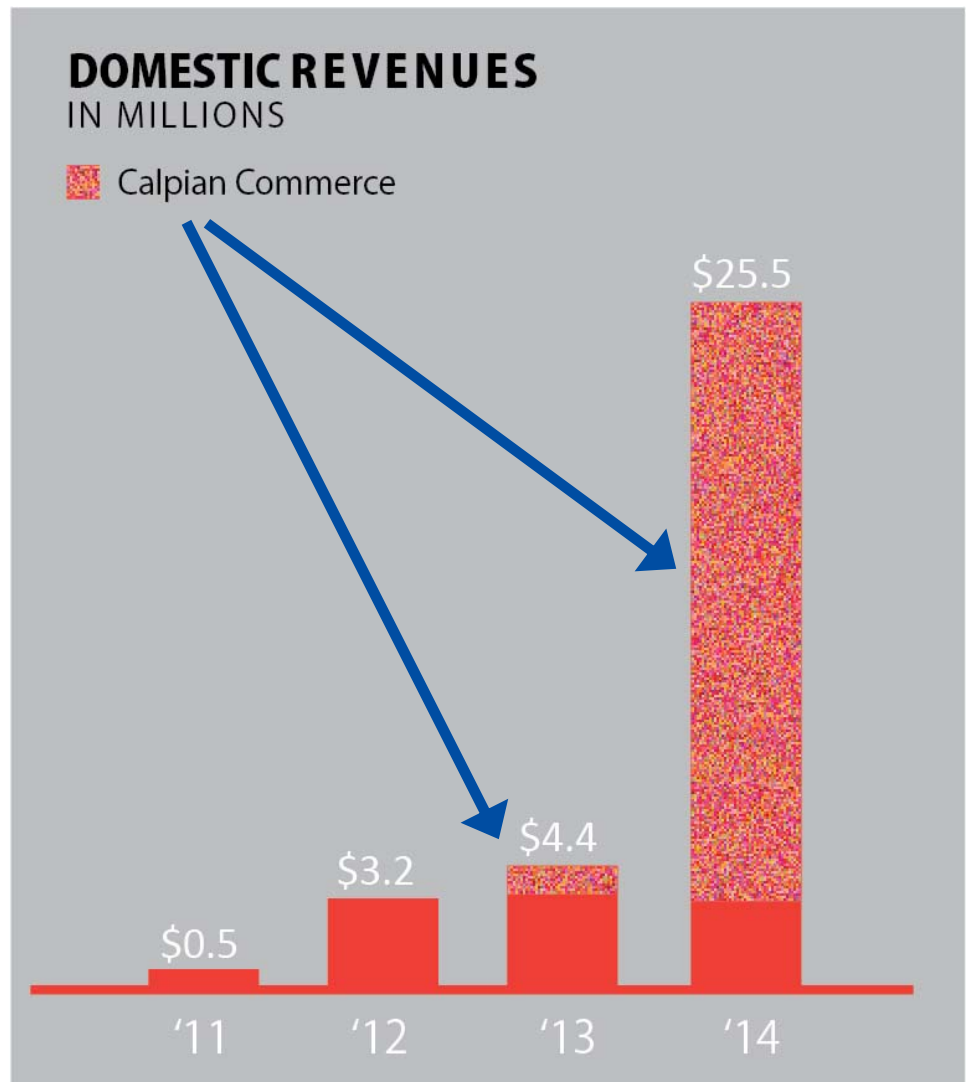
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# REVENUE ANNUAL TREND

- 654% Increase '11 to '12
- 36% Increase '12 to '13
- 485% Increase '13 to '14
- Acquisition of Calpian Commerce in Mar '13

## Fiscal Year Ending March 31

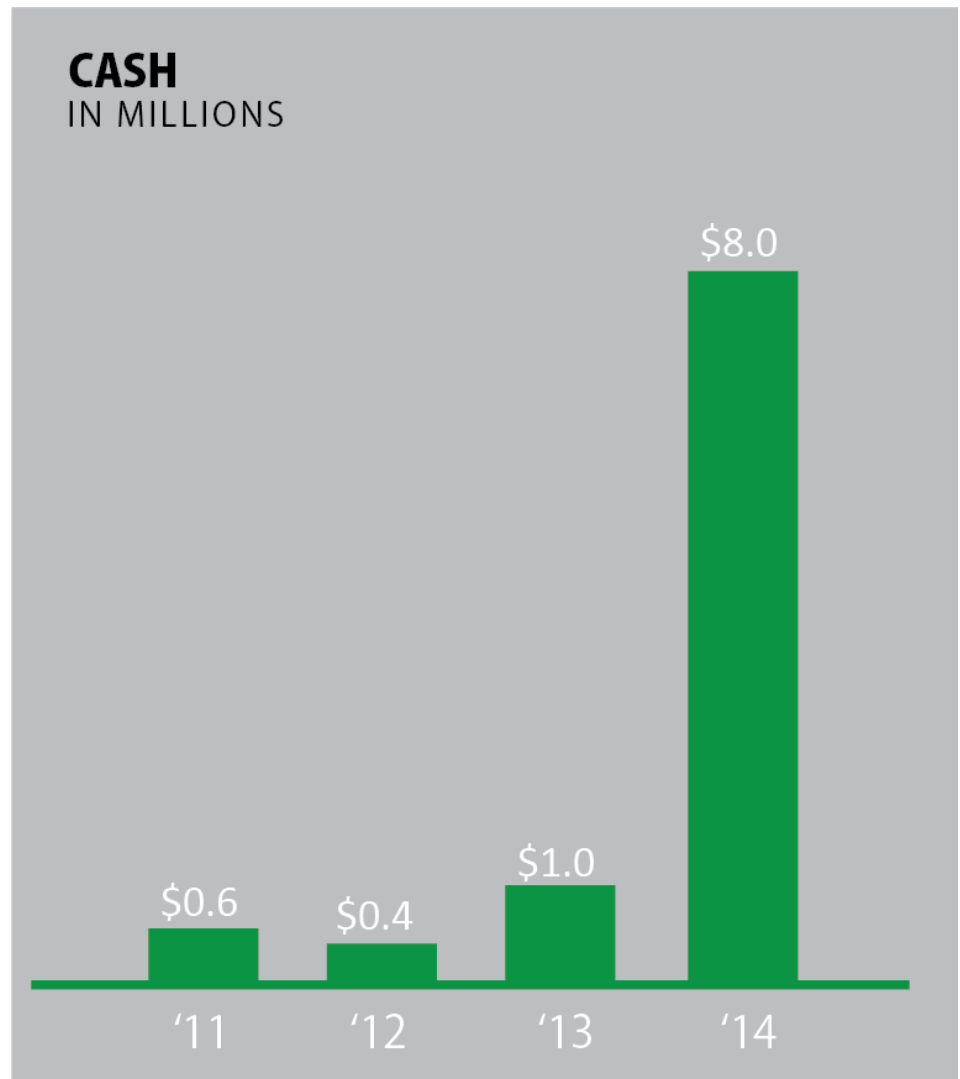






- Company has cash, but has not yet achieved positive cash flow
- Putting cash to work
- Financing needs of the domestic business
- Financing needs of Money-On-Mobile

Fiscal Year Ending March 31

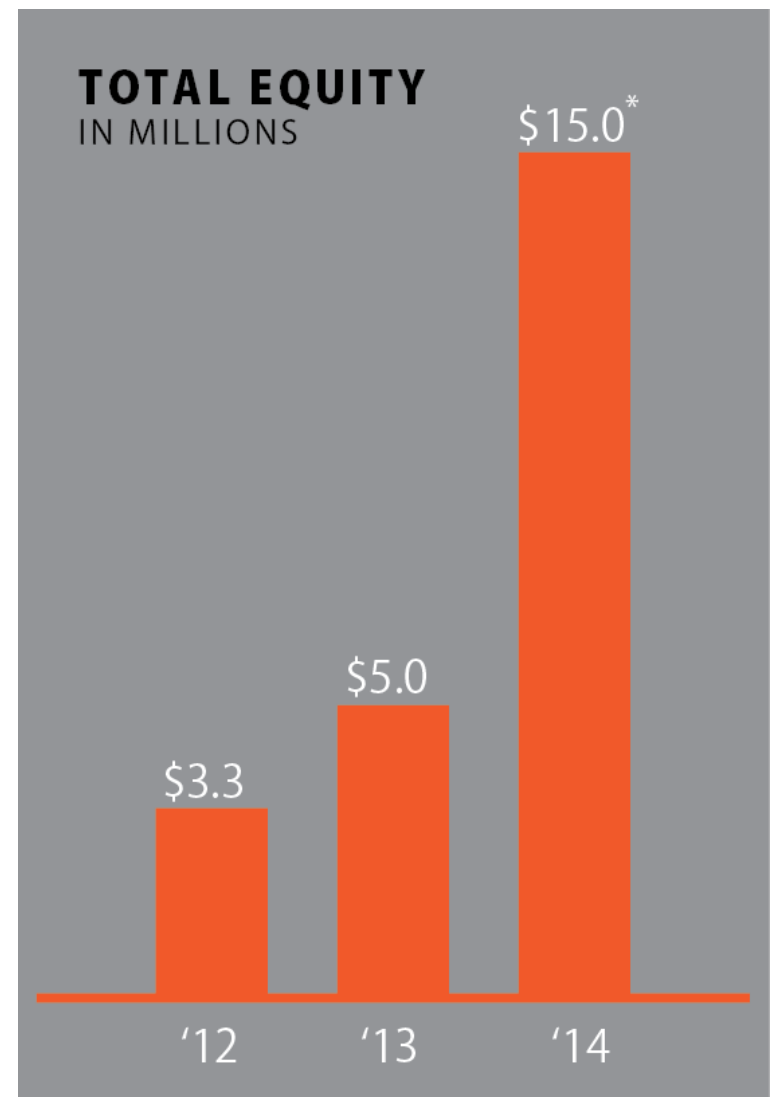




## EQUITY / EARNINGS TREND

- Company continues trend of running operating losses to build both domestic and international businesses
- Preliminary impact on equity of MoM consolidation
- Path to realizing shareholder value

### Fiscal Year Ending March 31



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



### U.S. Domestic:

- Consolidation of our platform in Atlanta
- Installation of key talent throughout the company
- Completion of \$8 million equity offering with National Securities

### India:

- Increase in store count to almost 200,000
- Increase in revenues to annual \$146 million\*
- License renewal, investment approval
- Acquired majority ownership
- A solid relationship with our Indian partners

\*₹8.973 billion INR for year ended March 31, 2014 assuming ₹61.5 INR to \$1 USD conversion rate.



## INVESTOR/CREDITOR VALUE PROPOSITION

### Calpian Commerce U.S. Domestic Business *STEADY CASH FLOW*

- Calpian Commerce provides credit and debit card processing services to small retail merchants in the U.S.
- Calpian - growth through acquiring portfolios from Independent Services Organizations (ISO's).

### Money on Mobile© Mobile Payments in India *EXPLOSIVE GROWTH*

- India based mobile payments company that allows users to make simple financial transactions with their cell phone.
- Acquired stake in March 2012 with options to purchase up to 74%.

**The Best of Both Worlds**



- Platform build-out complete
- Seeking financing for residual acquisitions to boost cash flow
- Pursuing organic growth through strategic marketing relationships
- Creating unique technical capabilities in key sectors:  
Medical, Education, Restaurant



- Continued growth in retail store distribution network
- Focus on staple transactions (Mobile, TV, Utility)
- Adding to product types:

Travel

Ecommerce

***Macro trends appear favorable***

***STEADY DOMESTIC CASHFLOW***



**CALPIAN**



*Stop at nothing. Pay for anything.*

***EXPLOSIVE INTERNATIONAL GROWTH***