

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, the word "CASH" is written in a bold, blue, sans-serif font.

FINANCIAL TECHNOLOGIES

Newsletter Q1 2021



ECFT Highlights Q1 2021

IN THIS NEWSLETTER:

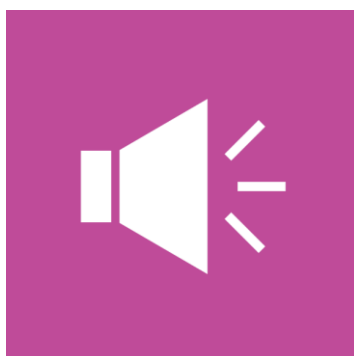
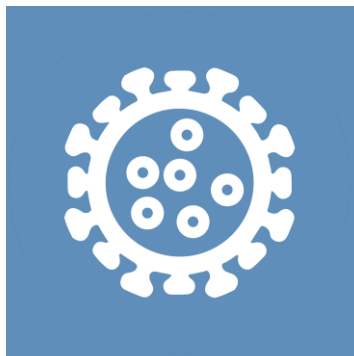
Milestones Achieved during COVID-19 Lockdown

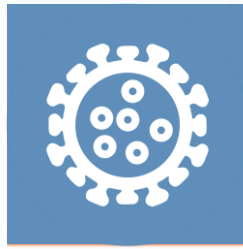
Product News

Sales Wins

Go lives & Upgrades

Parent Ebix Companies - Major Public Announcements





Milestones Achieved during COVID-19 Lockdown

In past one year of COVID-19 pandemic lockdown ECFT has achieved great milestones with its operations team

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:

- In March 2020, enabled close to 100% staff working from home in 2 days keeping Employees Security and containing spread on high priority.
- All project 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
- Supported global banks, asset managers and non-banking finance companies remotely and running remote implementations in COVID-19 scenario.
- Worked successfully and made changes to support regulatory changes of repayment moratorium requirements in Q2, 2020.
- Continuously addition to product features and improvement in technology infrastructure helps us to keep pace with cutting edge technology.
- With process-oriented and highly skilled workforce successfully built trust and confidence with our customers by matching the timelines.
- Have observed progress, improved skillset and more dedication towards responsibilities by the employees in Work From Home culture, that helped in meeting deadlines.



PRODUCT NEWS

Lending:

- **Disbursement**
 - Multi product and multi asset support
 - Gold loan support
- **LMS**
 - Instrument wise different bounce charges
- **Dealer Funding**
 - Security issue fixes
- **Collections**
 - Maker checker for masters
 - Web receipting module
 - Query module

To explore more products in Lending Solutions, click [here](#).

Wealth and Asset Management:

- To explore more products in Moneyware Wealth management Solution, click [here](#).



Sales Wins

Lending:

India:

- **An Indian banking and financial services private company headquartered in Kolkata, West Bengal** is present in 34 out of 36 states and Union Territories of India has 5,197 banking outlets pan-India serving more than 2.25 crore customers selected ECFT for our **EbixCash Lending Origination and EbixCash Debt Collections Solutions** along with **Mobility Solutions** for retails and commercial lending business.
- **A Privately held NBFC in India, headquartered in Bangalore** in business since 1991. Have multiple products, which cover an entire spectrum of capital requirements for customers like Working capital requirements, Asset purchase, Investment, Business expansion, Debt Consolidation going to implement **EbixCash Lending Suite** which includes **EbixCash Lending Origination, EbixCash Lending Management and EbixCash Debt Collections Solutions** along with **Mobility Solutions**.

Middle East:

- One of the largest, **privately owned companies in the Gulf region**, a multi-national in outlook with operations in 40 countries, which is a multi-billion-dollar company with more than 30 businesses has selected **EbixCash Lending Suite** which includes **EbixCash Lending Origination, EbixCash Lending Management and EbixCash Debt Collections Solutions** along with **Mobility Solutions**.



Sales Wins

Wealth and Asset Management:

India:

- **1) India' Leading broking house** providing services from easy online trading, research to a wide array of financial products has chosen **MoneyWare Suite**. This project will support the client ambitious growth plan and bring about tangible business benefits including:
 - Operational efficiency by automating various manual processes like order processing & reporting orders to AMC and investment & compliance checks etc.
 - Access to branches and RM's to increase efficiencies through advisor compass and our own CRM module.
 - Front-line team will be able to access client 360 views, portfolio analytics, and provide better customer service.
 - Real-time Integration with RTAs for Mutual Fund Order submission and AUM reconciliation.
 - Real-time Integration with KRA for Customer KYC processing
 - Integration with existing internal systems.
 - Digital Customer Onboarding
 - Digital investment order processing by integrating internal & external systems
 - Omni-channel access for client to access Wealth Portfolio
 - This is a replacement of their existing system which is a big win for us.
- **2) A full-service brokerage house** offering a host of equity-oriented solutions to high net-worth individuals and institutions has enabled RIMS for computation and reconciliation for commission receivable from AMC's along with a payable module for commission payable to their RMs and advisors.

Indonesia:

- **A leading financial institution and the biggest bank in Qatar** want to start a **Wealth Management** practice in **Indonesia**, therefore after extensive evaluation bank has decided to go ahead with MoneyWare. Our strong existing relationship with the Bank in Qatar also played an important role to bagged this deal





Go lives & Upgrades

Lending

Telecom Customizations:

- **A communications service provider, headquartered in Kuala Lumpur, Malaysia,** providing a variety of communication products, applications and value-added services for consumers, large enterprises and small & medium business owners has gone live with measure customizations:
 - Migration of Accounts for new Product/Business line in the Production environment.
 - Integration with new Telecom Billing System with online integration (Real time and Near Real time Interfaces)
 - Device Collateralization – a new Internet facing service for third party system to provide input from device blocking and unblocking
 - Data Analytics & Collection Treatment - Dunning Calendar Execution based on data analytics recommendations & decision. The Revenue Collections system executes the dunning calendars in both mode i.e., data analytics recommendations and rules configured within the dunning calendar



Go lives & Upgrades

Wealth and Asset Management:

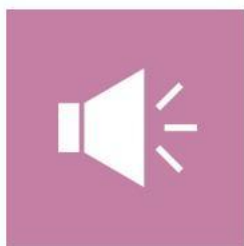
MEA:

- **Zambia's largest private investment managers** and pioneers of the Zambian investment management industry have gone live with **MoneyWare Asset Management**. The solution covers Investor Servicing, Front Back Office Asset Management including Fund Accounting, Portfolio Performance Analytics, and Client Portal.

This deployment will support all the businesses and clientele including Retail/Unit Trust, Pension Funds and Discretionary Portfolios helping the customer to drive their growth initiatives in all the segments and helping them serve their clients with superior reporting including omnichannel access as well as improved efficiency in operations through automation of front to back-office functions.

SEA - Customization

- **Philippines largest bank** in terms of Total asset is an existing customer for **MoneyWare**, have signed up for more exciting changes which will support bank's growth plan and bring tangible business benefits including:
 - Simplification of the Client onboarding process with a better workflow between client suitability assessment and document management system.
 - The Auto-Cash process to streamline the order placement.
 - Facilitating a "Pick & Choose" feature that will allow the client to redeem the holdings by the transaction (i.e., lot wise).
 - Asset Swap facility to facilitate the transfer of assets from one account to another.
 - Implementation of Inventory module which will provide a platform to Dealers/Traders to select the security for order placement.
 - Rewards crediting system to compute reward points for end clients based on their transactions



Ebix News

Major Public Announcements

- Ebix filed **2020 10-K** on April 28, 2021
- EbixCash wins prestigious long-term contract for **automating and digitizing the city of Pune's Bus Ticketing and Fare Collection System**
- Ebix CEO Robin Raina forecasts **V-shaped Recovery with a 11% to 12% growth rate** for India in 2021
- Ebix shares strong business outlook and discusses recent events
- Ebix declares 7.5 cent Quarterly Dividend, payable March 15, 2021, to shareholders of record March 2, 2021
- Ebix Reaffirms Business Outlook for 2021 and Beyond
- Ebix targets to file 2020 10-K by April 20, 2021
- **SBI Capital Markets** becomes The 4th Lead Manager For Proposed EbixCash IPO

THANK YOU!

