intermex
International Money Express

Company Overview and Update

August 2018

CONFIDENTIAL

Safe Harbor Statement / Non-GAAP Financial Measures

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This presentation includes certain non-GAAP financial measures, including Adjusted EBITDA. These non-GAAP financial measures should be considered only as supplemental to, and not as superior to, financial measures prepared in accordance with U.S. GAAP. Please refer to Slides 18-19 of this presentation for a reconciliation of Adjusted EBITDA to net income (loss). Adjusted EBITDA is defined as net income (loss) before depreciation and amortization, interest expense, income taxes, and also adjusted to add back certain charges and expenses, such as transaction costs and non-cash compensation costs, as these charges and expenses are not considered a part of our core business operations and are not an indicator of ongoing, future company performance.

Intermex Overview

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International Money Express

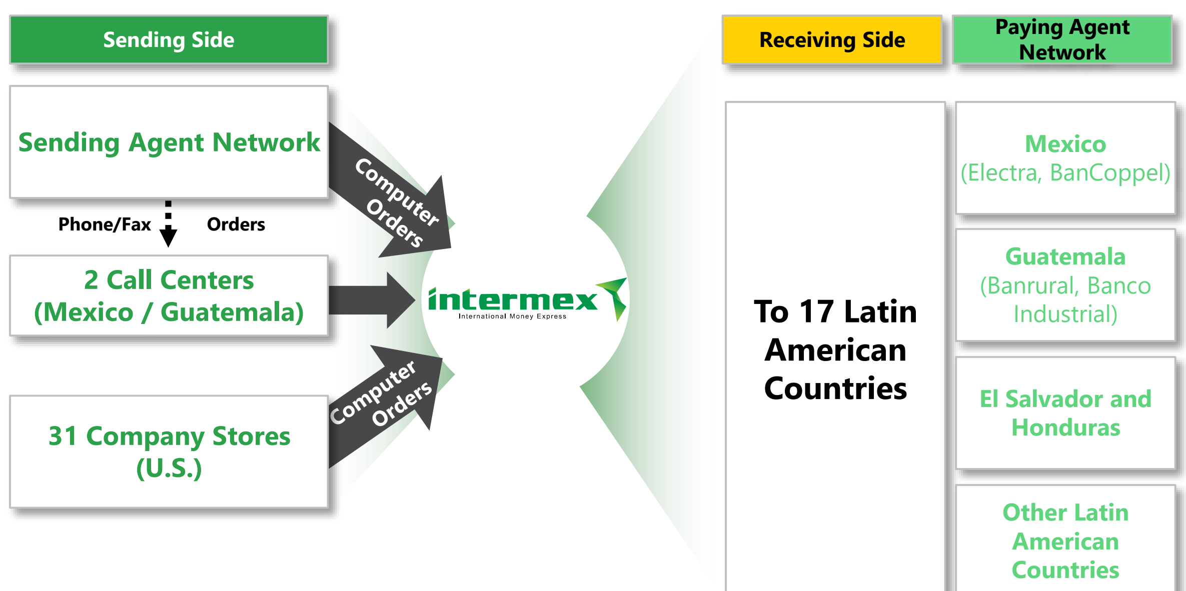
$215.5M	2017 Revenue
$33.4M	2017 Adjusted EBITDA (2)
23%	2017 Adjusted EBITDA Growth
15.5%	2017 Adjusted EBITDA Margin % (2)
19.1M	2017 Money Transfer Transactions
$6.8B+	2017 Remittance Volume
17	Countries across Latin America

Licensed in 50 U.S. states and Puerto Rico, served through a sending agent base of independent, non-exclusive agents and 31 company stores

585	Total Employees

- Leading Money Transfer service provider to the $82B US to Latin America and Caribbean corridors(1)
- Unique and differentiated approach has driven rapid market share growth
- Impressive Financial Performance – Revenue and Adjusted EBITDA CAGR of 32% and 35%, respectively from 2015 - 2017

Efficient, High Growth Platform



(1) World Bank (2017). Reflects LAC market size as of 2017.
(2) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 16 and 17 for more detail and reconciliation.

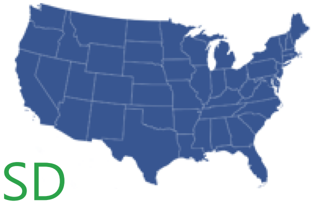
Global Remittance Market

247M

people live outside of
their country of birth.[(1)]

$613B USD

estimated amount of remittances
sent, worldwide in 2017[(2)]



$148B USD

was sent from the U.S. alone[(2)]

$31B USD

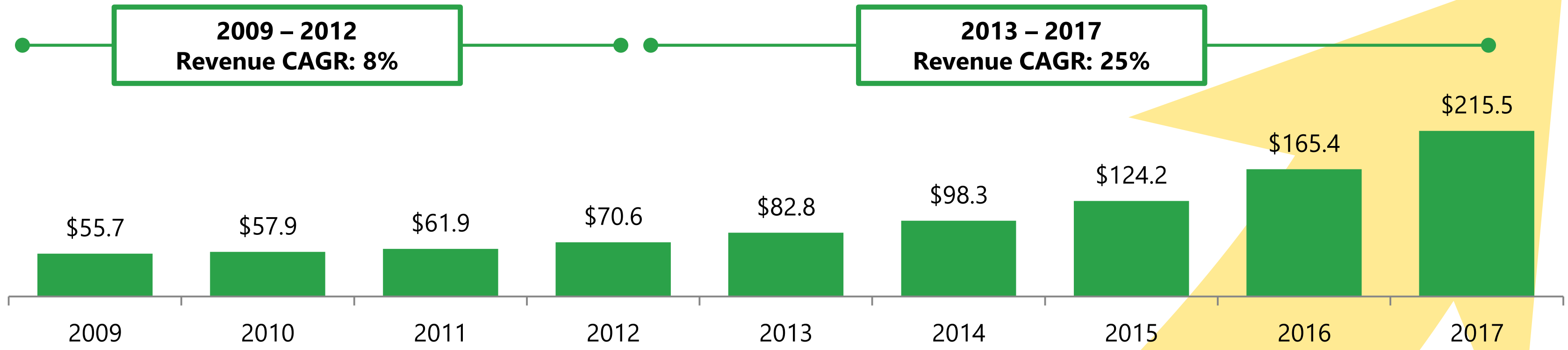
was sent from the U.S. to Mexico
in 2017, the largest remittance
corridor in the world[(2)]

(1) The World Bank. "Migration and Remittances Factbook 2016."
(2) The World Bank. "Bilateral Remittance Matrix - 2017" accessed on May 17, 2018

Intermex – Evolution of a Market Leader

History of sustained market share growth provides a strong platform for future growth

($ in millions)



Early Years

- Intermex was founded in 1994 as a money transfer provider headquartered in Miami, Florida
- Acquired Servimex, Americana and Maniflo and expanded into 13 new U.S. states
- Opened call centers in Mexico and Guatemala
- Completed re-engineering and business model shift to focus on efficient agents and profitability
- Investment in innovative and highly scalable technology

Foundation
Inception - 2012

Expansion

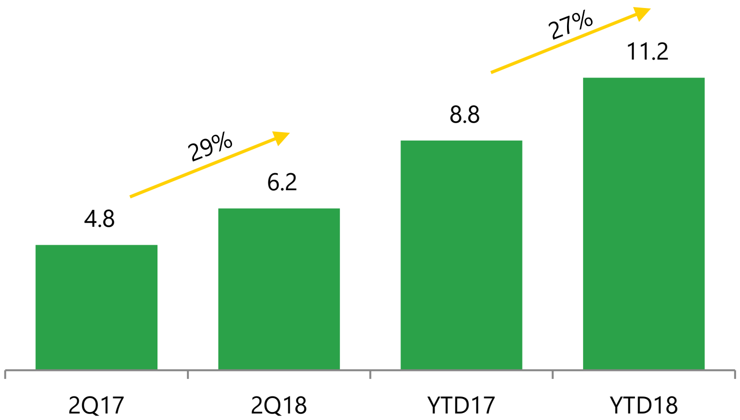
- Further market penetration into western and northeastern U.S.
- Economic recovery sets in, providing backdrop for market growth
- Acceleration of market share gains
- Increased proprietary payor network coverage and penetration
- Launched differentiated Customer Management platform and loyalty program to capture additional customers
- Began developing mobile / online strategy

Accelerated Growth
2013 - Present

Intermex Growth Story

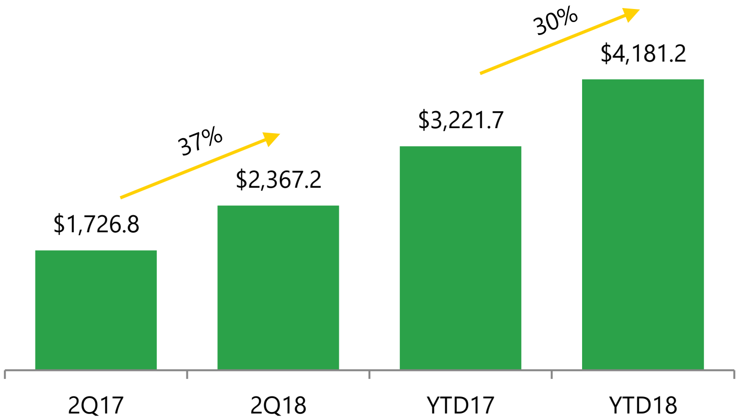
Money Transfer Transactions

(# In millions)



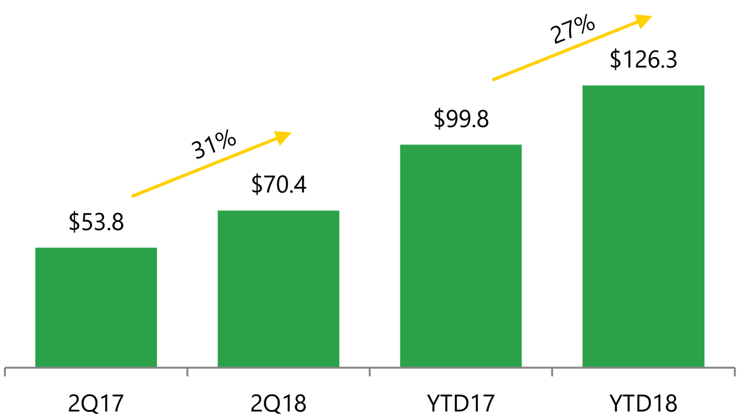
Volume

($ in millions)



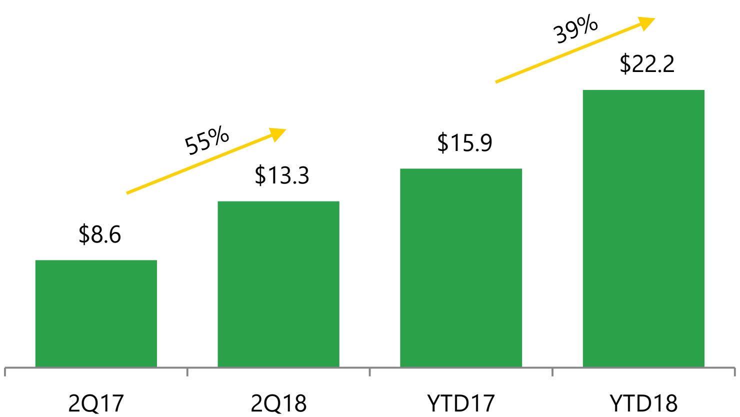
Revenue

($ in millions)



Adjusted EBITDA[(1)]

($ in millions)



(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 18 and 19 for more detail and reconciliation.

Favorable, Fragmented Competitive Landscape

Intermex enjoys a strong and growing position across key target markets

LAC Market Landscape

Western Union
MoneyGram
Ria Money Transfer
intermex International Money Express
Sigue Money Transfer
DolEx

Total Market Size:
~$82 Billion (1)

Intermex Share of Key Target Markets (2)

Mexico Market Share Breakdown

	2014	2017	2Q'18
intermex	**7.9%**	**15.7%**	**17.3%(3)**
All Others	92.1%	84.3%	82.7%

Guatemala Market Share Breakdown

	2014	2017	2Q'18
intermex	**14.0%**	**21.6%**	**24.1%(3)**
All Others	86.0%	79.4%	75.9%

LAC Countries - 2017

Country	Size (US$B)[1]	Region
MEX	30.6	38%
GUA	8.5	10%
DOM	6.2	8%
COL	5.6	7%
ELS	5.1	6%
HON	4.3	5%
PER	3.0	4%
ECU	2.9	4%
BRA	2.7	3%
JAM	2.5	3%
HAI	2.5	3%
BER	1.5	2%
NIC	1.4	2%
BOL	1.3	2%
OTHER	3.8	5%

(1) World Bank (2017). Reflects estimated LAC market size as of 2017.
(2) Management estimated market share of remittances as of 2017.
(3) Source: Banco de Guatemala, Banco de Mexico and World Bank 2017

2Q Earnings Highlights

- Generated impressive year-over-year growth of key metrics:
  - 31.0% revenue growth
  - 54.6% Adjusted EBITDA growth(1)
  - 37.1% growth in remittance volume

- Increased Adjusted EBITDA margin from 16.1% to 19.0%(1)

- Year to date as of June 30, Intermex has delivered 45% of the total growth in US to Mexico remittance volume and 58% of the total growth in US to Guatemala remittance volume.(2)

(1) Adjusted EBITDA reflects add-backs for one-time, non-recurring items. Please see pages 16 and 17 for more detail and reconciliation
(2) Source: Banco de Mexico, Banco de Guatemala, World Bank US outbound volumes and Intermex company data

Customer Transaction Flow

Illustrative example of $375 transaction to Mexico

$375

U.S. Customer sends $375 to Mexico through:

- In person wire transfers
- Online money transfers

$375
+$10 fee

Agent records $375 transaction to Mexico and charges the customer $385 and provides customer with transaction code.

Intermex processes transaction through proprietary platform with an integrated regulatory compliance model and payer network relationships.

- Intermex earns $10.00 Fee Revenue plus ~$2.50 Foreign Exchange Spread Revenue
- Intermex pays sending and paying agent commissions

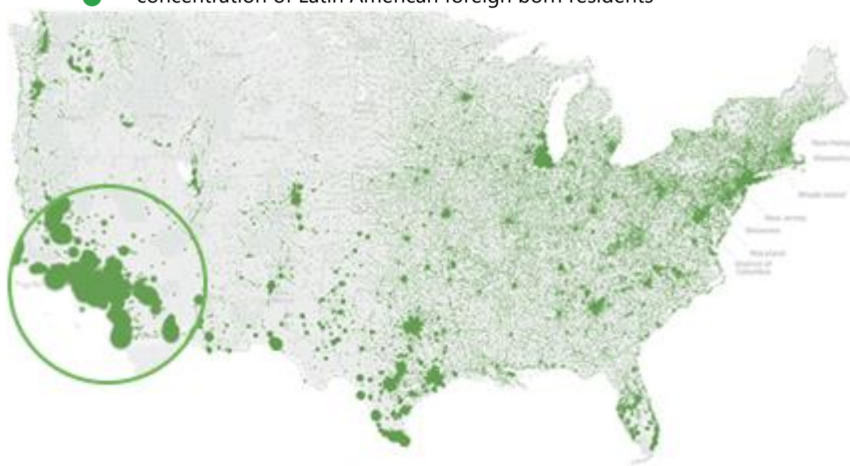
$375

$375 is wired to Mexico. Customer picks up money with transaction code in local currency.

Intermex earns $5.05 net on $12.50 gross revenue

Systematic and Efficient Sales Strategy and Execution

= concentration of Latin American foreign born residents



1 Target U.S. ZIP codes with high concentrations of Latin American foreign born residents

2

Locate and interview agents in target Zip codes that meet Intermex Agent profile.

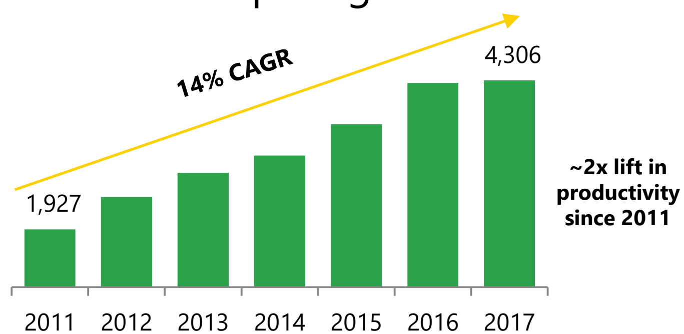
- High transaction volume
- Trusted member of community
- Strong compliance environment
- Credit Worthy

3

Partner with agent to:

- Provide Solutions
- Sell Benefits
- Complete Business Review
- Finalize Commitments

4 Average number of wires per agent



Note: Agent count reflects yearly average of transacting agents.

Differentiators – Deliver Agent and Consumer Value

Why Agents Choose Intermex

- Increased Transaction Volume
- Trust
- Banking Solutions
- Capture Speed
- System Reliability
- Problem Resolution

Why Consumers Choose Intermex

- Local Language
- Loyalty Program
- Reliability
- Trust
- Community Member

Core Growth Opportunity

Intermex has strong organic growth potential in its core business

15 Stronghold States
18% of Total Market
23% growth rate in 2017[1]

27%
Intermex
current share

9%
Intermex
current share

10 Growth States
62% of Total Market
36% growth rate in 2017[1]

Growth Opportunity in Stronghold States

- Increased regional penetration of new agents
- Increased share of wallet through loyalty program
- Increased share of agent volume

Increased Penetration in Growth States

- Intermex growth to 25% market share is equivalent to a 55% growth in total Intermex remittance volume

Core growth will be the dominant source of revenue and net income through 2021

(1) Source: Banco de Mexico, Intermex company data

Other Growth Vectors

The assets created by our core organic growth will be leveraged in other products and markets.

Leverage our platform capacity and ubiquitous MSB Licensing in US

White Label Processing Opportunity

- Current platform can handle significant additional volume
- Many foreign banks looking to offer online money transfer service, but lack infrastructure and licenses

Grow Mobile and Online Presence

- Mobile / Web Based money transfer app launched to consumers in Q1 2017
- Ready to grow rapidly with marketing push when consumers are ready

Leverage existing base of 3 million unique consumers

Powerful Intermex Brand

- #1 Rated in Customer Satisfaction by Remittance Industry Observatory (RIO)[1]

Expand Product Offering

- Execute on existing product pipeline: General Purpose Card, Payroll Card
- Expand availability and utilization of existing product solutions like Check Direct and Tablets for TG

We believe these opportunities will begin to contribute meaningful revenue and net income in 2019 and beyond

(1) 2013 RIO survey of a sample including 2,000 migrants from Latin American and the Caribbean; discussed in April 2016 RIO newsletter.

2018 Adjusted EBITDA Guidance

- Q4 2017 - $40.1M
- May 2018 - $40.8M
- August 2018 - $42M to $44M

Appendix

Condensed Consolidated Balance Sheet

	Successor Company	
	June 30, 2018	December 31, 2017
ASSETS	(Unaudited)	
Current assets:		
Cash	$ 61,335,968	$ 59,155,618
Accounts receivable, net of allowance of $456,985 and $307,562, respectively	55,803,921	51,374,377
Prepaid wires	14,226,586	7,675,491
Other prepaid expenses and current assets	1,725,205	900,386
Total current assets	133,091,680	119,105,872
Property and equipment, net	9,245,656	8,490,794
Goodwill	36,259,666	36,259,666
Intangible assets, net	42,503,932	48,741,032
Deferred tax asset, net	2,779,388	1,748,854
Other assets	900,962	1,706,693
Total assets	$ 224,781,284	$216,052,911
LIABILITIES AND STOCKHOLDER'S EQUITY		
Current liabilities:		
Current portion of long-term debt, net	$ 4,078,627	$ 3,913,436
Accounts payable	10,862,718	8,919,796
Wire transfers and money orders payable	49,879,419	48,276,649
Accrued and other	16,656,126	11,514,449
Total current liabilities	81,476,890	72,624,330
Long term liabilities:		
Debt, net	105,400,196	107,526,462
Total long term liabilities	105,400,196	107,526,462
Total stockholder's equity	37,904,198	35,902,119
Total liabilities and stockholder's equity	$ 224,781,284	$216,052,911

Condensed Consolidated Statement of Operations

	Successor Company				Predecessor Company
	Three Months Ended June 30,		Six Months Ended June 30,	Period from February 1, 2017 to June 30,	Period from January 1, 2017 to January 31,
	2018	2017	2018	2017	2017
	(Unaudited)				
Revenues:					
Total revenues	$ 70,379,391	$ 53,777,344	$ 126,335,424	$ 85,377,828	$ 14,425,343
Operating expenses:					
Service charges from agents and banks	46,323,264	35,995,569	84,259,931	56,761,860	9,440,774
Salaries and benefits	7,441,220	5,877,726	13,673,403	10,411,401	4,530,308
Other selling, general and administrative expenses	4,183,193	3,737,922	8,183,517	6,236,771	1,063,379
Transaction costs	2,553,301	2,000	4,014,311	6,212,602	3,917,188
Depreciation and amortization	3,818,126	4,526,650	7,607,374	7,503,944	381,746
Total operating expenses	64,319,104	50,139,867	117,738,536	87,126,578	19,333,395
Operating income (loss)	6,060,287	3,637,477	8,596,888	(1,748,750)	(4,908,052)
Interest expense	3,392,043	2,120,240	6,675,933	3,494,828	613,742
Income (loss) before income taxes	2,668,244	1,517,237	1,920,955	(5,243,578)	(5,521,794)
Income tax provision (benefit)	823,889	243,754	616,372	1,244,206	(2,203,373)
Net income (loss)	$ 1,844,355	$ 1,273,483	$ 1,304,583	$ (6,487,784)	$ (3,318,421)

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GAAP Net Income (loss) to Adj. EBITDA Reconciliation

	Successor Company				Predecessor Company
	Three Months Ended June 30,		Six Months Ended June 30,	Period from February 1, 2017 to June 30,	Period from January 1, 2017 to January 31,
	2018	2017	2018	2017	2017
	(Unaudited)				
Net income (loss)	$ 1,844,355	$ 1,273,483	$ 1,304,583	$ (6,487,784)	$ (3,318,421)
Adjusted for:					
Interest expense	3,392,043	2,120,240	6,675,933	3,494,828	613,742
Tax expense	823,889	243,754	616,372	1,244,206	(2,203,373)
Depreciation and amortization	3,818,126	4,526,650	7,607,374	7,503,944	381,746
EBITDA	9,878,413	8,164,127	16,204,262	5,755,194	(4,526,306)
Transaction costs	2,553,301	2,000	4,014,311	6,212,602	3,917,188
Incentive units plan	484,805	217,756	712,597	1,247,215	-
Change in control adjustment for stock options	-	-	-	-	2,812,919
Management fee	195,000	195,000	390,000	325,000	-
TCPA settlement	-	-	191,500	-	-
Transition expenses	191,675	-	347,909	-	-
Other charges and expenses	37,380	50,150	308,444	70,000	105,314
Adjusted EBITDA	$ 13,340,574	$ 8,629,033	$ 22,169,023	$ 13,610,011	$ 2,309,115

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GAAP Net Income (loss) to Adj. EBITDA Reconciliation

	2015 FY	2016 FY	2017 FY	Three Months Ended March 31, 2018	Six Months Ended June 30, 2018
				(Unaudited)	
Net income (loss)	$ 5,757,824	$ 9,400,026	$ (13,491,874)	$ (539,772)	$ 1,304,583
Adjusted for:					
Interest expense	4,234,371	9,540,046	12,061,677	3,283,890	6,675,933
Tax expense	4,191,643	4,083,655	(1,668,971)	(207,517)	616,372
Depreciation and amortization	2,453,454	2,530,334	17,026,567	3,789,248	7,607,374
EBITDA	16,637,292	25,554,061	13,927,399	6,325,849	16,204,262
Transaction costs	1,609,034	900,530	12,622,689	1,461,010	4,014,311
Incentive units plan	-	-	1,845,943	227,792	712,597
Change in control adjustment for stock options	-	-	2,812,919	-	-
Management fee	-	-	715,000	195,000	390,000
One-time adj - bank fees	-	-	642,000	-	-
One-time incentive bonus	-	-	514,000	-	-
TCPA settlement	-	-	-	191,500	191,500
Transition expenses	-	-	-	156,234	347,909
Other charges and expenses	514,928	646,442	301,163	271,064	308,444
Adjusted EBITDA	$ 18,761,255	$ 27,101,033	$ 33,381,112	$ 8,828,450	$ 22,169,023