

**Q3 2015 EARNINGS CALL**



**CALPIAN**



**FEBRUARY 26<sup>th</sup>, 2015 DALLAS, TEXAS**



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 as applicable. We undertake no obligation to revise any of these statements to reflect future circumstances or the occurrence of unanticipated events.



CALPIAN

# WEBSITE – www.calpian.com – Investor Relations



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

(800) 662-5548  
OTCQB: CLPI

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CALPIAN COMMERCE

MONEY ON MOBILE

**INVESTOR RELATIONS**

ARTICLES/PUBLICATIONS

CONTACT US



- Profile
- Press Releases
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- SEC Filings
- SEC Filings - XBRL
- Annual Reports
- Section 16 Filings
- Earnings Call Presentation - July 24th 2014
- Earnings Call Presentation - August 14th 2014
- 2014 Rodman & Renshaw Conference - September 2014 (webcast & transcript)
- Earnings Call Presentation - October 29th 2014
- LD Micro Conference 2014 Calpian CEO Presentation
- Earnings Call Presentation - February 26th 2015



"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 Raises Growth Funding for Money On Mobile](#)  
Feb 24, 2014 12:10 PM EST

[Calpian's Subsidiary Money-On-Mobile receives Prestigious Award from Indian Merchants' Chamber](#)  
Feb 11, 2014 11:03 AM EST

[Calpian's Subsidiary, Money-on-Mobile, Serves over 82 Million Users](#)  
Feb 10, 2014 2:25 PM EST

[Calpian, Inc. to Present at 26th Annual ROTH](#)





- Website Update – Investor Relations Section – Earnings Call Tab
- Introductions – *Harold Montgomery*
- Q3 Financial Review – *Scott Arey*
- Business Outlook – *Harold Montgomery*



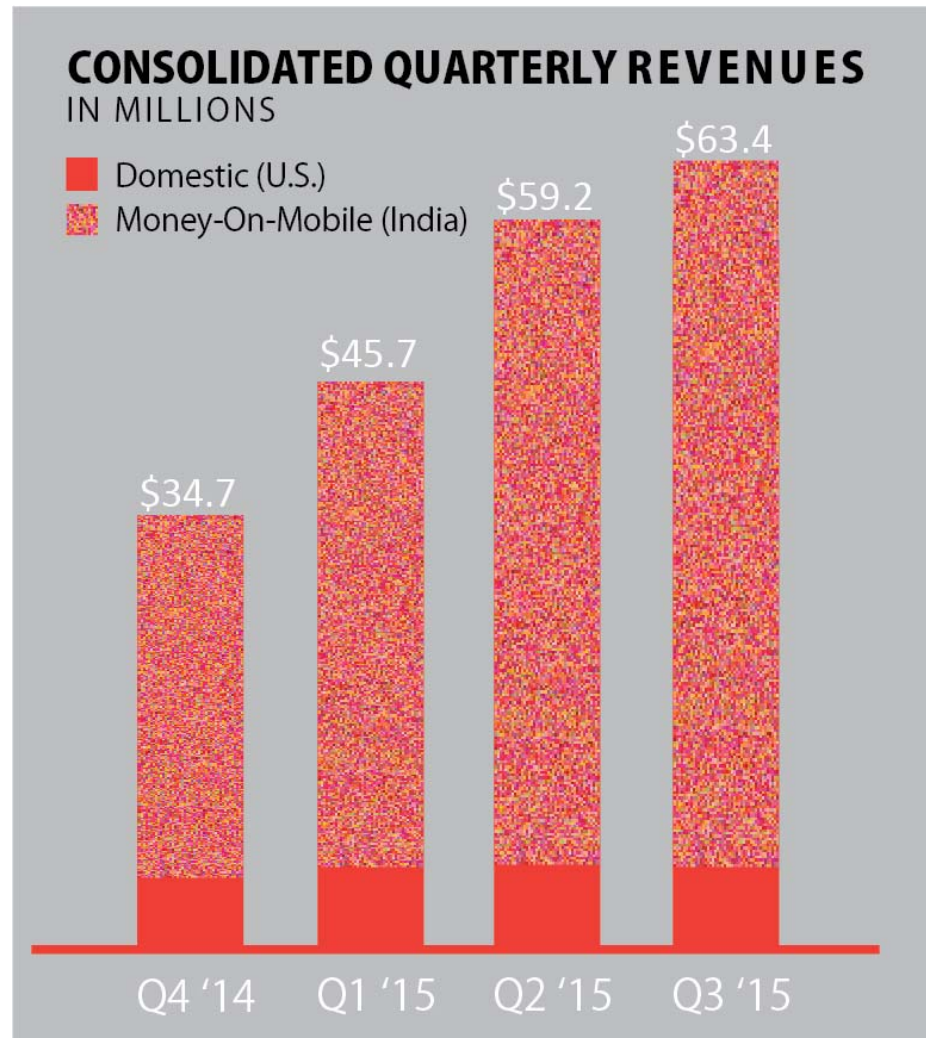
- Back to back to back quarters of growth in revenue at Money-On-Mobile (83% quarterly revenue growth since Mar '14)
- Closing the gap to breakeven
- Cash from Asset Sales used to reduce senior debt by \$6.7M
- Great progress from Q4 '14 to Q3 '15
- Release of 3<sup>rd</sup> Qtr 10Q on time on February 17<sup>th</sup>



## CONSOLIDATED QUARTERLY REVENUE TREND

- Revenue up 83%
- 32% increase in revenue Q4 '14 to Q1 '15
- 30% increase in revenue Q1 '15 to Q2 '15
- 7% increase in revenue Q2 '15 to Q3 '15
- Sustainable organic growth

Q3 Ending December 31 (prior three quarters also shown)

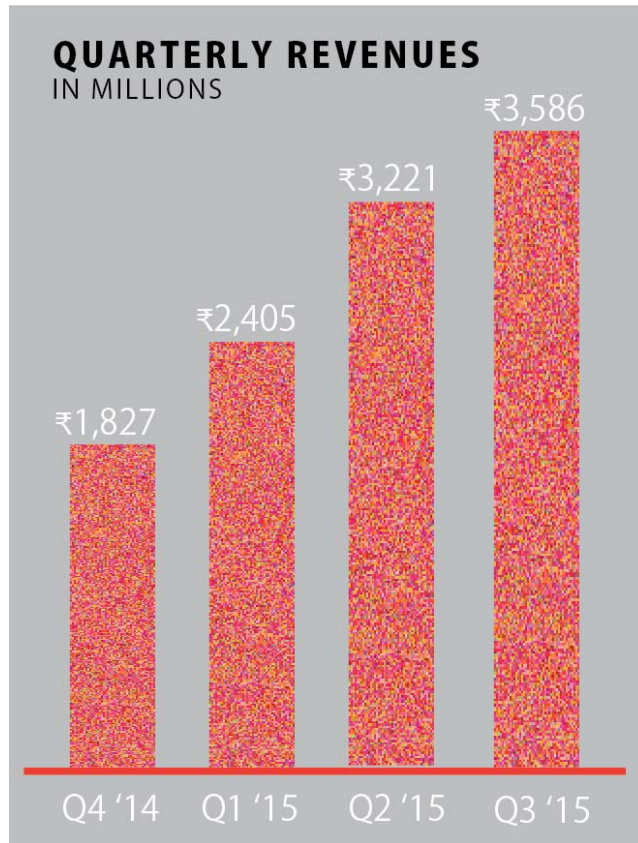




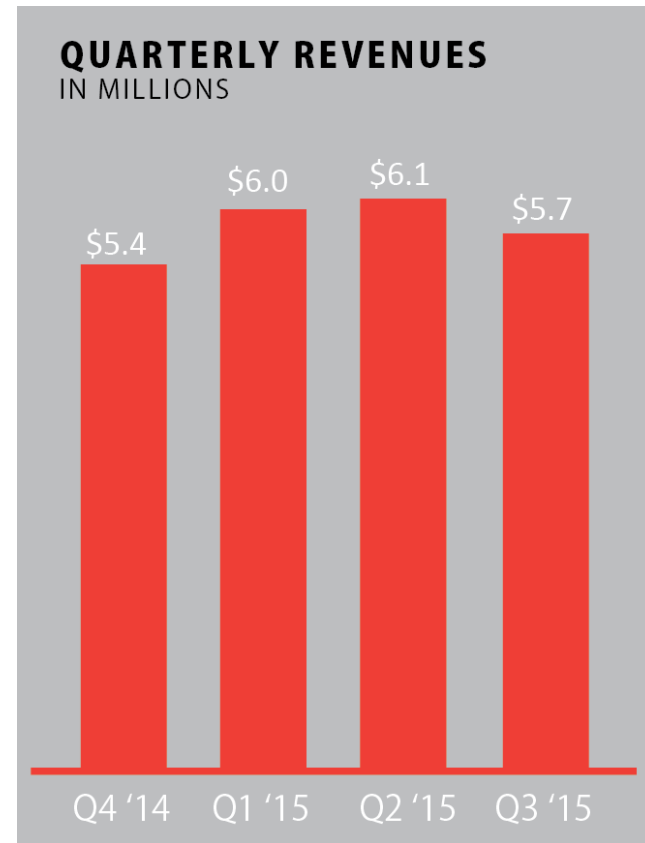
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# SEGMENT DETAIL QUARTERLY REVENUE TREND

Q4 '14 Ending March 31, 2014 through Q3 '15 Ending December 31, 2014



Q4 '14 to Q1 '15 32% Increase  
 Q1 '15 to Q2 '15 34% Increase  
 Q2 '15 to Q3 '15 11% Increase



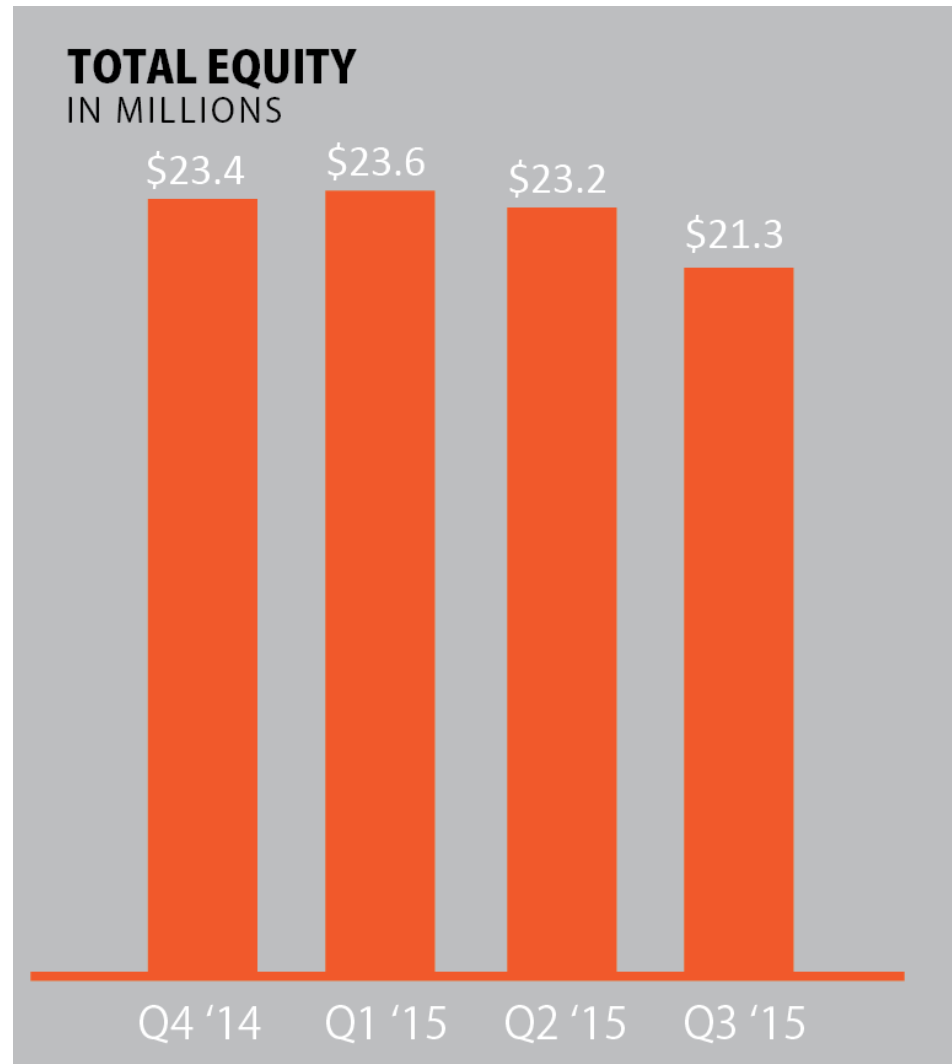
Q4 '14 to Q1 '15 11% Increase  
 Q1 '15 to Q2 '15 2% Increase  
 Q2 '15 to Q3 '15 5% Decrease



## EQUITY / EARNINGS TREND

- Company continues trend of running operating losses to build both domestic and int'l businesses
- Q3 equity reflects gain from Q2 asset sale, cash used to reduce debt

Q3 Ending December 31 *(prior quarters also shown)*







### U.S. Domestic:

- Asset Sale / Senior Debt Reduction
- Organic growth in merchant processing

### India:

- Continued growth in revenue, closing the gap to breakeven
- Store count 242, 000 at January 31, 2015
- Increase in revenues to annual run rate \$255 million\*
- More than 123 million unique users since inception
- 8.7 million users accessed the service during January 2015
- 5.9 million repeat users during January 2015 up 34% from December 2014.

\*Annualized for month ended December 31, 2014 assuming ₹63.5901 INR to \$1 USD conversion rate.

***STEADY DOMESTIC CASHFLOW***



**CALPIAN**



*Stop at nothing. Pay for anything.*

***EXPLOSIVE INTERNATIONAL GROWTH***