



Bango Strategy Day January 2019





Welcome from the Bango Board



Ray Anderson
CEO



David Sear
Chairman and NED



Carolyn Rand
CFO



Anil Malhotra
CMO



Gianluca D'Agostino
NED



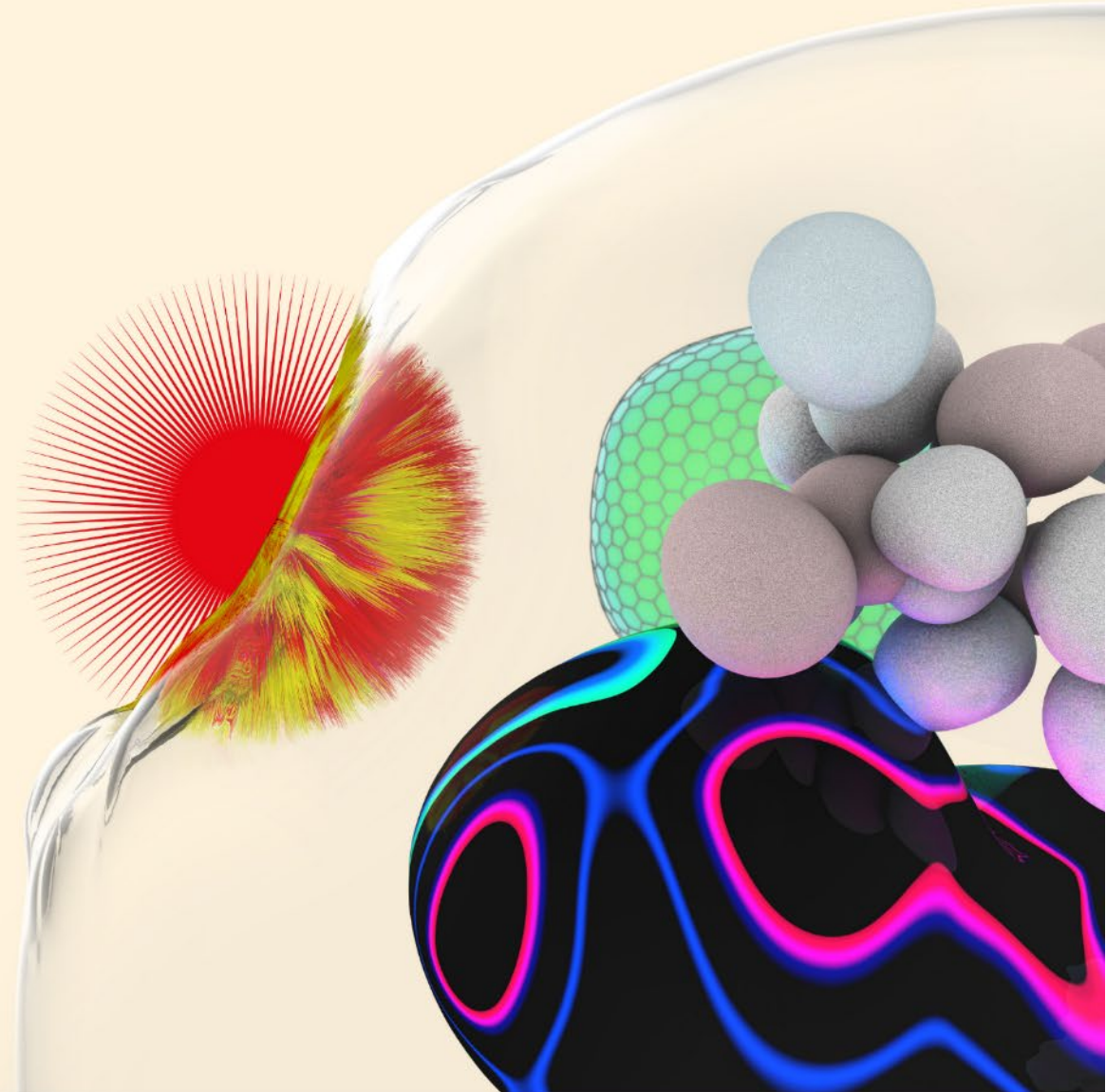
Martin Rigby
NED



Nancy Cruickshank
NED

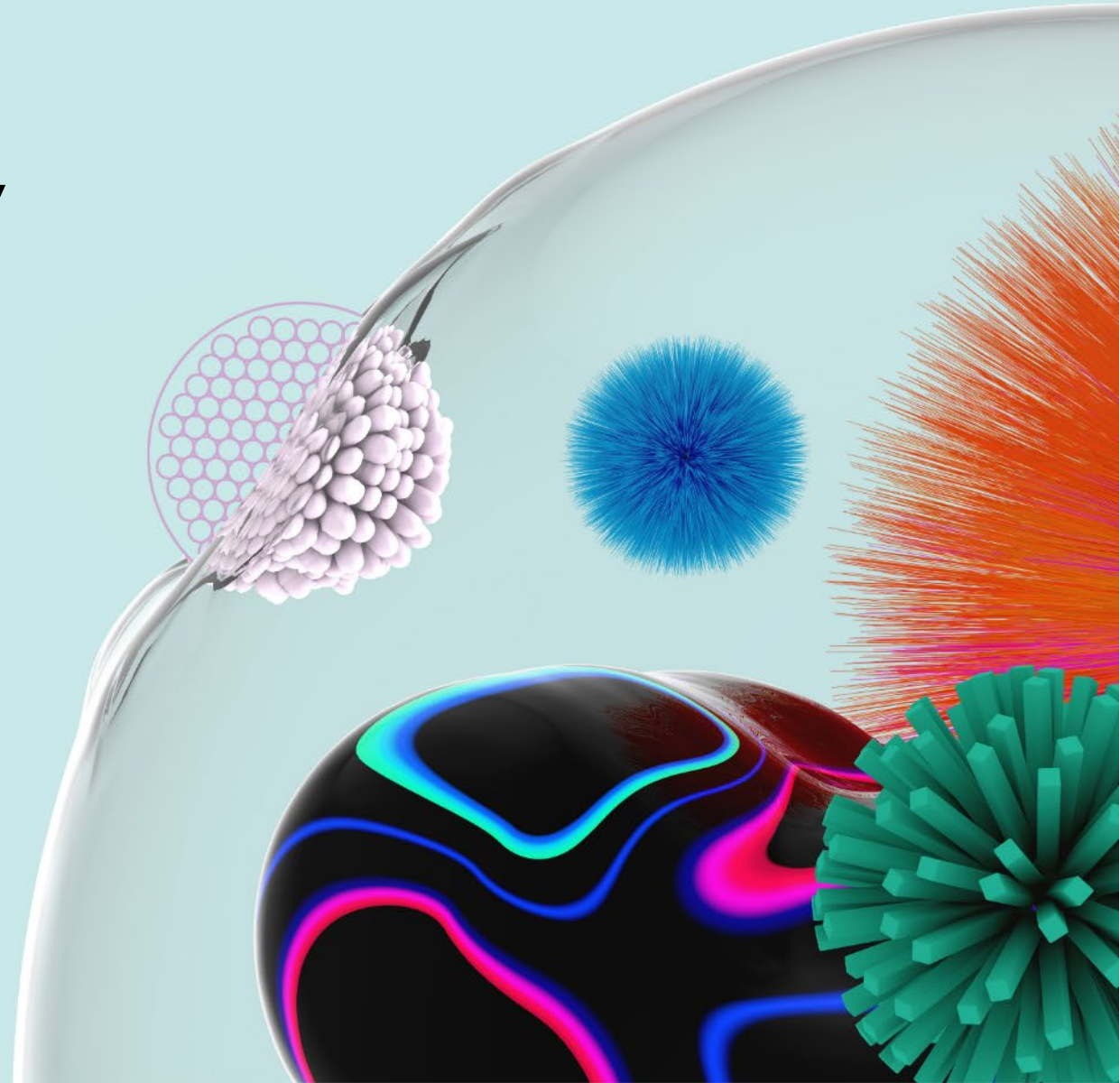
Agenda

1. The Bango strategy
 2. Payment platform
 3. Bango Marketplace
 4. Staying ahead
 5. Q & A
- Ray Anderson
 - Ray Anderson
 - Anil Malhotra
 - Ray Anderson
 - Board



The Bango strategy

Ray Anderson





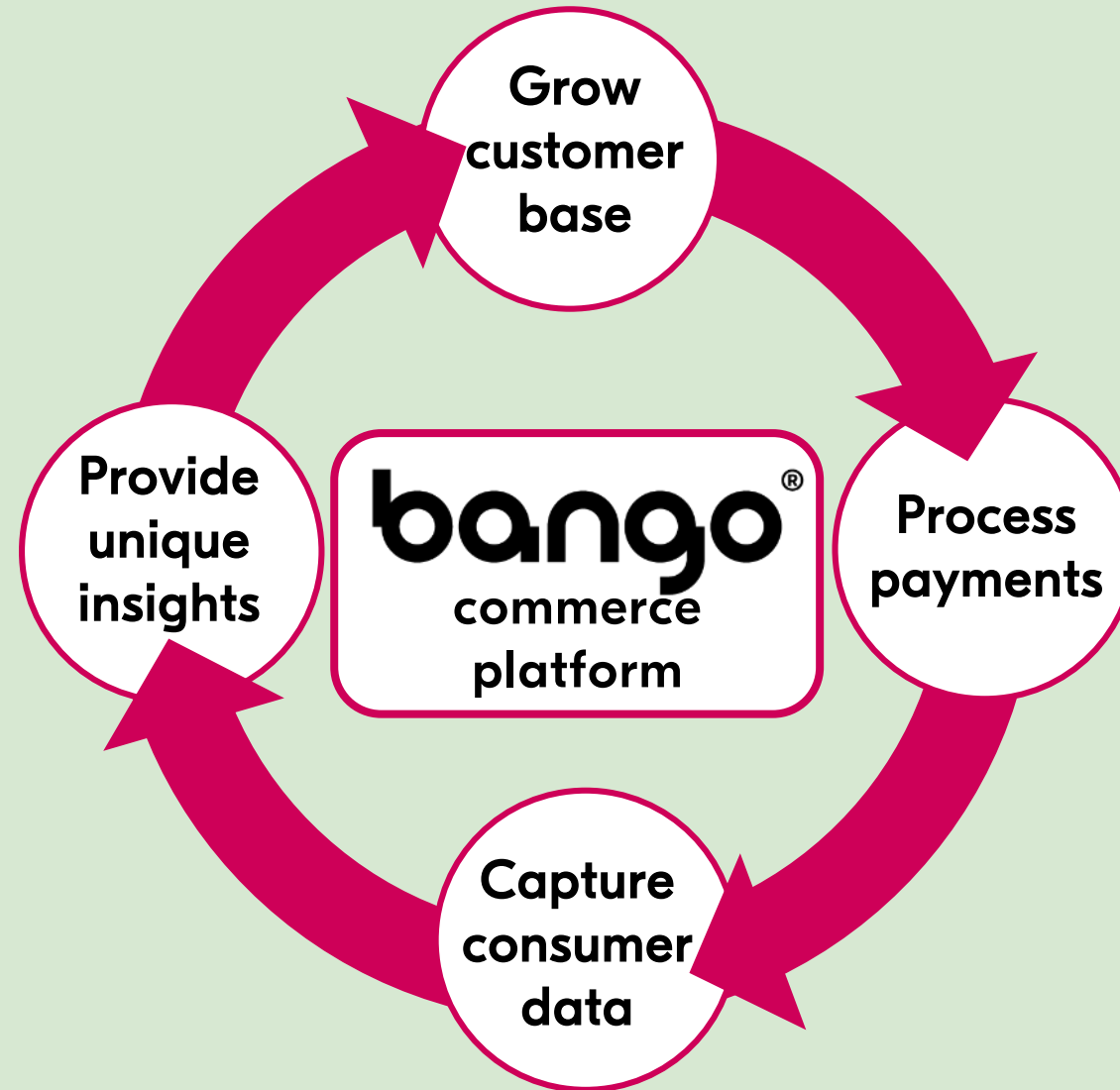
Bango — from powering payments to mobile commerce



Worldwide app advertising spend will grow from **\$27bn** in 2017 to **\$64bn** in 2020, 32% CAGR (AppsFlyer, 2018)

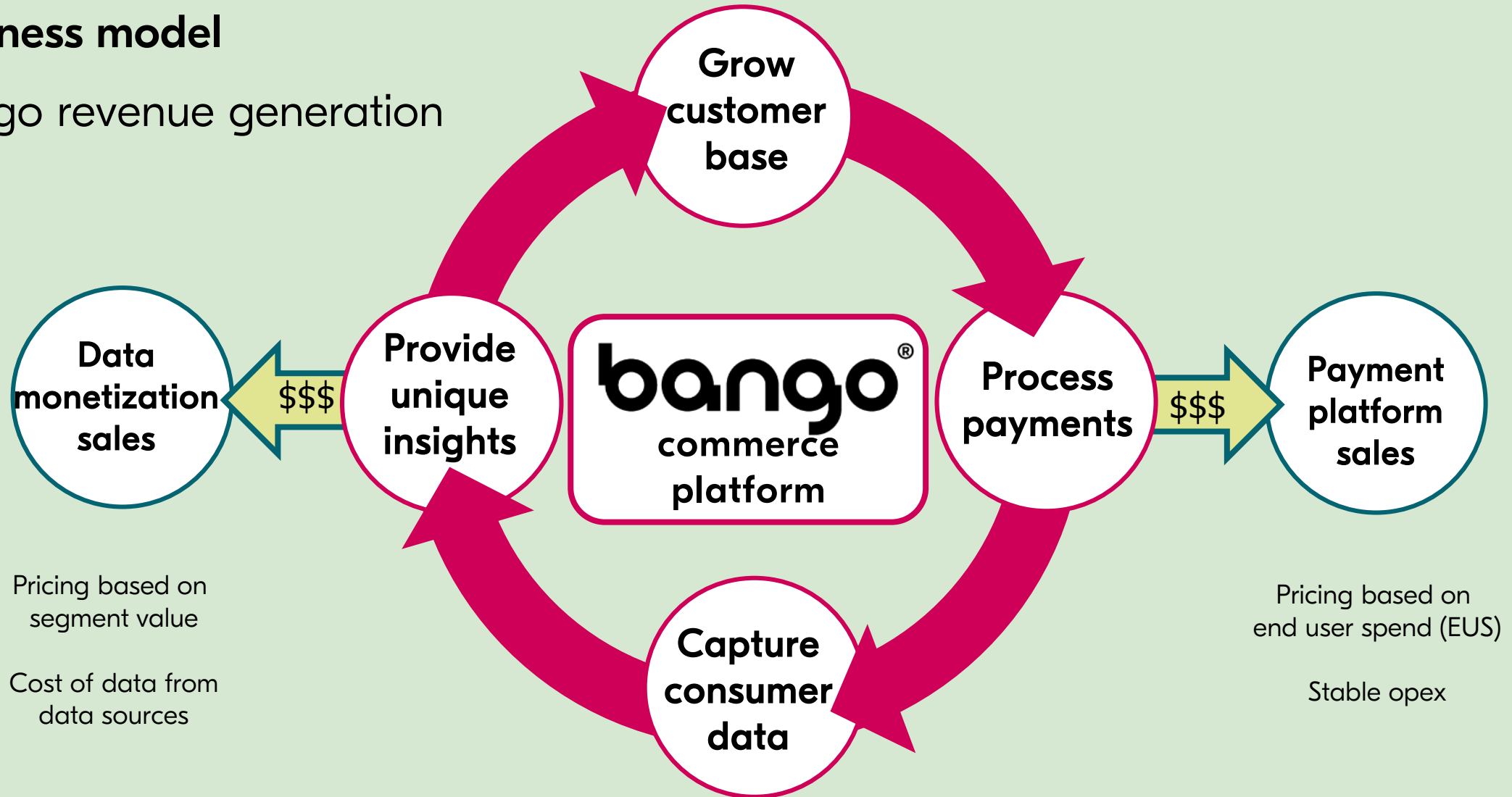
Worldwide app store consumer spend will grow from **\$106bn** in 2018 to **\$156bn** by 2022, 13.9% CAGR (App Annie, 2018)

Strategy



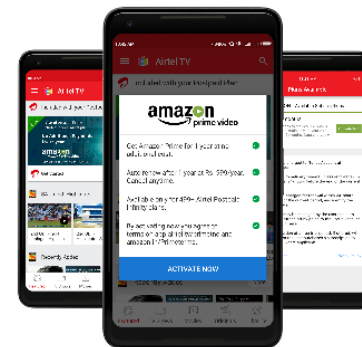
Business model

Bango revenue generation



Excellent progress against plan

- Processing payments in three ways
 - Digital services with DCB & wallet
 - Physical goods with DCB
 - Digital services bundled with other products
- 100% EUS growth for four years
 - More users, more sales, more routes, more merchants and more developers
- Launch of Bango Marketplace
 - Opens door to new market: App developers
 - Online sales of valuable consumer insights
 - 12 months earlier by using Audiens tech.
 - First sales generating case studies



Driving further growth

1st

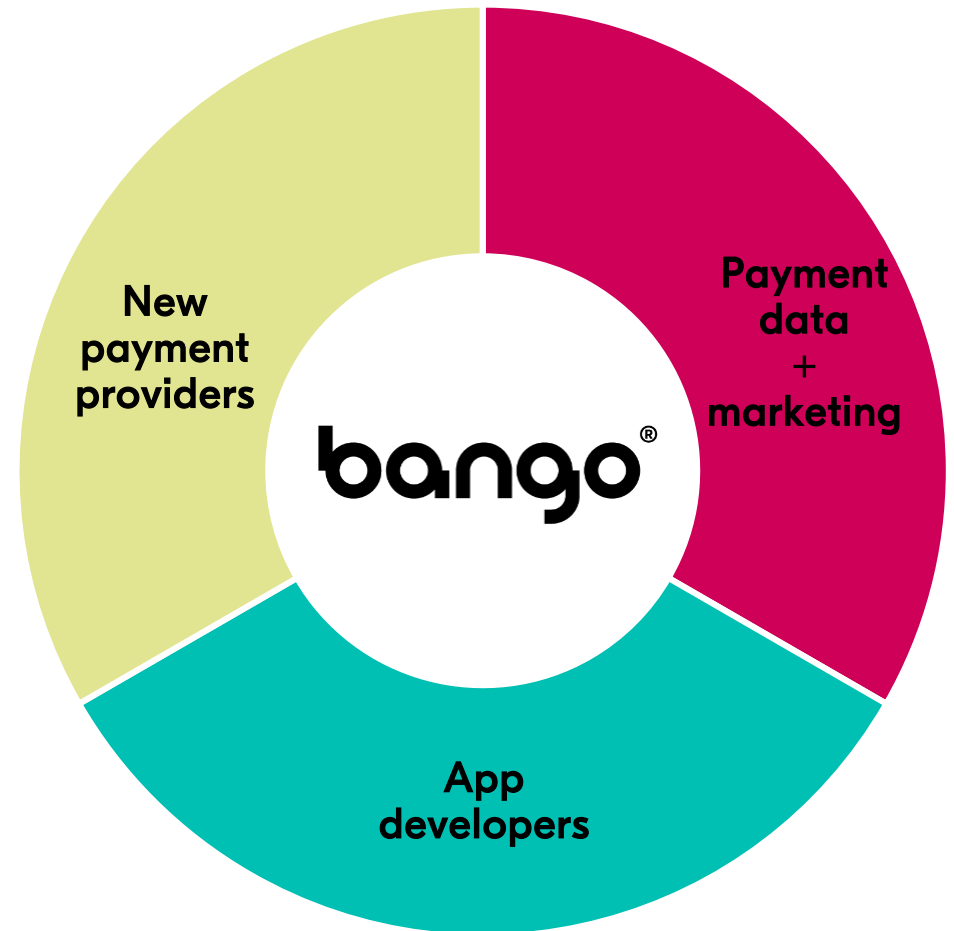
Payment data can now be used to focus marketing — driving growth

1st

App developers can now directly join the Bango ecosystem

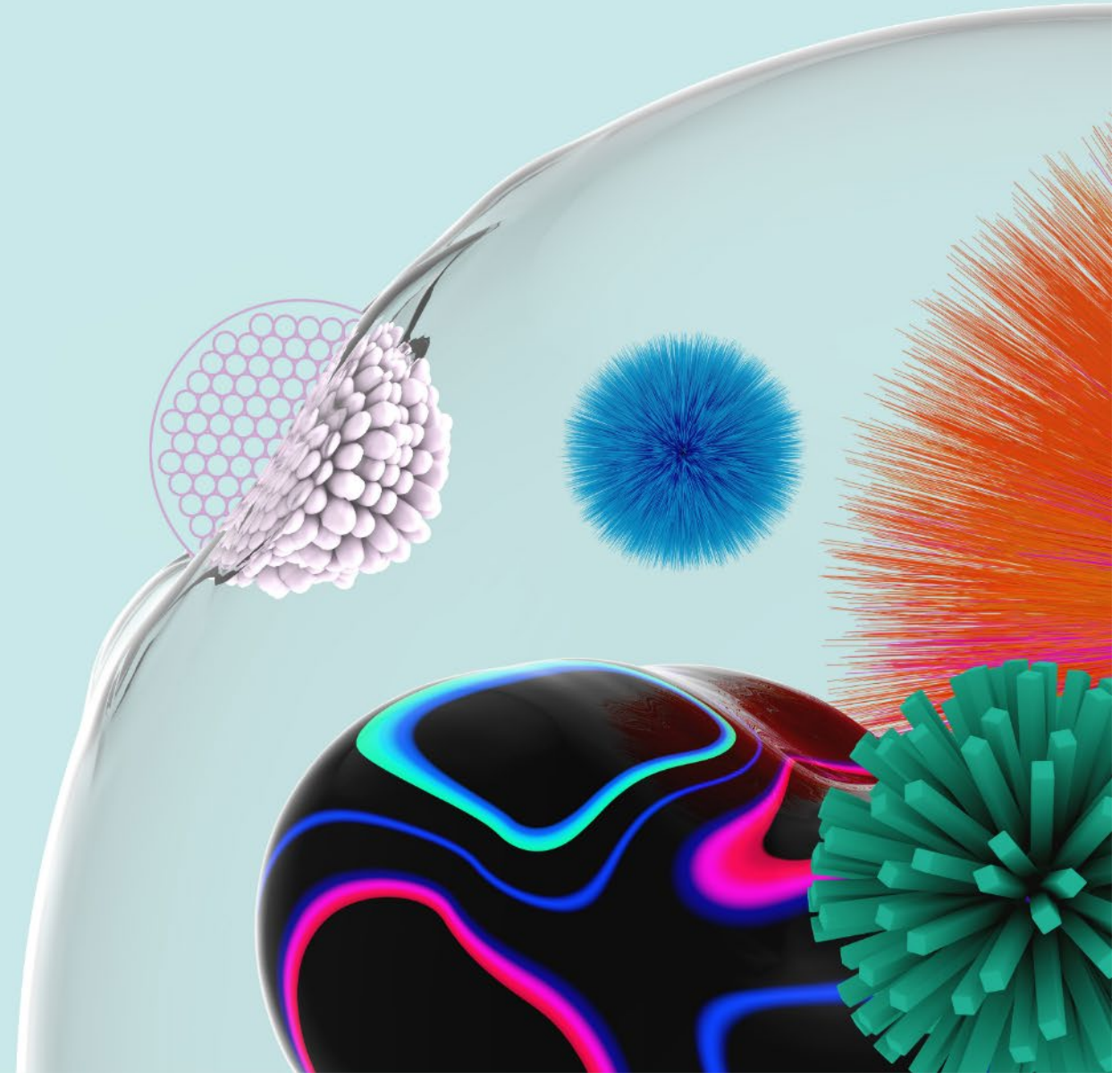
1st

Payment data outside DCB can now be used in the Bango ecosystem



Payment platform

Ray Anderson

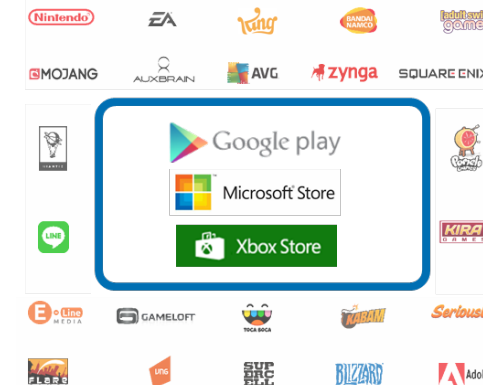


World leading technology

- High capacity, highly scalable, secure and powerful platform technology with stable operating costs
- Powering the leaders
 - All payment methods with any device
 - Enabling complex physical sales
 - Boost sales with data driven insights
- Operating globally
 - Asia (Japan, India, Taiwan...)
 - USA and Canada
 - Latam (Brazil, Mexico, Chile ..)
 - Europe, Middle East, Africa



Online store DCB



Digital content DCB and wallets

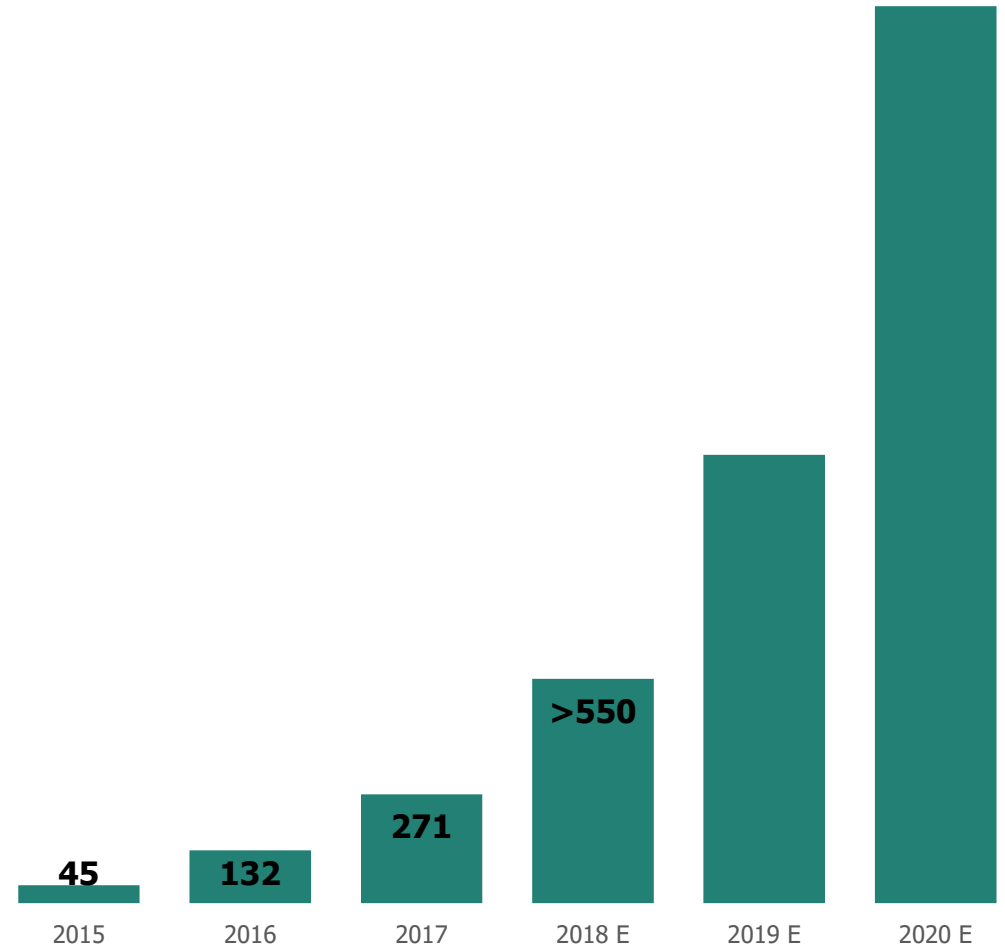


Resale and bundling

Profitable business model

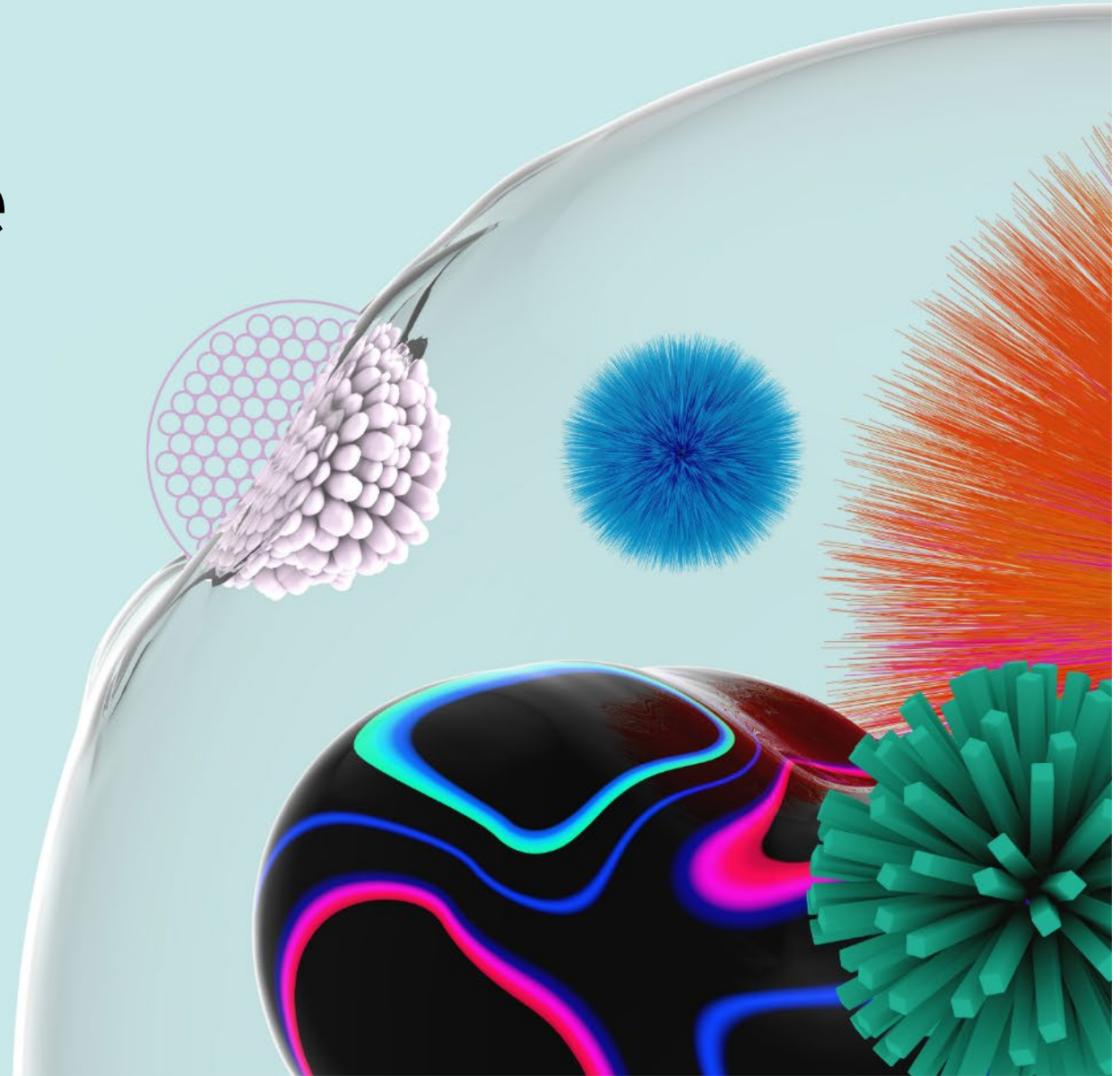
- Sustained rapid EUS growth
 - EUS grew more than 100% in 2018
- Growing revenue - Building on success
 - Opex remains stable
 - Revenue driven by growing EUS
- Payment data monetization makes Bango platform even more compelling
- Pipeline of large routes to migrate to Bango payment platform

EUS growth £m



Bango Marketplace

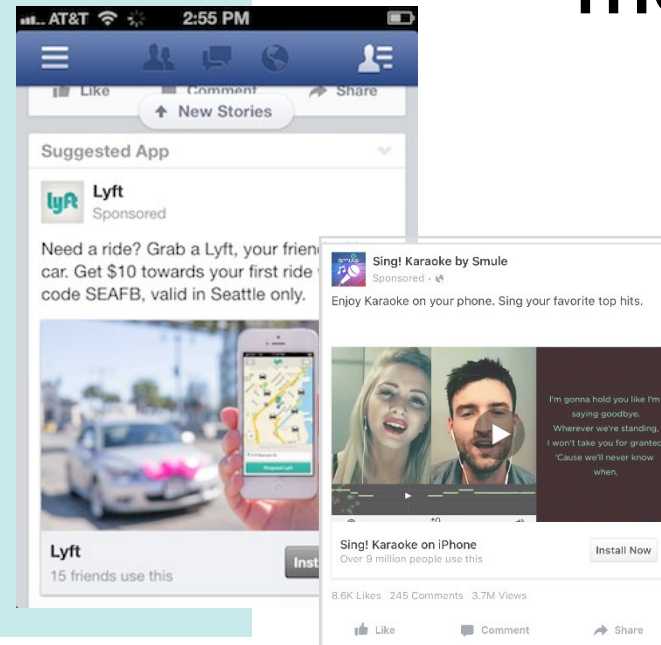
Anil Malhotra



App developer marketing drives growth

- App developers are spending **\$39bn year on marketing**
(Appsflyer, 2018)
- Mobile app marketing spend annual growth forecast **34%**
- App developers spend **more than half of their app development budget on marketing**

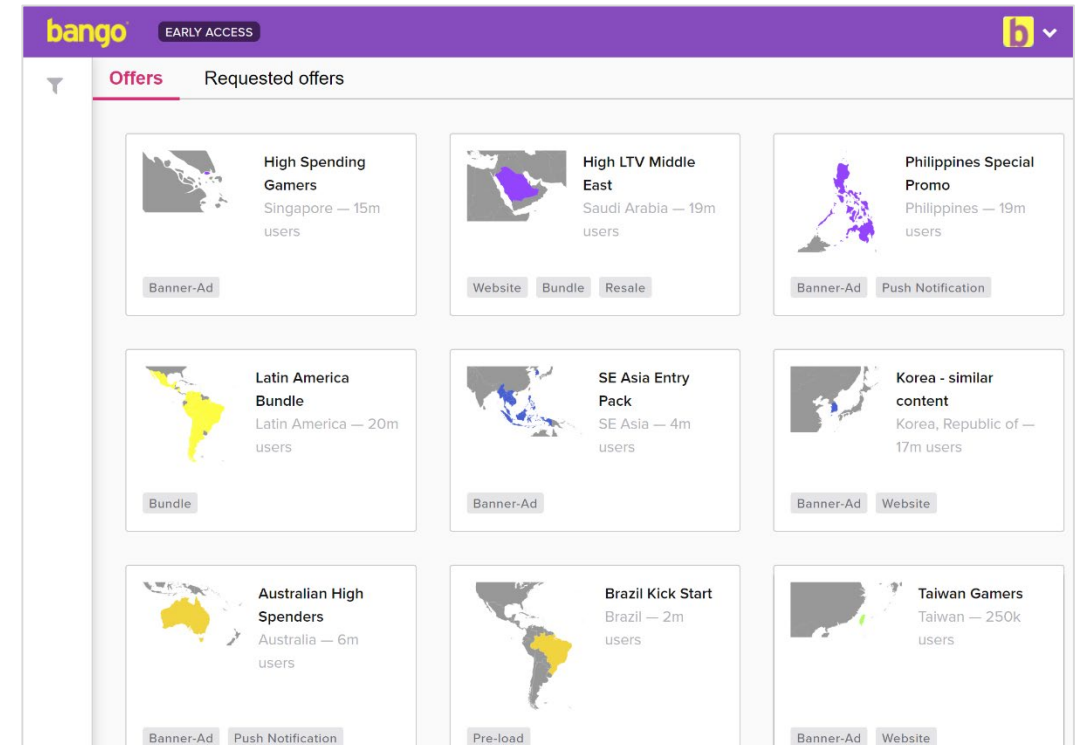
Bango Marketplace
opens Bango
to app developers
with their multi \$Bn
marketing spend



Bango Marketplace...

- Offers valuable user segments created from transactional and other MNO data
- The segments enable marketing focus on users more likely to pay: high value users
- App developers buy segments to boost the ROI from user acquisition campaigns
- App developers benefit from MNO data but without MNO complexity

...where app developers can use mobile operator payment data to improve user acquisition campaigns



Proven success in new user acquisition and in-app monetization

Google Play karaoke app in Indonesia



Target audience

Top paying users in last 12 months who have not made in-app purchases in karaoke app



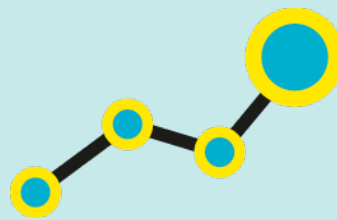
Offer

50% VIP subscription for first month



Mechanic

Text message with link to download using Bango segment

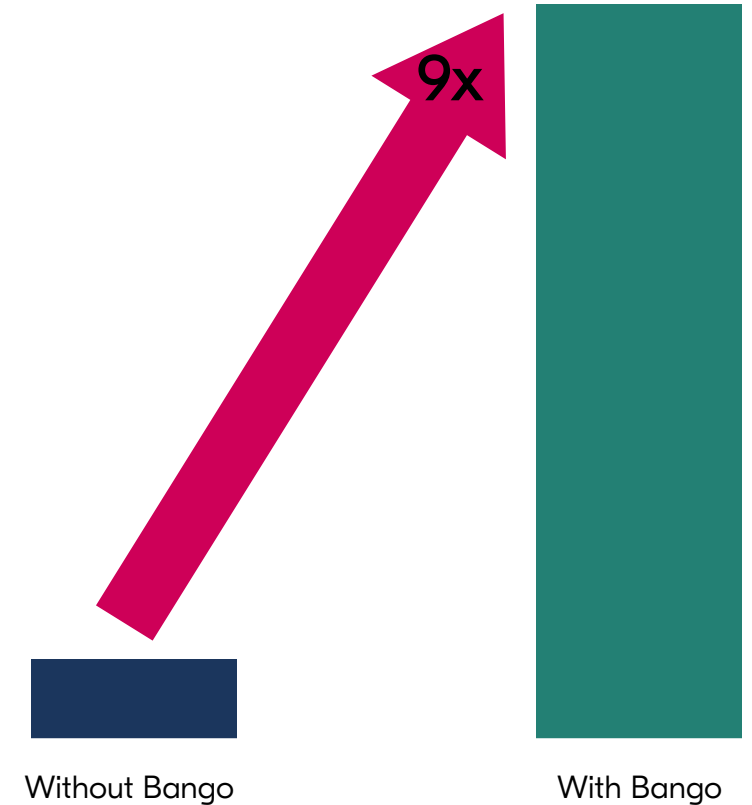


Expected outcome

Increase in conversion rate of free to paying users

Result

Conversion rate of free to premium users





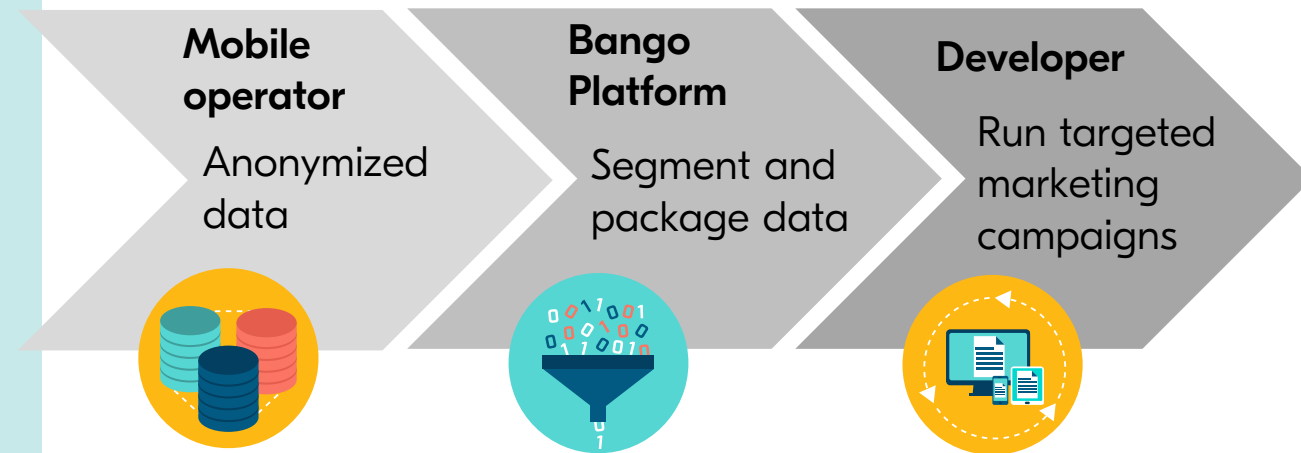
Bango Platform helps developers target the highest value users

- Pay capable users (DCB-enabled)
- Frequent purchasers
- High spenders
- Loyal customers
- Buys games
- Pays to watch sports
- Pays to play e-sports
- Comparative analysis of segments
- Transaction success / failure analysis

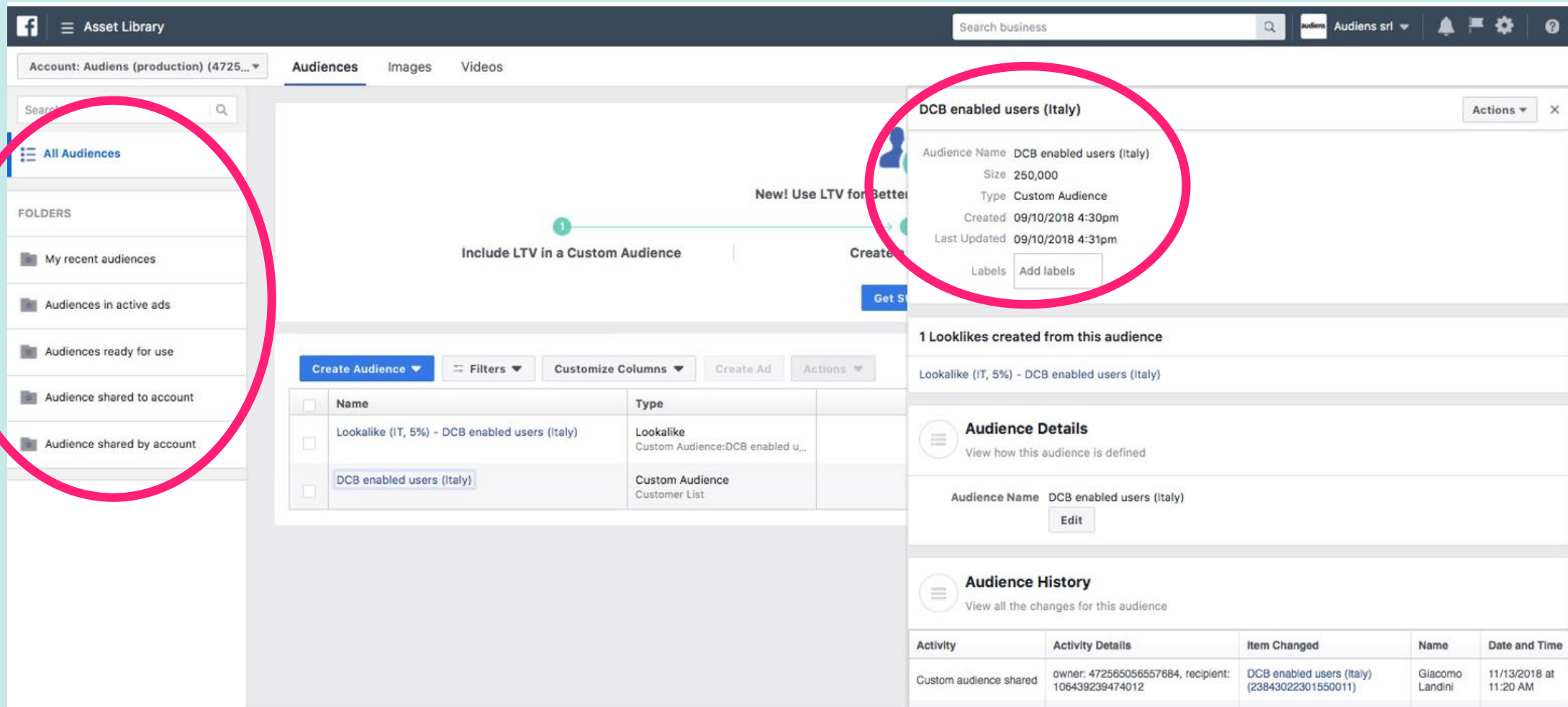


Roles, responsibilities, data protection

- Mobile operators:
 - Give Bango access to the data
 - Comply with GDPR / data regs.
 - Safe and trusted partners
- Bango Platform:
 - Analyze and produce customer segments
 - Anonymize data
 - Reveal behavioral payment insights
 - Collect data use revenues from developers
- Developers:
 - Run the marketing campaigns
 - Already do marketing at scale
 - Comply with marketing channel data regs.



Using a Bango segment in a Facebook campaign



The screenshot shows the Facebook Audience Manager interface. On the left, the 'All Audiences' link in the sidebar is circled in pink. In the main content area, the 'DCB enabled users (Italy)' audience is highlighted with a pink circle. This audience is a Custom Audience with a size of 250,000, created on 09/10/2018 at 4:30pm. Below the audience details, a table lists the lookalikes created from this audience. The table has columns for Name, Type, and a description. The first row shows a Lookalike (IT, 5%) - DCB enabled users (Italy) with a description of Custom Audience:DCB enabled u... The second row shows the DCB enabled users (Italy) Custom Audience with a description of Customer List.

DCB enabled users (Italy)

Audience Name: DCB enabled users (Italy)
 Size: 250,000
 Type: Custom Audience
 Created: 09/10/2018 4:30pm
 Last Updated: 09/10/2018 4:31pm
 Labels: Add labels

1 Lookalikes created from this audience

Lookalike (IT, 5%) - DCB enabled users (Italy)

Name	Type
Lookalike (IT, 5%) - DCB enabled users (Italy)	Lookalike Custom Audience:DCB enabled u...
DCB enabled users (Italy)	Custom Audience Customer List

Audience Details
 View how this audience is defined

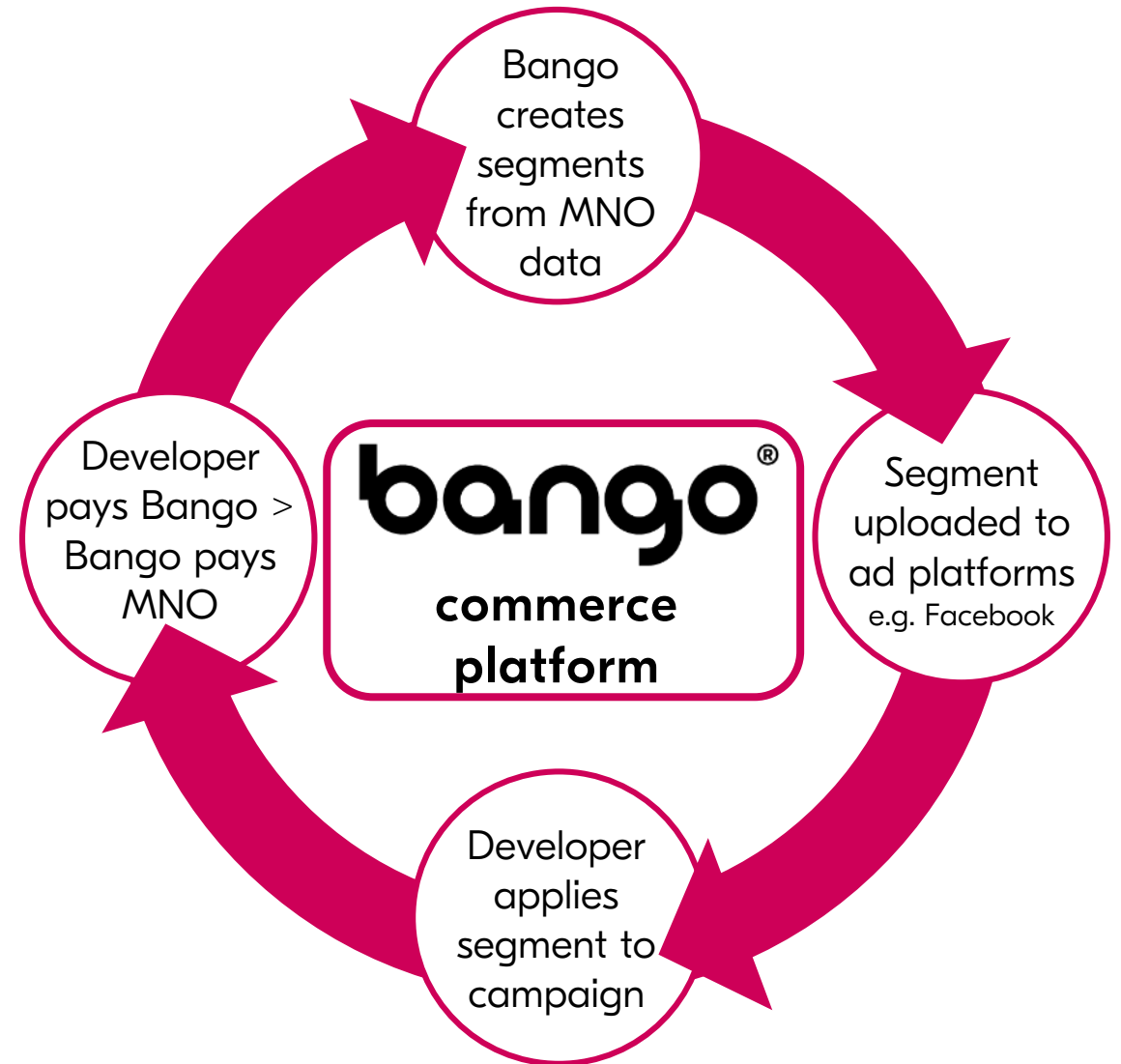
Audience Name: DCB enabled users (Italy)
 Edit

Audience History
 View all the changes for this audience

Activity	Activity Details	Item Changed	Name	Date and Time
Custom audience shared	owner: 472565056557684, recipient: 106439239474012	DCB enabled users (Italy) (23843022301550011)	Giacomo Landini	11/13/2018 at 11:20 AM

Business model

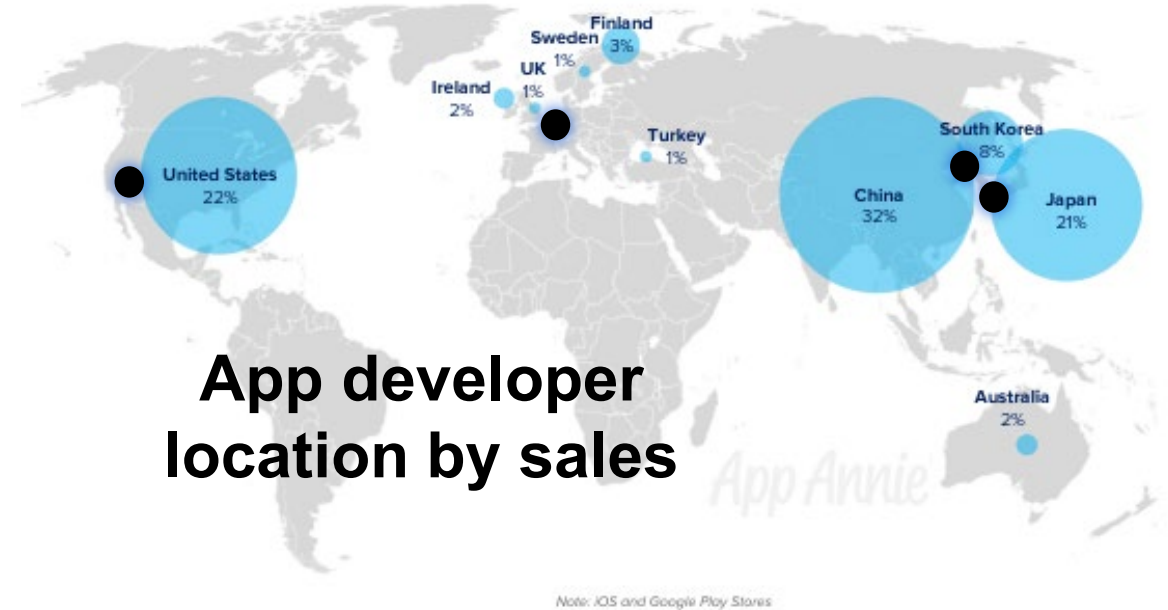
- Bango creates the segments from transaction and MNO data
- Segment is uploaded to ad platform
 - Developer gets limited time access
- Bango gets paid by the developer
- Developer applies segment to ad campaign
 - Bango controls / terminates access
 - Can give access to the same segment to other developers
 - Bango measures and reports impact on payment performance from campaign



Sales and Marketing strategy

- Focus
 - Drive success for largest app developers
 - Use data gained from major DCB partners
- Efficient
 - Automated production of segments
 - One developer can buy same segments across many countries
 - Any segments can be sold many times to multiple developers
- Scalable
 - Sales made direct via Bango Marketplace
 - Platform does heavy lifting
 - Audiens tech allows data sources beyond DCB transactions

Total Consumer Spend by Parent Company HQ Location
Top 300 Parent Companies in 2018



App developer location by sales

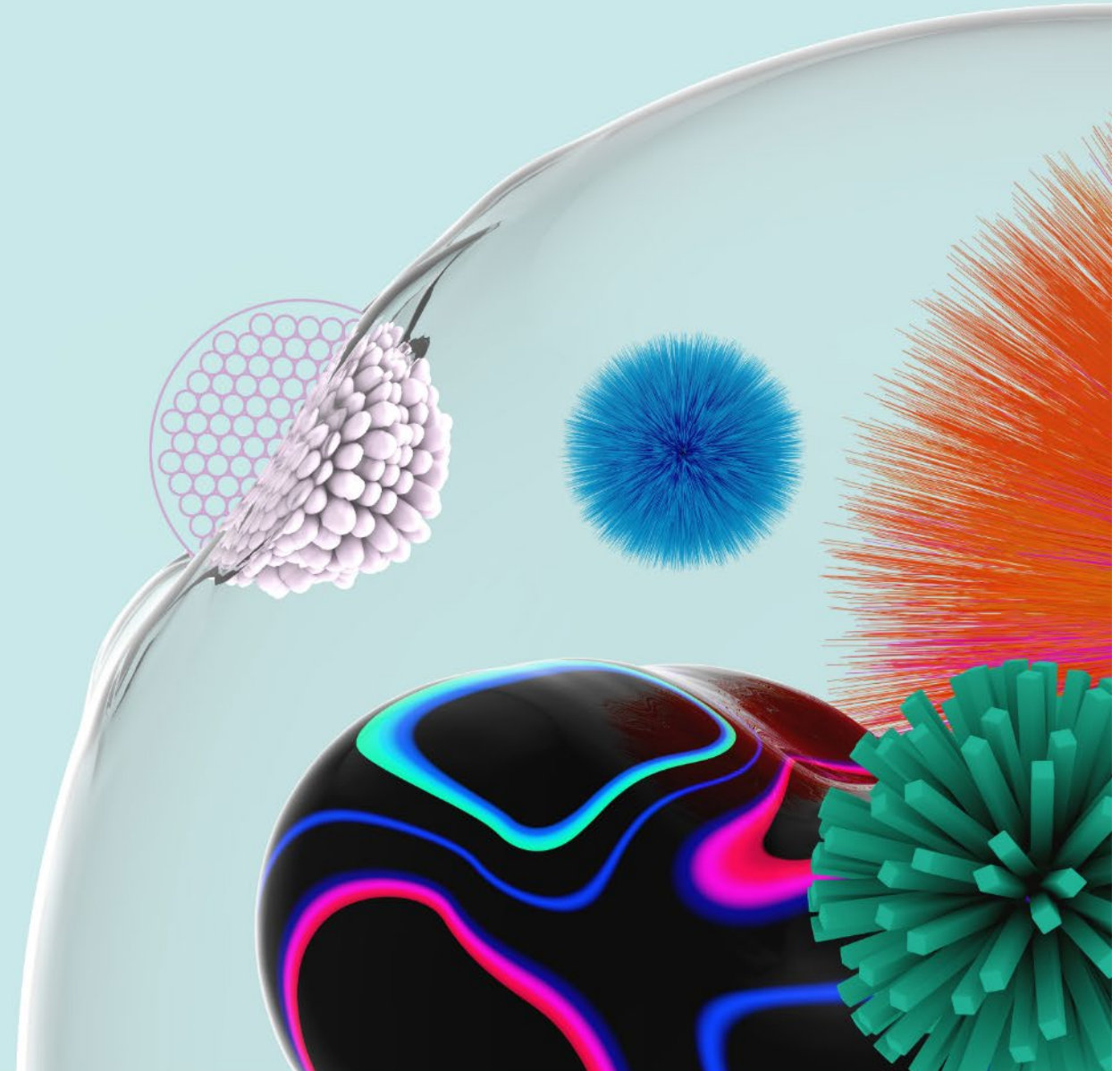
Top Countries by App Store Consumer Spend
Two Year Growth



Note: Spend is gross, the cut taken by app stores has been removed; iOS, Google Play, Third-Party Android in China combined

Staying ahead

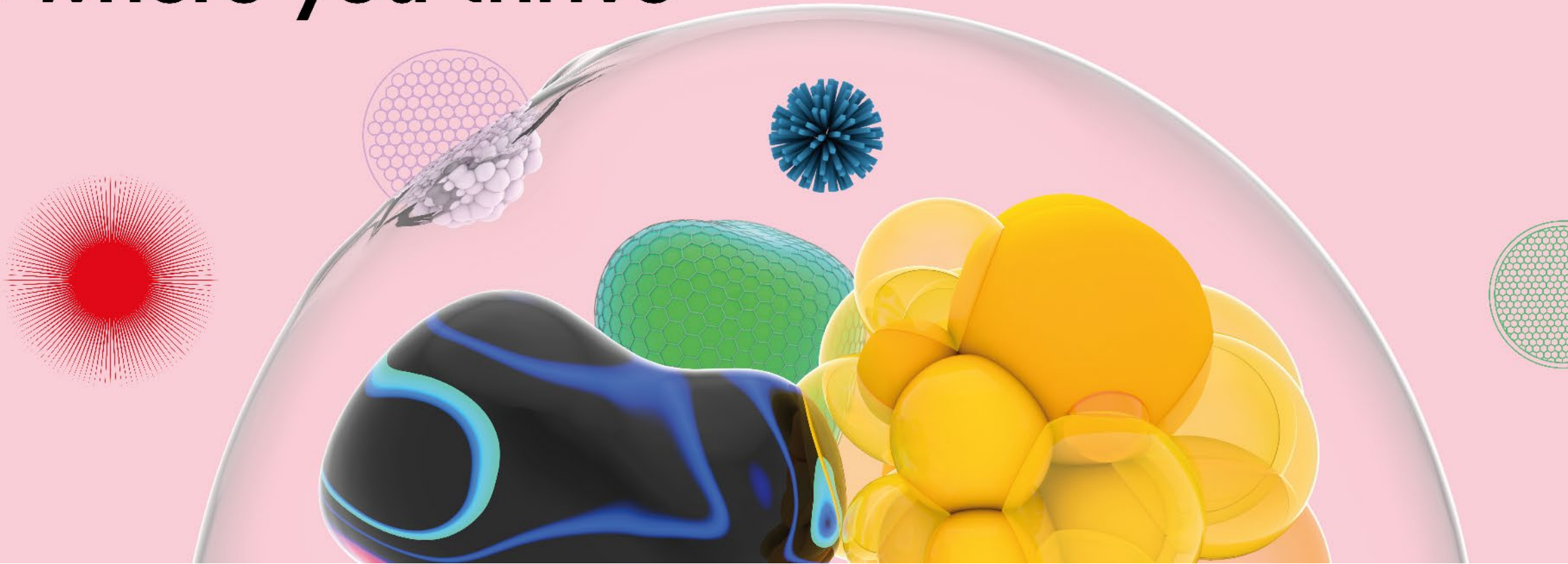
Ray Anderson



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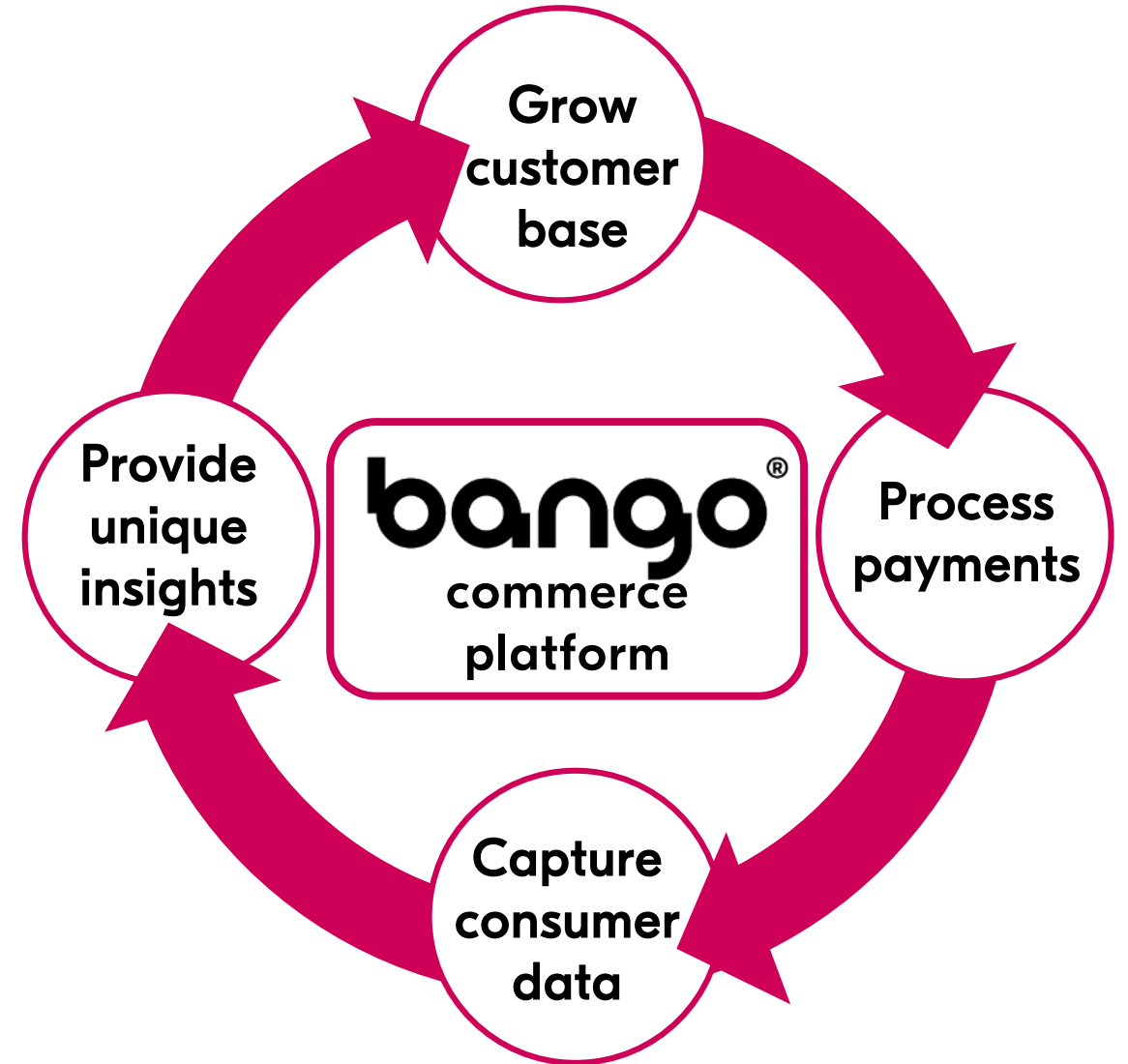
Be where you thrive

www.bango.com



The thriving Bango ecosystem

- Payment providers have access to new revenue stream
 - Bango Marketplace is open to any payment provider
- App developers gain powerful targeting that was not possible before
- The Bango circle boosts the value of mobile commerce
- New, high value revenue stream to Bango
 - First sales in 2018, scale-up in 2019
- Driving shareholder value



Q&A

