



On-Demand
Solutions for the
Insurance, Financial,
e-Governance &
Healthcare sectors

INVESTOR PRESENTATION



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The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Ebix makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

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EBIX MISSION

Ebix goal is to be the largest FinTech company in the world that can converge Insurance and Finance

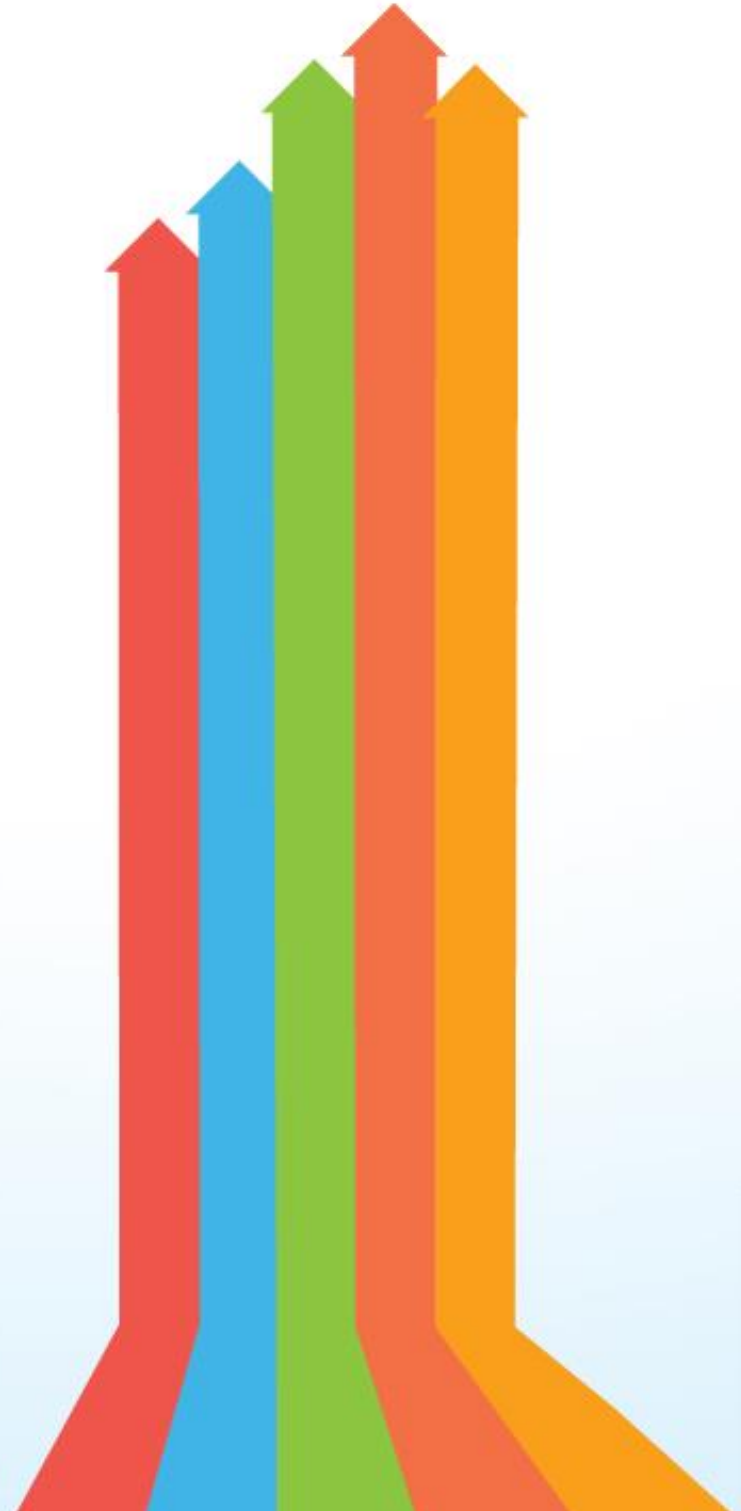
CONVERGENCE

The company's technology vision is to focus on convergence of all insurance and financial exchange channels, processes and entities in a manner that data can seamlessly flow once a data entry has been made. 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 among 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.



EXECUTIVE SUMMARY AND INDIA GROWTH PLATFORM



ABOUT EBIX



Founded in 1976, **Ebix, Inc.** is listed on the NASDAQ Global Market & is a part of the Russell 2000 Index, Standard & Poor's Small Cap 600 GICS Application Software Sub-Industry Index and Dow Jones Internet Services Index and Dow Jones Internet Composite Index.

A leading international supplier of On-Demand software and E-commerce services to the insurance, financial, e-governance and healthcare industries, Ebix, Inc. provides end-to-end on-Demand solutions ranging from infrastructure exchanges, front end & back end enterprise systems, outsourced administrative & custom software development solutions, and risk compliance solutions for various entities involved in these industries.

With 40+ offices across Brazil, Singapore, Australia, the US, UK, New Zealand, India and Canada, and a market capitalization of approximately \$2.4 Billion, Ebix powers multiple exchanges across the world in the field of life, finance, health and property & casualty insurance while conducting in excess of \$100 billion in insurance premiums annually on its platforms. Through its various SaaS-based software platforms, Ebix employs hundreds of insurance and financial technology professionals to provide products, support and consultancy to thousands of customers across six continents. For more information, visit the Company's website at www.ebix.com.

Ebix provides end to end solutions ranging from Infrastructure Exchanges, Carrier Systems, Agency Systems and Risk Compliance Services to custom software development for all entities involved in the insurance and financial industries. The Company's technology vision is to focus on convergence of all channels, processes and entities in any functional channel area, so that data can seamlessly flow once a data entry has been made. With a recurring revenue base of approx. 80%, Ebix strives to work collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges.

Ebix's focus on quality has enabled its development unit in India to be awarded Level 5 status of the Carnegie Mellon Software Engineering Institute's Capability Maturity Model Integrated (CMMI). With a ISO 27001-security certification, the Company also has a ISO 9001:2000 certification for both its development and BPO units in India.

Its vast customer base includes hundreds of banks, financial institutions, insurance companies and hundreds of thousands of brokers, in addition to 80 of the Fortune 500 corporate clients. This includes an impressive blue-chip account base consisting of the world's largest and most respected financial institutions, banks and insurance companies.

In 2017, Ebix has been named in Fortune's 2017 100 Fastest-Growing Companies. In 2012, Ebix was ranked as the 6th Fastest Growing Technology Company in America by Forbes Magazine. Ebix was also ranked 4th Fastest Growing Technology Company in 2011 by Fortune.

ABOUT EBIX



The Company has its headquarters in Johns Creek, Georgia, while having 45+ 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 3,500+ professionals providing products, support and consultancy to thousands of customers on six continents across 60+ countries.

A few more summary facts about Ebix

- | | |
|---|---|
| <ul style="list-style-type: none">• Market capitalization of \$2.4 Billion approximately | <ul style="list-style-type: none">• Largest insurance exchange in the world |
| <ul style="list-style-type: none">• The client base includes 80 of the Fortune 500 clients | <ul style="list-style-type: none">• The Company has a 99% plus customer retention rate across the world |
| <ul style="list-style-type: none">• The Company has a proven high Growth and Profitable Recurring Revenue Model with 80% plus recurring revenues. | <ul style="list-style-type: none">• Ebix's exchanges power transactions between hundreds of thousands of brokers and insurance companies |
| <ul style="list-style-type: none">• Strong Balance sheet and an 18 year history of consistent profitability, cash growth and revenue growth | <ul style="list-style-type: none">• Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually |
| <ul style="list-style-type: none">• A client base spread across 60 + countries with hundreds of thousands of users using its platforms and exchanges | <ul style="list-style-type: none">• Ebix's Financial exchange powers more than \$60 billion in Annuity premiums annually in the United States |
| <ul style="list-style-type: none">• Hundreds of thousands of users of its insurance, financial and healthcare exchanges | <ul style="list-style-type: none">• Ebix Exchange in Australia powers most of the electronic property & casualty insurance transactions |
| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Ebix systems tend to be multi-lingual, multi-currency and work in French, Portuguese, Spanish, Japanese, Chinese, Hindi and English |
| <ul style="list-style-type: none">• CMMI Level 5 certified units in India with approximately 3,500 employees | <ul style="list-style-type: none">• Ebix's On-Demand CRM solution is used by 125,000 plus users in the United States alone |
| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• 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 U.S. insurance IT market is a highly fragmented \$60 billion industry. Ebix's innovative exchange strategy and its global reach positions it as a possible leader in the worldwide insurance 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 professionals offers tremendous expansion and cross-selling opportunities to accelerate an already very strong market position.

3

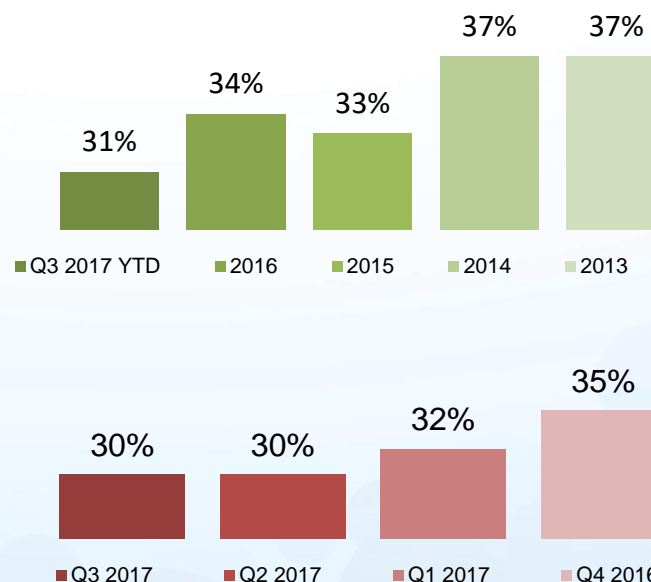
High Growth and Profitable Recurring Revenue Model.

With approx. 80% of its revenue generated from recurring sources, derived from a 99% plus customer retention rate, Ebix has a solid revenue base to build a high degree of visibility to its growth and future revenues.

Consistency of Performance.

	Q3 2017 Annualized*	2016	2015	2014	2013	2012
Revenues in million \$	371.2	298.3	265.5	214.3	204.7	199.4
Growth of Q3 2017 annualized* over other years		24%	40%	73%	81%	86%
Net Income in million \$	96.7	93.8	79.5	63.6	59.3	70.6
Growth of Q3 2017 annualized* over other years		3%	22%	52%	63%	37%
Diluted EPS in \$	3.06	2.86	2.28	1.67	1.53	1.8
Growth of Q3 2017 annualized* over other years		7%	34%	83%	99%	70%

Operating Margins



*Q3 2017 results have been annualized for presentation purposes. These numbers are GAAP numbers.

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



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

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



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

Ebix's centres in India have Carnegie Mellon's highest CMMI Level 5 rating and that establishes the quality of Ebix's operations to any of its prospective customers.

AIRPORTS - AS TO THE BUSINESS OF TRAVEL



EBIX – AS TO THE BUSINESS OF INSURANCE & FINANCIAL SERVICES

GLOBAL FOOTPRINT

Our markets and our clients cross geographic boundaries. Ebix employs hundreds of insurance & technology professionals providing products, support and consultancy to thousands of customers on six continents across 50+ countries through 40+ offices.



FINANCIAL SNAPSHOT



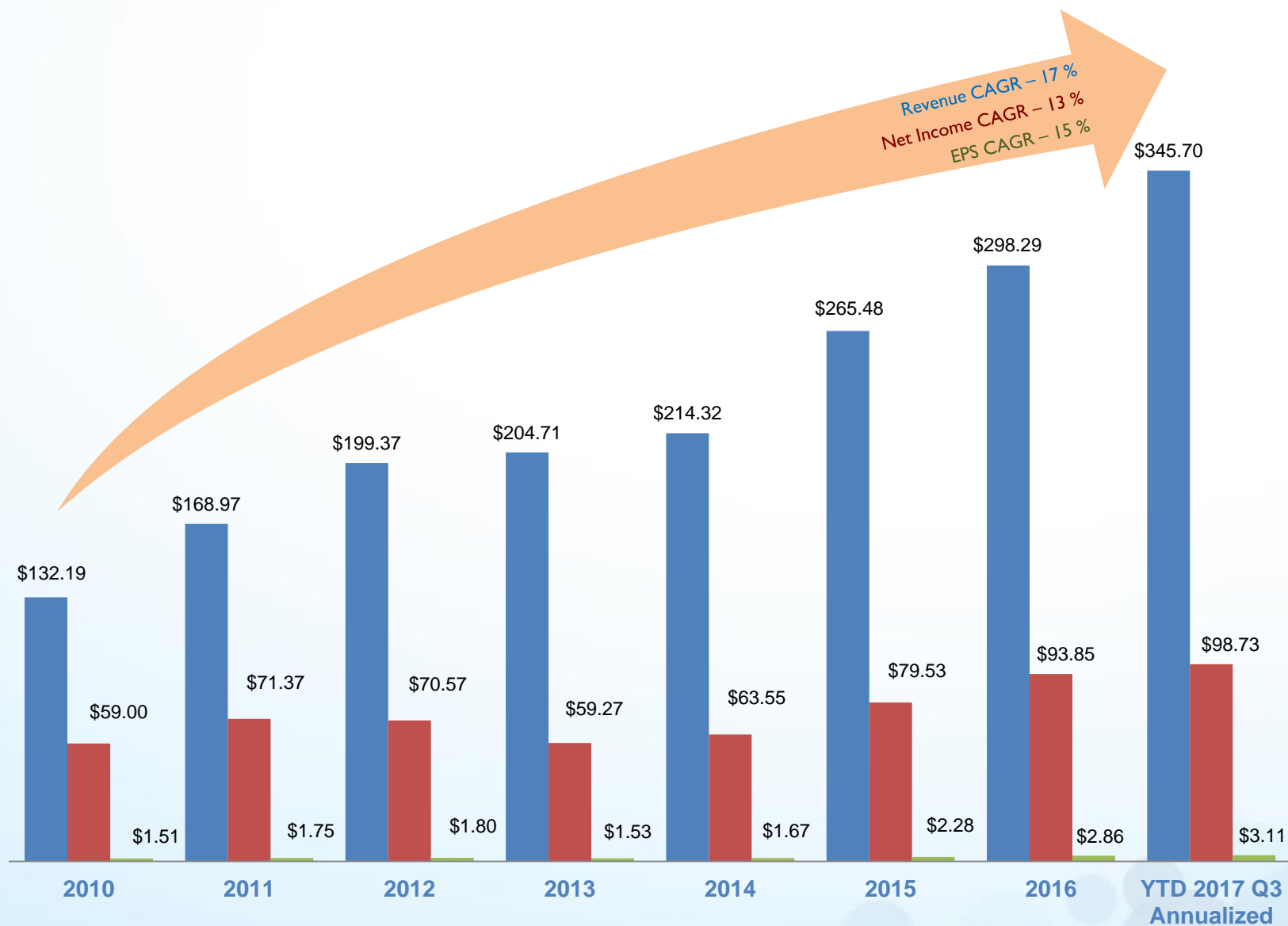
THE JOURNEY TILL NOW

- In 1999 Ebix had \$19.0 million in Net Losses.
- In 2016 Ebix had \$93.8 million of Net Income.



CONSISTENT GROWTH AND PROFITABILITY

■ Revenue (in millions) ■ Net Income (in millions) ■ Diluted EPS



*CAGR calculated using 2009 as the base period through 2016

RECURRING REVENUE STREAMS WITH CONSISTENT GROWTH AND PROFITABILITY

- Stable, predictable base of recurring revenues
- Approximately 80% in recurring revenue streams
- Scaling on-demand model of with 30 - 40% operating margin levels



Revenue Growth & Operating Margins

RECURRING REVENUE STREAMS WITH CONSISTENT GROWTH AND PROFITABILITY



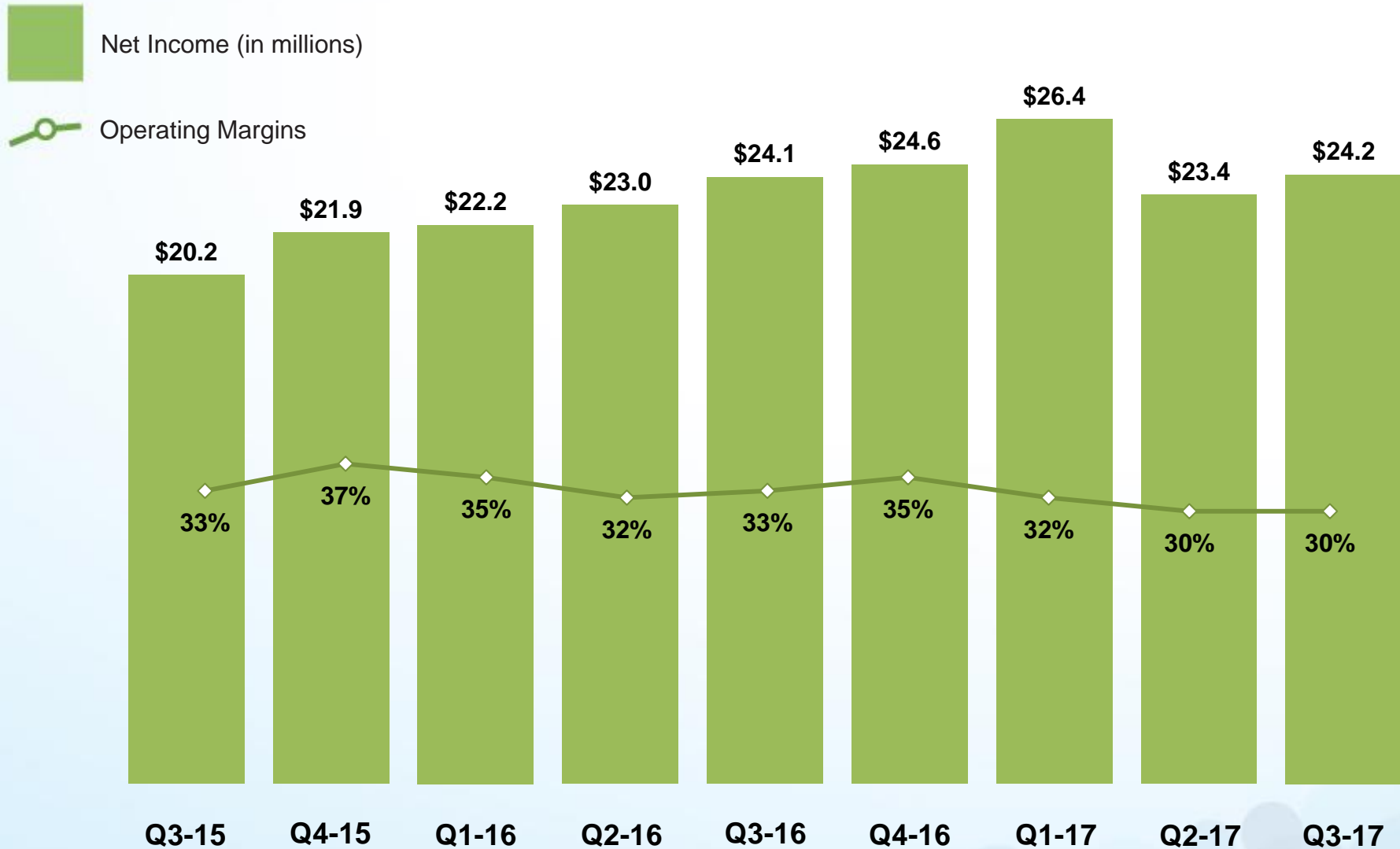
EBIX Net Income Growth & Diluted EPS

OPERATING INCOME

Combined Operating Income from 2010-2016 = \$542 Million



RECURRING INCOME STREAMS WITH CONSISTENT MARGINS



EBIX Operating Margins & Net Income Growth

BALANCE SHEET METRICS

Healthy Balance Sheet

	2011	2012	2013	2014	2015	2016
Net Debt/(Net Cash) (millions)	\$21.9	\$44.4	\$(0.6)	\$69.4	\$148.4	\$155.6
Current Ratio	1.28	1.44	1.54	1.49	2.28	2.34
Cash Balance (millions) +Short-term investments	\$25.2	\$37.4	\$57.5	\$52.6	\$58.7	\$117.2
Working Capital (millions)	\$14.0	\$25.0	\$35.7	\$34.1	\$65.6	\$120.2
Debt to equity ratio	0.15	0.22	0.14	0.28	0.51	0.64

INDUSTRY AND MARKET OVERVIEW



INDUSTRY AND MARKET OVERVIEW

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

1 Property & Casualty (P&C)

- Enterprise Solutions for Carriers, Brokers, Agents, MGA's, TPA's
- Back-office Administration Systems
- Broker/Agency Management
- CRM
- Research, Quoting, Underwriting
- Policy Production
- Accounting
- Claims Processing
- Insurance Certificate Creation/Management

2 Health Exchanges Health Content/E-Learning

- Policy Administration
- Claims Administration
- Agency Management – CRM, Advisor Tools
- Web Portals – Brokers, Employers, Consumers
- Online Quoting
- Online Enrolment
- Medical Management
- Analytics & Reporting
- Consumer & Patient Healthcare Information
- E-Learning, M-Learning
- CME
- Telemedicine

3 Risk Management

- Managers, Claims Administrators, TPAs, Healthcare, Carriers and Safety Professionals
- Worker's Compensation Injury Reporting Service
- Claims Management and Compliance
- Incident and Loss Notice Reporting
- Managed Care Tracking
- Loss and Risk Analysis

4 Life and Annuity

- On-Demand straight through processing solutions for Life Insurance and Wealth management sectors
- New business to claims including reinsurance and commission processing
- Enterprise-wide innovation to the front and back office operations of financial services
- Enterprise CRM Solutions
- Agency Management
- Research, Quote and Illustrate
- eApp Exchange, Requirements Management, Case Management, Underwriting, App. Submission, Compensation Management, Agent Portals
- eSignature
- Policy Delivery
- Post Issue Policy Servicing

5 Software Development Services

- Custom Product Development
- Strategic Consulting
- Business Process Management
- Systems Integration
- IT Outsourcing
- E-Governance

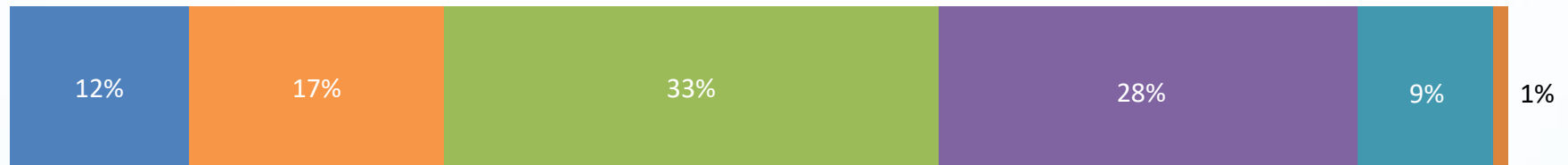
6 Risk Compliance Solutions

- Insurance Certificate Creation & Issuance
- Certificate Tracking
- Back-office & Compliance
- Claims Validation
- Claims Processing
- Health - Enrolment Services
- Health – Claims Adjudication
- Reinsurance

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.

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



Ebix Vertical Exchange Channel Revenue Split in 2016

REVENUE DRIVERS & NEW GROWTH INITIATIVES

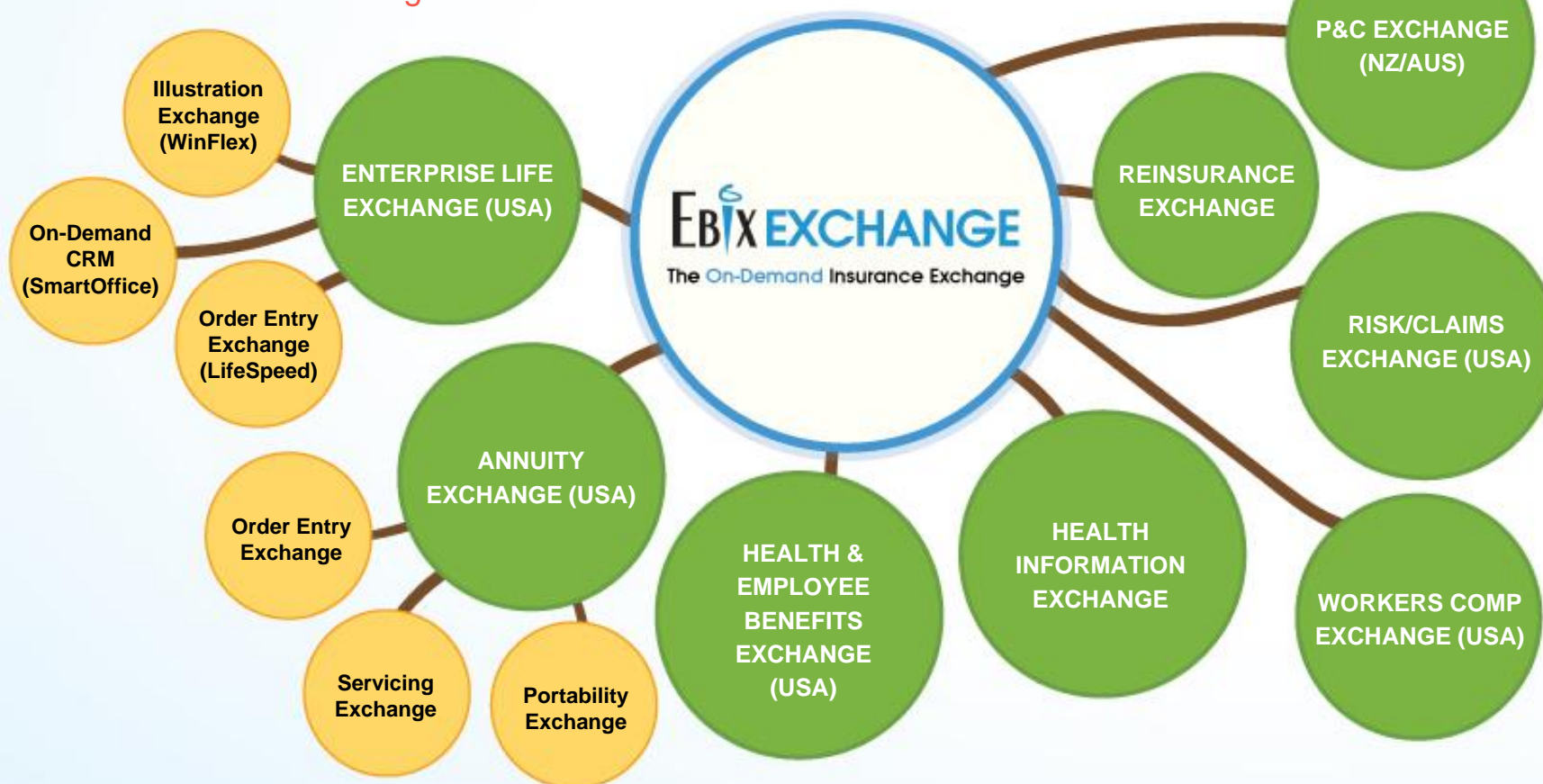


EBIX'S INSURANCE REVENUE DRIVERS

PERCENTAGE OF TOTAL REVENUE

Q3 2017 YTD - 68%

The Insurance Exchange Channel

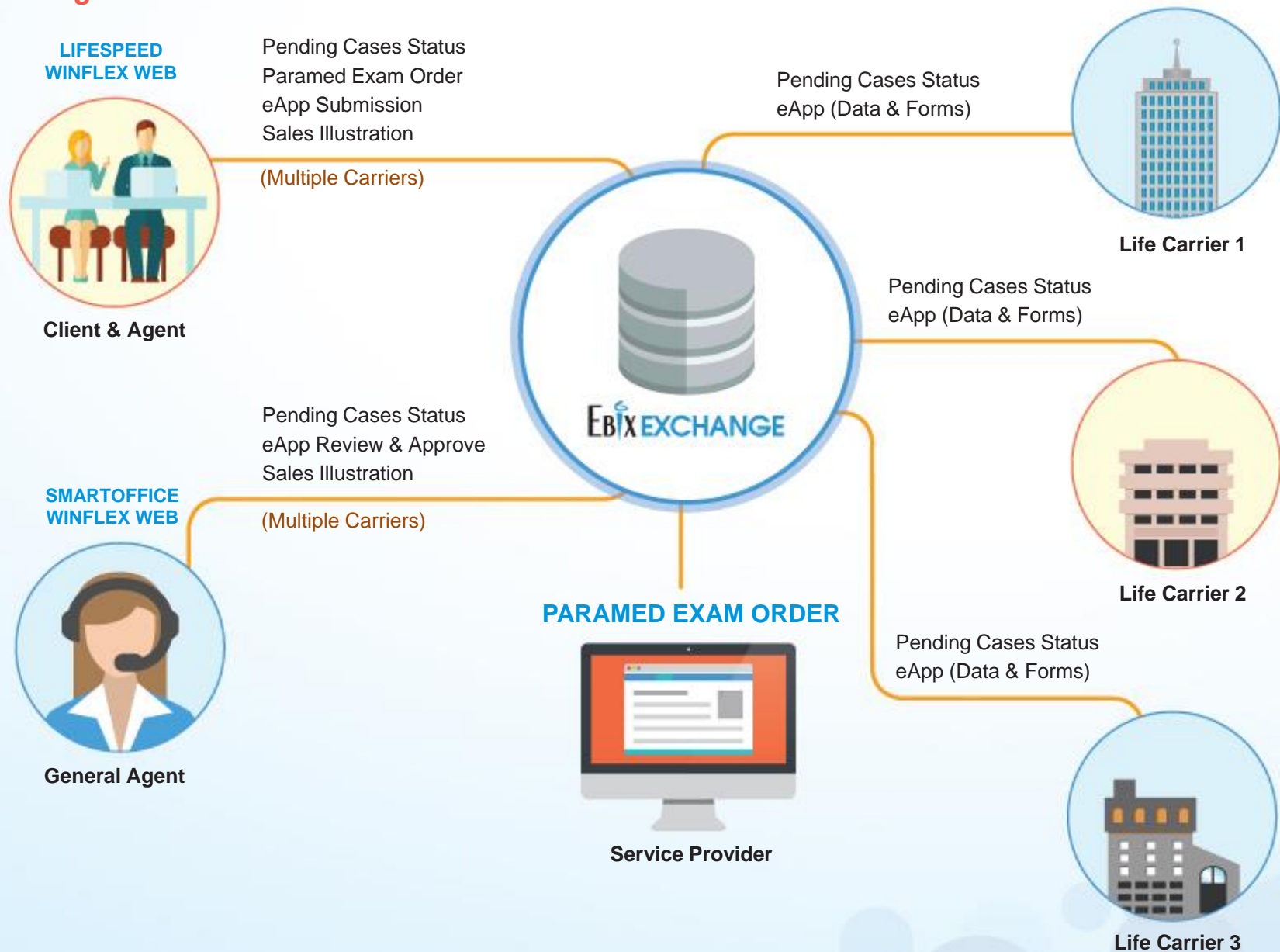


- Multiple exchanges across the world in the fields of life, annuity, health and property & casualty insurance, conducting in excess of \$100 billion in insurance premiums.
- Enterprise-wide administration system used by hundreds of brokers, thousands of employers and millions of employees.
- Annuity 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

THE INSURANCE EXCHANGE CHANNEL

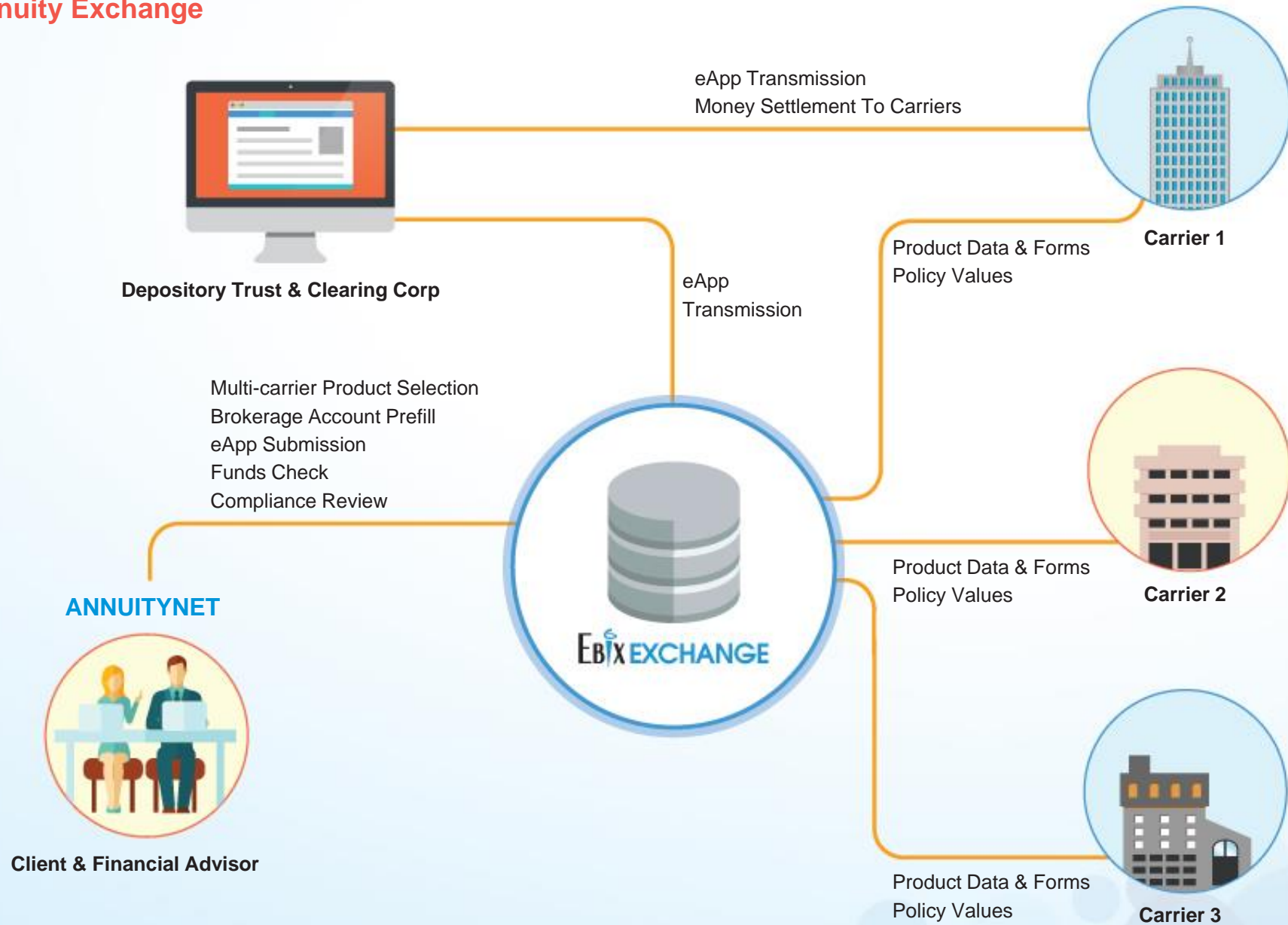
Life Exchange



Life Insurance Straight Through Processing

THE INSURANCE EXCHANGE CHANNEL

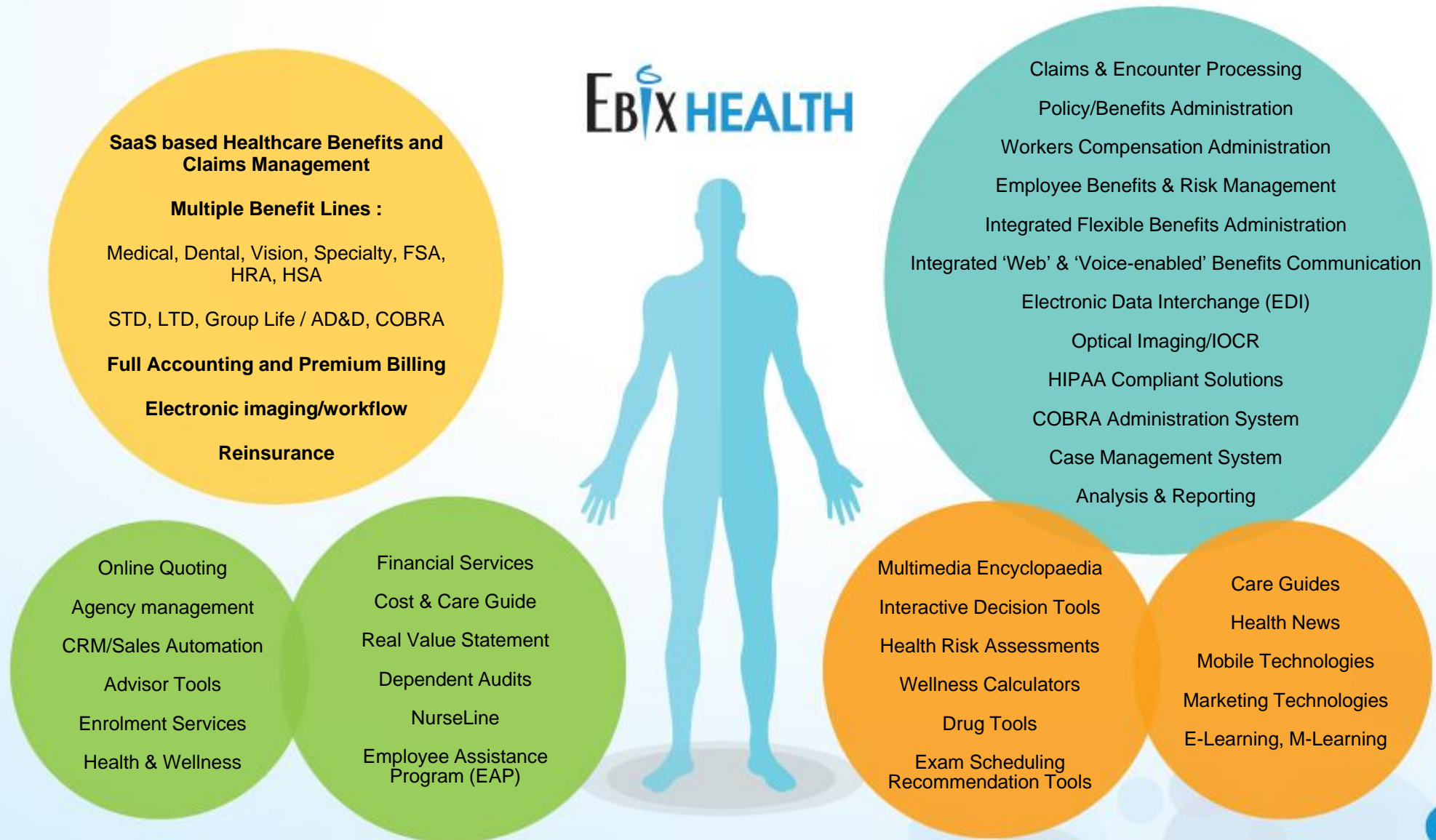
Annuity Exchange



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.



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

EBIX'S REVENUE DRIVERS

The Financial Exchange Channel - EBIXCASH

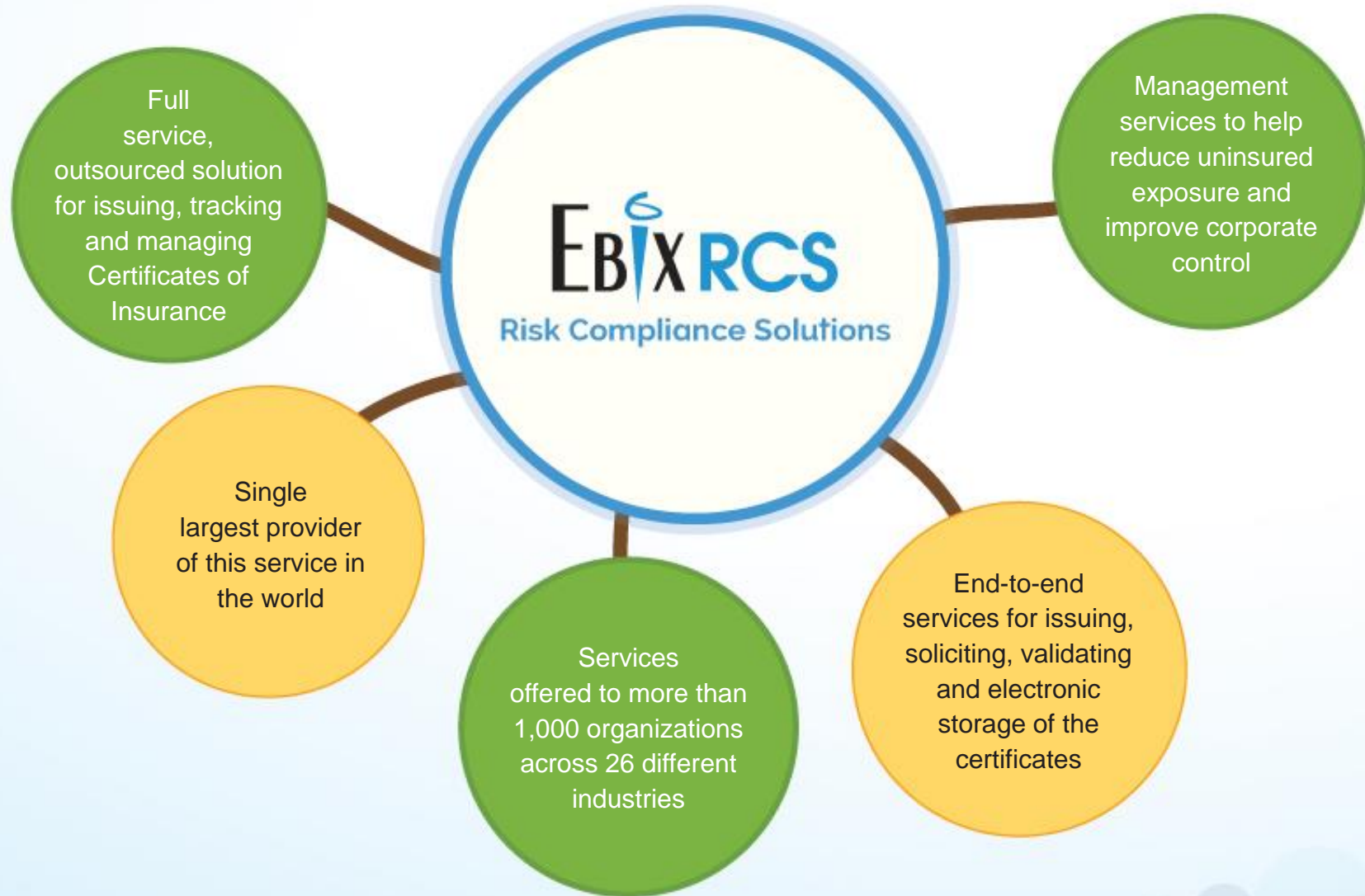


EBIX'S REVENUE DRIVERS

Certificate Exchange - Risk Compliance Solutions

PERCENTAGE OF TOTAL REVENUE

Q3 2017 YTD - 27%



Data Entry handled in Ebix India for improved Cost Management

EBIX'S REVENUE DRIVERS

The Insurance Broker Channel

PERCENTAGE OF TOTAL REVENUE

Q3 2017 YTD - 4%

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 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 Broker systems

EBIX'S REVENUE DRIVERS

Carrier Channel

PERCENTAGE OF TOTAL REVENUE

Q3 2017 YTD - 1%

EBIX ADVANTAGE WEB

E-commerce,
dot net based,
end-to-end, backend
system to automate
an insurance
company's entire
business

Built
in-house,
deployed in US
and Europe

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

Presently
being developed in
Latin America on
cloud
basis

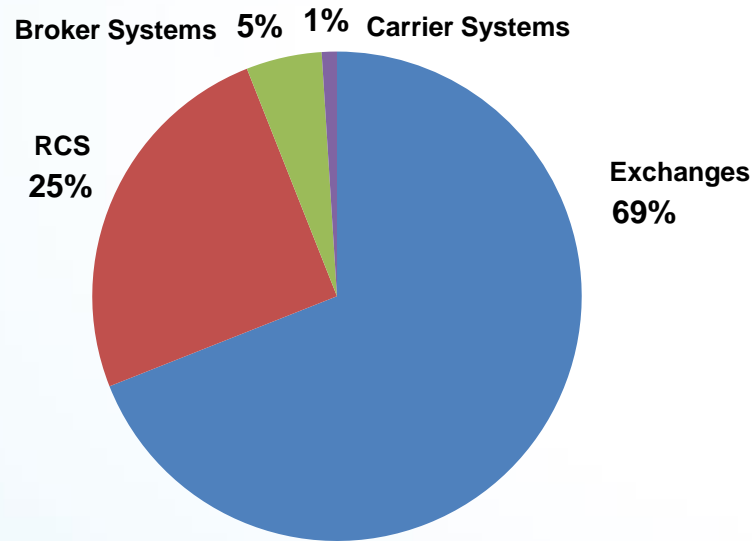
EBIX ADVANTAGE

Client server
based, end-to-end,
backend system to
automate an insurance
company's entire
business

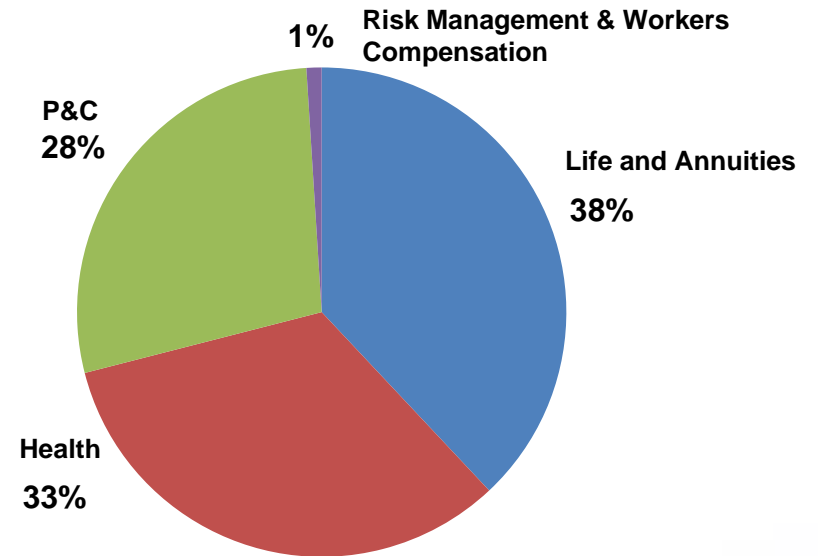
Policy
processing /
Claims administration
/ Sales Management
/ Underwriting / Rating
etc.

69 Insurance companies across United States and Europe use these products

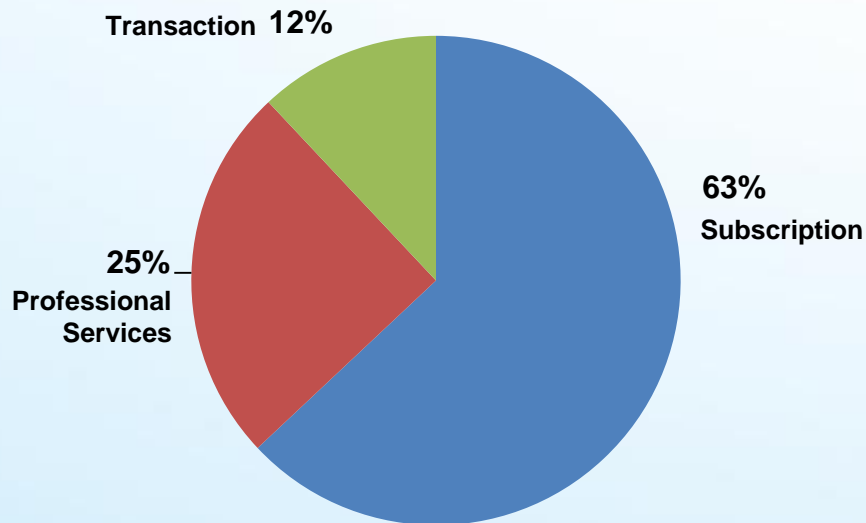
INSURANCE EXCHANGES CONTINUE TO GROW WITH RECURRING REVENUE STREAMS



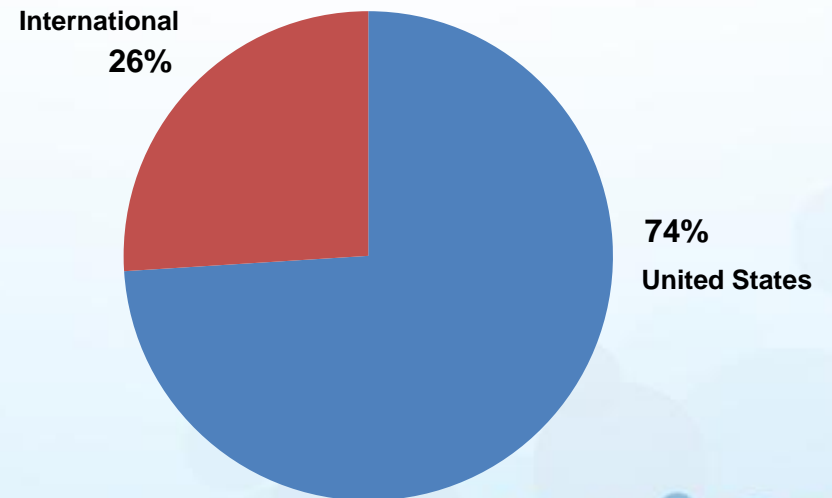
Revenue by Channel



Exchange Channel Revenue

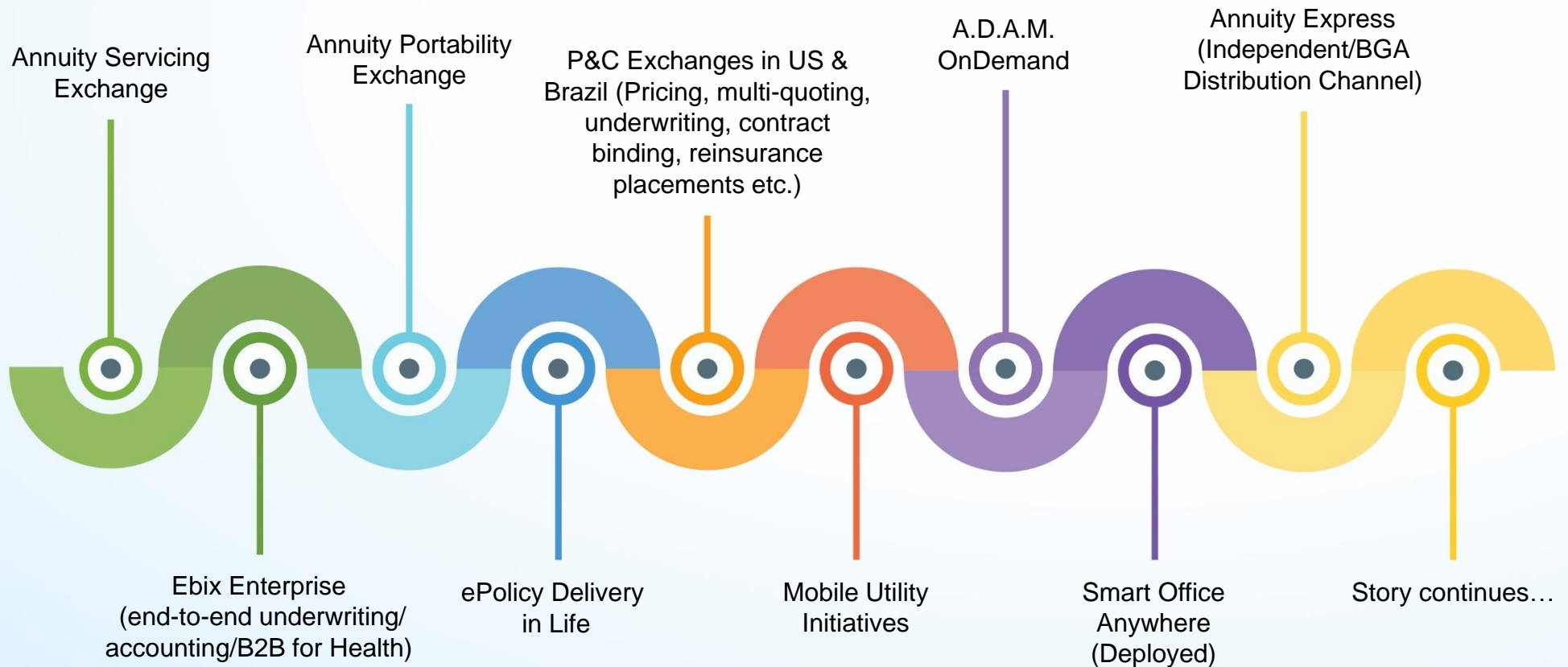


Revenue Source



Revenue by Geography

NEW INSURANCE GROWTH INITIATIVES – EXCHANGE



NEW INSURANCE GROWTH INITIATIVES – EXCHANGE

Workers Compensation/Risk/Claims Exchange



- On-Demand Worker's Compensation Injury Reporting Service for Workers Compensation Claim submission
- Multiple report formats, including the most up-to-date IAIABC industry formats for filing workers' compensation claims
- Worker's compensation reports both electronically and on paper according to individual state requirements and specifications
- Quick and easy customized management and OSHA 300 reports



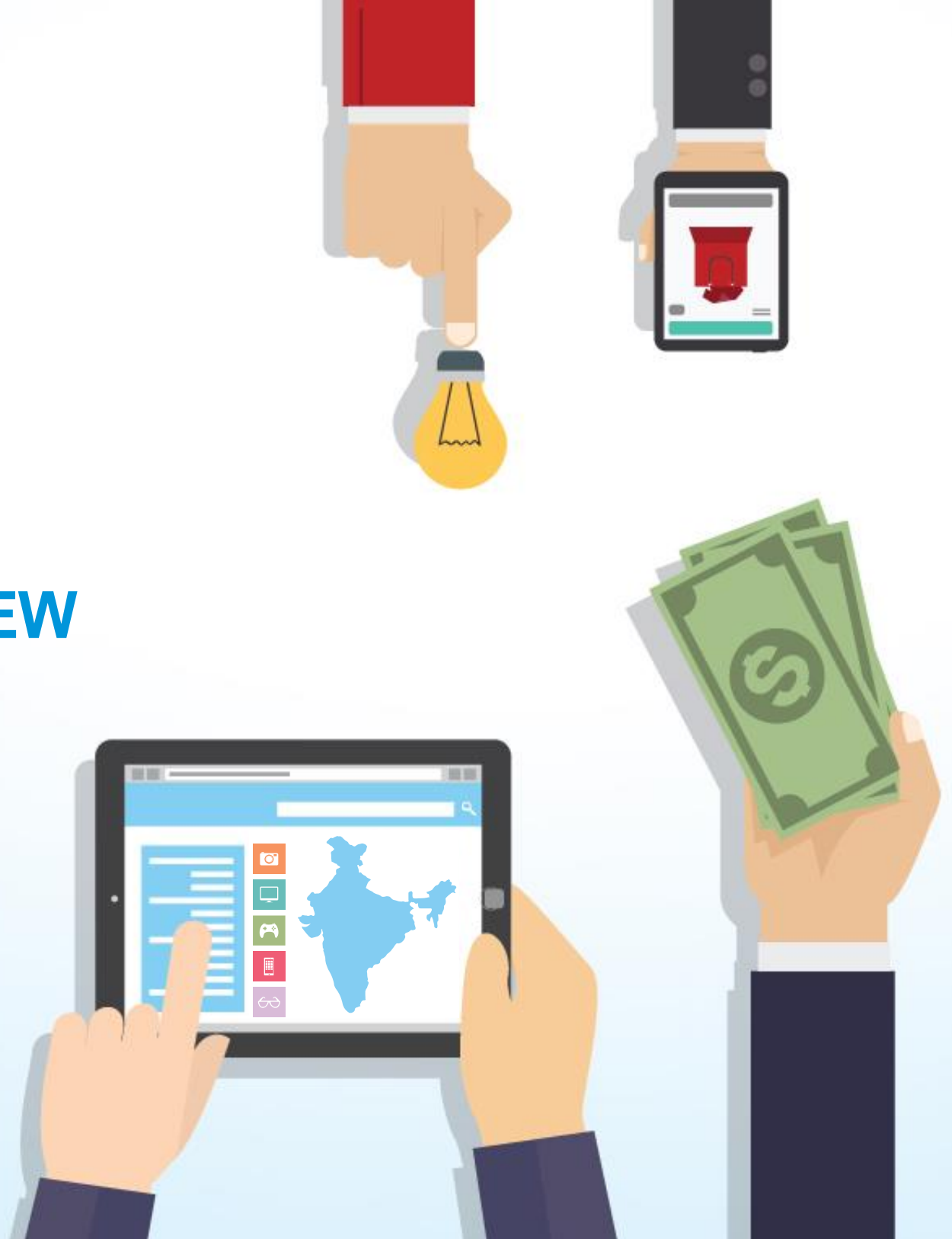
- On-Demand Risk Management and Claims Administration
- RMIS solution for Risk Managers, Claims Administrators, Self-Insured and Insurance Organizations, and Work Comp, Healthcare and Safety Managers
- Business intelligence and ad-hoc reporting
- Regression analysis and predictive analytics modelling for in-depth loss and risk analysis
- RVIQ rules engine



- On-Demand Medical Care Management
- Comprehensive Case Management Solution
- Entire Medical and related administrative processes from inception of medical episode through case closure
- Fully integrated with the full suite of Claims Harbor solutions to meet entire claims processing, reporting, payment and workflow needs

Servicing 450+ Customers within 40 Insurance Companies and a few hundred Risk Departments

INDIA MARKET OVERVIEW



INDIA'S CONSUMERS

In numbers (1Country, 780 Languages)

BIG POPULATION, FAST ECONOMY <<

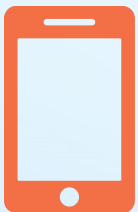
1.3bn / 7.5%

India's **population** and **real GDP growth** in 2015.

YOUNG POPULATION <<

65% The percentage of the **population born after 1980**. Of the 65%, 443 million are Millennials and 393 million are Generation Z.

WELL- CONNECTED <<



200mn

The number of **connected smartphones** we expect by end of 2016. Telecom ARPU is only US\$3/month, among the lowest in the world.



>> WORKING MASS and MIDDLE

10% / 2%

The portion of the total population made up of the workforce in “**Urban Mass**” / “**Urban Middle**”.

>> BIG FUTURES

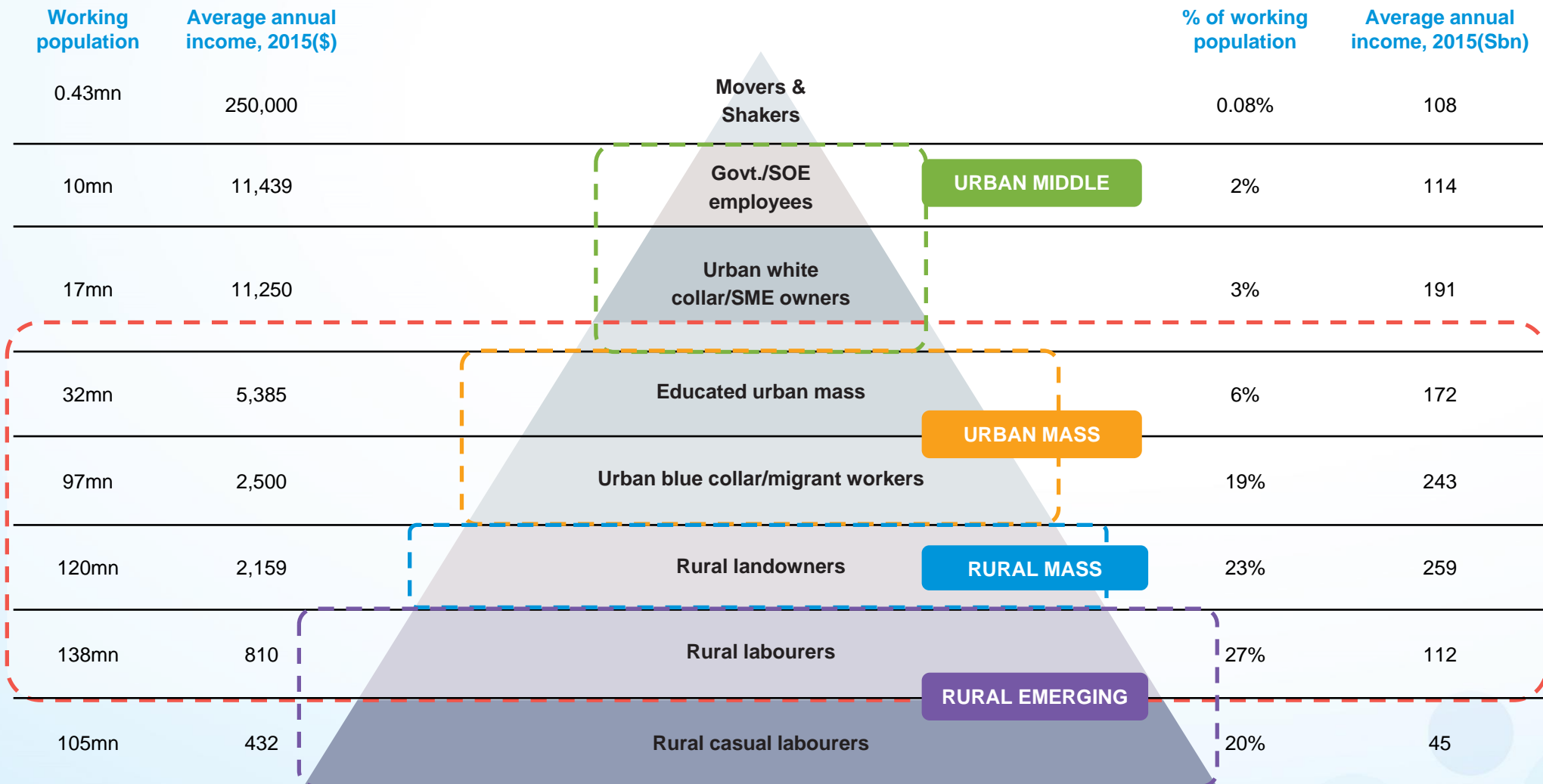
7mn The number of **college graduates** per year.

6 The number of *Fortune Magazine's* “Most Admired” American companies with **Indian CEOs**: Adobe, Berkshire Hathaway Reinsurance, Google, MasterCard, Microsoft and Pepsi.

16mn The number of two wheelers sold in India in 2015 and increasing need of protection products.

TARGET SEGMENT

Exhibit2: Identifying the key cohorts of the Indian consumer



VII Pay Commission report, Capitaline, Goldman Sachs Global Investment Research.

Financial Exchange Targets over 75% of Indian population with over 80% of aggregate income of the country's population

EBIXCASH FINANCIAL EXCHANGE VISION



MARKETPLACE, DISTRIBUTION NETWORK AND PAYMENTS LAYER

EBIX INDIA STRIDES & INORGANIC GROWTH

ItzCash

Payments Exchange, Domestic Remittances, Prepaid Cards
75K Distribution outlets, 3000+ towns, 1500+ Corporate Partners, 600,000 Txns daily

YouFirst Money Express

Inward Remittance Exchange
10K Distribution Outlets, 2.3mn Transactions annually

Bombay Stock Exchange

BSE & Ebix JV
India Insurance Exchange

Transcorp International Limited (BSE:TRANSCOR)

(Not yet closed)
Inward Remittance Exchange
7.5K Distribution Outlets, 40 branches, 1.7mn Transactions annually

Wall Street Finance (BSE:WSFIN)

Inward Remittance Exchange
9K Distribution Outlets, 10 Branches, 2 Million Transactions processed annually

Paul Merchants (BSE:PML)

Inward Remittance Exchange
20K Distribution Outlets, 165+ Branches, 6mn Transactions per annum.

VIA.com Travel Exchange

110K Distribution Outlets, India & South Asia

Story continues.....



INDIA BUSINESS OPPORTUNITY

Non-Travel Business	Market Size
Fintech	<ul style="list-style-type: none">• P2P Lending to become INR 270-340 billion in the next 5-6 years• Micro Finance Institutions' outstanding loan of INR 329 billion, expected to grow at 30% CAGR
Last Mile Delivery	<ul style="list-style-type: none">• 1 to 1.2 million transactions (shipments) per day, expected to grow at CAGR of 52%
Insurance, Mutual Fund	<ul style="list-style-type: none">• Mutual Fund Asset Under Management (AUM) of INR 12 trillion• 4.2 Cr. Mutual Fund Investors in FY15• Life Insurance Fund of INR 19.6 trillion
Forex	<ul style="list-style-type: none">• Over \$3 billion pre-paid forex card market
Domestic Remittance (Money Transfer)	<ul style="list-style-type: none">• Over 350 million people doing regular domestic money transfer• Market size pegged at around INR 1-1.2 trillion

Sources: RBI, IBEF, Association of Mutual Funds of India, IRDA, SEBI, KPMG Report, Other News flows

FINANCIAL EXCHANGE – EBIXCASH

Emerging as the leading marketplace across segments



An Ebix Group initiative, EbixCash is emerging as one of the leading Financial Exchanges in India.

With a 'Phygital' strategy that combines 231,500 physical distribution outlets to a Omni-channel online digital platform.

Leadership in money remittance (domestic & international), travel, pre-paid & gift cards, utility payments, insurance, wallets, POS devices, etc

Ebix's recent joint venture initiatives with Bombay Stock Exchange positions it strongly in India's FinTech sector.

Portfolio of products can be accessed digitally anywhere as also across its distribution outlets spread over 5,500+ cities & towns

THE STORY CONTINUES...

EBIX CASH

Travel Initiative



FAST GROWING & PROFITABLE O2O 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; 2 mn unique registered customers FY17E GTV: INR 8.81 Bn

India

Indonesia

Singapore

UAE

Thailand

Oman

Saudi Arabia

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

India

Philippines

Indonesia

Singapore

UAE

Oman

Corporate booking platform

5,500+ Small and medium corporate signups
FY17E GTV: 1.43 Bn

India

Philippines

LARGE BASE OF 100K AGENTS ACROSS 5 COUNTRIES

Complemented by fast growing B2C and Corporate channels

EBIX CASH

B2B2C / (Agent outlets)

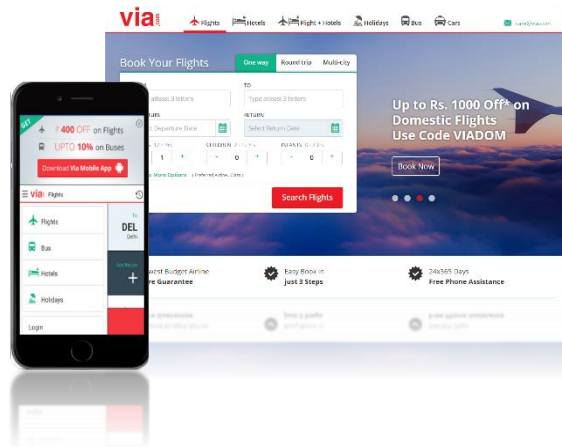
- Network of **100,000+ active agent outlets** across five countries
 - Large agents (IATA/non-IATA)
 - Medium agents (cyber cafes, mobile recharge shops, hotel travel desks)
 - Small agents (shop keepers with internet facility)
- New product introductions will leverage on captive customer base – **2 mn+ daily customers walk-ins** into Via outlets every day



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

B2C(Web / Mobile)

- 1.5 mn app downloads till date
- 2 mn unique registered customers



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

B2B / Corporate

- 5,500+ sign ups on the corporate platform



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

INDIA AMONGST TOP 5 HIGHEST OUTBOUND SOURCE MARKET ESTIMATED TO GROW AT 50 MILLION BY 2020



INDIA – TOP 2 IN THE WORLD

Projected growth for the next 5 years will place India amongst the TOP 5 source markets for Leisure & Business Travel.



50 MILLION TRAVELERS

The number of Indians traveling overseas is set to rise from 30 Million at present to 50 million by 2020.



TRAVEL SPENDING

The international outbound business travel spending from India is expected to rise to 7.9% in 2016 with \$26 billion in business travel spending which will grow by a compound annual growth rate(CAGR) of 11.5 percent through 2019 to \$45 billion.



BUSINESS TRAVEL

Business travel spending is expected to rise by 6.6% pa to \$32 Billion in 2025 and will place India into top 5 in business travel spending.

\$91.2 BILLION 2030



By 2030 India's travel expenditure is expected to reach \$91.2 Billion!!



30 MILLION OUTBOUND TOURISTS – Ys. 2016

India has witnessed a tremendous increase in outbound tourist growth during 2016.

WEDDING TOURISM IS A RAPIDLY GROWING SEGMENT OF THE INDIA OUTBOUND TRAVEL MARKET



These India weddings involve a few hundred people who travel to exotic destinations to celebrate an entire marriage ceremony, which, on average, spreads over three to four days.

9.2 MILLION BUSINESS TRIPS



MICE and business travel is accounted for 32% of outbound travel, totaling 9.2 million trips. This is expected to increase by an estimated 62% by 2020.

INDIA IS THE 10TH LARGEST BUSINESS TRAVEL MARKET IN THE WORLD.



OUTBOUND LEISURE TRIPS GROWTH

India & Philippines

India

Outbound Leisure purpose trips only	2011	2012	2013	2014	2020f	2014-2020 CAGR
Outbound Trips (Mn)	5.8	6.4	7.2	7.9	16.5	13.0%
Households (Mn)	257.4	260.6	263.8	266.9	285.1	1.1%
Total outbound trips as percentage of total households	2.2%	2.5%	2.7%	3.0%	5.8%	

Philippines

Outbound Leisure purpose trips only	2011	2012	2013	2014	2020f	2014-2020 CAGR
Outbound Trips (Mn)	3.0	3.2	3.5	3.8	6.2	8.7%
Households (Mn)	18.4	19.1	19.5	19.8	21.9	1.7%
Total outbound trips as percentage of total households	16.1%	16.9%	17.9%	19.0%	28.3%	

These figures are representative samples from two VIA markets

IT TAKES ENDLESS YEARS AND CAPITAL TO BUILD A MULTI-SIDED PLATFORM FROM THE GROUND UP...



60,000,000

Customers Trust VIA



10,000

Diversified Suppliers



2,000,000

Daily Customer Footfall



2,600

Towns & Cities Presence



100,000

Active Agent Network



900+

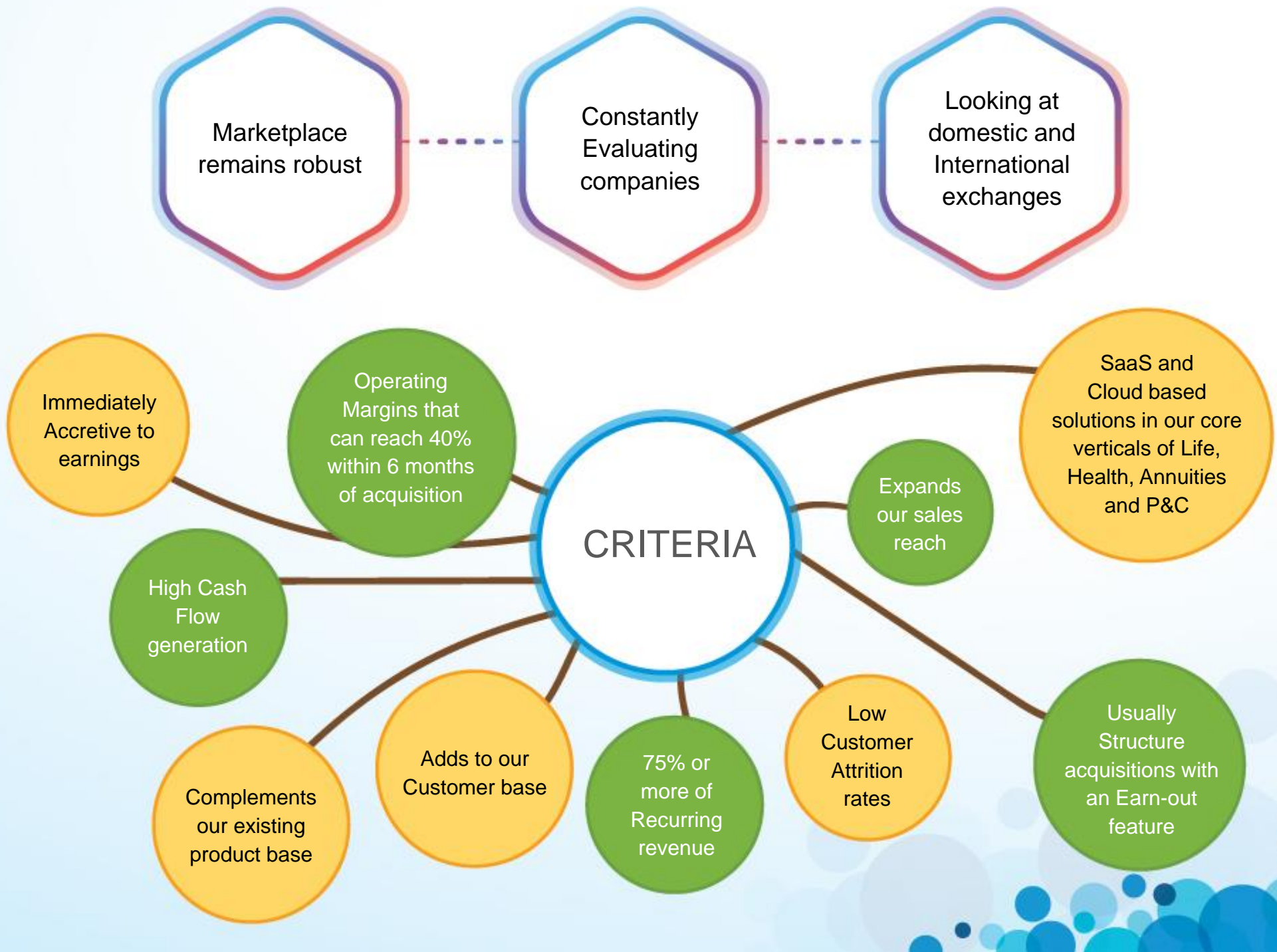
Employees



13,000

Zip Codes Presence

ACQUISITIONS



UNDERSTANDING OF COMPETITIVE EDGE

The Secret Mantra

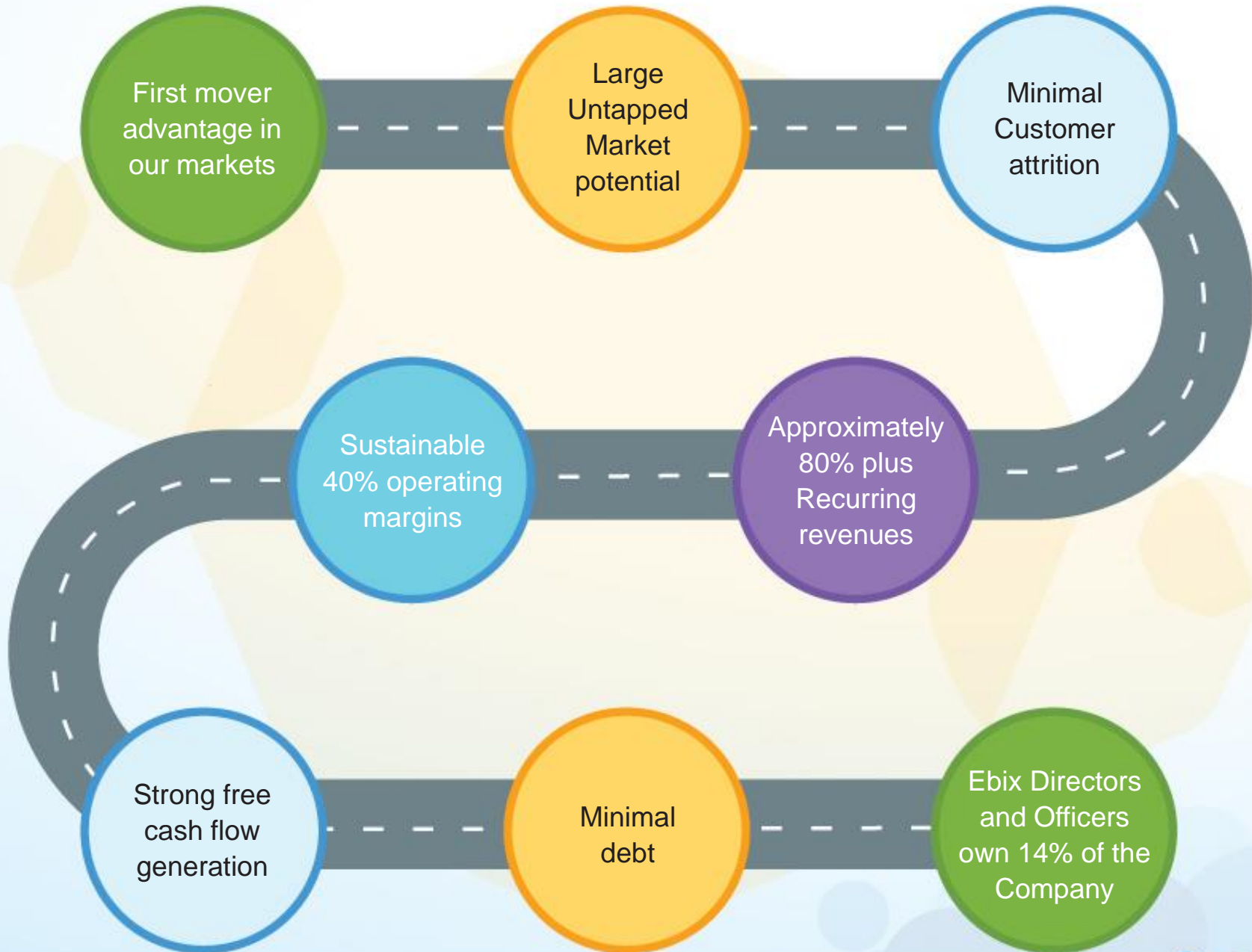


KEY COMPANY GOALS

Operating Margins of 40%
or more

On Demand SaaS recurring
revenue streams

SUMMARY





www.Ebix.com