We are a FinTech Company

We enable borderless payments: We use technology and our access to local payment networks to disrupt the corresponding banking network.

We differentiate through: Convenience, Speed, Breadth and Price.
Current State

GROWING GLOBALLY
SUPERIOR CUSTOMER SERVICE
PAYMENTS ON ALL DEVICES
ROBUST RISK MANAGEMENT

MASSIVE
MARKET OPPORTUNITY
GLOBALLY SCALABLE
TRACK RECORD
ONLINE BUSINESS
UNTAPPED NON BANK PAYMENTS MARKET
NUMBER 1 IN AUSTRALIA
STRONG FINANCIALS
Consistent Growth

Number of Payments

H2FY06  | H1 FY07  | H2FY07  | H1 FY08  | H2FY08  | H1 FY09  | H2FY09  | H1 FY10  | H2FY10  | H1 FY11  | H2FY11  | H1 FY12  | H2FY12  | H1 FY13  | H2FY13  | H1 FY14  | H2FY14  | H1 FY15  | H2FY15

- Number of Payments from H2FY06 to H2FY15 shows a consistent growth pattern.
Evolution

PRODUCT

MARKETING + TECHNOLOGY
We are accelerating our plans for the future in the geographies and channels where the best opportunities are available.

“A 3 year ACCELERATE strategy”
Growth Opportunities

- Increase penetration in Australian market
- Increase penetration in non-AUD
- Target Adjacencies
Growth Opportunities

Increase Penetration In Australian Market
Growth Opportunities

Increase Penetration in Non-AUD
Focussing On The US

USA vs Australia

- Foreign born population – 7 x larger
- International student population – 3 x larger
- Value of international trade – 13 x larger
- Number of SMEs – 4 x larger

Sources:
OECD Statistics: Foreign / International Students enrolled 2012
Australasian SME Alliance SME Facts
AUD globally accounts for only 1.79% of all currencies traded.

AUD a dominant currency for OzForex 35.2% of all currencies traded.

Source: Swift Watch
Growth Opportunities

Target Adjacencies
Wholesale
Mobility

EVERYTHING ON THE GO. EVERYWHERE YOU ARE.
Lower Value Payments

Opportunity to grow number of smaller value payments

- $1000: 88% of OzForex Group Transactions
- $250: 10% of OzForex Group Transactions
- $100: 2% of OzForex Group Transactions

Transaction Size vs. Number of Payments
To Accelerate Growth We Are Making A Strategic Shift

From a product led company

To marketing and technology company focussed on delivering borderless payments outside of the corresponding bank network at the lowest possible cost enabling our customers global lives and businesses.
12 years to hit $100m revenue
- in 3 more we will hit $200m
Core Enablers

People

Technology

Brand & Marketing
Core Enablers

People

TALENT DEVELOPMENT
CAPABILITY
CHIEF WHOLESALE OFFICER
CULTURE
CHIEF MARKETING OFFICER
RETENTION & ATTRACTION
UPDATED OFFICES
ALIGN INCENTIVES
Core Enablers

Technology

AGILE
ARCHITECTURE EVOLUTION
MODULARISATION
CUSTOMER EXPERIENCE
SIMPLIFY
AUTOMATION
Core Enablers

Brand & Marketing

MARKETING LED
DIVERSITY LEVERAGE BIG DATA
RETENTION & ADVOCACY EXPAND
ONE GLOBAL BRAND TAILORED GEOGRAPHIC
CUSTOMER FOCUS MARKETING
A single brand for the future.
A Single Brand For The Future
Investing For The Future

Impacts of the Accelerate Strategy

- Extra $20m costs over 24 months in FY17 and FY18
- ½ Capex / ½ Opex
- Revenue will grow faster than expenses
- Earnings will grow faster than revenue
- Double revenue in 3 years
Principles of the Accelerate Strategy

- Accelerates growth
- Sensible, mature, targeted, measured
- Risk adjusted
- Delivers EBTDA, growth greater than revenue growth
Outlook for FY16

EBTDA for FY16, with an expected stronger second half, will range between $38.5m and $40.5m.

In line with consensus.
One Global Platform
One Global Team
One Global Brand
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