

WNS provides a comprehensive range of business operation services for the Banking and Financial Services industry across a wide variety of product lines

Consumer, Retail and Commercial Banking

Item Processing

- Check processing
- Proof encoding
- Reject repair

Remittance Processing

- Nostro vostro transaction
- Payments

Commercial Banking

- Account services and analysis
- Cash management
- Customer service

Research and Adjustments

- Exception processing
- Adjustments
- Research and resolution

Wholesale Banking

- Credit analysis and operations
- Relationship manager support
- Management reporting
- Invoicing

SAR and Fraud Operations

- Fraud detection, investigation
- Suspicious activity reporting

Lending

- Loan origination
- Underwriting
- Closing and funding
- Post closing and due diligence
- Loan servicing
- Tax processing
- Investor reporting
- Shared services

Treasury Management

- Currency settlements
- FX services
- Cash management
- Derivative accounting
- ACH
- Lockbox

Analytics and Reporting Services

- Consumer analytics
- CRM analytics
- Credit, collections and fraud analytics
- Contact center analytics
- Pricing analytics
- Data mining and data management
- Model development and re-calibration
- Reporting, dashboarding and visualization

Retail Banking

- Reg E Reg D disputes
- Account setup and analysis
- Billing and customer service
- ATM reconciliation
- Deposit operations

Card Services

- Dispute processing
- Settlements
- Reconciliation
- ATM monitoring and balancing
- Cards – data entry
- Interchange
- Customer service

Wealth, Investment Management and Investment Banking

Sales and Marketing Service

- Consumer analytics
- CRM analytics

Customer Support

- Broker / advisor support call center
- Direct sales via call center or Internet
- Inbound / outbound call center
- Contact center analytics

Account Setup and Maintenance

- Application management
- Verification of credit, income, employment
- Credit evaluation
- Deposit plan setup
- Tracking all account-related data
- Advisor allocation

Retirement Products

- Recordkeeping
- Account holder support
- Distribution

Capital Market and Securities Operations

- Reconciliation
- Credit MIS and reporting
- Exceptions research
- Compliance operations
- Data management
- Custodian interface
- Funds and securities allocation
- Clearing house interface

Agency Operations

- Sales performance and commissions
- Cost basis operations
- Investment and services fee calculations
- Transfer agency and custodian liaison
- Pension services

Portfolio administration

- Covenant analysis and cash flow forecasting
- Trade compliance
- Performance and statutory reporting
- Performance attribution

Investment Research

- Equity research and modeling
- Proprietary country, economic and industry research
- Proprietary company research
- Fixed income research
- Statement spreading
- Pitch books support
- Comps and benchmarking
- Financial analysis and valuation
- Aggregation of sell-side research

Corporate Finance and Accounting Operations

Procure-to-Pay

- Procurement and administration
- Invoice / expense processing and payment
- Accounts payable

Order-to-Cash

- Accounts receivable
- Billing and cash application
- Order management
- Credit control
- Collections

Record-to-Report

- General accounting
- Fixed assets
- Reconciliations
- Month-end reporting and consolidation
- Tax filing and reporting
- Cost accounting
- Inter-company accounting
- Statutory reporting

Supply Chain Finance

- Product costing
- Inventory accounting
- Manufacturing accounting

Industry-specific Accounting

- Revenue audit and recovery
- Claims management
- Loan account maintenance
- Fiduciary accounting
- Trip records

Corporate Functions

- Treasury
- Cash management
- Financial planning and analysis
- Tax and compliance
- Decision support
- Management accounting
- Trade support

Decision Support

- Budgeting
- Forecasting
- Variance analysis
- Management reporting

Tools and Technology

ERP

- Implementation
- Hosting
- Optimization

Bolt-on Tools

- Reconciliations
- Reporting
- Workbench
- Query management
- Web portal

Enablers

- Mailroom solution
- Workflow

Research and Analytics Services

Business and Financial Research

- Company / industry research
- Business intelligence
- Corporate finance
- Equity and fixed income research
- Library / documentation services

Domain-based Analytics

- Consumer analytics
- CRM analytics
- Campaign analytics
- Risk analytics
- Web analytics

Data Services

- Data and campaign management
- Decision dashboards
- Report delivery and development

- Customer communication management
- Sourcing and spend analytics

Market Research

- Survey management
- Data collection and processing
- Analysis and presentation

Key Clients - A Diverse Base of Clients Representing the Entire Financial Ecosystem

- Top European investment manager
- Top 10 servicer of U.S. mortgage
- Investment arm of global insurer
- Leading U.S. retail bank
- Leading U.S. residential mortgage bank
- Leading U.S. financial advisory firm
- Leading global investment bank
- Top five global market research company
- Leading private sector bank in UAE
- Leading U.S. auto insurers
- FTSE 100 world's fifth largest insurance group
- Top investment manager

About WNS

WNS (Holdings) Limited (NYSE: WNS), is a leading global business process outsourcing company. WNS offers business value to 200+ global clients by combining operational excellence with deep domain expertise in key industry verticals, including Banking and Financial Services, Consulting and Professional Services, Healthcare, Insurance, Manufacturing, Retail and Consumer Packaged Goods, Shipping and Logistics, Telecommunications, Travel and Utilities. WNS delivers an entire spectrum of business process outsourcing services such as finance and accounting, contact center, technology solutions, research and analytics, and industry-specific back-office and front-office processes. WNS has over 25,000 professionals across 30 delivery centers world-wide, including Costa Rica, India, the Philippines, Poland, Romania, South Africa, Sri Lanka, UK and US.

Corporate Information

Established 1996	Stock symbol NYSE: WNS	Employees 25,000+	Principal shareholder Warburg Pincus
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Global Presence

Americas Costa Rica USA	Europe Poland Romania United Kingdom	Africa, Asia Pacific and Middle East Australia India South Africa	Sri Lanka The Philippines UAE
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Our network of 30 global delivery centers respond to needs for language, cultural alignment, redundancy and 24/7 operations.

Differentiators

- Client-centric Approach
- Technology-enabled BPO
- Vertical Approach

Financial Strength (Year ending March 31, 2012)

Net Revenue (Revenue Less Repair Payments - Non-GAAP): **USD 395.1 Million**

Major Clients

Over 200 Global Clients

- Major U.S. retail bank
- European airline
- Leading European travel conglomerate
- Leading U.S. residential mortgage bank
- Major North American airline
- North American travel agency
- Leading U.K. insurer
- Global cosmetics company
- Consumer electronics giant
- Global market research company
- Leading U.S. financial advisory firm
- Major U.S. auto insurers
- Two global investment banks
- Leading global CPG brand
- Leading global beverage brand
- Leading logistics company
- Major energy and gas utility company
- Leading hospitality firm
- Major U.S. building supply company
- Global reinsurer
- Global telecom provider

Industry Recognition

Domain Leadership

- Ranked among top 100 in the 6th Annual GS100 list in three categories: Top Global Mid-tier BPO Vendors; Top FAO Vendors and Top Industry-specific BPO Vendors
- Positioned as an Industry Leader in Magic Quadrant* for Comprehensive Finance and Accounting (F&A) BPO by Gartner - 2011 and 2012
- Recognized as top five FAO Market Star Performer for the second consecutive year by Everest Group
- Best 20 Leaders by Industry focus: Retail and Consumer Goods - IAOP 2010 Global Outsourcing 100

Technology and Quality Leadership

- Recipient of the Golden Peacock Innovative Product / Service Award (2011) for WNS Analytics Decision Engine (WADESM)
- Recognized for 'Best Process Improvement Program' at the 'Global Process Excellence Awards 2011' by IQPC
- Recognized with the CISO 100 Awards - 2011
- Recipient of the Golden Peacock National Quality Award for Overall Business Excellence and Quality Standards - 2011

BPO Leadership

- WNS Receives Dual Recognition at the BPO Excellence Awards 2010-11
- Recipient of Best New Outsourced Services Delivery by Shared Services & Outsourcing Network (SSON) - 2010
- Recipient of Best New BPO Locator of The Year by Business Process Association of Philippines (BPAP) - 2010
- Industry-specific, Multi-year Winner - IAOP 2010 Global Outsourcing 100
- Ranked among Top 3 BPO companies in India by NASSCOM for six consecutive years

* Gartner, Inc. 'Magic Quadrant for Comprehensive Finance and Accounting BPO, Global' by Cathy Tornbohm, 29 June 2011

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