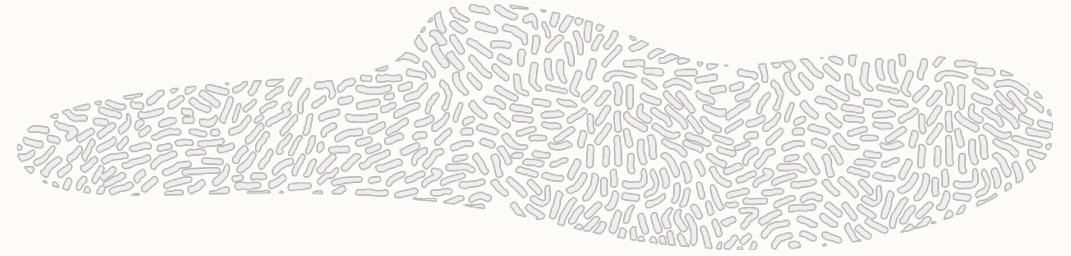


ORACLE NETSUITE

NetSuite for Fintech and Digital Banking

Agenda



1. Understanding the Fintech landscape
2. Challenges Faced
3. Our Solution
4. Win Stories
5. NetSuite Value Statements



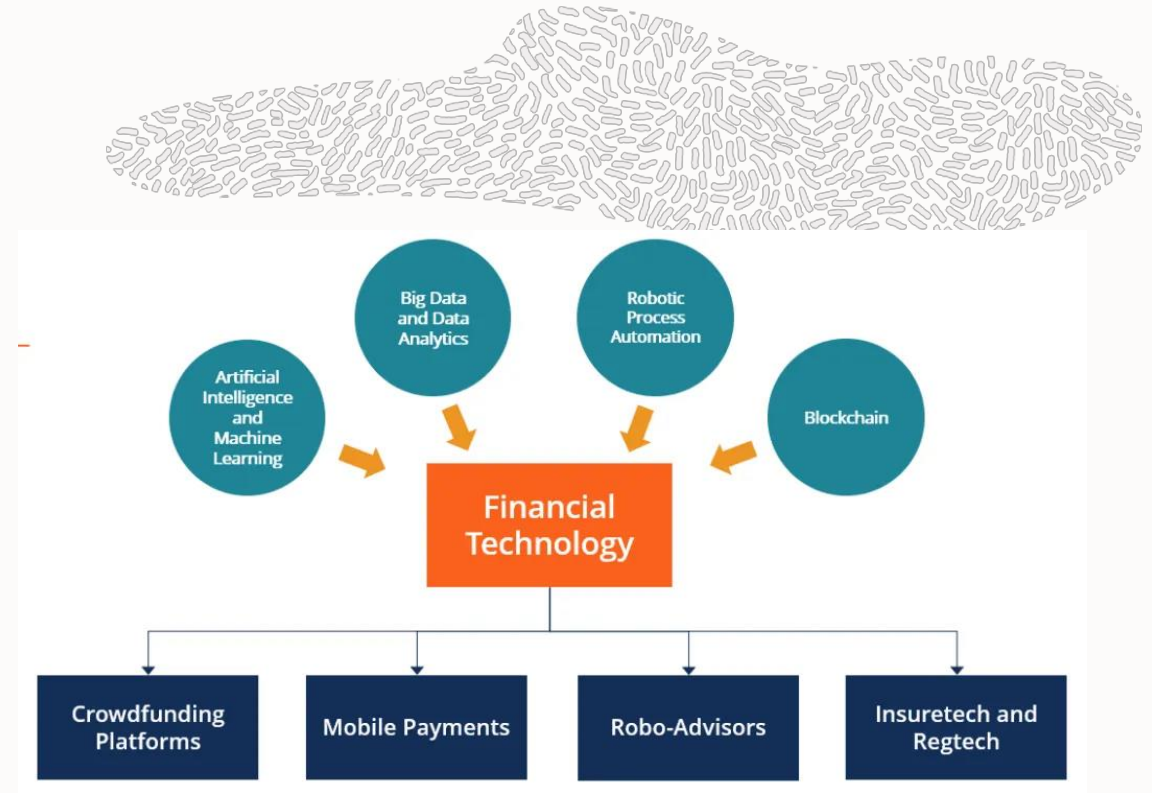
Understanding the Fintech Landscape

Fintech – Basics

Financial + **Tech**nology

Fintech – Integration of technology into offerings by financial services companies to improve their use and delivery to consumers.

Fintech innovation – cryptocurrency, digital cash, blockchain technology, robo-advisors, insurtech, regtech



Market Size 2021



Why Do Companies Subscribe to Fintech Services?



Market Drivers



Focus of Companies on Cost Reduction and Improving Efficiency

Cut down their cost
Automate their process
Reduce the chances of error



New Technological Advancements drive Adoption of Fintech

Cybercrime
Fraud

Market Challenges



Concerns about Data Privacy

Feeding consumer and vendor data into analytics, AI, blockchain



Changing Fintech Market Landscape

Acquisitions, partnerships, technology launches



Fintech Players

1500

Fintech companies across ASEAN

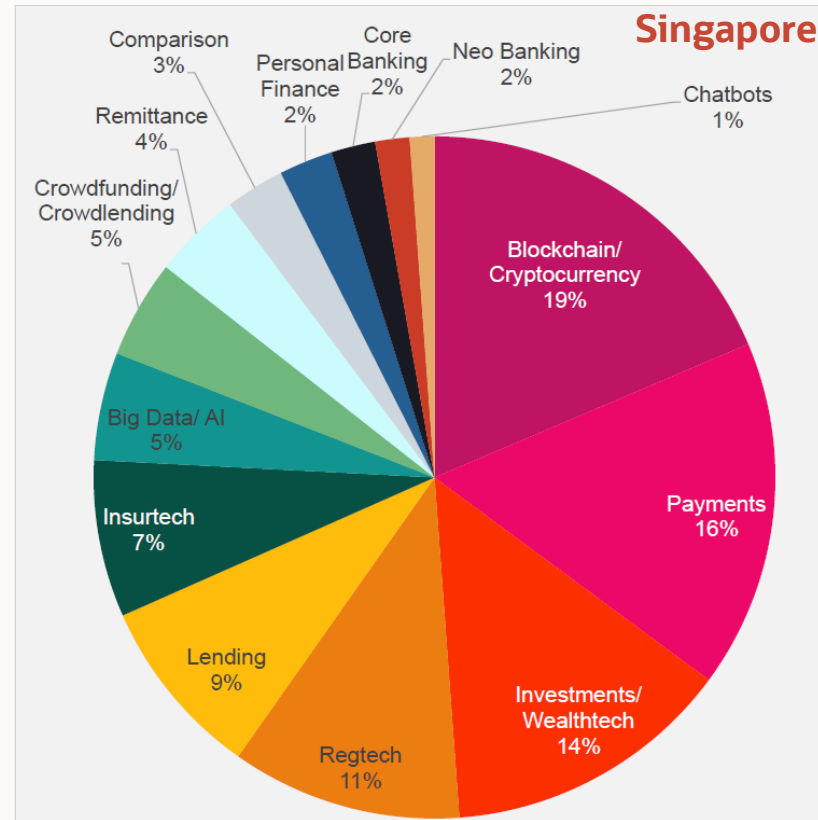


Fintech Categories

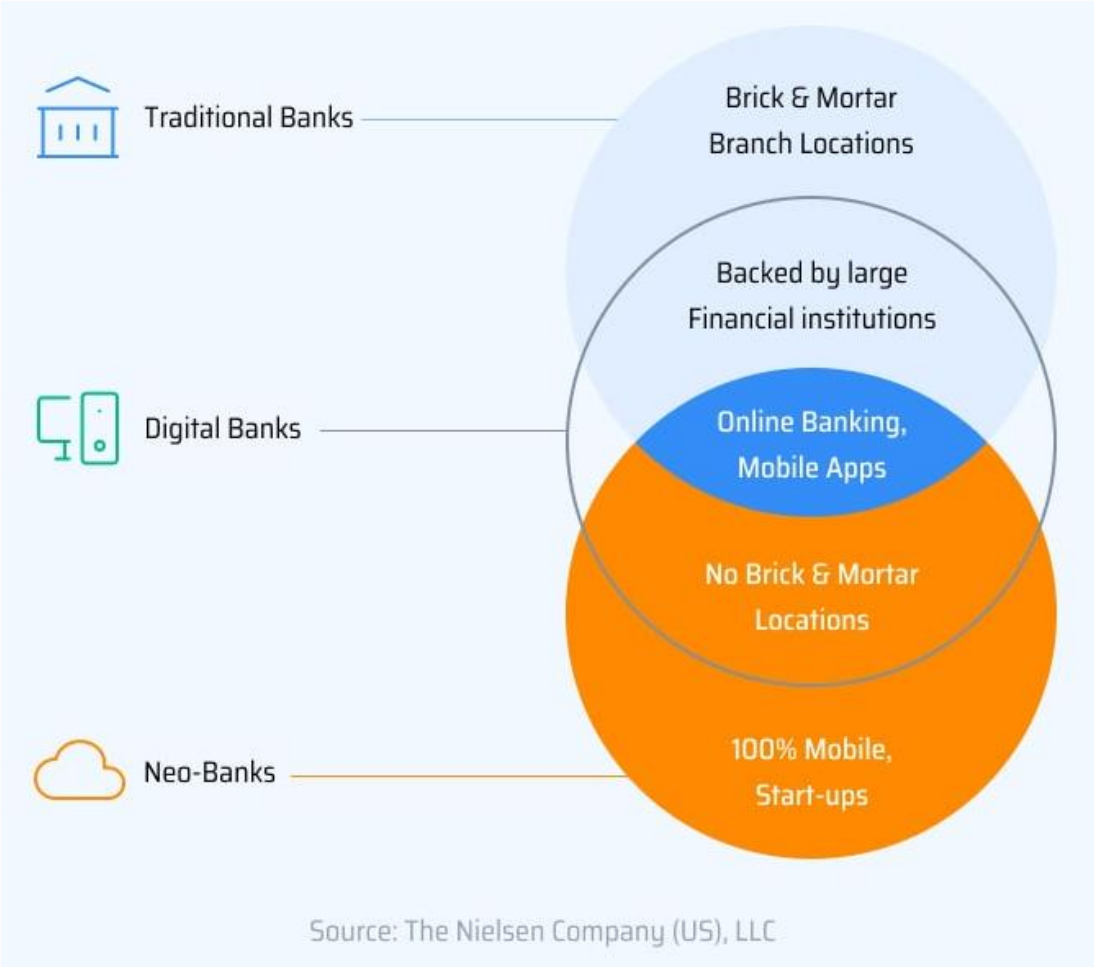
FINTECH

1. Blockchain/Cryptocurrency
2. Neo Banking/Virtual Banking
3. Insurtech
4. Lending
5. Personal Finance
6. Comparison
7. Remittance
8. Crowdfunding/lending
9. Payments
10. Investments/Wealthtech
11. Big Data/AI
12. Chatbots
13. Regtech
14. Core Banking

Country Breakdown by Fintech Types



Differences: Neo vs Digital/Challenger Banks



Digital Banks

Have physical presence

Have a banking license



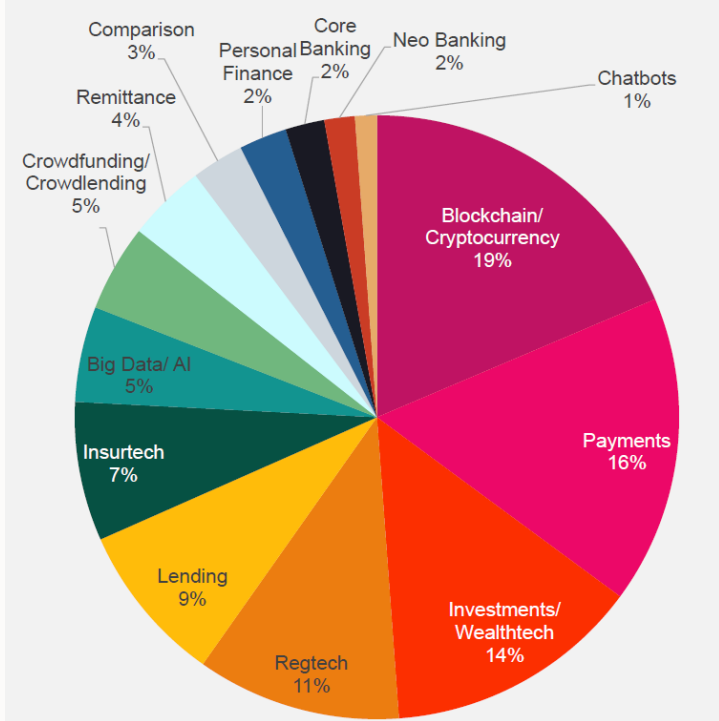
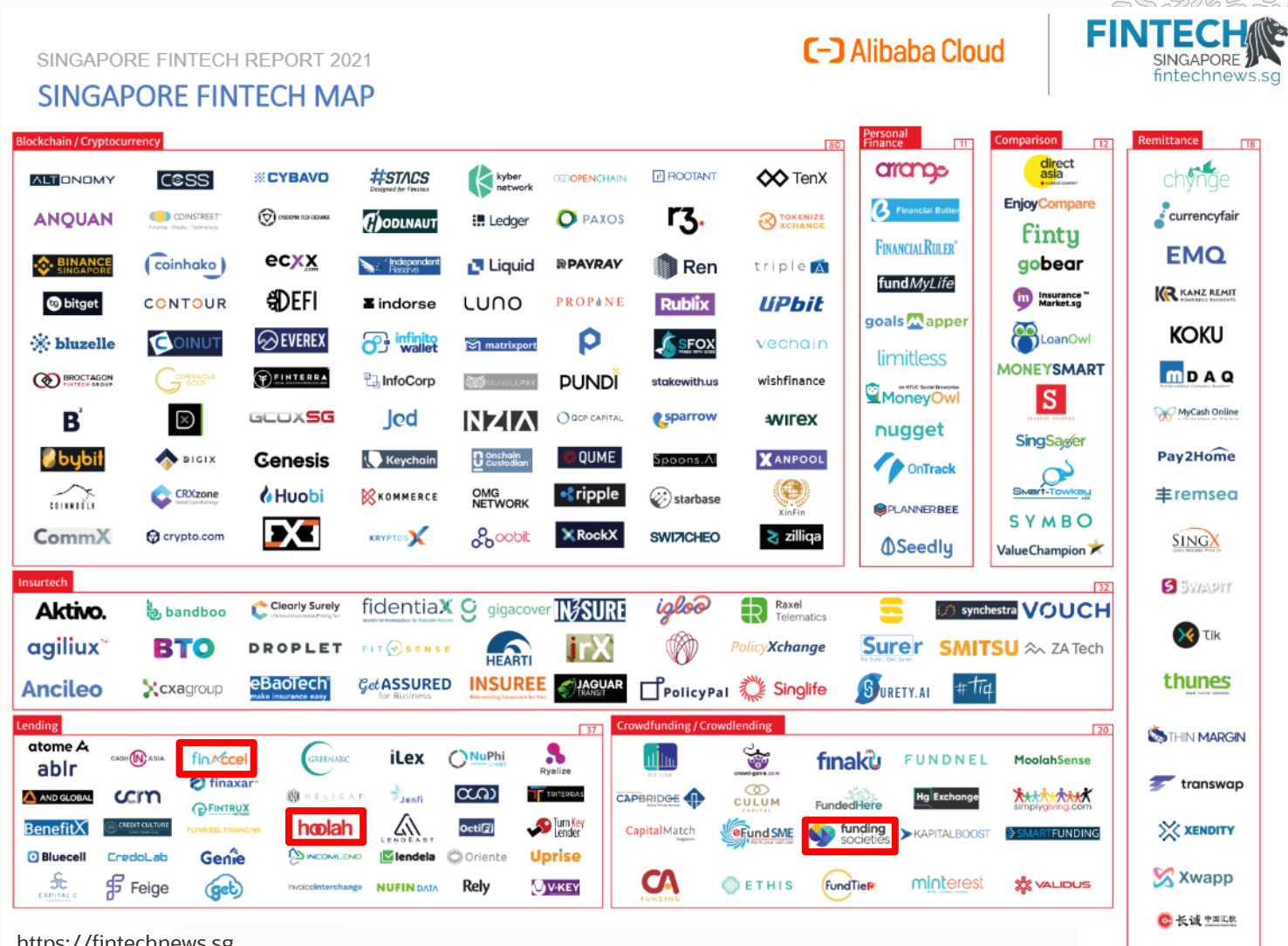
Neo Banks

Entirely digital

Do not (rely on a partner bank)



SG Fintech Players (430)



<https://fintechnews.sg>

SG Fintech Players (Cont'd)



The slide displays a collection of Singaporean fintech company logos, organized into several categories:

- Payments (51):** Includes logos for 2C2P, asia pay, EedenBull, HUAWEI pay, MCT, pure commerce, SEVEN, ACI, AsiaTop, 66 episodesix, HitPay, PRIMENT, bero, stripe, and many others.
- Big Data / AI (29):** Includes logos for 6ESTATES, FLOWCAST, trustingsocial, ADVANCE, InfoTrie, value3, Almazing, AUREUS, BLUE FIRE AI, Credify, CredoLab, CriAT, FENCORE, Finquest, and others.
- Core Banking (9):** Includes logos for CREALOGIX, FINASTRA, MAMBU, meniga, 金融雲聯通 ONECONNECT, SUNLINE, TEMENOS, Thought Machine, and TONGDUN.
- Charbots (5):** Includes logos for ACTIVE.AI, insureVito, kasisto, KASIMO, and WIZ HOLDINGS.
- Investments / Wealthtech (50):** Includes logos for 360F, BondEvalue, EXPERSOFT, InvestaX, 37Cap, additiv, AG DELTA, CONNECT, funderbeam, KRI TAL, and many others.
- Regtech (47):** Includes logos for AiDA, Datarama, LYMON, REFINITIV, V-KEY, APVERA, dathena, Mangtas, Reg Bank, VaxSmart, and others.
- Neo Banking (7):** Includes logos for aspire, BigPay, matchmove, IN, B, TransferWise, and youTRIP.

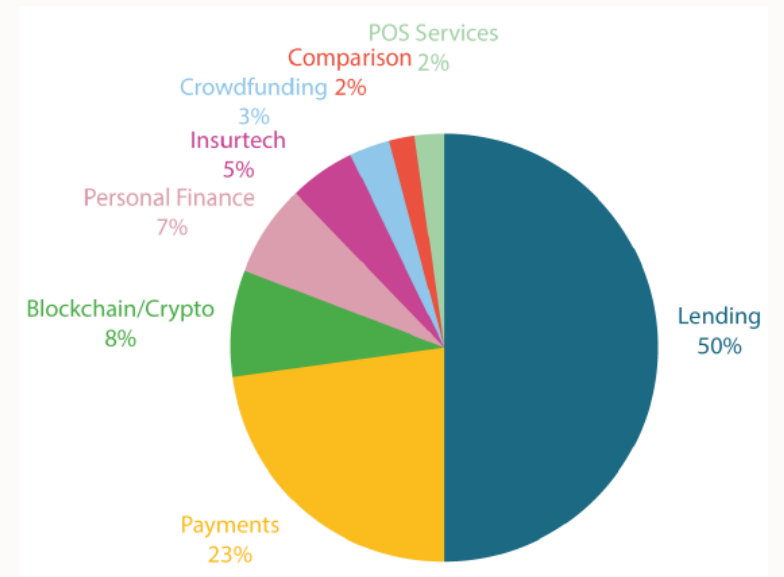
ID Fintech Players (322)

PAYMENTS (73)

GO PAY	true money	OVO	bayarind	Shopee Pay	aidu pay	i.saku	Link Aja!
jenius	Sakuku	DANA	paprika	UANGKU	Duwit	GO TO CARD	flip
yap!	TokoPandai	triv	spin	xendit	ipay88	E2Pay.co.id	POKU
indopay	ayopop	sepulsa	KASPRO	mynt	paydia	Grab Kios	Wallezz
netzme	EASYPAY	kioson	faspay	INDOMOG	AirPay	zipay	kas
dimo	pasarwarga	poselby	BLUE	iPaymu	saldomu	Dadipay	ipbkl
youpay	mimopay	GV-money	KinerjaPay	ezee link	BebasBayar	ASTRA PAY	BON
SpeedCash	matchmove	mobilepuls	AINO	midtrans	Paytren	m-Bayar	MC Payment
espa	Winpay	2C2P	cashlez	ayoconnect	PAYFAZZ	finpay	NICE PAY
wirecard							

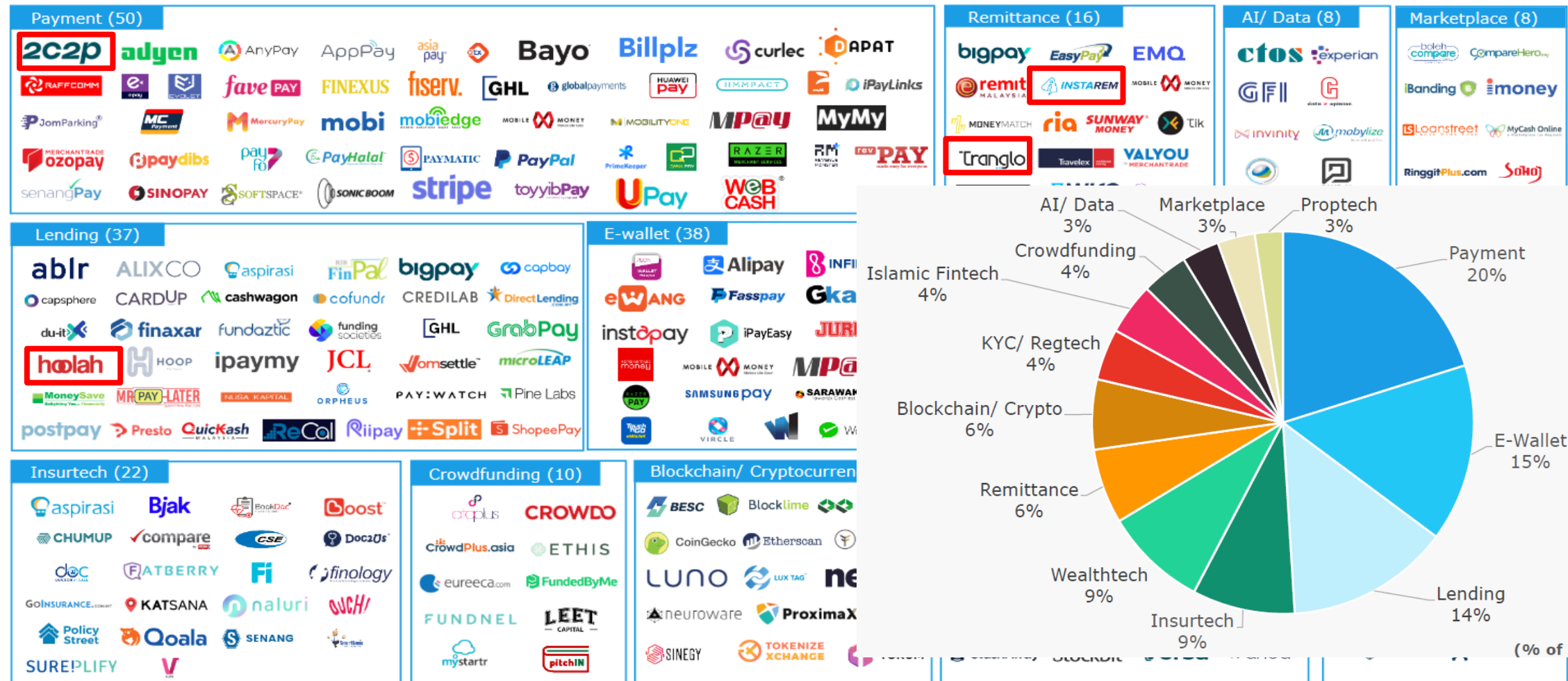
LENDING* (33)

Akseleran	MEKAR	amartha	KOINWORKS	CROWDO	taralite	KREDITPRO	ULO
KlikACC	DOMPET Kilat	FINTAG	PINJAM WIN/WIN	investree	ALAMI	RUPIAH CEPAT	LOAN
amma	DanaRupiah	indodana	danamas	PinjamModal	UANGTEMAN	Awan Tunai	modalku
tokomodal	KreditPintar	Finmas	PinjamanGo	pohondana	AdaKami	KIMO	ESTA
maucash							

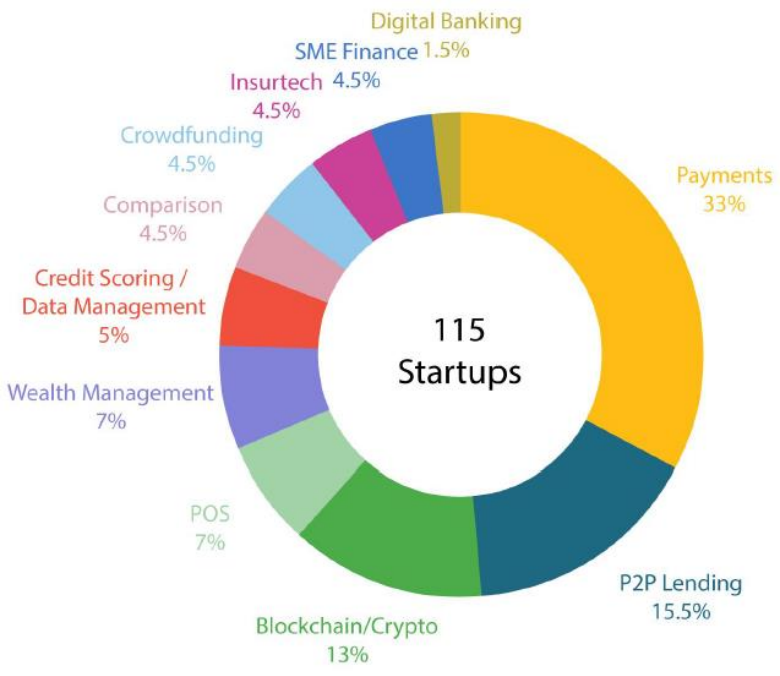


MY Fintech Players (233)

Malaysia Fintech Map 2021



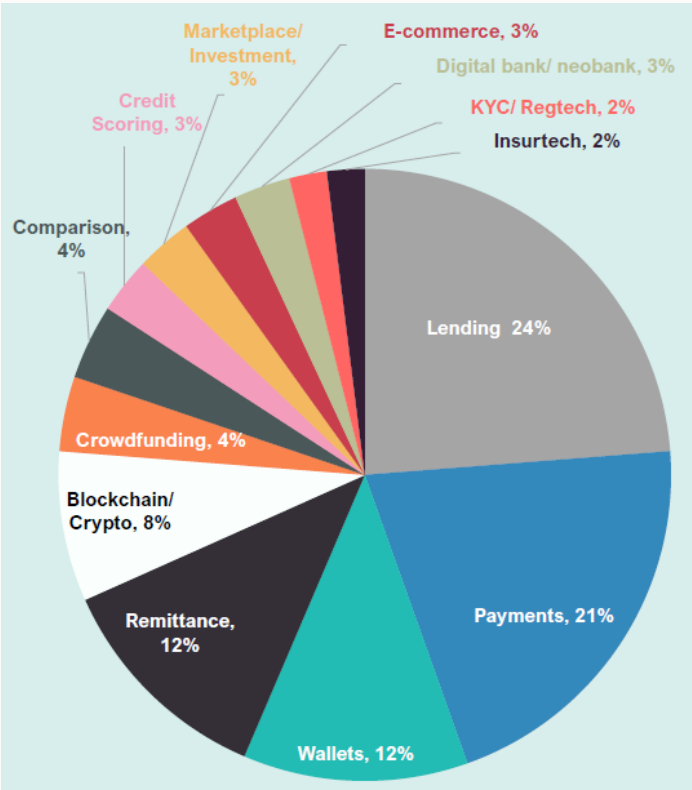
VN Fintech Players (115)



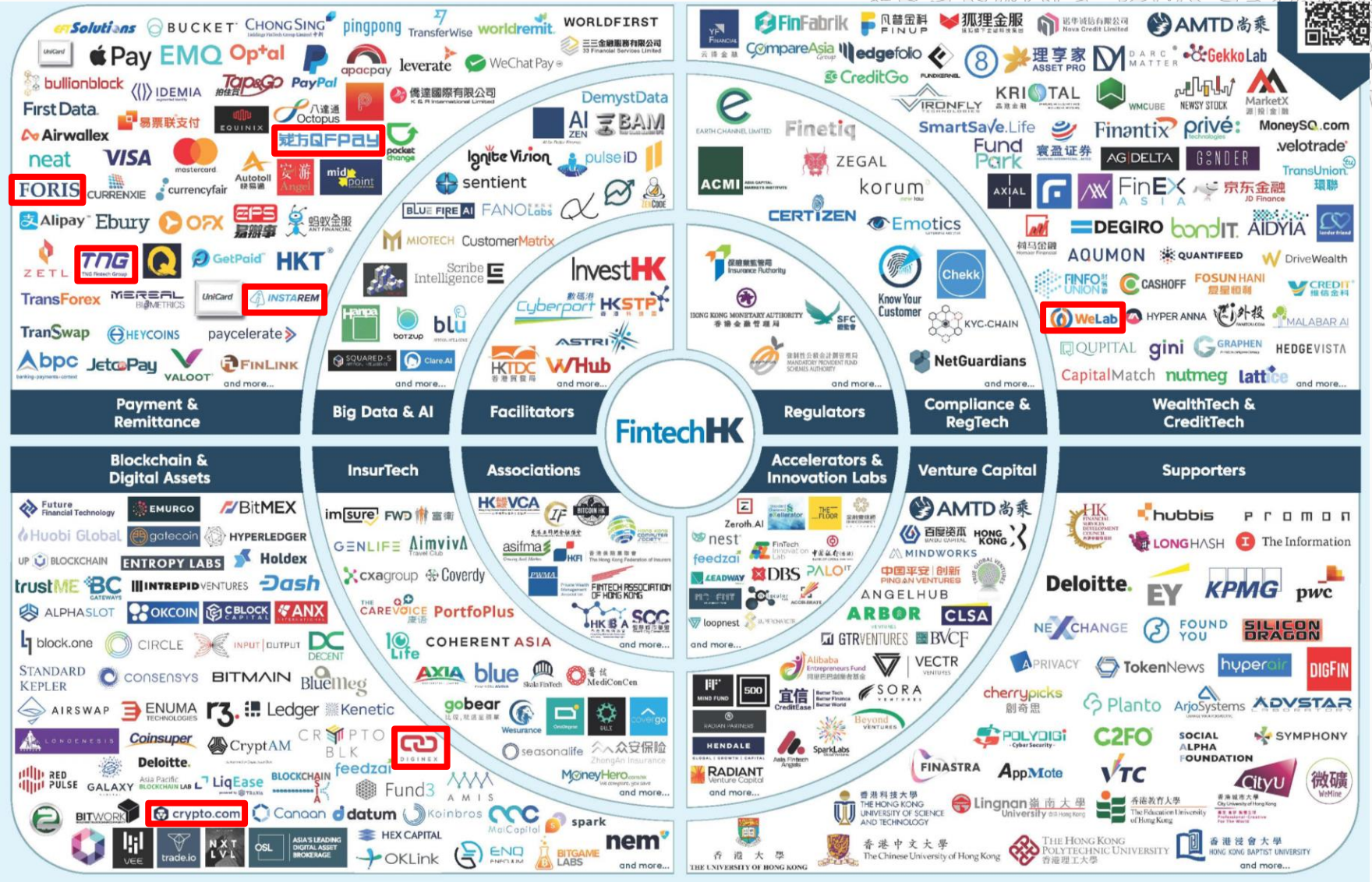
Fintech Thailand Startup Map 2020



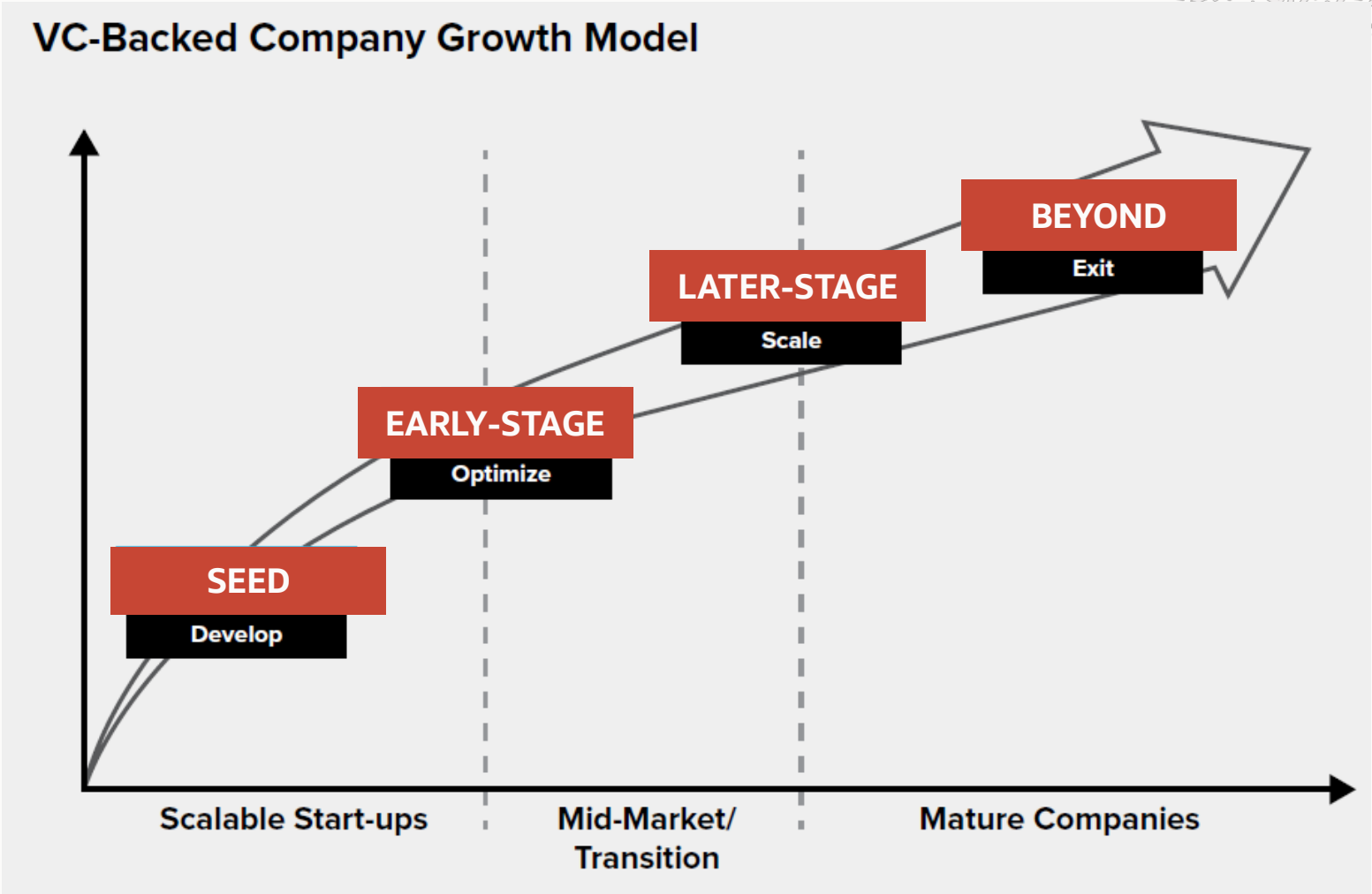
PH Fintech Players (197)



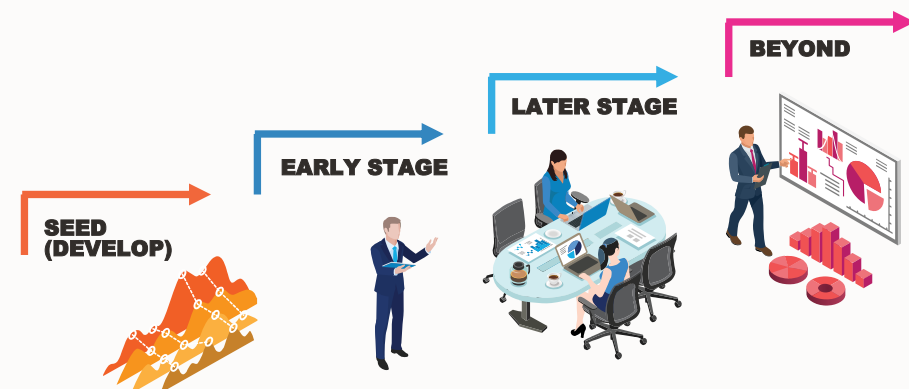
HK Fintech Players



Who Should We Target?



Mapping of NetSuite to Company Growth



BUSINESS VALUES

Seed (Develop)
• Fast: Rapid implementation
• Proven: Built-in Leading Practices
• Tailored: Role-based Dashboards and KPIs
• Scalable: Integrated Suite Financial (+ CRM & Ecommerce)

Early Stage (Series A-B)
• CRM: 360-degree view of customers
• Modern Reporting: Board Metrics, Compliance with US GAAP & IFRS

Later Stage (Series C)
• International Expansion: Multi-currency, Language, Tax support
• Ecommerce: integrated solution

How Do We Know Their Funding Stage?

- ☐ Pre-seed
- ☐ Seed
- ☐ Pre-series A
- ☒ Series A
- ☒ Series B
- ☒ Series C
- ☒ Series D
- ☒ Series E
- ☒ Series F
- ☒ Series G
- ☒ Post Series G

A Singapore Government Agency Website

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Overview **Startups** Incubators & Accelerators Investors People

Filter by: Looking at Funding Stage Sector Fundraising Target Disclosed Funding + More Filters Sort by: Latest Activity

Series C Series A Series B Series D Series E Series F Series G Clear Filters

Post Series G Fintech

Showing 27 results

	BITDATA DIGITAL TECH PTE. LTD. A Regulated Trading Platform for Crypto-Asset	Incorporated 2019	Employee Range 11 - 50	Investment Stage Series A	Disclosed Funding 
Sectors	Fintech Blockchain	Tags Cryptocurrency Trading ...			
	Red Dot Payment Rapid e-commerce	Incorporated 2011	Employee Range 51 - 100	Investment Stage Series B	Disclosed Funding 
Sectors	Fintech	Tags FinTech			
	CARDUP PTE. LTD. Cash Management Platform	Incorporated 2015	Employee Range 11 - 50	Investment Stage Series A	Disclosed Funding 
Sectors	Fintech	Tags Personal Finance Fintech			

<https://www.startupsg.gov.sg/directory/startups>

Fintech Directories / Extended Reading

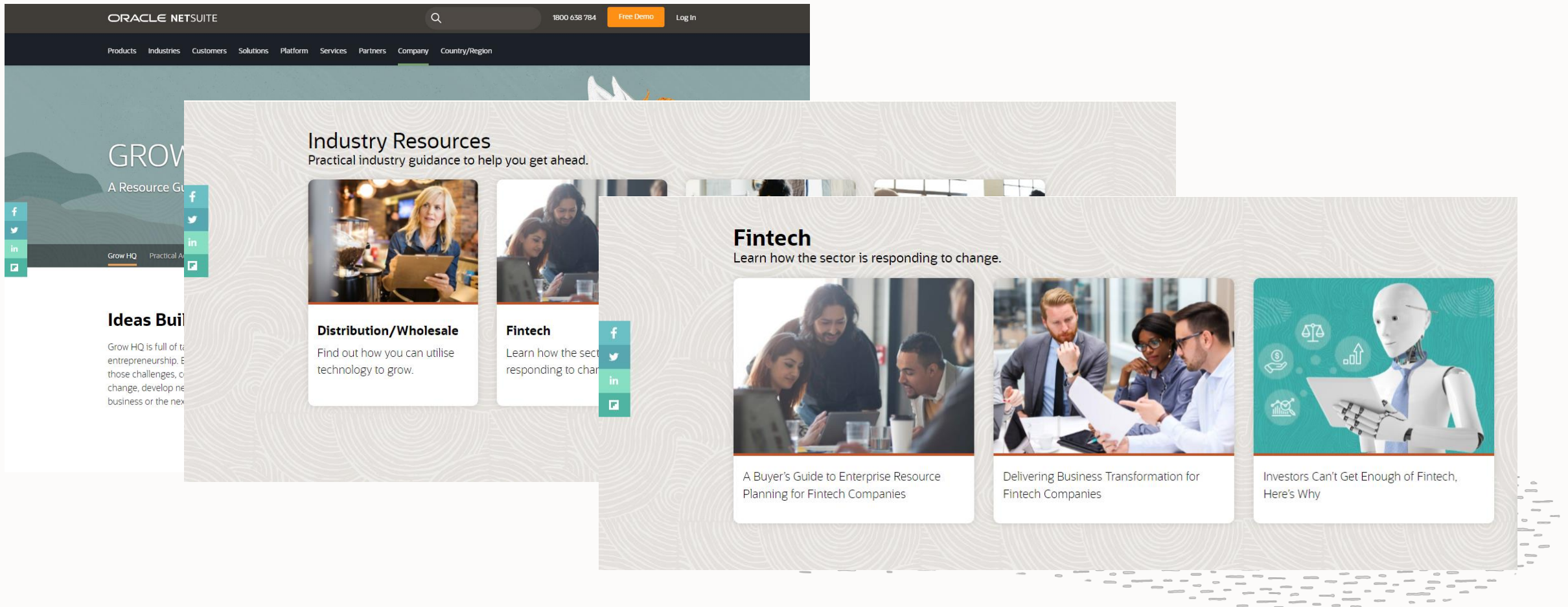


<https://fintechnews.sg>



Marketing Resources - Fintech

Entrepreneurs campaign



<https://www.netsuite.com.au/portal/au/solutions/fast-growing-businesses/entrepreneurs.shtml>

Eloqua nurture campaign

ORACLE NETSUITE

White Paper

Delivering Business Transformation

For Fintech Companies

First name

test amabel

Last name

nathania

Work email

anathania@netsuite.com

Phone

64362679

Country

Company

Your Role

Type of business

What is your primary business system need?

☐ Yes, send me marketing communications on Oracle Products, Services and Events.

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Download White Paper Now

For a company that isn't built on a solid and scalable back-end, the margin-sensitive and highly-regulated financial sector is a dangerous territory.

This white paper will explore how a strong financial foundation can deliver:

- Agility to adapt to new business models and increase revenue and margins.
- Improved financial visibility across the fintech value chain and partners to streamline operations.
- Compliance with financial regulations.
- The ability to scale seamlessly by leveraging the cloud infrastructure.

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ORACLE NETSUITE

White Paper

A Guide to Financial Management Software

For Fintech Companies

First name

test amabel

Last name

nathania

Work email

anathania@netsuite.com

Phone

64362679

Country

Company

Your Role

Type of business

What is your primary business system need?

☐ Yes, send me marketing communications on Oracle Products, Services and Events.

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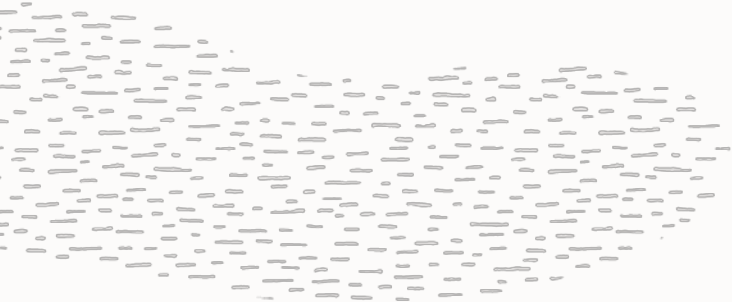
Download White Paper Now

Fintech's face a growing list of challenges that severely restrict their ability to innovate and operate in an agile fashion.

Explore the factors that Fintechs need to consider when looking to invest at:

- Expanding Into New Markets
- Lower TCO, Scalability for Growth
- Robust Controls and Automation

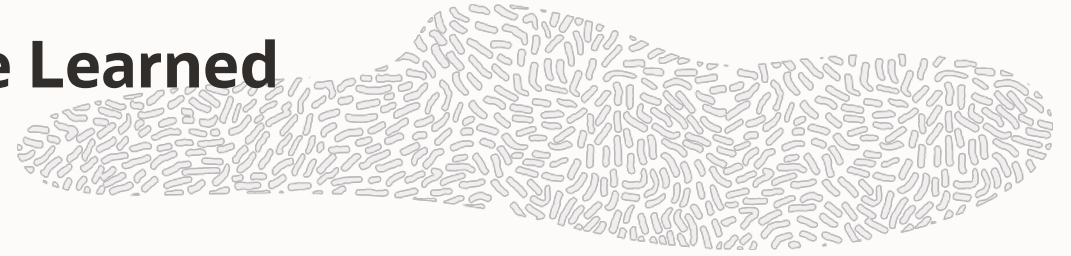
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Fintech Company Profiles and Challenges Faced

Fintech Company Profile – What We Have Learned



LEVERAGE TECHNOLOGY

To provide financial services to businesses or end consumers

FAST GROWING

Start-ups less than 5 years
Rapidly growth trajectory and expanding internationally



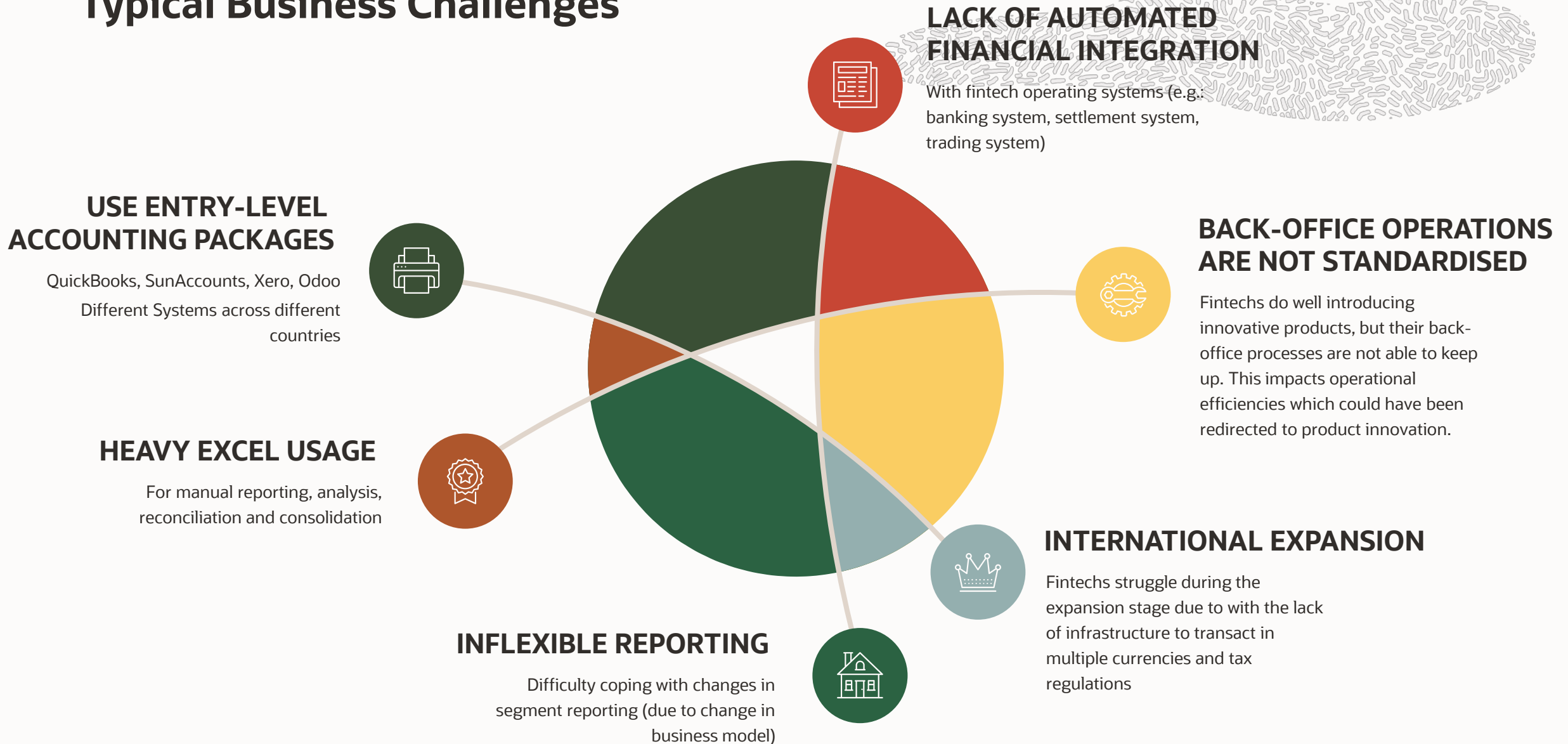
NEED REAL-TIME VISIBILITY

to support diligence for reporting to stakeholders (e.g.: PE/VC firms) and future liquidity events, for example: fundraising, acquisition, IPO

MANUAL CONSOLIDATION

Struggling to achieve single-source-of-truth as data resides in multiple systems

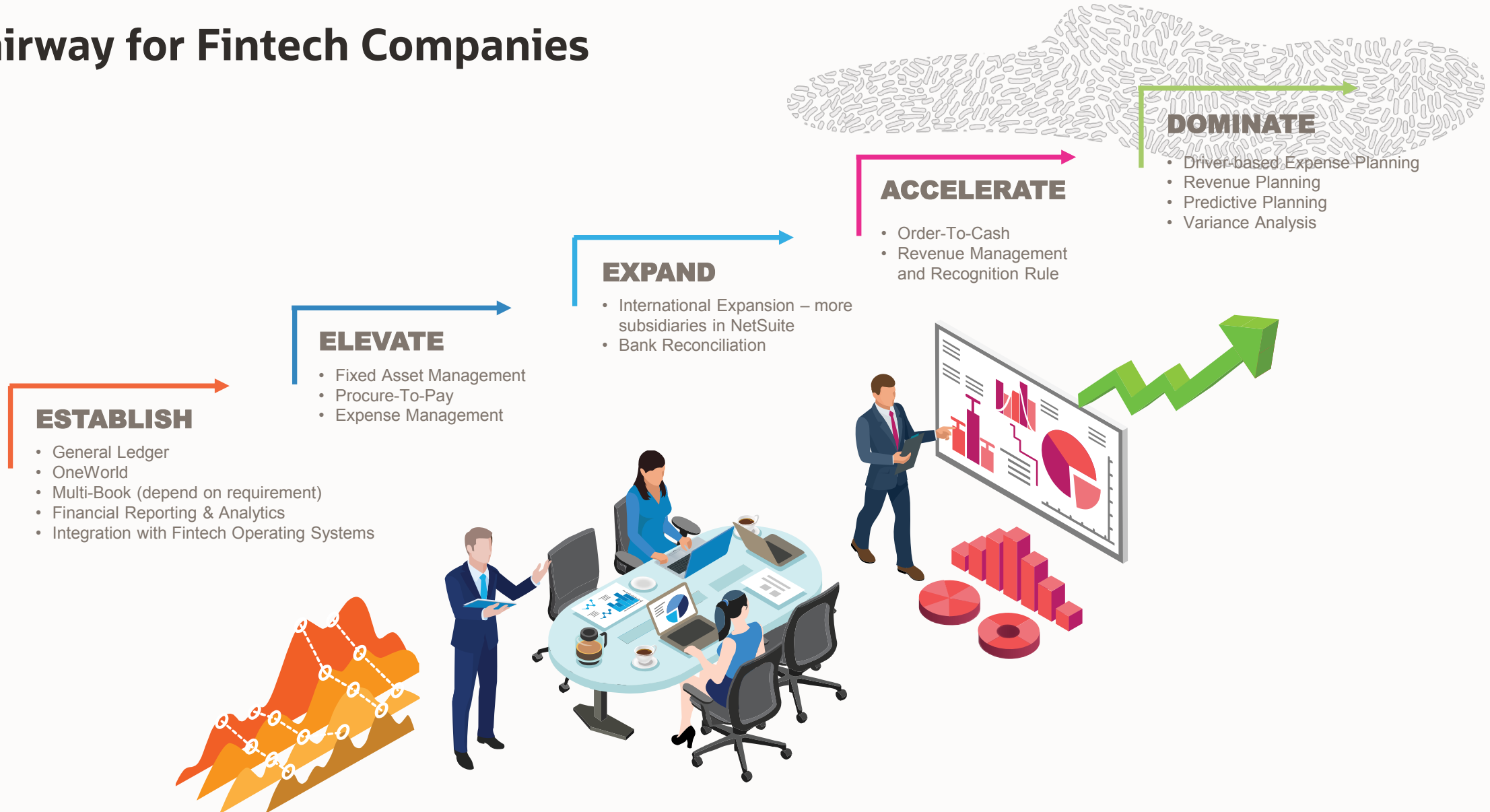
Typical Business Challenges



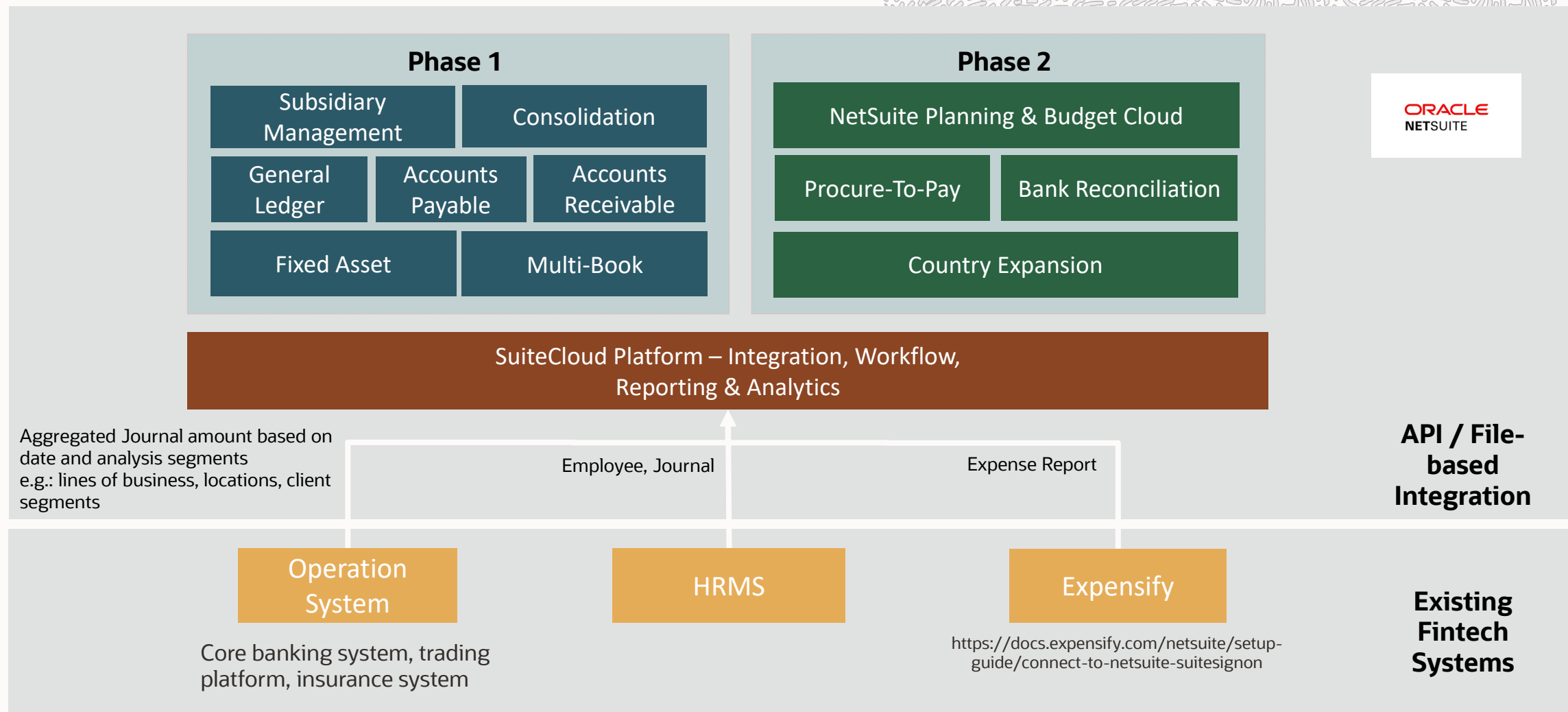


Our Solution for Fintech Companies

Stairway for Fintech Companies




























High-Level Solution & Integration Map





Our Fintech Customer Stories

Snapshot of our Fintech Customers

Neo/Challenger/ Virtual Banks	Blockchain & Cryptocurrency	Payment, e-Wallet, Remittance, Wealthtech	Lending
 SG	 HK	 HK  ID	 SG
 HK	 HK	 HK  HK	 ID
 HK	 HK	 SG  MY	 ID
 HK	 ID	 SG  SG	 ID
 SG	 SG	 MY  ID	 SG

Tranglo (Referenceable)



Tranglo Breaks Down Financial Borders

Overview

Tranglo processes cross-border payments for leading banks and mobile operators. Handles over US\$1 billion transactions per month and benefitting 1.5 billion people across more than 100 countries.

Business Challenge

Need a technology platform that would improve:

- operational efficiency
- support business growth and
- enable innovation.

Benefits:

1. With NetSuite, Tranglo can easily **manage three currencies simultaneously** for reporting, transaction and wallet activity.
2. Integrated with Tranglo's in-house applications, **reducing transaction clearing time from two days to less than two minutes.**

“NetSuite enabled us to be more efficient and create new financial services that will elevate customer satisfaction.”

Wei Min Teo
CFO, Tranglo

5299265 Mox Bank Limited

(Not-Referenceable)

Company Background

Mox is a virtual bank in Hong Kong backed by Standard Chartered, in partnership with HKT, PCCW and Trip.com. Mox delivers a suite of retail banking services as well as lifestyle benefits all in one place.

Key Challenges

- Start-up business looking for a right financial system and flexible platform to integrate with their data lake infrastructure
- Need to go-live within 6 months

Why NetSuite

- Flexibility on segment reporting and real-time dashboards
- Platform flexibility on customizations and API integration
- Monzo Bank (a UK-based digital bank) is a NetSuite customer
- Commit delivery timeline to meet their schedule
- Meet a host of audit and security standards including SOC 1, SOC 2, PCI-DSS, ISO 27000 series of standards

Solution Replaced

N/A

Suite & Modules Implemented

- NetSuite Financials MM Cloud Service
- NetSuite Financial Management MM Cloud Service
- NetSuite Fixed Asset Management MM Cloud Service
- NetSuite OneWorld Cloud Service
- NetSuite Procurement MM Cloud Service
- NetSuite SuiteAnalytics Connect MM Cloud Service

Competitor

- Oracle Fusion, Microsoft D365

Sales Team

- Nick Cheng
- Susanna Tom

Implementation Team

- PS



6613926 Standard Chartered Bank (Singapore) Limited (Not-Referenceable)



Company Background

Standard Chartered Bank (Singapore) will operate a digital banking business in Singapore. It wants to replicate the project success of Mox Bank (Hong Kong).

Key Challenges

- Time to market. Newly set up entity so wants to follow best practices from Mox Virtual Bank and leverage it for quick roll out in SG

Why NetSuite

- 100% proven cloud which is the key requirement for digital banks
- Faster deployment
- Secure API based integration
- CFO dashboards
- Mox Virtual Bank in HK chose NetSuite after rounds of evaluation of Microsoft and Oracle Fusion solution

Solution Replaced

N/A

Suite & Modules Implemented

- NetSuite SuiteSuccess Financials First Premium
- NetSuite Employee Self-Serv Cloud Service 5-Pk Users
- LCS Company Pass + Tailored Training Event Pack

Competitor

- Microsoft D365
- Oracle Fusion

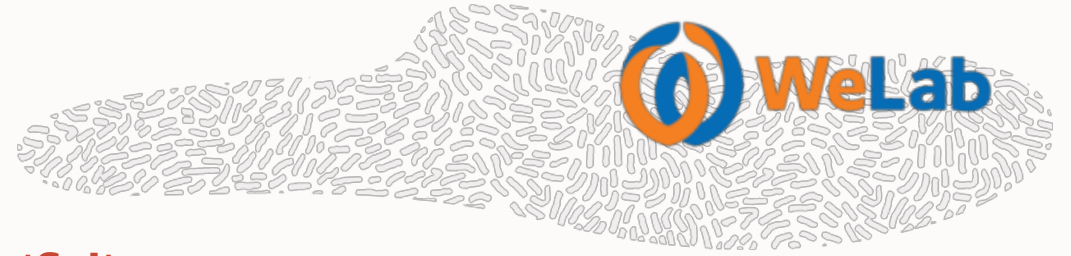
Sales Team

- Mike Cherng (AE)
- Susanna Tom and Kristina Florensia (SC)
- Chiu Jun Liang (TCOE)
- Chandrakar Jha (PS)

Implementation Team

- PS

5455499 WeLab Bank Limited (Not-Referenceable)



Company Background

WeLab Limited is a Hong Kong financial technology company offering a range of services, such as online consumer credit platforms and virtual banking. In April 2019, WeLab was granted Hong Kong's fourth virtual banking licence, and the company launched WeLab Bank.

Key Challenges

- Start-up business looking for a right financial system and flexible platform to integrate with their core banking system
- Need to go-live within 6 months

Why NetSuite

- Comprehensive ERP with financials, procurement and expense report feature.
- Flexibility on segment reporting and real-time dashboards

Why NetSuite

- Platform flexibility on customizations and API integration
- SuiteSuccess fast deployment
- Another Hong Kong digital bank (Mox Bank) has chosen NetSuite
- Meet a host of audit and security standards including SOC 1, SOC 2, PCI-DSS, ISO 27000 series of standards

Solution Replaced

N/A

Suite & Modules Implemented

- NetSuite SuiteSuccess Financials First Standard
- NetSuite Fixed Asset Management Mid-Market

Competitor

- Epicor

Implementation Team

PS

6892275 QFPay Haojin Fintech Limited

(Not-Referenceable)



Company Background

QFPay is a global mobile payment technology, service and solution provider based in Beijing, China. The Hong Kong entity is looking for a better financial system to support the Hong Kong and overseas operations.

Key Challenges

- Disparate systems with many manual processes
- Manual consolidation and COGS calculations
- No real time financial visibility of all entities

Why NetSuite

- Support multi-subsidaries and multi-currencies
- Comprehensive financial capability including intercompany transactions, consolidation and inventory costing
- Flexibility to integrate with their operation systems

Solution Replaced

Yonyou and Odoo

Suite & Modules Implemented

- SuiteSuccess Financials First Premium
- OneWorld + Additional Countries

Competitor

- Odoo, Xero

Implementation Team

Alliance Partner: Qualteks Business Solutions Ltd

5472797 Foris Limited

(Not-Referenceable)

Company Background

Foris Limited is operating 'crypto.com', a global digital assets financial services company.

Key Challenges

- Current systems, Xero and SoftLedger requires manual consolidation for entities from over 20 countries
- No real time financial visibility of all entities

Why NetSuite

- Single platform to manage financials of all the entities of the group
- Comprehensive financials capabilities including intercompany journals, elimination, consolidation and multi-book which allows reporting in another foreign currency
- Robust SaaS solution that allows to expand, e.g.: employee self-service features like expense reports and purchase requests/requisitions
- Flexibility on segment reporting and real-time dashboards

Why NetSuite

- Coinbase is a NetSuite customer

Solution Replaced

Xero and SoftLedger

Suite & Modules Implemented

- SuiteSuccess FinancialsFirst Premium
- OneWorld + Additional Countries
- LCS Company Pass + Tailored Training Event Pack

Competitor

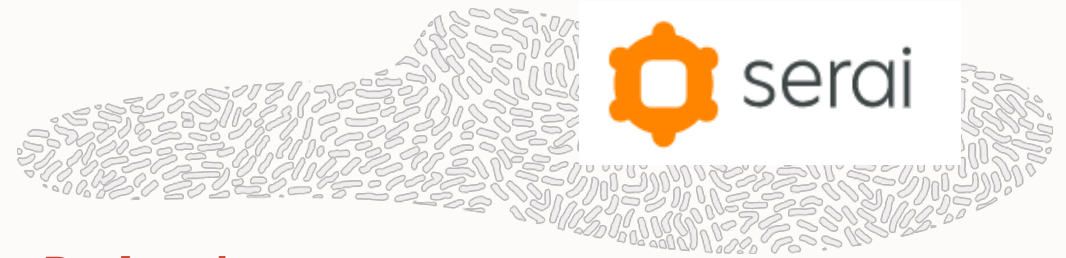
- SAP S/4, Workday

Implementation Team

PS



5502540 Serai Limited (HSBC) (Not-Referenceable)



Company Background

Serai is backed by HSBC and the goal is to create an interconnected global trade network and help companies to build supply networks they know and trust, paving the way for transparent and sustainable supply chains.

Key Challenges

- Start-up business looking for a robust, agile and true cloud ERP platform
- Tight timeline – need to go-live in 3 months

Why NetSuite

- Robust SaaS solution that allows to expand
- Platform flexibility on customizations and REST API integration
- Commit delivery timeline to meet their schedule
- Meet a host of audit and security standards including SOC 1, SOC 2, PCI-DSS, ISO 27000 series of standards

Solution Replaced

Xero

Suite & Modules Implemented

- NetSuite Financials Mid-Market Cloud Service
- NetSuite Financial Management Mid-Market Cloud Service
- NetSuite Fixed Asset Management Mid-Market Cloud Service
- NetSuite Adv Electronic Bank Payments MM Cloud Service
- NetSuite OneWorld Cloud Service (upsell)

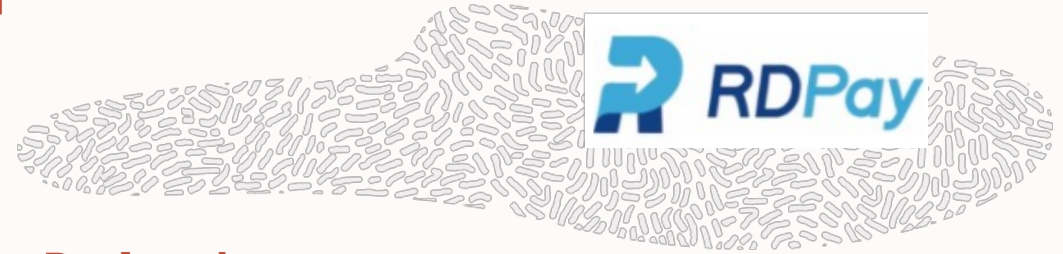
Competitor

- SAP S/4, Workday, Microsoft D365

Implementation Team

PS

6993923 RD Wallet Technologies Limited (Not-Referenceable)



Company Background

RD Pay supports corporate customers with cross-border payment needs through using an e-Wallet that offers fast, low cost and safe services. A new unit of account and payment instrument, “Round Dollar” comprises a basket of regional currencies, will also be supported by RD Wallet.

Key Challenges

- Start-up business looking for a robust, agile and true cloud ERP platform
- Tight timeline – need to go-live in 2 months

Why NetSuite

- Robust SaaS solution allows to expand for multi-subsidaries
- Flexibility to integrate with their operation systems in future
- SuiteSuccess allows fast go-live on financials

Solution Replaced

N/A

Suite & Modules Implemented

- NetSuite SuiteSuccess Starter

Competitor

No competitor (by referral)

Implementation Team

PS

5355885 Diginex Limited

(Not-Referenceable)

Company Background

Diginex (EQOS:NASDAQ) is a digital assets financial services company focused on delivering a cryptocurrency and digital assets ecosystem.

Key Challenges

- MYOB is too silo and manual and cannot cope with business plan
- Manual forecasting
- No real time financial visibility

Why NetSuite

- Robust SaaS solution that allows to expand
- Offer planning and budgeting module with forecasting capability
- Flexibility on segment reporting and real-time dashboards



Solution Replaced

MYOB and Excel

Suite & Modules Implemented

- NetSuite Financials Mid-Market
- NetSuite Financial Management Mid-Market
- NetSuite OneWorld
- NetSuite Fixed Asset Management Mid-Market

Competitor

- Xero

Implementation Team

TAL & OnePac

5135585 BC Technology (Hong Kong) Limited (Not-Referenceable)



Company Background

BC Technology Group is an investment holding and its primary business is in digital assets and blockchain platforms.

Key Challenges

- Manual consolidation and cannot cope with business plan
- No real time financial visibility of all entities

Why NetSuite

- Robust SaaS solution that allows to expand
- Flexibility on segment reporting and real-time dashboards
- Platform flexibility on customizations and API integration

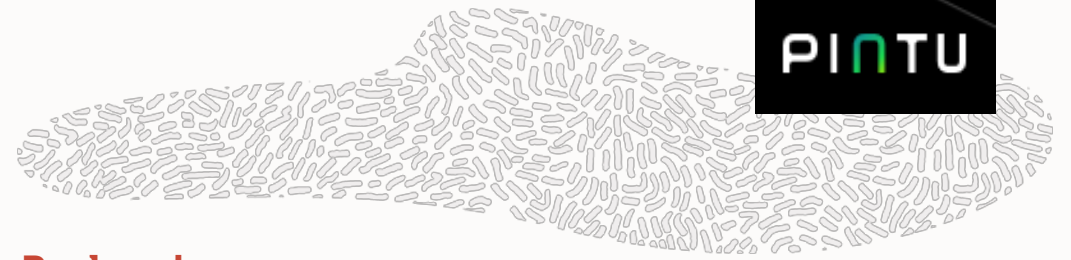
Suite & Modules Implemented

- NetSuite Financials Mid-Market
- NetSuite OneWorld
- Fixed Asset Management Mid-Market
- NetSuite Financial Management Mid-Market

Implementation Team

Introv (Hong Kong)

PT Pintu Kemana Saja (PINTU) (Not-Referenceable)



Company Background

PT PINTU is one of the leading FinTech company in Indonesia with focus business is in Bitcoin and Crypto currency trading and they have been registered officially in the Government due to ensure the legal transaction.

Key Challenges

- Poor visibility of daily operation
- Information silos
- Disparate systems and no integration

Why NetSuite

- Scalability
- Real-time data and dashboard
- Integrated system

Sales Team

- Ricky Tjahyadi (AE)
- ITG Indonesia (SP)
- Masri Abdulgani (SC)
- Mercie Clement (CI)

Solution Replaced

- Excel spreadsheet

Suite & Modules Implemented

- NetSuite Financial Mid Market Cloud Service
- NetSuite OneWorld

Competitor

- Odoo

Implementation Team

- Solution Partner: ITG ID

Key Metrics Realized (if available)

- TBC

Date Won

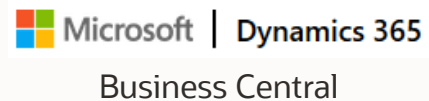
- 28 Feb 2021



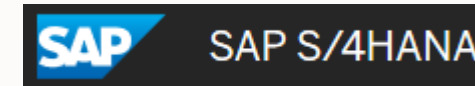
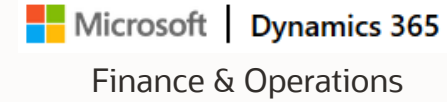
Competitors


Our Fintech Competitors

Start-up (single entity)



Mid to Large Enterprises





Why NetSuite? Value Statements

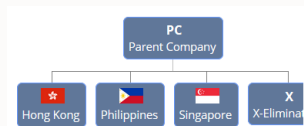
Why NetSuite?

Native Cloud
Technology Recognised
as Cloud ERP Leader



01

Scale with
Corporate's
Growth Path



03

Flexible Platform and
Integration
Capabilities

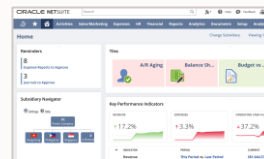


05



Fast and
Flexible Deployment

02



Simple Interface and
Better User Adoption

04

06



Backed by Oracle



NetSuite Value Statements



Visibility & Analysis

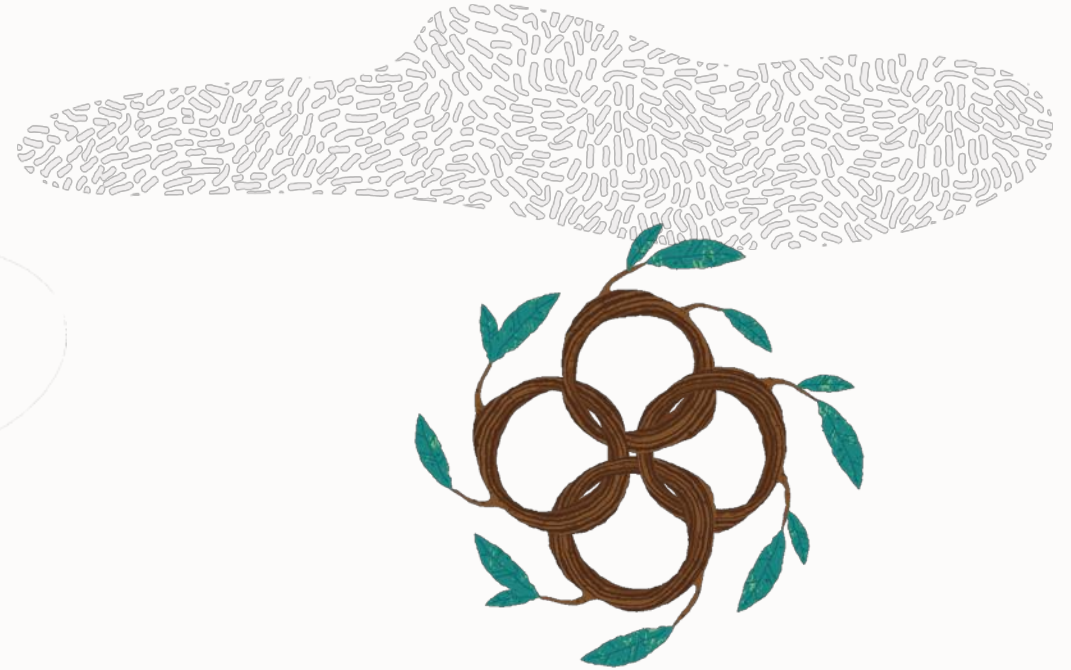
Better management reporting: flexible segment reporting, real-time consolidation of international entities

Increased business visibility through analytics: monitor process performance, bottlenecks and improvement opportunities via dashboards



Compliance

Mitigate risks and compliance: provides supporting reports and certificates like SOC 1, SOC 2, ISO 27001, PCI/PA-DSS and more, approval workflow to reflect audit requirements



Integrated Platform

Flexible platform: agility to adapt to change for new business model or entering new markets

Integrated capabilities across the business: easily integrate data in fintech platform, reduced days to financial close

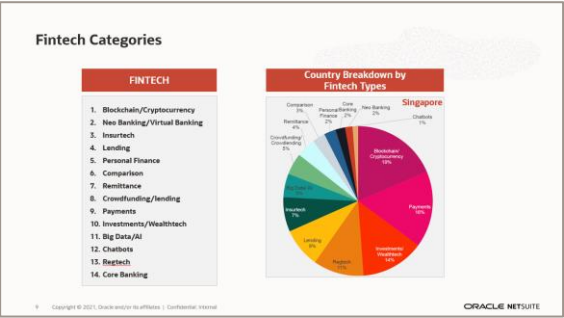


Key Takeaways

Key Takeaways



Fintech Players Landscape & Criteria



Customer Win Stories

6613926 Standard Chartered Bank (Singapore) Limited
(Not-Referenceable)

Company Background
Standard Chartered Bank (Singapore) will operate a digital banking business in Singapore. It wants to replicate the project success of Max Bank (Hong Kong).

Key Challenges

- Time to market. Newly set up entity so wants to follow best practices from Max Virtual Bank and leverage it for quick roll out in SG

Why NetSuite

- 100% proven cloud which is the key requirement for digital banks
- Faster deployment
- Secure API based integration
- CFO dashboards
- Max Virtual Bank in HK chose NetSuite after rounds of evaluation of Microsoft and Oracle Fusion solution

Solution Replaced
N/A

Suite & Modules Implemented

- NetSuite SuiteSuccess Financials First Premium
- NetSuite Employee Self-Serv Cloud Service 5-Pk Users
- LCS Company Pass + Tailored Training Event Pack

Competitor

- Microsoft D365
- Oracle Fusion

Sales Team

- Mike Chong (AE)
- Suzanne Tan and Kristina Florensis (SC)
- Chiu Jan Liang (TCC)
- Chandrasekar Jha (PS)

Implementation Team

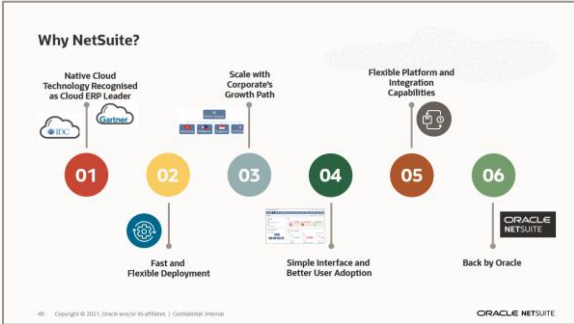
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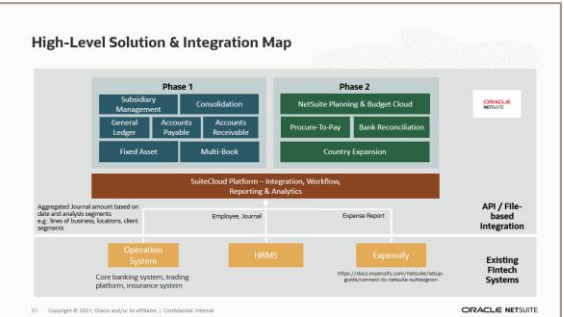
Fintech Business Challenges



Why NetSuite?



Our Solution



NetSuite Value Statements

NetSuite Value Statements

- Visibility & Analysis**
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Q&A

ORACLE
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