



On-Demand Solutions for the Insurance,
Financial, e-Governance & Healthcare sectors

INVESTOR PRESENTATION

DISCLAIMER

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The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Ebix makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

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This presentation may contain statements that are not historical facts, referred to as “forward looking statements.” The corporation’s actual future results may differ materially from those suggested by such statements, depending on various factors including those described in filings made with the SEC.

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EBIX MISSION

EBIX GOAL IS TO BE THE LARGEST FINTECH COMPANY IN THE WORLD THAT CAN CONVERGE ALL INSURANCE AND FINANCE SERVICES

CONVERGENCE

Ebix's goal is to be the leading powerhouse of insurance and financial transactions in the world. The Company's technology vision is to focus on the convergence of all channels, processes and entities in a manner such that data seamlessly flows once a data entry has initially been made. Ebix strives to work collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges and requirements. Ebix combines the newest technologies with its capabilities in consulting, systems design and integration, IT and business process outsourcing, applications software, and web and application hosting to meet the individual needs of organizations.

The company's technology vision is to focus on convergence of all insurance and financial exchange channels, processes and entities for seamless data flow. The company intends to do that by designing products and services that are pioneering in its field. The company believes that profitability and revenue growth must go hand in hand.

With no competitors who can match the completeness of its vision or its distinct advantages, Ebix is ideally positioned to seize an enormous market opportunity. Cited by numerous third parties for the high quality of its offerings, Ebix has built an outstanding reputation amongst a large, impressive customer base. With a strong recurring Software as a Service (SaaS) model, Ebix is positioned to be a leading global FinTech player.

The company has been featured on Fortune Magazine's 100 Fastest Growing Company List 5 times in the last decade. Ebix also has history of producing 19 years of both top line and bottom line sequential growth. Under the present management, Ebix stock has shown shareholder return of more than 16,000% growth in terms of stock value.



EXECUTIVE SUMMARY



ABOUT EBIX

Founded in 1976, Ebix, Inc. is listed on the NASDAQ Global Market and is a part of the Russell 2000 Index and Standard & Poor's Smallcap 600 Index. Headquartered in Johns Creek, Georgia, Ebix has 50+ offices across the world in countries like Australia, Brazil, New Zealand, Singapore, Canada, U.K. and India. Through its various SaaS based software platforms, Ebix employs 7,800+ professionals providing products, support and consultancy to thousands of customers on six continents across 69+ countries.

Ebix Summary

<ul style="list-style-type: none"> Market capitalization of approximately \$850 Million and 7,800+ employees globally, working across 50+ offices 	<ul style="list-style-type: none"> One of the largest insurance and financial exchanges in the world
<ul style="list-style-type: none"> Ebix has a strong clientele of millions of users globally across financial institutions, public institutions, banks, insurance companies, insurance brokers and healthcare professionals 	<ul style="list-style-type: none"> Ebix's centers in India have Carnegie Mellon's highest CMMI Level 5 rating and provide quality operations to its customers
<ul style="list-style-type: none"> The Company has a proven high Growth and Profitable Recurring Revenue Model with 88% recurring revenues 	<ul style="list-style-type: none"> Ebix's insurance exchanges power transactions between hundreds of thousands of brokers and insurance companies
<ul style="list-style-type: none"> Strong Balance sheet and 20 years of sequential top line and bottom line growth 	<ul style="list-style-type: none"> Ebix powers leading insurance and reinsurance exchanges in countries like the US, Australia, UK, and NZ
<ul style="list-style-type: none"> A client base spread across 69+ countries with hundreds of thousands of users using its platforms and exchanges 	<ul style="list-style-type: none"> Ebix's Annuity Exchange powers more than \$60 billion in Annuity premiums annually in the United States
<ul style="list-style-type: none"> Ebix Exchange in Australia powers a majority of the electronic property & casualty insurance transactions 	<ul style="list-style-type: none"> Ebix systems tend to be multi-lingual and multi-currency (French, Portuguese, Spanish, Japanese, Chinese, Hindi and English)
<ul style="list-style-type: none"> All worldwide intellectual property and development is led by its India staff 	<ul style="list-style-type: none"> Ebix's On-Demand CRM solution is used by 125,000 plus users in the United States alone
<ul style="list-style-type: none"> EbixCash's goal is to converge B2C & B2B processes, front-end & back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand 	<ul style="list-style-type: none"> EbixCash, through its travel portfolio of Via and Mercury is also one of Southeast Asia's leading travel exchanges with over 2,200+ employees, 212,450+ agent network, 25 branches and over 9,800 corporate clients; processing an estimated \$2.5 billion in gross merchandise value per year
<ul style="list-style-type: none"> EbixCash's Forex operations have emerged as a leader in India's airport Foreign Exchange business with operations in 32 international airports, including Delhi, Mumbai, Bangalore, Hyderabad, Chennai and Kolkata, conducting over \$4.8 billion in gross transaction value per year 	<ul style="list-style-type: none"> EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of \$18 billion(pre-Covid)

SUMMARY HIGHLIGHTS

1 Industry Leadership Opportunity by Leveraging Ebix's Strong Market Presence.

The insurance and finance IT market is a highly fragmented multi-billion dollar industry. Ebix's innovative exchange strategy and its global reach positions it as a possible leader in the worldwide insurance and financial exchange markets.

2 Large, Impressive Client Base for Expansion and Cross-selling.

Ebix's outstanding reputation with a large customer base and community of insurance and finance professionals offers tremendous expansion and cross-selling opportunities to accelerate an already very strong market position.

3 High Growth and Profitable Recurring Revenue Model.

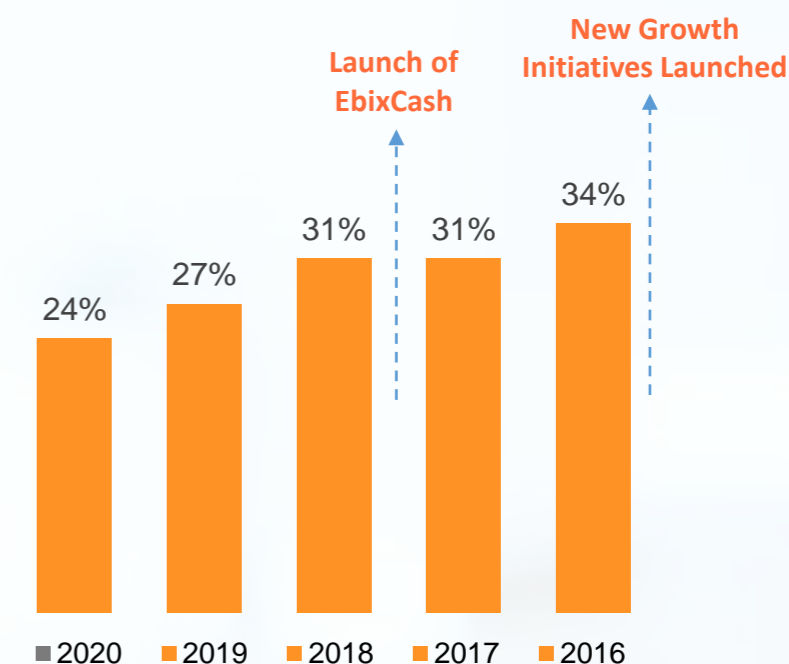
With approximately 88% of its revenue generated from recurring sources, Ebix has a high degree of visibility into its growth trajectory.

Consistency of Performance.

	Q1 2021* Annualized Non GAAP	2020 Non GAAP	2019 Non GAAP	2018 GAAP	2017 GAAP	2016 GAAP
Revenues in million \$	1,160.2	625.6	580.6	497.8	364.0	298.3
Growth of Q1 2021 over other years		85%	100%	133%	219%	289%
Net Income in million \$	102.9	113.1	96.7	117.7	100.6	93.8
Growth of Q1 2021 (Non GAAP) over other years		-9%	6%	-12%	2%	10%
Diluted EPS in \$	3.36	3.70	3.16	3.73	3.17	2.86
Growth of Q1 2021 (Non GAAP) over other years		-9%	6%	-10%	6%	17%

*In Q1 2021, Ebix recorded Non GAAP adjustments totaling \$9.18M.

Operating Margins



SUMMARY HIGHLIGHTS

UNIQUE DIFFERENTIATION ENHANCES EBIX'S LEADERSHIP OPPORTUNITY



Ebix's exchanges power transactions between hundreds of thousands of brokers and insurance companies.

Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually. Ebix's annuity exchange powers in excess of \$60 billion in premiums annually in the United States. Ebix Exchange in Australia powers the majority of the electronic property & casualty insurance transactions. Ebix's On-Demand CRM solution is used by 125,000 plus users in the United States alone. With the aggregation of a large community of insurance companies and brokers on its exchanges, Ebix is seen as a vehicle to insurance markets by these entities. Companies not using Ebix exchanges risk losing access to the aggregated markets that Ebix could offer them access to.



EbixCash is the new 'Financial Services' arm of Ebix that originated in India

EbixCash's goal is to converge B2C & B2B processes, front-end & back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand. EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of \$18 billion(pre-Covid).



Experienced Executive Management Team with Domain Expertise and Industry Recognition.

Ebix's team includes subject matter and domain experts with a deep understanding of the insurance and finance industries, spanning hundreds of years of collective experience. Its infrastructure and experienced executive management team is highly capable of sustaining its leadership and growing Ebix into the future.



Ebix provides a multi-national broker or carrier a common code base world-wide, unlike any other software player in the insurance industry that addresses these markets.

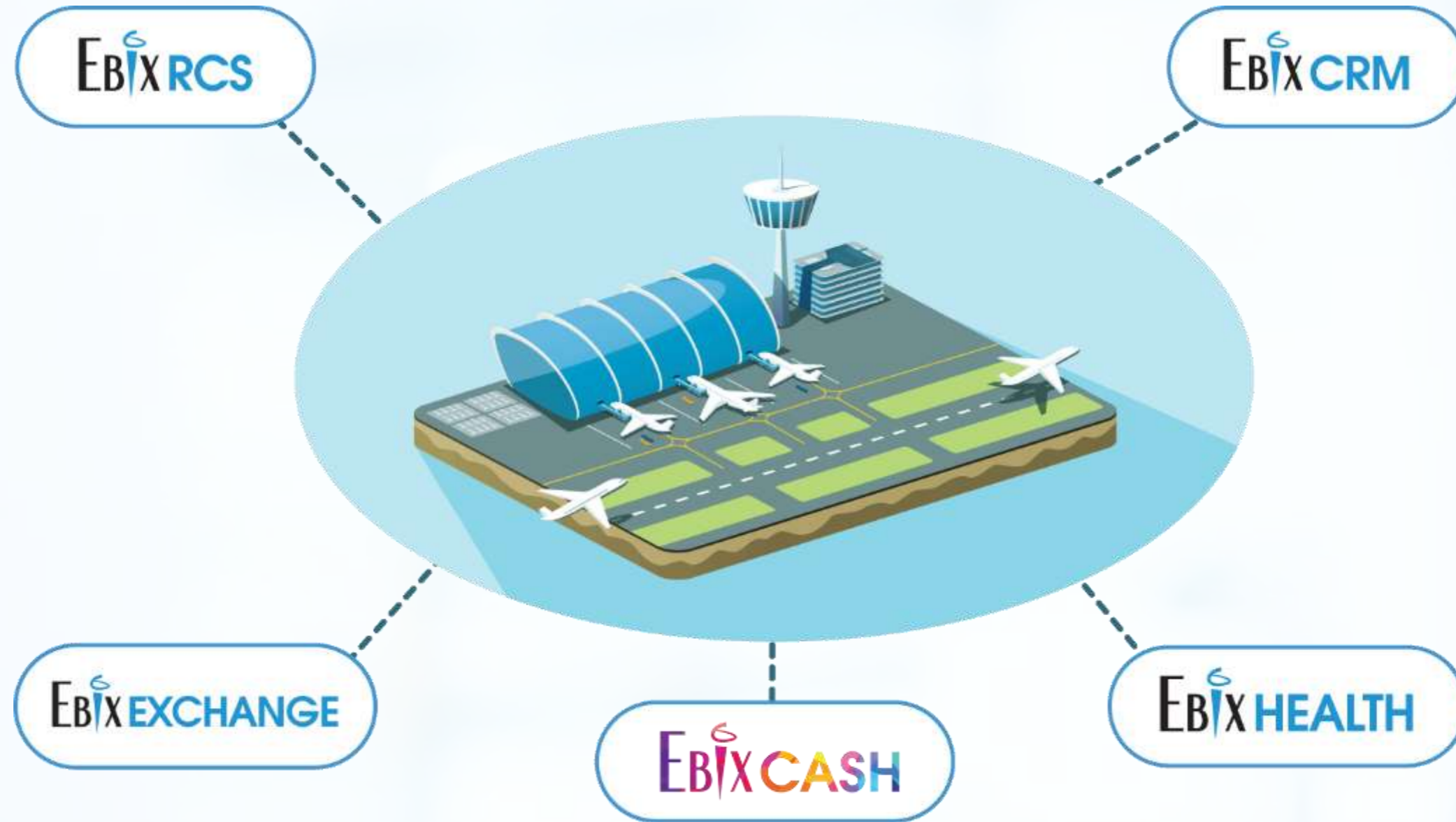
Ebix systems are multi-lingual and multi-currency (French, Portuguese, Spanish, Japanese, Chinese and English).



With fully owned offshore facilities in India, Ebix has the ability to reduce the cost structure of acquired companies and increase their efficiency.

Ebix's centers in India have Carnegie Mellon's highest CMMI Level 5 rating, and provide quality operations to its customers.

AIRPORT FOR INSURANCE AND FINANCE



EBIX VISION – TO BECOME AN AIRPORT FOR INSURANCE, HEALTHCARE AND FINANCE CONVERGED TOGETHER

GLOBAL FOOTPRINT

Our markets and our clients cross geographic boundaries. With customers on six continents across 69+ countries, Ebix has a unique footprint in the insurance, healthcare and financial industries.



EBIX IN NEWS



Universal Sampo, BSE Ebix partner to sell general insurance products
By Verdict Staff | August 17, 2020

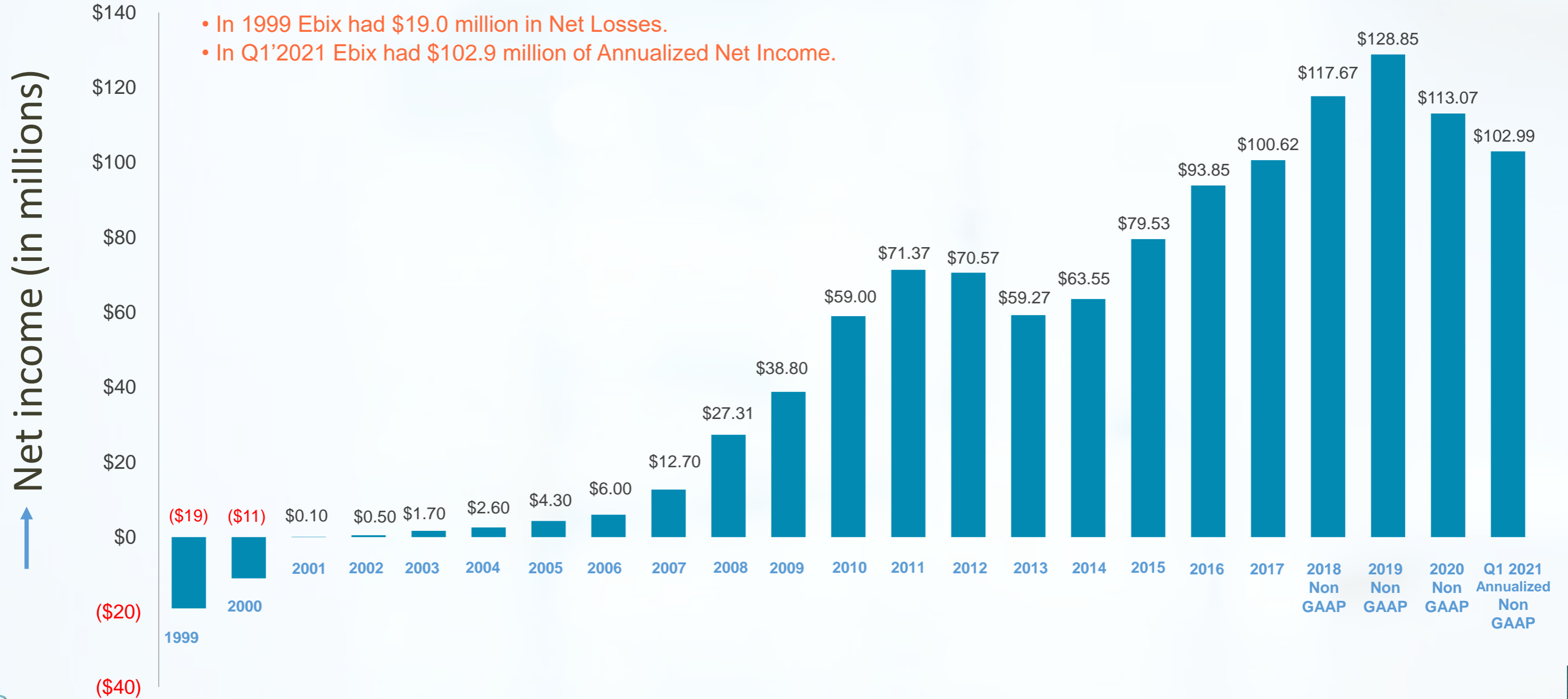




FINANCIAL SNAPSHOT

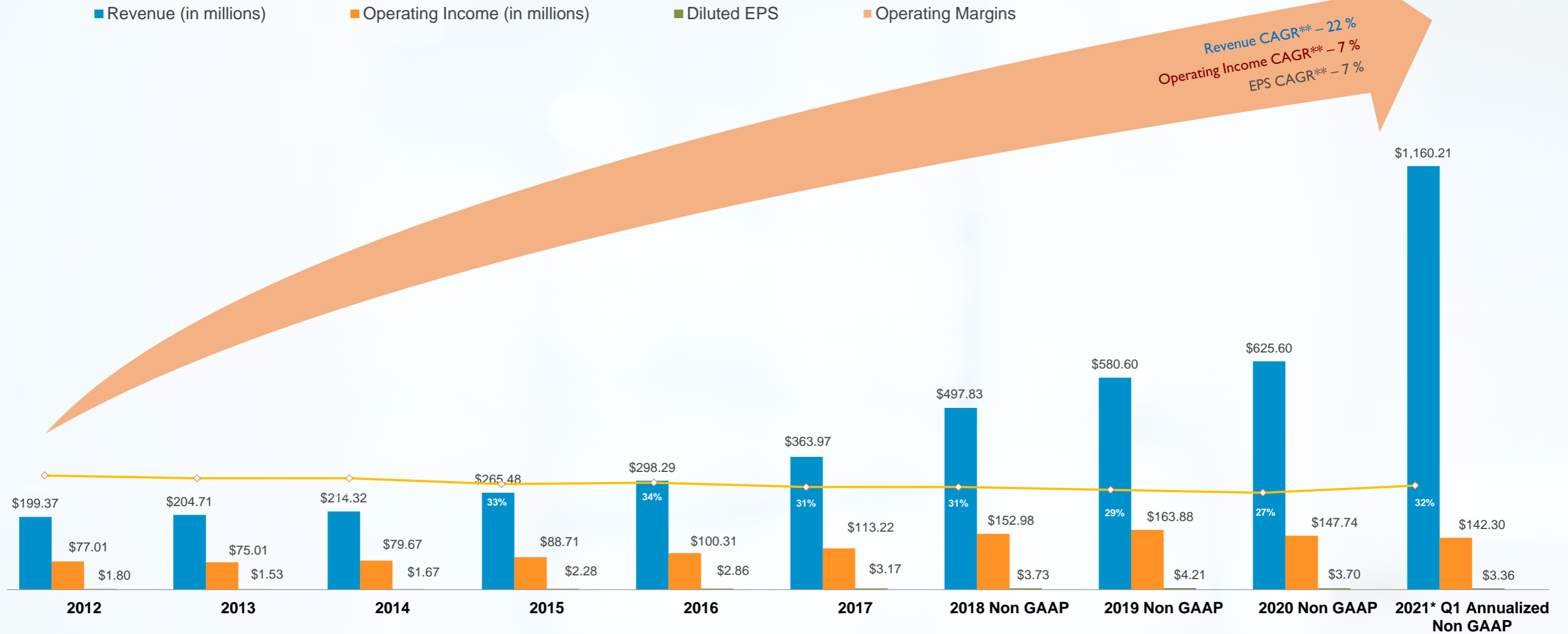


THE JOURNEY TILL NOW



CONSISTENT GROWTH AND PROFITABILITY

COMBINED OPERATING INCOME BETWEEN 2012 AND 2020 = \$1.01 BILLION



**CAGR calculated using 2012 as the base period through Q1 2021
For more details on Q1 2021* Non GAAP numbers, please refer to Slide No. 7.

EBITDA

COMBINED EBITDA BETWEEN 2012 AND 2020 = \$1.26 BILLION

EBITDA CAGR** – 10 %

EBITDA (in millions)



**CAGR calculated using 2012 as the base period through Q1 2021

BALANCE SHEET METRICS

HEALTHY BALANCE SHEET

	2020	2019	2018	2017	2016	2015	2014
Net Debt (millions) (Debt less cash, cash equivalents & short term investments)	\$569.9	\$668.6	\$551.2	\$310.8	\$155.6	\$148.4	\$69.4
Current Ratio	1.89	1.55	1.35	1.72	2.31	2.28	1.49
Cash Balance +Short-term investments (millions)	130.1	77.7	\$169.1	\$89.5	\$117.2	\$58.7	\$52.6
Working Capital (millions)	\$170.5	\$129.0	\$110.0	\$106.0	\$117.3	\$65.6	\$34.1
Debt to Market Cap ratio	0.69	1.36	1.51	0.81	0.64	0.51	0.28



INDUSTRY & MARKET OVERVIEW



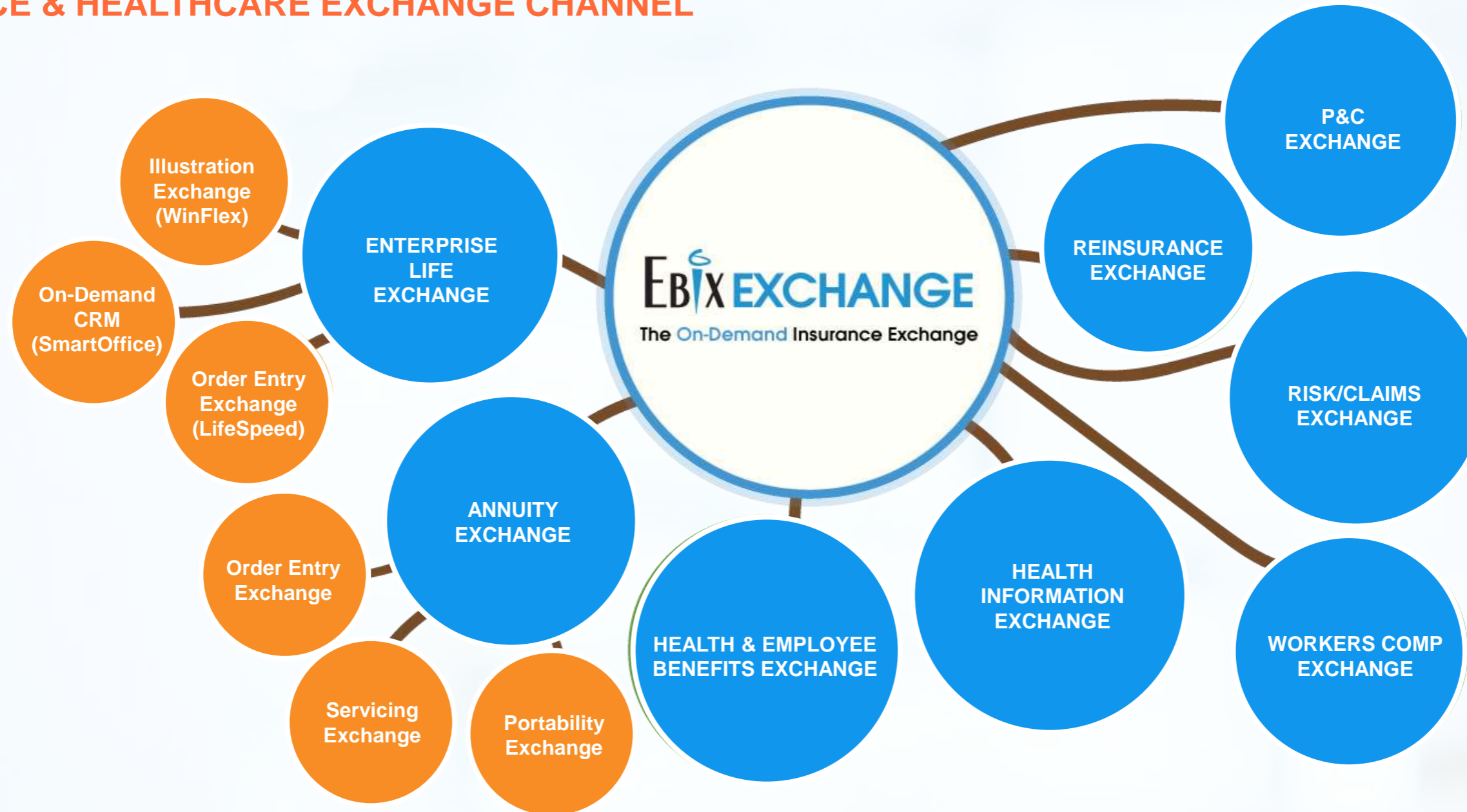


EBIX EXCHANGE (Insurance)



EBIX'S INSURANCE EXCHANGE VISION

THE INSURANCE & HEALTHCARE EXCHANGE CHANNEL



CONVERGENCE IS KEY

EBIX'S INSURANCE EXCHANGE VISION

THE INSURANCE & HEALTHCARE EXCHANGE CHANNEL

Multiple exchanges across the world in the fields of life, annuity, health, property & casualty insurance conducting in excess of \$100 billion in insurance premiums.



Ebix Vertical Exchange Channel Revenue Split in Q1 2021

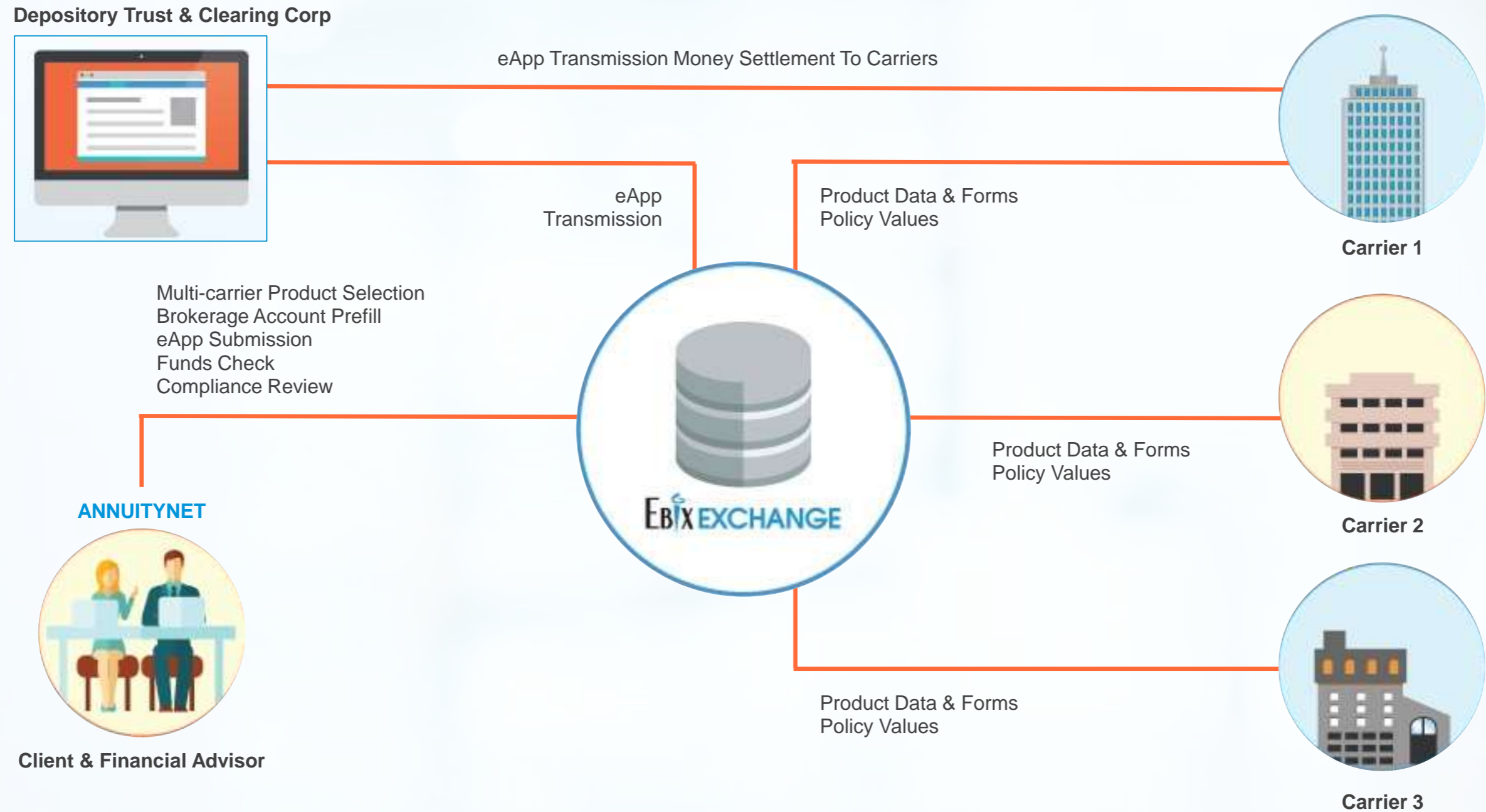
THE INSURANCE EXCHANGE CHANNEL

LIFE EXCHANGE



THE INSURANCE EXCHANGE CHANNEL

ANNUITY EXCHANGE



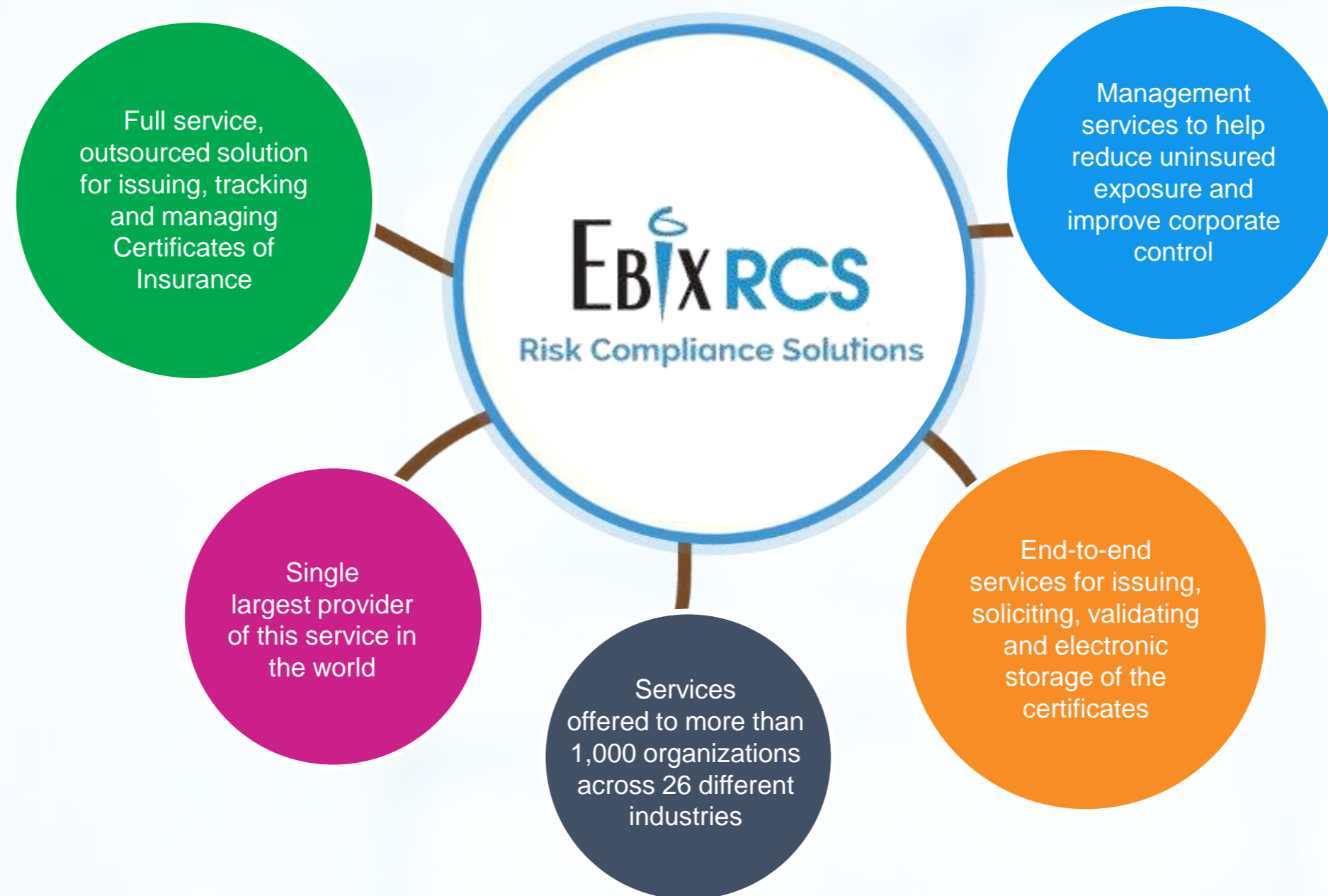
THE EBIXHEALTH EXCHANGE

HEALTH EXCHANGE - THE ONLY END-TO-END COMPREHENSIVE EXCHANGE TRUSTED BY THOUSANDS OF CARRIERS, THIRD PARTY ADMINISTRATORS, BROKERS, EMPLOYERS & CONSUMERS, DESIGNED TO ADDRESS THE SPECIFIC NEEDS ACROSS THE HEALTHCARE SERVICE VALUE CHAIN



CONVERGENCE IS KEY

RISK COMPLIANCE SOLUTIONS



CONVERGENCE IS KEY

POWERING THE INSURANCE BROKER



- Fully integrated modules that support all phases of the business process, including Quotations, Policies, Placing, Invoicing, Accounting, Claims & Analytics
- Multi-country, multi-currency and multi-lingual



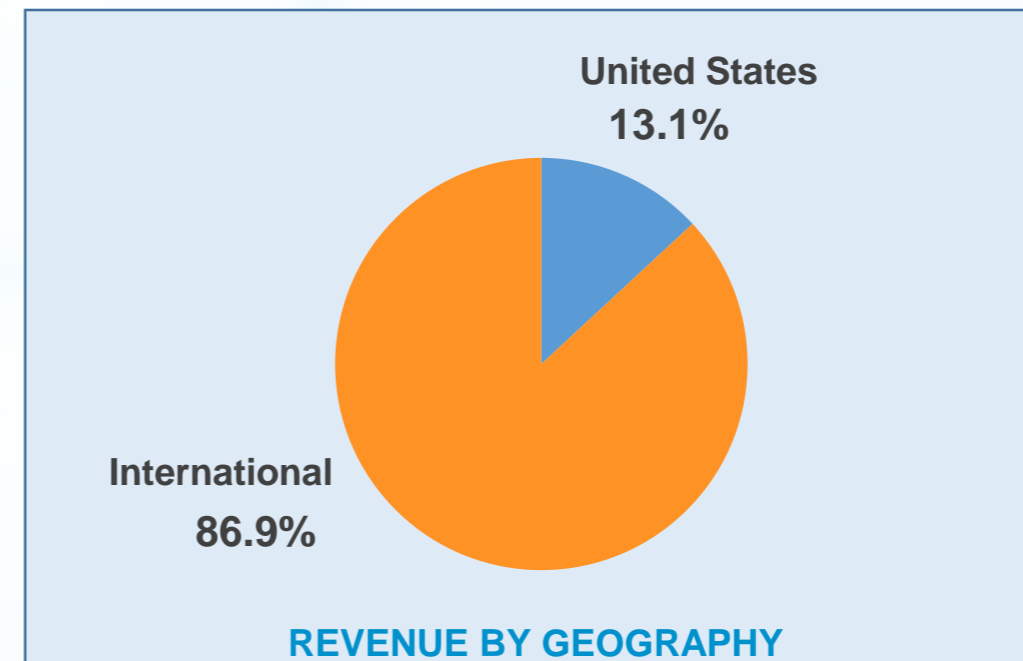
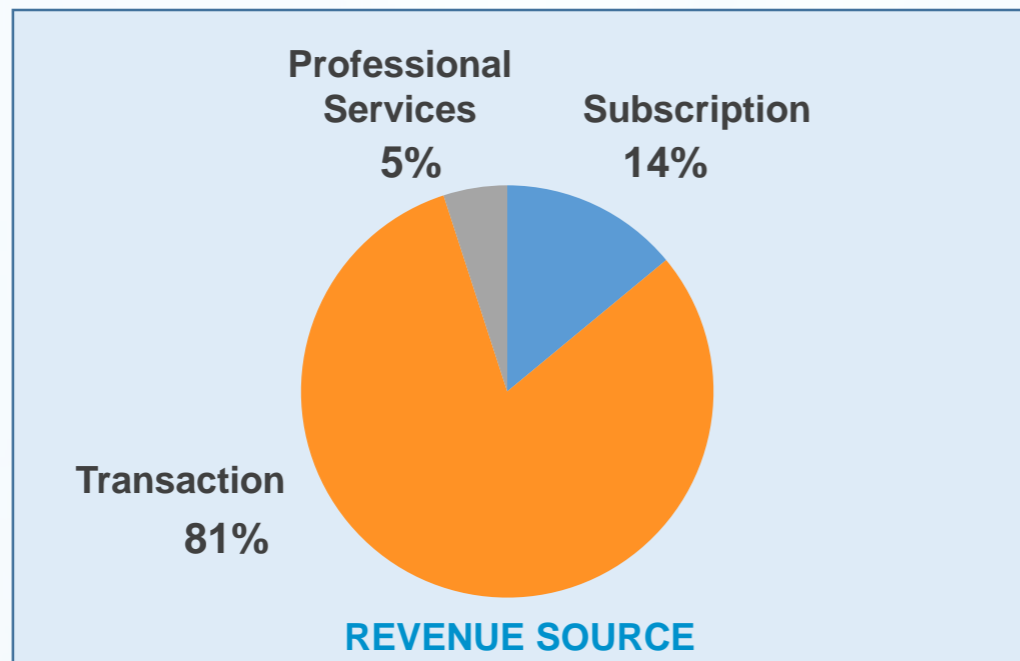
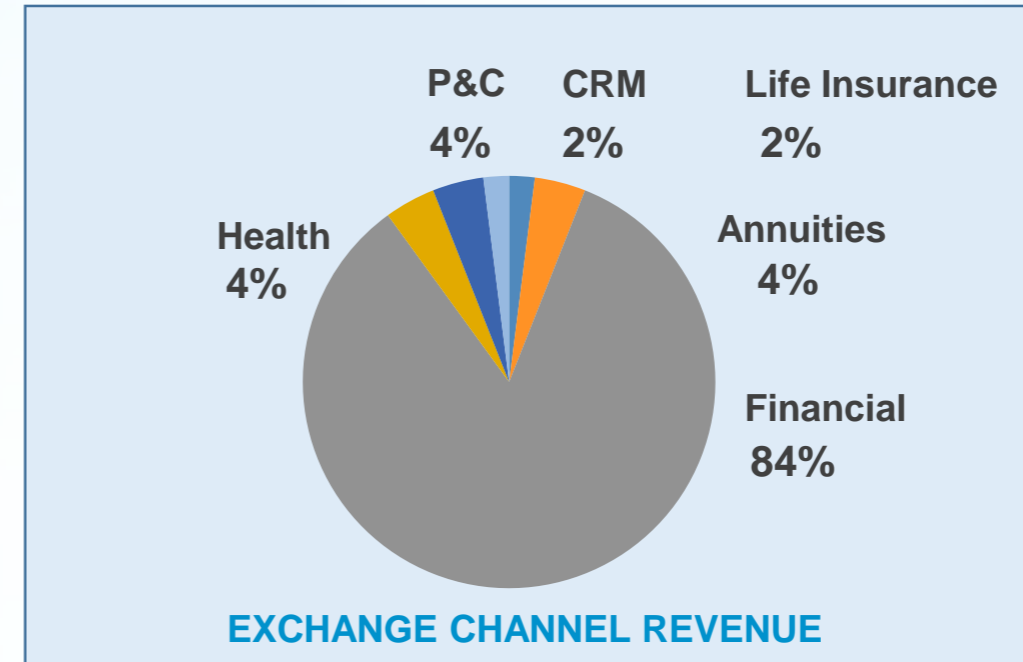
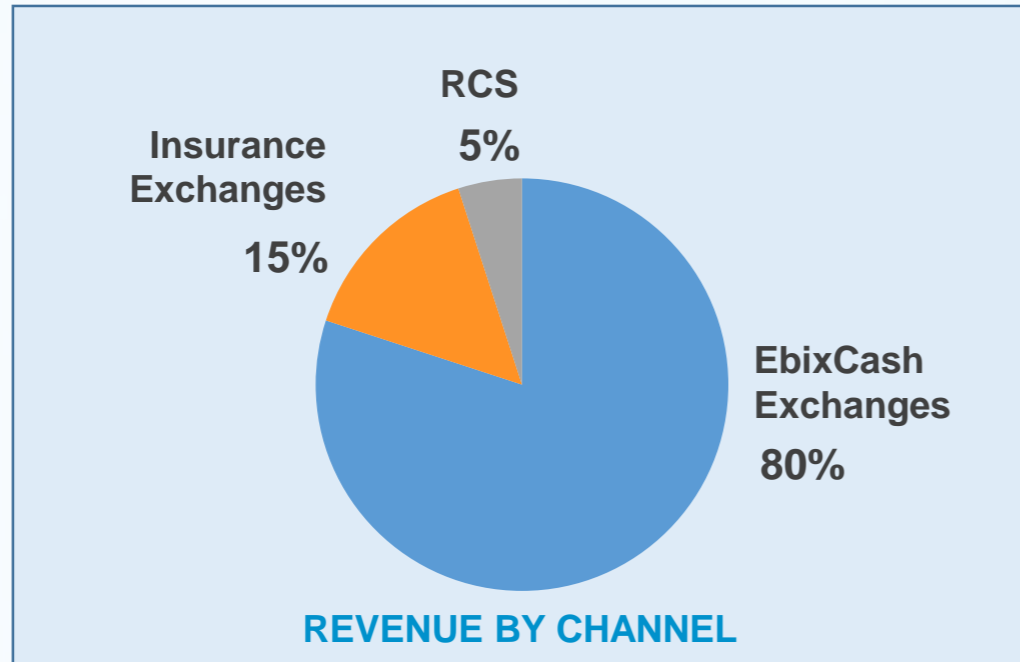
- E-commerce-based, end-to-end, backend system to automate a broker's entire business
- Policy processing/Claims administration/Sales Management/Underwriting/Rating etc.
- Built in-house, deployed across United States



- Comprehensive e-commerce enabled business system designed for General Insurance Intermediaries Insurance Intermediaries
- Used by over 5,000 users across 600 businesses in Australia
- Interfaces with Ebix Exchange, On-line quoting and all of the major premium funding applications
- Seamless integration to electronic trading platforms, Premium Funding systems, Banks, Payment Gateways and Document Management Systems

MANY OF THE WORLD'S TOP BROKERS USE EBIX'S POLICY ADMIN BROKER SYSTEMS

INSURANCE EXCHANGES CONTINUE TO GROW WITH RECURRING REVENUE STREAMS





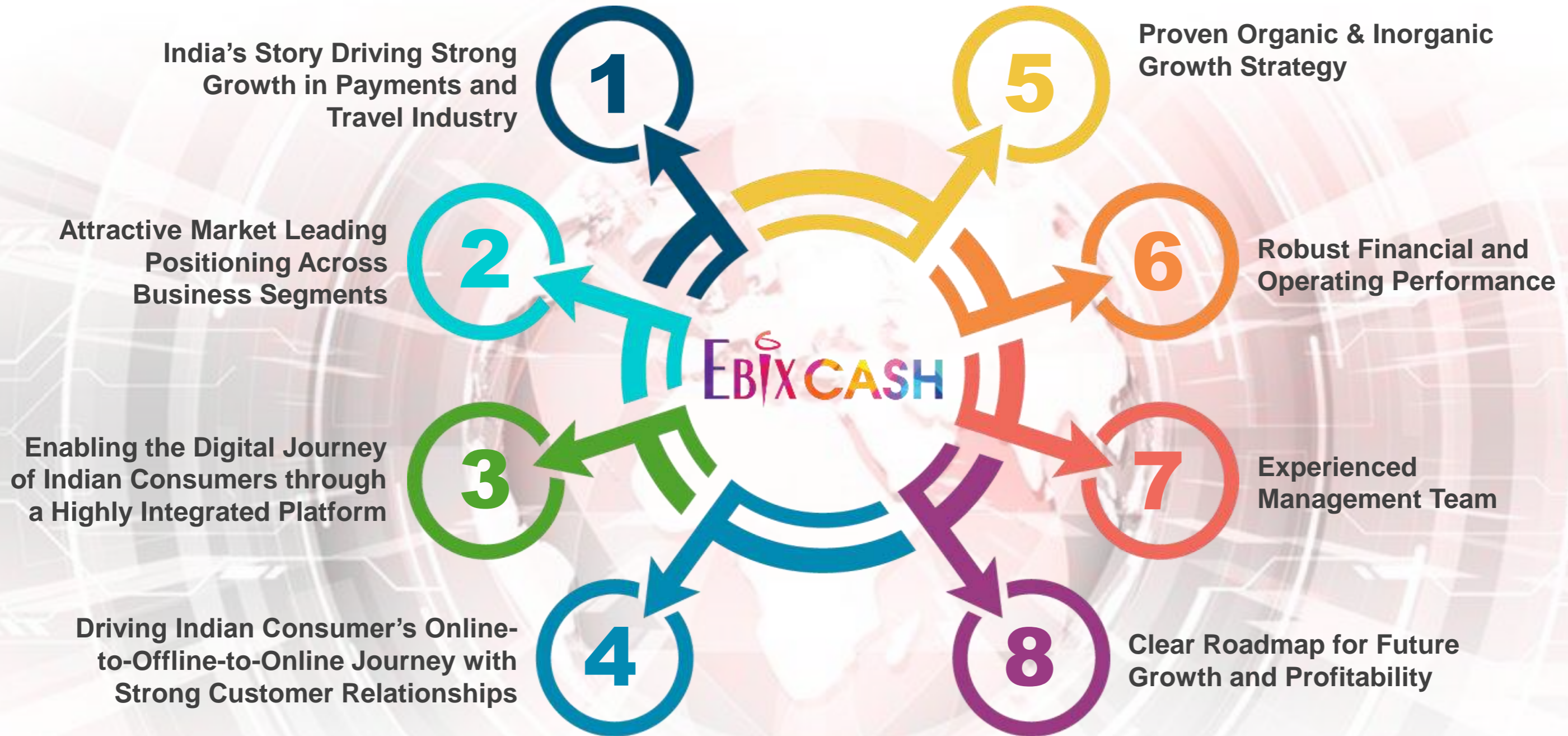
EBIX CASH

HUB OF FINANCIAL TRANSACTIONS



EBIXCASH

FIRST CONSUMER-FOCUSED DIGITAL CONGLOMERATE OF INDIA



HUB OF FINANCIAL TRANSACTIONS

EBIXCASH

HUB OF FINANCIAL TRANSACTIONS



EbixCash's goal is to converge B2C & B2B processes, front-end & back-end processes, while creating distribution markets on one hand and enabling on-demand technology solutions on the other hand. EbixCash goal is to establish leadership and become an end-to-end one-stop place for the end customer and the back end players by converging all these mediums for Remittance, Foreign exchange, Payment Solutions, Insurance, Travel, Financial Technologies and E-Learning in India and abroad



EbixCash is the only Financial Exchange in the Indian subcontinent with consistent strong operating margins, along with unparalleled organic and inorganic growth rate. EbixCash handles Gross Merchandise Value (GMV) of \$18 billion(pre-Covid).

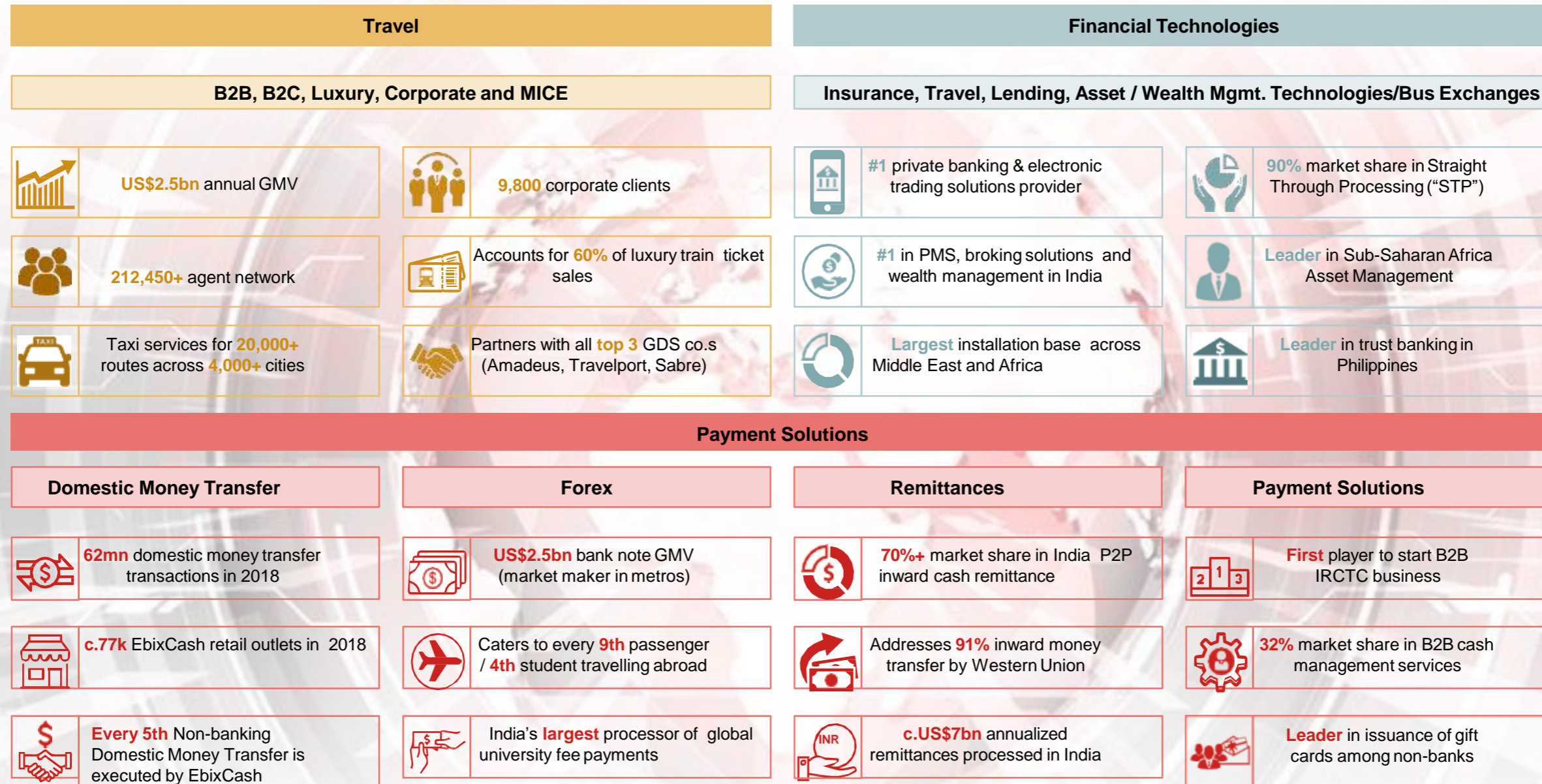
EBIXCASH FINANCIAL EXCHANGE



HUB OF FINANCIAL TRANSACTIONS

ATTRACTIVE MARKET LEADING POSITIONING ACROSS BUSINESS SEGMENTS

MULTI-FACETED PLATFORM “HARD-TO-REPLICATE” SYNERGISTIC BUSINESS MODEL

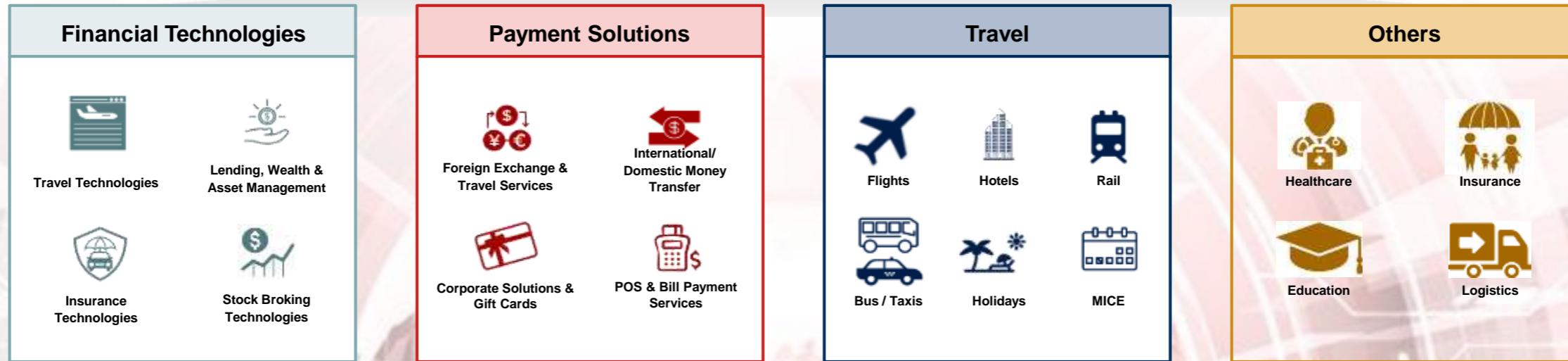


Note: MICE - Meetings, incentives, conferencing, exhibitions.

HUB OF FINANCIAL TRANSACTIONS

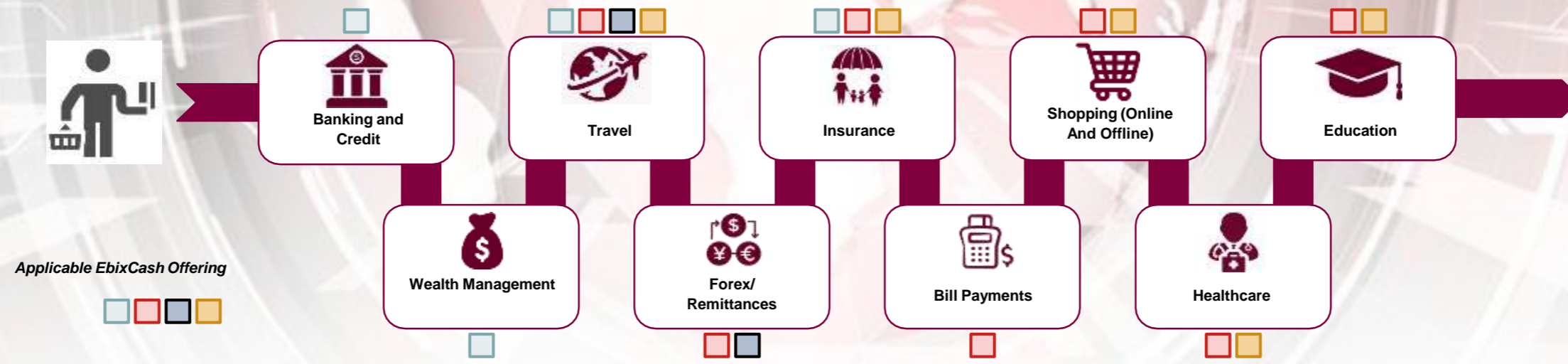
ENABLING THE DIGITAL JOURNEY OF INDIAN CONSUMERS

HIGHLY INTEGRATED PLATFORM ADDRESSING THE LIFECYCLE OF CONSUMPTION OF INDIAN CONSUMERS ACROSS MULTIPLE AREAS



Highly integrated platform comprising of synergistic and complimentary solutions– strong cross / up-selling capabilities

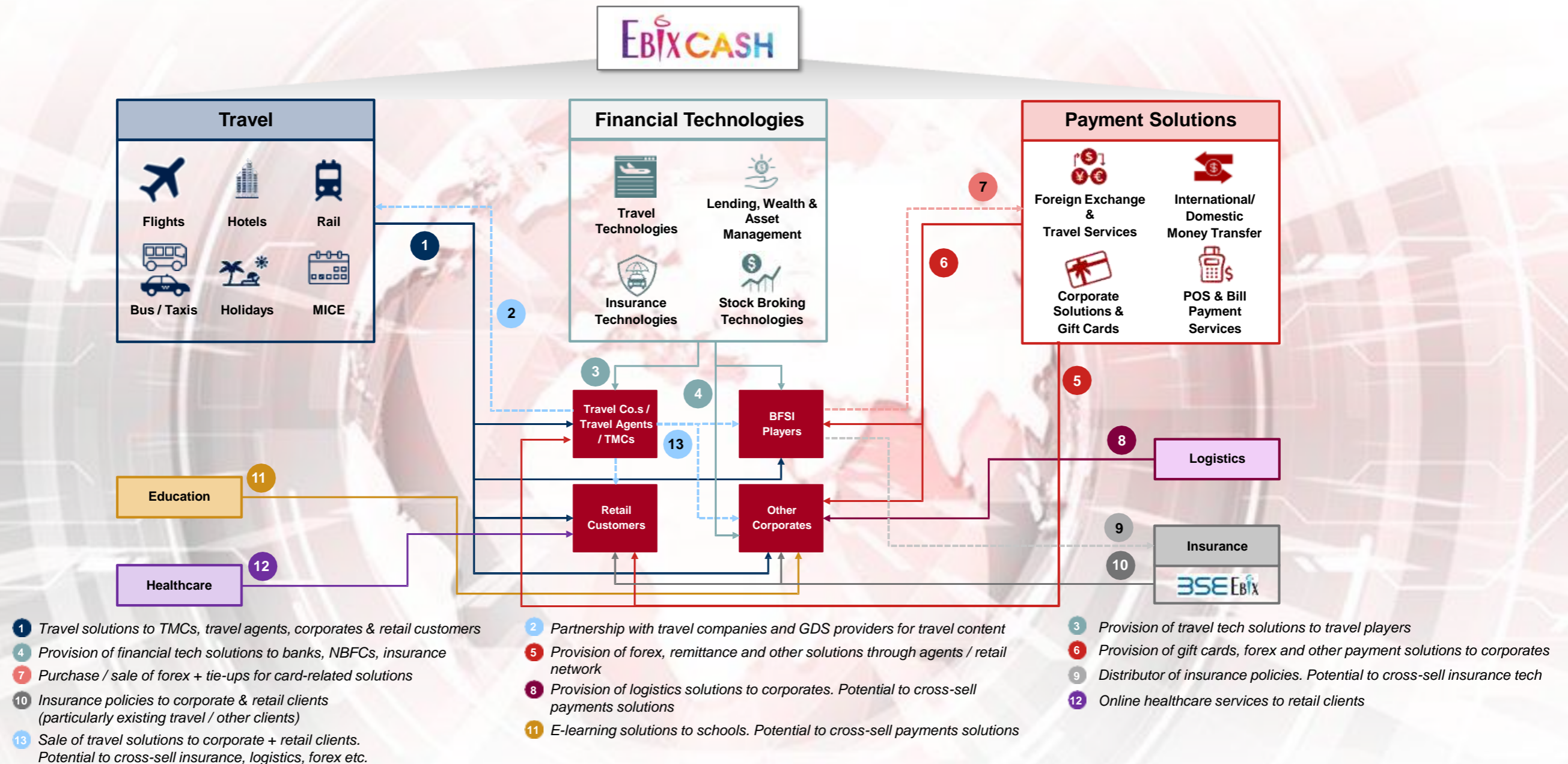
Digital Journey of an Indian Consumer



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HIGHLY INTEGRATED PLATFORM WITH STRONG CROSS/UP-SELLING CAPABILITIES

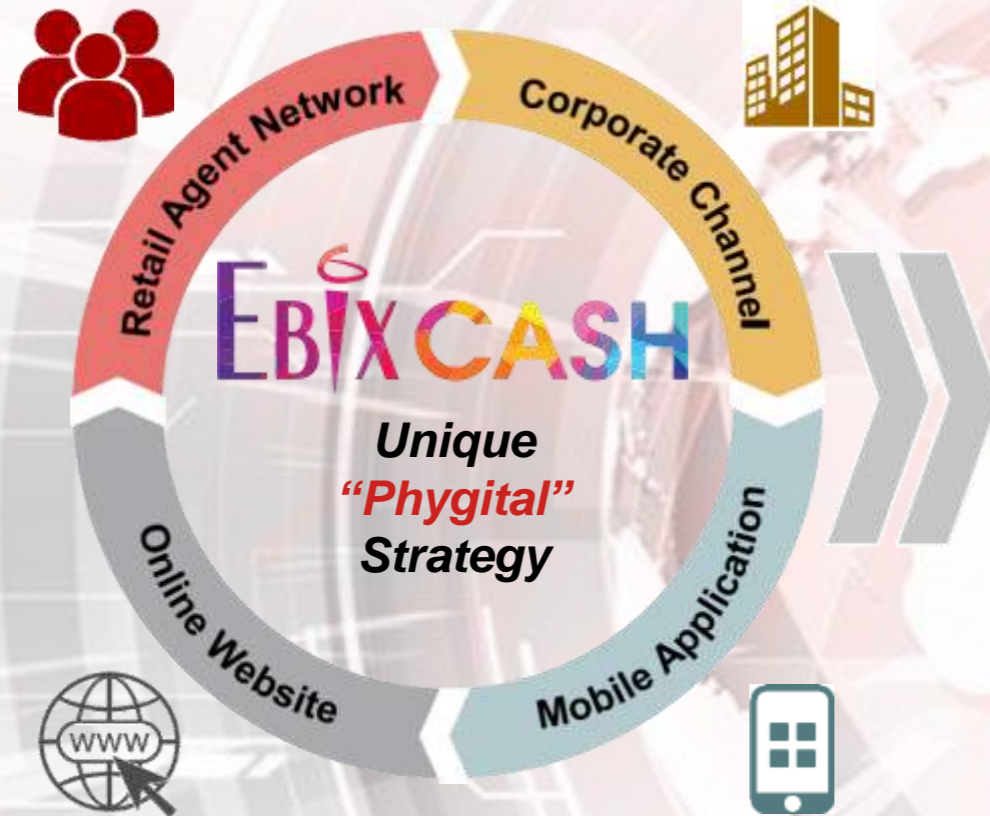
HIGHLY INTEGRATED PLATFORM WITH SYNERGISTIC AND COMPLEMENTARY SOLUTIONS



HUB OF FINANCIAL TRANSACTIONS

DRIVING INDIAN CONSUMER'S ONLINE-TO-OFFLINE-TO-ONLINE JOURNEY

UNIQUE COMBINATION OF STRONG PHYSICAL FOOTPRINT AND DIGITAL PLATFORM THAT OFFERS WIDE COVERAGE WITH LAST MILE REACH – STRONG POTENTIAL TO LEVERAGE THE NETWORK ACROSS INDUSTRIES



Payment Solutions	320k+ retail outlets in India	29 / 12 International airports / seaports	4k / 75k Cities / villages covered in India	90% coverage of 28mn passengers
Travel	212k+ Agent outlets in 5 countries	1.5mn+ App downloads	4.5mn+ Unique registered users	10,000+ Corporate clients
Financial Technologies	150+ Lending solution installations	60+ AMC clients globally	40+ Countries with lending solutions	32+ Banking Financial Services and Insurance clients in India
E-learning	70,000+ classrooms	6,000+ schools	3mn+ students	899+ team strength

HUB OF FINANCIAL TRANSACTIONS

VISIONARY STRATEGIC PARTNERSHIPS

PARTNERED WITH LEADING PLAYERS ACROSS INDUSTRIES

Unique Partnerships

Key Areas of Future Acquisitions



- Offers **money exchange** of top 20 international currencies on Paytm's platform
- Multi-currency forex cards and forex cash can be ordered on a **real-time** basis
- Allows EbixCash to access a vast user base of **200mn+ Paytm users** in India



- **Exclusively** allows EbixCash's customers to access MoneyGram's platform to affordably and quickly send or receive money across **200+ countries**
- Partnership to service inward remittance volume of **US\$3bn** annually



- Opportunity to venture into the **significantly underpenetrated** insurance market along with BSE, a **marquee brand**
- Enables BSE and EbixCash's combined **324k+ retail outlets** to sell insurance



- **First** brand-integrated news studio ("EbixCash Studio") of India
- Enables EbixCash to **penetrate 100mn+ homes**, while giving the brand direct and **high-impact visibility** each time news is presented from the studio



Travel



Education



Healthcare



Payments

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH AGENT NETWORK



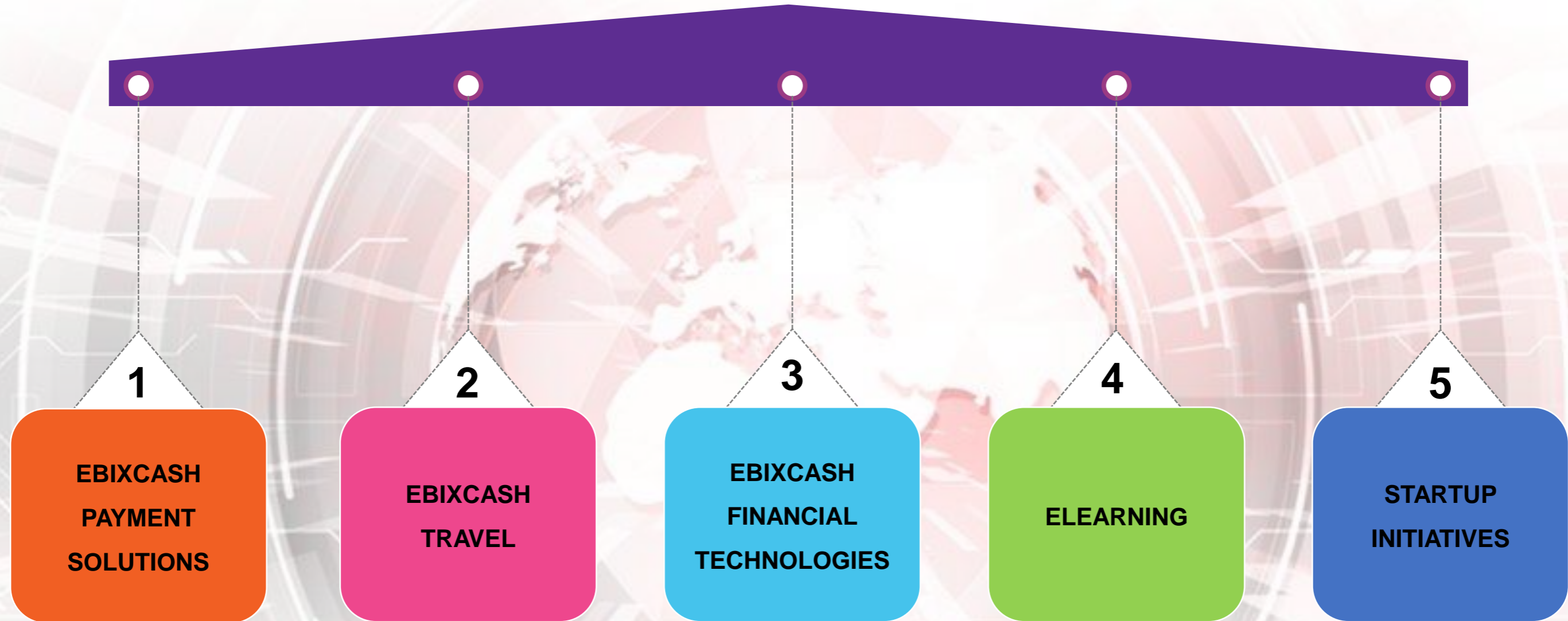
**TOTAL
AGENT NETWORK**

320,000

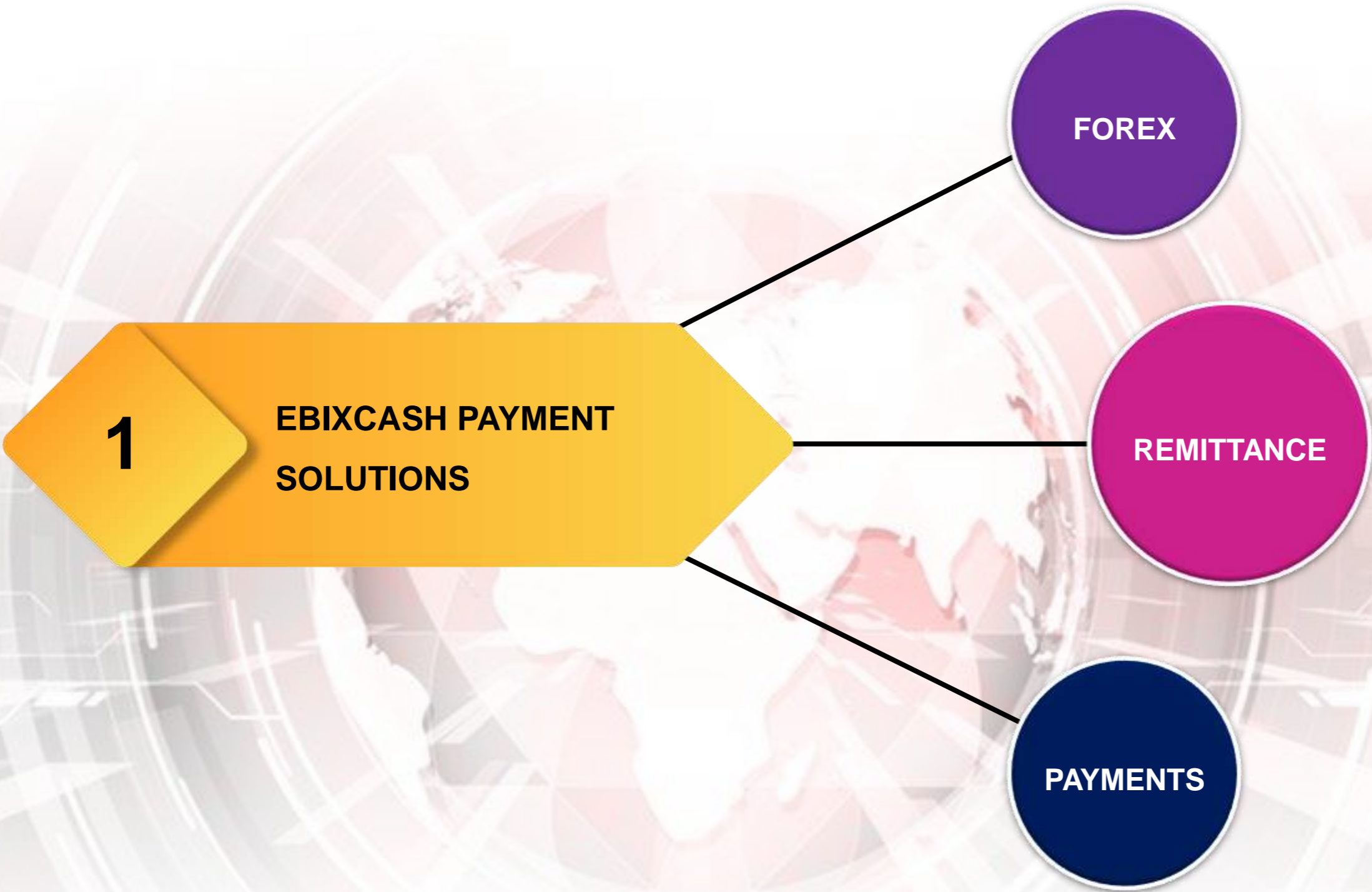
EbixCash today has a bigger network than State Bank of India (SBI), the largest bank in India

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH



HUB OF FINANCIAL TRANSACTIONS



EBIXCASH PAYMENT SOLUTIONS - FOREX

EBIXCASH FOREX REACH IS UNPARALLELED

Every 9th Passenger travelling overseas is an EBIXCASH World Money customer

Market Maker for Bank Notes in all the metro cities of India

Student Segment GMV –USD 900 Mn and Retail GMV- USD 280 Mn

Every 4th Student travelling overseas is serviced by EBIXCASH World Money

Bank Note GMV- USD 2.45 Bn

India's largest partner for processing University Fee Payments Globally

Only company dealing with maximum number of currencies in India

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS - FOREX

EBIXCASH FOREX REACH IS UNPARALLELED

- Footprint across 69 cities with 147 branches
- 89 counters present across International Airport
- Covering 90% of 28 million passengers estimated to travel in 2019
- Present at all metro airports (Delhi, Mumbai, Chennai, Kolkata, Hyderabad)
- Present across 12 seaports



London School of Economics



Dubai Airport



Seaport



Duty Free Shop



Golden Temple



Tirupati Temple

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS - FOREX

FINANCIAL AIRPORT – PAYTM AND EBIXCASH WORLD MONEY

The screenshot displays the Paytm Forex website interface. At the top, there is a navigation bar with the Paytm logo, a search bar, and links for 'Accept Payments', 'Food Wallet', 'Track Order', 'Sell on Paytm Mall', and '24x7 Help'. Below the navigation bar, there is a promotional banner for 'Paytm Forex 24X7 Helpline: 99168 99168' with icons for 'Doorstep delivery within 48 hours', 'SAVE BIG on Your Next international Booking', and 'Forex card/cash at best rates'. The main content area features a table of exchange rates for various currencies, including USD, THB, EUR, AED, SGD, GBP, AUD, and CAD. Below the table, there is a form to select a product, with options for 'Card' and 'Cash', and a 'Popular products' section on the right side.

Currency	USD	THB	EUR	AED	SGD	GBP	AUD	CAD
Forex Card	74.81	2.34	85.77	20.57	54.24	97.41	55.10	57.75
Cash	75.06	2.40	86.07	20.97	54.55	97.55	55.34	58.10

EBIXCASH SERVES AS A TRUE AIRPORT FOR FINANCIAL TRANSACTIONS

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS - REMITTANCE

1

Over **78%+** market share in India P2P Inward Cash Remittance



3

Over **100,000+** live locations – expanding to over 150,000+ locations in India and new markets such as Philippines (3rd largest inward remittance market)



5

Processes more than **\$7.02 bn** annualized remittances in the country



2

Largest network partner of Western Union Globally holding **91%** of its transactions in India



4

Digitalizing the process by transferring the funds in electronic format in **EBIXPAY** wallet or **EBIXCASH** Prepaid cards



TOTAL MARKET SIZE OF MTO (CASH TO CASH): USD 9BN :

EBIXCASH GMV OF TRANSACTIONS: USD 7.02BN

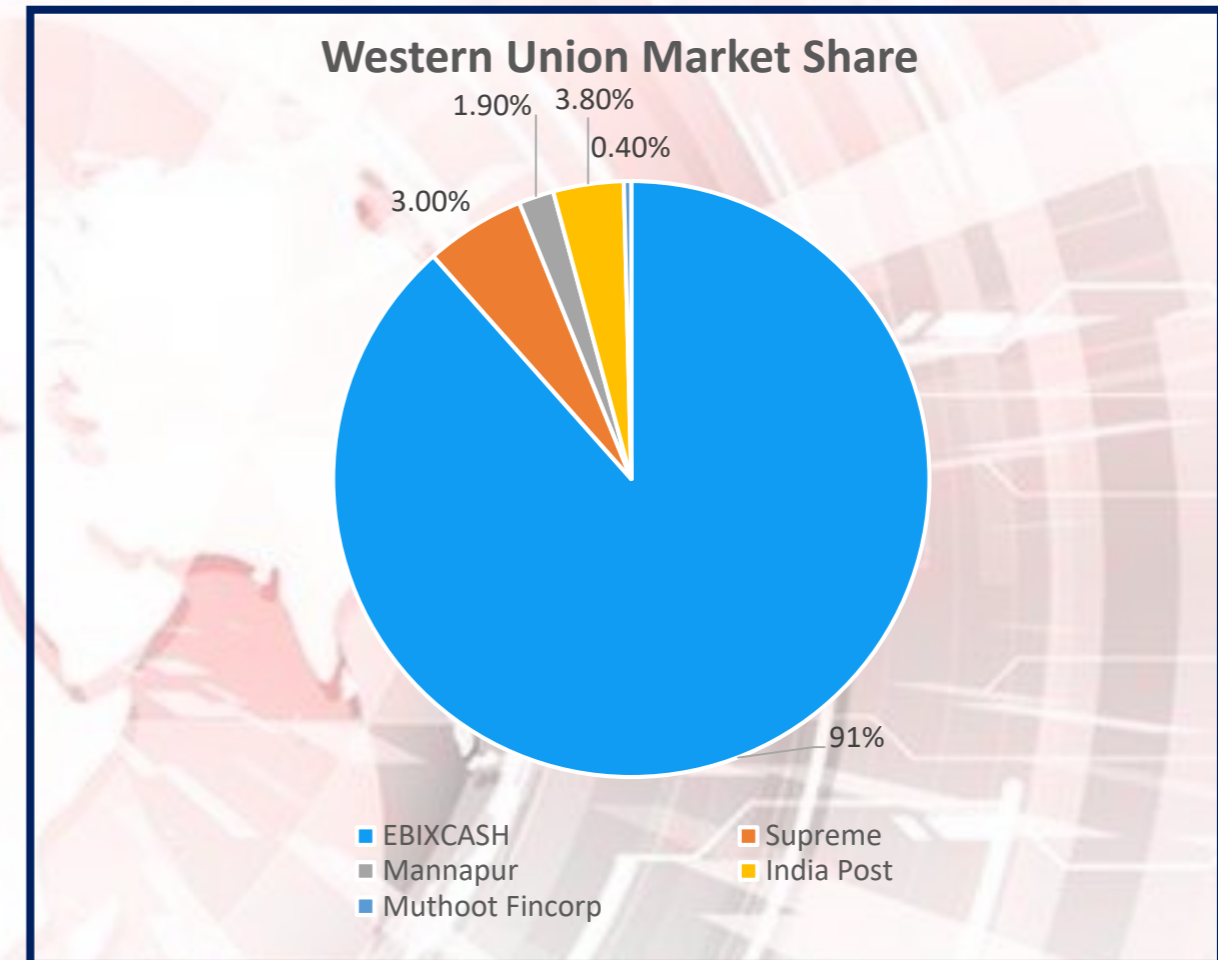
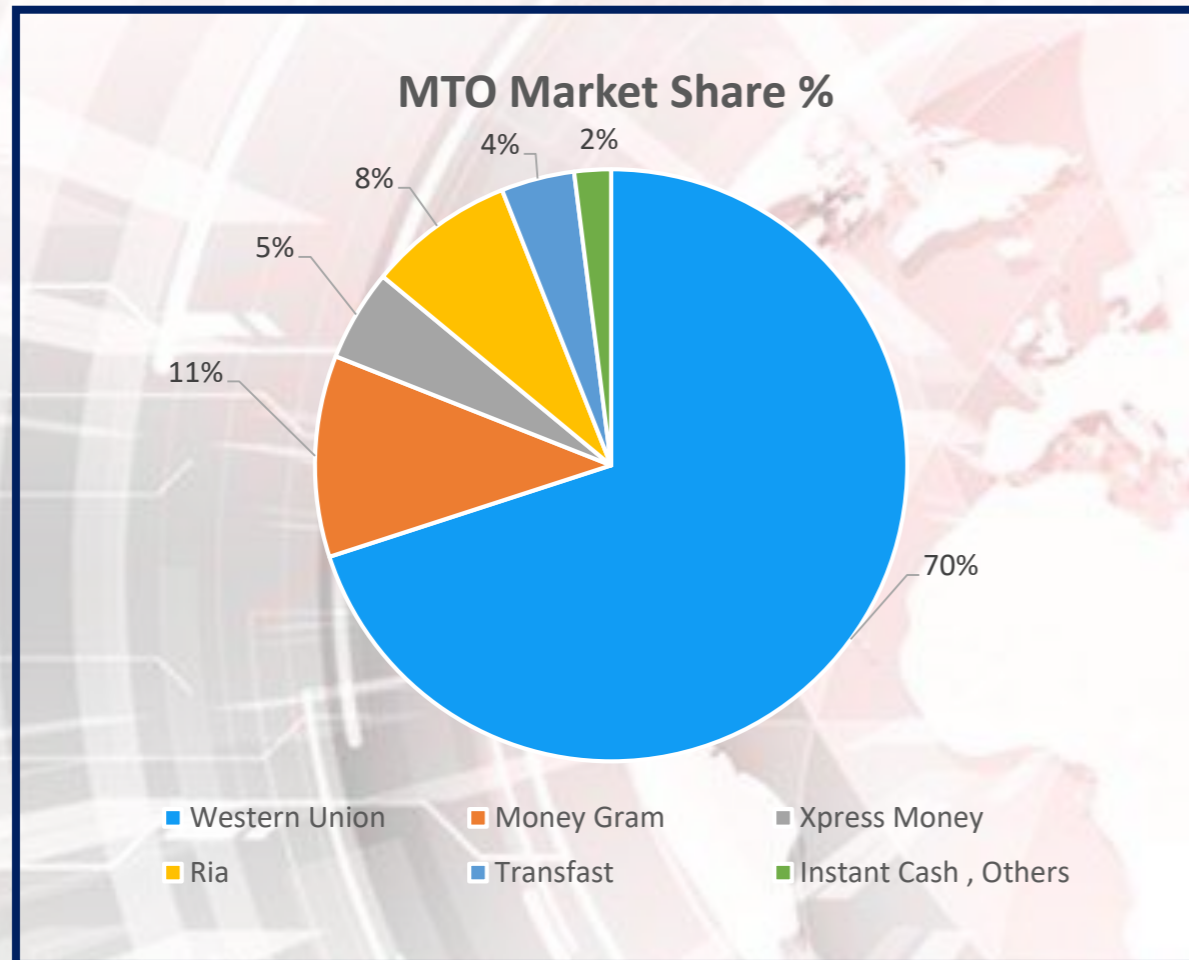
EBIXCASH IS A DOMINANT LEADER IN REMITTANCE BUSINESS IN INDIA

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS - REMITTANCE

INWARD MONEY TRANSFER: INDUSTRY LANDSCAPE

Service for transferring Money from abroad to India. EbixCash accounts for 91% business of Western Union and 78% of the overall inward remittance market



* Total Market Size of MTO (cash to Cash): USD 9Bn :
EbixCash GMV of transactions: USD 7.02 Bn

****Note :** Above figures are Market Estimates

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS

EBIXCASH CORPORATE SOLUTIONS



STRONG PHYGITAL LAST MILE REACH THROUGH 320,000 FRANCHISEES

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS

EBIXCASH PAYMENTS PRODUCT OFFERINGS



HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS

INDIA DOMESTIC FOOTPRINT

Domestic Money Transfer

- DMT Market stands at USD 5 Bn in India
- Every 5th non banking DMT is executed by EbixCash

Indian Railway Catering and Tourism Corp

- EbixCash was the first player to start this business
- Every third railway ticket being booked by agents in B2B segment is through the EbixCash Portal

Cash Management Services

- EbixCash holds 32% market in B2B cash management services
- The total market is estimated to be USD 550 Million

General Purpose Reloadable Cards

- EbixCash holds 4% of the overall GPR card
- The overall card is estimated to be USD 14 Billion

Gift Card

- EbixCash is the leader amongst all non-banking players for issuance of Gift cards

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS

A FEW EXAMPLES



Apollo Tyres scheme to reward their Customers with free Fuel on EbixCash Petro Card on purchase of commercial vehicle tyres



Kirloskar pumps/ Mobiquest launched a co-branded gift card for their retail partners, with EbixCash



Reliance General Insurance rewarded their employees with Flipkart gift vouchers as incentives fulfilled by EbixCash



Augmont India partnered with EbixCash to sell gold coins on EMI through our pan-india retail network

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH PAYMENT SOLUTIONS

FRANCHISEE OUTLETS



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EBIXCASH PAYMENT SOLUTIONS

A SAMPLE SPECTRUM OF KEY CLIENTS



Shalimar Paints

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EBIXCASH PAYMENT SOLUTIONS

THE ROAD AHEAD



Hong Kong - Export hub for supply of currencies across the globe



Kuwait - Airport and retail network



Oman – Retail Network of Branches



UAE- Airport and Retail branch network



Bahrain – Airport and Retail network of branches



Seychelles – Retail Network of Branches



United Kingdom – Retail branch network offering travel and foreign exchange services



Singapore - Retail operation in partnership with Western Union



Canada and USA - Retail operations for foreign exchange and money transfer services

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2 EBIXCASH TRAVEL

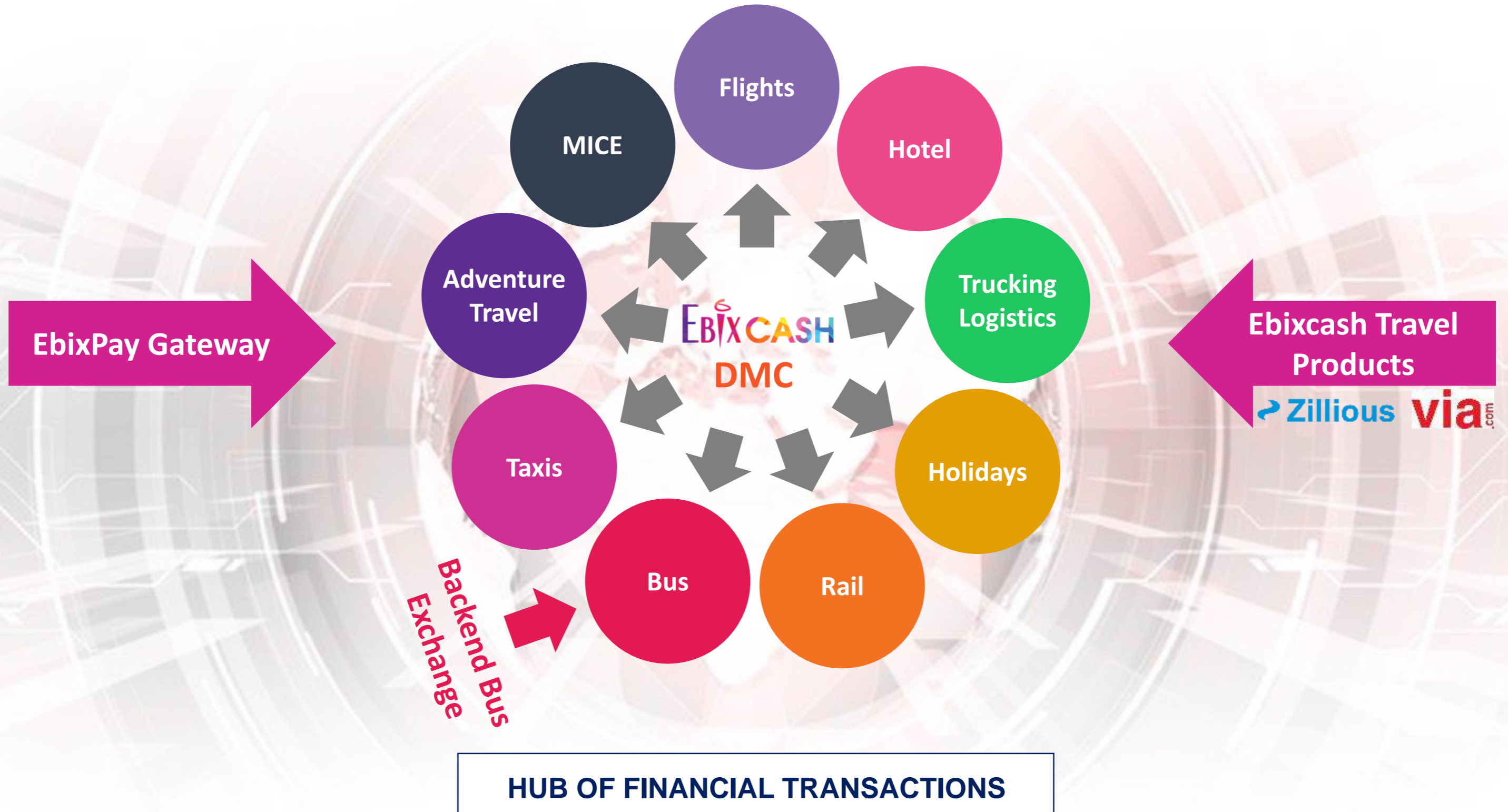
B2B

Luxury,
Corporate
and MICE

B2C



EBIXCASH TRAVEL



EBIXCASH TRAVEL – CORPORATE AND B2C

LARGE BASE OF 212K+ AGENTS ACROSS 5 COUNTRIES - COMPLEMENTED BY FAST GROWING B2C AND CORPORATE CHANNELS



B2B2C / (Agent outlets)

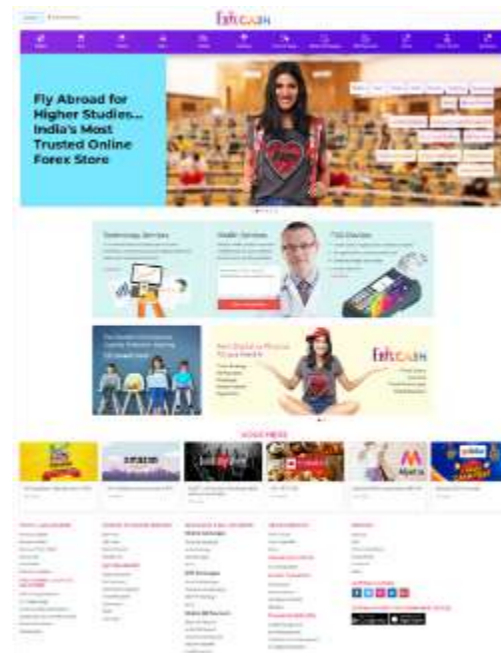
- Network of **212k+ active agent outlets** across five countries
 - Large agents (IATA/non-IATA)
 - Medium agents (cyber cafes, mobile recharge shops, hotel travel desks)
 - Small agents (shop keepers with internet facility)
- New product introductions will leverage on captive customer base – **2 mn+ daily customers walk-ins** into Via outlets every day



The consumer demographic in Asian markets are accustomed to transacting face-to-face & with cash which makes VIA's large agent network unique & valuable

B2C(Web / Mobile)

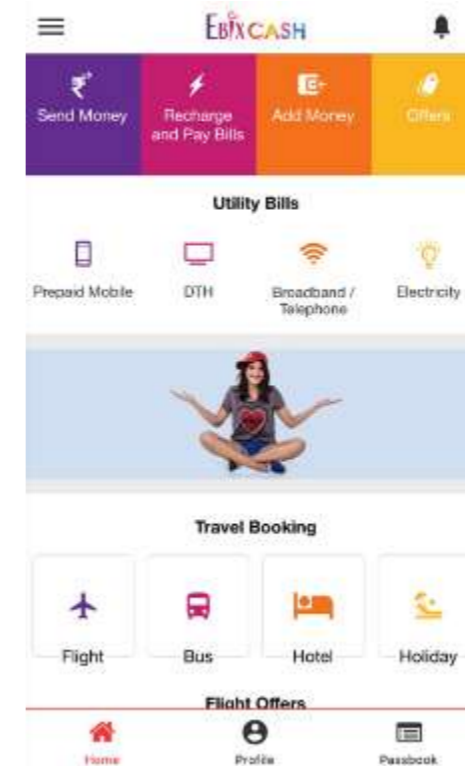
- 1.5 mn app downloads till date
- 4.5 mn unique registered customers



200% transaction growth in B2C business across website and app in India in FY16

Corporate

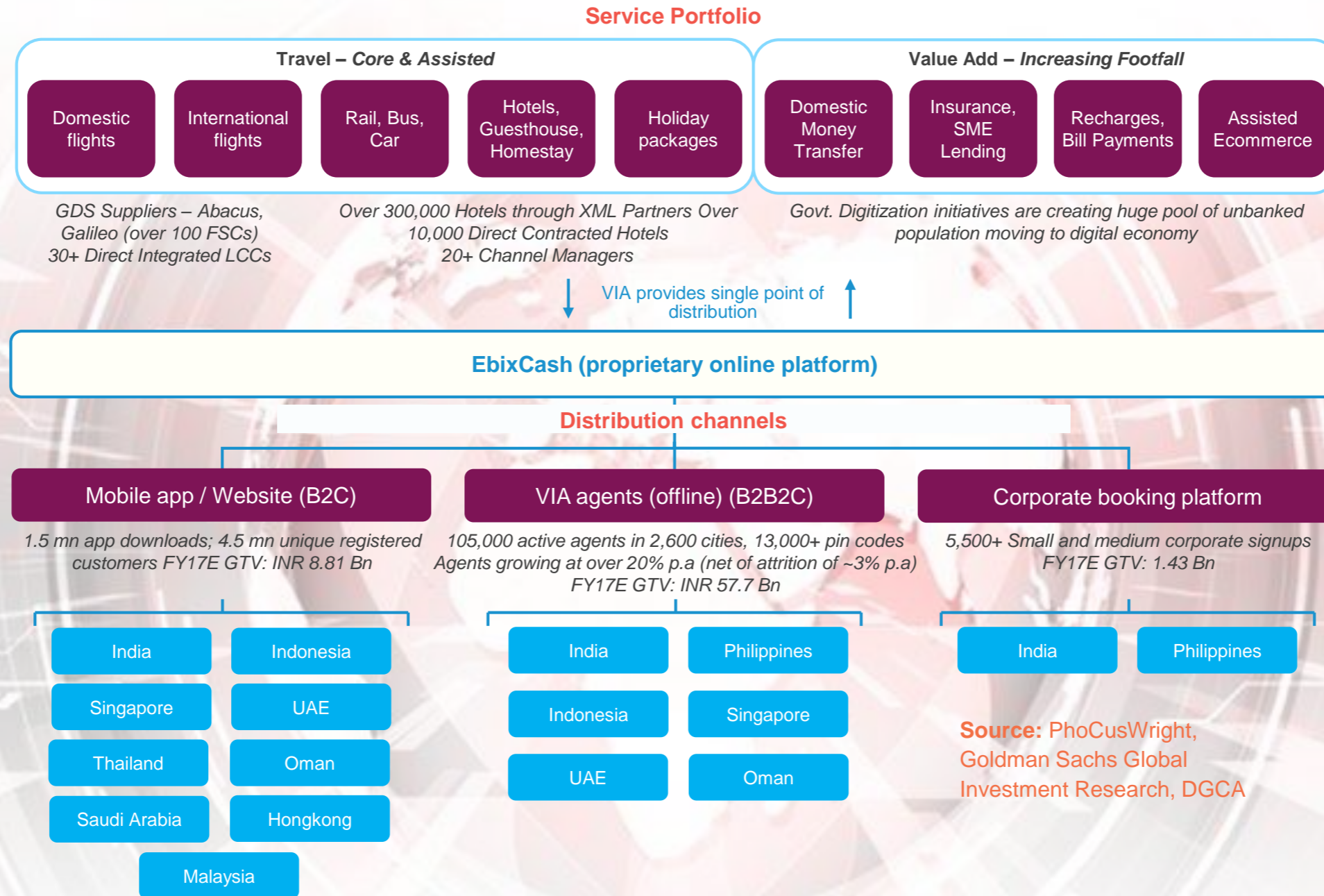
- 5,500+ sign ups on the corporate platform



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EBIXCASH TRAVEL – B2B

FAST GROWING & PROFITABLE TRAVEL PLATFORM WITH DISTRIBUTION ACROSS INDIA AND SE ASIA



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EBIXCASH TRAVEL - LUXURY AND MICE



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EBIXCASH TRAVEL



**EBIXCASH IS A LEADING PLAYER IN THE TRAIN E-TICKETING MARKET ACCOUNTING
FOR 60% OF THE LUXURY TRAIN TICKET SALES**

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EBIXCASH TRAVEL

KEY CLIENTELE



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EBIXCASH TRAVEL

IT TAKES DECADES OF CAPITAL & HARD WORK TO BUILD A MULTI-SIDED TRAVEL PLATFORM FROM THE GROUND UP...



\$2.5 Billion
In Annual GMV



9,800
Corporate Clients



212,450+
Agent Network



25
Branches



2,200+
Employees

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3 **EBIXCASH FINANCIAL TECHNOLOGIES**

Travel Technologies

Lending, Wealth and Asset Mgt.

Insurance Technologies

Bus Exchange Technologies

BPO Services



EBIXCASH TRAVEL TECHNOLOGIES



EBIXCASH IS THE TECHNOLOGY BEHIND MOST OF THE LEADING TRAVEL PLAYERS IN INDIA

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EBIXCASH BUS EXCHANGE TECHNOLOGIES

- India's Bus Exchange Leader powering Bus roadways of 18 states
- EbixCash recently implemented the bus exchange successfully for Rajasthan Roadways powering 5,800 buses
- Presently implementing the city of Pune's bus ecommerce software and firmware across 2000 buses.



EBIXCASH FINANCIAL TECHNOLOGIES

WEALTH, ASSET AND LENDING MANAGEMENT

Private Banking
Solution Provider



Large Investment
Managers in the UK



Lending Solution
Installations



Large trust banks
in the Philippines



Wealth & Asset
Management Companies
across the world



Provider of Electronic
Trading Solutions



STP Market Share



Countries with
Lending solutions

Leader in India

Leader in Africa & Middle East

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EBIXCASH FINANCIAL TECHNOLOGIES

WEALTH, ASSET AND LENDING MANAGEMENT - PRODUCTS

WEALTH MANAGEMENT



- Comprehensive solution covering the entire wealth management lifecycle
- Automates and integrates the end-to-end process with a modular suite of solutions
- Easy interface with core banking systems and multi-channel delivery

BROKING PRODUCTS



- Robust rule-based risk mgmt framework
- Integrated market watch and arbitrage watch
- Real-time risk monitoring: gross exposure, margin limits
- Online collateral revaluation

ASSET MANAGEMENT



- Complete asset management solution covering all front, middle and back office functions
- Supports multiple asset classes and currencies
- Integrated fund accounting feature

CUSTODY



- Multi-market, multi asset global custody solution to manage the entire custodial banking business
- Provides a client interface to view and transact

COMPLIANCE SOLUTIONS



- Robust compliance monitoring solution covering UCITS, NURS, IMA and Prospectus Rules; Also includes leverage monitoring under the AIFMD regulations
- Plug and play interfaces with most popular custodian solutions – to take positions and trade data

CORE PRODUCT MONEYWARE HAS WON MULTIPLE AWARDS UNDER THE PRIVATE BANKING TECHNOLOGY SPACE.

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EBIXCASH FINANCIAL TECHNOLOGIES

INSURANCE TECHNOLOGIES
BSE - EBIX JV INSURANCE EXCHANGE

- We see BSE-Ebix as a large market opportunity
- India's first non-aligned end to end insurance exchange
- Approved by IRDA
- Distribution, both at the last mile and online
- End to end backend technology solutions



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EBIXCASH FINANCIAL TECHNOLOGIES

KEY CLIENTS



- 32+ banking and financial institutions in India are EbixCash clients
- Top 3 Middle East banks are EbixCash Clients
- Top 3 Qatar banks are EbixCash Clients

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH BPO SERVICES PORTFOLIO

Focus Verticals & Service Offerings

- Banking, Financial Services and Insurance
- Transaction Processing
- Travel & Hospitality
- Contact Centre
- Telecom
- Process Consulting
- Manufacturing
- FOS / LMD
- Retail

Background

- **~63 million calls** and **~6 million data transactions** processed annually

Marquee Clientele

- Customised services and solutions
- **25+ blue chip companies in India**
- Clients relationship with an **average tenure of 9+ years**

Infrastructure & Facilities

- Current capacity of more than 2,000 seats with expansion plans of 5,000 seats

Multishore Delivery

- **3,000+ employees** across **6 state-of-the-art centres**
- **8 centres in India**
- **7 cities in India**

Services & Clients

- Manages a wide array of processes across verticals including Financial services, Insurance, Telecom, Travel, Retail, Media, Consumer Durables, Healthcare etc.
- Offers multilingual (15 Indian languages – Hindi, Punjabi, Bengali, Marathi, Kannada, Telugu, Malayalam & Tamil including English as an anchor language) capabilities to clients

Strong Delivery Focus

- **Certified to ISO / IEC 27001 : 2013**
- **Certified for ISO20001**
- **CMMI Maturity Level 3 certified**
- **ISO 20000-1 : 2011**

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EBIXCASH BPO SERVICES OFFERINGS

CONTACT CENTER - VOICE

Inbound

- Query/ Request Handling
- Dealer/ Partner Helpdesk
- Complaints Management
- Sales Queries
- Leads Nurturing

Outbound

- Lead Generation
- Tele Sales
- Welcome Calling
- Upsell/ Cross Sell
- Relationship Management
- Soft Collections
- VOC/ Loyalty/ Retention

CONTACT CENTER – NON VOICE

Email

- Query Resolution
- Marketing Campaigns
- Welcome Emailers

Chat

- Query resolution
- Sales Support
- Order Booking/ Management

Social Media

- Online Reputation Management
- WhatsApp Customer Service
- Digital Marketing

FEET ON STREET / LAST MILE DELIVERY

- Channel development
- Order booking & fulfilment
- Field Collections
- Field Referrals
- Last mile delivery

HRO

- Hiring & On-boarding
- Payroll Management
- HR Helpdesk

IT/ DIGITAL/ OTHER TRANSFORMATION SERVICES

- Knowledge Management
 - Designing and implementing knowledge storage access and maintenance
- Application development
 - Bespoke or custom software development, deployment and maintenance
 - Application consulting
- Infrastructure Management
 - Design – Process --- Install --- Handover
- RPA with AI/ ML
- Process Consulting

Industries Served

BFSI



REAL ESTATE



IT/ TECH



MEDIA & ENT



EDUCATION



TELECOM



E-COMMERCE



HEALTHCARE



RETAIL



AUTOMOBILE



HOSPITALITY

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EBIXCASH BPO SERVICES PARTNERSHIPS

Retail, Real Estate, Health Care & Utility	Media & Entertainment	Banking, Financial Services, Insurance	Hospitality, Travel & Transportation	Telecom / IT/ ITES
				

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4

E-LEARNING



E-LEARNING SOLUTIONS VISION



E-Learning Solutions



Largest repository
of rich multimedia
content



Content Mapped to
National and State
curriculum



Editable as well as
ready lesson plans



Comprehensive
Digital Learning
Solutions

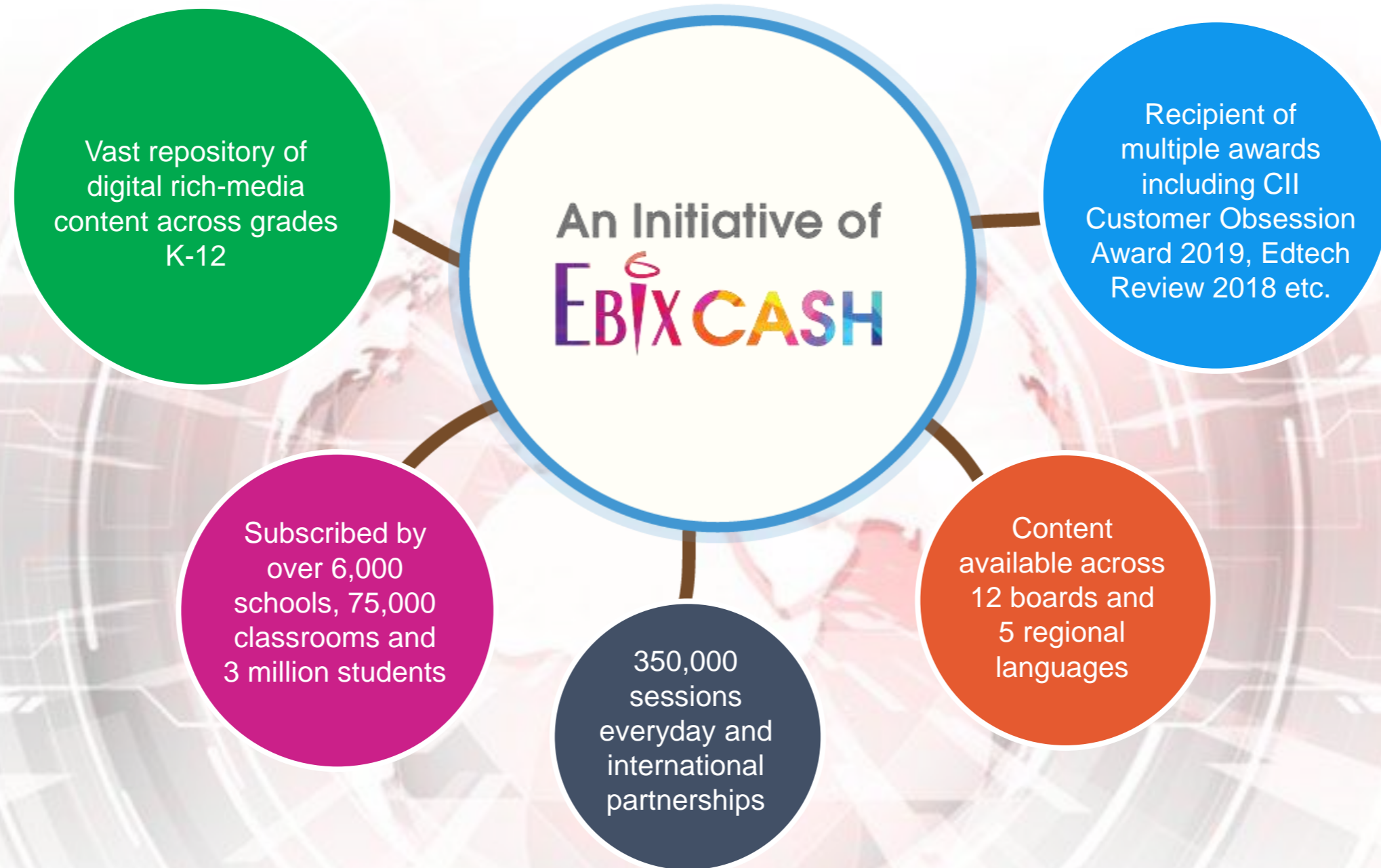


Available in
multi-languages



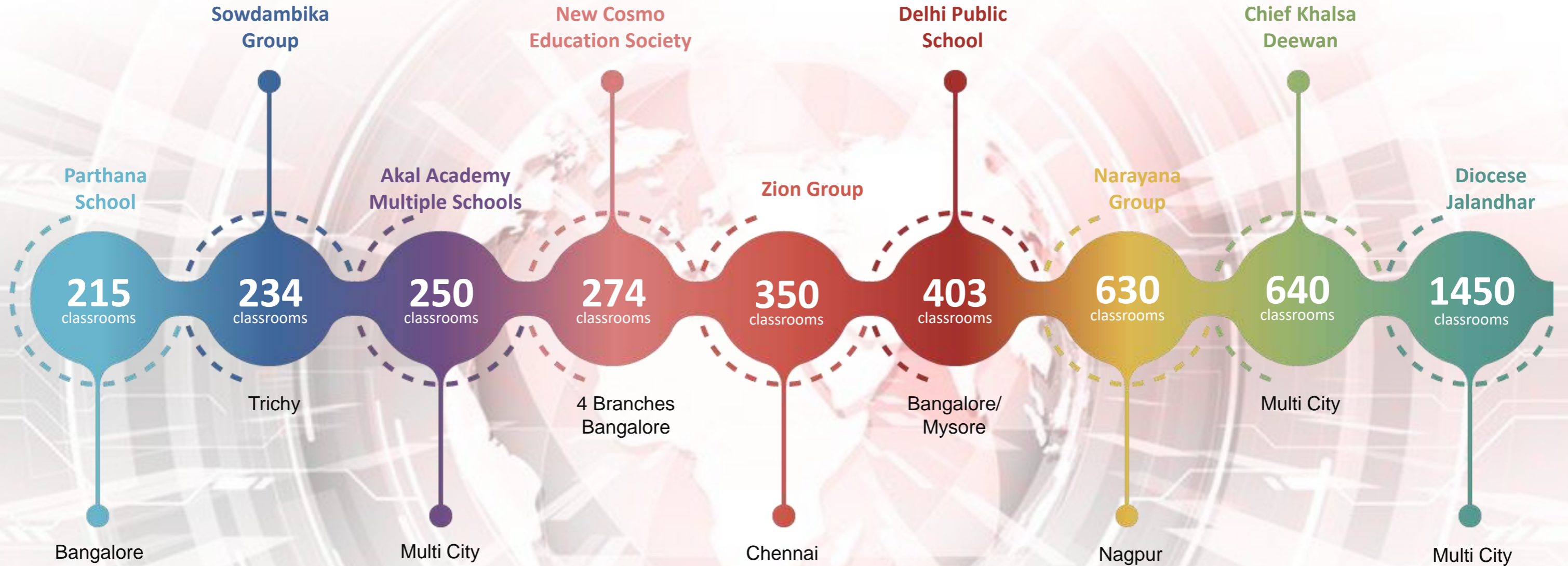
CONVERGENCE IS KEY

EBIXCASH ELEARNING



EBIXCASH ELEARNING

MARQUEE CUSTOMERS



5 **STARTUP INITIATIVES**

**EbixCash Travel
Technologies**

**EbixCash
Logistics**

**EbixCash
Taxis**



EBIXCASH LOGISTICS

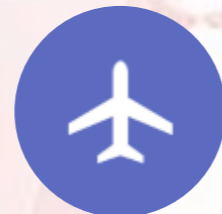
Start-up effort targeting
to be the “Uber” of
Trucking logistics



B2B Trucking
E-Commerce



B2B
Trucking-Domestic



End to End Domestic
and International Cargo



B2B End to End
Retail Distribution



Packers and Movers



End to End Shipping
Cargo



Integrated
Warehousing
Solutions

EBIXCASH LOGISTICS

TOP CLIENTS



EBIXCASH TRAVEL - TAXIS

NOW BOTH INTRA-CITY AND INTER-CITY SERVICE



- 50% money saving on one way trips
- All Inclusive Pricing
- Ensures simultaneous affordability and availability
- Good quality service by pre-approved drivers
- Door to door travel option, highly convenient



- Zero investment, more business
- Choose where and when to go
- Choose own price for each trip
- Throughout the year business
- No haggling to get customers

EBIXCASH CABS



20,000+
ROUTES



Cab E-commerce
CORPORATE TRAVEL



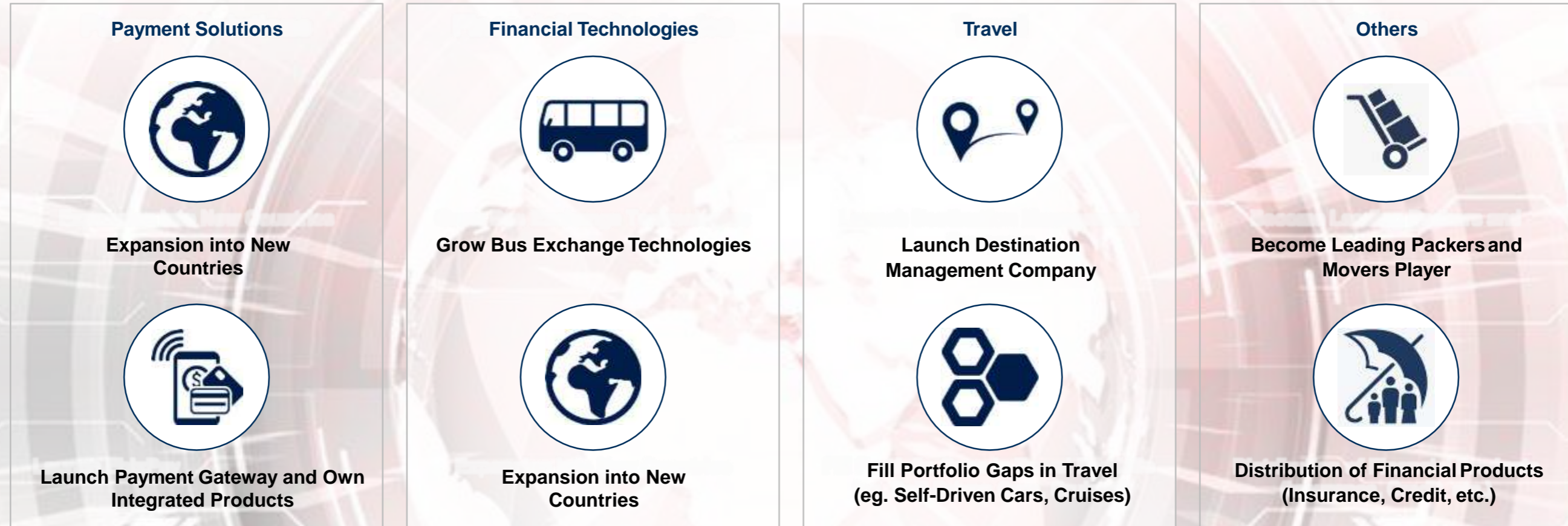
4000+
CITIES

HUB OF FINANCIAL TRANSACTIONS

EBIXCASH ROADMAP FOR FUTURE GROWTH AND PROFITABILITY

MULTI-PRONGED GROWTH STRATEGY FOCUSED ON DRIVING ORGANIC GROWTH SUPPLEMENTED BY NICHE ACQUISITIONS

Multiple “Branches” of Future Growth



Important to Showcase Well-Integrated Business Model – Whole is Greater than the Sum of its Parts

Along with growth within business segments, clear focus on cross-selling (eg. Payment solutions to logistics and e-learning clients, front-end distribution and collection services to NBFC clients, insurance technology to insurance clients etc.)

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A FEW STRATEGIC THOUGHTS



THE SECRET MANTRA

COST PRICE

SELLING PRICE



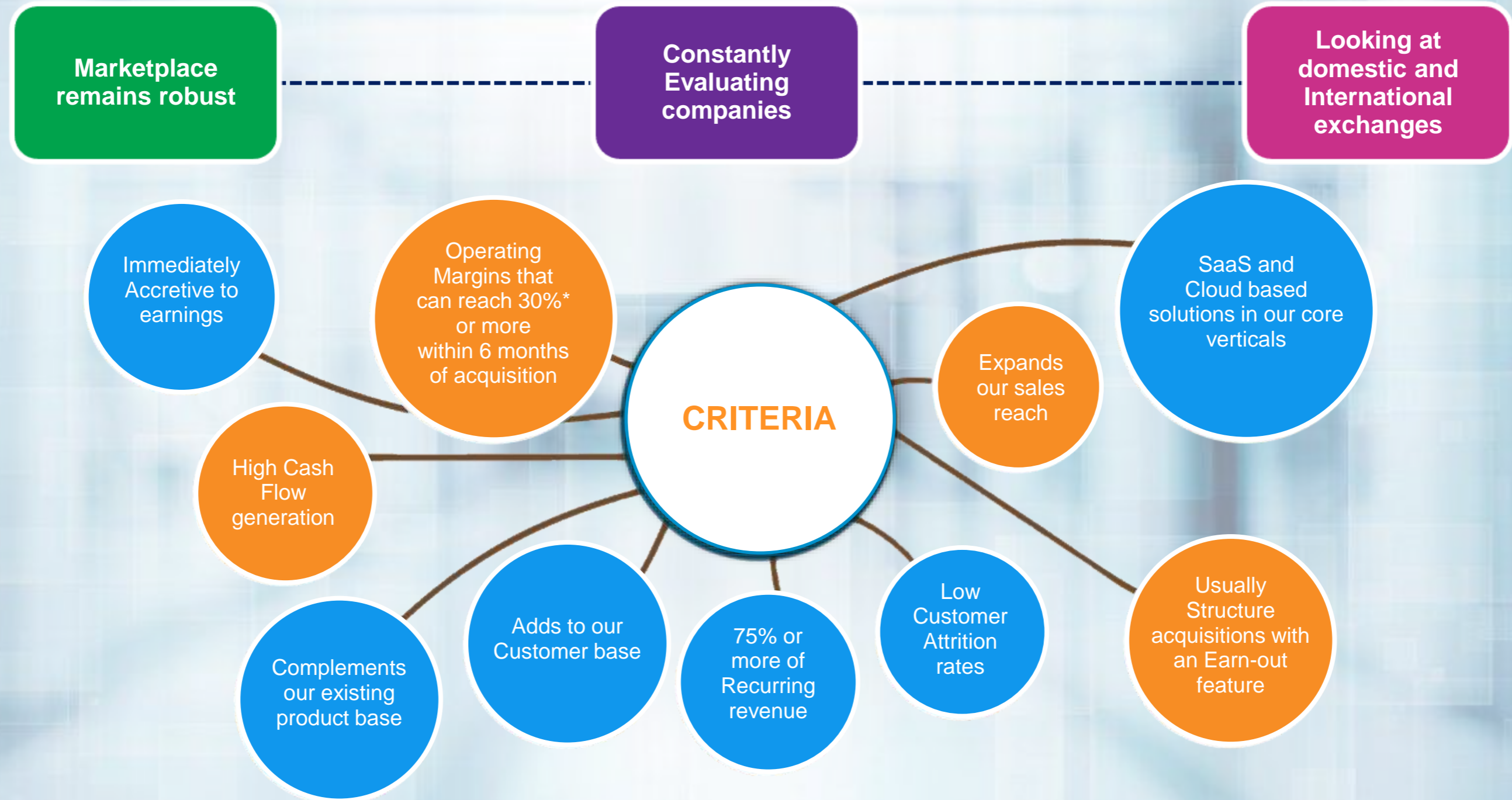
KEY COMPANY GOALS

Operating Margins of 30-35%*

On Demand SaaS recurring revenue streams

*excludes payment solutions

EBIX'S ACQUISITION PHILOSOPHY



*excludes payment solutions

THANK YOU!