

DALLAS & MUMBAI--( [BUSINESS WIRE](#) )--Calpian, Inc. (OTCQB: [CLPI](#) ) has announced that for the month ending June 30, 2014, its Mumbai-based subsidiary Money-On-Mobile has been accessed by 95 million unique users since its inception. With a total of 5.8 million users accessing the service in June, 3.6 million were new users. Money-On-Mobile is a mobile payments service provider that enables Indian consumers to use their mobile phones to pay for goods and services, or transfer funds from one cell phone to another using simple SMS text functionality.

Money-On-Mobile is now offered through 198,827 retail locations throughout India, an increase of 5,448 stores compared to 193,379 stores in May. Processed transaction volume for June 2014 in Indian rupees exceeded 1 billion INR, a 53 percent increase compared to the volume processed six months ago for the month ending Dec. 31. At current exchange rates, the June 2014 processed transaction volume is approximately \$17.1 million USD.

“Consumer demand for mobile money in India continues to grow because the majority of our country’s 1.2 billion people do not have access to, or even desire, traditional banking services,” said Shashank Joshi, founder and managing director of Money-On-Mobile. “Mobile money is an increasingly important service for Indian consumers who want to simplify the way they pay for everyday expenses such as utility, mobile phone and cable television bills. We’re pleased with our growth through the first half of the year and remain focused on expanding our customer base, retail distribution and services.”

“Since the beginning of the year, we have added nearly 15 million new Money-On-Mobile users and 25,000 new retail distribution partners, further reinforcing our value-added service and high-growth market opportunity,” said Calpian CEO Harold Montgomery. “I continue to be pleased with the Money-On-Mobile team’s ability to execute our plan focused on attracting new users, expanding our retail partner distribution channel and increasing processed volume.”

## **About Calpian, Inc.**

Calpian, Inc. (CLPI) is a global mobile payments technology and processing company offering mobile payment services through Indian subsidiary Money-On-Mobile and domestic

transaction services through Calpian Commerce. Money-On-Mobile is a mobile payments service provider that enables Indian consumers to use their mobile phones to pay for goods and services, or transfer funds from one cell phone to another using simple SMS text functionality. Calpian Commerce provides the U.S. merchant community with an integrated suite of payment processing services and related software products. For more information, visit [www.calpian.com](http://www.calpian.com).

## Note to Investors:

This press release contains certain forward-looking statements based on our current expectations, forecasts and assumptions that involve risks and uncertainties. This release does not constitute an offer to sell or a solicitation of offers to buy any securities of any entity. Forward-looking statements in this release are based on information available to us as of the date hereof. Our actual results may differ materially from those stated or implied in such forward-looking statements, due to risks and uncertainties associated with our business, which include the risk factors disclosed in our Form 10-K filed on March 31, 2014. Forward-looking statements include statements regarding our expectations, beliefs, intentions or strategies regarding the future and can be identified by forward-looking words such as "anticipate," "believe," "could," "estimate," "expect," "intend," "may," "should," and "would" or similar words. We assume no obligation to update the information included in this press release, whether as a result of new information, future events or otherwise.