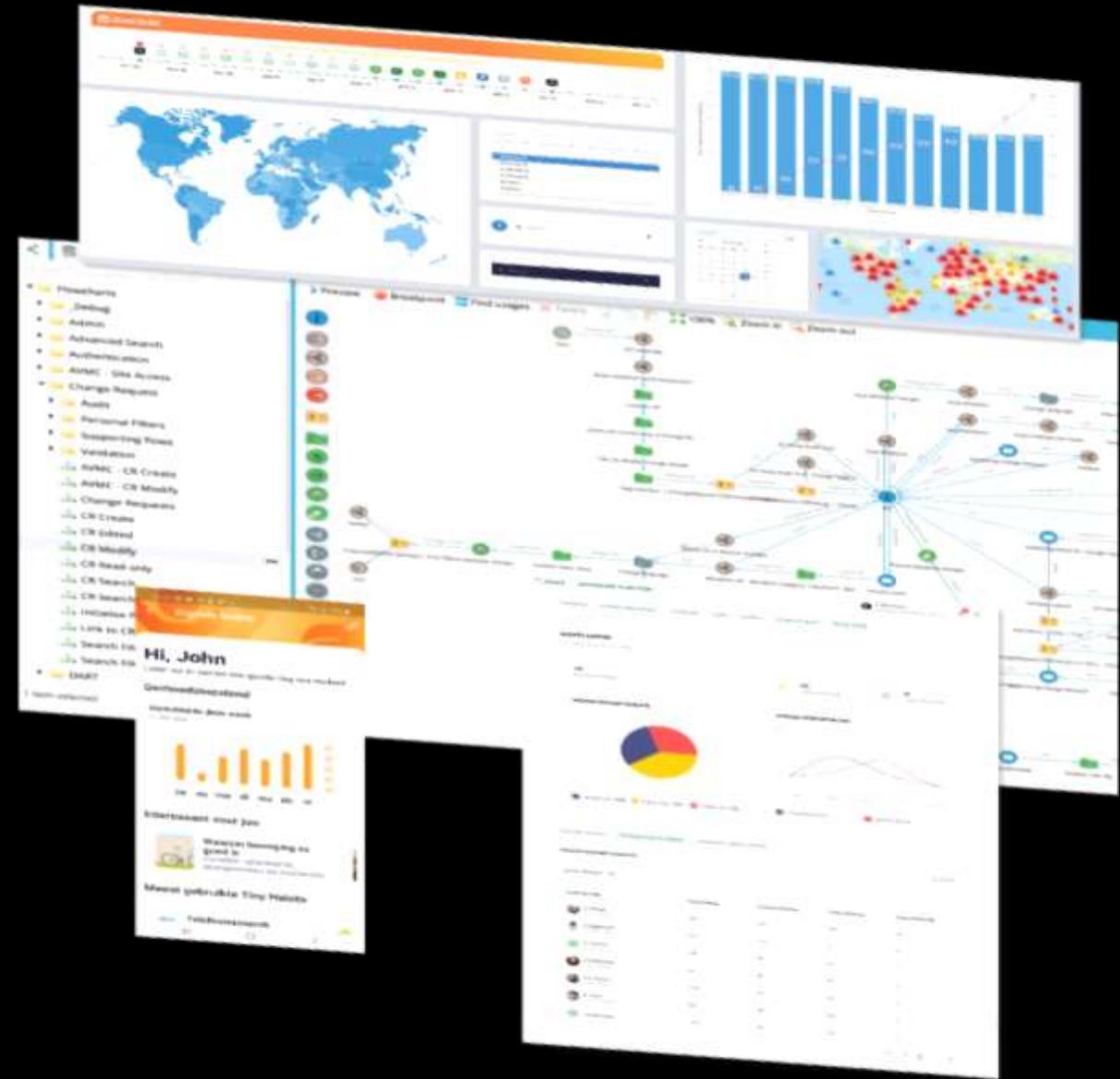




S-Square - LowCode/NoCode (LC/NC) Enabling Technology Presentation

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VP, Sales & Customer Success

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Current Challenges in Traditional Application Development

Long Development Timelines

- Custom development with standard SDLC processes
- Long incubation period before seeing a MVP
- Minor changes require long turn around time for design, build and testing.

High Capital Expenditure and Operating Costs

- Investment in Software platforms and Infrastructure for custom development
- Higher support costs due to diverse support requirements

Disparate Technology Landscape

- Multiple small projects using disparate technologies
- No uniform platform to manage small developments

Developer Shortages

- Developer shortages and skill-set challenges
- Multiple small productivity projects get deprioritized

6 Generations of Programming Languages

First generation (1GL) - machine-level programming language used to program first-generation computers

Examples: machine-level programming languages

Second generation (2GL) - assembly languages. Examples: Assembly

Third generation (3GL) - more machine-independent (portable) and more abstract therefore more programmer-friendly than previous generations of languages

Examples: Fortran, COBOL, BASIC, Pascal, C, C++, Perl, Python, Java, JavaScript, Ruby, PHP, C#

Fourth generation (4GL) - include support for database management, report generation, mathematical optimization, GUI development, or web development. Examples: ABAP, Unix Shell, SQL, PL/SQL, Oracle Reports, R

Fifth generation (5GL) - any programming language based on problem-solving using constraints given to the program to make the computer solve a given problem without the programmer, rather than using an algorithm written by a programmer. Examples: Prolog, OPS5, Mercury

Sixth generation (6GL) - programming language based on visual development. The overall umbrella term for these is "NoCode". Examples: Appian, WEM.io, Bubble.io

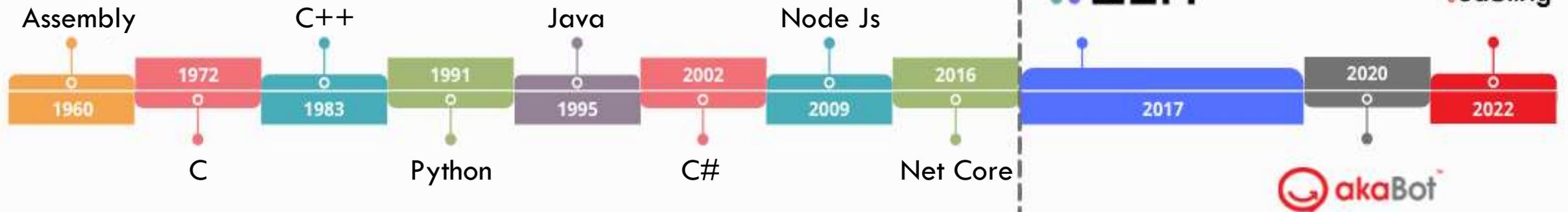
Reinventing Software Development

Traditional Coding

Requiring expensive, hard to retain code-linguists

No-Code

Empowering transforming support to employ business-knowledgeable techno-functional resources



Traditional computer languages require programmers to translate their thinking process into code built for the CPU and memory

Optimized for how we humans think. Converting natural thinking process into working software

Digital Transformation. Legacy Modernization. Business Velocity.

80%

COST REDUCTION

Empowers employing business knowledgeable (techno-functional) resources instead of costly, hard to retain code-linguists to build, deploy and maintain secure scalable enterprise-grade software.

10%

FASTER TIME-TO-MARKET

View app development in real-time. Deploy and update applications with a single click. Deliver software 10 times faster than traditional programming methods.

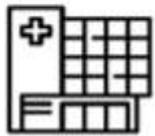
100%

ALIGNED TO BUSINESS

Translate innovative business ideas to custom software built with no code app builder at the speed of, and fully aligned with, business requirements.



Banks,
Financial
Services and
Insurance >



Healthcare >



Telecommunication
>



Education &
Training >



Manufacturing
>



Public Sector
>



Automotive
>

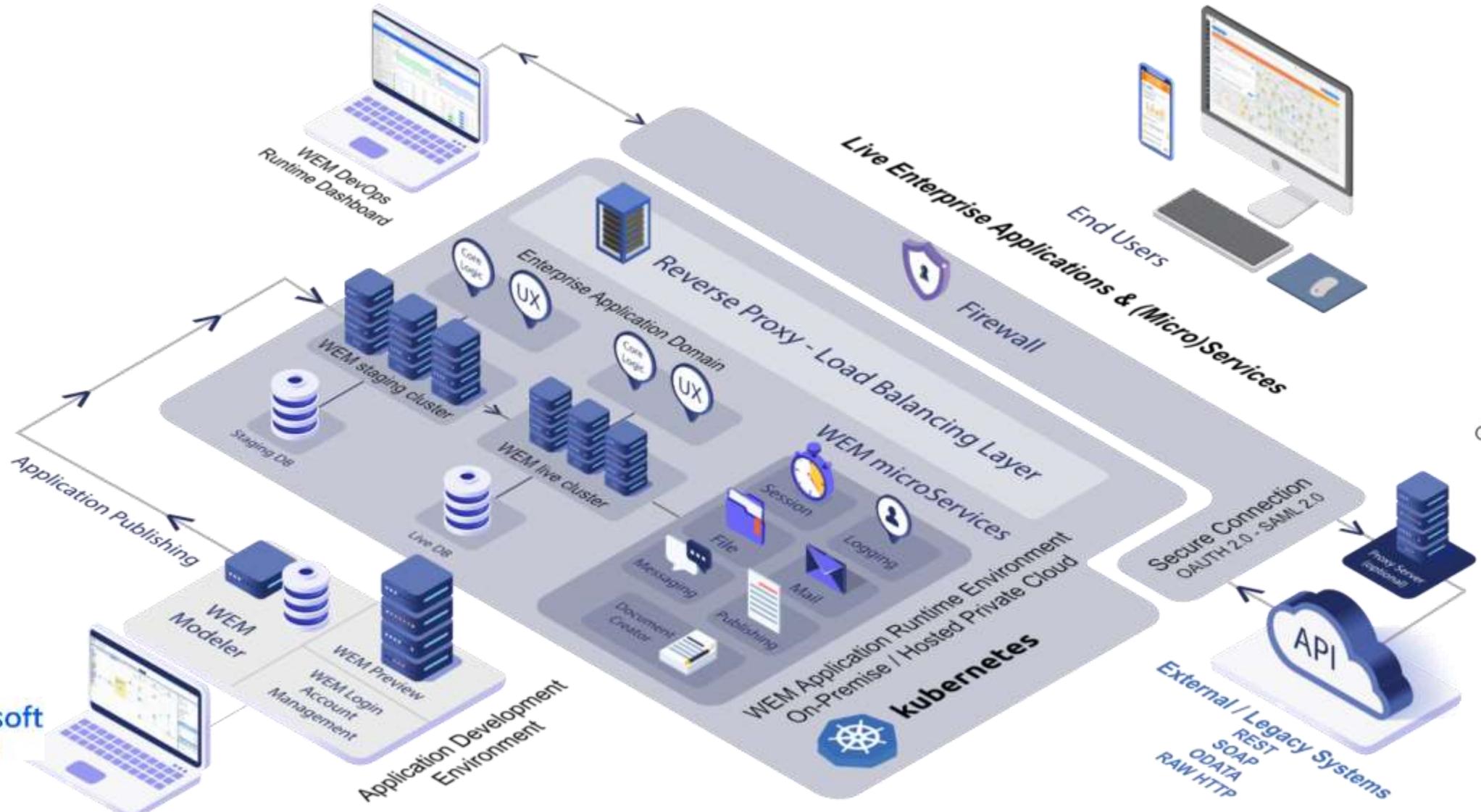


Real Estate
>

SCALABLE, SECURE CLOUD ARCHITECTURE



Google Cloud Platform



FLEXIBLE DEPLOYMENT OPTIONS FOR SHARED HOSTING, ON-PREMISE APPLIANCE AND PRIVATE APPLICATION CLOUD

3rd Party LCNC Marketplace Product Evaluation



Criteria	WEM	Betty Blocks	Power Apps	OutSystems	Mendix
Category	No Code	Low code	Low code	Medium to high code	Low code
Platforms	Web, native apps	Web apps	Web, native apps	Web, native apps	Web, native apps
Data Model	Drag & Drop	Visual Editor	Tables	Visual Editor	Visual editor
Visual Editor	Web-based	For backend apps	Web-based	Many designer	Web-based, desktop-based
Workflows	Drag & Drop	Action Modeler	MS Flow	Visual modeler	Visual modeler
Look & Feel	Custom templates	Custom js/css/html	Customizable	Custom js/css	Custom js/css
Environment	Public, private cloud, on premise	Public cloud, on premise	Public, private cloud, on premise	Public, private cloud, on premise	Public, private cloud, on premise
Release Management	Fully	Fully	Partially	Fully	Fully
Integration	All API standards	JSON, SOAP/REST	Office365, REST	SOAP/REST	SOAP/REST

Use Case – Process Automation - Customer Onboarding / Decision Enablement

This is a subsidiary company of a leading universal financial solutions group with a strong legacy in India. The parent company has a strong presence across protecting, investing, and financial solutions. This company has more than \$543 billion worth of assets under its management and has more than 300 offices across India. The company has over 13,000 employees and more than 1.7 million active customers.

PROBLEM

This company was looking for an automated and integrated solution for New Business Automation. The organization was looking for a configuration tool that can be used for complete product configuration. The company wanted a highly customizable, configurable, user-friendly, automated, and integrated system solution for New Business Automation (Customer Onboarding Process). Below are the processes the company intended to automate

- New Business Opening
- Claims Settlement
- Account Management Services

SOLUTION

An application for the Customer Onboarding Process was built on WEM's no-code platform. The solution was strategically spread across various business suites such as Web Portals (third party) and Mobile Application (third party) for case initiation, and back-end workflow associated with the approvals required for the submitted forms configured on the Business Process Management tool.

CUSTOMER CHALLENGES

- Complex algorithms to calculate and calibrate risks, and enable decision making
- Entire application section-wise information was to be displayed on the screen in Collapse and Expand mode
- The application had to have a provision to take Underwriting Decisions, with justification comments and data attachments
- The manager/supervisor of the underwriter was to be provisioned to transfer the case to any available underwriters

WEM ADVANTAGES

- **Preservation of calculation tables, for ease of change requests**
- **Agile development, week to week results, short time to market**
- **Use of existing data from legacy systems/integration with legacy systems**
- **Cloud solution offers flexible workspaces (not tied to a location)**
- **Easy to extend the application**
- **Fast return on investment**

Representative WEM Enterprise Customers



JPMORGAN CHASE & CO.



Thank You

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