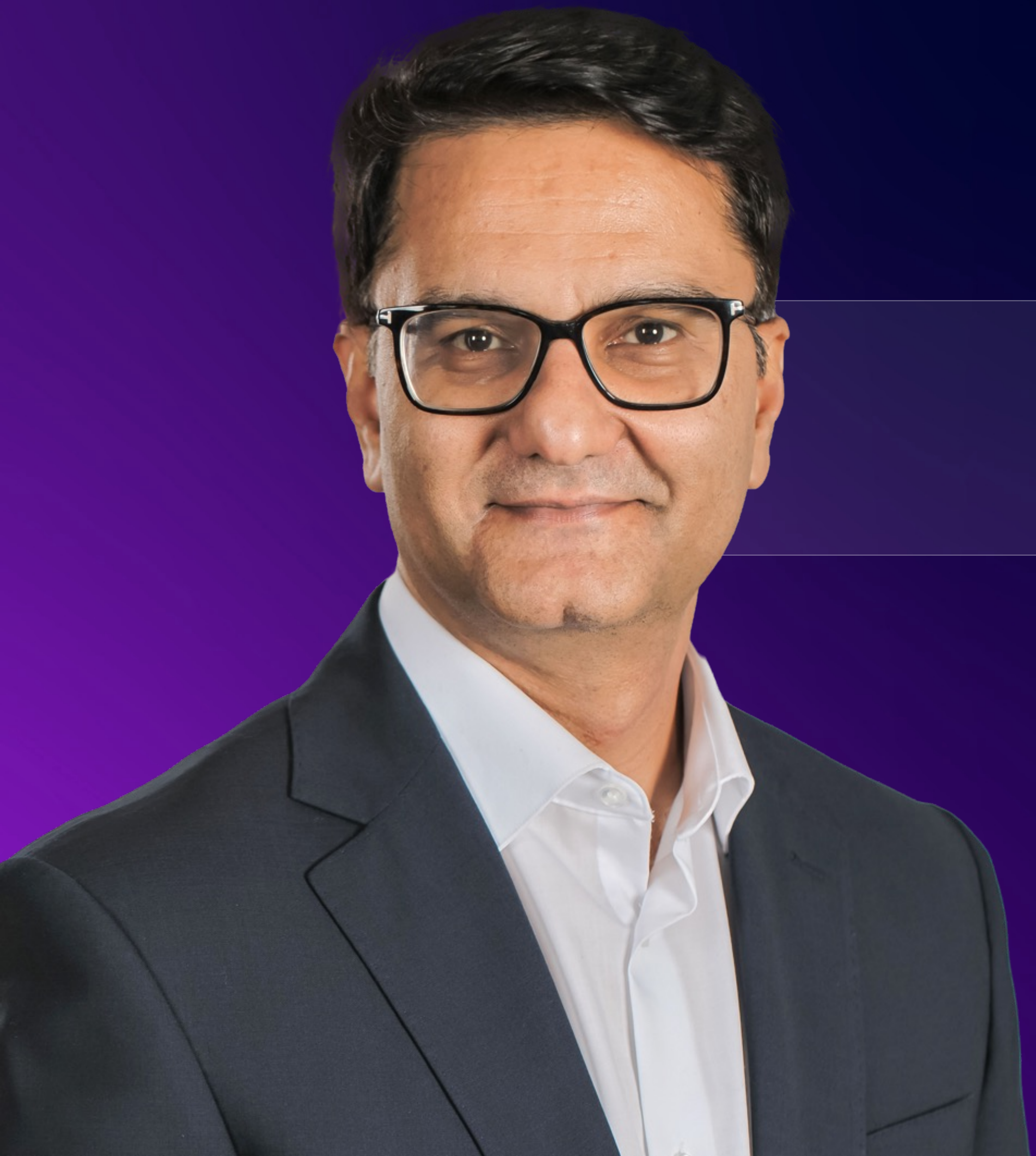
eClerx
Investor
Day 2026

Services to CFO



Manish Sharma

CRO & Industry Head – BFSI,
High Tech, Mfg & Retail

Anant Kode

Head - Finance & Accounting
and HR transformation

eClerx Investor Day 2026

Safe Harbour

The presentations, videos and all other Investor Day materials have been prepared for informational purposes only. Certain statements contained in these materials may constitute forward-looking statements regarding eClerx's business outlook, growth strategy, market opportunities, client demand, operational priorities, technology and AI-led initiatives, investment plans and anticipated financial and operating performance.

These forward-looking statements are based on management's current expectations, assumptions and estimates and are subject to known and unknown risks and uncertainties that could cause actual results to differ materially from those expressed or implied. Such risks and uncertainties include, but are not limited to: changes in global economic and business conditions, customer spending patterns, competitive pressures, technological developments including evolving regulations relating to AI, data privacy and data protection, cybersecurity threats, talent availability and retention, currency fluctuations, geopolitical developments and other factors that may affect the Company's business, clients and operating performance.

Forward-looking statements are made only as of the date of the relevant Investor Day materials and should not be relied upon as indicators or guarantees of future performance. The Company undertakes no obligation to publicly update, revise or supplement any forward-looking statement to reflect subsequent events or circumstances, except as required by applicable law.

By accessing these Investor Day materials, you acknowledge that you have read and understood this Safe Harbour Statement.

Current snapshot + Differentiators

What we do today, and
why buyers choose us over competition

Agentic-driven FAO & HRO

Outcome-based delivery model

Champions in SMB segment

A majority of our new business is through referrals

F&A + HRO are large, under-penetrated and AI-expandable markets

The upside is not only lift-out outsourcing, but also transformation wallet share

Finance & accounting

Global F&A BPO market growing from $70.2B (2025) to $142.7B by 2033, driven by cloud ERP adoption and AI digital overhaul.

Gartner & market data

AI-driven operations

Over 70% of enterprises are adopting provider-supported hybrid GCC models and managed services to scale global AI operations.

Everest Group assessment

Leverage existing relationships

81% of enterprise buyers demand providers act as strategic transformation partners, unlocking massive multi-process wallet share.

HFS research benchmark

Where wallet share can expand

Land	AP / AR / Collections / HR helpdesk
Expand	O2C, R2R, FP&A, HRIS, payroll support
Transform	AI workflows, dashboards, governance
Monetize	Business outcomes + technology-enabled services

AI is embedded across the Finance and HR operating model

From document intelligence and orchestration to dashboards, controls and human-in-the-loop decisions

- Eliminate repetitive tasks
- Overcome legacy system challenge
- Provide deep insights
- Drive outcomes

AREA	WHAT AI DOES
AP / P2P	OCR, auto-coding, 2/3/4-way match, supplier master, payments
Order Management	Order assist, intake across channels, fulfilment, delivery and logistics
Accounts Receivable	Prioritized worklists, automated outreach, promise-to-pay, analytics
Cash Applications & Deductions	Bank integration, cash matching, claims backup, deduction workflow
FP&A & Insights	Forecasting, scenario planning, variance analysis, executive dashboards
Human Resources	Resume screening, onboarding, leave management, payroll processing, open enrollment, training material, and enquiry management

Order management & fulfilment transformation

Operational challenge:

- Fragmented order workflows operating across multiple legacy ERPs and disparate systems
- Manual audit and payment templates causing delays and labor-intensive processing
- Significant visibility gaps across order fulfilment, customer billing, and global logistics

eClerx Agentic AI solution

- End-to-end agentic automation across order intake, fulfilment validation, and delivery
- Automated payment templates, intelligent reminder workflows, and dispute resolution
- Centralized customer data repository with real-time operational dashboard visibility

Value delivered

85%+
Straight-Through Processing (STP)

65%
Faster order processing cycle time

99.5%+
On-Time In-Full (OTIF) fulfillment

Strategic impact

Proves that order management can be transformed from a traditional back-office cost center into a strategic **profit-protection lever.**

Executive takeaway

eClerx combines deep process ownership, an Agentic AI-driven operating model, and robust operational governance to deliver measurable cost savings and operational resilience.

AP/AR, carrier settlements & shared services optimization

Operational challenge

- 50M+ backlog across manual payables and receivables creating severe cash flow friction
- Delayed brokerage and carrier settlements impacting partner relationships and operational SLAs
- Limited root-cause analytics to identify, track, and resolve recurring processing exceptions

eClerx Agentic AI solution

- Agentic automation for automated freight invoice auditing and 3-way matching
- Predictive credit risk modeling and automated cash flow forecasting engines
- Intelligent AR discrepancy management, intercompany, and multi-currency automated settlement

Value delivered

50%
Reduction in carrier settlement cycle time

70%
Faster exception & dispute resolution

35% - 45%
Lower processing cost per invoice

Strategic impact

Demonstrates end-to-end control, rapid scalability, and value delivery across AP, AR, freight billing, settlement, and record-to-report functions.

Executive takeaway

eClerx combines process ownership, an Agentic AI-driven operating model, and operational governance to deliver measurable savings and operational resilience.

Thank you