



INVESTOR PRESENTATION

Mumbai, India
20 Sep 2017



Manish Maakan
CEO - iGTB

Our Agenda for Today



1 Key Market Trends

2 Competitive Landscape

3 Our Strategy

4 Key Deal Wins

5 Why Do Customers Buy iGTB

6 Where are we Today

7 Our Leadership Journey

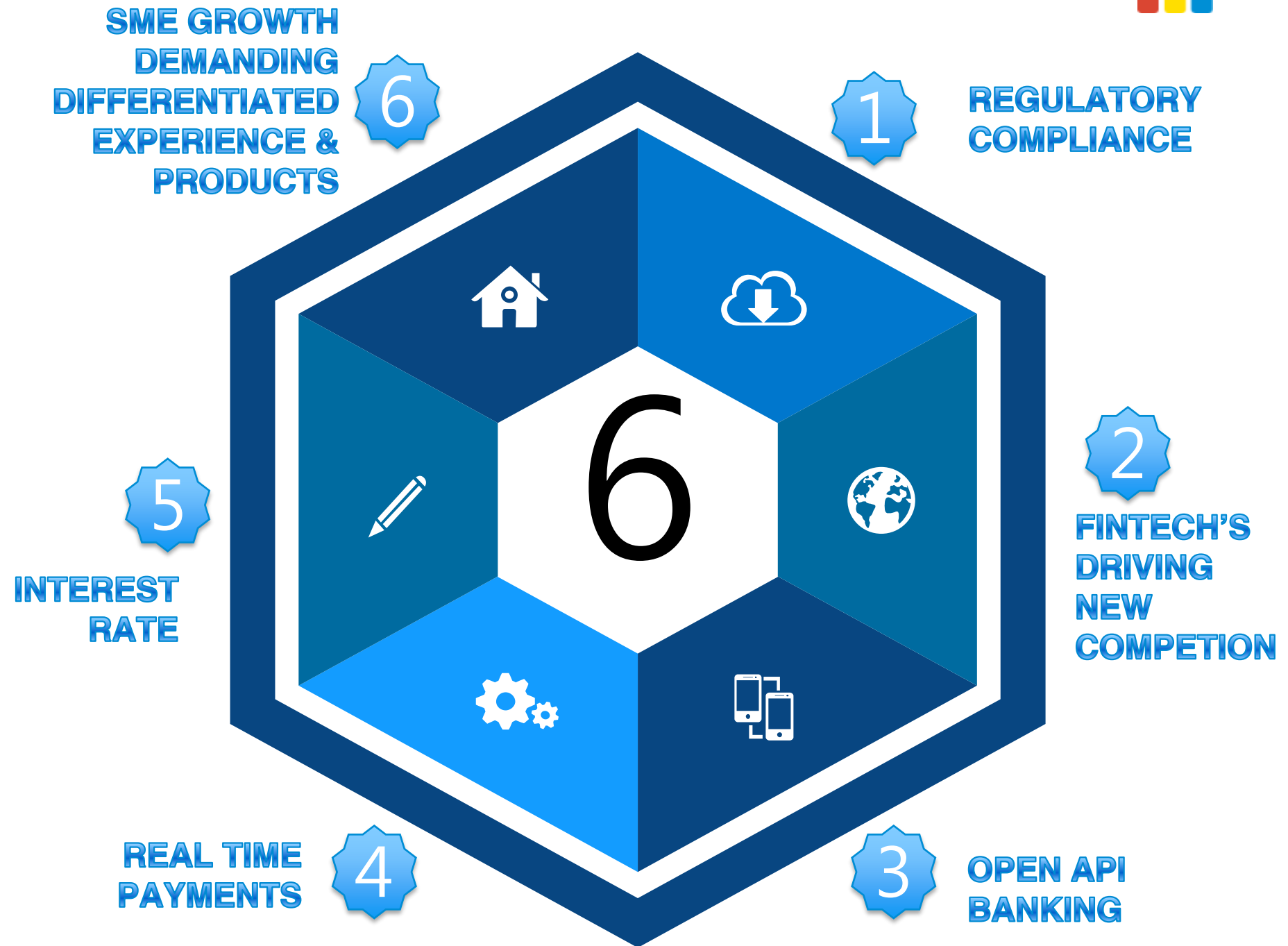
8 Digital 3.0 - Contextual Banking




1

Key Market Trends

KEY MARKET TRENDS



Address Top-of-mind CEO Issues?

- 
- Increasing Return on Equity (ROE)
 - Improving Cost to Income
 - Setting Right Revenues Streams which are Flat or Declining
 - Intense Risk, Regulatory Pressures and Scrutiny
 - From Being a Price Taker Service Provider to a Key Partner
 - Doing More with Less Customers: Big Game Hunting

KEY MARKET TRENDS

Banks increasing Spending on IT Services and Solutions



- Factors such as low growth, margin pressure, declining returns on equity, high competition and regulatory requirements are pushing banks towards more efficient and cost-effective IT solutions provided by third-party vendors
- Banks spend 7-8% of their revenue on IT services and solutions – the largest expense compared to other verticals
- Global banking software spend was approximately \$37 billion in 2015, with spending expected to rise at a 4% CAGR over FY 15-18
- Spending on third-party IT software (approximately \$8 billion in 2015) is expected to increase at a 8% CAGR

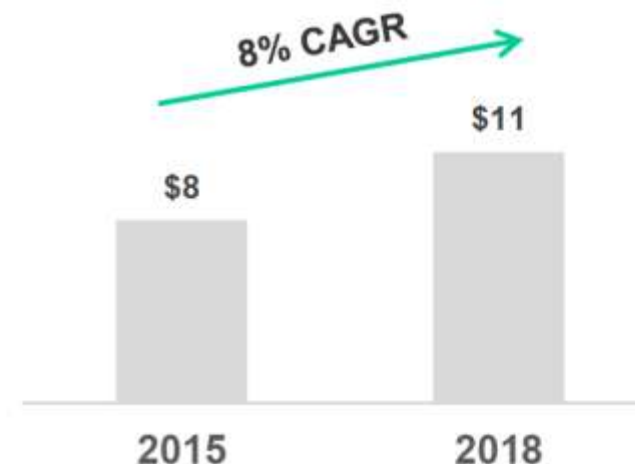
Spending on IT Software

(\$ in bn)



Spending on Third-Party Software

(\$ in bn)



2

Competition Landscape

SIGNIFICANT CONSOLIDATION IN PAYMENTS SPACE

FIS to Acquire Clear2Pay to Expand Global Payments Business 03 SEP 2014

FIS to Pay \$493.3 Million for Clear2Pay to Boost Global Payments Capabilities

FIS acquires software service company SunGard for \$9.1 Bn 30 NOV 2015



Fiserv acquires real-time payments platform with Dovetail purchase

Aug. 22, 2017

Fiserv to acquire Monitise for £70 million

13 June 2017 | 8588 views | 2

GTCR Announces Acquisition of BankServ \$ 300 M

August 16, 2011

GTCR Announces Proposal to Acquire Fundtech \$ 390 M

September 14, 2011

Fundtech and BankServ Complete Merger 30 NOV 2011

D+H closes \$1.25 bln acquisition of GTCR-backed Fundtech & Merged with Misys

April 30, 2015

Vista Equity Partners closes \$4.8 bln acquisition of DH Corp

June 13, 2017 By Kirk Falconer

FINASTRA

THE FUTURE OF FINANCE IS OPEN

Misys and D+H join forces to create the third largest Fintech in the world.

[LEARN MORE](#)

[FINASTRA.COM](#)

GTCR to acquire Sage Payment Solutions for \$260m

5 June, 2017 Written by Antony Peyton

Mastercard wins approval for £700m Vocalink deal 11 APR 2017

FINTECH COMPETITION SPACE



TRANSACTION
BANKING



DIGITAL



PAYMENTS



CASH
MANAGEMENT



LIQUIDITY



SUPPLY CHAIN
& TRADE



FINASTRA

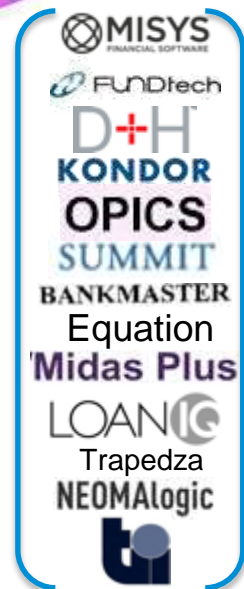
BACKBASE

FIS



Bottomline
Technologies®

CS China
Systems



dovetail
is now part of
fiserv.

ACI
UNIVERSAL
PAYMENTSSM

 Surecomp
your trade finance partner

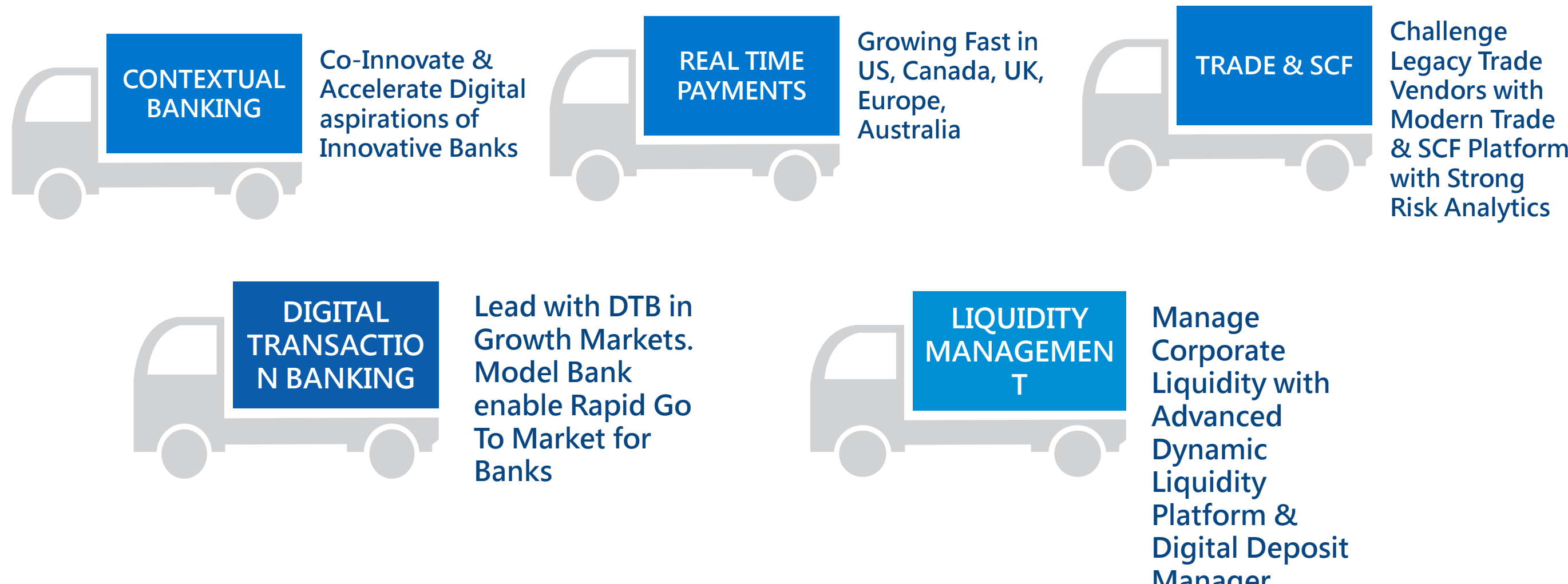


3

Our Product Strategy



PRODUCT STRATEGY



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Why Do
Customers Buy
iGTB

HIGHLY RATED BY INDUSTRY ANALYSTS

IBS INTELLIGENCE

#1 for Payment Systems Worldwide
#2 for Digital Banking Systems Worldwide
#4 for Risk Management Systems Worldwide

AITE

CORPORATE BANKING EXCHANGE (CBX)

Featured in the "North-East" Quadrant and awarded the "Up-And-Comer" Title
RECEIVABLES featured amongst leading vendors providing Actionable Receivables Analytics

FORRESTER

Intellect featured among Leading Global Banking vendors offering Cloud Based Solutions
PAYMENTS SERVICES HUB featured as one of the Leading Payment Solutions, with highest level of geographic presence and success in Forrester's report

IDC FINTECH

CBX ranked "#1 Customer Experience" at IDC FinTech Real Results Awards for implementation of CBX at National Bank of Kuwait

CELENT

CUSTOMER ONBOARDING (COB) & KYC offerings featured among leading solution vendors

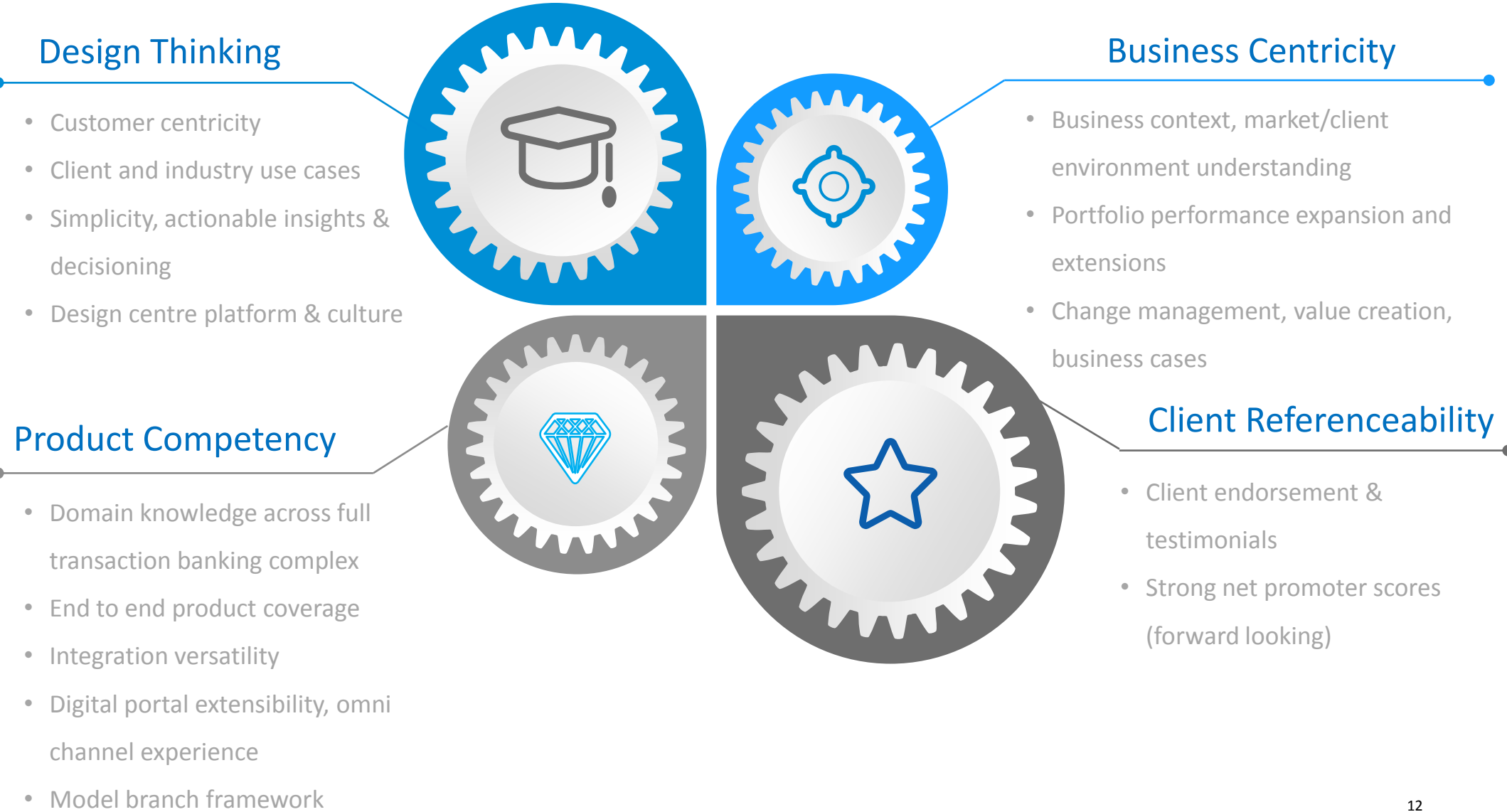
CEB TOWERGROUP

LOAN ORIGATION SYSTEM (LOS) featured with Case Study amongst leading Commercial Loan Origination Systems

TRADE FINANCE adjudged 'Best in Class' for Corporate Client Services

WHY DO CUSTOMERS BUY iGTB

We are the only player in market with an integrated Digital Transaction Banking offering for Emerging Markets and Modern individual modules with T1 Bank depth



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Where are we
Today

ADDRESSABLE MARKET OPPORTUNITY & PROGRESS

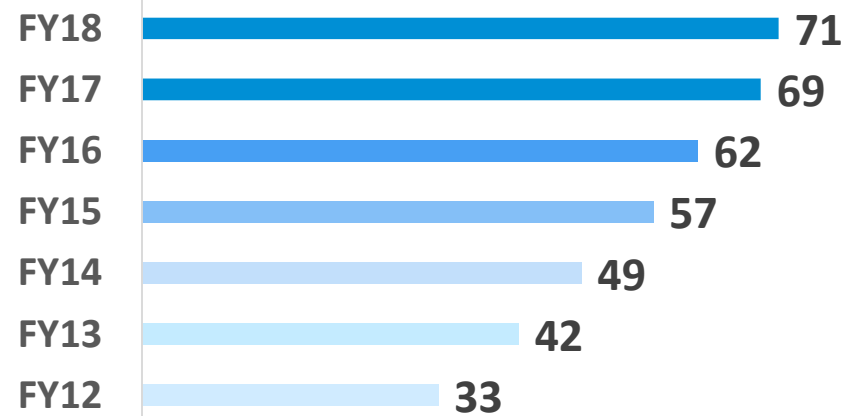


SIGNIFICANT
OPPORTUNITY
TO GROW
ACROSS NEW
BANKS

&

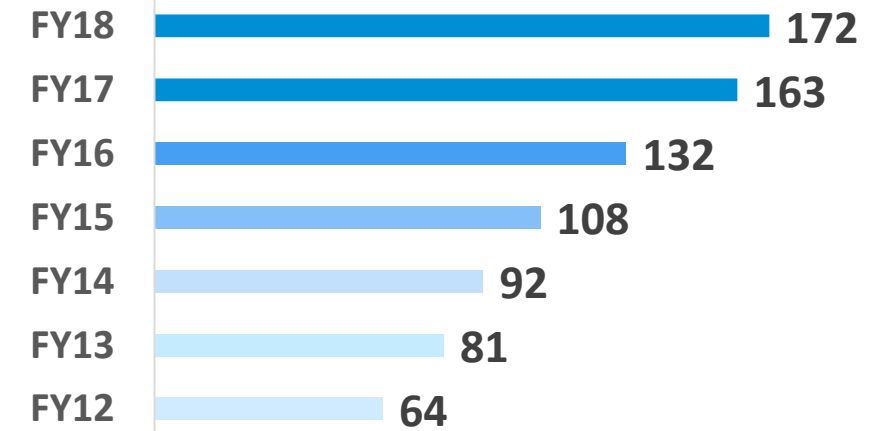
UP-SELL / X-
SELL TO
EXISTING
ACCOUNTS

TOTAL CUSTOMER COUNT

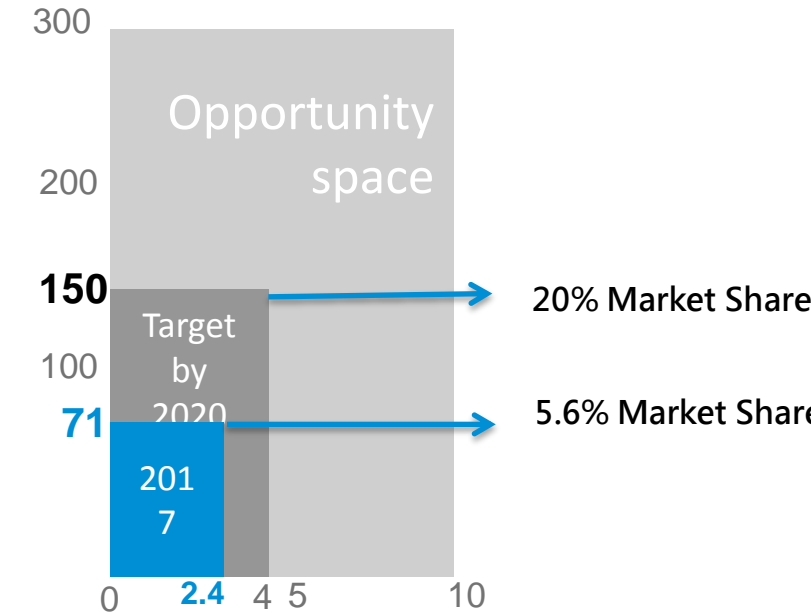


TARGET MARKET 300 BANKS
24 % MARKET COVERED

OF PRODUCT INSTALLS



OPPORTUNITY TO X-SELL
10 PRODUCTS PER CUSTOMER
CURRENTLY 2.42 PRODUCTS / CUSTOMER



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Our Leadership Journey

- ❑ Analyst Corner & Awards
- ❑ iGTB Oxford School of Transaction Banking
- ❑ Our Customer NPS Stories –Strong Execution driving WIN for our Customers
- ❑ Leadership Team –Enabling the Success

Awards & Recognition

11 Sep 2017



22 Jul 2016



Manish Maakan featured in Treasury & Cash Management Who's Who

26 Jul 2016



Phil Cantor on cover & featured in Fintech Finance



17 May 2017



Herber de Ruijter cover story in Global Finance



1 Sep 2016

25 Sep 2016



Al Carpetto top story in Financial IT

25 Sep 2016



Manish Maakan interview

25 Sep 2016



IGTB OXFORD SCHOOL OF TRANSACTION BANKING

Next course 14-16 February 2018, Oxford and London

[▶ See what happens on the course](#) [Download prospectus](#) [Apply for an invitation](#)

Average Session
Rating
4.3/5.0

Reserve your place at the annual pre-Sibos GTB Advisory event 14 & 15 October, Toronto

Now
over 50
senior

INAUGURAL SESSION
13-15 July 2016

SECOND SESSION
26-28 April 2017

NEXT SESSION
14-16 Feb 2018.

Transaction Banking Today

Global transaction banking has long been described as a bank's crown jewels because of its steady profit contribution even in the worst economic times, its reputation as a "sticky" core banking service and its long history of strong growth.



[DOWNLOAD PROSPECTUS](#)

Insights & Leadership

The programme is designed as a highly participatory executive-level learning event. You will hear from seasoned practitioners of transaction banking who have achieved important success in major global and regional financial institutions.



[VIEW EVENT AGENDA](#)



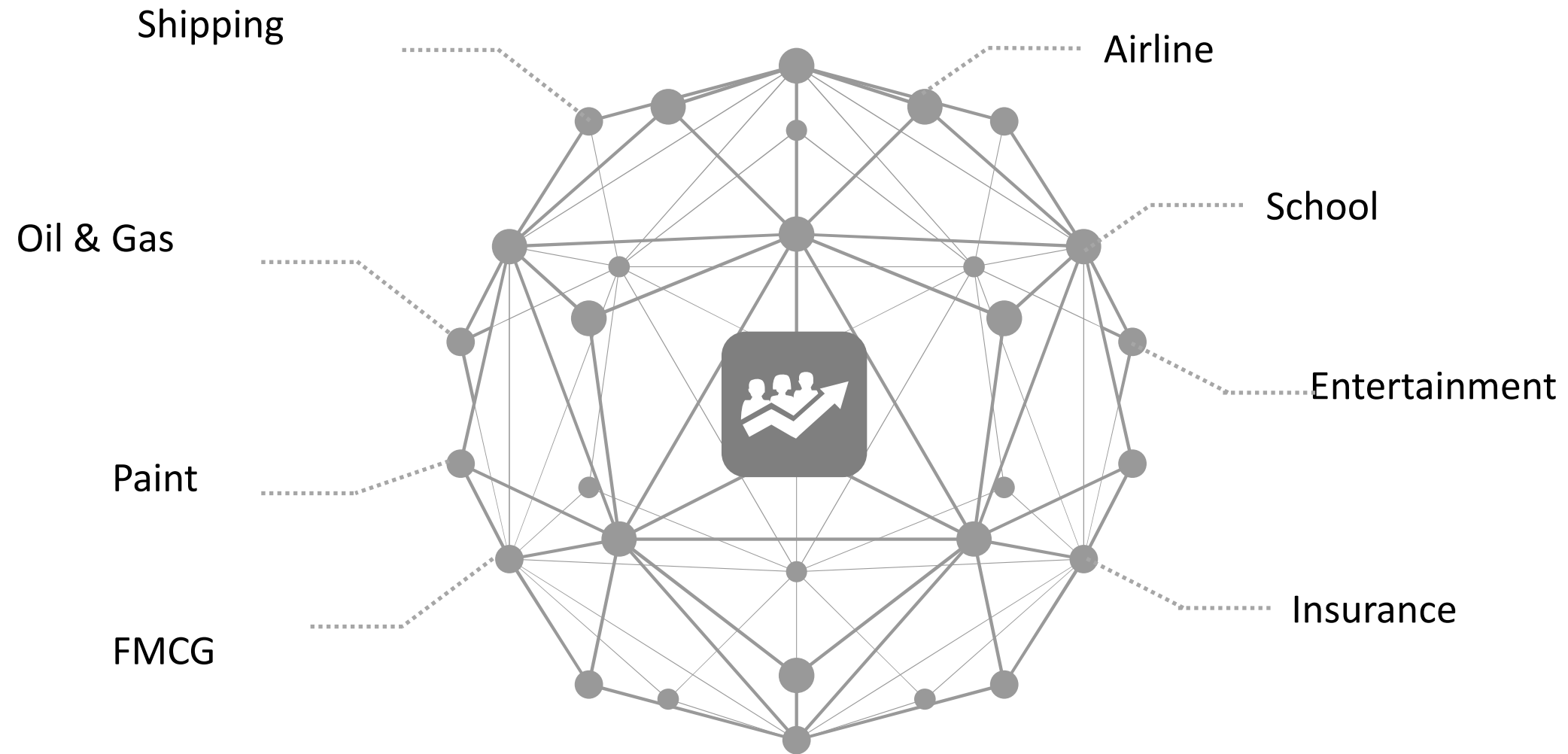
Andrew England



Ted Roosevelt

INDUSTRY SOLUTIONS

How Some **Businesses** Have Benefitted



iGTB LEADERSHIP TEAM



MANISH MAAKAN

Chief Executive Officer

27 YRS
INTELECT, GE, WHIRL
POOL, E&Y, IBM



UPPILI SRINIVASAN

Chief Operations Officer

25 YRS
INTELLECT, CITI



ANDREW ENGLAND

Director , Head of
Strategy

36 YRS
INTELLECT, LLOYDS, UNIC
REDIT, DB, CITI



MICHEL JACOBS

Global Sales Head, Chief Marketing Officer
Head of Payments
& Digital and M&A

25 YRS
INTELLECT, FIS, eFUNDS,
S2



PHIL CANTOR

Chief Marketing Officer

40 YRS
INTELLECT, MISYS, SM
ARTSTREAM, BARCLA
YS, TSB



K SRINIVASAN

Business Head
Emerging Markets

25 YRS
INTELLECT, SUNTEC



ALFRED CARPETTO

Business Head, Americas
& Global Accounts

28 YRS
INTELLECT, KEY
BANK, RBS, JPMC



ANAND PANDE

Head of Supply Chain
& Trade Finance

28 YRS
INTELLECT, GROWTH
PARADIGM, RBS, CITI, ANZ
, ICICI



HERBER RE RUIJTER

Business Head
iGTB Digital

25 YRS
INTELLECT, BACKBASE, Z
yLAB, SDL, VARIOMATICS



BARRY RHODES

Business Head
iGTB Payments

34 YRS
INTELLECT, FIS, ACI, HAR
RIS BANK, EDS, CITI



PAUL HANSFORD

Global Head
Service Delivery

31 YRS
INTELLECT, SMARTST
REAM, B3, FTDE, REUT
ERS



RAMKUMAR P

Global Head
Manufacturing

22 YRS
INTELLECT, JPMC, KOTAK,
CITI



THE CONTEXTUAL REVOLUTION

Cash management's answer to Amazon and Siri

Michel Jacobs | Herber De Ruijter



“ It's time for banks to get their mojo back...”



All firms, from SME to multinationals in every industry, want to buy and sell, safely, have the funds to buy and invest the proceeds of sale wisely.



Banks want to be fully digital, drive higher self-service adoption, remain the principal banker of their customers, and upsell and cross-sell their offerings.

Wouldn't it be great if your banking experience showed actual understanding, even anticipation, of what the business is trying to achieve?

Contextual banking knows what's best-next

Contextual Banking Experience (CBX) from iGTB is a white label digital banking platform to manage firms' cash and trade. CBX provides the 400 user journeys spanning the full complexity of corporate banking as microservices and UI components. Accelerate customer self-service and both upsell and cross-sell services by providing clients with context-aware recommendations on the next best action or offer needed to meet their immediate objectives.



THE WORLD'S FIRST COMPLETE GLOBAL TRANSACTION BANKING PLATFORM