



eWise

Innovation and security in personal data
and money management since 2000

Supporting e-commerce in Australia

28 April 2016

eWise background

— The market leader in Personal Money Management

In 2000 eWise invented client-side aggregation, a unique way for users to privately and securely aggregate, store and manage their personal financial information.

Global presence

Founded in 2000 and backed by leading Venture Capital firms.

Balderton.
capital

wellingtonpartners
VENTURE CAPITAL

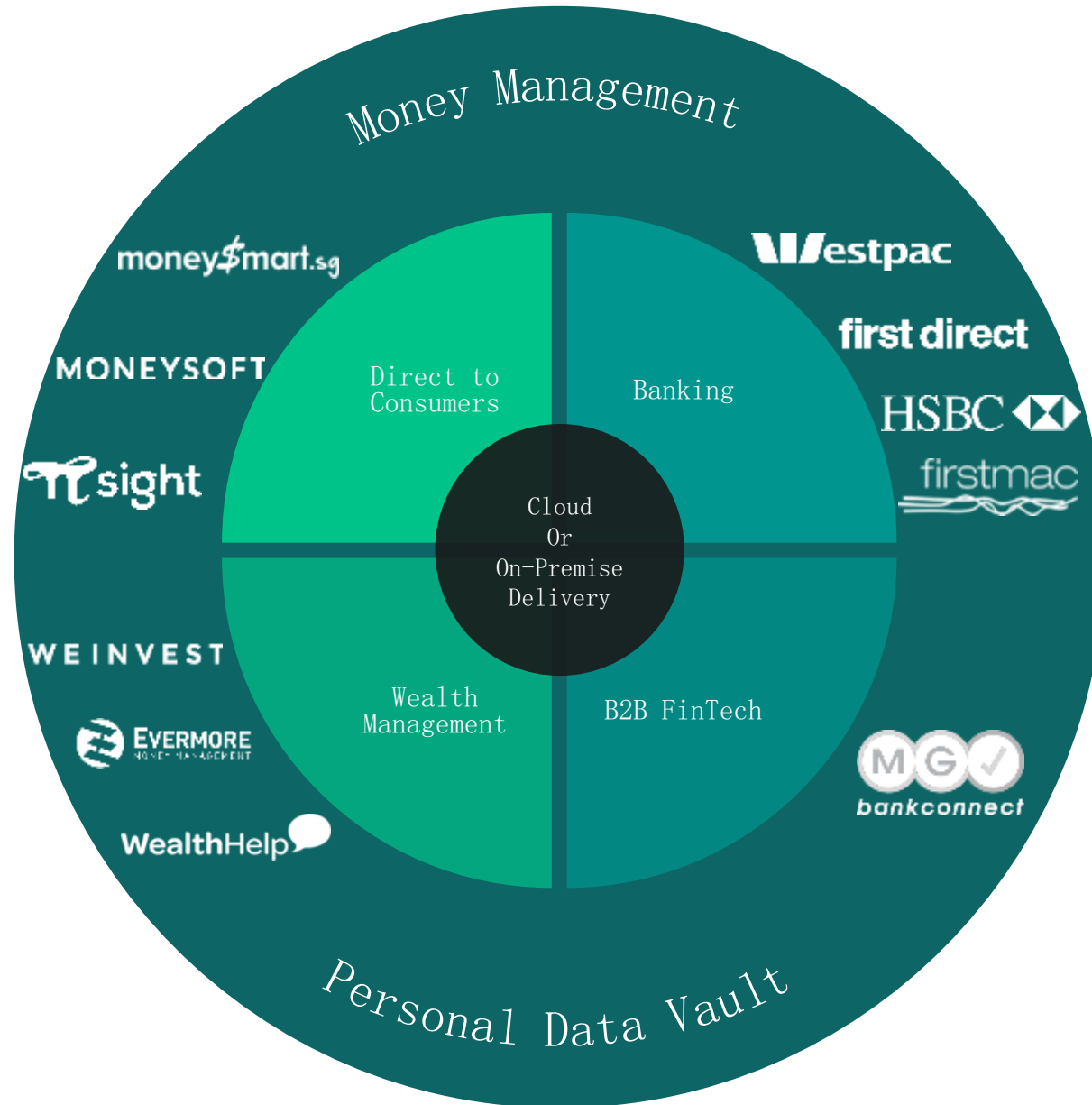
ttvcapital

Patents held in the USA, Europe, Australia and Asia.

Offices in London, Geneva, Sydney, Manila, Singapore and Silicon Valley.

Used by leading financial brands

eWise



eWise solutions

01

Aegis

The consumer-centric Personal Data and Money Management solution

AEGIS enables consumers to safely aggregate, store, manage and share their sensitive financial information with trusted service providers. The AEGIS platform can be used through APIs to build financial services apps.

02

Money Manager

Money Manager is the white-label solution for Account Aggregation and Personal Financial Management.

Help your customers understand and manage their money better and provides you with tools to enhance engagement and expand relationships.

03

Connected Insights

Explore more than just your classic financial transactions and CRM data, our powerful enrichment and analytical capabilities transform your data into valuable and actionable information.



— The emerging need...

Consumers need to simplify
their personal data
management without
compromising their privacy.

Aegis is the secure
consumer-centric data and
money management solution

The safest place for sensitive financial data

eWise AEGIS enables consumers to safely aggregate, store, manage and share their sensitive financial information with trusted service providers.



PRIVATELY
AGGREGATE
PERSONAL
FINANCIAL DATA



MANAGE AND
SHARE DATA WITH
THIRD-PARTY
SERVICES



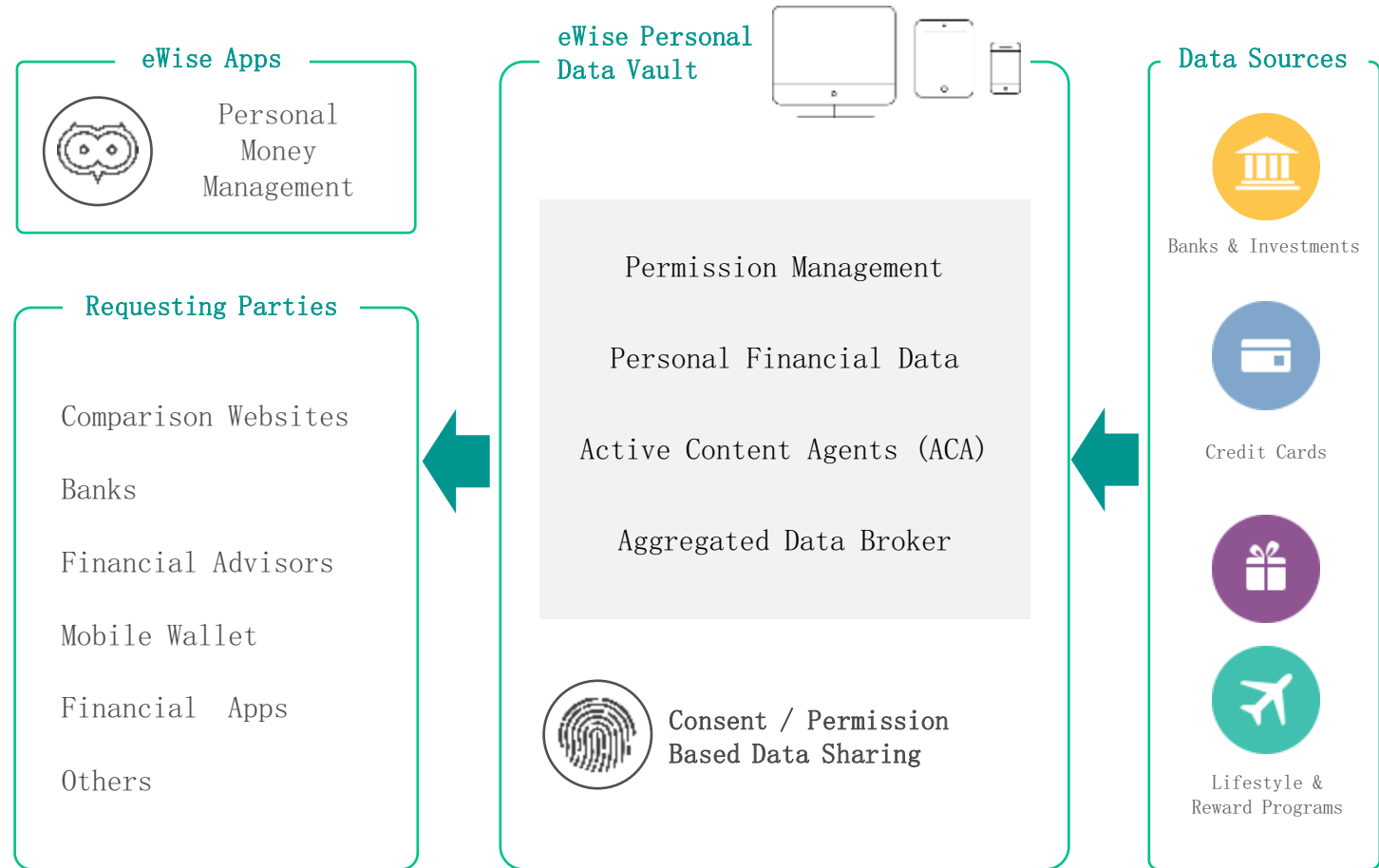
PATENTED
TECHNOLOGY



EASY
API INTEGRATION

What is a Personal Data Vault?

eWise Personal Data Vault is a personal data management solution that enables customers to retrieve, store and view personal information **on their own device.**



How is it different?

100% PRIVATE
SECURE
PORTABLE

IMMUNE TO BLOCKING

LEGAL & COMPLIANT

SUPPORTS MULTI-FACTOR
AUTHENTICATION

eWise Aegis

The customer may grant permission to their data. Data not retained or used by eWise for any purpose

The Personal Data Vault resides on the consumers chosen device using AES-256 encryption

Securely stored by the customer on their desktop, mobile device or in a private cloud

Can't be blocked by aggregated institutions

Client-Side technology >>> NO disclosure of user logins or passwords to you or any third-party

A "customer always present" solution supporting all forms of multi-factor authentication which may be used to authenticate the user during data aggregation

Competitors with server-side aggregation

Data retained and in many cases identifiers removed, aggregated and sold

Data collection can be performed at any time using credentials previously collected from the customer and stored on the third-party server

Customer data retained on bank or third-party server

Easily blocked by aggregated institutions, looks like a DOS attack

Server-Side technology >>> customer provides online credentials to a third-party

Difficulties with multi-factor security (e.g. one time password) due to server-side architecture

V S.



eWise AEGIS

MONEY MANAGER

Money Manager

eWise

The white-label solution

Account aggregation

Categorisation

Spend analysis

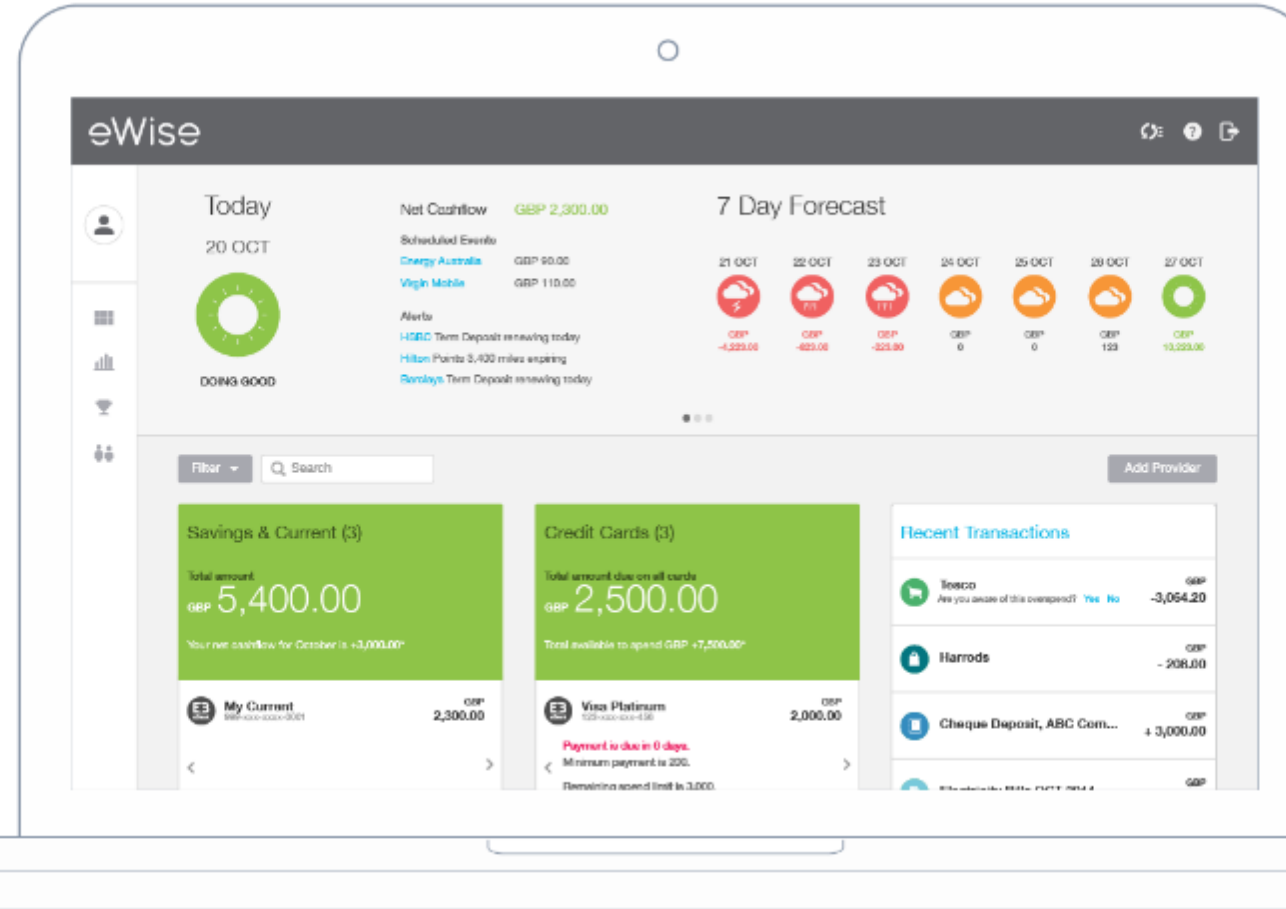
Cash flow forecasting

Budgeting

Goal setting

Alerts and notifications

Analytics and reporting



Customer Case Studies

How eWise supported e-Commerce in Australia

B2B Fintech- Mogo

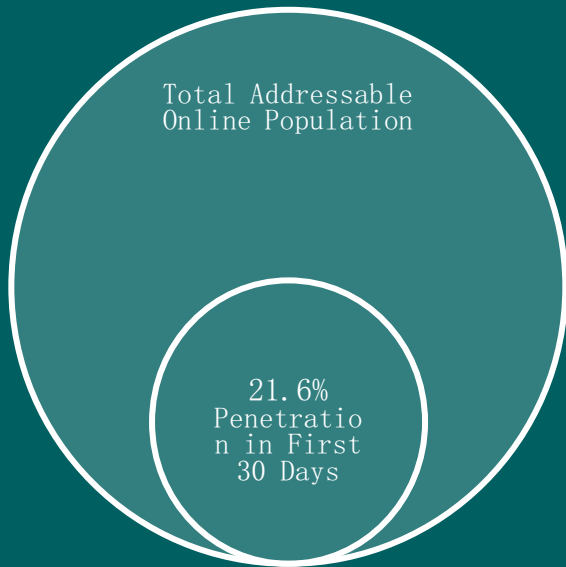
- Australian Fintech company
- Real-time income verification for online loan processing for online lenders
- Built on the eWise Account Aggregation solution
- Provides consumers with the ability to securely package up their online banking transactional data
- Help streamline lending decisions
- Increase in loan take up rate from 50% to 85%
- MOGObankconnect is live with two of the

Use Case: A Medium Retail Bank

Deployment Model: eWise Money Manager PFM is The Product

First 30 Days of Launch

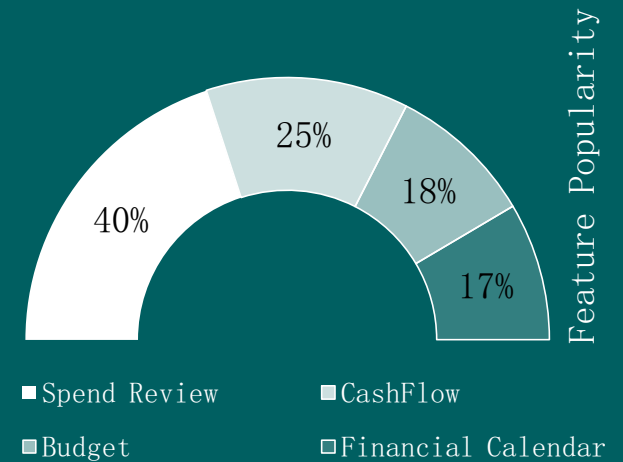
- 1,834 budgets established
- 56,000 budget views
- 18,000 financial calendar views



HIGH ADOPTION & ENGAGEMENT

1.01

visits per user/day



Source: eWise Customer 2015

Use Case: A Large Retail Bank

Monetising Money
Manager Investment

>>> Greater than
35% net revenue
increase per
customer

- 400% increased daily visits by customers
- 50% less churn (measured by accounts closed in month)
- 130% increase in transaction value
- 125% increase in transaction volume
- 45% increase in product density
- 30% increase in balance value

SME/Corporate Banking

- Proactive financial management
- Facilitate simple funds transfer between institutions to ensure the working capital needs of the business are met
- Maximizing interest by alerting when funds are in excess of working capital requirements
- Provide pre-approved lines of credit based upon accurate risk assessments
- Automate elements of KYC and on-boarding processes
- E. g. a new SME Bank in UK

Retail Banking

- Proactive financial management for individuals
- Automated customer and income verification
- Access to tailored, pre approved products and services
- Enable international account linking/transfers for seconded workers
- 'Concierge' services e.g. hotel/airline loyalty aggregation, utility comparison services
- E.g. Westpac, First Direct, 'big 4' UK Bank

Wealth Management & Private Banking

- Private/HNW clients are multi banked
- Provision of holistic advice at client level as opposed to at Bank level
- Manage exposure across regions, currencies and instruments
- Avoid disintermediation of bank
- E. g. Aggregation Fintech in Singapore

Insurance

- Track all insurance policies and premiums
- Optimize premiums and take care of contract changes, cancellations
- Identify gaps in insurance coverage

Data Aggregation & Money Management

- Increased customer loyalty, reduced attrition
- New customer acquisition
- Improved cross selling rates
- Reduced credit risk
- Direct fee income
- Deeper customer insights
- Reduced costs in other channels
- Reduces disintermediation of financial institution



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Thank you