

Kubio & LIXI

Strategy Discussion

21 November 2018



The shape of things to come

Client, broker & employee experience

- ✓ Simple, clear experience
- ✓ Digital prequalification
- ✓ Online lodgement
- ✓ Self-service options
- ✓ Consistency
- ✓ Confidence

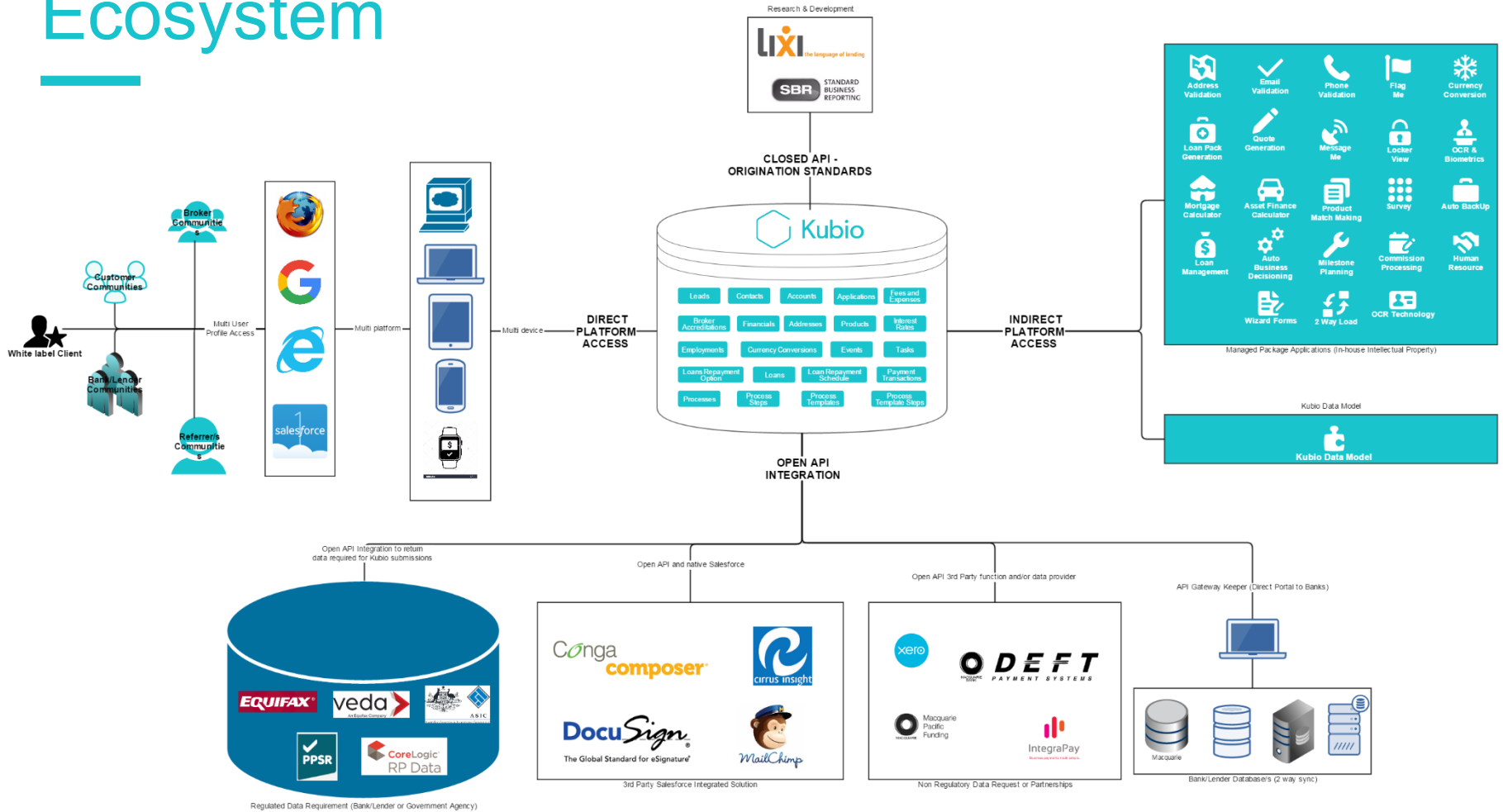
- ✓ Increased SAM
- ✓ Compliant by design
- ✓ Efficient portfolios
- ✓ Digital client management
- ✓ Cross division distribution

Parties to a lending transaction

- ✓ Broker
- ✓ Client
- ✓ Guarantor
- ✓ Lenders
- ✓ Data services
- ✓ Credit bureau
- ✓ Regulator

- ✓ Aggregator
- ✓ Sub-aggregator
- ✓ Accountant
- ✓ Valuer
- ✓ Legal
- ✓ Compliance
- ✓ Tech vendors

Ecosystem



How best to connect?

- ✓ LIXI schema
- ✓ APIs
- ✓ Gateways
- ✓ Managed package apps
- ✓ API & app aggregation
- ✓ Marketplace