

Introduction to Episode Six

Update prepared for IBM

Shifts in the industry present **high-stakes**.



Acceleration of digitization catalyzed by the pandemic with the bar being raised by fintechs and digital-only banks



Increasing emergence of cryptocurrencies, such as stablecoins and CBDCs, as payment mechanisms



Unprecedented rising demand of contactless financial transactions and cash use decline



Growth of real-time payments to expand access to banking services and challenge credit card networks



Rise of embedded finance* in nonbank companies, extending to lending, insurance, and healthcare



The reallocation of capital investment - 1H21 represented the largest venture capital-backed fintech funding quarter ever

* addressable market estimated to be worth over \$7 trillion in the next ten years - Oracle, 3/21

We feel your **pain**.

- ✘ Need for quick response with competitive digital banking propositions
- ✘ Long innovation development cycles and time to market
- ✘ Constraints of legacy technology - lack of in-house specialized knowledge
- ✘ Slow acceptance of cloud for greater flexibility and reduced time to market
- ✘ Need to manage digital currency-based assets concurrently
- ✘ Insufficient customer behavior visibility and customer churn

The freedom to design and launch digital payments products into market with unmatched speed is in your hands.

Tritium[®] - the world's most flexible and extensible payments platform.

The industry leader in product configurability which revolves around the transfer of value between parties. And value comes in many forms.





At the heart of our Tritium platform is **configurability**.

E6 powers go-to-market propositions with either ready-to-launch products or an extensible library of APIs.




Want to imagine a new offering? Our extensible platform includes 550+ APIs to innovate a new product by your own team!

Our ready-to-launch products provide common patterns for existing market solutions and use the same APIs that empower our clients to define innovative payments, finance, and loyalty solutions.




USE CASE

-  Choose your use case
-  Choose your products
-  Choose your partners
-  Choose your currencies



PRODUCT

-  Choose a product template
-  Configure the product
-  **OR** Use APIs as you want

CAPABILITY

-  Override capability behaviors
-  Extend capability behaviors
-  Add new capability behaviors

INFRASTRUCTURE

-  Install on-premise or in the cloud
-  Install in our cloud or yours

Our Products & Capabilities

We have products to meet your every need across **finance, payments, loyalty and value access.**

Our products use our core ledger to enable any type of use case involving the exchange of value across parties and we process.

We can also provide product suites that combine individual products as necessary to unlock even more features for your propositions.

We serve Financial Institutions, Fintechs and Brands.



FINANCE

- Credit cards
- BNPL
- Loans
- Lines of credit
- Savings wallets
- Term deposits



VALUE ACCESS

- Visa or Mastercard card issuance
- Physical or virtual card issuance
- QR payments
- Open banking
- Embedded payments



PAYMENTS

- Payment processing
- ISO 20022 / ISO 8583
- Payment ecosystems
- Debit wallets
- Pre-paid wallets
- Multi-currency wallets

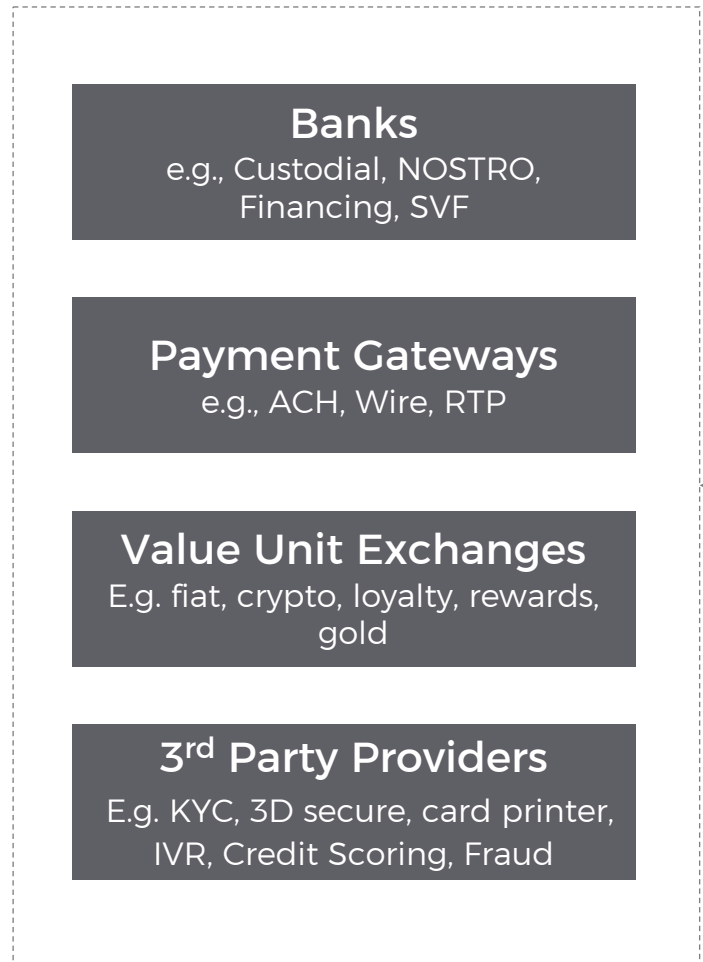


LOYALTY

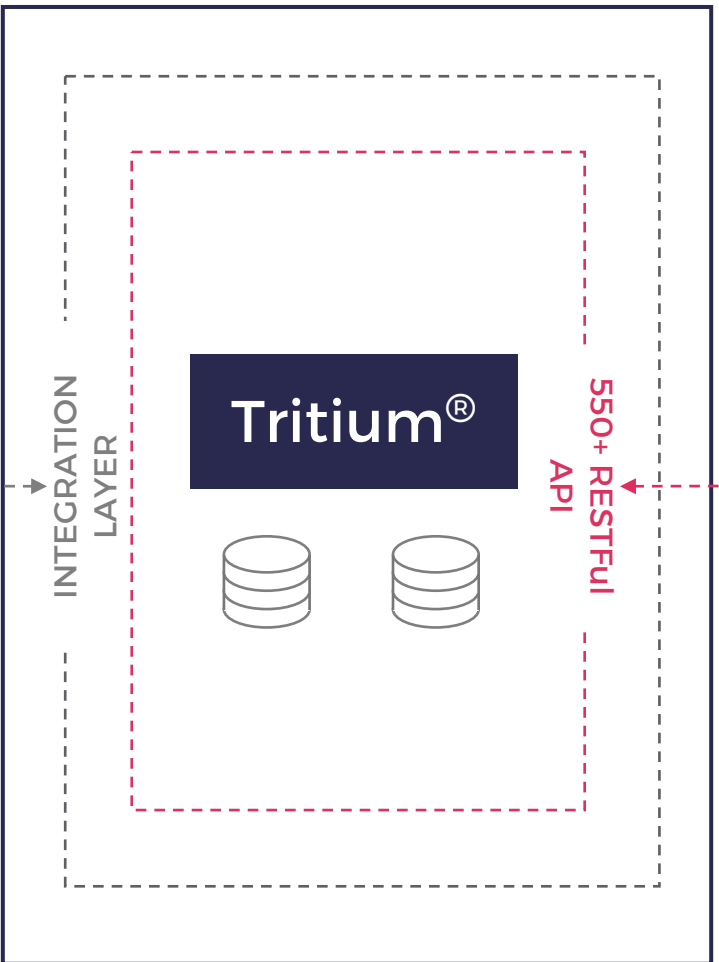
- Loyalty engine
- Unified rewards

Where E6 sits in client stack

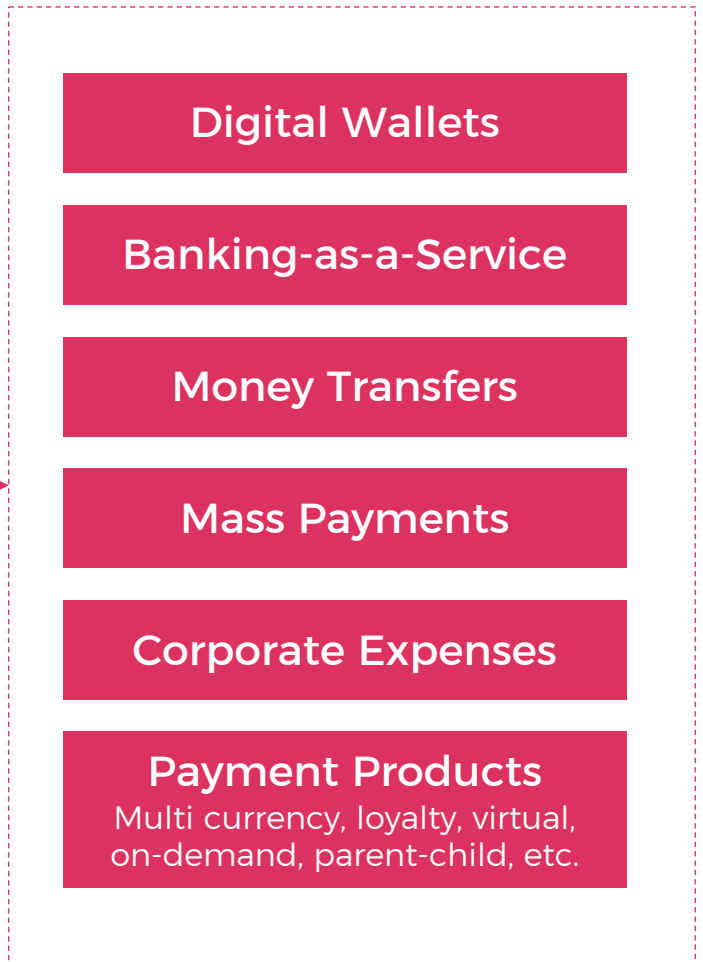
EXTERNAL CONNECTIONS
EXAMPLES



CLIENT CLOUD OR
DATA CENTER



TODAY'S FINTECH NEEDS
EXAMPLES

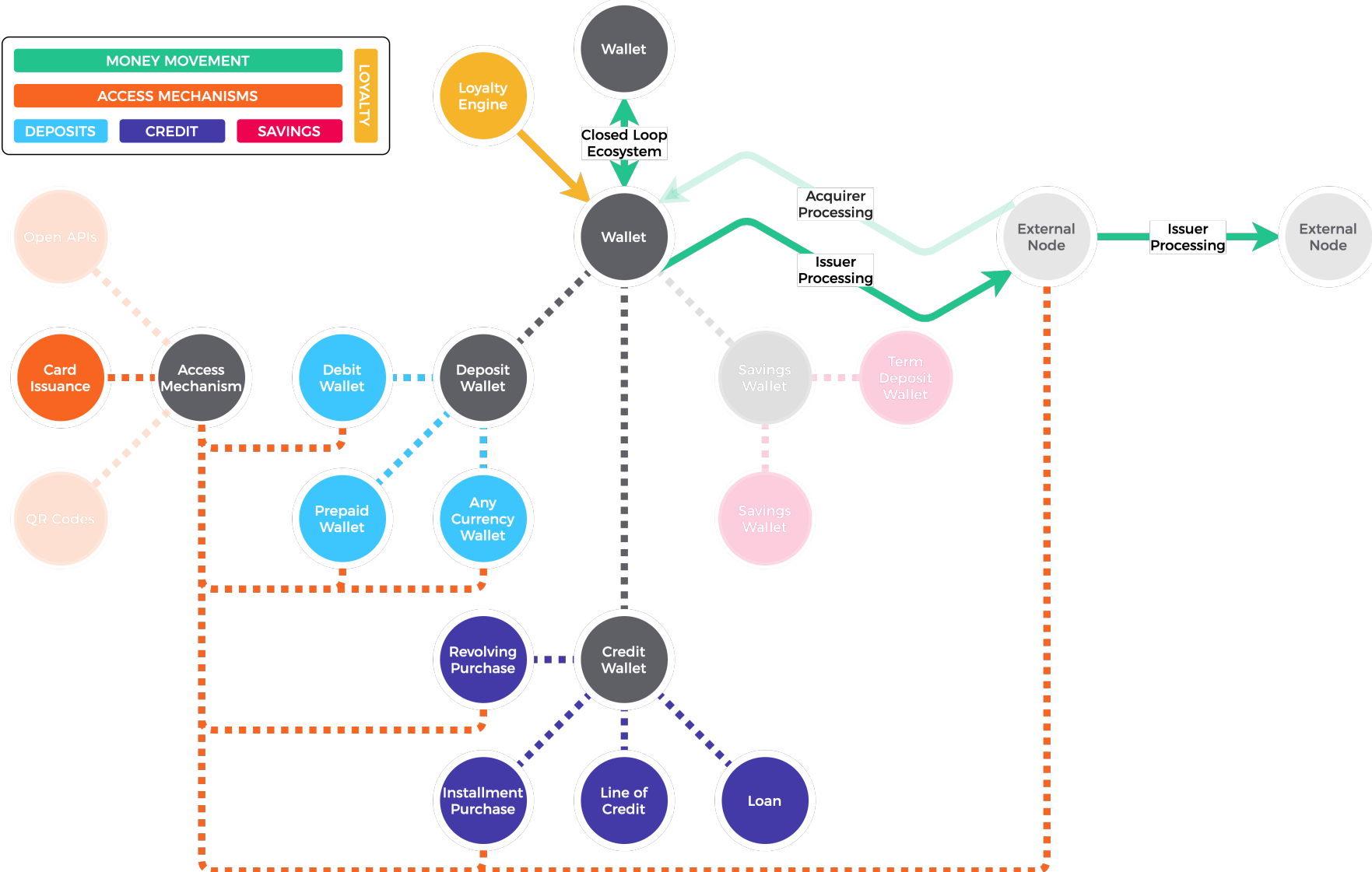


Our Products & Capabilities – Platform

Tritium’s ready-to-launch product catalog encompasses **deposit wallets, credit wallets, loyalty and rewards, and value access.**

E6 products use our asset-class agnostic core ledger to enable any type of use case involving the exchange of any value across parties; including multi-currency.

Product suites combine individual products to unlock more features and use cases for client propositions.

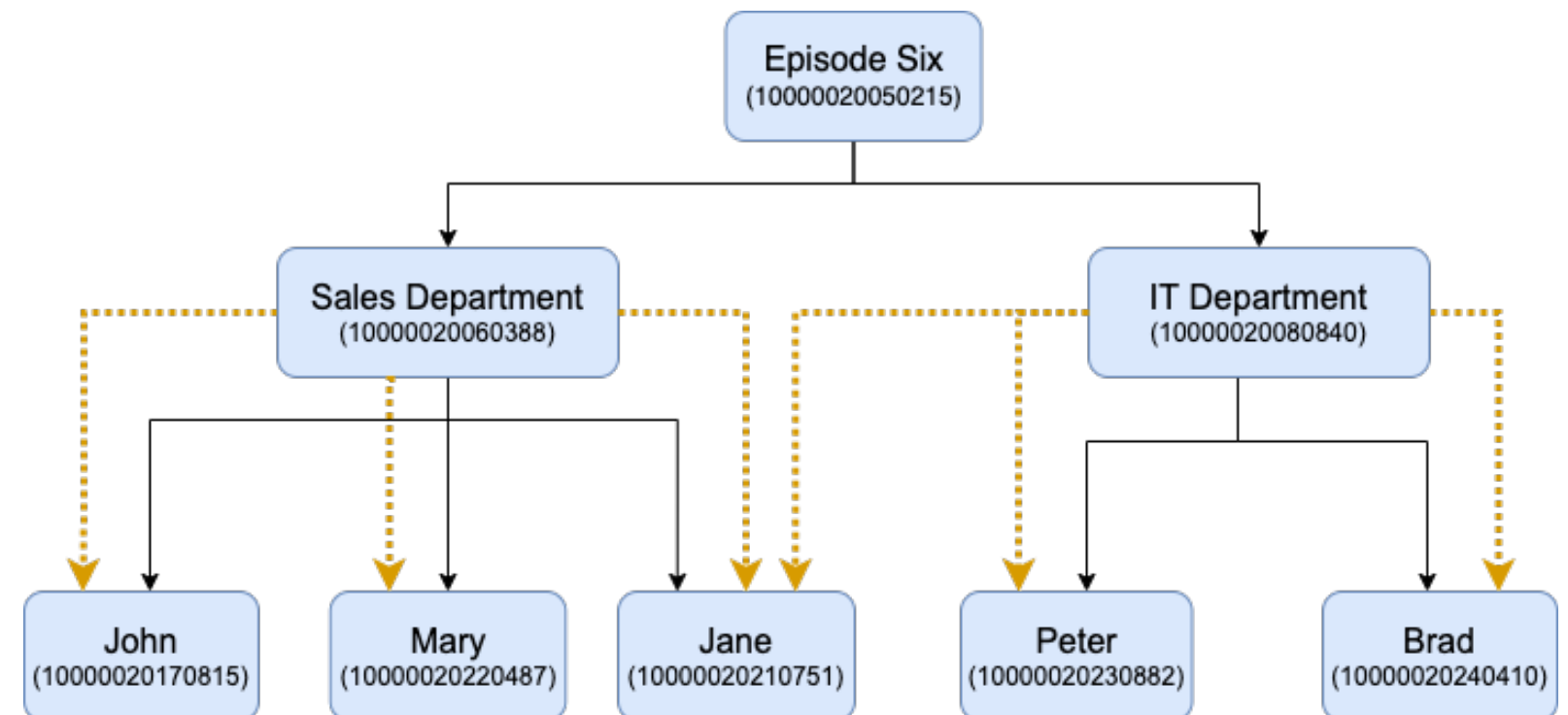


Our Products & Capabilities - Vertices

Stack, build and manage accounts to **model any customer relationships**

Our customer *Vertices* capability allows our clients to model customer relationships in any manner, including many-to-many.

This allows for complex use cases such as businesses with multiple sub-divisions to have finite and flexible fee configurations, rules, and limits set at any level of the customer model.



Our Products & Capabilities

Our platform provides **partner integration management** for all client propositions.

We model providers of various types across banks, payment networks, exchanges and other as partners to support integration during product launch.

We also integrate with client and 3rd party systems as necessary in order to ensure complete product functionality in alignment with enterprise stacks.

We can work with ISV, CSP or Delivery Partners across the design, development and delivery stages.



BANKS

- Custodial
- Nostro
- Financing



PAYMENT NETWORKS

- Card Networks, National Schemes
- ACH, RTP, RTGS, etc.
- Swift, RippleNet, etc.



EXCHANGES

- FIAT
- Crypto
- Loyalty



CLIENT SYSTEMS

- CRM
- Risk
- Insights



3RD PARTY SYSTEMS

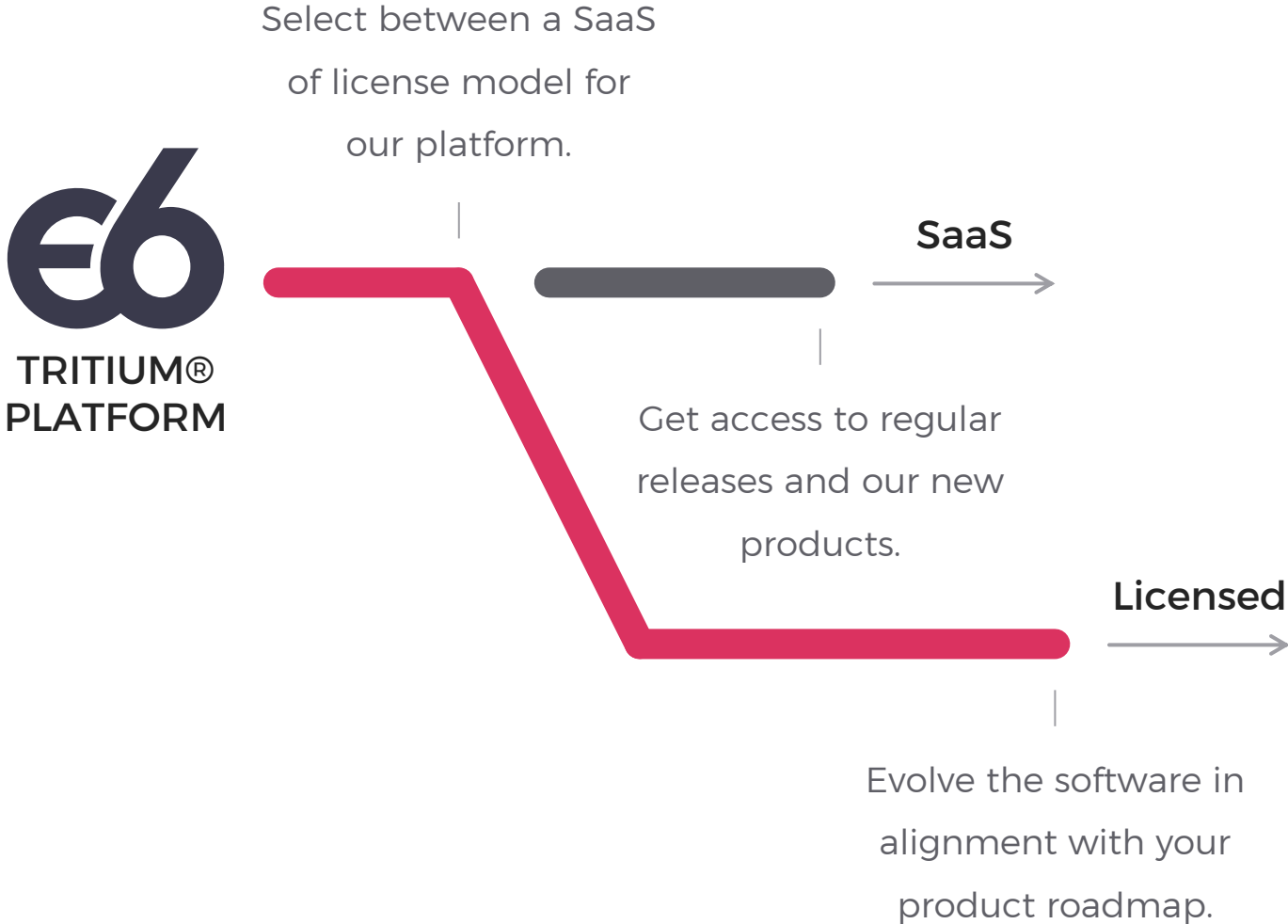
- KYC
- Credit Risk
- Fraud Detection



Our Products & Capabilities

Our products can be accessed in a **SaaS model or licensed** and hosted in your systems

We keep the freedom of choice with you by offering our platform in the way that best suits your product roadmap and technology. We can provide in a traditional software-as-a-service model or give you complete control by licensing our software to you.

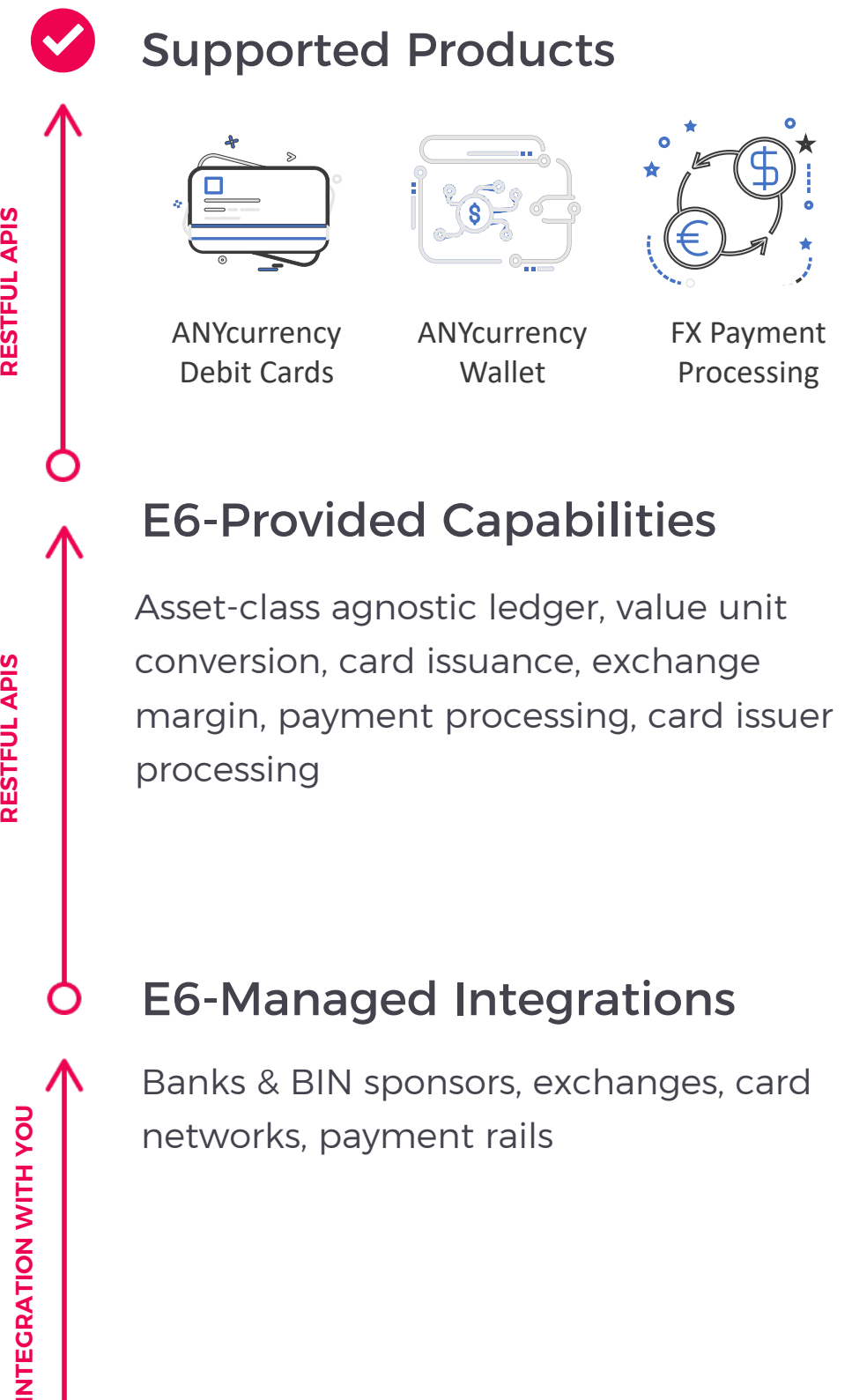


Fend off the multi-currency challengers.

E6's patent pending "value-unit" technology supports any-currency, including cross-border payments, to compete with products from challengers that are carving out deposits and transaction volumes from banks.

Recoup this loss with your own competitive any-currency offerings powered by the E6 Platform.

Product Use Case 1 - Deposit Wallets



Issuer-configured BNPL is changing the paradigm with a new type of issuer-provided credit product.

Support multiple types of BNPL products:

PRE-PURCHASE PHASE



Direct Lending

Provide consumers with the ability to borrow directly.

PURCHASE PHASE



Merchant BNPL SDK Enablement

Provide merchants with the ability to offer BNPL online and in person.

BNPL Card

Provide consumers with a debit card that provides access to BNPL loans.

POST-PURCHASE PHASE

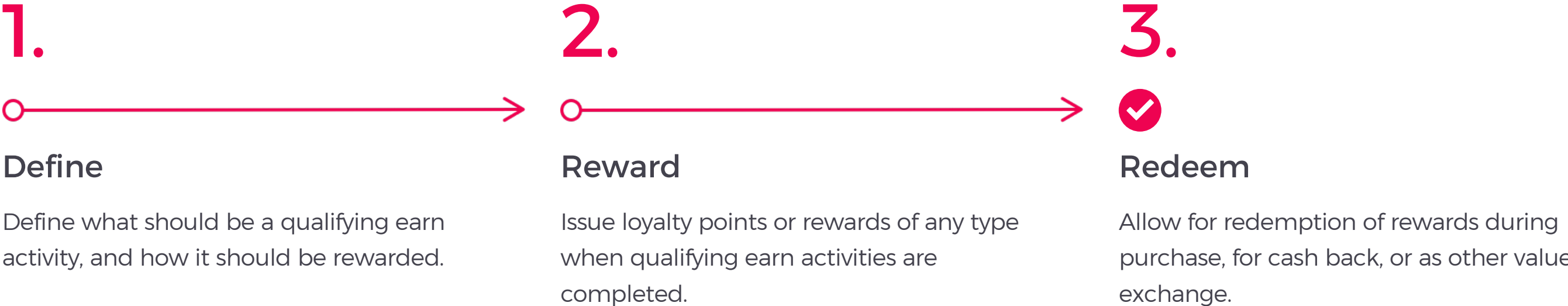


Transaction Conversion

Provide consumers with the ability to convert transactions to loans.

Ability to track or reward loyalty via custom value units with a common engine.

Our loyalty engine provides everything a business needs to understand the loyalty of their customers and reward them for that loyalty via multiple mechanisms. Through the definition and qualification of earn activity, loyalty points can be issued across the globe. Rewards can be provided as FIAT currencies, FIAT-convertible loyalty points, coupons, or reward tier access.



How the E6 platform **stands out.**



Renaissance Platform

API-first adaptable platform for use-case driven and configurable payment processing solutions - any network, system, or value unit



Flexible Loyalty Engine

We give our clients the ability to track or reward loyalty via custom “value units” across the globe.



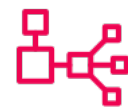
Boundless Product Behaviors

Set behaviors and products with unmatched speed through exposed configurations with our IONIC™ plug-in framework.



Asset-Class Agnostic Ledger

Our dual-entry ledger powers the transfer of a “value unit” in any form – FIAT currencies, virtual currencies, custom loyalty points, and more.



Many-to-Many Vertices

Our VERTICES™ framework models customers in any manner using many-to-many relationships, supporting complex use cases and hierarchies.



Partner Integration Management

We model providers of various types across banks, payment networks, and exchanges as partners to support integration. Integrate with client and 3rd parties.

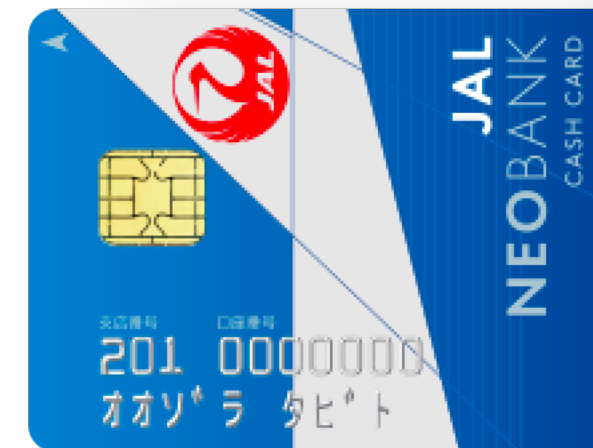
Our Products & Capabilities - Client Case Studies



HSBC

HSBC's digital bank was built on Episode Six.

A peer-to-peer and consumer-to-merchant payment ecosystem that allows a Tier 1 bank to defend its market position in Hong Kong against technology disruptors. The ecosystem now boasts 2.5M+ consumers and merchants processing thousands of transactions per second. **30% of Hong Kong merchants and consumers have an account today.**



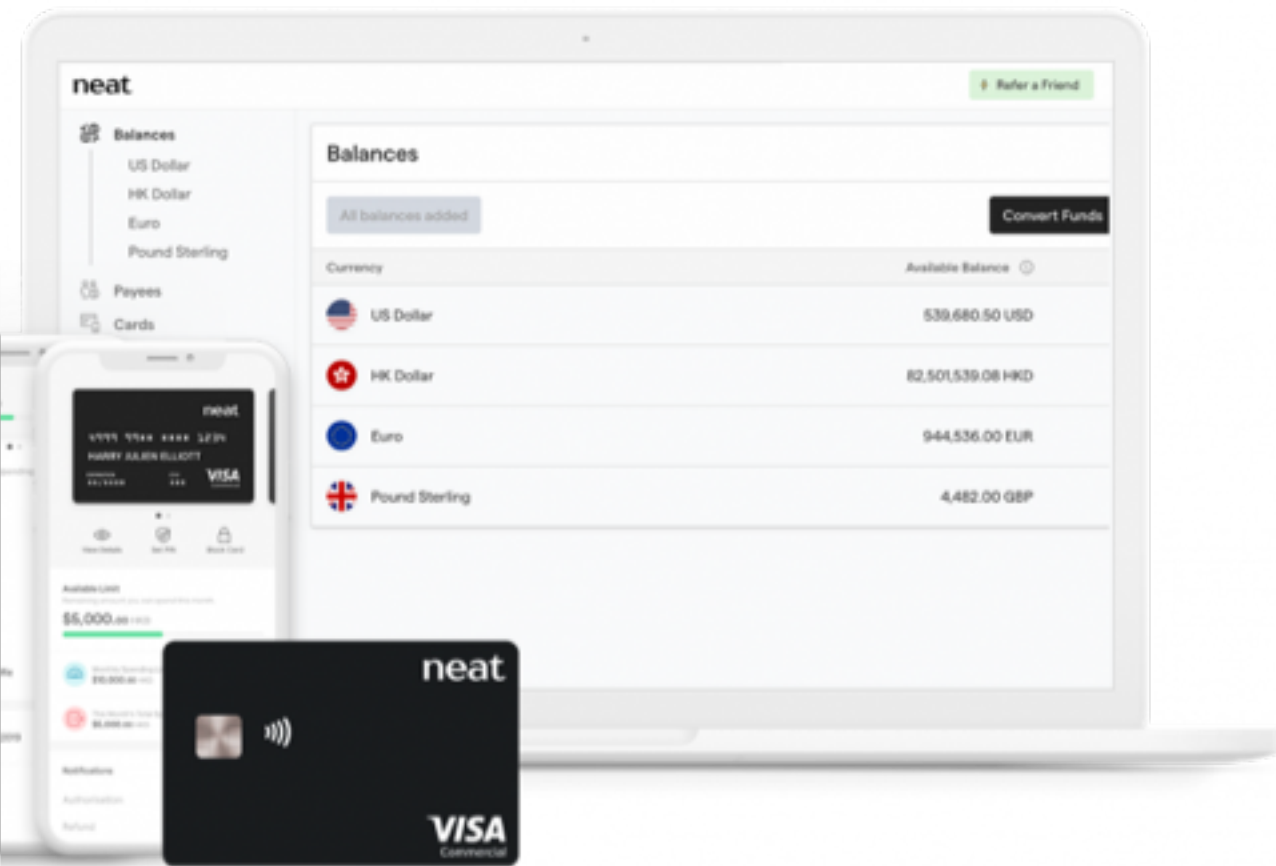
JAL Neobank

One of the world's largest airlines created and built a Neobank using E6 Platform.

In 2017, Japan Airlines, in partnership with the largest digital bank in Japan, had a strategic objective to move into financial services. They turned to E6 and launched a Global Loyalty Program and Global Wallet.



Our Products & Capabilities - Client Case Studies



Neat

Corporate Credit Cards

A virtual and physical corporate card offering that allows Neat to empower SMEs with payment solutions needed to conduct commerce across borders.



Nomi Health

High-Velocity Transaction Processor

A high velocity transaction processor built to allow simple, straightforward, and direct payments eliminating expensive and tedious inefficiencies in the healthcare ecosystem.

Innovate, enhance, or build the digital payment products your customers want.

E6 empowers banks, fintechs, and innovative brands with the freedom to design and deploy digital payment products quickly – driving user growth and loyalty.



Embrace Innovation & Get to Market Faster

The E6 platform drastically cuts implementation time without cutting corners. No more waiting on third parties – launch products into market on your schedule.



Make the Smartest Enhancements

With real-time access to all data, you can access analytics and product behavior, as well as support for additional capabilities such as AI.



Reimagine Value Unit Transfer

We provide the industry's most extensive set of features and functionalities via hundreds of APIs.



Expand Globally, Instantly

Our platform can be used anywhere in the world and supports different languages, currencies, and compliance requirements across countries and regions.

We enable global, winning payment propositions.

We have partnered with multiple industry leaders who have utilized the E6 Platform to go to market with modern digital financial products.



E6 Global Partners





**MD, Partnerships & Business Development,
APAC**

ravi.patel@episodesix.com

Mobile / WhatsApp
(+65) 9154 1271