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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Ebix Summary</th>
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<tbody>
<tr>
<td>• Market capitalization of approximately $700 Million and 7,800+ employees globally, working across 50+ offices</td>
</tr>
<tr>
<td>• Largest insurance exchange in the world and the largest financial exchange in India</td>
</tr>
<tr>
<td>• Ebix has a strong clientele of millions of users globally across financial institutions, public institutions, banks, insurance companies, insurance brokers and healthcare professionals</td>
</tr>
<tr>
<td>• Ebix’s centers in India have Carnegie Mellon’s highest CMMI Level 5 rating and provide quality operations to its customers</td>
</tr>
<tr>
<td>• The Company has a proven high Growth and Profitable Recurring Revenue Model with 80% plus recurring revenues</td>
</tr>
<tr>
<td>• Ebix’s insurance exchanges power transactions between hundreds of thousands of brokers and insurance companies</td>
</tr>
<tr>
<td>• Strong Balance sheet and 19+ years of sequential top line and bottom line growth</td>
</tr>
<tr>
<td>• Ebix powers leading insurance and reinsurance exchanges in countries like the US, Australia, UK, and NZ</td>
</tr>
<tr>
<td>• A client base spread across 69+ countries with hundreds of thousands of users using its platforms and exchanges</td>
</tr>
<tr>
<td>• Ebix’s Annuity Exchange powers more than $60 billion in Annuity premiums annually in the United States</td>
</tr>
<tr>
<td>• Ebix Exchange in Australia powers a majority of the electronic property &amp; casualty insurance transactions</td>
</tr>
<tr>
<td>• Ebix systems tend to be multi-lingual and multi-currency (French, Portuguese, Spanish, Japanese, Chinese, Hindi and English)</td>
</tr>
<tr>
<td>• All worldwide intellectual property and development is led by its India staff</td>
</tr>
<tr>
<td>• Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone</td>
</tr>
<tr>
<td>• Ebix’s “Phygital” strategy combines 320,000 physical distribution outlets in many ASEAN countries to an Omni-channel online digital platform. The Company’s EbixCash Financial exchange portfolio encompasses leadership in areas of domestic &amp; international money remittance, foreign exchange (Forex), travel, pre-paid &amp; gift cards, utility payments, wealth and lending management solutions, logistics and outstation taxi service</td>
</tr>
<tr>
<td>• 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</td>
</tr>
<tr>
<td>• 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</td>
</tr>
<tr>
<td>• EbixCash’s inward remittance business in India conducts approximately $5 billion gross annual remittance business, confirming its undisputed leadership position in India</td>
</tr>
</tbody>
</table>
SUMMARY HIGHLIGHTS

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

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

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

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

Consistency of Performance.

<table>
<thead>
<tr>
<th></th>
<th>Q2 2020* Annualized Non GAAP</th>
<th>2019 Non GAAP</th>
<th>2018 Non GAAP</th>
<th>2017 GAAP</th>
<th>2016 GAAP</th>
<th>2015 GAAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues in million $</td>
<td>445.2</td>
<td>580.6</td>
<td>497.8</td>
<td>364.0</td>
<td>298.3</td>
<td>265.5</td>
</tr>
<tr>
<td>Growth of 2020 over other years</td>
<td>-23%</td>
<td>-11%</td>
<td>22%</td>
<td>49%</td>
<td>68%</td>
<td></td>
</tr>
<tr>
<td>Net Income in million $</td>
<td>108.4</td>
<td>96.7</td>
<td>117.7</td>
<td>100.6</td>
<td>93.8</td>
<td>79.5</td>
</tr>
<tr>
<td>Growth of 2020 (Non GAAP) over other years</td>
<td>12%</td>
<td>-8%</td>
<td>8%</td>
<td>16%</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Diluted EPS in $</td>
<td>3.52</td>
<td>3.16</td>
<td>3.73</td>
<td>3.17</td>
<td>2.86</td>
<td>2.28</td>
</tr>
<tr>
<td>Growth of 2020 (Non GAAP) over other years</td>
<td>11%</td>
<td>-6%</td>
<td>11%</td>
<td>23%</td>
<td>54%</td>
<td></td>
</tr>
</tbody>
</table>

*In Q2 2020, Ebix recorded Non GAAP adjustments totaling $3.66M.

3 High Growth and Profitable Recurring Revenue Model.

With approximately 83% of its revenue generated from recurring sources, Ebix has a high degree of visibility into its growth trajectory.

Operating Margins

- Growth of 2020 over other years:
  - 27%
  - 31%
  - 31%
  - 34%
  - 33%

- Net Income in million $:
  - 2019: 108.4
  - 2018: 96.7
  - 2017: 117.7
  - 2016: 100.6
  - 2015: 93.8

- Diluted EPS in $:
  - 2019: 3.52
  - 2018: 3.16
  - 2017: 3.73
  - 2016: 3.17
  - 2015: 2.86

- Growth of 2020 (Non GAAP) over other years:
  - 2019: 12%
  - 2018: -8%
  - 2017: 8%
  - 2016: 16%
  - 2015: 36%

- Diluted EPS in $:
  - 2019: 3.52
  - 2018: 3.16
  - 2017: 3.73
  - 2016: 3.17
  - 2015: 2.86
SUMMARY HIGHLIGHTS

UNIQUE DIFFERENTIATION ENHANCES EBIX’S LEADERSHIP OPPORTUNITY

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

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

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

EbixCash 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 $12.5bn annually across payments, forex, travel, remittance, lending & wealth management, ELearning and travel solutions.

Experienced Executive Management Team with Domain Expertise and Industry Recognition.

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

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

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

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

Ebix’s centers in India have Carnegie Mellon’s highest CMMI Level 5 rating, and provide quality operations to its customers.
AIRPORT FOR INSURANCE AND FINANCE

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

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

- In 1999 Ebix had $19.0 million in Net Losses.
- In Q2 2020 Ebix had $108.40 million of Annualized Net Income.
CONSISTENT GROWTH AND PROFITABILITY

COMBINED OPERATING INCOME BETWEEN 2011 AND 2020 = $1.06 BILLION

Revenue CAGR** = 11%
Operating Income CAGR** = 8%
Non GAAP EPS CAGR** = 8%

$168.97 $199.37 $204.71 $214.32 $265.48 $298.29 $363.97 $497.53 $580.60 $445.25

39% 37% 37% 33% 34% 31% 31% 29% 27% 32%

**CAGR calculated using 2011 as the base period through Q2 2020
For more details on 2020* Non GAAP numbers, please refer to Slide No. 7.
EBITDA

COMBINED EBITDA BETWEEN 2009 AND 2020 = $1.14 BILLION

**CAGR calculated using 2011 as the base period through 2020**
## BALANCE SHEET METRICS

### HEALTHY BALANCE SHEET

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<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Debt (millions)</strong> (Debt less cash, cash equivalents &amp; short term investments)</td>
<td>$668.6</td>
<td>$551.2</td>
<td>$310.8</td>
<td>$155.6</td>
<td>$148.4</td>
<td>$69.4</td>
<td>$(0.6)</td>
</tr>
<tr>
<td><strong>Current Ratio</strong></td>
<td>1.55</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>77.7</td>
<td>$169.1</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>$129.0</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 Market Cap ratio</strong></td>
<td>1.36</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.

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

Ebix Vertical Exchange Channel Revenue Split in Q3 2020
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

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

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

CONVERGENCE IS KEY

9 Million Insured Lives, used by Top carriers & 3 of the Top 10 TPAs in the US
RISK COMPLIANCE SOLUTIONS

Full service, outsourced solution for issuing, tracking and managing Certificates of Insurance

Management services to help reduce uninsured exposure and improve corporate control

Single largest provider of this service in the world

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

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

CONVERGENCE IS KEY
POWERING THE INSURANCE BROKER

1. eGlobal
   - 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

2. EbixASP
   - 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

3. WinBeat4
   - Comprehensive e-commerce enabled business system designed for General 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
- Insurance Exchanges: 39%
- Professional Services: 17%
- Subscription: 39%
- Transaction: 44%

REVENUE SOURCE
- RCS: 14%
- EbixCash Exchanges: 48%

EXCHANGE CHANNEL REVENUE
- Risk Management & Workers Compensation: 1%
- P&C: 10%
- Health: 11%
- CRM: 5%
- Life Insurance: 4%
- Annuities: 9%
- Financial: 60%

REVENUE BY GEOGRAPHY
- United States: 37.5%
- International: 62.5%

* Numbers as of Q3 2020
India's Story Driving Strong Growth in Payments and Travel Industry

Attractive Market Leading Positioning Across Business Segments

Enabling the Digital Journey of Indian Consumers through a Highly Integrated Platform

Driving Indian Consumer’s Online-to-Offline-to-Online Journey with Strong Customer Relationships

Proven Inorganic Growth Strategy Coupled with Visionary Strategic Partnerships

Robust Financial and Operating Performance

Experienced Management Team

Clear Roadmap for Future Growth and Profitability
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 $12.5 billion.
EBIXCASH FINANCIAL EXCHANGE

GIFT CARDS

PHONE RECHARGES

HEALTHCARE

TRAVEL

FOREX

LOGISTICS

INSURANCE

REMITTANCE

EDUCATION

FINANCIAL TECHNOLOGIES

Financial Exchange

AIRPORT OF FINANCIAL TRANSACTIONS
### ATTRACTIVE MARKET LEADING POSITIONING ACROSS BUSINESS SEGMENTS

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

#### Travel

<table>
<thead>
<tr>
<th>B2B, B2C, Luxury, Corporate and MICE</th>
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<tbody>
<tr>
<td><strong>US$2.5bn</strong> annual GMV</td>
</tr>
<tr>
<td><strong>212,450+</strong> agent network</td>
</tr>
<tr>
<td>Taxi services for <strong>20,000+</strong> routes across <strong>4,000+</strong> cities</td>
</tr>
<tr>
<td><strong>9,800</strong> corporate clients</td>
</tr>
<tr>
<td>Partners with all <strong>top 3</strong> GDS co.s (Amadeus, Travelport, Sabre)</td>
</tr>
</tbody>
</table>

#### Financial Technologies

<table>
<thead>
<tr>
<th>Insurance, Travel, Lending, Asset / Wealth Mgmt. Technologies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>#1</strong> private banking &amp; electronic trading solutions provider</td>
</tr>
<tr>
<td><strong>90%</strong> market share in Straight Through Processing (“STP”)</td>
</tr>
<tr>
<td><strong>#1</strong> in PMS, broking solutions and wealth management in India</td>
</tr>
<tr>
<td><strong>Leader</strong> in Sub-Saharan Africa Asset Management</td>
</tr>
<tr>
<td><strong>Largest</strong> installation base across Middle East and Africa</td>
</tr>
<tr>
<td><strong>Leader</strong> in trust banking in Philippines</td>
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</table>

#### Payment Solutions

<table>
<thead>
<tr>
<th><strong>Payment Solutions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Domestic Money Transfer</strong></td>
</tr>
<tr>
<td><strong>US$2.5bn</strong> bank note GMV (market maker in metros)</td>
</tr>
<tr>
<td><strong>62mn</strong> domestic money transfer transactions in 2018</td>
</tr>
<tr>
<td><strong>c.77k</strong> EbixCash retail outlets in 2018</td>
</tr>
<tr>
<td><strong>Every 5th</strong> Non-banking Domestic Money Transfer is executed by EbixCash</td>
</tr>
<tr>
<td><strong>9,800</strong> corporate clients</td>
</tr>
<tr>
<td><strong>Accounts for 60%</strong> of luxury train ticket sales</td>
</tr>
<tr>
<td><strong>Partners with all</strong> top 3 GDS co.s (Amadeus, Travelport, Sabre)</td>
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</tbody>
</table>

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<tr>
<th><strong>Remittances</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>70%+</strong> market share in India P2P inward cash remittance</td>
</tr>
<tr>
<td><strong>Addresses 91%</strong> inward money transfer by Western Union</td>
</tr>
<tr>
<td><strong>c.US$7bn</strong> annualized remittances processed in India</td>
</tr>
<tr>
<td><strong>India’s largest</strong> processor of global university fee payments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Payment Solutions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payment Solutions</strong></td>
</tr>
<tr>
<td><strong>First</strong> player to start B2B IRCTC business</td>
</tr>
<tr>
<td><strong>32%</strong> market share in B2B cash management services</td>
</tr>
<tr>
<td><strong>Leader</strong> in issuance of gift cards among non-banks</td>
</tr>
</tbody>
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**Note:** MICE - Meetings, incentives, conferencing, exhibitions.

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**AIRPORT OF FINANCIAL TRANSACTIONS**
ENABLING THE DIGITAL JOURNEY OF INDIAN CONSUMERS
HIGHLY INTEGRATED PLATFORM ADDRESSING THE LIFECYCLE OF CONSUMPTION OF INDIAN CONSUMERS ACROSS MULTIPLE AREAS

Digital Journey of an Indian Consumer

FINANCIAL TECHNOLOGIES
- Travel Technologies
- Lending, Wealth & Asset Management
- Insurance Technologies
- Stock Broking Technologies

PAYMENT SOLUTIONS
- Foreign Exchange & Travel Services
- International Domestic Money Transfer
- Corporate Solutions & Gift Cards
- POS & Bill Payment Services

TRAVEL
- Flights
- Hotels
- Rail
- Bus / Taxi
- Holidays
- MICE

OTHERS
- Healthcare
- Insurance
- Education
- Logistics

HIGHLY INTEGRATED PLATFORM COMPRISING OF SYNERGISTIC AND COMPLIMENTARY SOLUTIONS – STRONG CROSS / UP-SELLING CAPABILITIES

APPlicable EbixCash Offering

AIRPORT OF FINANCIAL TRANSACTIONS
HIGHLY INTEGRATED PLATFORM WITH STRONG CROSS/UP-SELLING CAPABILITIES

HIGHLY INTEGRATED PLATFORM WITH SYNERGISTIC AND COMPLIMENTARY SOLUTIONS

**Travel**
- Flights
- Hotels
- Rail
- Bus / Taxis
- Holidays
- MICE

**Financial Technologies**
- Travel Technologies
- Insurance Technologies
- Stock Broking Technologies
- Lending, Wealth & Asset Management

**Payment Solutions**
- Foreign Exchange & Travel Services
- Corporate Solutions & Gift Cards
- International/ Domestic Money Transfer
- POS & Bill Payment Services

**Travel solutions to TMCs, travel agents, corporates & retail customers**
1. Provision of travel tech solutions to travel companies and GDS providers for travel content
2. Provision of forex, remittance and other solutions through agents / retail network
3. Provision of logistics solutions to corporates. Potential to cross-sell payments solutions
4. E-learning solutions to schools. Potential to cross-sell payments solutions
5. Partnership with travel companies and GDS providers for travel content
6. Provision of forex, remittance and other solutions through agents / retail network
7. Provision of logistics solutions to corporates. Potential to cross-sell payments solutions
8. E-learning solutions to schools. Potential to cross-sell payments solutions

**Payment solutions**
2. Travel solutions to TMCs
3. Travel solutions to TMCs
4. Travel solutions to TMCs
5. Travel solutions to TMCs
6. Travel solutions to TMCs
7. Travel solutions to TMCs
8. Travel solutions to TMCs
9. Travel solutions to TMCs
10. Travel solutions to TMCs
11. Travel solutions to TMCs
12. Travel solutions to TMCs
13. Travel solutions to TMCs

**Travel Technologies**
- Travel
- Flight
- Rail
- Hotel
- Bus / Taxis
- Holidays
- MICE

**Insurance Technologies**
- Insurance
- Health
- Life
- Property

**Stock Broking Technologies**
- Stock
- Mutual Funds
- Bonds

**Lending, Wealth & Asset Management**
- Loans
- Mortgages
- Wealth Management

**Corporate Solutions & Gift Cards**
- Corporate
- Gift
- Cards

**International/ Domestic Money Transfer**
- Foreign
- Exchange
- Transfer

**POS & Bill Payment Services**
- Payment
- Solutions
- Services

**Retail Customers**
- Retail
- Customers

**Other Corporates**
- Other
- Corporates

**BFSI Players**
- BFSI
- Players

**Travel Solutions**
- Travel
- Solutions
- Services

**Other**
- Corporate
- Solutions
- Gift Cards

**POS & Bill Payment Services**
- Payment
- Solutions
- Services

**Payment Solutions**
- Foreign
- Exchange
- Transfer

**Healthcare**
- Health
- Care

**Logistics**
- Logistics

**Education**
- Education

**Insurance**
- Insurance

**Retail Customers**
- Retail
- Customers

**Other Corporates**
- Other
- Corporates

**BFSI Players**
- BFSI
- Players

**Travel Solutions**
- Travel
- Solutions
- Services
DRIVING INDIAN CONSUMER’S ONLINE-TO-OFFLINE-TO-ONLINE JOURNEY

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

### Payment Solutions
- 320k+ retail outlets in India
- 29/12 international airports/sea ports
- 4k/75k cities/villages covered in India
- 90% coverage of 28mn passengers

### Travel
- 212k+ agent outlets in 5 countries
- 1.5mn+ app downloads
- 4.5mn+ unique registered users
- 10,000+ corporate clients

### Financial Technologies
- 150+ lending solution installations
- 60+ AMC clients globally
- 40+ countries with lending solutions
- 32+ banking financial services and insurance clients in India

### E-learning
- 70,000+ classrooms
- 6,000+ schools
- 3mn+ students
- 899+ team strength

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**AIRPORT OF FINANCIAL TRANSACTIONS**
**VISIONARY STRATEGIC PARTNERSHIPS**

**PARTNERED WITH LEADING PLAYERS ACROSS INDUSTRIES**

**Unique Partnerships**

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

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

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

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

**Key Areas of Future Acquisitions**

- **Travel**
- **Education**
- **Healthcare**
- **Payments**

**AIRPORT OF FINANCIAL TRANSACTIONS**
EbixCash today has a bigger network than State Bank of India (SBI), the largest bank in India

TOTAL
AGENT NETWORK
320,000
1. EBIXCASH PAYMENT SOLUTIONS

- 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

London School of Economics  
Dubai Airport  
Seaport  
Duty Free Shop  
Golden Temple  
Tirupati Temple
EBIXCASH PAYMENT SOLUTIONS - FOREX

FINANCIAL AIRPORT – PAYTM AND EBIXCASH WORLD MONEY

EBIXCASH SERVES AS A TRUE AIRPORT FOR FINANCIAL TRANSACTIONS

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS - REMITTANCE

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

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

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

5. 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

**Western Union Market Share**: 91%

- EBIXCASH: 3.80%
- Mannapur: 1.90%
- Supreme: 1.90%
- India Post: 0.40%
- Muthoot Fincorp: 0.40%

**MTO Market Share %**

- Western Union: 70%
- Money Gram: 8%
- Ria: 11%
- Transfast: 5%
- Xpress Money: 4%
- Instant Cash, Others: 2%

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH CORPORATE SOLUTIONS

CORPORATE SOLUTIONS

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

STRONG PHYGITAL LAST MILE REACH THROUGH 320,000 FRANCHISEES

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS

EBIXCASH PAYMENTS PRODUCT OFFERINGS

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

AIRPORT OF FINANCIAL TRANSACTIONS
INDIA DOMESTIC FOOTPRINT

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

- **Indian Railway Catering and Tourism Corp**
  - EbixCash was the first player to start this business
  - Every third railway ticket being booked by agents in B2B segment is through the EbixCash Portal

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

- **General Purpose Reloadable Cards**
  - EbixCash holds 4% of the overall GPR card
  - The overall card is estimated to be USD 14 Billion

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

AIRPORT OF FINANCIAL TRANSACTIONS
**EBIXCASH PAYMENT SOLUTIONS**

**A FEW EXAMPLES**

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

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

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

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

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**AIRPORT OF FINANCIAL TRANSACTIONS**
EBIXCASH PAYMENT SOLUTIONS
FRANCHISEE OUTLETS

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH PAYMENT SOLUTIONS
A SAMPLE SPECTRUM OF KEY CLIENTS
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
EBIXCASH TRAVEL

- B2B
- Luxury, Corporate and MICE
- B2C
EBIXCASH TRAVEL – CORPORATE AND B2C
LARGE BASE OF 212K+ AGENTS ACROSS 5 COUNTRIES - COMPLEMENTED BY FAST GROWING B2C AND CORPORATE CHANNELS

**B2B2C / (Agent outlets)**
- Network of 212k+ active agent outlets across five countries
  - Large agents (IATA/non-IATA)
  - Medium agents (cyber cafes, mobile recharge shops, hotel travel desks)
  - Small agents (shop keepers with internet facility)
- New product introductions will leverage on captive customer base – 2 mn+ daily customers walk-ins into Via outlets every day

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

**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

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 – Increasing 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

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

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**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**

**EbixCash (proprietary online platform)**

**VIA provides single point of distribution**
EBIXCASH TRAVEL - LUXURY AND MICE

Meetings And Events

Swiss Voyages

The Rail Journey

Largest MICE Player in the Country

Sports Travel

Luxury Holidays & Safari

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

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH TRAVEL TECHNOLOGIES

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

8 million+ travel segments churned

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH BUS EXCHANGE TECHNOLOGIES

- Acquired Trimax in 2020
- 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
- Targeting at least 4 new state wins in 2020
EBIXCASH TRAVEL
KEY CLIENTELE

- ICICI Bank
- HDFC Bank
- Republic
- Kajaria
- The Times
- Sony
- Tata
- AIA Life
- Reliance
- Mankind
- Dnata
- Samsung
- Carrier
- Indiabulls
- 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…

$2.5 Billion
In Annual GMV

9,800
Corporate Clients

212,450+
Agent Network

25
Branches

2,200+
Employees

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH FINANCIAL TECHNOLOGIES

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

(in the future)
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

#1

7

150+

4

60+

#1

90%

40+

Wealth & Asset Management Companies across the world

Provider of Electronic Trading Solutions

STP Market Share

Countries with Lending solutions

Leader in India

Leader in Africa & Middle East

AIRPORT OF FINANCIAL TRANSACTIONS
**EBIXCASH FINANCIAL TECHNOLOGIES**

**WEALTH, ASSET AND LENDING MANAGEMENT - PRODUCTS**

<table>
<thead>
<tr>
<th>WEALTH MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Comprehensive solution covering the entire wealth management lifecycle</td>
</tr>
<tr>
<td>▪ Automates and integrates the end-to-end process with a modular suite of solutions</td>
</tr>
<tr>
<td>▪ Easy interface with core banking systems and multi-channel delivery</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BROKING PRODUCTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Robust rule-based risk mgmt framework</td>
</tr>
<tr>
<td>▪ Integrated market watch and arbitrage watch</td>
</tr>
<tr>
<td>▪ Real-time risk monitoring: gross exposure, margin limits</td>
</tr>
<tr>
<td>▪ Online collateral revaluation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ASSET MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Complete asset management solution covering all front, middle and back office functions</td>
</tr>
<tr>
<td>▪ Supports multiple asset classes and currencies</td>
</tr>
<tr>
<td>▪ Integrated fund accounting feature</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CUSTODY</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Multi-market, multi asset global custody solution to manage the entire custodial banking business</td>
</tr>
<tr>
<td>▪ Provides a client interface to view and transact</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPLIANCE SOLUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Robust compliance monitoring solution covering UCITS, NURS, IMA and Prospectus Rules; Also includes leverage monitoring under the AIFMD regulations</td>
</tr>
<tr>
<td>▪ Plug and play interfaces with most popular custodian solutions – to take positions and trade data</td>
</tr>
</tbody>
</table>

**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 large market opportunity
- India’s first non-aligned end to end insurance exchange
- Approved by IRDA
- Distribution, both at the last mile and online
- End to end backend technology solutions
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
4 ELEARNING
E-LEARNING SOLUTIONS VISION

Largest repository of rich multimedia content

Editable as well as ready lesson plans

Available in multi-languages

Content Mapped to National and State curriculum

Comprehensive Digital Learning Solutions

CONVERGENCE IS KEY

AIRPORT OF FINANCIAL TRANSACTIONS
EBIXCASH ELEARNING

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.

AIRPORT OF FINANCIAL TRANSACTIONS
**Focus Verticals & Service Offerings**
- Banking, Financial Services and Insurance
- Travel & Hospitality
- Telecom
- Manufacturing
- Retail
- Transaction Processing
- Contact Centre
- Process Consulting
- FOS / LMD

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

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

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

**Services & Clients**
- **BPO Player in India since 1989**
- **~63 million calls and ~6 million data transactions** processed annually

**Background**
- **Current capacity of more than 2,000 seats with expansion plans of 5000 seats**
- **Manages a wide array of processes across verticals including Financial services, Insurance, Telecom, Travel, Retail, Media, Consumer Durables, Healthcare etc.**
- **Offers multilingual (15 Indian languages – Hindi, Punjabi, Bengali, Marathi, Kannada, Telugu, Malayalam & Tamil including English as an anchor language) capabilities to clients**

**Key Events & Milestones**
- **Incorporation of Company**
- **Tele-marketing Mailing team**
- **FOS model – sales; Fulfillment services - FMCG; Ticketing services; Outbound dialers**
- **Inbound & Outbound Chat**
- **Acquisition by YT Infocom**
- **Company name changed to EbixCash Global Services Pvt. Ltd.**

**Periods:**
- **1989**
- **1995**
- **2000**
- **2005**
- **2010**
- **2015**
- **2019**
- **2020**
- **2021**

**E-billing (service feedback)**
- **Letter writing**
- **Tech Support – AI, CRM, Chatbot Transformation services**
- **Planned for Footprint in Europe & USA**
- **Period of building business capabilities**
EBIXCASH GLOBAL SERVICES OFFERINGS

CONTACT CENTER - VOICE

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

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

CONTACT CENTER – NON VOICE

Email
- Query Resolution
- Marketing Campaigns
- Welcome Emailers

Chat
- Query resolution
- Sales Support
- Order Booking/ Management

Social Media
- Online Reputation Management
- WhatsApp Customer Service
- Digital Marketing

FEET ON STREET / LAST MILE DELIVERY

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

HRO

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

IT/ DIGITAL/ OTHER TRANSFORMATION SERVICES

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

Industries Served

- TELECOM
- E-COMMERCE
- REAL ESTATE
- HEALTHCARE
- IT/ TECH
- MEDIA & ENT
- AUTOMOBILE
- EDUCATION
- MEDIA & ENT
- AUTOMOBILE
- EDUCATION
- HOSPITALITY

AIRPORT OF FINANCIAL TRANSACTIONS
OUR PARTNERSHIPS

Retail, Real Estate, Health Care & Utility
- Johnson & Johnson
- INDIRA MF
- pantaloons
- Pidilite
- HOME SHOP 18
- naaptol

Media & Entertainment
- gaana
- Home Barre
- THE HINDU
- hathw@y
- Tata Sky

Banking, Financial Services, Insurance
- HDFC Bank
- Aditya Birla Money
- Standard Chartered

Hospitality, Travel & Transportation
- TVS
- CarS24.com
- Jet Airways
- Michelin

Telecom / IT / ITES
- airtel
- VI

AIRPORT OF FINANCIAL TRANSACTIONS
6 STARTUP INITIATIVES

EbixCash Travel Technologies

EbixCash Logistics

EbixCash Taxis
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

TOP CLIENTS

[Logos of top clients: Samsung, Orientbell Tiles, Pepsi, Cello, Mother Dairy, Nitco Tiles, Reliance Industries Limited, Indorama, Kurion, Somany Tiles & Bathware, Air India, Berger, Asian Paints, Rspl, Shubhalakshmi Polyster Ltd.]
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
EBIXCASH ROADMAP FOR FUTURE GROWTH AND PROFITABILITY
MULTI-PRONGED GROWTH STRATEGY FOCUSED ON DRIVING ORGANIC GROWTH SUPPLEMENTED BY NICHE ACQUISITIONS

Multiple “Branches” of Future Growth

Payment Solutions
- Expansion into New Countries
- Launch Payment Gateway and Own Integrated Products

Financial Technologies
- Grow Bus Exchange Technologies
- Expansion into New Countries

Travel
- Launch Destination Management Company
- Fill Portfolio Gaps in Travel (eg. Self-Driven Cars, Cruises)

Others
- Become Leading Packers and Movers Player
- Distribution of Financial Products (Insurance, Credit, etc.)

Important to Showcase Well-Integrated Business Model – Whole is Greater than the Sum of its Parts
Along with growth within business segments, clear focus on cross-selling (eg. Payment solutions to logistics and e-learning clients, front-end distribution and collection services to NBFC clients, insurance technology to insurance clients etc.)

AIRPORT OF FINANCIAL TRANSACTIONS
A FEW STRATEGIC THOUGHTS
THE SECRET MANTRA

KEY COMPANY GOALS

Operating Margins of 30-35%

On Demand SaaS recurring revenue streams
EBIX’S ACQUISITION PHILOSOPHY

Marketplace remains robust

- Immediately Accretive to earnings
- High Cash Flow generation
- Complements our existing product base

Constantly Evaluating companies

- Operating Margins that can reach 30% or more within 6 months of acquisition
- Adds to our Customer base
- 75% or more of Recurring revenue
- Low Customer Attrition rates

Looking at domestic and International exchanges

- SaaS and Cloud based solutions in our core verticals
- Expands our sales reach
- Usually Structure acquisitions with an Earn-out feature

CRITERIA
THANK YOU!