



WE ARE GLOBAL

WE MAKE IT SEAMLESS

WE MAKE IT SIMPLE



**WE ENABLE SMART TRANSACTIONS ANYWHERE**

## Forward Looking Comments

This summary contains forward-looking statements and forward looking information within the meaning of certain securities legislations (“forward-looking statements”). Any statements that express or involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, assumptions, potentials, future events or performance (often, but not always, using words or phrases such as “believes”, “expects” or “does not expect”, “is expected”, “anticipates” or “does not anticipate”, or “intends” or stating that certain actions, events or results “may”, “could”, “would”, “might” or “will” be taken or achieved) are not statements of historical fact, but are “forward-looking statements”. Such forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual results, performance or achievements of our client (the “Company”), or developments in the Company’s business or in its industry, to differ materially from the anticipated results, performance, achievements or developments expressed or implied by such forward-looking statements. Forward-looking statements include disclosure regarding possible events, conditions or results of operations that are based on assumptions about future conditions, courses of action and consequences. Forward-looking statements may also include, without limitation, any statement relating to future events, conditions or circumstances. The Company cautions you not to place undue reliance upon any such forward-looking statements, which speak only as of the date they are made. Forward-looking statements relate to, among other things, the successful commercialization of our technology, comments about potential future revenues, joint development agreements and expectations of signed contracts with customers etc. A variety of inherent risks, uncertainties and factors, many of which are beyond the Company’s control, affect the operations, performance and results of the Company and its business, and could cause actual results to differ materially from current expectations of estimated or anticipated events or results. Some of these risks and uncertainties include the risk of not securing required capital in future, the risks of not successfully concluding agreements with potential partners on a timely basis, the risks associated with commercializing and bringing to market the Company’s technology. These risks are affected by numerous factors beyond the Company’s control: the existence of present and possible future government regulation, the significant and increasing competition that exists in the Company’s business sector, uncertainty of revenues, markets and profitability, as well as those other factors discussed in this summary presentation. This list is not exhaustive of the factors that may affect any of the Company’s forward-looking statements. Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking statements, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements. The Company does not undertake to update any forward-looking statements that are incorporated by reference herein, except in accordance with applicable securities law.

## Company Overview: WE ENABLE SMART TRANSACTIONS ANYWHERE

### Summary

**Mobi724 is a fast growing provider of payment solutions bringing new efficiencies and revenue opportunities to the payment ecosystem**

**Headquartered in Montreal**, with offices USA, Buenos Aires, Manila and Bogota.

**Public company** / CSE : (MOS) – OTC-BQ (MOBIF) \* transition to TSX -V

**Industry / Fintech**, EMV payments card-linked and digital marketing all in ONE solution

**Business model** / Licences / transactional / recurring revenues

**Number of full time ressources** : 50+

**Closed a \$10.4M bought deal with GMP IN April 2017**

**The Company recently signed VOP** – Visa Offers Platform

**Largest institutional**

**Management ownership** / approx. 25%

**Traded over 85M shares**  **BM**

**Auditors**  Grant Thornton

**Revenue target for 2018**

**Share price** - \$0.05 to \$0.455 – now about \$0.20 - \$0.30

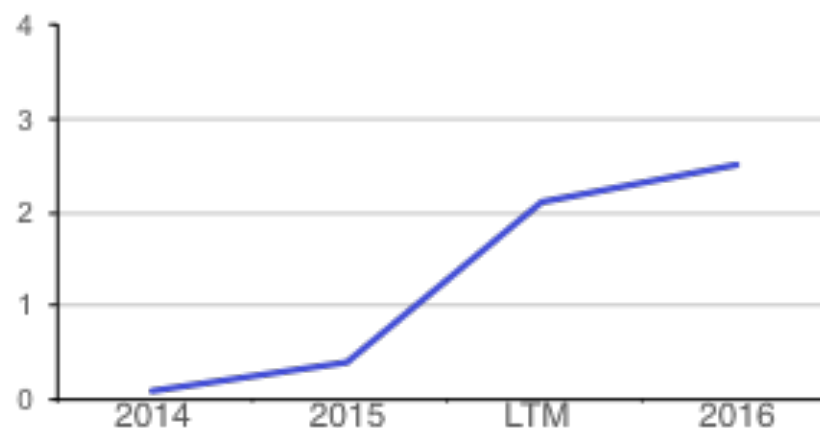
**Cycle of development** – fast growth phase

**Closed a \$1M loan**



### Mobi724 Global Solutions | Revenue in Millions of CAD

Revenues \$ CAD M



## Company Overview: Unique Positioning in the market



CARD-LINKED OFFERS

**Provides card issuers, banks and merchants the ability to issue an offer linked to a payment card, that can be redeemed directly at the point of sale in a seamless user experience for all parties in the ecosystem**



DIGITAL MARKETING &  
BUSINESS INTELLIGENCE

Comprehensive loyalty and customer relationship solution to banks and retailers to deliver, manage and control a multitude of reward options (points, dollars, etc)



EMV PAYMENTS

Turnkey solution to merchants and financial institutions to capture card transactions on any mobile device and payment hosts

**All integrated unique solution**

## Management Team & Key Board Members



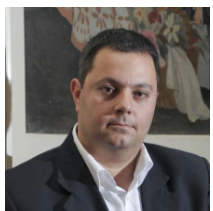
### **Marcel Vienneau | Chief Executive Officer**

Founder of Mobi724 Solutions Inc., ultimately sold to Hybrid Paytech World Inc. (former Mobi724 Global Solutions Inc.)  
25+ years in Payment & Loyalty related sectors.  
Former CEO of FidelitySoft, a loyalty solutions company based in Canada.  
Former President at La Professionnelle, a collective bargaining purchaser of productivity services for professionals. Company was sold to Cognicase (TSX:COG), which was later sold CGI (TSX:CGI).  
Former VP of Loyalty Solutions Cognicase (TSX:COG) - \$500M IT company in Canada.  
Top 10 entrepreneur – MIT Sloan – Entrepreneurship Foundation (Quebec).  
CMA Canada – Certified Management Accountants – 10 years – public director.  
CPA Canada – Chartered Professional Accountants – 3+ years – public director.  
University de Mountain (New Brunswick), BBA in Accounting.  
Executive Development Program (MIT Sloan).



### **Michael S. Schuck | Executive Vice President of Global Business Development and Partnerships**

Currently responsible for presenting Mobi724's card link solutions and technology to Card Associations and Card Issuers in the USA and globally.  
Over 30 years of diversified skills in Leadership positions.  
18 years as Senior Executive with MBNA (now Bank of America).  
Head of Sales and Head of Financial Institutions (white labeling of credit cards for over 2,000 Banks and Credit Unions).  
Founded Omnico Solutions in 2005.  
BBA-Accounting and MBA-Finance.



### **Johnny Hawa | Co Founder Mobi724 and Vice President and Operations Head - Latam**

Currently responsible to ensure a proper functioning in matter of financial (Product line P&L, RoadMap), human resources, services, administrative and supporting functions. Co-founder of Mobi724 Solutions (Couponing).  
Formerly Head of Sales – Multimedia & SI – Ericsson Latin America.  
Possesses more than 20 years experience in the Telecom industry working closely with customers to introduce profitable solutions.  
B.Eng - Computer & Communications, MSc- Telecommunications Software.  
Large international experience, covering multiple continents, building the right structure and organizations and establishing and running the operations.

## Board Members



### Stephane Boisvert | Executive Chairman

Currently Managing Director for Canada and Latin America for Pivotal Inc. in partnership with Microsoft Cloud, Google Cloud Platform, with significant growth in 2016, over 500%.  
Former EVP & President of Bell Business Markets (BCE), representing a \$4 billion business.  
Former Global SVP client solutions at Sun Microsystems, representing a \$1 billion business  
Former GM for IBM.  
Graduated from McGill University (Bcom Finance & IT, 1985).  
Recipient of the 2000 to 40 under 40.



### Jacques Côté, FCPA, CMA | Chair of the Audit Committee

Currently a member of the Audit Committee at Mobi724.  
Former CFO and Special Advisor for Canadian Space Agency .  
Currently a Director and Board Member of the Chartered Profession Accountant of Canada (CPA Canada) and a member of the Audit Committee and the Due Diligence Committee.

## Other Board Members



### Georges Morin

Member of Audit Committee  
President of the Business Development Committee

BA, B.Adm, ICD.D  
Founder of Cossette Communications Group.  
Director of ImmerVision, Humanware and other companies.



### Allan Rosenhek

President of the IT & Payment Security Committee

BA, JD, MBA  
Founder of Enstream.  
Former President & CEO KnowledgeWhere.  
Former VP Glentel USA.



### Andre Halley

Member of the Business Development Committee

40 years experience in the telecommunications industry.  
Conducted various advisory and management functions as CEO of International Advisory Services LTD of Hong Kong for 15 years.



### Simon Dupéré

President of the HR Committee

B.Comm.  
Former President of Lab Crysothile.  
President of Catsima, A holding company which owns various enterprises.



### Andre Nadeau

Member of the Business Development Committee

30 years experience managing small to medium size corporation with international sales.  
Member of Groupement des chefs d'entreprise du Québec for more than 20 years.  
Member of Vistage for 10 years.

## Investment Highlights

### **Proven Digital Incentives & Payment Solution Platform**

Up and running Card-linked Offers platform already in operations globally  
Adopted by blue chip companies such as VISA, Coca-Cola, HSBC, RBC and others

### **Disruptive Fintech Solution with Strong Industry Fundamentals**

Card-linked offers solutions built around the latest consumers' habits/trends seeking to address both Marketing and Loyalty Programs needs through a frictionless consumer experience  
\$10B global market to be made out of disrupting Physical / Digital Deals & Coupons, Internet Search Ads and Mobile Ads

### **Significant Barriers to Entry Limiting Competitors**

Significant investment required to enter into relationship with player such as banks, Visa and other payment processors  
Proven technology platform difficult to replicate

### **Highly Scalable Business Model with Superior Margins**

Global revenue play driven by transactions volume reach enabled by cards under agreements providing significant operating leverage  
Estimated Gross Margins of ~80% to be achieved over the near future

### **Visible and Achievable Growth Opportunities**

Company currently experiencing significant momentum with recently signed agreements  
Opportunities identified in 14 countries to impact top line over the next three years

### **Innovative and Dedicated Management Team**

Marcel Vienneau, CEO developed the technology in-house 5 years ago  
Management interests aligned with significant equity

# Business Model

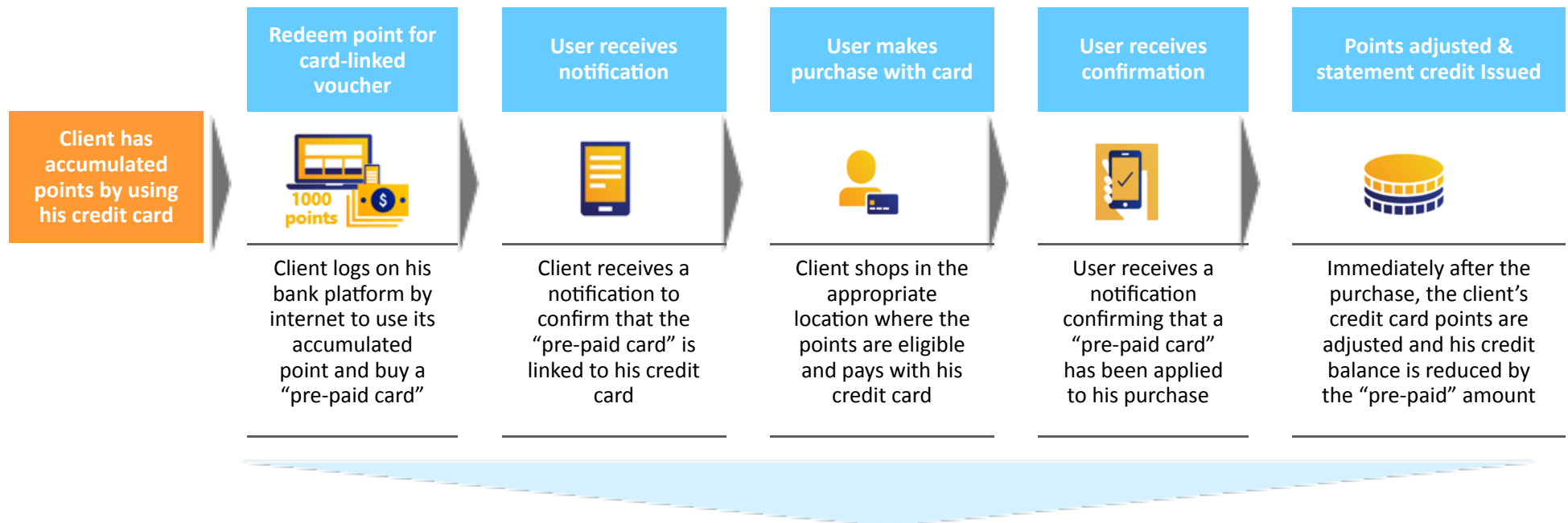
Mobi724 offers its clients unique and seamless digital promotional incentives and payments solutions

	Card-linked Offers	Digital Marketing & Loyalty	EMV Payments
Clients	Card issuers Banks Merchants	Retailers	Merchants Financial Institutions
Description	Provides the ability to issue an offer linked to a payment card, that can be redeemed directly at the point of sale.	Offers a comprehensive loyalty and customer relationship solution to deliver, manage and control a multitude of reward options.	Turnkey solution to capture card transactions on any mobile device and payment host.
Benefits	Seamless user experience for all parties in the ecosystem (card issuers, retailers and cardholders). Access to business intelligence and enriched consumer data	Provide a variety of tactical/promotional solutions for retailers who are looking to leverage their customer purchase data. Access to business intelligence and enriched consumer data	Mobile platform designed to allow acquirers and large merchants to quickly deploy and offer mobile payments in any location. Easy to adapt gateway Switch is designed for easy integration with all payment protocols.
Charged Fees	Monthly Fees Transaction Fees Notification Fees	Monthly Fees	Interchange Fees Transaction Fees



## Card-linked Offers: How Does It Work?

### Points4Voucher Solution | Replacing prepaid card model



#### Key Benefits

By adopting Points4Voucher Solution, a Credit Card Issuer:

- Creates more transactions and additional payment revenue on the credit card instead of being processed by a legacy physical pre-paid card
- Eliminates fulfilment cost of the traditional reward programs allowing purchase of physical products that need to be shipped to card users
- Benefits from real-time interactions through messaging and contact with card holders
- Enhances customers' experience by eliminating shipping delays previously required to receive the physical pre-paid card

## Mobi724 Card-linked Offers Potential Monetization

Cards Under Agreement as the Key Driver

Key Stats

**~4 million**  
Mobi724 current  
credit cards  
under agreement

**~4 million**  
Mobi724 debit cards  
under agreement  
being deployed

**~1+ billion**  
Visa Estimated  
Credit Card and Debit  
Users in Americas

(1) Do not reflect potential of all Card-linked Offers  
verticals

## Key Clients and Partners

**VISA**



## VISA Relationship – integration with VOP and **GO TO MARKET**

Agreement Date	January 2017 integration with VOP – Visa Offers Platform October 2017 GO to market to develop Latam and the Caribbean
Description	Integration into the VOP – Visa offers platform to USA main payment switch Enable to rollout in several countries (28 different potential countries) Focus on USA – Canada and LATAM countries markets
Status	15 month due diligence process Active participation from VISA team selling into their channel partners Multiple proposals in process Already verbal confirmation from key Visa accounts in Central America
Expected Roll-out	In process to go live Q4 2017



### VISA INC. OPERATES THE WORLD'S LARGEST RETAIL ELECTRONIC PAYMENTS NETWORK\*

14,100	Financial institution clients
2.4 billion	Visa cards (As of December 31, 2014)
US\$7.4 trillion	Total volume**
US\$4.8 trillion	Payments volume
2.3 million	ATMs*** (As of December 31, 2014)
100.8 billion	Total transactions****

## Market opportunity / trends

**\$48 billion in awards are issued annually, 33% go unredeemed**

The Reason? Irrelevant offers or the fact that redeeming the rewards themselves is often too complicated.

80% of consumers expressed somewhat or higher interest in paying with points

Experience – based redemption drives deliver **an 8,7x lift in satisfaction.**

Our solution = PayWithPoints





# Growth Opportunities

**Solutions:**

PayWithPoints  
OneSwipe



Planed Roll-out			
Countries	<12 Months	24 Months	36 Months
U.S.* 	•	•	•
Canada* 	•	•	•

LATAM

• • •

**GOING LIVE IN PHILIPPINES IN DAYS**

## Conclusion

### Company is entering its fast growth phase in multiple countries

36 months - \$50M in revenues

Ebitda + 2018

Shown that we can partner with global brands

Already in revenue mode in multiple countries and high recurring model

Fully funded

Solid sales pipeline – Many deals in closing

Management team align with shareholder value creation

Listed in OTC-QB / transitioning to TSX-V in Canada  
Investment opportunity

