

The logo for EBIX CASH features the word "EBIX" in a black, serif font, with a blue, stylized "e" above the "I". To the right of "EBIX" is the word "CASH" in a bold, blue, sans-serif font.

FINANCIAL TECHNOLOGIES

Newsletter Q1 & Q2 2020



ECFT Highlights Q1 & Q2 2020

IN THIS NEWSLETTER:

COVID-19 Lockdown Measures Taken

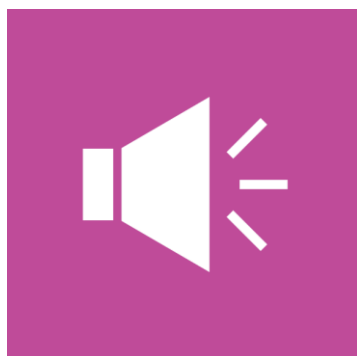
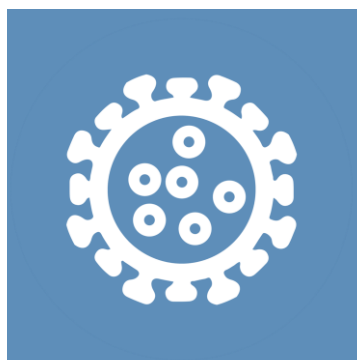
Product News

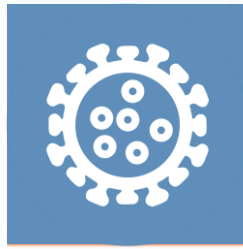
Sales Wins

Go lives & Upgrades

Awards & Recognition

Parent Ebix Companies - Major Public Announcements





COVID-19 Lockdown Measures Taken

ECFT efficiently managing its operations during COVID-19 pandemic lockdown

We are an ISO-9001 and ISO-27001 organization and have invested in building capabilities to operate during such tragic period, which has been proven by successfully delivering projects and support to our customers across all locations whilst:

- Ensuring Employees Security and containing spread, worked to enable close to 100% staff working from home in 2 days.
- Teams are working seamlessly to have zero impact on production sites and minimal impact on projects by:
 - On-time project onboarding
 - Assured AMC and Managed Service support
- Supporting global banks, asset managers and non-banking finance companies remotely and running remote implementations in COVID-19 scenario. Also, working on making changes to support regulatory changes of repayment moratorium.
- Building trust and confidence with our customers by matching the timelines with process-oriented workforce



PRODUCT NEWS

- **Launch of ATOM –
EbixCash Debt Collection Solution As A Service**

This platform enables organizations to go PHIGITAL, drive collections through Physical and digital means, achieve higher level of automation of the collections processes, while minimizing the cost of collection and providing full control over their default portfolio.

The AI/ML driven models provides high level of accuracy in predicting self-cure, payment propensity and best collections channel/agents to drive faster payments. The collections strategies are designed to support all stages of debt management.

ATOM also provides one stop shop for all your collections needs through its partners network - tele-attorney calling centers, dispute resolutions, field and legal agency setups.

- **Disbursement module –**

This is yet another module rolled out under the latest 6.0 suite. It is pluggable with Loan Origination System (LOS) as well as Loan Management system (LMS). This gives us flexibility to offer LMS module along with disbursement module. Third party origination systems can integrate with disbursement module. The module also integrates with our Corporate Loan / Facility originations

- **Bill Discounting –**

Bill discounting portfolio is now fully supported in LMS. Bills discounting enables business to borrow money against the invoice and pay off the supplier dues. Account level as well as customer level transactions are supported



ATOM - EbixCash Debt Collections Exchange

Powered by Artificial Intelligence

Key Developments & Operation Activities



Artificial Intelligence & Analytics

- Segmentation & Best Collections Channel models
- MIS – Portfolio Analysis, Net Flow Rate, Was Is, Activity Summary, Productivity & KPI Tracking



Digital Collect

- Interactive – Chatbots, Voice Bots, SMS, Emails
- Payment Gateway Integration: Domestic & International Cards, Wallets, UPI,
- Cash Collections Services



Digital & Bureau Trace

- Through Digital and/or Credit Bureau Integration
- Trace the Customer and provide all possible contacts



Tele Calling W/WO Auto Dialer

- Allocation Engine, Tele Calling with Preview & Auto dialer
- Prioritization, Sequencing
- Call Recording and Monitoring



Agency Collections

- Empanel Agency, Allocation Engine
- Tab/Mobile Application for Feet on Street (iOS and Android enabled)



Receipting Management

- End to end Receipt and Payment Collections Management
- Receipt Reconciliation



Legal

- All standard Legal workflows including Criminal, Civil, Consumer, Arbitration, SARFAESI
- Legal Fees Management



Repossession Management

- Repossession Request, Return, Quotes, Sale, Warehouse, Cost Tracking



Other platform services through partners:

- 320,000 EbixCash Agency Network for Cash Drop-in Service
- BBPS On boarding
- Tele-Attorney Calling Agency (Call Center)
- Field Collections Agency Setup
- Legal Agency Setup
- Notification Services within the platform





Sales Wins

Lending:

- One of the largest privately owned companies in the Persian Gulf region, predominantly in Kuwait. A multinational company in outlook with operations in 40 countries, it is a multibillion-dollar conglomerate with more than 30 businesses.

It's an overwhelming pleasure to announce the Team's one more win from Middle East. This deal win in Kuwait & KSA is closed for End to End **Lending Origination, Lending Management and Debt Collection and Mobility Solutions**.

It is the biggest player in Retail Credit Business for various products and services like electronics, home furnishing, accessories, Automotive services and spare parts. Offers a broad array of financial products and services for Consumer Durable Loans for customers in Kuwait & KSA.

- Leading Pune based Fintech is digital lending company that offers unsecured loans. It offers various types of EMI based loans to meet the short-term needs of customers. These include Personal Loans against Salary, Business Loans, Consumer Loans, Medical and Education Loans etc.

This deal win offers **EbixCash Lending Suite** to implement an app-based model wherein customers can directly apply for loans through a quick and easy process. The entire loan management process right from **Lending Origination, Lending Management and Debt Collection** automated for a seamless experience to the customer

- **Mumbai** based Google incubated peer to peer finance company, into School (K-12) fee financing helping the borrower to pay the entire year fees upfront to the school in one instalment with a corpus of more than 5000 Cr. per year.

We would be implementing our **ATOM EbixCash Debt Collections** system on **software as a service platform**. The customer would be enabled to use ATOM on a subscription basis. The solution is expected to be delivered in 15 working days.





Sales Wins

Wealth and Asset Management:

- One of the largest specialist consolidators of heritage life assurance funds in Europe. The Group has £200+ billion of assets under administration and has operations in the United Kingdom, Ireland and Germany.

The deal is closed for **FundWare Investment Compliance Solution**.

It would use FundWare Investment Compliance solution to manage its daily operations for post trade compliance monitoring of its fund portfolios. This would allow them to manage the investment compliance breaches more efficiently and in a timely manner.

- A financial holding company, which engages in the provision of asset servicing, fund administration, asset management, fiduciary, and banking solutions for corporations, institutions, families, and individuals. A new internal business will consolidate the fund oversight and compliance services across its businesses.

The deal is closed for **FundWare Investment Compliance Solution** as a strategic product of choice.

This project implementation would be delivered over a period of 2 years, where new businesses would be onboarded to FundWare over this period.

- One of the Top 3 private asset managers in Zambia has decided to implement **MoneyWare Asset Management** Solution covering front to back-office fund management functionalities including portfolio performance and risk analytics for managing their growing Pension Funds business and discretionary portfolios.

With this deal, we are now the market leaders in Zambia with the Top 3 private asset management companies as our clients for our asset management solution.





Sales Wins

Wealth and Asset Management:

- The largest bank and non-banking capital markets company in Mauritius have decided to implement our **Order and Portfolio Management** Solution for their Private Banking and Capital Markets businesses respectively. Our solution once implemented will automate the complete Order and Portfolio Management Lifecycle for their businesses.

This further reinforces our position as a market leader in **Private Banking, Asset Management and Custody** solutions working with most of the leading banking and financial services institutions in Mauritius.



Go lives & Upgrades

Lending:

- Leading Pune based Fintech is digital lending company that offers unsecured loans. It offers various types of EMI based loans to meet the short-term needs of customers. These include Personal Loans against Salary, Business Loans, Consumer Loans, Medical and Education Loans etc.

This is an app-based model wherein customers can directly apply for loans through a quick and easy process. The entire loan management process right from application to disbursal is automated for a seamless experience to the customer using **EbixCash Lending Suite**.

- **1st implementation of Analytics product iQuest** is live in the third-largest Indian bank, has its head office in Mumbai, offering a wide assortment of financial products.
 - a. iQuest module helps in data visualization using third party tool - Tableau. Tableau is leading software for data analytics and visualization. iQuest enables fast analysis of business data and visualizations are created in the form of dashboards.
 - b. Business data from LOS, LMS & Collection modules are extracted on required frequency, data churned and available as data source for creating dashboards.
- One of the leading bank in Thailand benefitted tremendously with Legal flow induction and integration of various features of **EbixCash Debt Collections** customized legal flow for Thailand
- Largest NBFC in India for consumer loans has implemented with **real time and during the day allocation** of accounts with a customized allocation logic.
- "A" Class Scheduled Bank in India founded in 1920 has PAN India presence with 450 branches. Using **Lending Originations System-Retail & EbixCash Debt Collections**, for the Two-wheeler and Gold Loan portfolios through **Web & Mobile Solutions**. With our Solutions, extremely improving overall TAT (3 mins for two-wheeler and 30 mins for gold loans) and reducing the risk on Credit Underwriting to have healthy GL Portfolio



Go lives & Upgrades

Lending:

- A leading NBFC based out of Mumbai, a 100% subsidiary of a leading private commercial bank having PAN India presence which provides lending solutions to Corporate and Retail customers across geographies and businesses. Portfolios sourced and serviced through our lending Suite are Consumer Durables, Personal Loans, Home Loans, Loan Against Property (LAP), Business Loans.

Products Implemented in this project are **Lending Origination System-Retail, Lending Management System, EbixCash Debt Collections, mOriginate, mCollect mobile apps, Tableau Reports**. Apart for the vanilla product functionalities provided by our Lending Suite, there are some of the key customizations to bring automation in operations that add significant value.



Go lives & Upgrades

Wealth and Asset Management:

- A leading Multi-National Insurance Provider goes live with the **MoneyWare Suite** for its newly launched subsidiary Asset Management Trust Corporation in the Philippines for offering innovative unit-linked or investment-linked products.

The application allowed integration of all their third-party agents onto a single platform. It also enabled generation of Regulatory reports, revenue sharing calculations for the agents driving business efficiency and expansion.

- One of the fastest growing commercial banks in the Philippines in terms of capitalization and asset size goes live **with MoneyWare Suite**. Bank offers wide array of products & services and flexible financial solutions. The system was integrated as part of the bank's digital initiative enabling branch expansion and an enhanced customer reach.

The implemented solution of MoneyWare Lite includes Integra, FundWare, BARS, PRA, and Client Portal. The bank was able to implement the newly introduced PFRS9 accounting standards. Another major benefit was the availability of the standard accounting and regulatory reports such as FRPTI.

- One of the leading Indian multinational banking and financial services company has gone live with the Digital Onboarding Module to automate their investment Management Business. This Module provides a paperless experience to the customer and enables him to activate their investment management account online & start investing in Mutual Funds Products without any branch or RM visits.
- An Indian new generation bank, has gone live with Revenue and Incentive Management Module to manage multiple revenue stream with a single integrated platform. It further helped bank with speedy, accurate and streamlined revenue reporting and better performance from their financial intermediaries with on-time incentives management.





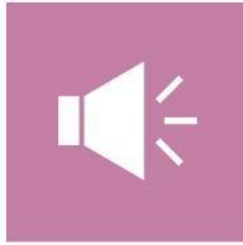
Awards & Recognition



Leader in the Private Banking Category for fifth consecutive year in

IBS Sales League Table





Parent Ebix Companies

Major Public Announcements

- **MoneyGram** and **EbixCash** Sign Exclusive Strategic Agreement to Expand Presence in India
- Ebix Signs Fidelity & Guaranty Life Insurance Company to WinFlex Illustration Platform
- **EbixCash** Signs Agreement with **Amadeus** to Propel its end-to-end travel vision to empower travel agents, and travelers in APAC and UAE
- **Ebix** Provides Operational Client Update considering **Coronavirus**
- Ebix Announces Integration with **SIMON**; Expands InsurTech Platform with New e-App Capabilities
- After Auto Insurance, BSE EBIX Beta Launches Health Insurance on its On-Demand Hi-Tech Platform

THANK YOU!

