



Our strategy

STRATEGIC INITIATIVES TO DRIVE GROWTH



Enhance award winning solutions

Cloud-based
Microservices

Hypersonalization of
front office with XAI

Continuous renovation
of tier 1 back office



Geographic market
development

Significant traction
in the US for Infinity and
Transact post integration
of Kony



Investing in Sales
and Marketing,
Cloud and SaaS,
and Talent and
people

68% increase in SaaS
ACV* in 2019



An expanding
Partner ecosystem

6,500 consultants,
12,000 developer
community members



Using M&A
to accelerate
organic growth



kony

logical
glue



* Definition of ACV to be found on the Sources page in the Appendix.