



INVESTOR DAY

Mumbai, India
30 July 2019



MANISH MAAKAN
CEO, iGTB

Agenda

1

Performance 2018-19 - Promise Delivered Again

2

Business Strategy & Key Growth Drivers 2023

3

Focus on Leadership Development

4

Customer Speak



A uniquely focused Global Product innovator, **iGTB** has the soul of an agile start up, with the maturity of an established specialist in designing advanced Digital Products for Global Transaction Banks.

iGTB provides full spectrum, fully integrated products that run in over **85** financial institutions, across **91** countries.

Over

1,900

Professionals



With

85

Customers



Across

91

Markets



The World's Best Corporate Banks **Bank on iGTB**



iGTB
IS MARKET LEADER

#1
TRANSACTION BANKING

***#1 Partner of Choice
for Digital
Transaction Banking
Transformation
Programs***



STRONG PERFORMER

The Forrester Wave™ 2018 : Digital Banking
Engagement Platforms



IBS Intelligence

#1 IN GLOBAL PAYMENTS SYSTEMS

#3 IN GLOBAL DIGITAL BANKING & CHANNELS

IBS Annual Sales League Table



BEST ONLINE CASH MANAGEMENT AWARD

Commercial Bank of Dubai wins for UAE

Arab Bank wins for Jordan

BEST BANK AWARD

FBN wins best bank in Nigeria

ANZ wins for Liquidity Management in Asia-Pacific

2 PRODUCT INNOVATION AWARDS

Ripple-backed Payments Solution

Corporate Banking on the Watch



LEADING GLOBAL VENDOR

Online Banking Solutions Technology Analysis



iGTB IS A NOTABLE EXAMPLE

Extensive use of micro services and
cloud-native PaaS technologies



FINTECH POWER 50

Transforming Financial Services



#1 FOR OPEN BANKING

Full Score on Interactive Open
Banking Channel Capabilities



GOLD CLASS AWARD

Digital Transaction Banking



THE VENDOR TO WATCH

AIM evaluation: The leading providers
of U.S. Cash Management, 2018

#1 FOR APIs

Top Rating on all six measures:
Development, Wholesale banking, Sandbox,
Connectivity, Management and Analytics



#1 PACESETTER IN CUSTOMER ENGAGEMENT

Cited for developing persona-based customer journeys

ADVANCED A.I. MOUNTAINEER

Only Product company with complete Corp Banking suite with
integrated UX/UI

2 XCELENT AWARDS

Advanced Technology and
Breadth of Functionality



FINTECH 100

3 REAL RESULTS AWARDS

Future Ready Payments Implementation at CIBC

Digital Transformation Leader at IDFC

Customer Experience at NBK



Promise **Delivered**

Building Trust & High NPS with Customers



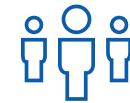
Go-Lives



Go-Lives



29



CUSTOMER UPGRADES



4



ADDL COUNTRY



9



Business Strategy & Key Growth 2023





Market Dynamics



Growth in “Boring” Business

FINANCIAL TIMES

Banks’ fastest-growing business is one of their most boring

Revenues from transaction banking — cash management and trade finance — rose 9% last year



HSBC has increased revenues at its global liquidity and cash management business by 21% to almost \$8.5bn last year © Reuters

Laura Noonan in New York MARCH 5, 2019

5

The mundane business of helping companies manage their cash flow has quietly become the fastest-growing part of the world’s top investment banks.

The latest data from industry monitor Coalition shows the top 12 investment banks’ revenues from transaction banking — which encompasses both cash management and trade finance — jumped 9 per cent last year to \$31.3bn, beating the flat revenues the same banks posted across their advisory and

9%

Growth in transaction banking revenues

21%

Growth in HSBC cash & liquidity in 2018

16%

Growth in JPMC global treasury services revenues in 2018

40%

Transaction banking revenues (cash management and trade finance) proportion of total Corporate Banking revenues

\$509bn

Value to banks of transaction banking revenue by 2021

Recent Cash Management Survey across Top-100 Banks in US

86%

1

Modern user interface with intuitive navigation and functionality for use by small business up to large corporate customers

2

Componentization, not customization. They want a unique experience by customer but don't want to touch code, which prevents them taking releases easily.

3

A well thought out and forward-thinking product roadmap that addresses expected market needs and aligns with bank's strategy.

4

Customer driven dashboards and widgets.

5

A single code base across channels. All the vendors talk about it but most of them are not there yet. Banks don't want a vendor who can't execute.

6

A vendor culture that aligns with that of the banks.

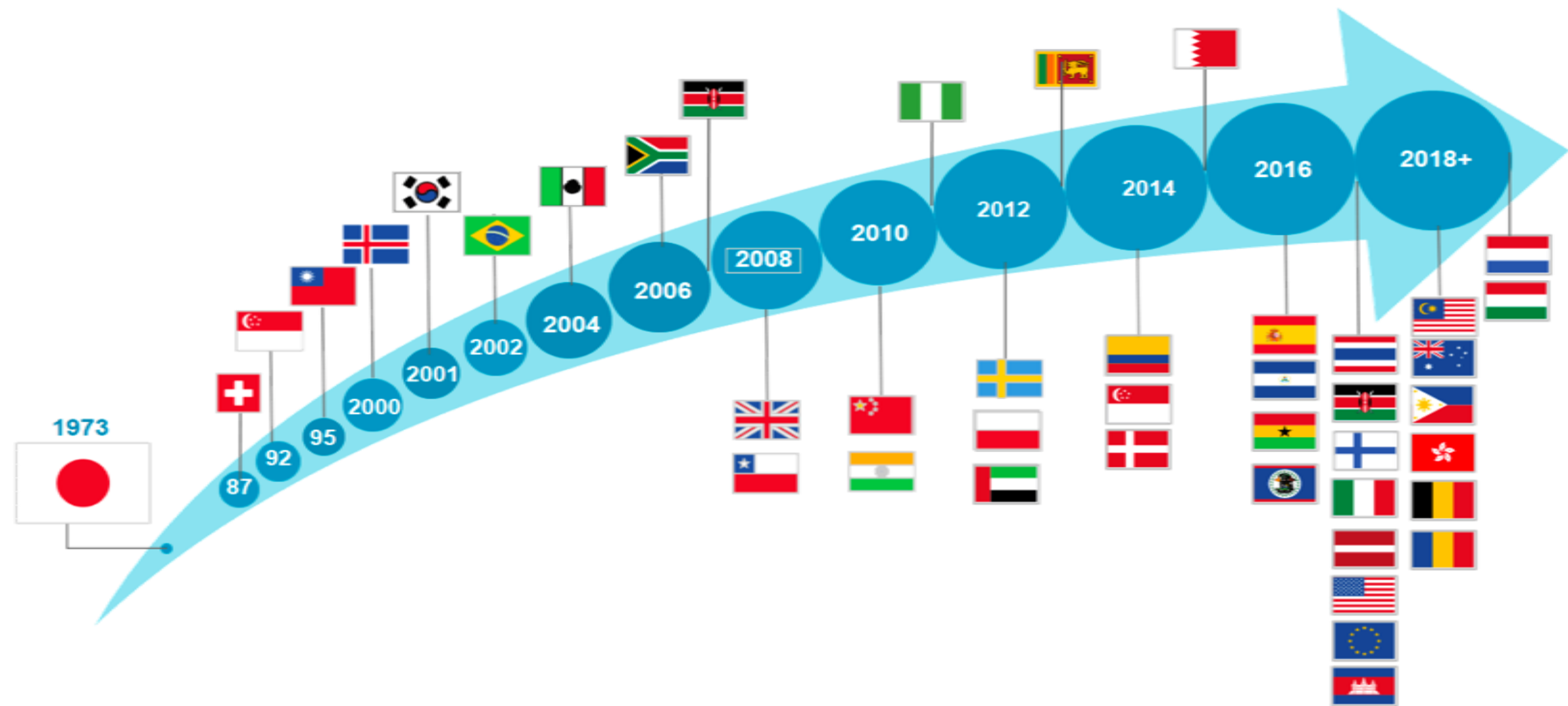
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Regular, smaller upgrades, as opposed to two or three large ones each year.

Why 89% of the top-100 banks in the US will replace their Cash Management application



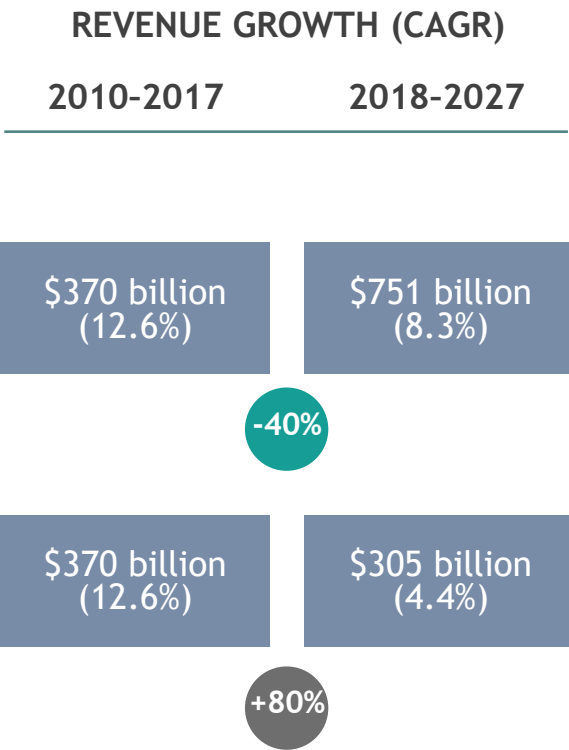
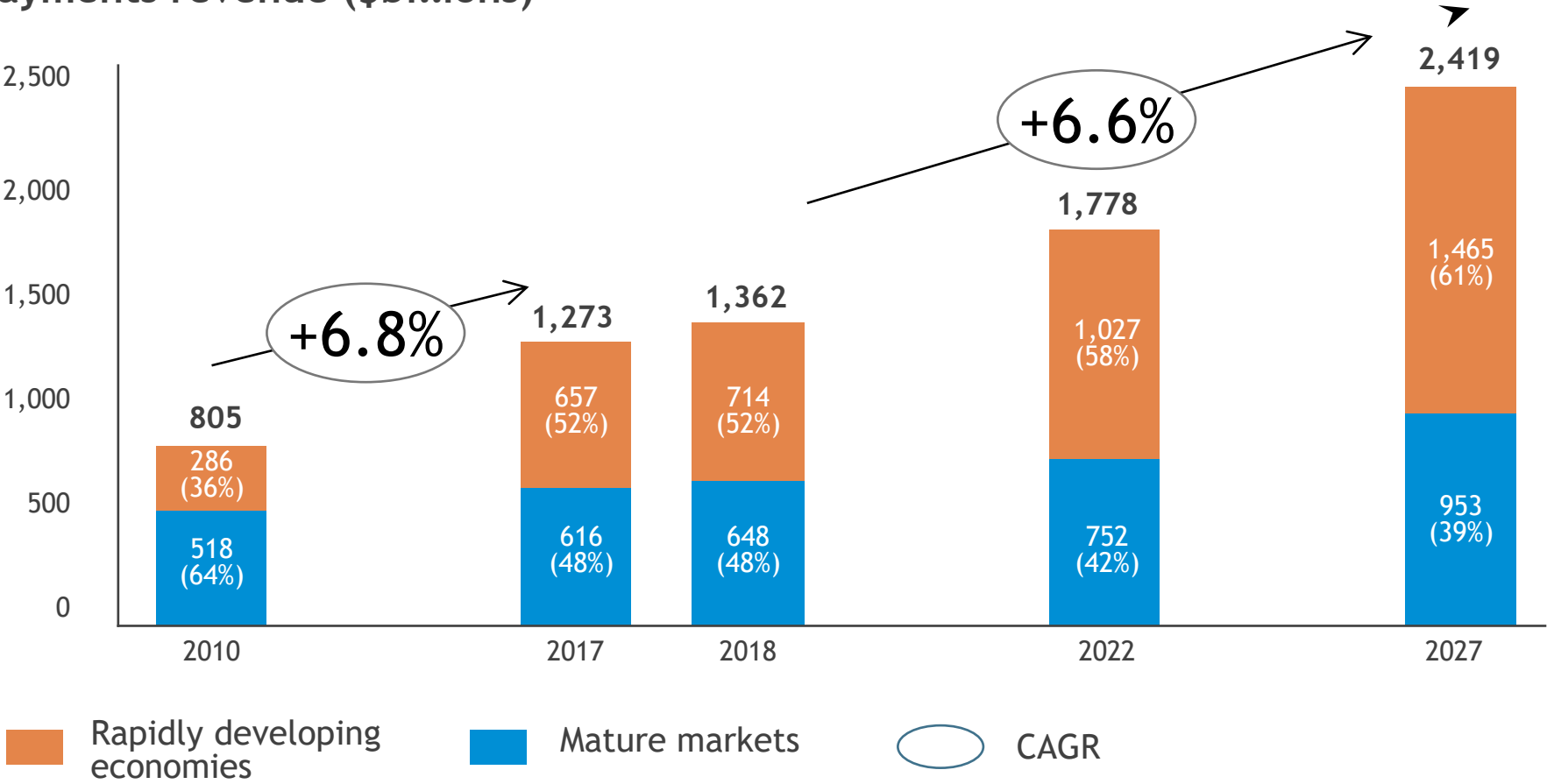
Adoption of Real Time Payments Continues Apace Globally



Payments Revenue Is Expected to Grow by \$1.1 Trillion Through 2027

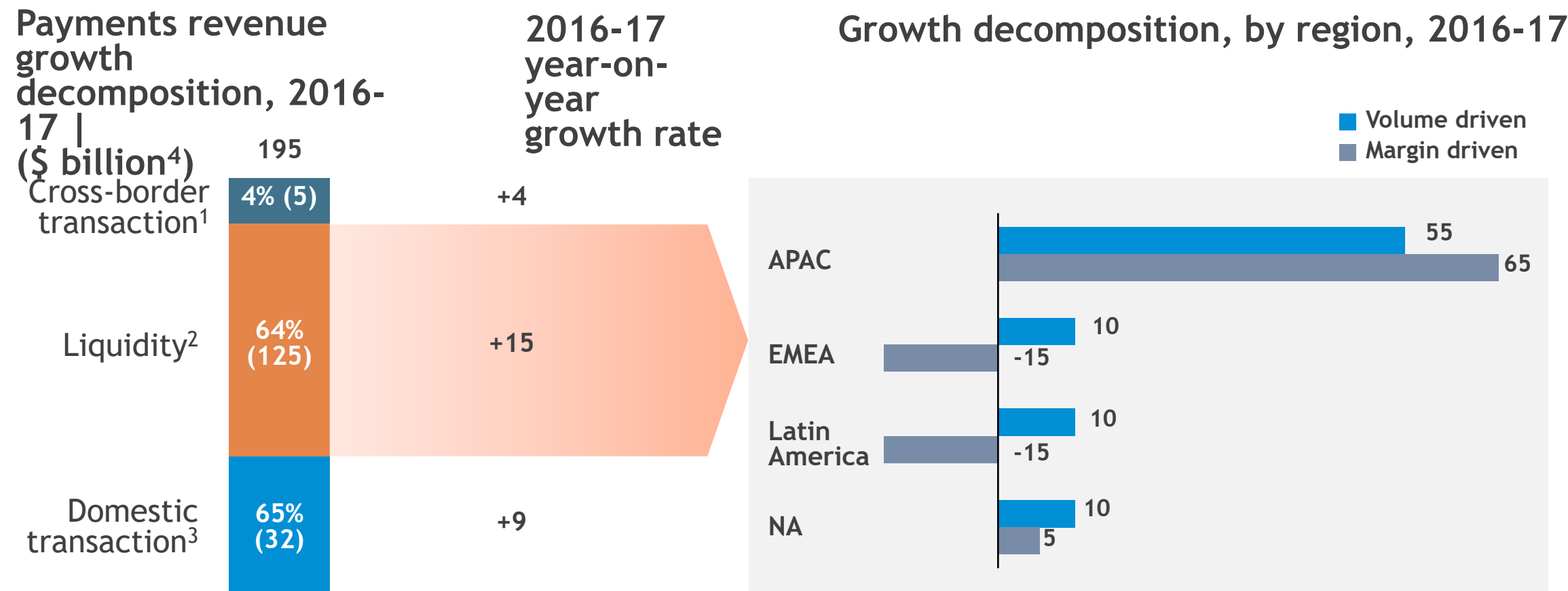


Payments revenue (\$billions)



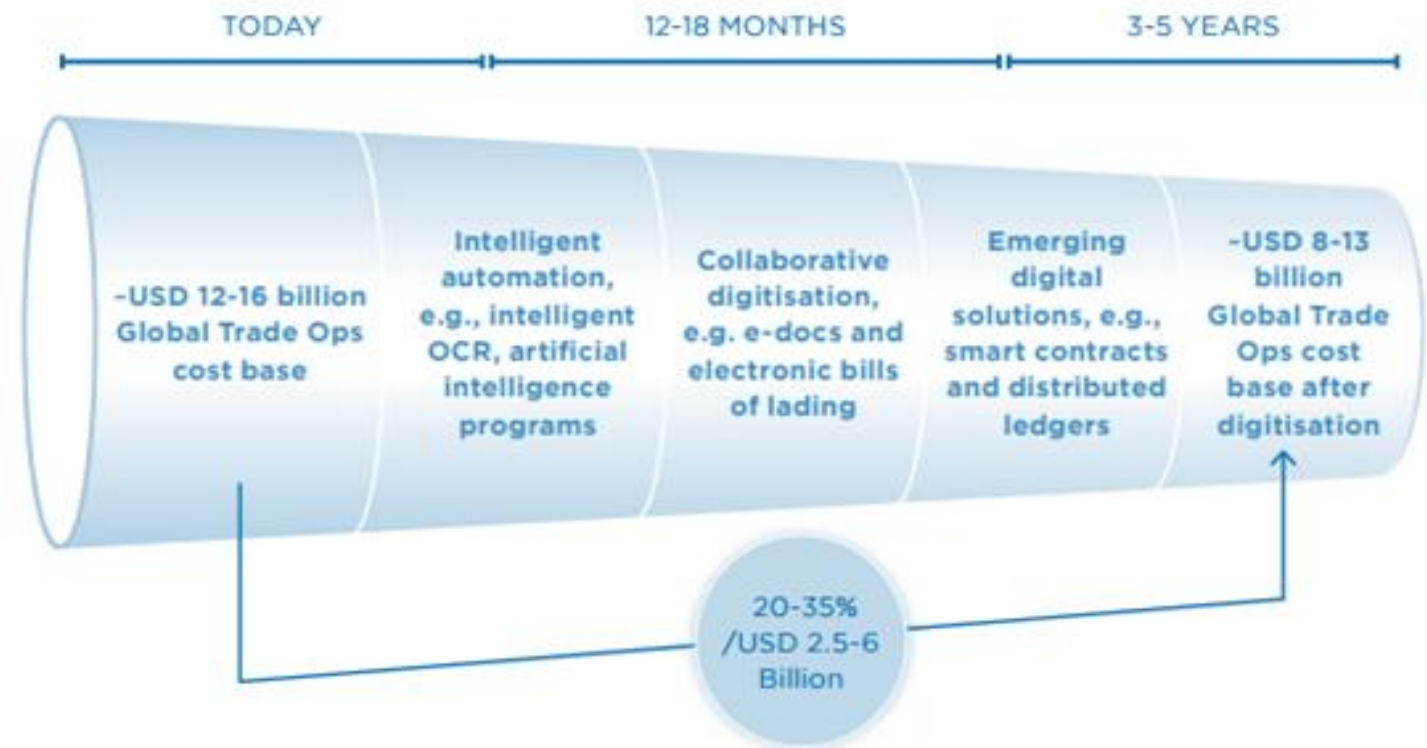
Growth in Liquidity Revenues **Nearly Two-thirds of Global Revenue Growth**

But with Regional Nuances



¹ Trade finance, remittance and cross-border payments services.
² Net interest income on current accounts, overdrafts, and credit cards.
³ Fee revenue on domestic payments transactions and account maintenance.
⁴ At fixed 2017 USD exchange rates.

Recognition that Traditional Trade Business is about **Cost Reduction Economics**



30%
Saving on time spent on
compliance through
automation

\$ 5-6BN
Cost saving by
Digitisation over
next 3-5 years

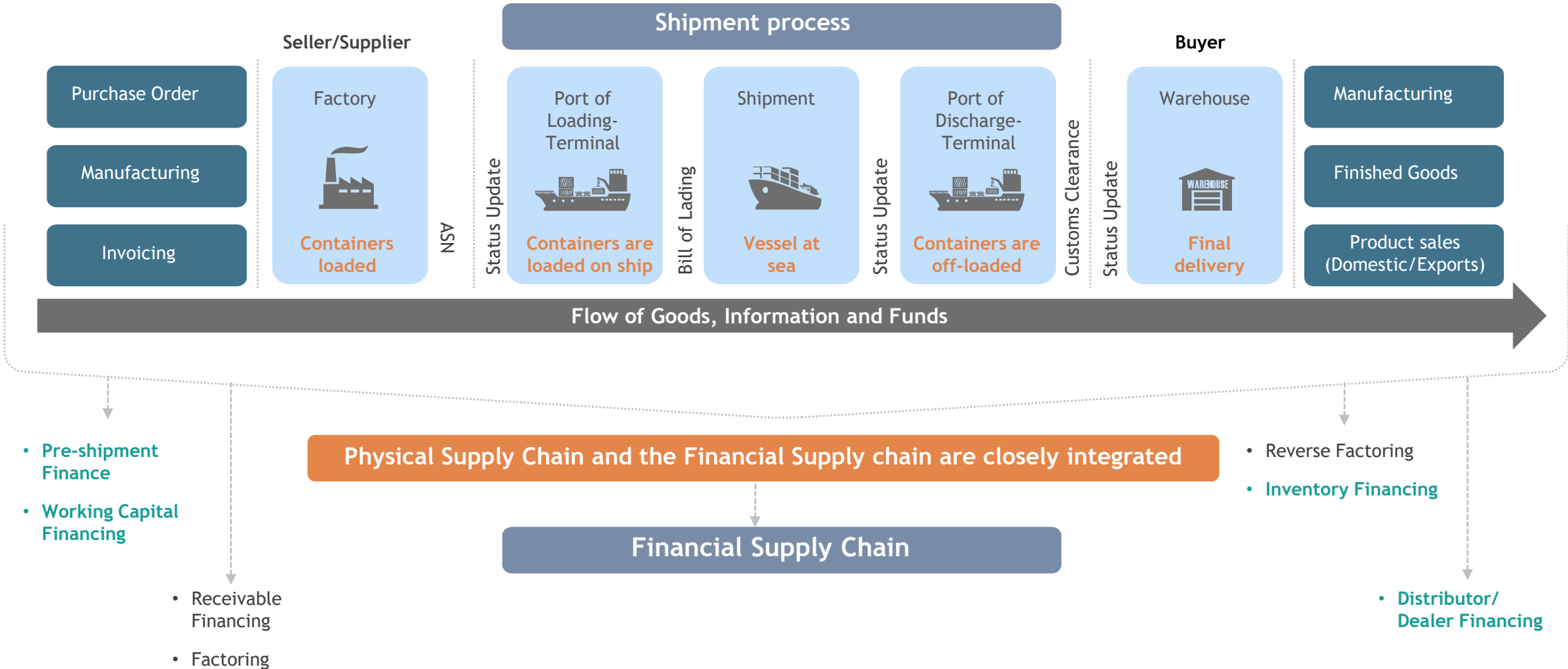
\$ 192BN
Impact of
Digitisation on
world GDP

20%
Reduction of operational
and compliance cost
digitising trade operations

BCG, ICC

SMEs Critical Financing Gaps Across the Supply Chain

Physical Supply Chain



■ The products highlighted in green represent significant revenue opportunities as customer requirements are partially or not met at all.

Invest in the Contextual Banking **Revolution**

Contextual Banking – we trailblazed it, now it is reality

You will have invoices worth 128,944.22 SGD that need to be paid in next 3 months and you don't hold any SGD. Let us help you.

Available cash balance

5,728,993.46 USD

Yesterday

5,728,993.46 USD ▲ +12,732.00 USD



⚠ 5 in overdraft
2 with a low balance.

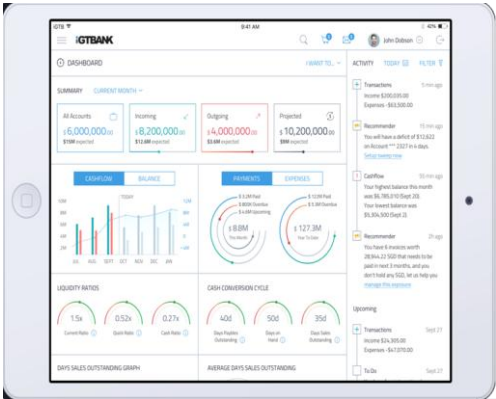
🔍 View
Account

Invest in Leading Contextual & Digital Products



Digital Transaction Banking (DTB)

THE WORLD'S FIRST COMPLETE GLOBAL DIGITAL TRANSACTION BANKING PLATFORM: Full service transaction banking using the model-bank approach, the built-in and validated learning of all the key business customer journeys and rapid implementations.



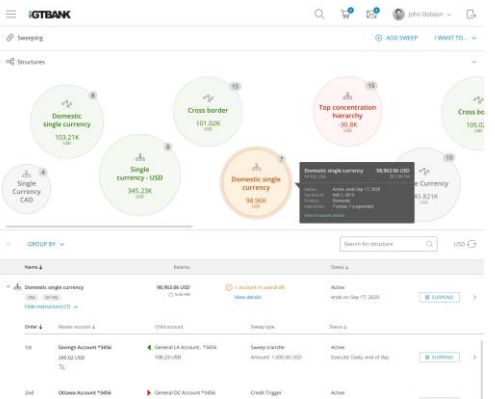
Digital (CBX)

REVOLUTIONIZING DIGITAL ACCESS TO BANKING: Provide seamless digital omnichannel execution across the full range of transaction banking, offering instant intelligent best-next actions – fully digitalized, cloud-ready and ground-up open APIs.



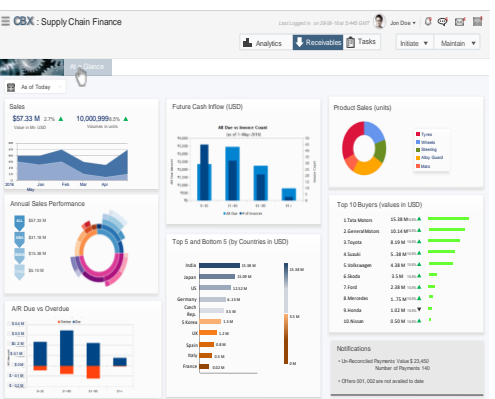
Payments Services Hub

ANYTIME UNIVERSAL PAYMENTS: Capture growth opportunities of rising payment volumes and address regulatory challenges by providing enterprise-wide visibility into payment operations across all channels and business lines. Orchestrate payments end to end replacing all legacy siloed processing engines.



Liquidity Management Solution

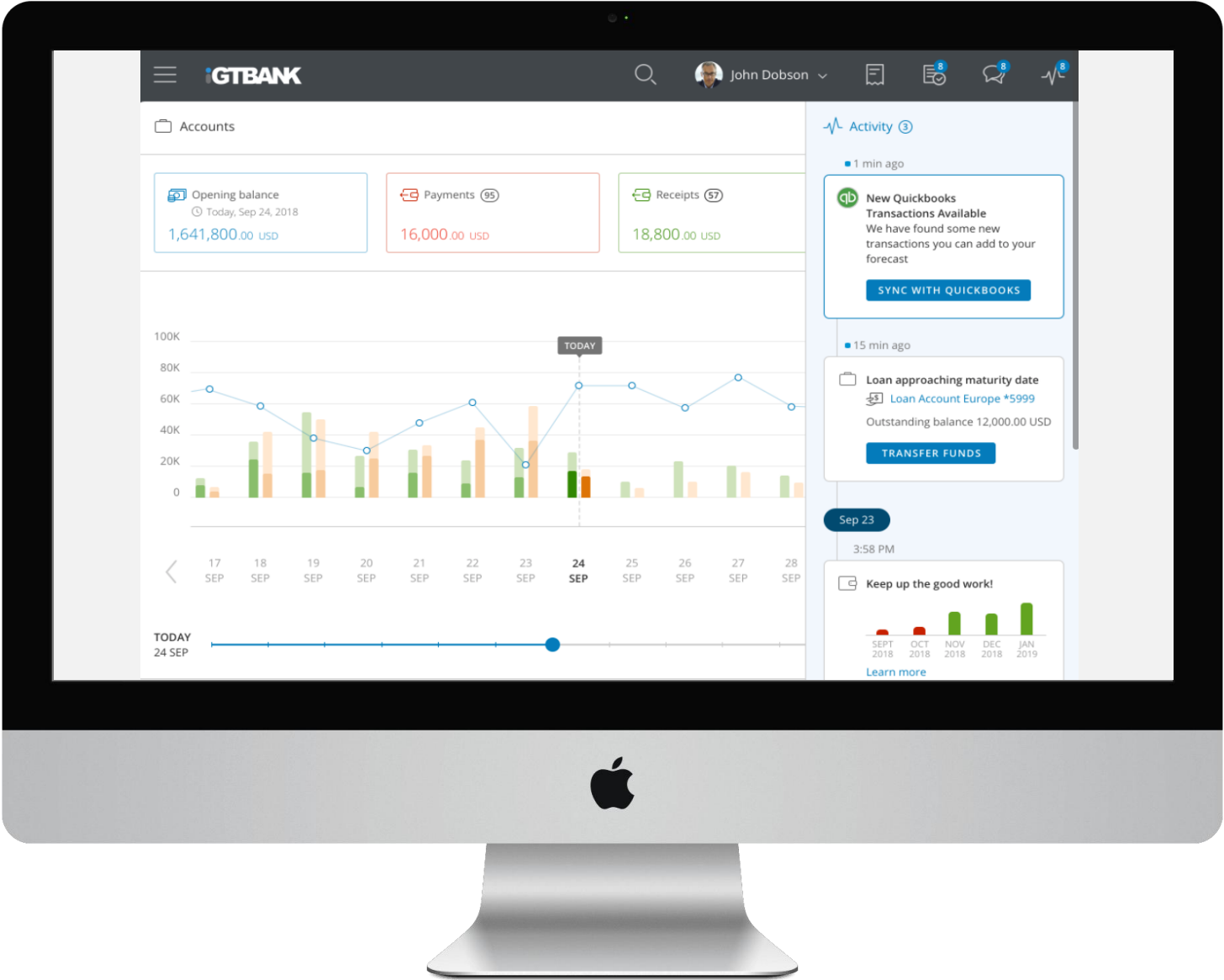
CASH OPTIMISATION IN A RISING INTEREST RATE ENVIRONMENT: Make the firm's cash work and grow 24x7 with the world's most comprehensive offering, now with new Global Deposit Manager and Operational Account Manager supplementing Investment Sweeps in rule-based algorithmic liquidity.



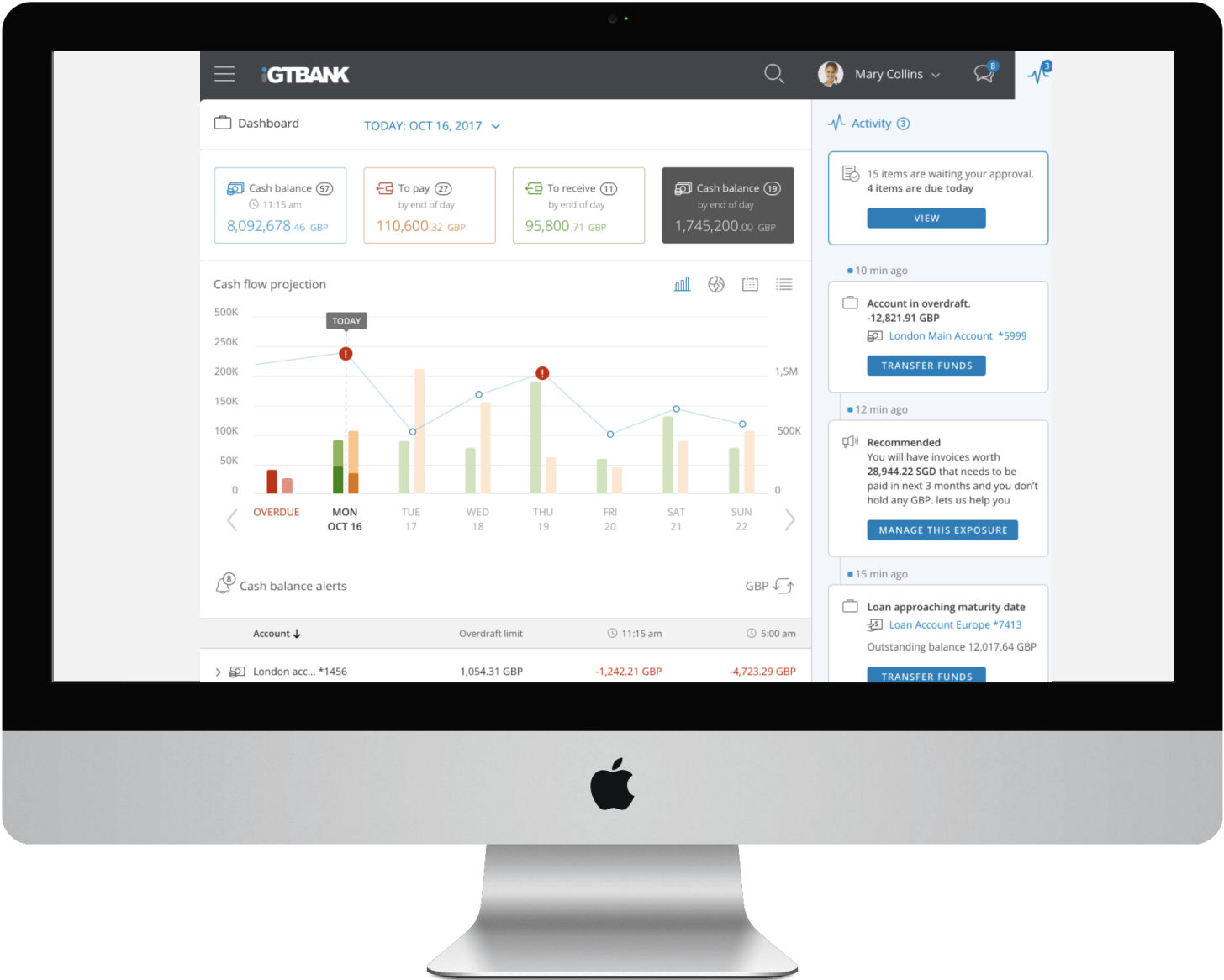
Trade Finance & Supply Chain Finance

DIGITIZING FINANCIAL SUPPLY CHAIN & TRADE: Improve ROE with the comprehensive supply chain financing solution with supplier – and buyer-centric financing. Leverage Letters of Credit, guarantees, bills, collections, reimbursements, loans, open account and more.

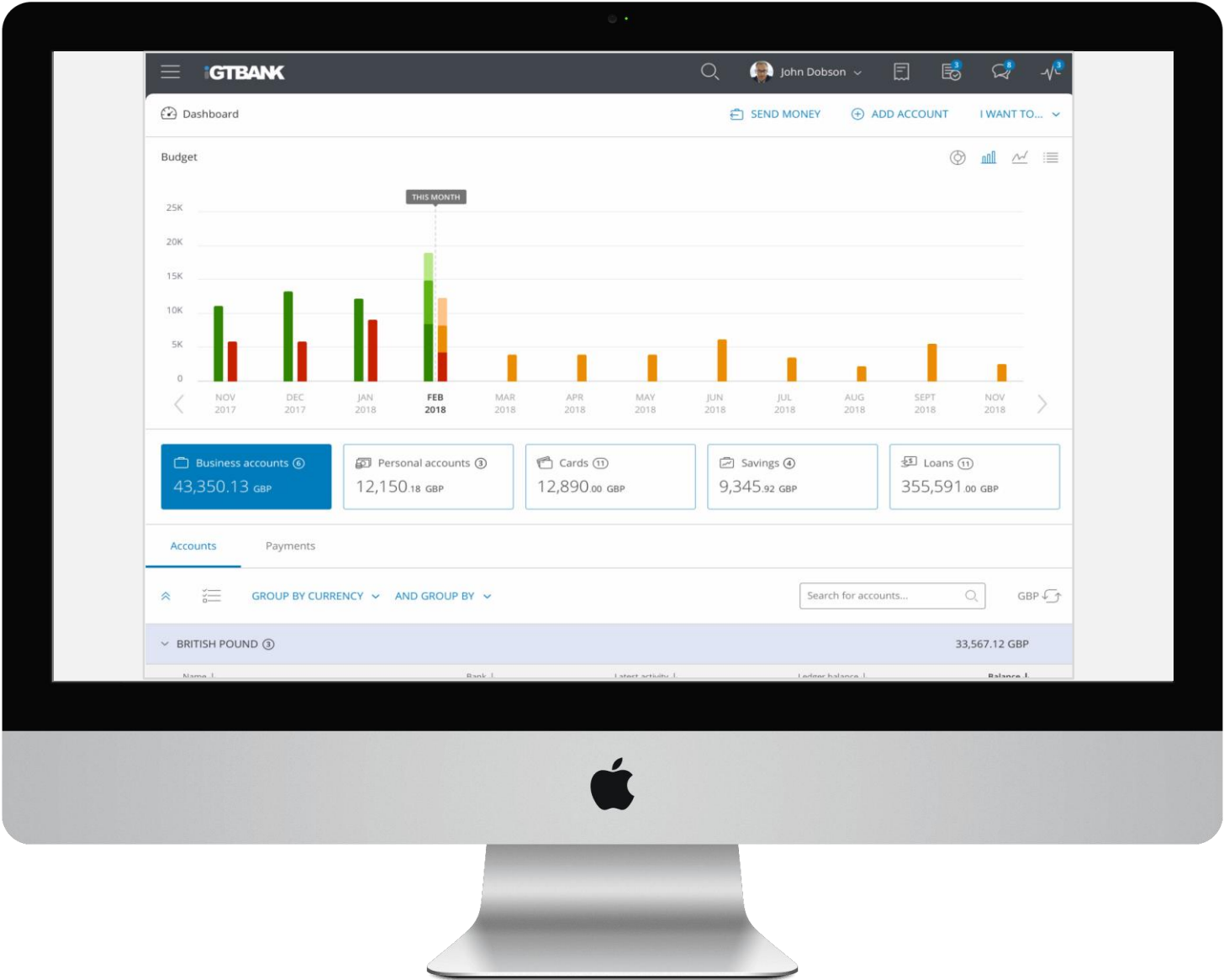
Contextual: Bank as a trustful advisor to become integral part of corporate's financial supply chain



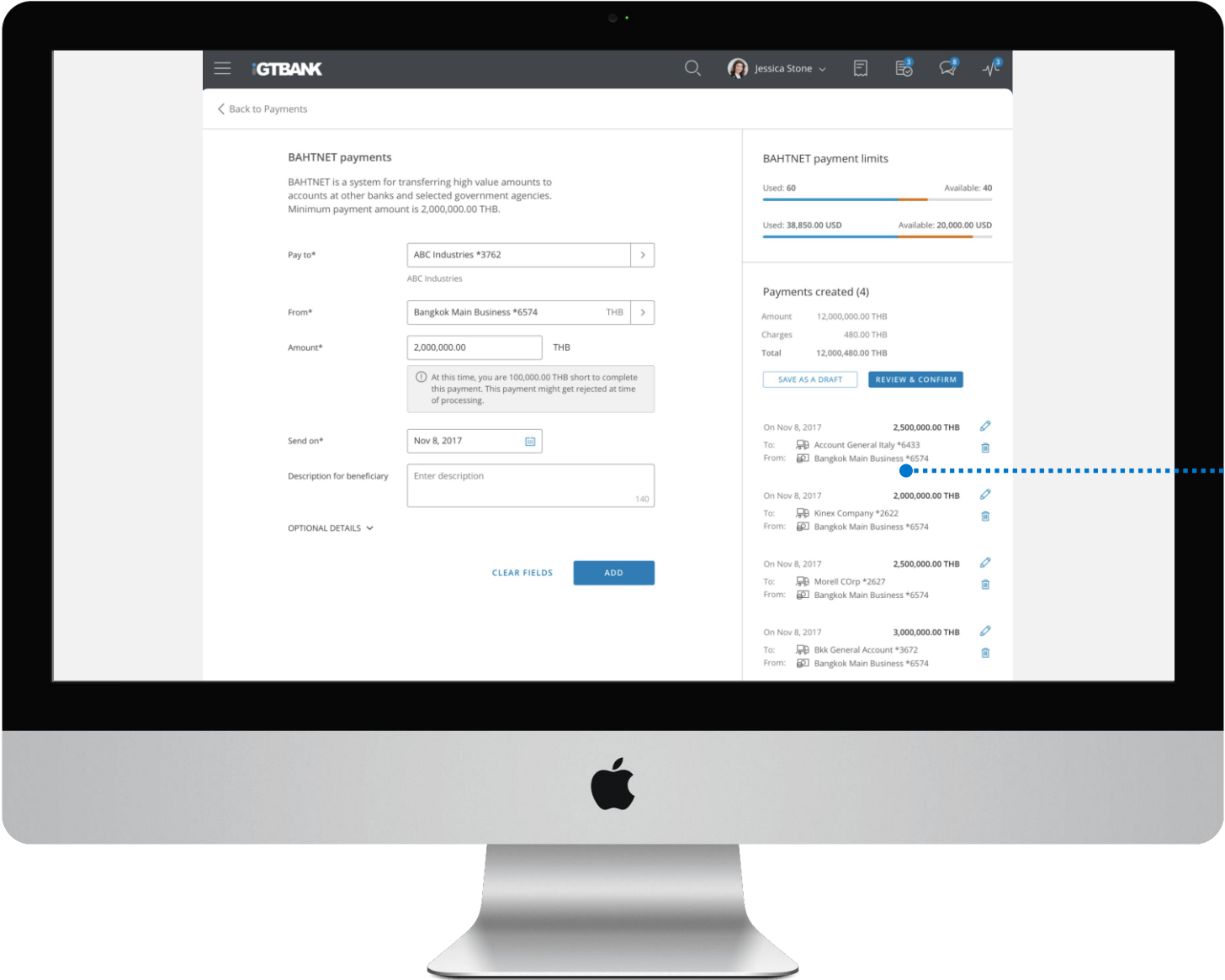
Contextual: Segmented Experiences for Larger Corporates



Contextual for Bookkeeper at SMEs/SMBs



Contextual for Large Corporates through Universal Payment Wizard



Corporate
Edition



intellect®
Design for Digital

Building Leadership for tomorrow's world



Invest in an Experienced, Proven Leadership Team

Over 350 Years in this Field



MANISH MAAKAN
Chief Executive Officer

29 YRS
INTELLECT, GE,
WHIRLPOOL, E&Y, IBM



ANDREW ENGLAND
Director, Head of Strategy
Business Mentor DTB

37 YRS
INTELLECT, LLOYDS,
UNICREDIT, DB, CITI BANK



UPPILI SRINIVASAN
Chief Operating Officer &
Business Co Head iGTB 1

27 YRS
INTELLECT, CITIBANK



MICHEL JACOBS
Global Head of Sales &
Business Co Head iGTB 1

26 YRS
INTELLECT, FIS,
eFUNDS, S2



PHIL CANTOR
Chief Marketing Officer

34 YRS
INTELLECT, MISYS,
SMARTSTREAM,
BARCLAYS, TSB



KISHALAYA DAS
Global Head of Sales DTB &
Business Co Head iGTB 2

19 YRS
INTELLECT



HERBER RUIJTER
Product Business Head
Digital & Payments

27 YRS
INTELLECT, BACKBASE,
ZyLAB, SDL,
VARIOMATICS



ANAND PANDE
Business Advisor
Trade & SCF

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



DAVID HENNAH
Product Business Head
Trade & SCF

36 YRS
INTELLECT, FINASTRA,
SWIFT, WTB, FUJITSU
BARCLAYS



JOSHUA COHEN
Product Business Co- Head
Liquidity

31 YRS
INTELLECT, STANDARD
CHARTERED, NEDBANK,
SCOTIABANK



RAMKUMAR P
Product Business Co-Head
Liquidity

24 YRS
INTELLECT,
J.P.MORGAN, CITI



AMIT GUPTA
Chief Operating Officer DTB &
Business Co Head iGTB 2

26 YRS
INTELLECT, IBM, GE
ELECTROLUX,
WHIRLPOOL

Investing in Building Leadership Pipeline

The Leadership Compass



Leadership Qualities

- Vision building
- Engendering trust
- Emotional intelligence
- Commitment
- Delegation
- Innovation
- Communication



Performance Culture

- Living the values
- People centricity
- Objectives - business alignment
- Extracting potential
- Execution -kpis & benchmarks
- Problem solutioning/design n thinking
- Diversity



Empowering Decisions

- Developing others
- Instilling respect
- Delegating authority
- Learning environments
- Recognition



Commercial Acumen

- Understanding organisation, business & environment
- Culture & Intrapreneurial spirit
- Commercial success drivers



Competency Build out

- Skills mapping
- Training agendas
- Capacity development
- 'Non functional' requirements
- Future 'tooling'



People Development

- What's in it for me?
- Development plans
- Talent Management
- Continuous learning frameworks
- Peer pressure
- 360 degree inputs
- Circle time

INTELLECT OXFORD
LEADERSHIP PROGRAM
March, 2019
London - Oxford



Market Share **Leader Takes It All**



*World's Best
Corporate Banks
Bank On iGTB*

85 clients

91 countries



Digital Transaction Banking



Contextual Banking Experience



Payments Services Hub



Liquidity Management Solution



Trade Finance &
Supply Chain Finance

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