

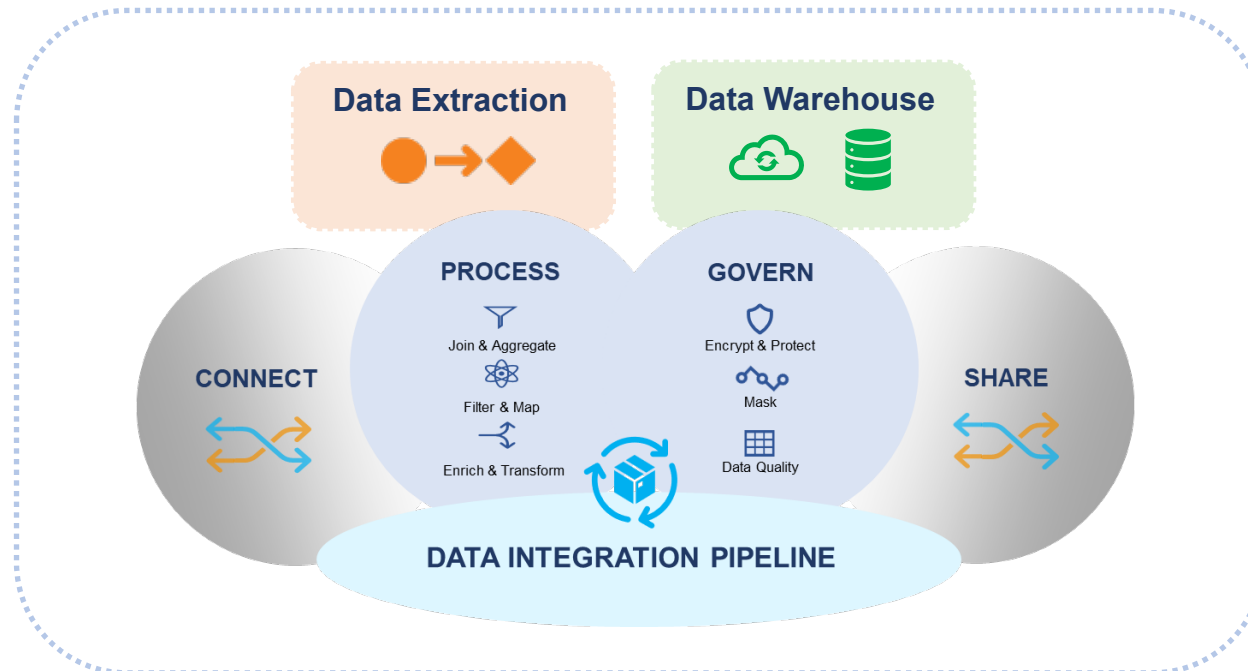


Unified Data Platform

Enabler for digital modernisation



Future proofing your business!



Grant Kratz

General Manager Commercial

David Freeman

Banking Solution Architect

> 4impact Overview



- Privately owned, established 2005
- SEA focus, 60+ Staff – FTE + Contractors, across Brisbane, Manila and Singapore
- Transitioned to largest private Guidewire Insurance practice globally (Sold to Deloitte 9/22)
- Today growing our Systems Integration business in Banking to Mutuals – UDA, Data Action and Temenos focus

Technology Consulting

- Data Discovery
- Data Planning
- Data Design
- Technology, Application & Architecture Reviews

Data Integration & Streaming Services

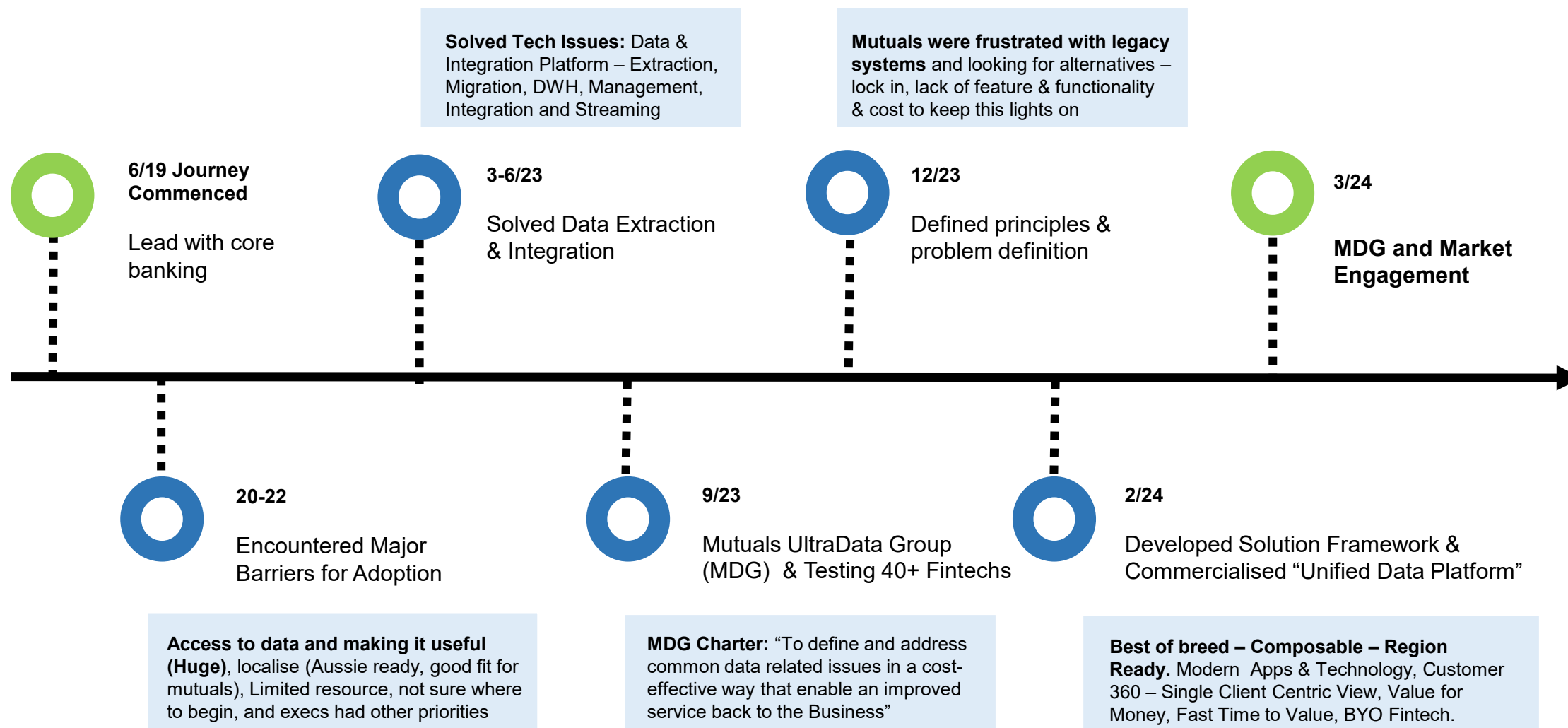
- Legacy Data Extraction
- Data Migration
- Data Warehouse – ETL
- Operational Reports – Power BI
- Data Integration – API's
- Streaming Pipelines
- Application Connectors
- Reporting & Analytics

Partnerships

- Loans Origination
- KYC / AML / Fraud
- Customer Communications Management
- Regulatory Reporting

Project Management, Change Management, Support & Delivery Assurance

> ~ 6 Years in the Making!



> Common Mutual Business Issues

Focus on Revenue Generation, Cost Out & Enhanced Client Experience

Profitability & Growth

Limited Business Insights

Scale & Operational Efficiency

New Entrants: Fintechs & Neo Banks

Mergers & Acquisitions

Economic Uncertainty & NIM Squeeze

Acquisition & Client Retention

Client Experience

Digital Transformation & Modernisation

New Apps with Full Feature Sets

Talent Acquisition & Management

Compliance

Cyber Security Threats

Evolving Regulations

Financial Crime & Fraud Prevention

Systems

Legacy Systems, Lock-in & Costly to Maintain

Lack of Feature & Functionality

Not Aligned to Business & Client Requirements



Solution Development Guiding Principles



This is what the MDG and market is telling us?



Best of breed – feature rich, 100% aligned to solve common Australian Mutual & Non-Bank Lending issues



Composable – Open system and non-proprietary. Buy the whole pizza or a slice at a time. Short, sharp, low risk, high value approach



Region Ready – conceived and developed for the Australian market



Digital Technology Modernization – modern platform, leveraging microservice to enable true digital transformation and technology modernization



Customer 360, Single Client Centric View – modern apps, interfaces and workflows, fully integrated & focused on enhancing user experience



Value for Money – flexible, cost effective, & self-funding initiatives delivering real business value. No lock in contracts, & easy to do business with



Improved time to Value – repeatable, low cost, low risk and high value



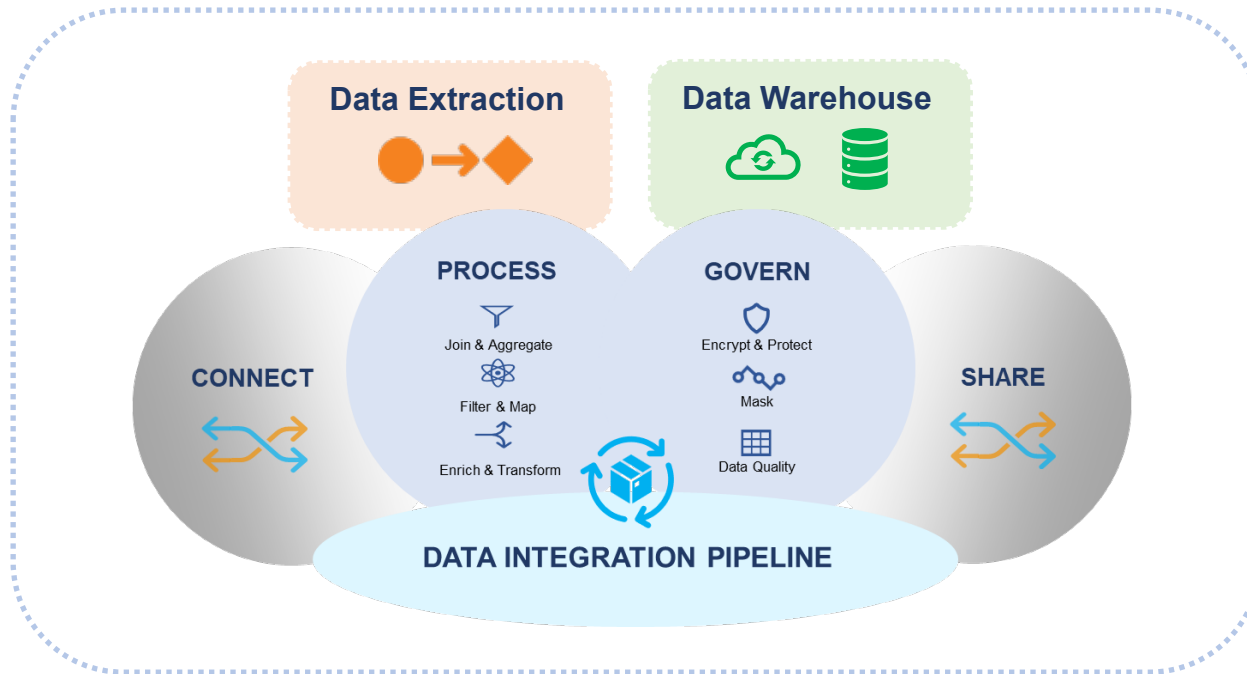
BYO Fintech – plug and play integration, brings flexibility, to use “Best of Breed” digital solutions



The Solution: Unified Data Platform



Future proof your business – with a modern, unified, digital services enabler!



Liberates legacy data and makes it accessible

Structures the data to make it useful

Enabler for “Plug and Play” integration
& digital services modernisation

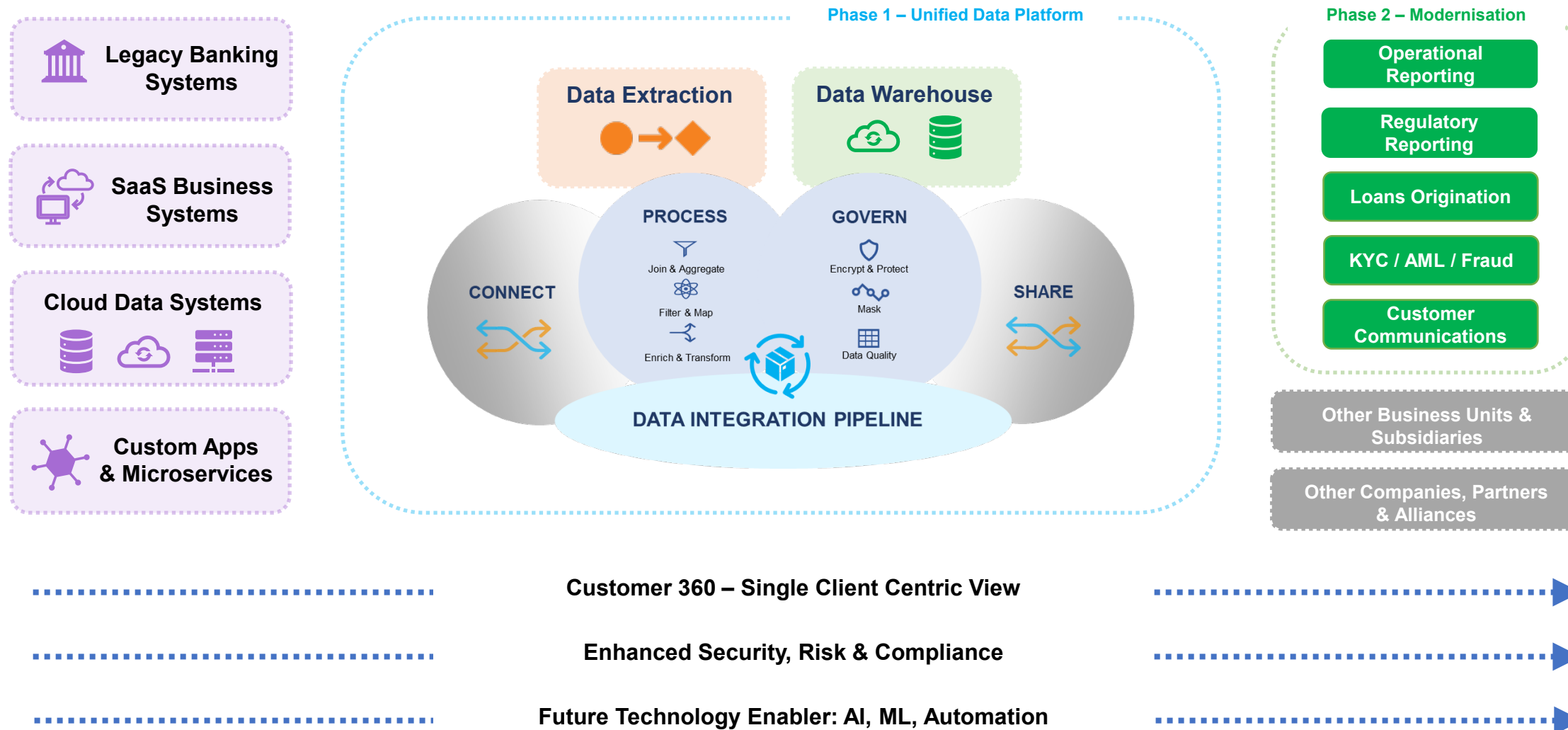
Modern architecture with enhanced security,
risk and compliance features



Future proofing your business!

> Tying it together

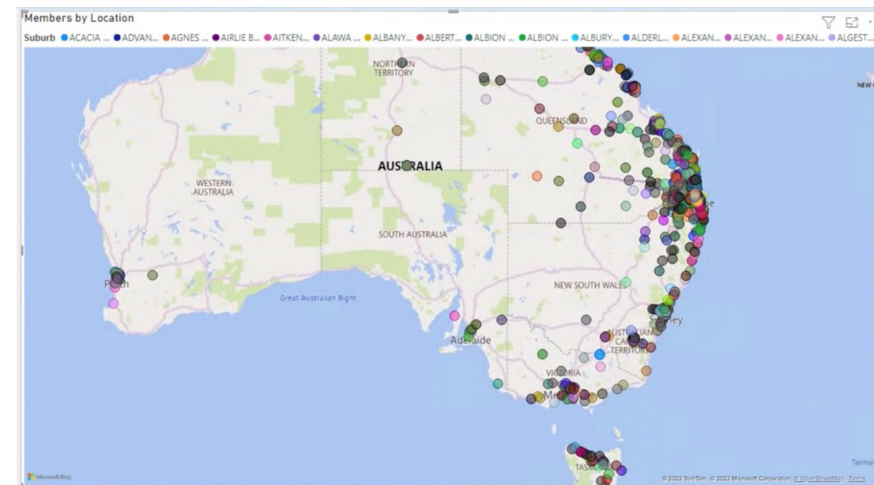
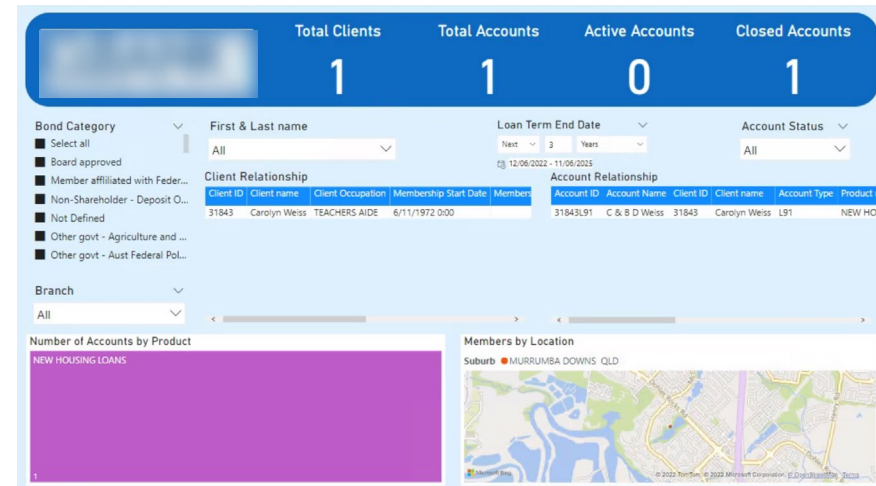
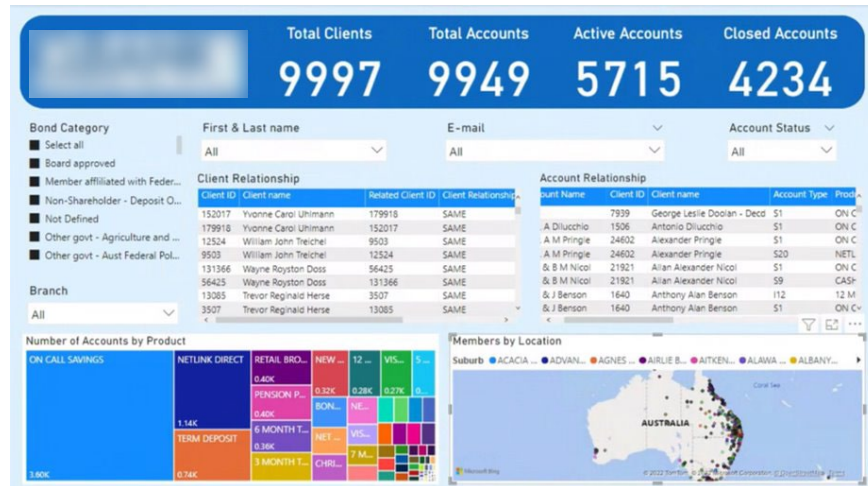
Shift left to right to enable digital modernization and drive business value



Sample Use Case – Operational Reporting

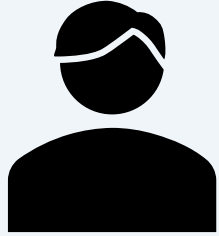


Customer 360 – single client centric view





Meet William



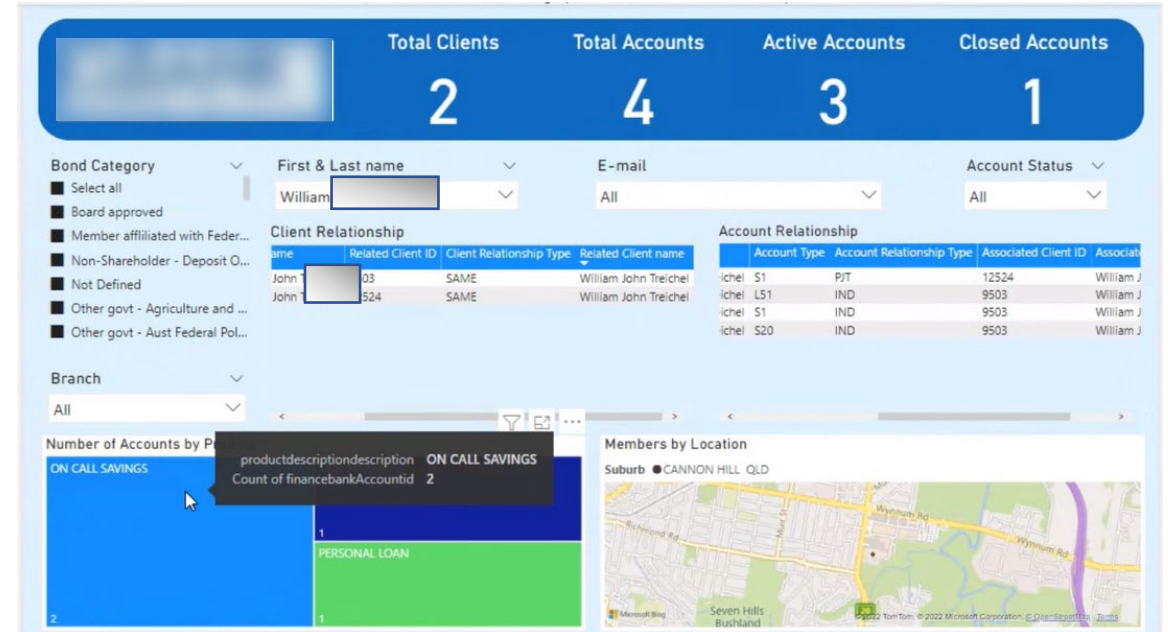
William, Assistant Manager Cannon Hill

Profile	Client ID	Account	Date joined
William xxxxxxxxx	Xxxx1	1	5/01/1998 – 21/02/2002
William xxxxxxxxx	xxxx2	3	5/1/1998

History

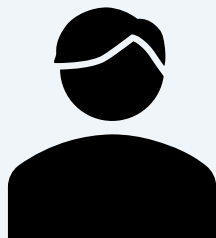
Account type	Product name	Date	Status	Branch
S1	On Call savings	3/12/1987 - 21/2/2002	Closed	1
L51	Personal loan	12/04/2010	Open	9
S1	On Call savings	3/12/1987 - 21/2/2002	Open	9
S20	Netlink Direct	16/01/2018	Open	9

Account information



> David is your most loyal customer

David, Police Officer



Your most loyal customer

Burpengary, QLD

Branch 1, Membership from
12/06/1998

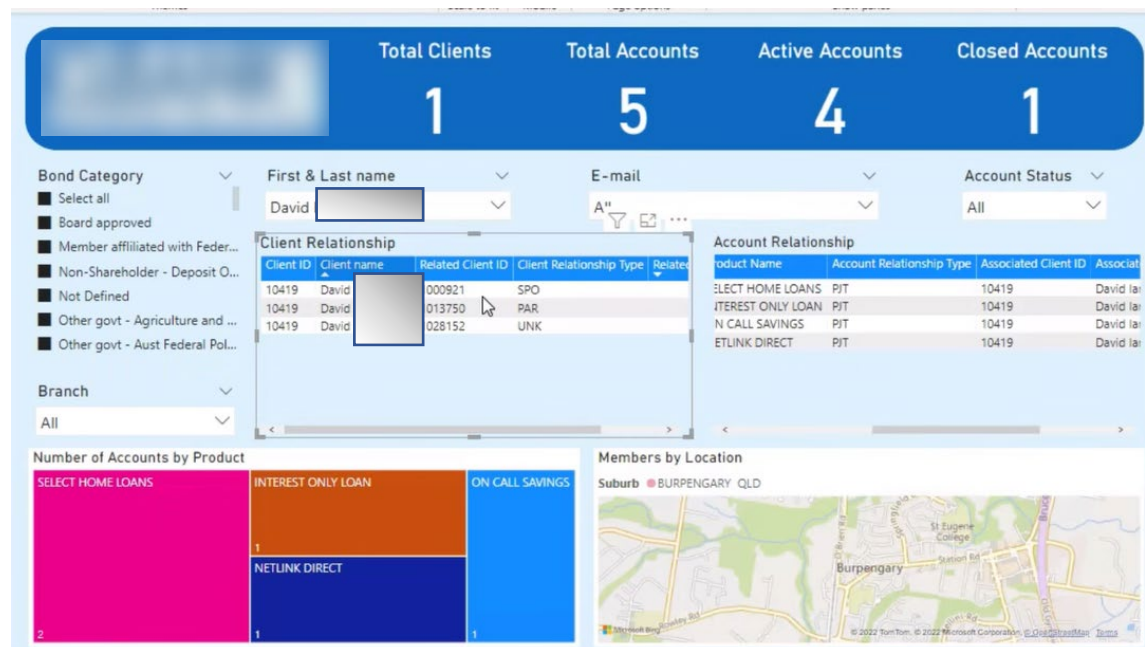
History

Account type	Product name	Date	Status
L44	Select home loans	10/10/2007	Open
L75	Interest only Loan	31/08/2004 – 09/09/2007	Closed
S1	On Call savings	27/08/1980	Open
S20	Netlink Direct	7/02/2008	Open

Relationship type	Related Client ID
SPO	1000921
PAR	1013750
UNK	1028152



Account information



> Consulting Engagement Approach



Discover

Problem & Solution Requirements

An initial high value consultation to understand and validate your unique business needs and challenges.

Design

Solution Architecture

We seek to formalize the technology requirements and set a common foundation, to deliver a successful project implementation.

Manage

Support and Optimize

Provide ongoing support, monitoring and optimization, to ensure the solution remains effective in delivering business value.

Plan

Strategy and Approach

Strategic engagement to clearly define business vision, and technology roadmap. Detailing approach and funding required to meet your business objectives

Implement

Build, Test and Deliver

Execute the devised strategies with precision, ensuring a seamless integration with your existing systems.

Review

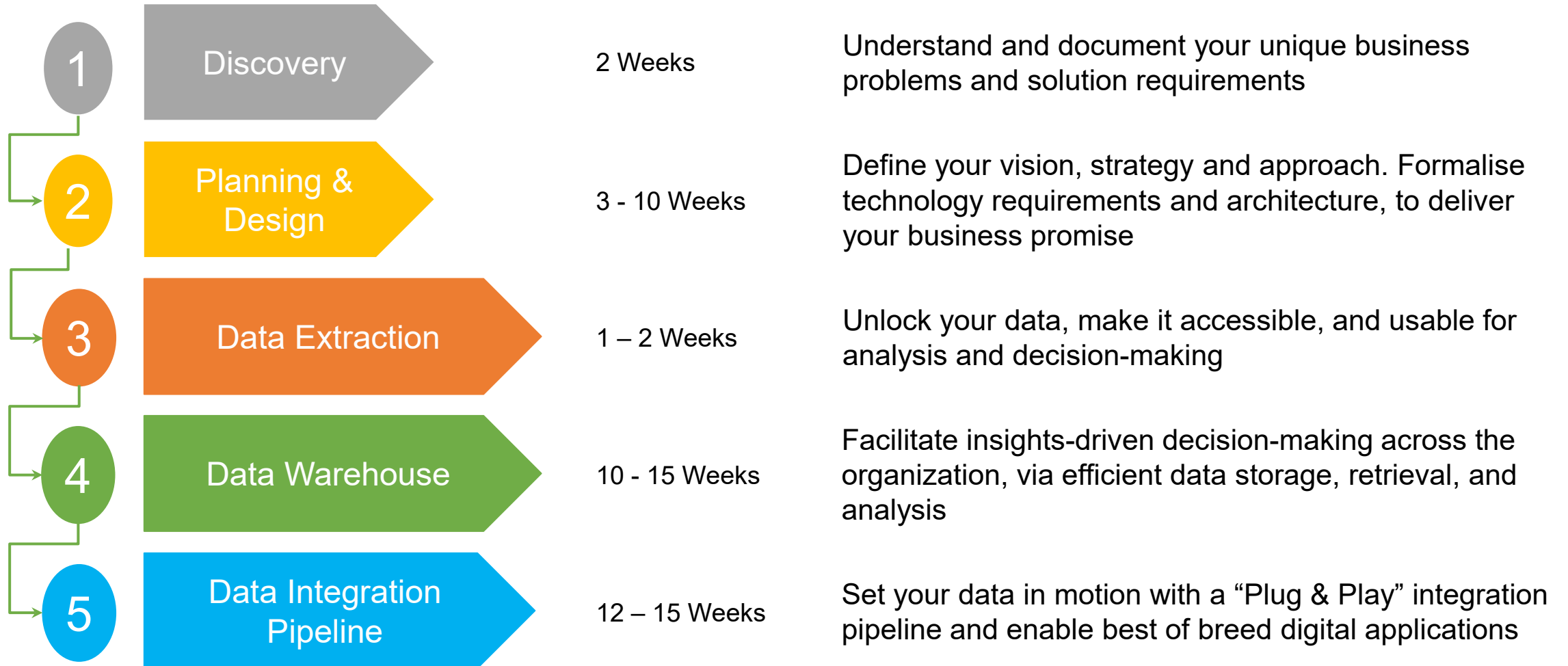
Strategy, Application and Architecture

Short, sharp consulting engagement to review, investigate or validate approach



> Phase 1: Unified Data Platform

Foundation Layer – free your data and make it useful, day 1!



> Phase 2: Digital Modernisation

Accelerate business value – revenue generation, cost takeout or enhanced client experience

