



InPayTech
Integrated Payment Technologies Limited

Quarterly Update
31 March 2017





Disclaimer

□ Summary information

This presentation contains summary information about Integrated Payment Technologies Limited (Company) (ASX: IP1) and its activities as at the date of presentation. The information in this presentation is of a general nature and does not purport to be complete or contain all information that a prospective investor should consider when evaluating an investment decision in the Company or that would be required in a prospectus or product disclosure statement prepared in accordance with the requirements of the Corporations Act 2001 (Cth) (Corporations Act). This presentation should be read in conjunction with the Company's other periodic news releases or ASX disclosure documents as available from time to time.

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Notes to Profit/(Loss)

- ❑ Consolidated operating Profit/(Loss) before tax for Quarter \$(123,626)

- ❑ Assets capitalised during the quarter are:
 - ❑ Development of PayVu \$253,437 (Total Cost \$530,515)
 - ❑ Cost of Pending Patents \$ 26,372 (Nine Months \$114,666)



Profit/(Loss)

Segmented Consolidated Profit/(Loss) for the 3 Months ending 31 March 2017

	InPayTech \$	ClickSuper \$	PA /PayVu \$	Consolidated \$	YTD Consolidated \$
<i>Revenue</i>	0	432,541	23,541	456,082	1,565,511
Less transaction costs	0	(141,941)	(1,117)	(143,058)	(427,665)
<i>Gross profit</i>	0	290,600	22,424	313,024	1,137,846
Interest and other income	13,987	1,373	48	15,408	52,688
	13,987	291,973	22,472	328,432	1,190,534
<i>Corporate overheads</i>					
Administration expenses	(59,834)	(26,636)	(6,909)	(93,379)	(210,324)
Consulting fees	(27,204)	(12,922)	0	(40,126)	(70,976)
Depreciation	0	0	0	0	(5,712)
Directors fees	(33,750)	0	0	(33,750)	(90,000)
Salary and employee benefits expense	(70,180)	(176,411)	0	(246,591)	(914,618)
Occupancy costs	(10,013)	(28,199)	0	(38,212)	(101,145)
	(200,981)	(244,168)	(6,909)	(452,058)	(1,392,775)
<i>Profit/(loss) from operations</i>	(186,994)	47,805	15,563	(123,626)	(202,241)
<i>Non-cash expenses</i>					
Amortisations					
Customer relationships	(75,347)	0	0	(75,347)	(226,041)
Patents	(4,822)	0	0	(4,821)	(26,117)
Software	(166,585)	0	0	(166,585)	(499,755)
Cost of Employee Share Scheme	(94,984)	0	0	(94,984)	(101,012)
<i>Non-recurring expenses</i>					
IPO costs	0	0	0	0	(530,464)
ASX	(2,184)	0	0	(2,184)	(98,915)
Total expenses	(343,921)	0	0	(343,921)	(1,482,304)
Profit/(loss) before Interest and tax	(530,915)	47,805	15,563	(467,547)	(1,684,545)
Finance costs	0	(43)	0	(43)	(248)
Tax (expense)/benefit	131,591	(14,399)	(4,669)	112,524	486,482
<i>Profit/(Loss) for the period</i>	(399,324)	33,363	10,894	(355,066)	(1,198,311)
Other comprehensive income	0	0	0	0	0
Total other comprehensive income	0	0	0	0	0
<i>Total comprehensive income for the period</i>	(399,324)	33,363	10,894	(355,066)	(1,198,311)



Balance Sheet

	31-Mar-17	31-Dec-16
	\$	\$
Assets		
Current		
Cash and cash equivalents	4,289,519	4,806,448
Trade and other receivables	253,315	203,315
Total Current Assets	4,542,834	5,009,763
Non-current		
Property, plant and equipment	33,939	33,939
Deferred Tax Asset	614,872	524,852
Intangible Asset	15,548,101	15,515,045
Total Non-Current Assets	16,196,912	16,073,836
Total Assets	20,739,746	21,083,599
Liabilities		
Current		
Trade and other payables	165,279	214,148
Provisions	79,281	93,862
Subordinated Loan	50,000	50,000
Total Current Liabilities	294,560	358,010
Non-current		
Deferred Tax Liabilities	1,469,268	1,491,872
Provisions	37,291	35,007
Total Non-Current Liabilities	1,506,559	1,526,879
Total Liabilities	1,801,119	1,884,889
Net Assets	18,938,627	19,198,710
Equity		
Accumulated losses	-1,235,233	-880,166
Share capital	20,072,848	20,072,848
Share option reserve	101,012	6,028
Total Equity	18,938,627	19,198,710



PayVu Development

- Product Overview <http://payvu.com.au/>
- Accounting Software:
 - Xero (now)
 - quickbooks (next)
 - MYOB (following)
- Banks:
 - ANZ, CBA, NAB, WBC (now)
 - St George, Bendigo (next)





PayVu Marketing

- ❑ 27,000 existing Clicksuper clients offered free 3 month Trial
- ❑ Broader marketing campaign including
 - ❑ Paid search
 - ❑ Online advertising
 - ❑ SME focussed content platforms and industry events
 - ❑ Partnering with existing distribution Channels
 - ❑ Affiliate Marketing with Professional Associations and other Aggregators
 - ❑ PR – industry specific press and technology reviews



PayVu Target Market

- ❑ Campaign commenced in Australia targeting Cloud users of big 4 banks
- ❑ Continues with other Australian banks and desktop users
- ❑ Next step is overseas

Accounting System	Australia (Cloud)	Australia (Desktop)	Overseas
Xero	380,000	0	482,000
MYOB	249,000	336,000	0
quickbooks	53,000	0	1,800,000
Reckon*	39,000	72,000	0
Total	721,000	398,000	2,282,000

* Combined totals for AU, NZ + UK

- ❑ Special Introductory Pricing \$60 per annum



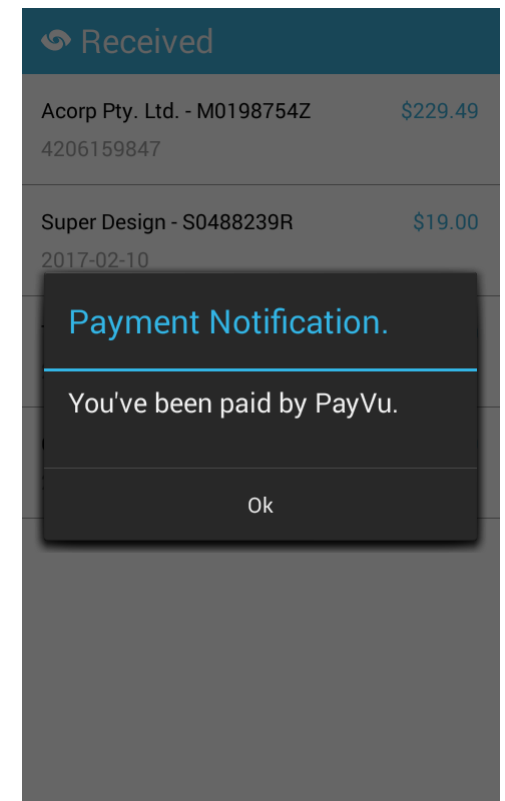
PayVu Empowers SME's

- ❑ SME owners have full control over all payments
 - ❑ All creditors notified of payment details with option to update their accounting System
 - ❑ Superannuation -Employer Direct (ATO preferred) model
 - ❑ Contributions transferred by employer directly to super fund
 - ❑ Unreconciled contributions returned directly to employer
- ❑ SME owners and employees likely achieve higher retirement savings as funds invested on average 4.2 days earlier than using clearing house



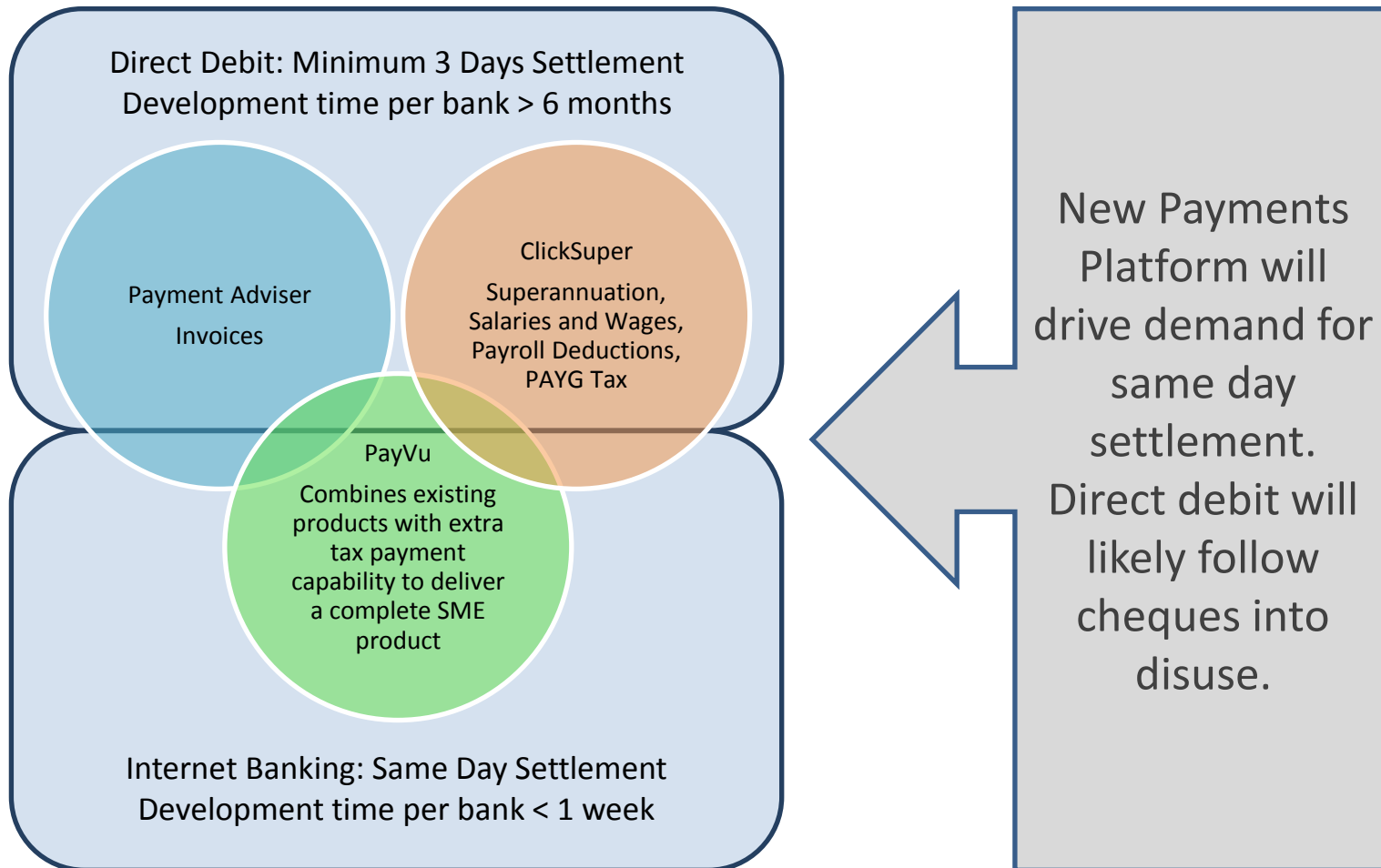
PayVu – Viral Distribution

- ❑ Web application and mobile device support for:
 - ❑ Accountants
 - ❑ Bookkeepers
 - ❑ Business Owners (Payers and Receivers)
- ❑ Payee (Biller) benefits
 - ❑ Inserts and reconciles aggregated payments in accounting software (Xero now)
 - ❑ Displays payment receipt information in internet banking with one click





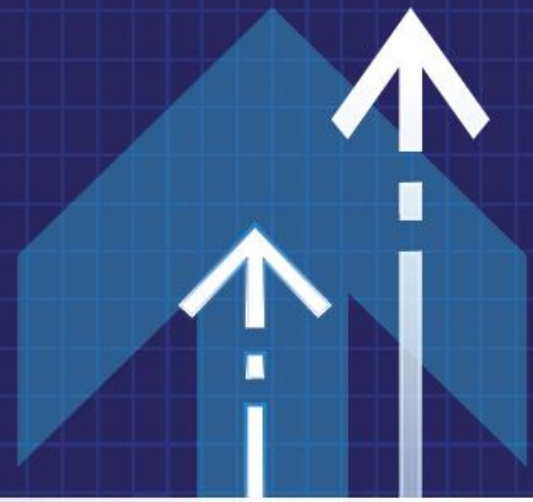
PayVu Product Positioning





Patents Update

- ❑ PayVu first commercialisation of patents
- ❑ All Asian patents now granted:
 - ❑ China
 - ❑ Japan
 - ❑ Singapore
 - ❑ Hong Kong
- ❑ Western world patents granted in South Africa and New Zealand
- ❑ Patents pending in the USA, Canada and Australia



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