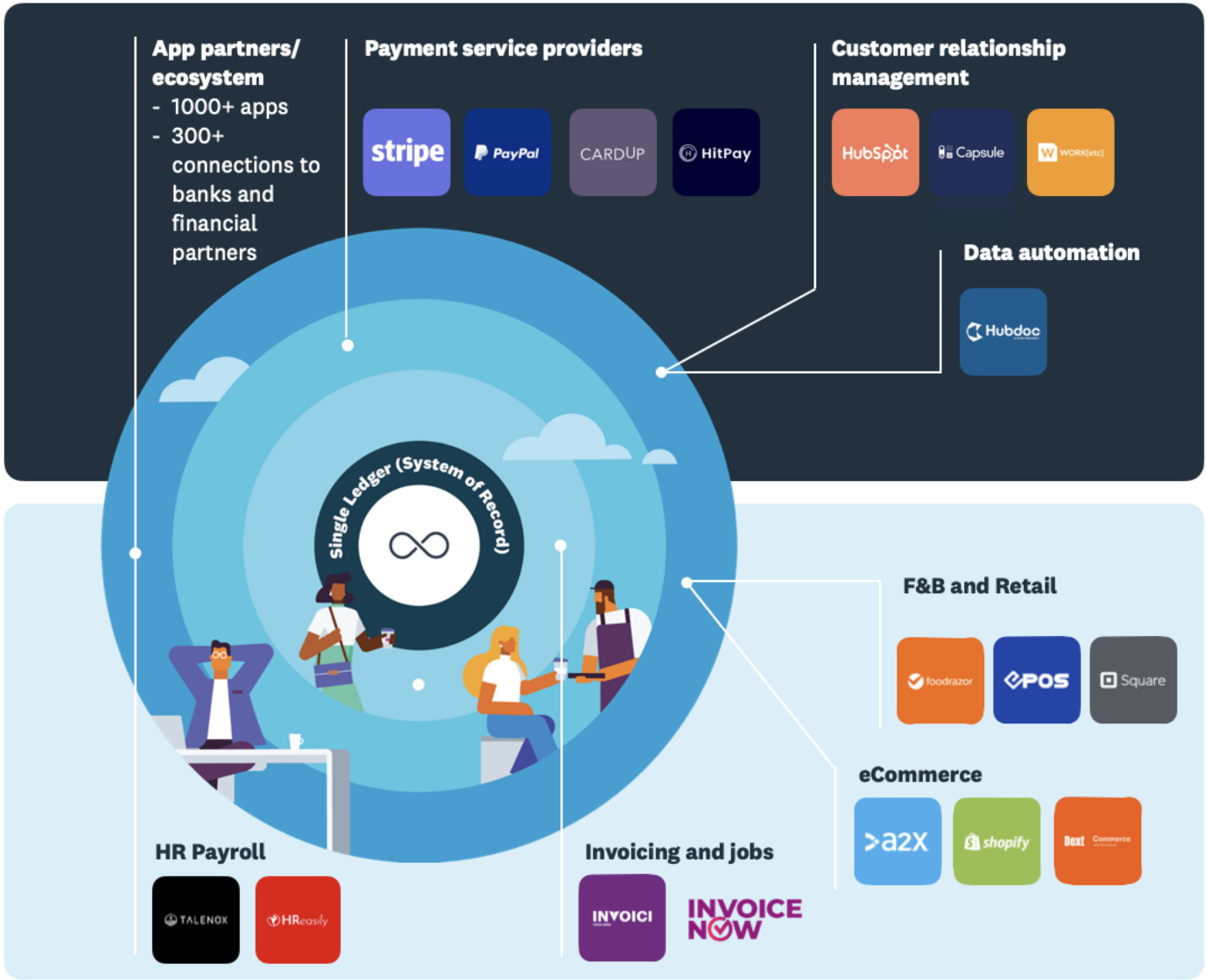


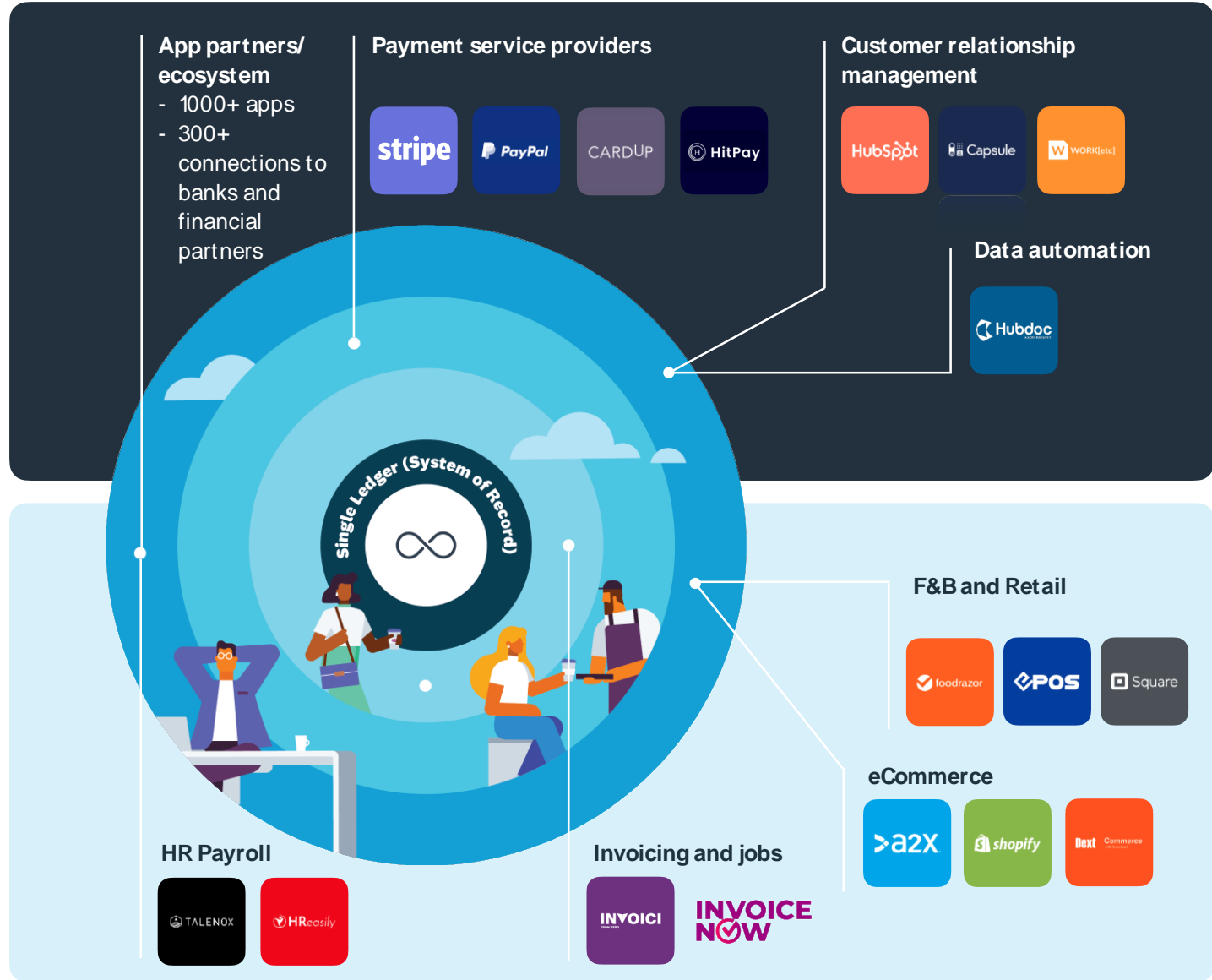
**This is Xero**

**Xero is a leading global platform helping small businesses and their advisors grow and thrive**



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- Embedded Finance is a **USD 7.2 trillion** opportunity.
- Digitalisation **accelerates opportunities** for Embedded Finance.
- Examples of embedded finance and how they have enabled businesses to **delight their customers** and lead to multi-fold **increases in their revenue**.
- Every company can offer **financial services**. How?
- Embedded finance is an **ecosystem game** - a team sport that requires willing and capable partners to play the roles of orchestrator, realizer and enabler.
- Winning the right game - **Where** to play, **what** to play and **who** to play with.