INVESTOR PRESENTATION

On-Demand Solutions for the Insurance, Financial, e-Governance & Healthcare sectors
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 and at least a few years ahead of its competition. 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 “green field” opportunity. Continually cited 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 the Fortune Magazine’s 100 Fastest Growing Company List 5 times in the last decade. Ebix also has an history of producing 19 years of sequential growth in terms of top line and bottom line both. 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. The Company has its headquarters in Johns Creek, Georgia, while having 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 9,200+ professionals providing products, support and consultancy to thousands of customers on six continents across 69+ countries.

<table>
<thead>
<tr>
<th>Ebix Summary</th>
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<tr>
<td>• Market capitalization of approximately $1.6 Billion and 9,200+ employees</td>
<td>• Largest insurance exchange in the world, besides being the largest financial exchange in India</td>
</tr>
<tr>
<td>globally, working across 50+ offices</td>
<td></td>
</tr>
<tr>
<td>• Ebix has a strong clientele of millions of users across financial</td>
<td>• Ebix’s centers in India have Carnegie Mellon’s highest CMMI Level 5 rating and that establishes</td>
</tr>
<tr>
<td>institutions, public institutions, banks, insurance companies,</td>
<td>the quality of Ebix’s operations to any of its prospective customers</td>
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<tr>
<td>insurance brokers, healthcare professionals across the world</td>
<td></td>
</tr>
<tr>
<td>• The Company has a proven high Growth and Profitable Recurring Revenue</td>
<td>• Ebix’s insurance exchanges power transactions between hundreds of thousands of brokers and insurance</td>
</tr>
<tr>
<td>Model with 80% plus recurring revenues</td>
<td>companies</td>
</tr>
<tr>
<td>• Strong Balance sheet and history of producing 19+ years of sequential</td>
<td>• Ebix powers leading insurance and reinsurance exchanges in countries like the US, Australia, UK,</td>
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<tr>
<td>growth in terms of top line and bottom line both</td>
<td>and NZ</td>
</tr>
<tr>
<td>• A client base spread across 69+ countries with hundreds of thousands of</td>
<td>• Ebix’s Annuity Exchange powers more than $60 billion in Annuity premiums annually in the United</td>
</tr>
<tr>
<td>users using its platforms and exchanges</td>
<td>States</td>
</tr>
<tr>
<td>• Ebix Exchange in Australia powers most of the electronic property &amp;</td>
<td>• Ebix systems tend to be multi-lingual, multi-currency and work in French, Portuguese, Spanish,</td>
</tr>
<tr>
<td>casualty insurance transactions</td>
<td>Japanese, Chinese, Hindi and English</td>
</tr>
<tr>
<td>• All worldwide intellectual property and development is led by its India</td>
<td>• Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone</td>
</tr>
<tr>
<td>staff</td>
<td></td>
</tr>
<tr>
<td>• Ebix’s “Phygital” strategy combines 320,000 physical distribution</td>
<td>• EbixCash, through its travel portfolio of Via and Mercury is also one of Southeast Asia’s leading</td>
</tr>
<tr>
<td>outlets in many ASEAN countries to an Omni-channel online digital</td>
<td>travel exchanges with over 2,200+ employees, 212,450+ agent network, 25 branches and over 9,800</td>
</tr>
<tr>
<td>platform. The Company's EbixCash Financial exchange portfolio</td>
<td>corporate clients; processing an estimated $2.5 billion in gross merchandise value per year</td>
</tr>
<tr>
<td>encompasses leadership in areas of domestic &amp; international money</td>
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<tr>
<td>remittance, foreign exchange (Forex), travel, pre-paid &amp; gift cards,</td>
<td></td>
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<td>utility payments, wealth and lending management solutions, logistics</td>
<td></td>
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<tr>
<td>and outstation taxis</td>
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<tr>
<td>• EbixCash’s Forex operations have emerged as a leader in India’s airport</td>
<td>• EbixCash’s inward remittance business in India conducts approx. $6.5 billion gross annual</td>
</tr>
<tr>
<td>Foreign Exchange business with operations in 32 international airports</td>
<td>remittance business, confirming its undisputed leadership position in India</td>
</tr>
<tr>
<td>including Delhi, Mumbai, Bangalore, Hyderabad, Chennai and Kolkata,</td>
<td></td>
</tr>
<tr>
<td>conducting over $4.8 billion in gross transaction value per year</td>
<td></td>
</tr>
<tr>
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</tr>
<tr>
<td>conducting over $4.8 billion in gross transaction value per year</td>
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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 industry. Ebix’s innovative exchange strategy and its global reach positions it as a possible leader in the worldwide insurance & financial exchange markets.

Consistency of Performance.

<table>
<thead>
<tr>
<th></th>
<th>Q3 2019* Annualized Non GAAP</th>
<th>2018 Non GAAP</th>
<th>2017 GAAP</th>
<th>2016 GAAP</th>
<th>2015 GAAP</th>
<th>2014 GAAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues in million $</td>
<td>588.9</td>
<td>497.8</td>
<td>364.0</td>
<td>298.3</td>
<td>265.5</td>
<td>214.3</td>
</tr>
<tr>
<td>Growth of Q3 2019 annualized over other years</td>
<td>18%</td>
<td>62%</td>
<td>97%</td>
<td>122%</td>
<td>175%</td>
<td></td>
</tr>
<tr>
<td>Net Income in million $</td>
<td>126.8</td>
<td>117.7</td>
<td>100.6</td>
<td>93.8</td>
<td>79.5</td>
<td>63.6</td>
</tr>
<tr>
<td>Growth of Q3 2019 annualized (Non GAAP) over other years</td>
<td>8%</td>
<td>26%</td>
<td>35%</td>
<td>59%</td>
<td>99%</td>
<td></td>
</tr>
<tr>
<td>Diluted EPS in $</td>
<td>4.14</td>
<td>3.73</td>
<td>3.17</td>
<td>2.86</td>
<td>2.28</td>
<td>1.67</td>
</tr>
<tr>
<td>Growth of Q3 2019 annualized (Non GAAP) over other years</td>
<td>11%</td>
<td>31%</td>
<td>45%</td>
<td>82%</td>
<td>148%</td>
<td></td>
</tr>
</tbody>
</table>

*In Q3 2019, Ebix recorded Non GAAP adjustments totaling $11.2m.

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

Ebix’s outstanding reputation with a large customer base and community of insurance & 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 approx. 83% of its revenue generated from recurring sources, Ebix has a high degree of visibility into its growth trajectory.

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 has started its journey from India**

EbixCash is a phygital platform comprising of digital channels as well as physical network of more than 320,000 agent outlets across 5500 cities, handling GMV of more than $18bn annually across payments, forex, travel, remittance, lending & wealth management, ELearning and travel solutions, including its proposed acquisition of Yatra.

**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 & finance industries spanning thousands of years of experience amongst them. Its infrastructure and experienced executive management team is highly capable of sustaining its leadership and developing Ebix into an even larger organization.

**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, multi-currency and work in 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 centres in India have Carnegie Mellon’s highest CMMI Level 5 rating and that establishes the quality of Ebix’s operations to any of its prospective customers.
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 footprint next to none in the insurance, healthcare and financial industries.
THE JOURNEY TILL NOW

• In 1999 Ebix had $19.0 million in Net Losses.
• In Q3 2019 Ebix had $126.79 million of Non-GAAP Annualized Net Income.
CONSISTENT GROWTH AND PROFITABILITY

COMBINED OPERATING INCOME BETWEEN 2010 AND Q3 2019 = $970.81 MILLION

**CAGR calculated using 2010 as the base period through Q3 2019 Annualized**

For more details on Q3 2019* Non GAAP Annualized numbers, please refer to Slide No. 7.
EBITDA

COMBINED EBITDA BETWEEN 2009 AND 2018 = $952 MILLION

EBITDA (in millions)

$44.7  $66.1  $81.2  $88.3  $81.0  $89.8  $101.4  $111.8  $124.2  $163.6


EBITDA CAGR** – 16 %

**CAGR calculated using 2009 as the base period through 2018
## BALANCE SHEET METRICS

### HEALTHY BALANCE SHEET

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<tbody>
<tr>
<td><strong>Net Debt (millions)</strong></td>
<td>$541.3</td>
<td>$310.8</td>
<td>$155.6</td>
<td>$148.4</td>
<td>$69.4</td>
<td>$(0.6)</td>
</tr>
<tr>
<td>(Debt less cash, cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>equivalents &amp; short term</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>investments)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Current Ratio</strong></td>
<td>1.35</td>
<td>1.72</td>
<td>2.31</td>
<td>2.28</td>
<td>1.49</td>
<td>1.54</td>
</tr>
<tr>
<td>**Cash Balance +Short-term</td>
<td>$179.0</td>
<td>$89.5</td>
<td>$117.2</td>
<td>$58.7</td>
<td>$52.6</td>
<td>$57.5</td>
</tr>
<tr>
<td>investments (millions)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Working Capital (millions)</strong></td>
<td>$110.0</td>
<td>$106.0</td>
<td>$117.3</td>
<td>$65.6</td>
<td>$34.1</td>
<td>$35.7</td>
</tr>
<tr>
<td><strong>Debt to equity ratio</strong></td>
<td>1.51</td>
<td>0.81</td>
<td>0.64</td>
<td>0.51</td>
<td>0.28</td>
<td>0.14</td>
</tr>
</tbody>
</table>
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 Q3 2019

- Risk Mgmt. & Workers Compensation
- Life Insurance
- Customer Relationship Management
- Annuities
- Health Benefits
- Property & Casualty
- Financial

1% 4% 4% 7% 11% 9% 64%
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

SaaS based Healthcare Benefits and Claims Management
Multiple Benefit Lines:
- Medical, Dental, Vision, Specialty, FSA, HRA, HSA
- STD, LTD, Group Life / AD&D, COBRA
Full Accounting and Premium Billing
Electronic Imaging/Workflow
Reinsurance

Financial Services
- Cost & Care Guide
- Real Value Statement
- NurseLine
- Employee Assistance Program (EAP)

Claims & Encounter Processing
- Policy/Benefits Administration
- Workers Compensation Administration
- Employee Benefits & Risk Management
- Integrated Flexible Benefits Administration
- Integrated ‘Web’ & ‘Voice-enabled’ Benefits Communication
- Electronic Data Interchange (EDI)
- Optical Imaging/OCR
- HIPAA Compliant Solutions
- COBRA Administration System
- Case Management System
- Analysis & Reporting

Online Quoting
- Agency Management
- CRM/Sales Automation
- Advisor Tools
- Enrolment Services
- Health & Wellness

Multimedia Encyclopaedia
- Interactive Decision Tools
- Health Risk Assessments
- Wellness Calculators
- Drug Tools
- Exam Scheduling
- Recommendation Tools

Care Guides
- Health News
- Mobile Technologies
- Marketing Technologies
- E-Learning, M-Learning

CONVERGENCE IS KEY

9 Million Insured Lives, used by Top carriers & 3 of the Top 10 TPAs in the US
Full service, outsourced solution for issuing, tracking and managing Certificates of Insurance

Single largest provider of this service in the world

Services offered to more than 1,000 organizations across 26 different industries

Management services to help reduce uninsured exposure and improve corporate control

End-to-end services for issuing, soliciting, validating and electronic storage of the certificates

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

**Revenue by Channel**
- RCS: 12%
- Insurance Exchanges: 32%
- EbixCash Exchanges: 56%
- Professional Services: 12%
- Subscription: 30%
- Transaction: 58%

**Exchange Channel Revenue**
- Risk Management & Workers Compensation: 1%
- P&C: 9%
- Health: 12%
- CRM: 4%
- Life Insurance: 8%
- Annuities: 3%
- 63% Financial

**Revenue Source**
- International: 69.4%
- United States: 30.6%

**World’s Top Brokers Use Ebix’s Policy Administration Systems**
EbixCash’s goal is to establish leadership and become one-stop shop for the end customer by offering Insurance, Payment Solutions, 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 including its proposed acquisition of Yatra.
EBIXCASH FINANCIAL EXCHANGE

- GIFT CARDS
- PHONE RECHARGES
- HEALTHCARE
- TRAVEL
- FOREX
- LOGISTICS
- INSURANCE
- REMITTANCE
- EDUCATION
- FINANCIAL TECHNOLOGIES

Financial Exchange

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH FINANCIAL EXCHANGE VISION

ONE CONSUMER
MULTIPLE NEEDS / DESIRES

ONE INTEGRATED PLATFORM

CONVERGENCE IS KEY

AIRPORT OF FINANCIAL TRANSACTIONS

International Remittance
Domestic Remittance
Financial Technologies
Travel Exchanges & Travel Logistics
FOREX
Gift Cards
Bill Payments

International
Domestic
Travel
FOREX
Gift Cards
Bill Payments
EBIXCASH NEW WEBSITE

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH NEW APP
EbixCash today has a bigger network than the largest Bank State Bank, in India.
EBIXCASH TODAY IS EITHER A DOMINANT LEADER OR ON THE WAY TO LEADERSHIP IN EACH BUSINESS SEGMENT IT HAS ENTERED INTO
EBIXCASH PAYMENT SOLUTIONS

1

FOREX

REMITTANCE

PAYMENTS
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
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
EBIXCASH PAYMENT SOLUTIONS - FOREX

FINANCIAL AIRPORT – PAYTM AND EBIXCASH WORLD MONEY

EBIXCASH SERVES AS A TRUE AIRPORT FOR FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS - REMITTANCE

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

2. Largest Partner network of Western Union Globally holding 91%

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)

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

5. Processes more than $7.02 bn annualized remittances in the country

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
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
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH CORPORATE SOLUTIONS

Reward Programs
Incentive Solutions
Forex Services
Gift Cards
Travel & Expense Management
Payroll & Corporate Disbursements
Petro | Medical | Jewellery Card
Meal Card Programs

CORPORATE SOLUTIONS

STRONG PHYGITAL LAST MILE REACH THROUGH 320,000 FRANCHISEES
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH PAYMENTS PRODUCT OFFERINGS

- Domestic Remittance
- Prepaid Card/Gift Cards
- Bill Payment
- Corporate Solutions
- Travel
- Corporate Cash Management Services

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS

FOOTPRINT

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

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

- **GPR 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
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH – A FEW SAMPLE CASE STUDIES

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
EBIXCASH PAYMENT SOLUTIONS
FRANCHISEE OUTLETS

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS

A SAMPLE SPECTRUM OF KEY CLIENTS

LIC
BRITISH COUNCIL
RELIGARE
Amway
airtel
State Bank of India
Mahindra
Hilton
Henkel
DELHI INDIRA GANDHI INTERNATIONAL AIRPORT
Shalimar Paints
hp
McDonald's
EBIXCASH PAYMENT SOLUTIONS

THE ROAD AHEAD

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

UAE - Airport and Retail branch network

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

Kuwait - Airport and retail network

Bahrain – Airport and Retail network of branches

Singapore - Retail operation in partnership with Western Union

Oman – Retail Network of Branches

Seychelles – Retail Network of Branches

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

AIRPORT OF FINANCIAL TRANSACTIONS
UNDISPUTED NO. 1 IN CORPORATE, MICE AND B2B (WITH YATRA INCLUDED)
EBIXCASH TRAVEL

AIRPORT OF FINANCIAL TRANSACTIONS

EbixPay Gateway

Ebixcash Travel Products

MICE

Adventure Travel

Flights

Hotel

Trucking Logistics

Holidays

Bus

Rail

DMC

Backend Bus Exchange

Taxis
EBIXCASH TRAVEL – CORPORATE AND B2C

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

- 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
- 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
- The consumer demographic in Asian markets are accustomed to transacting face-to-face & with cash which makes VIA’s large agent network unique & valuable
- 5,500+ sign ups on the corporate platform

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL – B2B

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

Service Portfolio

Travel – Core & Assisted
- Domestic flights
- International flights
- Rail, Bus, Car
- Hotels, Guesthouse, Homestay
- Holiday packages

Value Add – High Footfall
- Domestic Money Transfer
- Insurance, SME Lending
- Recharges, Bill Payments
- Assisted Ecommerce

Distribution channels

Mobile app / Website (B2C)
- 1.5 mn app downloads; 4.5 mn unique registered customers
- FY17E GTV: INR 8.81 Bn

VIA agents (offline) (B2B2C)
- 105,000 active agents in 2,600 cities, 13,000+ pin codes
- Agents growing at over 20% p.a (net of attrition of ~3% p.a)
- FY17E GTV: INR 57.7 Bn

Corporate booking platform
- 5,500+ Small and medium corporate signups
- FY17E GTV: 1.43 Bn

VIA provides single point of distribution

Source:
- PhoCusWright,
- Goldman Sachs Global Investment Research,
- DGCA

Govt. Digitization initiatives are creating huge pool of unbanked population moving to digital economy

EbixCash (proprietary online platform)

GDS Suppliers – Abacus, Galileo (over 100 FSCs)
- 30+ Direct Integrated LCCs

Over 300,000 Hotels through XML Partners
- Over 10,000 Direct Contracted Hotels
- 20+ Channel Managers

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EbixCash (proprietary online platform)
EBIXCASH TRAVEL - LUXURY AND MICE

Meetings And Events

Swiss Voyages

The Rail Journey

Sports Travel

Luxury Holidays & Safari

LARGEST MICE PLAYER IN THE COUNTRY
EBIXCASH TRAVEL IS TARGETTING A MINIMUM OF 5 MILLION+ INTERNATIONAL AIRLINE SEGMENTS IN 2020

Partnership with all top three GDS Providers
(Amadeus, Travelport and Sabre)
EBIXCASH TRAVEL - TAXIS

NOW BOTH INTRA-CITY AND INTER-CITY SERVICE

**TRAVELERS**
- 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

**DRIVERS**
- 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 TAXIS REACH...**

- 20,000+ ROUTES
- 4,000+ KMS SERVED
- 4000+ CITIES

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL

EBIXCASH NOW RUNS INDIA’S NO.1 LUXURY TRAIN

EBIXCASH IS A LEADING PLAYER IN THE TRAIN ETICKETING MARKET, ACCOUNTING FOR 60% OF THE LUXURY TRAIN TICKET SALES.
EBIXCASH TRAVEL

- Fully integrated with all large bus undertakings in India
- Choose your seat online
- Interfacing with all roadways and all roadways use Trimax backend systems that we are in the process of acquiring
EBIXCASH TRAVEL - YATRA

Accelerates Growth Potential as a Premier International Travel Services Provider

Creates World’s Leading End-to-End Enterprise Financial and Insurance Services Provider

Delivers Short and Long-Term Financial Benefits

Creation of India’s Largest Financial and Travel EbixCash Exchange
DMC (DESTINATION MANAGEMENT COMPANY)

- EbixCash will soon launch its own DMC
- Recently transferred key employees of a DMC with a spread across 17 countries
- Partnerships with wide network of hotel chains, travel companies and tour operators
- Can bring tremendous cost savings to EbixCash Travel on our existing business
- Intend to sell it as a service to outside clients
EBIXCASH TRAVEL

KEY CLIENTELE

ICICI Bank, HDFC BANK, REPUBLIC, Kajaria, THE TIMES, SONY, TATA AIA LIFE, RELIANCE, Mankind, dnata, SAMSUNG, Carrier, Indiabulls HOME LOANS, kotak Mutual Fund, Orient Travel, ACC cement, Ambuja Cement, gsk, airtel, BBC.
EBIXCASH TRAVEL

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

- $4 Billion in Annual GMV (after yatra)
- 212,450+ Agent Network
- 10,000+ Corporate Clients
- 4,000+ Employees (post yatra)
- 30+ Branches
EBIXCASH FINANCIAL TECHNOLOGIES

- Travel Technologies
- Lending, Wealth and Asset Mgt.
- Insurance Technologies
- Bus Exchange Technologies
- Stock Broking Technologies

(in the future)
EBIXCASH FINANCIAL TECHNOLOGIES
TRAVEL TECHNOLOGIES

EBIX CASH IS THE TECHNOLOGY BEHIND MOST OF THE LEADING TRAVEL COMPETITORS

8 million+ travel segments churned
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

#1
7
150+
4
60+
#1
90%
40+

Leader in India
Leader in Africa & Middle East

AIRPORT OF FINANCIAL TRANSACTIONS
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

**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 customer – client interface to view and transact

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

**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.
EBIXCASH FINANCIAL TECHNOLOGIES

INSURANCE TECHNOLOGIES
BSE - EBIX JV INSURANCE EXCHANGE

- We see BSE-Ebix as a Giant Venture
- 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
EBIXCASH FINANCIAL TECHNOLOGIES

BUS EXCHANGE TECHNOLOGIES

- At the final stages of Trimax Acquisition
- Trimax is 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
- Trimax is a 35% operating margin opportunity
- We are targeting at least 4 new state wins in 2020
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
- Trimax (final stages of acquisition) has 18 state Bus undertakings as clients
E-LEARNING SOLUTIONS VISION

- Largest repository of rich multimedia content
- Content Mapped to National and State curriculum
- Comprehensive Digital Learning Solutions
- Editable as well as ready lesson plans
- Available in multi-languages

CONVERGENCE IS KEY

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH ELEARNING

An Initiative of EBIXCASH

- Vast repository of digital rich-media content across grades K-12
- Subscribed by over 6,000 schools, 75,000 classrooms and 3 million students
- 350,000 sessions everyday and international partnerships
- Content available across 12 boards and 5 regional languages
- Recipient of multiple awards including CII Customer Obsession Award 2019, Edtech Review 2018 etc.

Airports of Financial Transactions
EBIXCASH ELEARNING
MARQUEE CUSTOMERS

- Sowdambika Group
  - Classrooms: 215
  - Location: Bangalore
- Akal Academy Multiple Schools
  - Classrooms: 234
  - Location: Trichy
- New Cosmo Education Society
  - Classrooms: 250
  - Location: 4 Branches Bangalore
- Delhi Public School
  - Classrooms: 274
  - Location: Chennai
- Zion Group
  - Classrooms: 350
  - Location: Bangalore/Mysore
- Narayana Group
  - Classrooms: 403
  - Location: Nagpur
- Chief Khalsa Deewan
  - Classrooms: 630
  - Location: Multi City
- Diocese Jalandhar
  - Classrooms: 640
  - Location: Multi City
- Multi City
  - Classrooms: 1450
  - Location: Multi City
5 STARTUP INITIATIVES

- EbixCash Travel Technologies
- EbixCash Logistics
- EbixCash Taxis
STARTUP INITIATIVES - EBIXCASH LOGISTICS

GROWTH

GROWTH CURVE OF EBIXCASH LOGISTICS

Existing and Targeted Growth since December 2018

-5000% 0% 5000% 10000% 15000% 20000%


20000% 15000% 10000% 5000% 0% -5000%

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH LOGISTICS

GROWTH IN OFFERINGS

December 2018

- B2B Trucking

October 2019

- 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

INTEGRATED SOLUTIONS WITH EBIXCASH FOREX, PAYMENTS AND TRAVEL PORTALS

B2C
Retailers to be converted as “Packers and Movers” Business Associates - Pilot started in Lucknow, Jaipur, Chandigarh and NCR

B2C
Forex Team to offer “Packer and Movers to their Corporate Clients”

B2B & B2C
Travel Portals like Via and Yatra can start offering Packers and Movers Services as well

Making EbixCash the biggest Name in Packers and Movers across the world

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH LOGISTICS

TOP CLIENTS

- Samsung
- Orientbell tiles
- Pepsi
- Cello
- Mother Dairy
- Nitco TILES
- Reliance Industries Limited
- Dhnseri
- Indorama
- Kurlon
- Somany
- Air India
- Berger
- Asian Paints
- Samunnati
- Shubhalakshmi Polyester Ld.
EBIXPAY - GATEWAY

STARTUP INITIATIVES

• Have decided to fund a new startup initiative
• EbixCash conducts $1.5 billion worth of transactions wherein we pay an Outside Gateway Provider
• Can be huge cost-savings for EbixCash internally
• Intend to sell it as a service to E-commerce clients
• Presently negotiating volume rates with banks
EBIXCASH IS EVERYWHERE

AIRPORT OF FINANCIAL TRANSACTIONS
THE SECRET MANTRA

KEY COMPANY GOALS

- Operating Margins of 30-35%
- On Demand SaaS recurring revenue streams

COST PRICE

SELLING PRICE
EBIX’S ACQUISITION PHILOSOPHY

- Marketplace remains robust
- Constantly Evaluating companies
- Looking at domestic and International exchanges

CRITERIA

- Immediately Accretive to earnings
- Operating Margins that can reach 30% or more within 6 months of acquisition
- High Cash Flow generation
- Adds to our Customer base
- Complements our existing product base
- 75% or more of Recurring revenue
- Low Customer Attrition rates
- Expands our sales reach
- SaaS and Cloud based solutions in our core verticals
- Usually Structure acquisitions with an Earn-out feature
THANK YOU!