

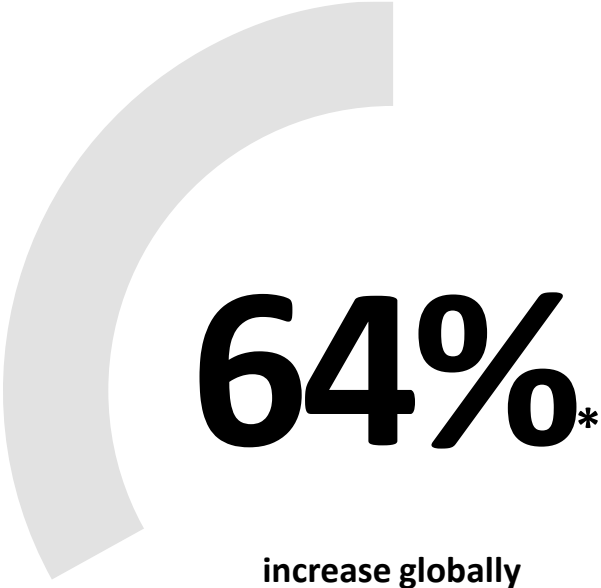
Ecosystem Thinking

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Adoption of fintech is increasing...



- Payments/Remittances
- Insurance
- Lending/Financing/Crowd Funding
- Digital onboarding/eKYC
- Mobile Banking
- Investments/PFM
- Apple/Google/Amazon/Facebook
- AI/BI/ML
- ERFM

The adoption of 3rd Party
Financial services

adoption of FinTech services has increased globally from 15% in 2015 to 64% in 2020 - EY

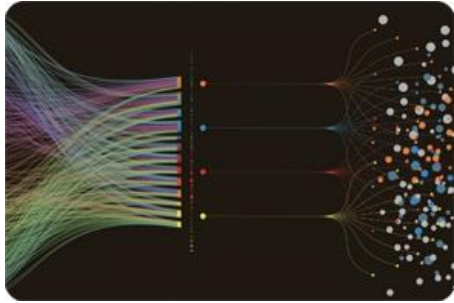


3rd Party Services – globally present and locally relevant

<p>ROBO ADVISORS & PERSONAL FINANCE</p>	<p>REGTECHS</p>	<p>DIGITAL BANKS & BANKING SOFTWARE PROVIDERS</p>	<p>PAYMENTS & REMITTANCES</p>
<p>BLOCKCHAIN/DLT & BITCOIN</p>	<p>INSURTECHS</p>	<p>ALTERNATIVE FINANCE</p>	
<p>DIGITAL IDENTITY VERIFICATION</p>			



Challenges/Opportunities



1.

**Extend offering
beyond branch**



4.

**Embracing
AI**



2.

**Reduce cost to
income ratio**



5.

**Retain customer in
Bank ecosystem**



3.

**Speed of customer
acquisition**



6.

**Attract
Generation Z**

Benefits of partnering with Fintechs



1.
Time to market /In-house Expertise



4.
Reduce procurement overload



2.
Innovation/New Products



5.
Countering competition from FAANG



3.
Generate Revenue



6.
Catering to Gen-Z with tailored services



WE UNDERSTAND.....





High risk investment



Talent and Expertise



Money



Procurement



Commercials



Operating in silos

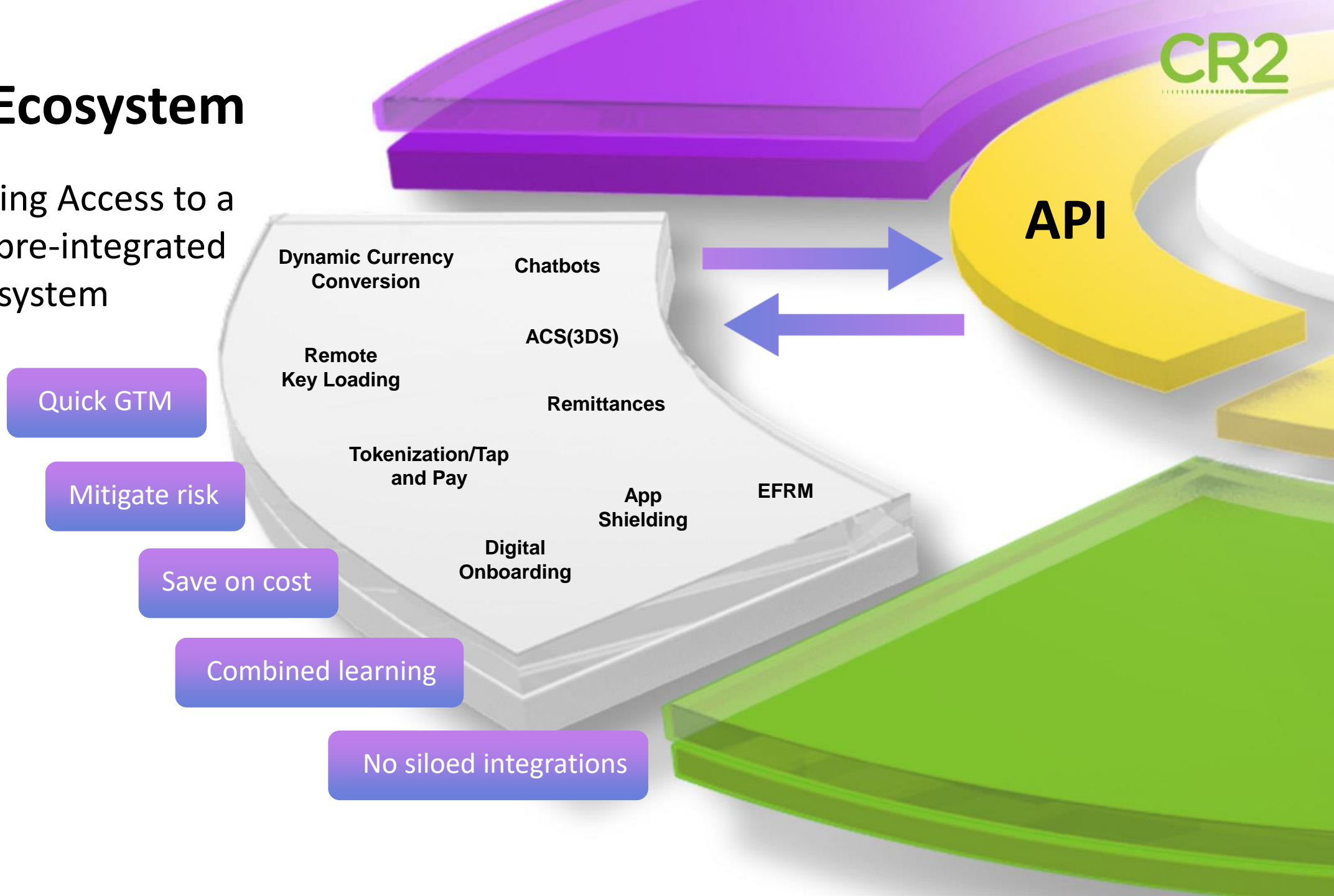


Scaling and legacy



Partner Ecosystem

CR2 – Enabling Access to a pre-built & pre-integrated partner ecosystem



A word cloud of "thank you" in many languages including:

- danke (German)
- thanks (English)
- gracias (Spanish)
- thank you (Chinese)
- terima kasih (Indonesian)
- obrigado (Portuguese)
- merci (French)
- dhanyavada (Hindi)
- agat (Malayalam)
- maafetai lava (Tongan)
- teşekkür ederim (Turkish)
- gracias (Catalan)
- moachakkeram (Arabic)
- go raibh maith agat (Irish Gaelic)
- maafetai lava (Tongan)
- ngiyabonga (Zulu)
- amhar (Amharic)
- maafetai lava (Tongan)
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