



Investor Presentation

June 2018

Disclosures

About Non-GAAP Financial Measures

During this presentation, references to financial measures of Green Dot Corporation will include references to non-GAAP financial measures. For an explanation to the most directly comparable GAAP financial measures, see the Appendix to these materials or the Supplemental Non-GAAP Financial Information available at Green Dot Corporation's investor relations website at <http://ir.greendot.com/> under "Financial Information."

Forward-Looking Statements

This presentation contains forward-looking statements, which are subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These statements include, among other things, statements regarding future events that involve risks and uncertainties. Actual results may differ materially from those contained in the forward-looking statements contained in this presentation, and reported results should not be considered as an indication of future performance. The potential risks and uncertainties that could cause actual results to differ from those projected include, among other things, the timing and impact of revenue growth activities, the Company's dependence on revenues derived from Walmart, impact of competition, the Company's reliance on retail distributors for the promotion of its products and services, demand for the Company's new and existing products and services, continued and improving returns from the Company's investments in new growth initiatives, potential difficulties in integrating operations of acquired entities and acquired technologies, the Company's ability to operate in a highly regulated environment, changes to existing laws or regulations affecting the Company's operating methods or economics, the Company's reliance on third-party vendors, changes in credit card association or other network rules or standards, changes in card association and debit network fees or products or interchange rates, instances of fraud developments in the prepaid financial services industry that impact prepaid debit card usage generally, business interruption or systems failure, and the Company's involvement litigation or investigations. These and other risks are discussed in greater detail in the Company's Securities and Exchange Commission filings, including its most recent annual report on Form 10-K and quarterly report on Form 10-Q, which are available on the Company's investor relations website at ir.greendot.com and on the SEC website at sec.gov. All information provided in this release and in the attachments is as of February 21, 2018, and the Company assumes no obligation to update this information as a result of future events or developments.



“A new kind of bank”

On a mission to reinvent banking for the masses

- Green Dot started out nearly 20 years ago as the inventors of the prepaid debit card.
- Over the years, our company has evolved into a leading company in the FinTech banking and payments space.
- Today, we are a Bank Holding Company and a Technology innovator that owns and operates America’s leading ***Enterprise-Cloud Consumer Banking Platform***.
- We call it “Green Dot’s **Banking as a Service Platform**” or “**BaaS**.”
- Our BaaS Platform- married to our authorities as a federally regulated bank holding company- powers what is among **America’s most broadly distributed collection of bank account products and financial services**.
 - 100,000 nationwide retail stores ; The app Stores; Thousands of Corporate PayCard Clients; Five leading Direct-to-Consumer Online stores; Large platform partners distributing directly to their customers
- Green Dot offers both our own branded banking products across those many distribution points.
- Our BaaS platform powers bespoke banking products for America’s largest corporate partners (including Apple, Intuit, Uber, Walmart, PayPal and more) who distribute those products through their own distribution platforms.



Driving Sustainable Growth

Proven Leadership and a Powerful Ecosystem

➤ Solving a Real Problem for a Big TAM:

Practically everyone needs a bank account and a debit card to function in society. But getting a traditional branch bank account is time-consuming, fee-laden, inconvenient and out of sync with the habits of digital natives. Green Dot democratizes the bank account by making it digital, easy, fast, inexpensive and broadly accessible for everyone.

➤ Highly Disruptive; Asset Light Model:

Green Dot is among the most broadly distributed retail banks in America- generating many billions of dollars in annual customer deposits and payment card purchase volume; yet it has no branches nor the associated infrastructure and expense.

➤ Highly Efficient Customer Acquisition:

Green Dot is one of America's fastest growing brands in banking and payments; yet it consumes only a modest marketing budget. Word of mouth, organic online search, broad-based retail display space and our BaaS partnerships primarily drive our growing customer acquisition.

➤ Recurring Revenue Subscription Model:

Predictable and recurring revenue from 6 million + debit card and bank account customers, 12 million + tax processing customers, 40 million + recurring money processing transactions and many millions of corporate disbursement transactions- together providing for a stable recurring revenue base that has the ability to deliver compounding YoY growth. Green Dot has delivered double digit revenue and non-GAAP EPS growth during each quarter of 2017 and thus far 2018.

➤ Clear Leadership in a Growing Macro:

- We believe that millennials and Gen-Z's will increasingly look to the app store, the internet, their employers and their favorite retail and technology brands to acquire bank accounts and debit cards.

-We believe that more and more consumer brands and technology leaders will want to bundle payments and customer bank account offerings into their products and services for their unique use cases.

-We believe that functioning in a modern America will increasingly require the ability to receive direct deposit and to pay with electronic payments and debit cards.

Our Branded Products



BaaS Platform Partners



UBER Debit Card

Powered by...



Acquiring customers through our *Enterprise-Cloud Consumer Banking Platform*



How We Make Money

(Major categories by segment)

Account Services Segment:

- Customer generated fees, including monthly account membership fees and ATM fees
- Interchange, which is the issuer's portion of total interchange generated when a card is used to make a purchase at a merchant.
- Interest Income generated from retained customer account balances held at Green Dot Bank and interest generated on outstanding balances on our secured credit card portfolio.

Processing and Settlement Segment:

- Transaction fee charged to a customer when conducting a swipe reload to a debit or prepaid card.
- Transaction fee charged to a customer when purchasing a MoneyPak.
- Transaction fee charged to a customer when conducting an e-Cash transaction (loading money to a non-payment card account; cashing out money at a retail store for a particular use case.)
- Transaction fee charged to a customer when selecting to process a tax refund disbursement at a tax preparation service that is partnered with Green Dot/TPG for such processing.

2018 Six-Step Plan Summary

1

Continue growing the number of active accounts year-over-year and improve unit economics of those accounts

2

Launch new MoneyPak use case and continue to increase number of cash transfer transactions year-over-year

3

Make strategic investments in new, high potential initiatives

4

Drive increasing efficiencies across our consolidated operating platform to successfully expand margins year-over-year

5

Continue integration of 2017 acquisitions and consider new acquisitions later in the year

6

Continue to use Cash for the most accretive returns- including further possible share buy-backs