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.

This Information includes certain statements and estimates provided by the Company with respect to the projected future performance of the Company. Such statements, estimates and projections reflect various assumptions by management concerning possible anticipated results, which assumptions may or may not be correct. No representations are made as to the accuracy of such statements, estimates or projections. Prospective investors will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company.

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

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.

With an on-demand business model, that thrives on delivering end to end services to its customers worldwide, Ebix has achieved an operational consistency that is second to none. The company has been featured on the Fortune Magazine’s 100 Fastest Growing Company List 5 times in the last decade.
ABOUT EBIX

Founded in 1976, Ebix, Inc. is listed on the NASDAQ Global Market & is a part of the Russell 2000 Index and Standard & Poor's Small Cap 600 Information Technology Index.

Ebix, Inc., (NASDAQ: EBIX) endeavors to provide On-Demand software and E-commerce services to the insurance, financial, healthcare and e-learning industries. In the Insurance sector, Ebix’s main focus is to develop and deploy a wide variety of insurance and reinsurance exchanges on an on-demand basis, while also, providing Software-as-a-Service (“SaaS”) enterprise solutions in the area of CRM, front-end & back-end systems, outsourced administration and risk compliance services, around the world.

With a “Phygital” strategy that combines 320,000 physical distribution outlets in many Southeast Asian Nations (“ASEAN”) countries, to an Omni-channel online digital platform, the Company’s EbixCash Financial exchange portfolio encompasses leadership in areas of domestic & international money remittance, foreign exchange (Forex), travel, pre-paid & gift cards, utility payments, lending, wealth management etc. in India and other markets. 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. EbixCash’s inward remittance business in India conducts approx. $5 billion gross annual remittance business, confirming its undisputed leadership position in India. 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. EbixCash’s technology services Division has emerged as a leader in the areas of lending technology, asset & wealth management technology, travel technology in India; besides having grown its international expanse to Europe, Middle East, Africa and ASEAN countries.

Through its various SaaS-based software platforms, Ebix employs thousands of domain-specific technology professionals to provide products, support and consultancy to thousands of customers on six continents. For more information, visit the Company’s website at www.ebix.com

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.

Ebix has the unique distinction of being named in the Fortune magazine’s 100 fastest growing companies list five times in the last decade. Ebix also has an history of producing 18 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.
The Company has its headquarters in Johns Creek, Georgia, while having 100+ 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.

### A few more summary facts about Ebix

| • Market capitalization of $1.6 Billion approximately | • Largest insurance exchange in the world, besides being the largest financial exchange in India |
| • The client base includes 80 of the Fortune 500 clients | • The Company platforms have a customer base comprising millions of users across the world |
| • The Company has a proven high Growth and Profitable Recurring Revenue Model with 80% plus recurring revenues. | • Ebix’s insurance exchanges power transactions between hundreds of thousands of brokers and insurance companies |
| • Strong Balance sheet and history of producing 19+ years of sequential growth in terms of top line and bottom line both | • Ebix powers leading insurance exchanges in countries like the US, Australia, UK, and NZ. |
| • “Phygital” strategy that combines 320,000 physical distribution outlets in many Southeast Asian Nations (“ASEAN”) countries, to an Omni-channel online digital platform, the Company’s EbixCash Financial exchange portfolio encompasses leadership in areas of domestic & international money remittance, foreign exchange (Forex), travel, pre-paid & gift cards, utility payments, lending, wealth management etc. in India and other markets | • 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. |
| • A client base spread across 69+ countries with hundreds of thousands of users using its platforms and exchanges | • Ebix’s Financial exchange powers more than $60 billion in Annuity premiums annually in the United States |
| • Hundreds of thousands of users of its insurance, financial and healthcare exchanges | • Ebix Exchange in Australia powers most of the electronic property & casualty insurance transactions |
| • Ebix’s centers 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 systems tend to be multi-lingual, multi-currency and work in French, Portuguese, Spanish, Japanese, Chinese, Hindi and English |
| • CMMI Level 5 certified units in India with approximately 9,200+ employees | • Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone |
| • Ebix has a strong clientele of financial institutions, banks, insurance companies, insurance brokers, healthcare professionals across the world besides having a reputed client base in India including Indian Govt., Indian public and private sector, hospitals, insurance companies, brokers etc. as clients | • All worldwide intellectual property and development is led by its India staff |
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.

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.

Consistency of Performance.

<table>
<thead>
<tr>
<th></th>
<th>Q1 2019** 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>571.7</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 Q1 2019 annualized over other years</td>
<td>15%</td>
<td>57%</td>
<td>92%</td>
<td>115%</td>
<td>167%</td>
<td></td>
</tr>
<tr>
<td>Net Income in million $</td>
<td>127.1</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 Q1 2019 annualized (Non GAAP) over other years</td>
<td>8%</td>
<td>26%</td>
<td>35%</td>
<td>60%</td>
<td>100%</td>
<td></td>
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<tr>
<td>Diluted EPS in $</td>
<td>4.15</td>
<td>3.73</td>
<td>3.17</td>
<td>2.86</td>
<td>2.28</td>
<td>1.67</td>
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<td>31%</td>
<td>45%</td>
<td>82%</td>
<td>149%</td>
<td></td>
</tr>
</tbody>
</table>

*In Q4 2018, Ebix recorded a one-time tax adjustment of $24.5m on account of transition tax and true-up of related tax attributes.

**In Q1 2019, Ebix recorded a one-time $20.5m legal settlement fees (expense) and miscellaneous one-time quarterly expenses of $1.0m, partially offset by $15.4m reduction of earn out accrual (gain).

Operating Margins

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New Growth Initiatives Launched

Launch of EbixCash

31% 31% 34% 33% 37%

38% 30% 31% 31%

Q1 2019 Q4 2018 Q3 2018 Q2 2018
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.

**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.

**EbixCash is the new ‘Financial Services’ arm of Ebix that has started its journey from India**

EbixCash is a phygital platform comprising of digital channel as well as physical network of more than 320,000 agent outlets across 5500 cities, processing more than US$15bn of transactions annually across payments, forex, travel, remittance, lending & wealth management, ELearning and travel solutions.

**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.
AIRPORT FOR INSURANCE AND FINANCE

EBIX VISION – TO BECOME AN AIRPORT FOR INSURANCE AND FINANCE CONVERGED TOGETHER
GLOBAL FOOTPRINT

Our markets and our clients cross geographic boundaries. Ebix employs thousands of insurance & technology professionals providing products, support and consultancy to thousands of customers on six continents across 69+ countries through 50+ offices and thousands of EbixCash distribution outlets in multiple countries.
EBIX IN NEWS

Laver Cup 2017: Rafael Nadal loses to John Isner as tournament goes down to final match

THE LAVER CUP 2017 will go down to the final match after John Isner beat Rafael Nadal in their singles clash.

By Joe Iovine

Inc

EBix Enters India’s E-Learning Market With Acquisition Of Smartclass, Plans $100 Mn Investment

Mohan Agarwal
19 April '18 • 4 min read

EBix may shell out $500 million more for fresh buys here

US-based software company has made six acquisitions in India so far this year; plans to buy local unit in 2019

By Akhil S Golani, ET Business | Aug 16, 2018, 08:16 AM IST

EBix to acquire Essel Forex, Weizmann Forex for $57.35m

NEW DELHI: Atlanta-headquartered EBix plans to double down on its aggressive acquisition strategy in India, even as the Nasdaq-listed software and services company prepares to list its Indian unit next year.

The company, which has made 11 acquisitions over the past 14 months by spending close to $500 million, will consider shelving another $500 million depending on the opportunities, chief executive Robin Raina told ET.

EBix cashes Indus Software for $29 million

Pune-based firm’s offerings to be integrated on EBixCash.

By DEEPTI CHAUDHARY, Jul 20, 2018 | 3 min read
Ashleigh Barty and CoCo Vandeweghe lift US Open women's doubles title

Ashleigh Barty and CoCo Vandeweghe won their first Grand Slam title together Sunday, fending off three match points to beat Australian Open champions Timea Babos and Kristina Mladenovic.

Ebix to provide forex services at Kannur airport

SPECIAL CORRESPONDENT

KANJUR, DECEMBER 10, 2018 23:12 IST
UPDATED: DECEMBER 10, 2018 23:12 IST

Marsh has placed more than 15,000 risks through the PPL

14th January 2019 - Author: Luke Gallin

Global insurance and reinsurance broker Marsh has announced that in 2018, it had placed more than 10,000 risks through the London Market Group's (LMG) electronic placement platform, Placing Platform Limited (PPL).

India's Centrum Group to sell money exchange business to U.S.-based Ebix

April 3 (Reuters) - India's Centrum Capital Ltd said on Tuesday the parent Centrum group agreed to sell its money exchange business to U.S.-based Ebix Inc for about 12 billion rupees ($186.60 million).
THE JOURNEY TILL NOW

- In 1999 Ebix had $19.0 million in Net Losses.
- In Q1 2019 Ebix had $127.12 million of Non-GAAP Annualized Net Income.

For more details on 2018* Non GAAP & Q1 2019** Non GAAP Annualized numbers, please refer to Slide No. 8.
CONSISTENT GROWTH AND PROFITABILITY

Combined Operating Income between 2009 and Q1 2019** Non GAAP Annualized = $1018.5 Million

Revenue CAGR^ – 19 %
Operating Income CAGR^ – 16 %
Non GAAP EPS CAGR^ – 15 %

Combined Operating Income between 2009 and Q1 2019** Non GAAP Annualized = $1018.5 Million

^CAGR calculated using 2009 as the base period through Q1 2019 Annualized

For more details on 2018* Non GAAP & Q1 2019** Non GAAP Annualized numbers, please refer to Slide No. 8.
RECURRING REVENUE STREAMS WITH CONSISTENT GROWTH AND PROFITABILITY

• Stable, predictable base of recurring revenues
• Scalable on-demand model with 30-35% operating margins
EBITDA

Combined EBITDA between 2009 and 2018 = $952 Million

EBITDA (in millions)

2009: $44.7
2010: $66.1
2011: $81.2
2012: $88.3
2013: $81.0
2014: $89.8
2015: $101.4
2016: $111.8
2017: $124.2
2018: $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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</thead>
<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 equivalents &amp; short term investments)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</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><strong>Cash Balance + Short-term investments (millions)</strong></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><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>
INDUSTRY & MARKET OVERVIEW
EBIX’S INSURANCE EXCHANGE VISION
The Insurance Exchange Channel

- Multiple exchanges across the world in the fields of life, annuity, health and property & casualty insurance, conducting in excess of $100 billion in insurance premiums.
- Enterprise-wide administration system used by hundreds of brokers, thousands of employers and millions of employees.
- Annuity Exchange, namely AnnuityNet on an average processes $60 Billion in premiums each year.
- Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually.
- A de-facto standard in the Australian Markets. 7 million quotes per year.
- Majority of the electronic transactions in the property & casualty sector in Australia.
- Launching new services such as servicing of Annuities, portability of annuity policies, Ebix Enterprise etc.

More than hundred thousand brokers, 100 plus top-rated Insurance Companies, Financial Institutions and many of the largest Multi-national Banks are Ebix clients.
EBIXCASH FINANCIAL EXCHANGE VISION

ONE CONSUMER
MULTIPLE NEEDS / DESIRES

ONE INTEGRATED PLATFORM

MARKETPLACE, DISTRIBUTION NETWORK AND PAYMENTS LAYER
E-LEARNING SOLUTIONS VISION

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
INDUSTRY AND MARKET OVERVIEW - INSURANCE

EBIX’s footprint addresses the most strategic needs in the insurance industry, besides the healthcare and financial industries.

**Property & Casualty (P&C)**

For insurers
- Policy Admin Platform
- Agency Download (TEAM-UP)
- Data Translation Services (DTS)

For agents and brokers
- Policy Admin Platform - Global
- Policy Admin Platform - US
- Certificate Issuance Exchange

For Reinsurance/Lloyds/London Market
- Universal Messaging Gateway
- Electronic Data Exchange

**Life Insurance**

For Insurers, Brokers and Agents
- Enterprise CRM
- Agency Management
- Research and Quoting
- Sales Illustration
- Exchange E-Application
- Enterprise E-Application
- New Business and Underwriting
- Policy Administration
- Distribution Management
- Product Publishing Tools

**Health and Employee Benefits**

For Insurance Carriers, Health Plans, Hospital Systems, TPAs, and other Health Insurers and businesses
- EbixEnterprise – Health Management
- Consumer Portals
- Compensation Statement Solution
- Benefits Administration and Wellness
- Claims Adjudication Platform

For Hospitals, Health Plans, Portals
- A.D.A.M. – Consumer Health & Education
- Continuing Medical Education Products

**CRM**

**CONSULTING**

**COI Tracking/COI Issuance**

For Risk/Contract Managers and COI Issuers
- Insurance Certificate Tracking
- Insurance Certificate Issuance

**Annuity**

For Insurers, Brokers and Distributors
- Research and Quoting
- Exchange E-Application
- Product Publishing Tools

**Risk Management**

For Risk Managers
- Risk and Claim Management
- Workers’ Comp Reporting System
- Medical Care Management
INSURANCE EXCHANGE CHANNEL VERTICAL

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 2019

- Risk Mgmt. & Workers Compensation: 1%
- Life Insurance: 3%
- Customer Relationship Management: 4%
- Annuities: 8%
- Health Benefits: 10%
- Property & Casualty: 12%
- Financial: 62%
THE INSURANCE EXCHANGE CHANNEL

Life Exchange

LIFESPEED
WINFLEX WEB

pending cases status
paramed exam order
eApp submission
sales illustration

Client & Agent

SMARTOFFICE
WINFLEX WEB

pending cases status
eApp review & approve
sales illustration

General Agent

Life Carrier 1

Life Carrier 2

Life Carrier 3

Pending Cases Status
eApp (Data & Forms)

PARAMED EXAM ORDER

Service Provider

Life Insurance Straight Through Processing
THE INSURANCE EXCHANGE CHANNEL

Annuity Exchange

- Multi-carrier Product Selection
- Brokerage Account Prefill
- eApp Submission
- Funds Check
- Compliance Review

ANNUITYNET

- Client & Financial Advisor

Depository Trust & Clearing Corp

- eApp Transmission
- Money Settlement To Carriers

Carrier 1

- Product Data & Forms
- Policy Values

Carrier 2

- Product Data & Forms
- Policy Values

Carrier 3

- Product Data & Forms
- Policy Values

Annuity Straight Through Processing
THE INSURANCE EXCHANGE CHANNEL

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
- 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/IOCR
- HIPAA Compliant Solutions
- COBRA Administration System
- Case Management System
- Analysis & Reporting

9 Million Insured Lives, used by Top carriers & 3 of the Top 10 TPAs in the US International Cross Selling Opportunity

- Online Quoting
- Agency management
- CRM/Sales Automation
- Advisor Tools
- Enrolment Services
- Health & Wellness
- Financial Services
- Cost & Care Guide
- Real Value Statement
- Dependent Audits
- NurseLine
- Employee Assistance Program (EAP)
- 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

29
RISK COMPLIANCE SOLUTIONS CHANNEL

- 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

Data Entry handled in Ebix India for improved Cost Management

PERCENTAGE OF TOTAL REVENUE

Q1 2019 – 12%
Many of the world’s top Brokers use Ebix’s Broker systems
Insurance companies across United States and Europe use these products for e-commerce, dot net based, end-to-end, backend system to automate an insurance company’s entire business. Client server based, end-to-end, backend system to automate an insurance company’s entire business.

Policy processing / Claims administration / Sales Management / Underwriting / Rating / General Ledger / Exchanging data etc.

Built in-house, deployed in US and Europe.

Presently being developed in Latin America on cloud basis.

69 Insurance companies across United States and Europe use these products.
INSURANCE EXCHANGES CONTINUE TO GROW WITH RECURRING REVENUE STREAMS

Revenue by Channel:
- Insurance Exchanges: 34%
- EbixCash Exchanges: 54%
- RCS: 12%

Revenue Source:
- Transaction: 59%
- Subscription: 30%
- Professional Services: 12%

Exchange Channel Revenue:
- Financial: 62%
- United States: 32.2%
- International: 67.8%
- Risk Management & Workers Compensation: 12%
- P&C: 12%
- Health: 10%
- CRM: 4%
- Life Insurance: 3%
- Annuities: 8%
- Other: 33%
EBIXCASH
(Financial Exchange)
Foreign Exchange, Remittance and Payments Financial Services
VALUE PROPOSITION TO CUSTOMERS

- Foreign Exchange Services
- International Money Transfer Services
- Domestic Money Transfer
- Inward Money Remittance Services
- Corporate Solutions
- Point Of Sale Device
- EbixCash Gift Card
EBIXCASH AGENT NETWORK

TOTAL AGENT NETWORK 320,000
OMNI CHANNEL - PHYGITAL MODEL

EbixCash Retail Outlets

320,000 Retail Touchpoints

- 145 owned branches
- 29 out of 32 internationals airports with 95 kiosks with 25 international exclusive airports
- Presence across 12 seaports
- 250+ franchise partners
- Agent network present across 768 districts covering 75000+ villages

EbixCash e-Commerce

- Caters to the growing base of digitally empowered consumers via
- E Commerce vertical, www.ebixcash.com
- Innovative mobile applications Mobile Wallet, Travel, Forex, utility services app

EbixCash Contact Centre

- Facilitates ease of connectivity for customers at any given point of time

Different channels for a fully connected and integrated network
SOLID PLATFORM FOR FUTURE GROWTH

Excellence in Execution
- Driving amalgamation of two large entities namely Essel Forex and Weizmann Forex
- Focus on simplification and creating lean a corporate structure
  - Ensure granular optimization in every business segment to drive efficiency & improve productivity
  - Benefit from synergies led by integration of infrastructure and human resources

Expanding Reach
- Integrated value chain provides access to multiple opportunities to expand in new markets overseas
- Expansion to be led by the omni channel model which leverages the strength of physical retail branches as well as growing online presence
- Commitment to increase consumer engagement and satisfaction

Customer Centricity
- Key business priorities well aligned to customer needs
  - “Customer first orientation” deeply embedded into DNA
- An unwavering commitment to be the partner of choice
- Drive experiential quotient by combining convenience and value for buck
- Explore partnerships to launch innovative solutions
GO TO MARKET STRATEGY

BRAND EQUITY
- Building the presence of a multinational brand as household name
- Highly rated brand based on trust and excellence in quality of service

MARKET PRESENCE
- 320,000 agents spread across 768 districts covering 4000 cities and 75000+ villages
- Team of over 3000+ employees of diversified culture

SCALE & CAPABILITIES
- Enhanced scale capabilities to serve customers
- High customer value driven offerings
- Market leaders customer base over 24 million transactions per year

OMNI CHANNEL NETWORK
- Hybrid ‘Clicks Bricks’ model
- Focused on delivering a seamless experience across a wide physical network of through digitising the mode of payments to be received

Build and optimize businesses for profitable growth and scale through innovation and acquisitions
OVERVIEW: FOREIGN EXCHANGE SERVICE IN INDIA

Authorised Money Changers (AMCs) are entities, authorised by the Reserve Bank in India under Section 10 of the Foreign Exchange Management Act (FEMA) 1999, to deal in foreign exchange for specified purposes.

1. **Authorised Dealer (AD) - I**
   - Commercial Banks, State Co-op Banks, Urban Co-op Banks, eligible to undertake all current and capital account transactions.
   - Can appoint franchisees to undertake purchase of forex.

2. **Authorised Dealer (AD) - II**
   - Upgraded FFMCs, Co-op. Banks & Regional Rural Banks, eligible to undertake specified non-trade related current account transactions & all activities permitted to FFMC's.
   - Can appoint franchisees to undertake purchase of forex.

3. **Full Fledged Money Changer (FFMC)**
   - Authorised by RBI to purchase and sell forex for select purposes: leisure and business travel.

All banks, are automatically given AD I licenses, however Co-operative & Regional Rural banks have to apply through the FFMC & AD II route.

*Source: Reserve Bank of India*
EBIXCASH WORLD MONEY: Products and Services

- India's leading Money Exchange Company.
- Extensive branch network spanning 69 Cities and 29 international Airports in India.

<table>
<thead>
<tr>
<th>Products and Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Currency Notes</td>
</tr>
<tr>
<td>Remittances</td>
</tr>
<tr>
<td>Travel Cards</td>
</tr>
<tr>
<td>Travellers Cheques</td>
</tr>
<tr>
<td>INR Prepaid Cards</td>
</tr>
</tbody>
</table>

- More than 80 different currencies
- Outward remittance facilities: 17 different currencies
- One of the largest issuer of Multicurrency prepaid cards in India
- One of the oldest and largest partners of American Express
- India’s first money exchange company: digital wallet app with a physical card
CUSTOMER TOUCH POINTS

- **Branches**
- **Seaports**
- **Airport**
- **Online**
EBIXCASH WORLD MONEY REACH

- Present across 21 States
- Covering 69 cities
- With branch network of 146 branches

- Exclusive presence at 25 International Airports
- Present across 29 out of 32 International Airports
- Covering 95% of 25 million passengers travelled in 2018
- Present at all metro airports (Delhi, Mumbai, Chennai, Kolkata, Hyderabad, Bangalore)
- Present across 12 seaports (Flamingo DFS)
- Expanding in APAC and Middle East
BUSINESS MODEL AND SEGMENTS

- **CORPORATE**
  - Forex for business travel.

- **WHOLESALE**
  - Procurement and Supply of Forex to and from banks, money exchange houses.
  - Import and export of currencies.
  - Collection from franchises such as Hotel Chains, Hospitals, Temple Trusts

- **RETAIL**
  - **Leisure Travel**: Forex for inbound and outbound tourists
  - **Education**: Forex for students studying overseas
  - **Immigration**: Forex for migrants leaving from India
  - **Overseas Film Shoot**: Forex for shooting films and commercials overseas
FINANCIAL AIRPORT – PAYTM AND EBIXCASH WORLD MONEY
INWARD MONEY TRANSFER: Industry Landscape

MTO Market Share%

Western Union

Note: Above figures are Market Estimates
EBIXCASH – INWARD MONEY REMITTANCE NETWORK

1. Over 91% + market share in India P2P Inward Cash Remittance

2. Largest Partner network of Western Union Globally

3. Over 80,000+ live locations – expanding to over 100,000+ locations in India and new markets such as Philippines (3rd largest inward remittance market)

4. Touches 90 percent of India’s dynamic population covering 568 districts, over 4,000 cities across the length and breadth of the country, with presence in 40,000+ villages covering remote places of the country

5. Processes transactions worth $6.5bn in Gross Transaction Value terms Per Year
**EBIXCASH – DOMESTIC PAYMENTS NETWORK**

- EbixCash Retail Outlets are all equipped with internet, printers and scanners to provide real-time access and support for the full product suite of EbixCash Services.
- Consumers can acquire prepaid cards or other financial products at any stage of the 65,000+ EbixCash outlets and use them to make bill payments / purchases online or through mobile devices.
- Consumers also receive guidelines and assistance at the EbixCash outlets, which educate them about digital payments and additional value-added products.

**Consistent Growth in the Number of EbixCash Retail Outlets…**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>28,284</td>
<td>33,043</td>
<td>40,948</td>
<td>50,205</td>
<td>62,156</td>
<td>76,956</td>
</tr>
</tbody>
</table>

CAGR: 22.2%

**…is Driving increases in the Number of Transactions at EbixCash Retail Outlets**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015A</th>
<th>2016A</th>
<th>2017A</th>
<th>2018A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>33.38</td>
<td>45.82</td>
<td>45.82</td>
<td>62.27</td>
</tr>
</tbody>
</table>

CAGR: 23.1%

**Full-Service EbixCash Outlets Contribute to a Higher Proportion of Total Retail Volume…**

<table>
<thead>
<tr>
<th># of Services Offered per EbixCash Outlet</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5+</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Contribution to Total Volume</td>
<td>20%</td>
<td>9%</td>
<td>9%</td>
<td>10%</td>
<td>52%</td>
</tr>
</tbody>
</table>

CAGR: 20.3%

**…And Increases in Average Transaction Size**

<table>
<thead>
<tr>
<th>Year</th>
<th>2015A</th>
<th>2016A</th>
<th>2017A</th>
<th>2018A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>$15.39</td>
<td>$17.84</td>
<td>$21.77</td>
<td>$26.80</td>
</tr>
</tbody>
</table>

CAGR: 20.3%
PARTNER - PROVIDERS

WESTERN UNION
moving money for better

MoneyGram
money transfer

TRANSFAST
Worldwide Money Transfer

Ria
MONEY TRANSFER

INSTANT CASH
EBIXCASH CORPORATE SOLUTIONS

- Reward Programs
- Incentive Solutions
- Meal Card Programs
- Forex Services
- Petro | Medical | Jewellery Card
- Gift Cards
- Payroll & Corporate Disbursements
- Travel & Expense Management
Multi-brand gift card powered by EbixCash, is redeemable against a selection of leading brands’ gift cards offered online.

Customizable options available in both physical card and e-gift card variants.

**EBIXCASH GIFT CARD**

**Choice Gift Card**

150+ Mono Brand Partners

**Array of Brand Gift Cards**

**Instant Digital Gifts**
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
POINT OF SALE DEVICE

Credit/Debit/Prepaid cards & wallets accepted

Electronic charge slip storage

Cashout facility

Large capacity battery with long standby time + micro USB port

Pre-approved INR 25000 business loan

Instant EMI offer

Touch screen with signature capture GPRS or WI-FI enabled
# EBIXCASH

## A Sample Spectrum of Key Clients

### Key Corporate Clients

- General Motors
- McDonald’s
- Samsung
- Schneider Electric
- Honeywell
- McAfee
- Airtel
- Emirates

### Education and Production Clientele

- AVANSE
- British Council
- Pacific World
- Dharma Productions
- Edwise
- IIMB

### Empanelled Banks

- State Bank of India
- HDFC Bank
- ICICI Bank
- Canara Bank

### Franchisees

- Marriott
- Hyatt
- InterContinental Hotels & Resorts
- Hilton Hotels & Resorts
Serving over 2000+ Indian Corporates & Brands
<table>
<thead>
<tr>
<th>Category</th>
<th>Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>FMCG</td>
<td>SAB Miller, Perfetti Van Melle, Henkel, Grass Roots</td>
</tr>
<tr>
<td>Real Estate</td>
<td>LODHA, Direxion, Shalimar Paints, Cem</td>
</tr>
<tr>
<td>Auto &amp; Logistics</td>
<td>Mahindra, madison, Merck</td>
</tr>
<tr>
<td>Airports</td>
<td>Delhi Indira Gandhi International Airport, Chhatrapati Shivaji International Airport, Bengaluru International Airport, Chennai International Airport</td>
</tr>
</tbody>
</table>
EBIXCASH - 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
ABOUT EBIXCASH FINANCIAL TECHNOLOGIES

To be the trusted techno-business partner, delivering excellence and value to financial services firms globally.

<table>
<thead>
<tr>
<th>Private Banking Solution Provider</th>
<th>Large Investment Managers in the UK</th>
<th>Lending Solution Installations</th>
<th>Large trust banks in the Philippines</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>7</td>
<td>150+</td>
<td>4</td>
</tr>
<tr>
<td>60+</td>
<td>#1</td>
<td>90%</td>
<td>40+</td>
</tr>
</tbody>
</table>

Asset Management Companies across the world

Provider of Electronic Trading Solutions

STP Market Share

Countries with Lending solutions

Largest Wealth Solution in India

Leadership In Asset Management in Sub Saharan Africa
BUSINESS SOLUTIONS - Individuals

- Wealth Management
- Insurance
- Stock Trading
- Travel
- Lending Solutions
- Remittances
- Foreign Exchange
BUSINESS SOLUTIONS - Corporates

- Custody
- Credit Management / Revenue Collection
- Lending (including Security based lending)
- Asset Management
- Wealth Management
- Stock Trading
INVESTMENT AND CAPITAL MARKET 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

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

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

CUSTODY
- Multi-market, multi asset global custody solution to manage the entire custodial banking business
- Provides a customer – 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.
LENDING PRODUCTS

- One stop loan, collateral and real-time risk management solution for all lenders
- Supports multiple types of collateral such as fixed income, equity, mutual funds and multiple types of lending like promoter funding and portfolio leveraging
SYNERGY AT WORK : USE CASE

- BDO is the largest bank in Philippines
- BDO implementing EbixCash solution for its Asset Management, Wealth Management and Custody business
- BDO is also using Lending Solution from EbixCash
- Recently BDO has signed-up for Insurance Solution
- Has future potential for Broking Solutions from the Product portfolio
- Marquee client using most of the products from consolidated product portfolio; with additional potential to cross-sell
GOING FORWARD

Geographies

- Americas– North and South America
- Australia/NZ
- Prospect meetings under way
- SAAS based model will enable Business to target the [non-enterprise level market], increase targetable market significantly

Products

- Recurring Revenue pricing model vs Enterprise pricing
- Platform/Lending Exchange
- SAAS offering leveraging Ebix data centre
- Leveraging synergies across products
BSE - EBIX JV
INSURANCE EXCHANGE
A PIONEERING VENTURE
(THE FIRST OF ITS KIND IN THE WORLD)

BSE Ebix Insurance Broking
Private Limited
To reach out to the consumer in every nook and corner of India through last mile based small outlets

To be able to write insurance business digitally on hand-held devices in minutes, by using Ebix’s end-to-end insurance technology expertise
The new venture is branded as BSE Ebix Insurance Broking Private Limited

An Insurance Exchange platform will allow distribution outlets, stock brokers, wealth management advisors and financial institutions etc. to sell life and non-life products.

The venture will utilize the distribution reach of both BSE and Ebix that spans more than 320,000 outlets across the entire expanse of the country.

The state of the art platform will leverage Ebix’s world leading end-to-end Insurance Exchange technology

It will encompass the entire insurance life cycle from customer relationship management, agency management, multi-quoting, underwriting, policy creation, claims filing & settlement, to back end insurance policy administration.
BSE - EBIX JV INSURANCE EXCHANGE

- 320,000+ EbixCash outlets
- 400+ Sales Staff
- Presence in 5500+ cities, towns and villages
- Leadership in money transfer (domestic and international), Travel booking, prepaid and gift cards, utility bill payments etc.

- 5,000+ Mutual Fund Distributors
- 1500+ Broker members
- Financial aware network
- 24 Branches
Insurance companies partner with BSE Ebix Online Insurance Broker to distribute their products.

This is a Hub and Spoke Model, a composite broking license by BSE Ebix, while each member will take a POS license with commission sharing.

Each member of BSE and EbixCash will act as the servicing centre for policy distribution.
BSE - EBIX JV
A NEW PARADIGM FOR CONSUMERS

Idea is to reach out to the consumer in every nook and corner of India through last mile based small outlets.

To be able to write insurance business digitally on hand-held devices in minutes, by using Ebix’s end-to-end insurance technology expertise.
**BSE - EBIX JV**

**BENEFITS TO CARRIERS**

- Unique distribution that includes large, medium and small BSE brokers, members, mutual fund distributors
- Option to setup auto UW rules, product specific configuration on platform without managing the same on its legacy platform
- A new age end to end electronic platform for best User Experience
- Claims integrations
- Future ready platform for carriers to setup/manage product directly on the exchange
- Sales Trend Analytics: Analysis about product performance across platform/geographies/segment, etc. {Subject to data sharing norms prescribed by local regulator and policies of the carriers}
- Flexibility for carriers to tweak product offerings for each of sub-channel/segment
EbixCash Travel Initiative
The Indian travel market will grow by 8% to $27.9 billion in 2017. The market is expected to maintain similar growth levels to reach $38.9 billion by 2021.

Figure 1: India total and online travel markets, gross bookings (US$B) and online penetration (%), 2015-2021
The total number of air passengers has more than doubled over the past seven years, from a level of 79 million journeys undertaken in 2010.

Figure 3: Increases in air passenger demand, 1997-2017 countries

SOURCE: World Bank, ICAO
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.
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

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

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

VIA provides single point of distribution

EbixCash (proprietary online platform)

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

Source: PhoCusWright, Goldman Sachs Global Investment Research, DGCA
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

**B2C(Web / Mobile)**
- 1.5 mn app downloads till date
- 4.5 mn unique registered customers

**B2B / Corporate**
- 5,500+ sign ups on the corporate platform

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

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

Strong agent network and corporate channel ensures minimal sales & marketing dollar spend
TECHNOLOGY PLATFORM

Integrated solution
- Fully integrated solution running on one platform centralized browser & mobile based application.

Scalable
- Robust & scalable – successfully completing 50,000 segments a day.

Connectivity
- Real-time & direct connectivity to suppliers for instant confirmations.

Integration
- Integrated with multiple payments options (cash, credit/debit cards, net banking & credit).

CRM & Reporting
- Strong CRM, rule engine, reports & accounting capabilities.

Customization
- Personalized deals & store front depending on consumers’ profile & shopping behavior.

Multi-functional
- Multi-lingual & multi-currency functionality.

Support
- Complete ERP solution with 24x7 tech support and sales and marketing support.

Payment solutions across distribution channels

- Payment solutions across distribution channels
  - Via/3rd party
  - Mobile wallet
  - Net Banking
  - EMI
  - Credit Card

- Insulates travel partners from high payment gateway charges
- Single deposit for multiple transactions
RANGE OF PRODUCTS

Meetings And Events

Sports Travel

Swiss Voyages

The Rail Journey

Luxury Holidays & Safari
SPORTS TRAVEL

An Innovative Step taken to differentiate Mercury from other similar companies.

Mercury specializes in creating tailor-made packages for ardent and enthusiastic sports supporters who believe in going the extra mile to show support and boost the morale of their team or sports personality they root for. Mercury offers such sports enthusiasts travel packages that meet their unique requirements.
Recent milestones in Sports Travel are the acquisition of rights:

1. **FIFA Football World 2018**
   - **RUSSIA 2018**

2. **ICC Cricket World Cup 2019**
   - **ENGLAND & WALES 2019**
Exploring India on a Luxury Train has become extremely popular in recent years.

It offers an excellent way to see the country without having to pack & unpack daily, especially for the elderly tourist.

As more and more people are becoming aware of carbon footprints more and more people choose to travel by train.

The Rail Tourism also serves as a door opener with most of the operators.

The Indian Luxury Train market at present with its inbound share is at USD 30 million, with average occupancy of 42%, across 4 trains.

This can grow by further USD 17 million, as all the luxury trains are not sold to their capacity, especially Maharaja express being the forerunner at present. The trend of Signature Journeys is also catching up with special charter journeys for selective operators.
Switzerland based Destination Management Company specializing in incoming tours into Switzerland from all over the world. Our team of Switzerland Specialists have the local expertise and knowledge to offer superior destination management services to our worldwide customers.

We are the proud members of Switzerland Tourism.
CLIENTELE

Banks

- YES BANK
- ICICI Bank
- HDFC Bank
- HSBC

Insurance Sector

- Cigna Health Insurance
- Bajaj Allianz
- Bharti AXA
- Birla Sun Life Insurance
- IndiaFirst Life Insurance
- Exide Life Insurance
- Future Generali
- ICICI Lombard
- ICICI Prudential
- Max Health Insurance
- Max Life Insurance
- Reliance Health
- Reliance Liberty
- Tata AIA Life
- AEGON Life

Finance

- SHRIRAM Commercial Vehicle Finance
- ICICI Prudential Asset Management
- IIFL
- Indiabulls Home Loans
- Kotak Mutual Fund
- Principal Mutual Funds
- Reliance Capital
- Sharekhan
- DHFL

FMCG

- Mankind
- GSK

FMCD

- Carrier
- Samsung
- Havells

Cement

- ACC Cement
- Ambuja Cement

Others

- Airtel
- Kajaria

Others
AHA TAXIS

Anywhere to Anywhere
One-Way Outstation Taxis
BUSINESS SUMMARY

Unique Business Model
AHA Taxis uses unique business model, where drivers and customers are winners. AHA indigenous business model ensures solution to this several decade problem at scale.

Exclusive Driver Network
AHA Taxis has built 15000+ exclusive outstation driver network spread across the country.

Outstation Taxis
AHA Taxis has focused on solving problem of one way rates in outstation taxis market rather than already crowded local travel market.

Widest Coverage in India
AHA Taxis covers 20000+ routes across 4000+ cities covering entire length and breadth of India.
**BENEFITS FOR ENTIRE ECOSYSTEMS**

**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

**AHA REACH…**
- **20,000+** ROUTES
- **4,000+** KMS SERVED
- **4000+** CITIES
AHA TAXIS IS THE FUTURE
ABOUT TRAVEL TECHNOLOGY

1.4 billion+
Total transaction value

Experience
& leadership in the market

30% YoY
Growth

8.2 million+
Transactions

Saas Provider
Long term relationships

3.0 million+
Travelers serviced

Use previous slide to add some points to this one. Delete the former then
TRAVOLUTION PRODUCT

- Complete end-to-end unified travel technology suite on SaaS model
- Multi Channel – Online Website (B2C) / Corporate Travel (B2E & SBT) / Consolidation (B2B)
- Multi Product – Unifying selling experience
- Strong Mid Office – Reports, Commercials, Audit, User management & Order management
- 8.2 million+ transactions and over 40% of that is non GDS content. Customers of varied sizes and requirements
- Adaptability – Use our modules or integrate your traveller profile system, authentication system, back office (accounting) system & MIS systems
- Security first - PCI DSS Level 1 certified solution
- Flexibility – Partner with clients to build workflows that suit their needs and adapt as they grow
INTEGRATED SUPPLIERS

amadeus
IRCTC
hotelbeds
accommodation & destination services
flydubai
roombookpro
gta
by Travelport
Drukair
Royal Bhutan Airlines
tg
airarabia.com
abacus
Microsoft Dynamics
gazeBo
Travelport
Redefining travel commerce
IndiGo
AirAsia
Sabre
Expedia Affiliate Network
Tata AIG Insurance
With You Always
makeMyTrip
ABACUS POWERSUITE
redBus
icicilombard.com
TRAVELFUSION
go
.DISTINCTIONS OF THE WORLD
icicilombard.com
spiceJet
Mystifly
Bajaj
Allianz
IVA
cleartrip
excel
tavelboutiqueonline
GRUPO TRANS HOTEL
WIN-YATRA
Ultimate Travel Management Software
RELIANCE
General Insurance
### KEY CLIENTS

#### Travel Management Companies (Corporate)

- FCM Travel Solutions
- Thomas Cook India
- Cox & Kings
- Uniglobe
- Gilpin Travel Management
- WNS
- Carlson Wagonlit Travel
- Yatra
- SOTC
- Travel House
- ITL World
- Pearl

#### B2B

- GoGovinda
- SNTTA
- bel air
- Travel Bindass
- Atlas
- Vayu Seva

#### DMC / B2C

- Phutanookings
- TBI Holidays
- Flight Shop
- Sumeru
- Sastiticket.com
- Travel Tours Group
IT TAKES DECADES OF CAPITAL & HARD WORK TO BUILD A MULTI-SIDED TRAVEL PLATFORM FROM THE GROUND UP…

- 60,000,000+ Customers
- 2,000,000+ Daily Customer Footfall
- 320,000+ Agent Network
- 10,000+ Diversified Suppliers
- 5,500+ Towns & Cities Presence
KEY OFFERINGS

- Computational Thinking and Innovation Lab
- Online Platform
- National Cognitive Aptitude Test
- Language Labs
- Digital Content
BUSINESS SPREAD

Digital Classrooms
70,000+

Customer Base
6,000+ schools

Active Students
3 million+
EBIX SMARTCLASS

Vast repository of digital rich-media content across grades K-12 mapped to meet the specific objectives laid out by the Central and State Education Boards in India.

Recipient of multiple awards including CII Customer Obsession Award 2019, Edtech Review 2018 World Education Summit Delhi 2017, IDC Digital Transformation 2017 etc.

Subscribed by over 6,000 schools, 70,000 classrooms and 3 million students.

350,000 sessions everyday and international partnerships.

Content available across 12 boards and 5 regional languages.
CUSTOMERS AT THE HEART OF EVERYTHING

**Innovation**
Constantly innovate & accurate products that Improve student outcome - Increase administrative efficiency -

**Training**
Robust Enabling Environment to constantly upgrade skill sets of students and teachers through regular training and skill up gradation sessions

**R& D**
A team of researchers & subject matter experts who have created Strong intellectual property assets that enable unique service offerings

**Customer Satisfaction**
Robust Enabling Environment to constantly upgrade skill sets of students and teachers through regular training and skill up gradation sessions

**Latest Technology**
The first education company to constantly upgrade, adopt & leverage technology to facilitate better learning outcomes, free 3G internet connectivity**

**Service Excellence**
- Strongest ground team & engineers who are available 24x7x365
- Service request closure TAT of 0-7 days
ROUTIER
EbixCash Logistics Division
REDEFINING TRUCKING LOGISTICS
Defining Travel Logistics

Gateway between Shipper and Transporter
Shipper adds requirements:
- Load of shipment
- Kind of truck needed
- Destination of goods etc.

Requirements broadcasted:
Through the Routier marketplace to all the registered Carriers.

Requirements submitted:
Submitted by the shipper.

Assessment:
Carriers assess requirements.

Carriers submit quotes:
- $$$
- $$$

Booking process completed:
Shipper accepts a carrier quote.

Shipment loaded:
Truck reaches pick up point and goods are loaded.

Real-time tracking of goods:
Tracking of the truck by GPS and shipper is notified via alerts.

Goods delivered:
Truck reaches destination and carrier gets paid.
Easy to Use PLATFORM

SHIPMENT

STEP 1
Shipper Uploads Shipment

STEP 2
Carrier Make Offers

STEP 3
Shipper Select Offer
Carrier A ₹ 54,000
Carrier B ₹ 55,000
Carrier C ₹ 58,000

STEP 4
Shipper Rates Carrier

Delhi - Patna
Full Truck

Delivered
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
EBIX’S ACQUISITION PHILOSOPHY

Marketplace remains robust

Constantly Evaluating companies

Looking at domestic and International exchanges

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

Expands our sales reach

SaaS and Cloud based solutions in our core verticals

Low Customer Attrition rates

Usually Structure acquisitions with an Earn-out feature

75% or more of Recurring revenue

CRITERIA
THANK YOU

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