

FACT SHEET

WNS (Holdings) Limited (NYSE: WNS) is a leading Business Process Management (BPM) company. We combine our deep industry knowledge with technology, analytics and process expertise to co-create innovative, digitally led transformational solutions with over 375 clients across various industries. The industries include banking and financial services, consulting and professional services, healthcare, insurance, manufacturing, media and entertainment, retail and consumer packaged goods, telecommunications and diversified businesses, shipping and logistics, travel and leisure, and utilities and energy. We deliver an entire spectrum of BPM solutions including industry-specific offerings, customer interaction services, finance and accounting, human resources, procurement, and research and analytics to re-imagine the digital future of businesses. We have delivery centers worldwide including in Australia, China, Costa Rica, India, the Philippines, Poland, Romania, South Africa, Spain, Sri Lanka, Turkey, the United Kingdom and the United States.

CORPORATE INFORMATION

| | | |
|---------------------|----------------------------|----------------------|
| Established 1996 | Stock Symbol NYSE - WNS | Employees 43,000+ |
|---------------------|----------------------------|----------------------|

DIFFERENTIATORS

- Client-centric Approach
- Technology-enabled BPM
- Vertical Approach

FINANCIAL STRENGTH (Year ending March 31, 2021)

Net Revenue (Revenue Less Repair Payments - Non-GAAP): USD 868.7 Million

MAJOR CLIENTS

Over 375 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
- Leading Australian insurance company

INDUSTRY RECOGNITION

Domain Leadership

- A 'Leader' and a 'Star Performer' in Everest Group's P&C Insurance BPS Services PEAK Matrix® for 6th consecutive year
- Ranked #1 in HFS Research's Top 10 for Travel, Hospitality and Logistics 2020
- A 'Leader' in NelsonHall's NEAT for:
 - Life, Annuities and Pensions BPS 2020
 - Mortgage and Loan Services 2020
 - Advanced Analytics BPS 2019
- In ISG's Provider Lens™ Digital Insurance BPO Services 2019:
 - A 'Leader' in US Quadrant for P&C and L&A TPA services, and a 'Rising Star' in L&A services
 - A 'Leader' in all 4 buyer archetypes

Technology and Quality Leadership

- Stevie International Business Awards 2020
 - Content Analytics Solution (Gold)
 - Corporate Social Responsibility Program of the Year - in Asia, Australia and New Zealand (Gold)
 - Artificial Intelligence & Machine Learning Solution (Bronze)
 - Achievement in Product Innovation (Silver)
- CIO Power List 2020- IT, ITES & BPO Icon category
- Golden Peacock Awards – Business Excellence and National Quality
- ATD BEST Award 2020 for Innovative Learning Practices

BPM Leadership

- Stevie International Business Awards 2020
 - Business Technology Solution (Bronze)
 - Customer Service Department of the Year (Bronze)
- UiPath Partner Excellence Award 2020 – Best BPO Project of the Year Partner
- WNS Denali listed on the 50 Providers to Know in 2019 by Spend Matters
- The WNS-Insurance Australia Group (IAG) partnership won the 'Excellence' award at the ISG Paragon Awards in 2019

INDUSTRY-FOCUSED SOLUTIONS

Banking and Financial Services

Banking Operations

- Check processing
- Lock-box processing
- ACH processing
- Adjustments and record retrievals
- New account setup and maintenance
- Credit card operations
- SAR and fraud operations

Lending Services

- Loan origination and processing
- Loan underwriting
- Loan closing and funding
- Post closing and due-diligence
- Loan servicing

Asset Management and Brokerage Services

- Account setup and maintenance
- Broker and advisor support services
- Customer service
- Transfer agency related processing
- Portfolio administration
- Investment research

Investment Banking

- Pitch books, company profiles and financial analysis
- Financial models, forecasts and updates
- Research reports preparation and authoring
- Business intelligence and analysis

Consulting and Professional Services

Finance & Accounting

- Transaction accounting
- Finance optimization services
- Corporate finance and accounting
- Risk management and Compliance
- Strategic initiatives

Legal Services

- Residential conveyancing
- Bid management
- Vendor contract management
- Secretarial and regulatory services
- Employment contract management and litigation support

Customer Interaction Services

- Customer service
- Technical helpdesk
- Collections
- Sales / up-sell / cross-sell
- Customer retention
- Credit management

Transformation Solutions

- Consulting services
- Program management
- Process re-engineering
- Quality and Six Sigma services
- Technology services

Research and Analytics

- Market research
- Business research
- Financial research
- CRM analytics
- Data solutions and management

Healthcare

Providers

- Revenue cycle management
- Medical coding
- Bill preparation
- Receivables management
- Payment posting
- Debt analysis

Pharmaceutical and Consumer Health

- Competitive Intelligence
- Pipeline Analysis
- Product Profiling
- KPI Reporting
- Epidemiology Analysis
- Market Opportunity Assessment
- Social Media Analysis

Payer

- Claims administration
- Member and provider services
- Clinical support
- Overpayment recovery
- Fraud detection and investigation

Enterprise Shared Services

- Finance and accounting
- Workflow / platforms
- Research and analytics (KPO)
- Technology solutions
- Front end / mailroom
- Contact center

DME Manufacturers

- Order management
- Billing and submissions
- Fulfillment support
- Collections
- Patient services
- Collection analytics

Insurance

Agency Services

- Correspondence
- Renewals
- Terminations
- Commissions
- Special compensation

Policy Administration

- Policy benefits
- Policy reinstatements and quotes
- Policy changes
- Inbound customer service
- Endorsements
- Renewals
- Pre-renewals / expiry premium
- Lapses
- Indexing and logging
- Specialist line (marine, engineering, high net worth)
- Mid-term changes (specific to healthcare)
- Motor insurance database updation

Investment Management

- Trade compliance
- Performance measurement
- Credit research
- Data management
- Real estate

New Business Support

- Sales
- Conversion
- Quote acceptance
- Cross-selling and up-selling
- Customer enquiries
- Actuarial services
- Exposure assessment
- New business data entry
- Rules-based underwriting
- Policy issuance

Premium Administration

- Fund applications
- Refunds
- Billing
- Premium mode changes
- Bank information changes
- Account reconciliation

U.K. Motor Accident Management Provision

- First notification of loss (24/7 provision)
- Repair management and engineering
- Liability handling
- Third-party capture
- Subrogation
- Non-fault claims management
- Claims handling process technology

Claims

- Claim setup
- Examination
- Review
- Settlement
- Correspondence
- Tax compliance
- First notification of loss
- Policyholder and broker claim enquiries
- Claim notification processing adjustments, endorsements and renewals
- Claim assessment
- Negotiations and litigation
- Recovery check processing
- Third-party claims
- Subrogation
- Supplier payments
- Claims progression
- Bodily injury claims
- Delegated authority payments
- Claims bill payment
- Claims adjudication
- Manual claims intervention
- Transfers and withdrawals
- Loss adjusting transcription

Manufacturing

Supply Chain Management

- Supplier management and analysis
- Sourcing support
- Market intelligence
- Spend analytics

Logistics

- Logistics management
- Scheduling and planning analytics
- Market intelligence
- MIS and reporting

Sales, Marketing and Customer Care

- Service delivery
- Customer feedback management
- Tele-marketing
- Customer order support
- Market research
- Acquisition analytics
- Retention analytics
- Marketing effectiveness

Operations

- Fault management
- Change management
- Chronic and RCA reporting
- Sales performance reports
- Store planning
- Market intelligence
- eMarketing

Shared Services

- Billing queries
- Marketing analytics support
- Billing support
- Debt collection

Retail and Consumer Packaged Goods

Smart Strategy Solutions

- Market entry strategy, balancing portfolio investments
- Consumer and market insights, innovation strategies
- Power brand strategy, marketing spends optimization

Revenue Management Solution

- Transaction and interaction-based campaign strategies
- Loyalty management
- Credit control and collections

Supply Chain Solutions

- Retailer-supplier collaboration for demand-driven supply chain and retail execution management window
- Supply intelligence, supplier performance and risk monitoring, contract management (partners and suppliers)
- Supply chain orchestration – global trade shared services, trading partner helpdesks, logistics

One Global Back-office Solution

- Simplified, shared global self-service organization model with local business partners for Finance & Accounting, Human Resource, Information Technology, Indirect Procurement
- End-to-end low cost shared services for transaction processes and virtual Centers of Excellence (COEs) for specialized services (tax, internal audit, IT architecture)

Next-Gen Customer Service Solution

- Moving from customer relationship management to trans-channel enhanced customer experience, multi-channel commerce initiatives

Shipping and Logistics

Air Express / Shipping / Rail and Road / Terminals

Sales / Trade Management

- Tariff update
- Rate quotes
- Global tender management
- Sales reports and analytics
- Freight bookings
- Yield analysis
- Service contract / rate agreement maintenance

Customer Interaction Services

- Customer helpdesk
- eCommerce registration
- Service / rate enquiries
- Pre-advice and arrival notifications
- Cargo claims
- Booking desk
- Contact center
- Customer and data file administration

Documentation

- Bill of lading and airway bill management
- Freight corrections and reporting
- Billing and invoicing
- Freight audit
- Data transmission
- Advance manifest information
- Customs and port compliances

Operations

- PO creation
- Driver logs and fuel tickets
- Global tracking
- Equipment control
- Terminal operations
- Transshipment and cross-docking

Finance

- Accounts payable
- Accounts receivable
- Credit and collections
- Vendor helpdesk
- Detention and demurrage reporting
- Cost reporting, audit and vendor reconciliation
- General ledger / bank reconciliation
- Management reporting

Schedule maintenance

- Routing – creation and maintenance
- Stowage planning
- Hazardous cargo approvals

Telecommunications

Customer Acquisition

- Order entry
- Order fulfillment
- Contract management
- Lead generation
- Outbound sales
- Sales analytics
- Cross-selling and up-selling analytics

Sales and Contracts Administration

- Telemarketing
- Inside sales
- Pricing and contract preparation
- Sales order taking
- Ordering support
- Inbound contact center

Operations and CRM

- Inbound contact center
- Logging and monitoring service requests
- Directory publishing
- Churn analysis and support
- Usage analytics
- CRM analytics
- Collection analytics
- Traffic routing planning
- Web correspondence
- Network utilization reporting and analytics

Order Provisioning and Order Management

- New product and services, service delivery process creation
- Order provisioning
- Technical validation and support
- Rejected order tracking
- Multi-vendor tracking
- Order tracking
- Proactive order management
- Test delivery conformance
- Billing
- Data management (forms, administrations)

Travel and Leisure

Sales and Customer Interaction Services

- Customer service
- Sales and reservations
- Loyalty program management
- Customer relations
- Lost baggage tracing and customer support
- Website navigation
- Specialty helpdesk

Operations

- Fare filing and loading
- Revenue management
- Fares and ticketing
- Queue processing
- PNR servicing
- Cargo operations support

Shared Services

- Passenger / cargo revenue accounting and auditing services
- Corporate finance and accounting
- Transactional accounting
- Human resource management
- Fraud prevention and control
- Analytics and MIS

Platform-based Service Offerings

- Passenger revenue accounting solution
- Verifare PlusSM - Automated Web-based fare audit solution
- SmartProSM - Automated Provision engine
- RePAXSM - Automated flight disruption management solution
- QbaySM - Back-office productivity and workflow management
- Commercial Planning Suite
- Airline Cargo Optimized Solutions Suite (ACOSS)

Utilities and Energy

Sales Management

- Campaign management
- Sales management
- Account and contact management
- Integrated sales planning and analysis

Customer Financial Management

- Receivables and collections management
- Reconciliation
- Bill disputes and client queries

Meter Operations and Billing

- Customer billing
- Management of prepaid accounts
- Billing of unmetered services

Supply Chain and Distribution Management

- Order provisioning and order management
- Sales and contract administration
- Technical support helpdesk
- Import and export documentation management
- Freight bill auditing services
- Procurement support services

Customer Service Management

- Service order management
- Service contract
- Complaints and requests management
- Electronic customer services
- Account management
- Contract management

CROSS-INDUSTRY SOLUTIONS

Customer Interaction Services

Services

- Customer service
- Customer complaint resolution
- Sales (cross-sell / up-sell)
- Loyalty program management
- B2B and B2C collection
- HR support
- Computer-aided Telephonic Interviews (CATI) Technical helpdesk
- Specialty helpdesk
- Customer care analytics

Channels

- Voice (inbound / outbound)
- E-mail
- White mail
- Chat
- Social Media

Languages

- Arabic
- Dutch
- English
- French
- German
- Italian
- Nordic
- Portuguese
- Spanish

Finance and Accounting

Source-to-Pay

- Defining policies and controls
- Category planning & Strategy
- RFx Execution, Spot Buying
- Strategic Sourcing
- Contract Admin
- Contract Authoring & Negotiation
- Supplier Onboarding, Relationship & Perf. Mgmt.
- Tail Spend Management
- Unified Helpdesk [Buyer / Supplier / Employee]
- Catalog & Master Data Management
- PR to PO
- Invoice processing (PO / Non-PO)
- Payment processing & Reconciliations
- Duplicate payment audit
- T&E Processing, controls and audit
- Period end accruals
- Monthly close and reconciliations
- Creditors reconciliations
- Spend Analytics

Corporate Functions

- Treasury Support
- Optimum funding / investment (long term and short term)
- Preparing money market dividend fund and yield report
- Risk analysis for hedging
- Compliance
- SOX compliance and support
- Commodity risk
- Compliance management
- Internal and external audit support

Quote-to-Sustain

- Customer database management
- Credit appraisal and analysis
- Customer Contract Management
- Customer Order Management
- Billing / Invoicing
- Exceptions management
- Deductions management
- Dispute resolution
- Cash application
- Collections
- Collection strategy and analysis
- Checks / Lockbox / Electronic Funds Transfer (EFTs) processing
- Day Sales Outstanding (DSO) Management
- Debtors reconciliations
- Monthly close, JE, reconciliation
- Customer Requests & inquiries
- Reports, Analytics & Dashboards
- Revenue Assurance

Industry-specific Accounting

- Passenger revenue accounting
- Revenue audit and recovery
- Claims management
- Actuarial
- Loan account maintenance
- Royalty accounting
- Fiduciary accounting
- Disbursement Accounting
- Demurrage & Detention Accounting
- Meter to Cash

Record-to-Analyze

- Master Data Management
- Book Keeping & GL Maintenance
- Period End Closing
- Financial Reporting
- Statutory Reporting
- SEC Reporting
- Regulatory Reporting
- Local Compliance Reporting
- Planning, Budgeting & Forecasting
- Financial Analysis & Decision Support
- Management & Regulatory Reporting
- Direct & Indirect Tax Accounting
- Tax Planning Support
- Local Compliance & Reporting
- Cash Flow & Banking Management
- Funding Management
- Risk Management
- Audit & Compliance Support

Human Resource Solutions

HR Analytics

- Recruitment Process
- Payroll

Travel Services

- Employee Data Management (Workforce Management)

Compensation and Benefits

- Learning and Performance Management
- Performance Engagement Platform - WNS TalentTurf™

Legal Services

Property Law

- Freehold and leasehold conveyancing
- Mortgage re-financing legal processing
- Title checking services
- HIP back-office

Law Firm Back-office

- Digital dictation transcription
- Accounts payable and general ledger
- Employee data management and payroll

Corporate Legal Support

- Contract management
- Legal research
- Litigation support

Personal Injury Claims

- New claims processing
- Medical evidence evaluation
- Claims settling and closing

Transformation Solutions

Consulting and Program Management Services

- Transformation strategy definition and planning
- Global, multi-domain solution definition / development
- Transformation roadmap and business case development
- Program and change management
- Business case realization and validation

Process and Quality Services

- Quality program strategy and establishment
- Problem definition and root cause analysis
- Performance enhancement, benchmarking and metric definition
- Process re-engineering (Six Sigma, Lean)
- Program and change management

Technology Services

- Enterprise solution / ERP optimization
- Application development, maintenance and support
- Business process management
- Business intelligence and analytical solutions
- Infrastructure and network services

Research and Analytics

Analytics Consulting

- Big Data consulting
- Analytics maturity consulting
- Data maturity consulting
- Visualization needs assessment

Operations Analytics

- Contact center analytics
- CSAT / NPS analytics
- Spend analytics
- Demand and inventory analytics
- Sales and operations planning
- Sourcing and procurement analytics
- Supplier capability profiling

Marketing Analytics

- Customer analytics
 - Acquisition / retention
 - Cross-sell / Up-sell (CLTV / Segmentation)
- Campaign management and analytics
- Loyalty management
- Sales analytics
- Market / Media mix modeling
- Market research analytics
- Pricing analytics

Financial Analytics

- Risk analytics
- Capital asset pricing modeling
- Actuarial analytics
- Collections analytics
- Budgeting and forecasting
- Balance sheet analytics
- Working capital analytics

HR Analytics

- Smarter workforce solution
- Employee satisfaction analytics
- Attrition analytics

Domain-based Analytics

- Insurance analytics (Claims / Fraud / Distribution)
- Banking and capital market analytics
- Retail analytics
- Market basket analytics
- Category analytics
- Category evolution model
- CPG domain analytics - Segmentation and portfolio strategy
- Pharmaceutical commercial analytics
- Travel revenue analytics
- Asset management analytics

Digital Analytics

- Social media analytics
- Web analytics
- Text mining

Data and Visualization Services

- Data cleansing and aggregation
- Data stitching and analysis
- Reports and dashboards
- Visualization tools

Research

- Business Research
- Strategic market intelligence
- Competitive research

Financial Research

- Credit research
- Equity research
- M&A research
- Fixed income research

Market Research

- Survey programming
- Telephone (CATI) and web surveys
- Data processing

Procurement

Category Management

- Category management governance
- Category management methodology and tools
- Category manager training and competency development
- Category strategy / plan development
- Stakeholder management
- Market intelligence and spend analytics
- Category knowledge

Sourcing Services

- Strategic sourcing
- RFX execution and management
- Auction execution and management
- Opportunity assessments and sourcing wave plans
- Category cards and playbooks
- Tail spend management

Contracting Services

- Contract strategy and management
- Contract authoring
- Contract negotiation (simple to strategic)
- Contract administration, approvals and archive
- Contract compliance monitoring, auditing and expiration analysis
- Legal terms playbooks

Supplier Management

- Overall strategy and supplier management framework development
- Supplier onboarding and segmentation
- Risk management strategy and execution
- Supplier development and performance management
- Supplier relationship management and collaboration
- Innovation channel management and continuous improvement

Procure-to-Pay Services

- Transactional procurement
 - Requisition to PO management
 - Spot buy / tactical buy
 - Catalogue development and management
 - Master data management
 - Centralized procurement service desk
- Accounts payable services
 - Invoice and payment processing
 - Exception handling
 - AP helpdesk
 - T&E processing
 - Vendor statement reconciliation

GLOBAL PRESENCE

| | | | |
|------------|---------|--------|--------------------------------------|
| Americas | Europe | | Africa, Asia Pacific and Middle East |
| Costa Rica | France | Spain | Australia |
| U.S. | Germany | Turkey | Singapore |
| | Poland | U.K. | China |
| | Romania | | India |
| | | | the Philippines |
| | | | South Africa |
| | | | Sri Lanka |
| | | | UAE |

Our network of 58 global delivery centers respond to needs for language, cultural alignment, redundancy and 24/7 operations.

MANAGEMENT TEAM

Corporate
Management Team

Keshav R. Muruges
Group Chief Executive Officer

Gautam Barai
Chief Operating Officer

Sanjay Puria
Chief Financial Officer

R. Swaminathan
Chief People Officer

Deepak Gupta
Chief Business Officer

Sanjay Jain
Chief Business
Transformation Officer

Pervez Workingboxwalla
Chief Risk Officer

Gopi Krishnan
General Counsel

MANAGEMENT TEAM

Leadership Team

Suhrid Brahma
Chief Technology Officer

Krishnan Raghunathan
Head, Finance &
Accounting Services

Adrian McKnight
Head, Transformation
& Quality

Akhilesh Ayer
Head, Research &
Analytics

Alpar Kamber
Head, Procurement
Services

Archana Raghuram
Head, Marketing &
Communications

Cherrill Farnsworth
Non-Executive Chairman,
WNS-HealthHelp & Head
of Strategy, Healthcare

Dan Sullivan
Business Unit Head,
Energy & Utilities

Danielle Head
Head, WNS Assistance

Dr. Gauri Puri
Business Unit Head – Life
Sciences & Healthcare
Administration

Himanshu Bhardwaj
Business Unit Head,
Diversified Business,
Manufacturing, Retail,
CPG & Telecom

Jay Venkateshwaran
Business Unit Head,
Banking & Financial
Services, Consulting &
Professional Services

Jaison Augustine
Business Unit Head,
Shipping & Logistics

Jitender Mohan
Head, Customer
Interaction Services

Pieter Du Preez
Managing Director,
WNS South Africa

Kariena Greiten
Chief Executive Officer,
WNS-HealthHelp

Manish Vora
Executive Vice President
& Head of Sales
(Horizontal Offerings)

Manoj Chacko
Business Unit Head,
Travel and Hospitality

Nimesh Akhauri
Chief Growth Officer,
EMEA and APAC

Suhas Sethi
Business Unit Head,
Insurance

Tarun Tandon
Head of Sales,
Asia Pacific

Yogendra Goyal
Chief Growth Officer,
Americas

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For a complete listing of all offices, please visit <http://www.wns.com/about-wns/global-presence>

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