

6 June 2016

A\$20.6 MILLION RAISED THROUGH SUCCESSFUL OVERSUBSCRIBED PLACEMENT TO SEVERAL LEADING INSTITUTIONAL AND SOPHISTICATED INVESTORS

HIGHLIGHTS

- **Oversubscribed placement to institutional and sophisticated investors to raise A\$20.6 million**
- **Placement funds will provide loan book equity capital, fund the proposed acquisition of Pocketbook and provide expansion capital**
- **Potential to approximately halve the weighted average cost of capital of zipMoney's loan book**
- **zipMoney has entered into a non-binding indicative term sheet to acquire Pocketbook for an upfront consideration of A\$6.0 million**
- **Pocketbook is one of the most popular apps in the personal finance sector, with over 200,000 users**

A new investor presentation is attached to this announcement which details additional information about the Placement and proposed acquisition.

PLACEMENT

zipMoney Limited (ASX:ZML) ("**zipMoney**" or the "**Company**") is pleased to announce that it has raised A\$20.6 million via a placement to institutional and sophisticated investors ("**Placement**"). The Placement will comprise the issue of 37.5 million shares ("**Placement Shares**") at a price of A\$0.55 for each Placement Share. This price represents a 14.4% discount to the Company's 30-day volume weighted average price. The Placement Shares will rank equally with existing ordinary shares.

The Placement Shares will be issued via two tranches:

- **Tranche 1 – unconditional placement of 17.8 million shares issued under the Company's existing placement capacity pursuant to ASX Listing Rule 7.1 (to raise approximately A\$9.8 million); and**
- **Tranche 2 – conditional placement of 19.7 million shares (to raise approximately A\$10.8 million), subject to shareholder approval at an Extraordinary General Meeting ("**EGM**") of the Company's shareholders, expected to be held on Thursday, 21 July 2016 (a Notice of Meeting will be dispatched to all shareholders shortly)**

The funds raised via the Placement will be used:

- **To provide loan book equity capital expected to approximately halve the weighted average cost of capital (WACC) of zipMoney's loan book**
- **To fund the proposed acquisition of Pocketbook Holdings Pty Ltd ("**Pocketbook**"), which provides an opportunity to acquire users and gain valuable data and analytics to strengthen zipMoney's lending and credit algorithms (further details on the acquisition of Pocketbook follow)**

- To provide additional expansion capital to fund a combination of sales and marketing initiatives and product and technology initiatives, which will support and accelerate zipMoney's exciting growth profile

The primary use of funds is to provide additional loan book equity capital to help zipMoney secure a new securitisation warehouse facility on the best possible terms. This facility is expected to approximately halve the WACC of zipMoney's loan book, from approximately 12% currently to approximately 6%. This would represent an annual interest saving of approximately 6%. On a theoretical A\$100 million loan book, that would equate to an annual interest cost saving of A\$6 million that would directly increase zipMoney's bottom line.

Commenting on the Placement, zipMoney's Managing Director and CEO, Mr Larry Diamond said, "The Placement is a clear vote of confidence in zipMoney's team and business model from the institutional and sophisticated investor community, with leading institutional investors added to our register. We look forward to using these funds to continue to accelerate zipMoney's growth and provide a superior experience for our customers."

zipMoney's Chairman, Philip Crutchfield, has agreed to subscribe for approximately 320,000 shares, subject to shareholder approval being obtained at the EGM.

An indicative capital raising timetable is as follows:

Trading halt	Thursday, 2 June 2016
Placement announced and Company resumes trading	Monday, 6 June 2016
Settlement of issue of Placement Shares under Tranche 1	Thursday, 9 June 2016
Allotment of issue of Placement Shares under Tranche 1	Friday, 10 June 2016
EGM for approval of issue of Placement Shares under Tranche 2	Wednesday, 20 July 2016
Settlement of Placement Shares under Tranche 2 (subject to approval at EGM)	Monday, 25 July 2016
Allotment of Placement Shares under Tranche 2 (subject to approval at EGM)	Tuesday, 26 July 2016

*The above timetable is indicative only and, subject to the ASX Listing Rules, may be varied

Bell Potter Securities acted as Lead Manager to the Placement. Shaw and Partners was Broker to the Placement. Vesparum Capital is acting as financial adviser, and Arnold Bloch Leibler as legal adviser, to zipMoney on the Placement and proposed Pocketbook Acquisition.

PROPOSED POCKETBOOK ACQUISITION

zipMoney is also pleased to announce that it has entered into a non-binding indicative term sheet to acquire Pocketbook, which is subject to zipMoney completing satisfactory due diligence and the Pocketbook founders and other Pocketbook shareholders agreeing to and entering into transaction documents necessary to give effect to the acquisition. The zipMoney Board may as a result of its due diligence decide not to proceed with the acquisition.

The total consideration is A\$7.5 million, comprised of A\$6 million upfront consideration and A\$1.5 million deferred purchase consideration, subject to various performance milestones. The cash requirement is currently estimated at A\$2.5 million, with the balance in zipMoney shares at the capital raising price, subject to various escrow periods.



Pocketbook has been receiving and growing revenue through the provision of market leading analytics services and is highly complementary to zipMoney's existing business. If it proceeds, the acquisition would provide a unique opportunity to gain valuable data and analytics to strengthen the Company's lending and credit algorithms. The acquisition would expand zipMoney's customer base and offer cross-selling opportunities. zipMoney would also have the potential to deliver complementary financial products within the Pocketbook app, enhancing the overall product experience.

Commenting on the proposed acquisition of Pocketbook, zipMoney's Executive Director and COO, Mr Peter Gray said, "The acquisition of Pocketbook is consistent with the Company's strategy to become Australia's leading customer-friendly provider in the digitised consumer finance space. The platform provides an exciting way to leverage Big Data to engage with our user base and deliver added value. Pocketbook has exceptional founders, who would be retained post-acquisition and would operate Pocketbook as a stand-alone business unit within the zipMoney group."

Larry Diamond

Managing Director and CEO

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About zipMoney

zipMoney is a leading player in the digital retail finance industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. The Company is focused on offering transparent, responsible and fairly priced consumer credit products. zipMoney's platform is entirely digital and leverages big data in its proprietary decisioning engine to deliver real-time consumer responses.

zipMoney is managed by a team with over 50 years' experience in retail finance and is a licensed and regulated credit provider. For more visit www.zipmoneylimited.com.au.

About Pocketbook

Pocketbook is an innovative personal finance management software that has been operating since 2012. Pocketbook provides a free money management and budgeting tool and app that integrates with the customer's bank account, and is able to sync data with most major Australian financial institutions, including the Big 4 banks.

Pocketbook has strong customer traction in the Australian market, with over 200,000 users, and is highly acclaimed by industry leading bodies (including Choice, AIIA, ACMA and Forrester Research).

A BETTER WAY TO PAY™

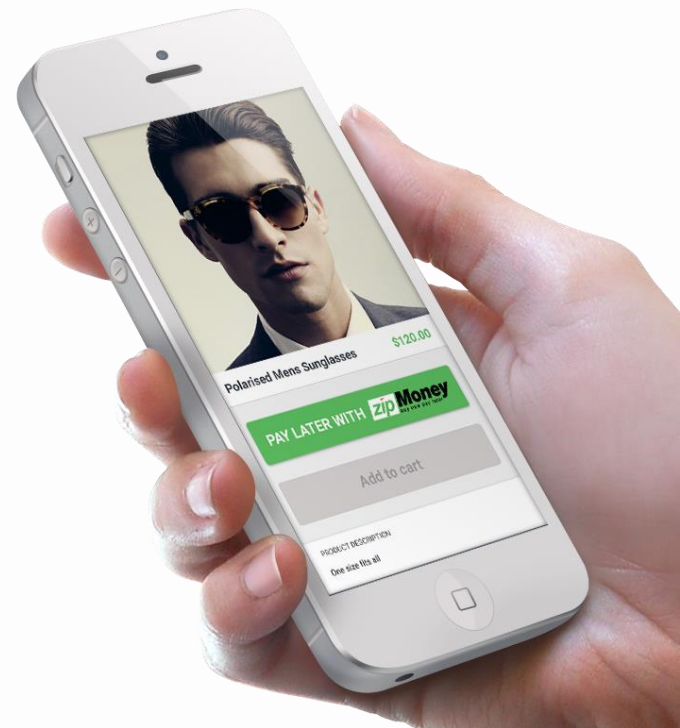
INVESTOR PRESENTATION | 6 JUNE 2016



Investor highlights

zipMoney provides Silicon Valley-style exposure to the rapidly growing fintech sector

- **Significant first mover advantage** in the digitised consumer finance space with a proven track record since founding in 2013
- Quarter on quarter **revenue growth of 100%+** with April 2016 month on month **revenue growth of 159%**
- **Valuable 100% owned proprietary technology** and the use of Big Data supports a differentiated product with high barriers to entry
- **Scalable technology platform** largely fixed cost so marginal revenue expected to be increasingly profitable
- **Initial A\$100+ billion market opportunity** across retail, health, education and travel sectors
- **A\$100+ million institutional debt funding facility** in place from Victory Park Capital, a leading US institutional investment firm
- Strong brand, positive network effects, clear product-market fit and reputation as a customer-friendly provider are all **driving rapid growth**

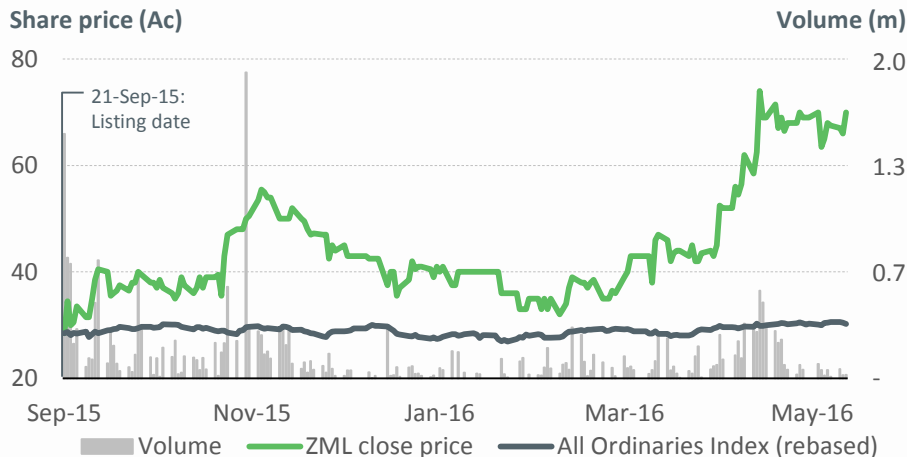


Company overview

zipMoney is the premier 'buy now, pay later' fintech opportunity on the ASX

Company overview

- zipMoney offers digital point-of-sale credit and payment solutions
- Licensed and regulated credit provider (AFSL and ACL license holder)
- Founded in 2013 by a team with 50+ years of experience in retail finance, payments, investment banking and financial technology
- Transparent, responsible and fairly priced consumer credit products



ZIPMONEY LIMITED (ASX: ZML)

Top shareholders (pre Placement) ¹	%
Larry Diamond (Managing Director / CEO)	31.8%
Peter Gray (Executive Director / COO)	10.5%
Adam Finger (CIO)	4.4%
Other Board and management	3.9%

1. Top shareholders as at 1 June 2016, pre Placement allotment

Financial information (pre Placement)

Share price (1-Jun-16)	A\$0.700
Shares on issue	190.4m ¹
Market capitalisation	A\$133.3m
Cash (31-Mar-16)	A\$2.5m ²
Debt (31-Mar-16)	No corporate debt
Enterprise value	A\$130.8m
Cash to be raised in Placement	A\$20.6m³

- Includes 126.5m escrowed shares (37.8m released Sep-16; 88.7m released Sep-17); Excludes 6.7m unlisted options and 13.3m performance shares; Placement shares not included
- Excludes A\$1.6m of cash relating to the securitisation warehouse facility
- Costs associated with the Placement not deducted

Capital raising overview

zipMoney raised A\$20.6m via a two tranche placement

Overview

- Two tranche placement to sophisticated and institutional investors
 - Tranche 1 raising A\$9.8m under zipMoney’s existing placement capacity pursuant to ASX Listing Rule 7.1
 - Tranche 2 raising A\$10.8m conditional on shareholder approval
- Compelling use of funds
 - Loan book equity capital **expected to approximately halve the weighted average cost of capital** of zipMoney’s loan book
 - Proposed acquisition of Pocketbook provides an opportunity to **acquire users and gain valuable data and analytics to strengthen zipMoney’s lending and credit algorithms**
 - Additional expansion capital would **support and accelerate zipMoney’s exciting growth profile**

Proposed Use of Funds ¹	A\$m	%
1 Loan book equity capital	10.0	48.5
2 Proposed Pocketbook acquisition (may not proceed)	2.5	12.1
3 Expansion capital ²	8.1	39.4
Total use of funds	20.6	100.0

1. Further detail provided on slides 7 to 10

2. Expansion capital includes costs associated with the Placement

Capital raising overview (cont.)

Placement was heavily oversubscribed, leading institutional investors introduced to the register

Overview

- Capital raising via a placement to institutional and sophisticated investors to raise A\$20.6m
- Share will be issued at an offer price of A\$0.55 per New Share
- Offer price represents a 14.4% discount to the 30-day volume weighted average price (VWAP)
- Placement was heavily oversubscribed with strong support from leading institutional investors
- zipMoney's Chairman, Phillip Crutchfield, has subscribed for approximately 320,000 shares, subject to shareholder approval being obtained at an Extraordinary General Meeting (EGM)

Structure

- Tranche 1 will be an unconditional placement of 17.8m shares issued under the Company's existing placement capacity pursuant to ASX Listing Rule 7.1 (to raise approximately A\$9.8m);
- Tranche 2 will be a conditional placement of 19.7m shares (to raise approximately A\$10.8m), subject to shareholder approval at the EGM

Ranking and Timing

- Placement Shares to be fully paid and rank equally with existing zipMoney shares
- Indicative date for the EGM is Thursday, 21 July 2016, a Notice of Meeting will be dispatched shortly

Capital raising timetable

The indicative timetable for the capital raising is laid out below

Indicative capital raising timetable

Trading halt	Thursday, 2 June 2016
Placement announced and Company resumes trading	Monday, 6 June 2016
Settlement of issue of Placement Shares under Tranche 1	Thursday, 9 June 2016
Allotment of issue of Placement Shares under Tranche 1	Friday, 10 June 2016
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Allotment of Placement Shares under Tranche 2 (subject to approval at EGM)	Tuesday, 26 July 2016

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Loan book equity capital (A\$10m)

Potential to approximately halve the weighted average cost of capital of zipMoney's loan book

Rationale

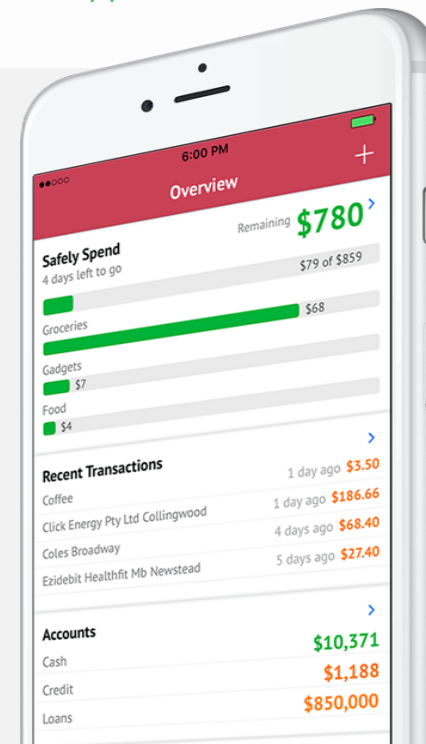
- zipMoney has had preliminary discussions in relation to a new securitisation warehouse with one of Australia's big four banks
- It is customary to provide a larger equity tranche in order to access such a facility
- Access to a new senior bank facility is expected to approximately halve the weighted average cost of capital of zipMoney's loan book
 - Weighted average cost of zipMoney's existing debt facility is approximately 12%
 - Weighted average cost of potential new debt facility is currently estimated to be approximately 6%
 - **Illustrative annual interest saving on theoretical A\$100m loan book would equate to approximately A\$6m per annum**
- A stronger balance sheet should support zipMoney's ability to (i) negotiate more favourable terms; and (ii) put such a facility in place more quickly

Proposed Pocketbook acquisition (A\$2.5m)

Pocketbook has grown rapidly to become one of Australia's leading personal finance apps

Overview of Pocketbook

- Category leading **personal finance management software and app**
- Money management and budgeting tool** that integrates with the customer's bank account(s)
- Enables customers to **automatically synchronise data** with most major Australian financial institutions, including the big four banks
- Strong customer traction in the Australian market with **over 200,000 users**
- Receiving and growing revenue** through the provision of market leading analytics services
- Highly acclaimed by industry leading bodies**, consistently in the top 10 finance apps in Australia and top rated by user reviews
- Entrepreneurial founders with 15+ years of corporate and start-up experience



Proposed Pocketbook acquisition (A\$2.5m) (cont.)

The proposed acquisition of Pocketbook would further strengthen zipMoney's business

Acquisition rationale

- Unique opportunity to leverage valuable Big Data and analytics to **strengthen zipMoney's lending and credit algorithms**
- Acquisition of Pocketbook would also **expand zipMoney's customer base and offer strong cross-selling opportunities**
 - Potential to deliver complementary zipMoney financial products within the app
- Expanding into services outside of lending would provide potential for **increased user engagement**, possibly daily
 - Likely users would use cash flow management services more often than they use zipMoney's loan products
- Current zipMoney expectation is that Pocketbook standalone would reach **cash flow break-even** in approximately 18 months
- Interesting to note one of zipMoney's larger international peers, Affirm (run by former PayPal co-founder Max Levchin), **recently acquired a personal finance app called Sweep**

Proposed Pocketbook acquisition (A\$2.5m) (cont.)

The proposed acquisition is subject to due diligence and may not proceed

Status and key terms

- **zipMoney has entered into a non-binding indicative term sheet to acquire Pocketbook**
- The term sheet is non-binding except for certain limited provisions (such as exclusivity)
- The acquisition remains subject to zipMoney completing due diligence to its satisfaction and the Pocketbook founders and other Pocketbook shareholders agreeing to and entering into transaction documents necessary to give effect to the acquisition
 - The zipMoney Board may as a result of its due diligence decide not to proceed with the acquisition
- **Upfront purchase consideration of A\$6.0m**
 - Cash requirement currently estimated at A\$2.5m with the balance in zipMoney shares at the capital raising price
 - Shares subject to an 18 month escrow period for shares to be issued to the founding shareholders and a 6 month escrow period for the other Pocketbook shareholders
 - zipMoney will seek shareholder approval to replenish placement capacity at the EGM, the replenished capacity will be utilised as consideration for the proposed Pocketbook acquisition if it proceeds
- **Deferred purchase consideration of up to an additional A\$1.5m** in zipMoney shares within 24 months of completion, subject to various performance milestones and based on a 30-day VWAP prior to the issue date at the time

Expansion capital (A\$8.1m)

Additional expansion capital would support and accelerate zipMoney's exciting growth profile

Rationale

- zipMoney is **perfectly placed to accelerate its growth plans** given its proven track record, the size of the initial market opportunity (A\$100+ billion), its scalable technology platform and clear product-market fit (among other things)
 - **Traction best evidenced by recent quarter-on-quarter revenue growth of 100%+**
- Additional expansion capital would be used to fund a combination of:
 - **Sales and marketing initiatives**, primarily sales force expansion, offshore expansion (New Zealand launch expected in next 12 months), the recently announced healthcare joint venture and other strategic partnerships
 - **Product and technology initiatives**, primarily further investment in zipMoney's data science, machine learning and Big Data capabilities, offline payments, native apps across core platforms, point-of-sale (POS) integration and ongoing R&D
- A\$8.1m for expansion capital also includes costs associated with placement

Our business

zipMoney offers point-of-sale credit and payment solutions to customers at the digital checkout



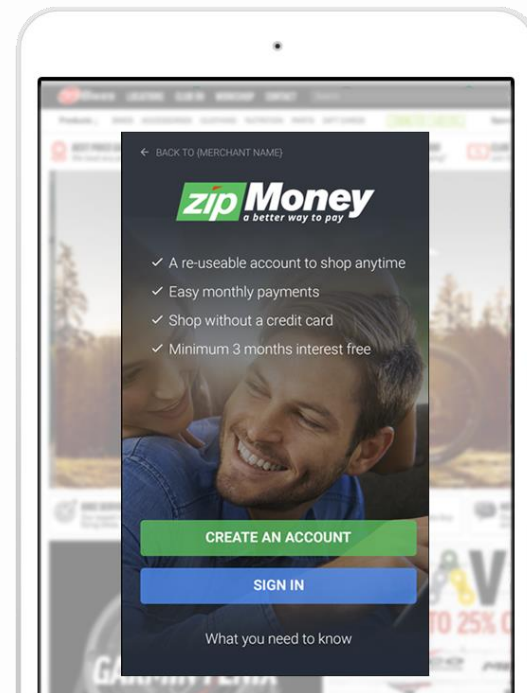
Virtual 'line of credit'

- Interest-free on every transaction, revolving account
- Web-based, digital wallet
- Flexible monthly payments
- Maximum limit of A\$20,000



'Buy now, pay later'

- Transactional shopping account
- 100% automated, 'no interest ever' digital wallet
- True repayment flexibility
- Transaction limit of A\$1,000



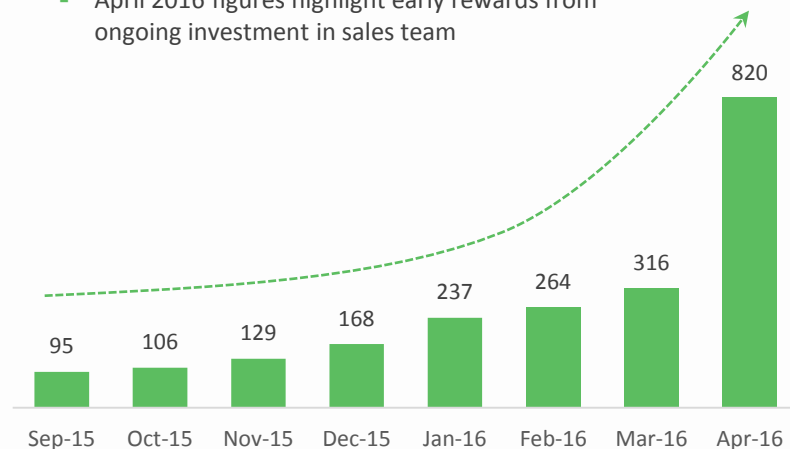
Proven execution

Hockey stick growth driven by successful strategy execution and clear product-market fit

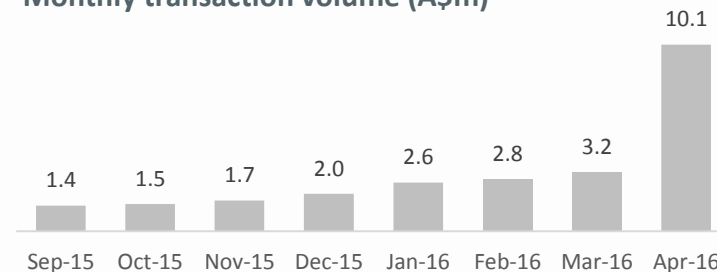
Monthly revenue growth (A\$'000)

Hockey stick revenue growth

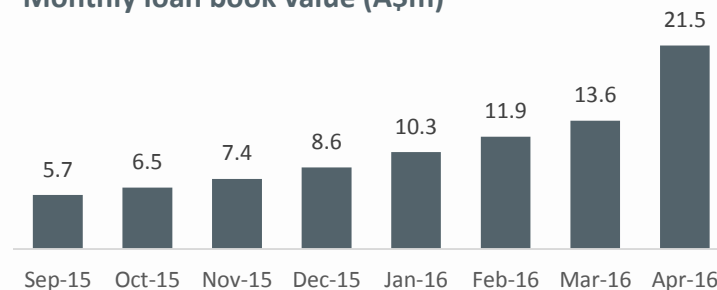
- April 2016 monthly revenue growth of 159%
- April 2016 figures highlight early rewards from ongoing investment in sales team



Monthly transaction volume (A\$m)

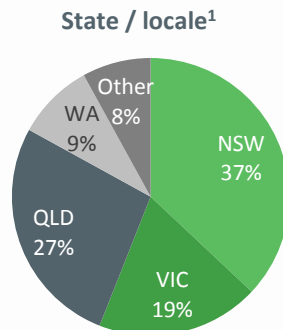
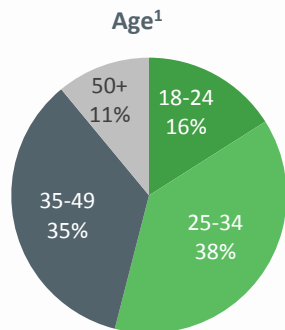


Monthly loan book value (A\$m)

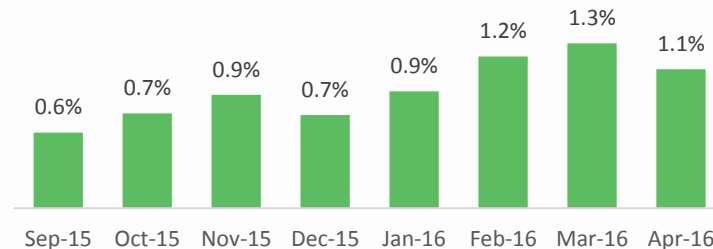


High quality loan book performance

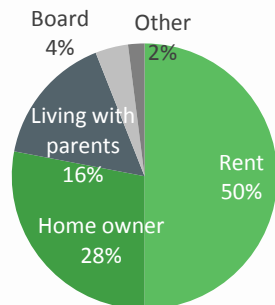
Strong credit performance validates investment in proprietary decision technology



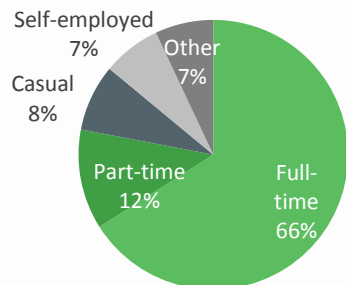
Bad debts (% of receivables)



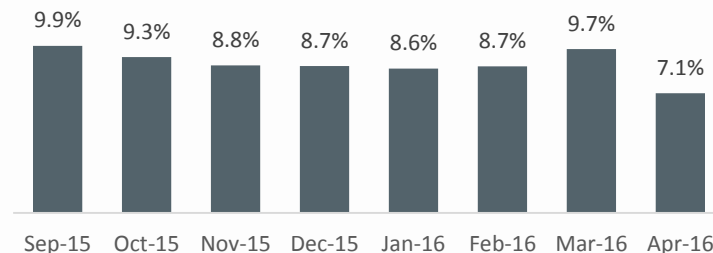
Residential status¹



Employment status¹



Repayment rate (% of receivables)



Market opportunity

zipMoney is ideally positioned at the forefront of an evolving consumer finance landscape

International success stories



International precedents for 'buy now, pay later' models in US and Europe

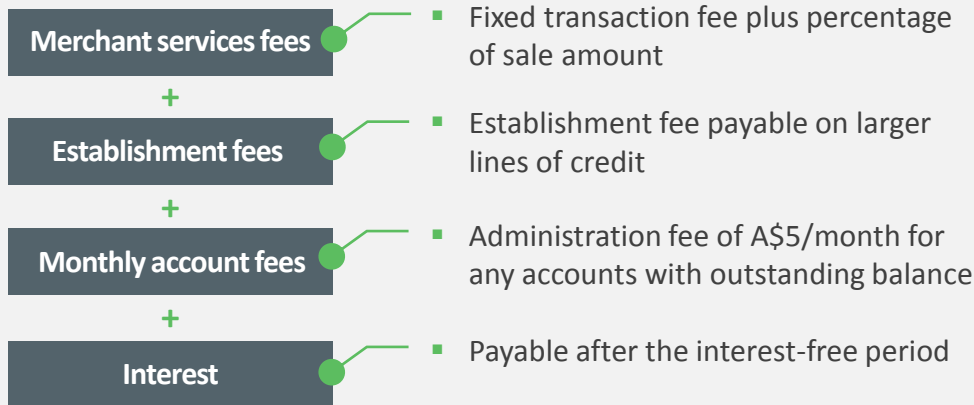


- International success stories highlight pathway to **building successful billion dollar plus businesses**
- Early movers in their respective jurisdictions highlight the **potential for rapid growth** and ability to generate **significant shareholder value**
- zipMoney offers a **rare, Silicon Valley-style investment opportunity on the ASX**
- **Continued loan book and revenue growth** should support a materially higher valuation over time

Revenue model

zipMoney's revenue model is derived from both merchant and customer fee drivers

Revenue model



Clear traction

- A\$33m+ in transaction volume
- Targeting 20-25% effective yield
- Bad debts of ~1% is well below industry benchmarks
- More than 25,000 customers and over 1,000 merchant locations

Institutional funding in place

Institutional funding facility enhances scalability and provides a strong competitive advantage

Institutional debt funding facility

- A\$100+ million debt facility from Victory Park Capital
- Asset backed, securitisation warehouse
- Facility secured against underlying pool of receivables, no credit recourse back to zipMoney
- Up to 90% senior debt funding LVR
- Option to extend the amount and term of the facility

Victory Park Capital

- US-based institutional investment firm specialising in alternative credit
- Deep expertise in sales finance, small-to-medium enterprise lending, peer-to-peer and marketplace lending
- Strong track record in this area with **global fintech companies**



"zipMoney has exceeded all expectations since our facility closed in November 2015. We expect their proprietary technology and scalable platform will continue to drive rapid growth."

Harsh Patel, Victory Park Capital

Accelerated growth in the short and medium term

New partnerships, product development and strong financial performance should support continued growth

Strategic partnerships

- Strategic partnerships with Thermomix, Open Colleges, the Co-Op Bookshop, tyresales.com.au recently announced; **other lighthouse brands expected to be announced soon**
- Expected to further **increase market reach and product awareness** in key verticals

Rapid growth

- More than 50 zipPay merchants since launch with strong customer growth exhibited to date
- Strong increase across enterprise and SME accounts expected over next 3 months
- Continue to build out marketplace for existing user base

Sector expansion

- Entry into A\$15bn travel sector **planned for late 2016**
- **Healthcare joint venture** to support accelerated sector penetration, with initial focus on dental and veterinary, each approximately A\$9 billion and A\$1 billion in respective market size

Seamless, offline payments

- Seamless, ubiquitous payment experience offline a constant source of internal R&D
- Expected to integrate with a number of strategic point-of-sale systems across core verticals
- Native apps, NFC, digital wallets (Android pay, Samsung pay)

Continued innovation

- Continued investment in **Big Data analytics, new repositories and behavioural dynamics**
- Expansion of shopping cart coverage, **enhanced API features and software development kits**
- Investment in tools to support financial wellbeing and deep customer engagement post onboarding

Appendix



The zipMoney team

Smart, entrepreneurial team with a go-to-market strategy in place to drive continued rapid growth



Philip Crutchfield QC
Non-Executive Chairman

Philip is a practicing barrister and a former partner of Mallesons Stephen Jaques (now King & Wood Mallesons). He is a member of the Melbourne University Law School Foundation Board and sits on the Board of Bell Shakespeare Theatre Company.



Larry Diamond
Managing Director & CEO

Larry co-founded zipMoney in 2013 following 12 years in retail, technology and investment banking at Pacific Brands, Macquarie and Deutsche Bank. He is a former consultant to lenders Prospera, Money in Advance and payment operator Live TaxiEpay. Larry is a qualified Chartered Accountant and holds Bachelor of Information Technology and Master of Commerce (Finance) degrees.



Peter Gray
Executive Director & COO

Peter co-founded zipMoney in 2013 with over 20 years of experience in the retail finance industry. He is a licensed responsible manager for zipMoney Payments under the ASIC regime. He has managed a \$200m+ loan book for 50,000+ customers globally at FAI Finance, myBuy, OnceCredit and Australian Finance Direct.

The zipMoney team (cont.)

Highly complementary skill sets across zipMoney's management team



Craig Dufficy
National Sales Manager

15+ years of experience in credit card, credit risk, marketing and sales in consumer & SME finance. Formerly National Sales Manager at FlexiGroup and Lombard.



Jonathan Kelly
Director Merchant Services

10+ years of experience in strategy, sales and marketing within merchant services and payments (online and offline). Formerly Head of Retail Services at PayPal.



Mike Greer
Chief Technology Officer

Technologist and solution architect with 15 years of software industry experience. He has specialist expertise in the payments, loyalty and point-of-sale solutions spaces.



Adam Finger
Chief Information Officer

10 years of experience in investment banking, credit risk management and structured finance at Macquarie and Deutsche Bank. He has extensive expertise in software product development.

A 'win-win' business model

zipMoney provides a simple and seamless 'buy now, pay later' offering, beneficial to both customers and merchants

Benefits for customers



Affordable

Buy-now, pay later model offers both flexibility and affordability



Fast and reliable

Real-time application process, seamless integration so no form filling and time wastage



Customer-friendly

Transparent terms, generous interest-free periods, promotional offers, no hidden charges or late fees

Customer testimonials

"Fantastic service and product... Makes buying so easy!"

Maurice C.

"I LOVE zipMoney!...The staff are exceptional to deal with and the places to shop are to die for!"

Carmen P.

"zipMoney gave me the chance I needed... Their professionalism and easy transactions for online shopping was one I had never experienced before."

Margarita L.

A 'win-win' business model (cont.)

zipMoney provides a simple and seamless 'buy now, pay later' offering, beneficial to both customers and merchants

Benefits for merchants

- 
Sales and customers
 Generates more sales by converting browsers into shoppers, increasing basket sizes and return customers
- 
Reduced fraud risk
 Proprietary fraud detection technology enables zipMoney to eliminate non-payment risk for merchants
- 
Low-cost and reliable
 Low 'cost-to-serve' and intuitive set-up with initial support and maintenance generally provided

	MERCHANT A Fashion & Accessories	MERCHANT B Home & Appliances
	+27% Share of checkout	+15% Share of checkout
	+61% Average order value	+122% Average order value
	+3.5x Repeat transactions	+2.0x Repeat transactions

Note: Table represents zipMoney's impact on merchant outcomes, based on client data

Current partners

zipMoney is building momentum with lighthouse brands across its key product offerings



Proprietary technology

zipMoney's 100% owned proprietary technology supports a differentiated product with high barriers to entry



Proprietary technology

zipMoney has a **substantive proprietary technology advantage** over its peers: all technology is architected, developed and maintained in-house



Behavioural data-models

Proprietary real-time decision engine that supports zipMoney's proprietary next-generation software, incorporating **application and behavioural scores, velocity rules, social data & risk-based pricing**



Agile cloud technology

100% developed for and hosted on cloud-based technologies and platforms, maximising business agility and providing a cost-effective platform **engineered for rapid growth**

Scalable technology platform

Significant investment in infrastructure has already occurred, with a much larger loan book in mind

Operational technology platform

Proprietary real-time decision engine	- Assess first party fraud, third party fraud and credit in real-time - Conventional and non-conventional data is augmented with proprietary indicators to enhance and optimise credit and payment decisions
Transaction and payments engine	- Custom, cloud-based transaction platform processes customer payments in real-time and merchant disbursements on a daily, or periodic basis - Capable of efficiently processing a much higher volume of transactions
Loan management engine	Cloud-based, nationally accredited (NCCP) loan engine manages loan originations, billing and accounts, and customer statements
Automated collections system	Scalable collections and cash management system drives significant efficiency gains in receivables management

Scalable technology platform (cont.)

Scalable technology platform largely fixed cost so marginal revenue expected to be increasingly profitable

Omni-channel technology platform supports multiple verticals – retail, health, education

Online



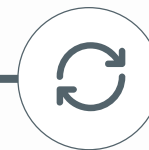
- Select zipMoney at the checkout or get pre-approved online
- Access to a digital wallet with account management, historical transactions and loyalty features
- Native app development underway

In-store



- Seamless credit/payments experience in-store, clinic or education facility
- Virtual, cloud dashboard supports all payment categories
- NFC-enabled payments a source of future R&D

Merchant connectivity



- Plug-and-play extensions enable fast, seamless onboarding
- Integrates with widely used payment gateways, shopping carts, CRMs and point-of-sale solutions
- Strong focus on APIs and SDKs

Addressable market

The strength of the zipMoney platform is its ability to compete across numerous verticals

- Initial **A\$100+ billion** market opportunity
- zipMoney is currently only addressing **0.01%** of the existing market size
- Total size of Australian retail market is **A\$293 billion¹** and annual Australian payment volume is approximately **A\$500 billion²**



Retail: \$65 billion

- ✓ Online and in-store
- ✓ Enterprise and SME businesses
- ✓ Over 1,000 locations



Health: \$15 billion

- ✓ Dental, elective and cosmetic health
- ✓ New healthcare JV



Education: \$5 billion

- ✓ Fee for service
- ✓ Work with large, credible partners



Travel: \$15 billion

- ✓ Expected in late 2016
- ✓ Large players
- ✓ Consolidated marketplace

Focus on brand

A strong brand, positive network effects, and customer-friendly products all support rapid growth



Strong brand

- Strong traction with lighthouse brands (e.g. Thermomix, Open Colleges, the Co-op Bookshop)
- Brand recognition is growing with both customers and merchants
- Market-leading customer service capability a crucial part of differentiated product offering

Positive network effects

- Continuing to benefit from positive referrals and network effects
- 1,000+ merchant locations supported by rollout of large, national accounts
- More than 25,000 customers onboarded on either zipMoney or zipPay

Growing market share

- Greater market awareness and growing user numbers strengthen our brand value
- A commitment to innovation and agile delivery has enabled zipMoney to launch new products like zipPay
- zipPay helps drive market share growth with lower average dollar value transactions



ZIPMONEY LIMITED (ASX: ZML)

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