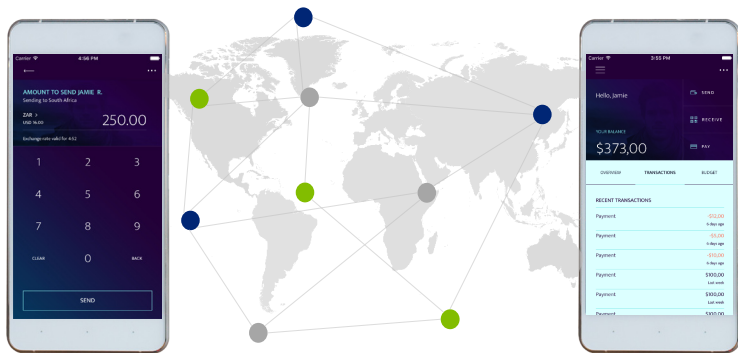




Cross-border Payments on Blockchain

Enabling Business-to-Business and Person-to-Person payments across borders on vendor blockchain-based payment rails



Business-to-Business

Person-to-Person



Low-Cost

40-80% reduction in transaction costs (8% of transfer today)



Near Real-Time

4-6 seconds average velocity of money (2-3 days today)



Secure

Public-private cryptography
Multi-party authorization option



Data Rich

End-to-end transmission of meta data
Pre-transaction information exchange for pre-authorization of transactions



Irreversible

Verifiable record of every transaction

Digital Banking



Customer Focused

- Highly personalized and frictionless
- Intuitive and data driven
- Omni channel
- Based on life and business events
- Automated interactions for self service



Innovative and Agile

- Speed to market for new products and features
- Simple and automated business processes
- FinTech supported integrated capabilities and ecosystem
- Compliance with evolving regulations



Lean and Simple

- Capital light
- Low cost of operations
- On-demand lean technology and infrastructure
- New revenue opportunities

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Industry sectors where we have deep business process knowledge



Ecosystem of technology and innovation companies (subset above)

15k

Industry sectors where we have deep business process knowledge



Global delivery network with 27 studios in 24 countries

30+

Use cases and prototypes

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