

# INVESTOR BULLETIN

FOR MICROSOFT EDGE USERS

## Strategic steps forward

From reshaping our US business to taking major strides in our ambition to transition to net zero, read the latest on HSBC's strategic progress



### GLOBAL MONEY and GLOBAL WALLET

Your money, multiple currencies



### News and Insights



#### Climate Solutions Partnership

We're mobilising finance and accelerating innovation to help drive the transition to a global net zero economy

HSBC and Climate	3
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Awards	8

**HSBC Senior Management Changes**



**Interview with**  
**Michael Roberts**  
CEO, US and Americas

and  
**Kavita Mahtani**  
Chief Financial Officer, Americas

A glimpse into the future of HSBC in the US:  
Simpler and sustainably profitable

# Interview with



**Michael Roberts**  
CEO, US and Americas

Mr Roberts joined the bank as US CEO in 2019 and was given oversight of the Americas region in April 2021. Previously Mr Roberts was at Citigroup, most recently as Global Head of Corporate Banking and Capital Management and Chief Lending Officer. In these roles, he managed 1,500 bankers across 100 countries, and was responsible for lending to institutional, private banking and retail customers globally. During his 33-year career at Citi, he held various senior leadership roles in the US and abroad, including Head of Global Financial Institutions, Head of Global Automotive and Industrials, CEO of Citibank Canada, and positions in France, Belgium and Turkey



and  
**Kavita Mahtani**  
Chief Financial Officer, Americas

Ms Mahtani joined the bank in 2019 and is responsible for the financial operations of HSBC Bank USA, HSBC Bank Canada, and HSBC Latin America, overseeing the financial functions of HSBC Americas operations, including accounting, regulatory reporting, stress testing and capital management. Ms Mahtani has more than 25 years of experience in financial services and a broad strategic knowledge of banking. She joined HSBC from Citigroup, where she most recently served as Head of Asset and Liability Management for Citi Corporate Treasury.

“We’re continuing to invest in products and services that meet the unique needs of our wealthy international client base.”



**1. What is the vision for the US business five to ten years out?**

**Michael Roberts:** Going forward, HSBC USA will be a more focused, simpler and sustainably profitable business. Our ambition is to be the leading international bank in the US. We will primarily be an international client-oriented wholesale business that contributes a significant amount of outbound revenue across HSBC’s unparalleled global network. We will maintain a strong and stable balance sheet and focus on consistently improving returns.

**2. You’ve retained c. 300,000 “wealth” customers. What services do these customers need that can’t be provided by domestic banks?**

**Kavita Mahtani:** We believe we can not only retain, but grow our wealth customer base by focusing on the US\$5 trillion international wealth opportunity that exists in the US. By capitalising on the strength of HSBC’s network, we can deliver global coverage, holistic servicing and a seamless cross-border experience. We’re continuing to invest in products and services that meet the unique needs of our wealthy international client base. For example, we recently launched Global Money, a multi-currency, mobile-only account designed for globally mobile clients. Additionally, we offer unique services for international clients looking to buy property in the US, such as the ability to apply for a mortgage without a US credit history.

**3. As for your commercial business, do you now exclusively serve internationally-focused clients?**

**Kavita:** US Corporate Banking International clients increased to nearly 90% of our US Corporate Banking clients last year. We’re able to support our US CMB clients as they expand abroad and our international clients who operate in the US. We’re investing in RM coverage in key markets with the highest concentration of international clients, such as Los Angeles, San Francisco, Boston, Washington DC and New York City.

“Collaboration between CMB and GBM remains a significant opportunity for us, so we are deepening sector coverage of CMB clients in key sectors, namely TMT, Industrials, Healthcare, and Consumer and Retail.”

**4. What role will the US play in HSBC’s strategy of becoming a Top 5 global financing house?**

**Michael:** The US is key to our ambition of becoming a Top 5 global financing house. We have the largest and deepest capital markets in the world.

“We are uniquely positioned to help our international wholesale clients by connecting US clients to HSBC’s global network and global clients to US capital markets.”

The infrastructure and capabilities are already largely in place today but we are simplifying the business and refocusing our resources on our areas of competitive strength – specifically Transaction Banking, Debt Capital Markets (DCM) and Leveraged and Acquisition Finance (LAF). For example, as our CMB clients grow, we’re able to work more closely with our Global Banking business to offer the right products and services. We’ve seen significant successes through this collaboration, particularly in LAF, where underwriting fees are up 50% year over year. In LAF, partnership with CMB and with markets across our global network has resulted in a number of deal wins, including with companies such as Samsonite and Birkenstock.

Since setting out a clear strategy for the **transition to net zero** – with ambitious targets to reach net zero carbon both in our own operations and in our financed portfolios – we’ve made significant strides. [Here are just a few.](#)

SMI

## Financial Services Taskforce (FSTF)

The FSTF operates as an industry sub-group of the Sustainable Markets Initiative (SMI) and is chaired by HSBC Chief Executive Noel Quinn. FSTF members are drawn from across the banking industry to work on meaningful and actionable plans to help accelerate the world’s transition to a sustainable future. The group played a significant role in climate discussions at the G7 summit in Cornwall, UK.

HSBC UK

## Shaping the UK’s new green financing



As joint structuring adviser, we’ve helped shape the UK government’s new green financing framework – unveiled ahead of its inaugural green bond issuance this year.

The UK is expected to issue at least £15 billion in green gilts during this financial year alone and the framework sets out the projects eligible for funding.

NZBA

## Net Zero Banking Alliance (NZBA)

**In April, we joined 42 other banks from 23 countries as a founding signatory of the NZBA. The banks, with a combined total of USD28.5 trillion in assets, have founded the NZBA to bring collaboration and consistency to collective efforts to reach the Paris Agreement goals.**

AGM

## Shareholder climate resolution

At the Annual General Meeting in May, shareholders supported our climate resolution with 99.7% of votes in favour. The resolution commits HSBC to set short and medium-term targets to align its provision of finance to the Paris Agreement goals, and to publish a policy to phase out the financing of coal-fired power and thermal coal mining by 2030 in EU and OECD markets, and by 2040 in the rest of the world.

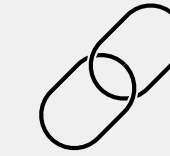


PCAF

## Partnership for Carbon Accounting Financials (PCAF)

In March, we became the largest financial institution to date, measured by total financed assets, to commit to using the PCAF standard for calculating financed emissions.

## IN BRIEF



We’ve completed the first-ever **end-to-end paperless steel trade between the UAE and India**. The live trade finance transaction between the UAE’s Universal Tubes and Plastic Industries, and India’s Tata Steel, involved end-to-end digitisation of the documentation on blockchain trade finance network Contour.

**Canada** has joined a growing list of markets where HSBC has led sovereign green bond programmes by selecting us as joint structural adviser for the country’s first federal government green bond issuance. We’ll help design the green bond framework and support the inaugural issuance as part of Canada’s programme to achieve its climate ambitions.

The **Greater Bay Area’s** pipeline of bankable, investment-ready green projects offers a huge opportunity to our clients, according to a Climate Bonds Initiative report we helped to produce. Investors who think only solar and wind projects qualify for green finance could miss out on the hundreds of billions that GBA local governments plan to pour into a range of sustainability projects.

We held lead roles as German vehicle giant BMW raised RMB3.5 billion through a Panda bond issued into the China Interbank Bond Market. It’s the first publicly syndicated Panda bond issuance from a foreign multinational corporation – and a big statement about our capabilities in China and Europe.

# Climate Solutions Partnership

We must  
**work in**



**h a r m o n y**  
with  
**n a t u r e**

We've joined up with **World Resources Institute (WRI)** and **WWF** to form a five-year philanthropic partnership to help climate solutions become commercial reality and have real-world impact.

**The Climate Solutions Partnership** is powered by US\$100 million of philanthropic funding from HSBC and, with a network of local partners, aims to scale up a wide range of potential breakthroughs, by combining our resources, knowledge and insight.

The Partnership is focusing its collective efforts on three global themes: climate-related innovation, nature-based solutions and energy efficiency initiatives in Asia. We see these as having the potential to make a

significant impact in the mission to achieve a net zero, resilient and sustainable future.

We have plenty of assets to bring the partnership to life on our website, including videos that explain each workstream in detail and examples of how the Partnership is making a difference including through a programme to plant two million trees in the UK, a challenge to entrepreneurs to smash greenhouse gases, and improvements to soil health for a more resilient US food system.



We must find  
**sustainable**  
ways



to meet  
**energy**  
demand

## IN BRIEF



**HSBC Asset Management** has helped the **University of Cambridge** publish a new handbook aimed at understanding and identifying nature-related financial risks. Together with other financial institutions, we're working with the university's Cambridge Institute for Sustainability Leadership to create methodologies that assess specific 'use cases' to help the wider financial industry avoid risks.

**Influential ratings agency MSCI** has given us a **'leader' AA rating** for environmental, social, and governance issues – up from an 'average' BBB rating in 2020. Fewer than three in 10 banks globally currently hold an AA or AAA rating on ESG. MSCI said "HSBC leads peers on most assessed key issues".



**FAST-Infra** has developed a new **Sustainable Infrastructure Label (SI Label)** that aims to attract investors to the trillion-dollar sustainable infrastructure investment opportunity by highlighting projects that have sustainability criteria at their core. The consultation is under way and all interested parties are encouraged to participate by 30 July.

## Born in the UAE

### Introducing **Global Money** – our new multi-currency digital account



Hold, send and convert money in up to 21 currencies, including AED, USD, EUR, GBP, JPY, HKD, SGD, AUD, SAR

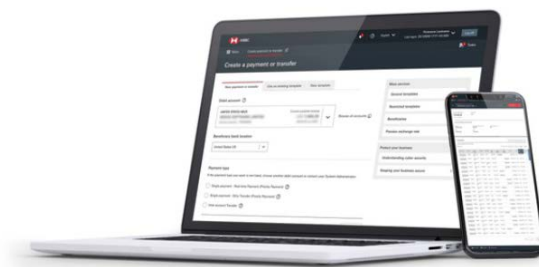
Our new mobile account that enables retail customers to hold up to 21 currencies and make free, real-time international payments has launched in the UAE.

Global Money takes the hassle out of sending money abroad, and removes the need for customers to turn to third-party providers for international transactions. Its functionality will launch in further markets this year.

With the **launch of EZInvest in Malaysia**, we've delivered a new unit trust investment app for the growing market of younger, digital-savvy investors.

The millennial and Gen-Z cohort is especially drawn to low-deposit, low-fee digital platforms like EZInvest, which uses the same technology as our popular FlexInvest platform in Hong Kong.

Customers and software developers can now use our **API Developer Portal** (Application Programming Interface) to find and securely test potential solutions for issues such as payment initiation. The portal provides mock customer data and technical documentation for testing – part of our drive to make customers' businesses more resilient and less limited by their own technology.



Our multi-currency digital wallet for businesses has launched in Singapore, the UK and US.

**HSBC Global Wallet** customers can hold money in at least six currencies, including USD, EUR and GBP, and 'pay like a local' to some destinations – meaning money will usually arrive within minutes of being sent.

## Central Bank Digital Currencies (CBDCs)

**CBDCs could replace cash and transform the banking system globally within a generation.**

The benefits could include increased growth and reduced poverty in the emerging world – and even tastier drinks in your local coffee shop, according to HSBC Global Economist James Pomeroy.

CBDCs are like a 'distant cousin' of cryptocurrencies like Bitcoin. Despite being around for a number of years though, cryptocurrencies are not currently something



people can spend 'on the high street' – owing to their volatility, as well as the intensive energy usage and expense of the system that supports them. But CBDCs are likely to become mainstream methods of payment in the not-too-distant future.

## Deeper digital interactions

Customers expect us to help them complete their everyday banking tasks digitally with ease, but increasingly they're also seeking broader and deeper digital interactions.

A range of HSBC voices, including Jen Flowers, Head of ASP Partnership & Innovation, Wealth and Personal Banking, outline how we're building our network to respond to these customer trends, especially in Asia-Pacific markets.

## IN BRIEF

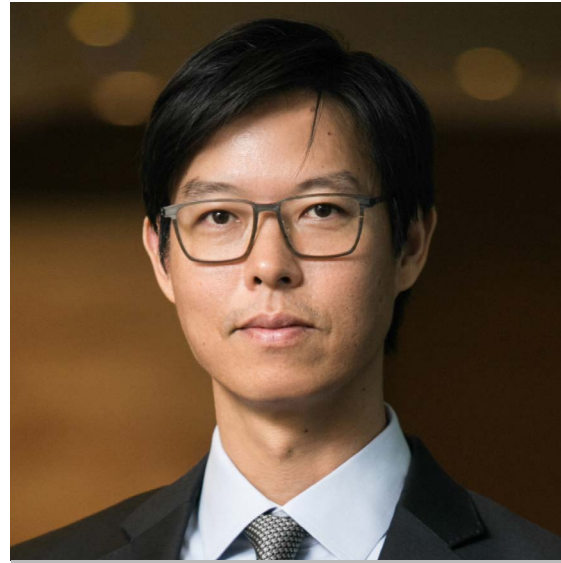
**HSBC Private Banking** clients in Asia can now link-up with the latest market opportunities through a newly launched Online Trading Platform offering access to 10 key financial markets in Asia, Europe and the US.

**SBC US** launched the AI Powered Multi Asset Index (AiMAX), the first rules-based multi-asset investment strategy to use artificial intelligence (AI) as a method for constructing a diversified growth portfolio.

**HSBC UK** has launched a Fraud and Cyber Awareness app that arms firms with information about new and emerging scam types and sends users notifications of what to look out for. The app is available free of charge to all businesses in the UK.

**HSBC Life**, our insurance arm, launched the largest global partnership of its kind to integrate dacadoo's Digital Health Engagement Platform into our own health and wellbeing platforms, which we make available to both corporate and retail customers. Using AI, data analytics and user gamification methods, HSBC Life's Well+ and Benefits+ platforms hope to motivate people to shift towards and maintain healthier and 'financially fit' lifestyles.

# People Moves



## David Liao and Surendra Rosha

### have taken over as co-Chief Executives of HSBC Asia Pacific.

David, formerly Head of Global Banking Asia Pacific, and Surendra (known widely as Rosha), formerly CEO of HSBC India, will be based in Hong Kong and share pan-regional leadership responsibilities that include jointly leading regional businesses and functions, embedding purpose, values and culture, developing leadership and talent and overseeing risk, capital and liquidity levels.

They succeed Peter Wong, who steps into the role of non-executive Chairman of HSBC Asia-Pacific, and adviser to Group Chairman Mark Tucker and CEO Noel Quinn.

Hitendra Dave succeeds Rosha as Interim CEO of HSBC India. He brings nearly 30 years of experience in financial services, and was most recently the Head of Global Banking & Markets in India.

## Kee Joo Wong

### has taken over as CEO for HSBC Singapore.

Mr Wong has more than 26 years of banking experience across different markets, including the UK, Thailand, Hong Kong and China, and moves from a six-year tenure as HSBC's Regional Head of Global Payments and Cash Management for Asia-Pacific. He succeeds Tony Cripps who joined Saudi British Bank.

## Matt Lobner

### has been appointed as Group Chief Transformation Officer,

a role he will take up in August. Mr Lobner has extensive experience of setting direction for strategic initiatives since first joining HSBC in 2005. He is currently Head of International, Asia-Pacific. In his new role he will accelerate the delivery of HSBC's strategy through transformation, working closely with Chief Financial Officer Ewen Stevenson and the rest of the bank's executive board.

## Molly Chowdhury

### is rejoining HSBC as US Chief Information Officer

after a short spell away. Ms Choudhury spent more than 16 years at HSBC before leaving last summer to head up Digital Technology for Citibank's Global Commercial Cards business. Most recently at HSBC, she was Head of Architecture, US and Americas, and over her career she has delivered numerous business-led transformation projects to update our US bank's core systems.

## Laura Geiger-Pancera

### has joined as the UHNW Family Office Director.

Based in Switzerland, Ms Geiger-Pancera takes on a newly-created role, reporting to Tom Cerboni, overseeing and driving growth in the wealth management division serving clients with ultra-high net worth. She previously led the Global UHNW Client Strategy Office at UBS, the culmination of a 20-year career at the Swiss lender.

## Lisa McGeough

### has taken over as Head of Global Banking Europe and the Institutional Client Group.

Ms McGeough will spearhead client coverage across Europe and oversee regional product teams, as well as tackling first-line risk management, specifically credit, reputational, compliance and financial crime. She joins from Wells Fargo, where she held a wide range of senior positions over 15 years, including Head of Financial Institutions and Head of International. She succeeds Philippe Henry, who is retiring after 32 years.



There's no way we could reflect all of the awards won across the bank in the past few months – but here's a few we've picked as our favourites.

## No. 1

We were named as the **No 1 bank for Best Overall RMB Products and Services for the 10th straight year in the Asiamoney Global RMB Poll.**

Increasing numbers of global clients are looking to transact with RMB for international trade and cross-border investment – and corporations, financial institutions and investors who responded to the poll recognised our consistent delivery of offshore and onshore support.

## Provider of the Year

**first direct won Current Account Provider of the Year 2021 at the UK Moneyfacts Consumer Awards.**

Michele Monck, Head of Digital at Moneyfacts.co.uk, said:

“This is the second year that first direct has won this award. It was recognised by its customers for excellent customer service and the competitive rates it offered for those needing to borrow using an overdraft.”

## 7 Gongs

We carried off seven gongs at the prestigious **Bond Connect Awards**, a joint venture between the CEFTS and HKEX. Our wins ranged from Top Market Maker to Outstanding FX Settlement Bank and our very own Nathan Jin was named Bond Connect Top Trader.

## 8 Accolades

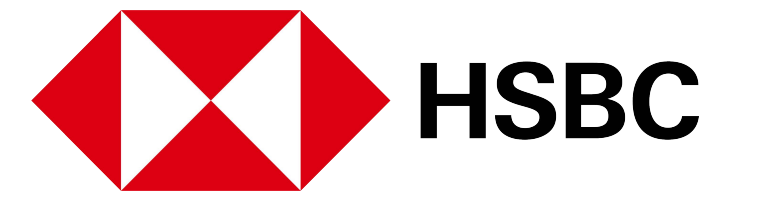
**HSBC received eight accolades for outstanding digital customer experiences, innovative services and robo-advisory experience in Singapore, mainland China and Canada, at The Digital Banker's Digital CX Awards 2021.**

## Best Collab

The Asset Triple A named HSBC, SGX and Temasek **'Best Digital Collaboration'** for Singapore's first ever fully digitalised bond issuance in its 2021 Digital Awards.

# Putting you in the picture:

## How our strategy is visible in your everyday life



Explore the illustration to learn more about the unique value we bring to our customers and the communities we serve. Find out about our focus on technology and how we are helping to lead the transition to a more sustainable world.

Select the numbered red diamonds to discover more. For the best experience please view fullscreen.





# Putting you in the picture:

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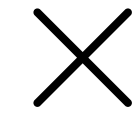
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## Keeping Hong Kong's waterways clean

Supporting local communities through action and advocacy is part of our commitment to be the leading bank in the transition to a net zero-carbon global economy.

We've partnered with the Clean Waterways Initiative in Hong Kong to build four solar powered boats - each capable of collecting and sorting more than 2,500 litres of plastic waste per load.

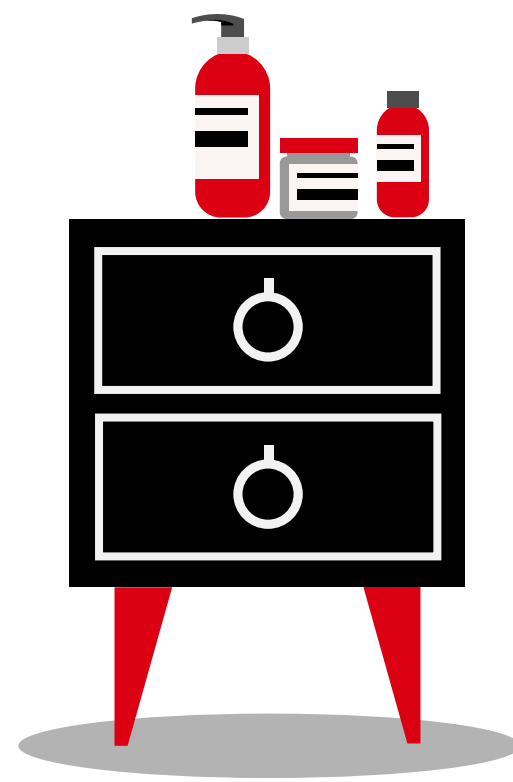


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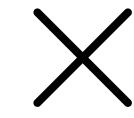


## World's first corporate bonds to tackle plastic waste

Supporting our customers to transition to a low carbon future, especially in carbon challenged industries, is part of our commitment to transition to net zero.

Our green expertise and global connectivity helped Henkel, a leading consumer goods and industrial company, to issue the first ever corporate bonds aimed at tackling plastic waste.

The firm behind products such as Persil detergent and Schwarzkopf shampoo will use the equivalent of \$100m raised for projects including the development of reusable and recyclable packaging. We were sole green structuring adviser and sole lead manager on the five-year fixed-rate bonds, which were issued in two tranches. The bonds generated interest from international investors from Japanese insurers to German banks.



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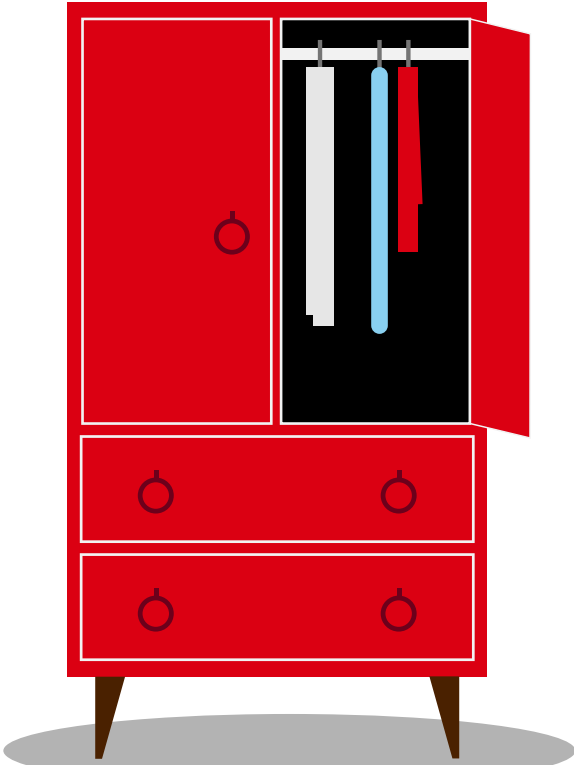
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## Threading connections



Ever since HSBC was founded in 1865 with an ambition to facilitate international trade, we have used our global network to connect customers to opportunities around the world.

Digitising what we've been doing for over 155 years, we developed Serai - a digital platform that simplifies global trade for clothing businesses

and enables clothing manufacturers to fulfil their sustainability commitments. Serai helps businesses to build trusted relationships so that they can grow and connect globally. It also enables the traceability of cotton and other raw materials that are used to make the clothes you wear.



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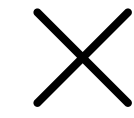
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## Becoming a simpler, more agile and effective organisation



As we energise for growth, we want to inspire a dynamic and inclusive culture where the best want to work.

As our lives are transformed by digital technologies and sustainable practices, we are helping all colleagues develop future-ready skills to ensure they can support and create opportunities for our customers.

We're also supporting our colleagues to achieve a better work-life balance with a hybrid working model across HSBC. This helps our colleagues be at their best for our customers whenever and wherever they need us, as the way they bank with us changes.

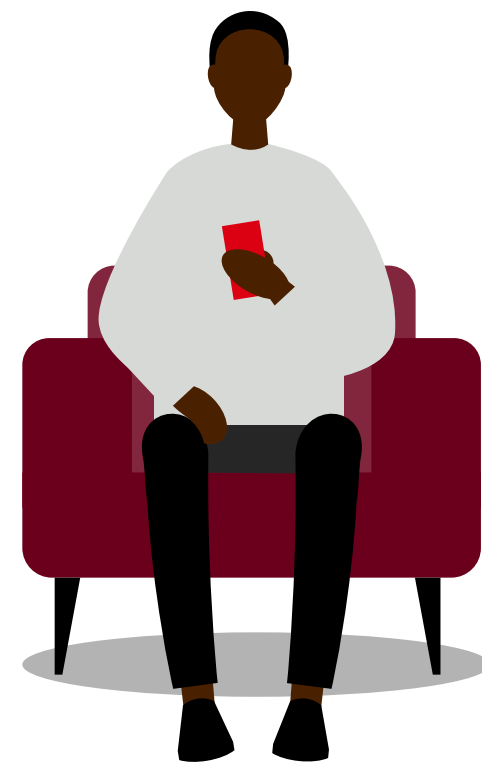


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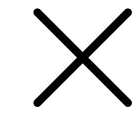
## Our digital aim: 'Our bank in your pocket'

Creating and delivering fast, easy, digital customer experiences is the passion that drives our focus to digitise at scale.

Our digital innovations are putting the full power of our bank in every customer's pocket, whether you're a first-time saver, a budding start-up or a multi-national business. Demand for our apps is rocketing. We get more

than a billion log-ins a year, from personal banking customers alone.

In 2020, 92.7% of our global personal banking transactions were digital and 54% of our retail customers were digitally active. Our mobile banking apps let you manage your accounts easily and securely from a time and a place that suits you.



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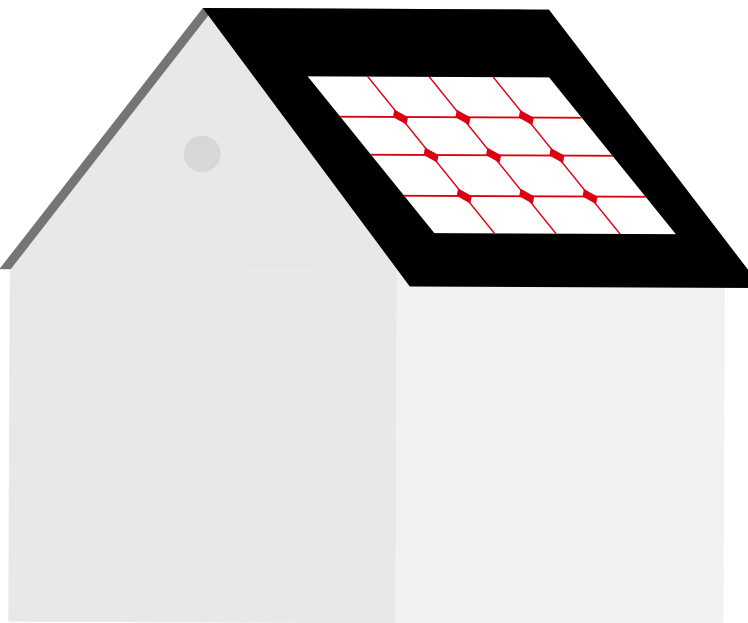
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## Financing green power for your home



Supporting our customers to transition to lower carbon emissions is a key priority alongside our pledge to accelerate new climate solutions.

We're advising and helping to finance some of the world's biggest solar power projects across the globe, including the fourth-largest solar park in the world

in Egypt and a solar rooftop in France that's as large as seven football pitches.

Financing wind power farms in Australia and hydroelectric plants in Chile also form part of our commitment to support our customers on their journey to net zero.

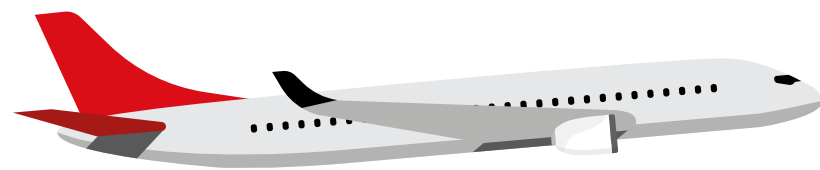
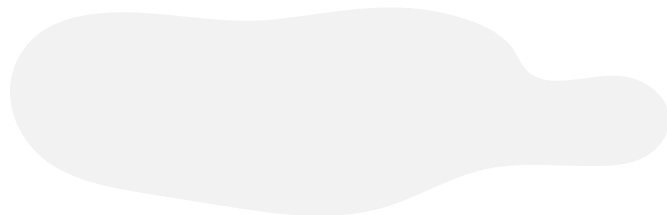


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## Blue-sky thinking, Greener skies



We're committed to helping our customers transition to low carbon operations with up to USD1 trillion in sustainable financing and investment.

We provided Cargolux, one of the world's biggest cargo-only airlines, with its first ESG-linked investment. This innovative investment solution helped Cargolux manage its money while also addressing its carbon footprint as it continues to transport vital supplies around the world, including PPE and vaccines to help fight COVID-19.

We also played a key role in the world's first transition sukuk. It enables Etihad Airways to raise funds from investors for sustainability goals in accordance with Islamic finance principles. Etihad will use the USD600 million proceeds for energy-efficient aircraft and research and development into sustainable aviation fuel, supporting their commitments to cut carbon.



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## As nature intended



Our 'Plan for the Planet' shows our determination to lead the way in sustainable finance and accelerate new climate solutions with up to USD1 trillion of finance investment.

In August 2020 we launched HSBC Pollination Climate Asset Management, with the vision to create the world's largest dedicated natural capital investment manager.

The joint venture with Pollination, a specialist climate change advisory and investment firm, intends to set up funds that will invest in a range of nature-based projects that protect and enhance nature over the long term, and reduce greenhouse emissions.





# Putting you in the picture:

How our strategy is visible in your everyday life

Explore the illustration about the unique way our customers and we serve. Find out how our technology and innovation help us to lead the transition to a sustainable world.

Select the number to discover more about our experience platform.



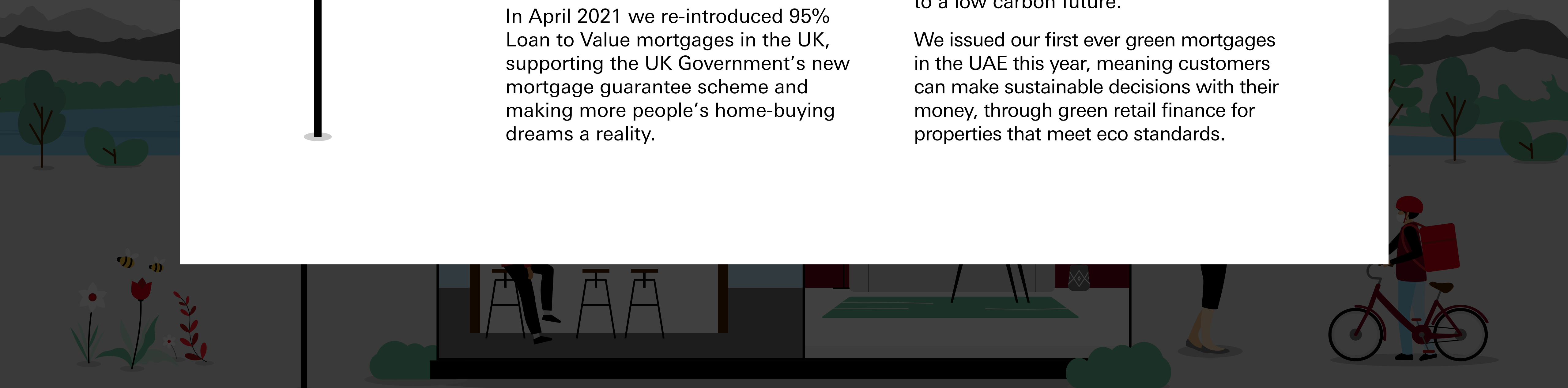
## Helping you realise your home-buying dream

Opening up a world of opportunity for our customers is the reason we exist.

In April 2021 we re-introduced 95% Loan to Value mortgages in the UK, supporting the UK Government's new mortgage guarantee scheme and making more people's home-buying dreams a reality.

One home at a time, we're also supporting our customers to transition to a low carbon future.

We issued our first ever green mortgages in the UAE this year, meaning customers can make sustainable decisions with their money, through green retail finance for properties that meet eco standards.



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## Quick clicks

As people lead increasingly digital lives, an important part of our strategy is to deliver faster, easier and more secure digital banking.

In the UK, Singapore and Hong Kong we now offer 100% online account opening, meaning it's now easier and quicker for you and millions of others to open an account with us.

Throughout the Covid-19 outbreak, we continued to invest in technology to help our customers to do more of their everyday banking online, and we rolled out new functionality to support them through the pandemic and provide digital solutions for their growth ambitions.

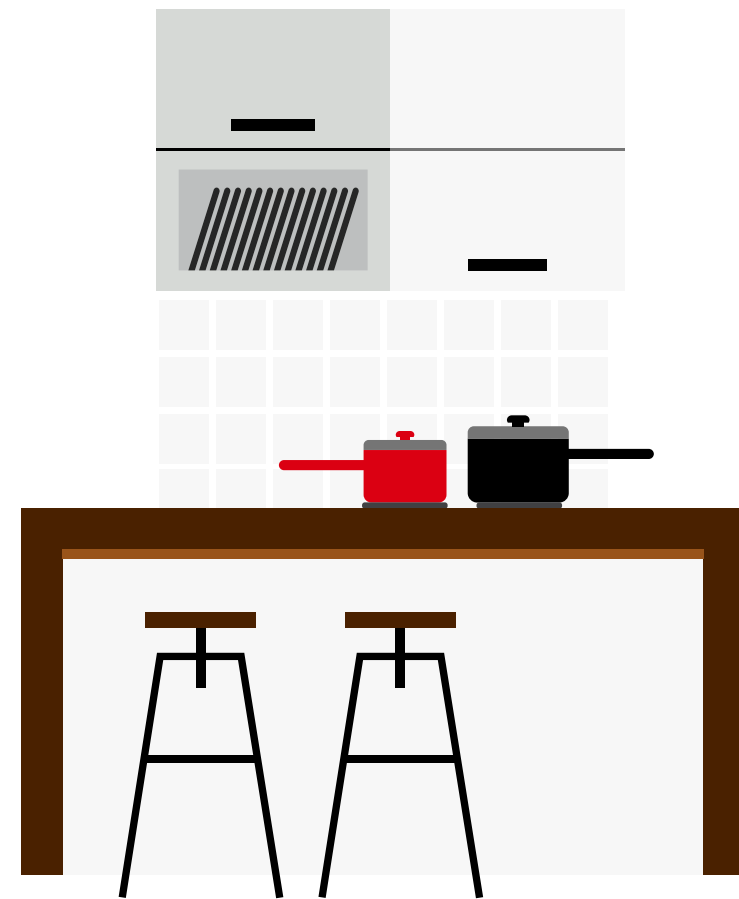


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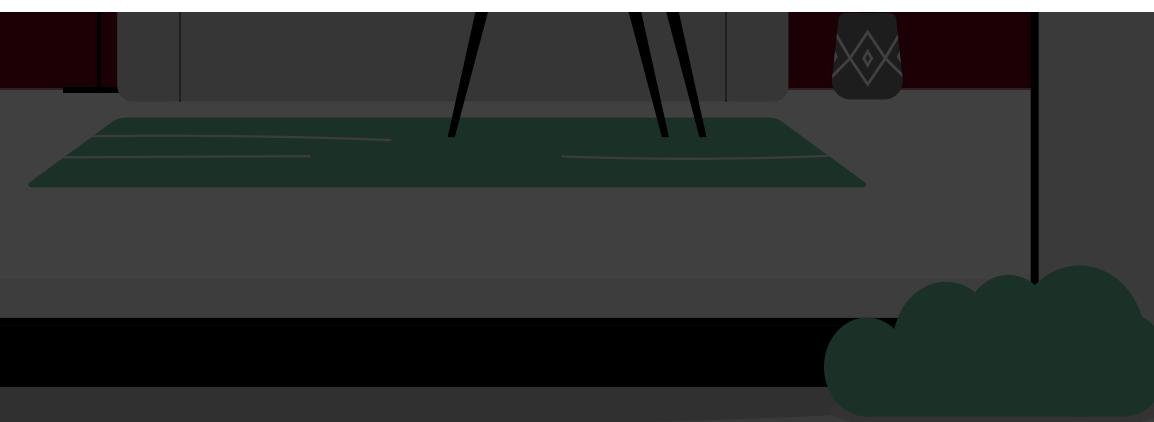
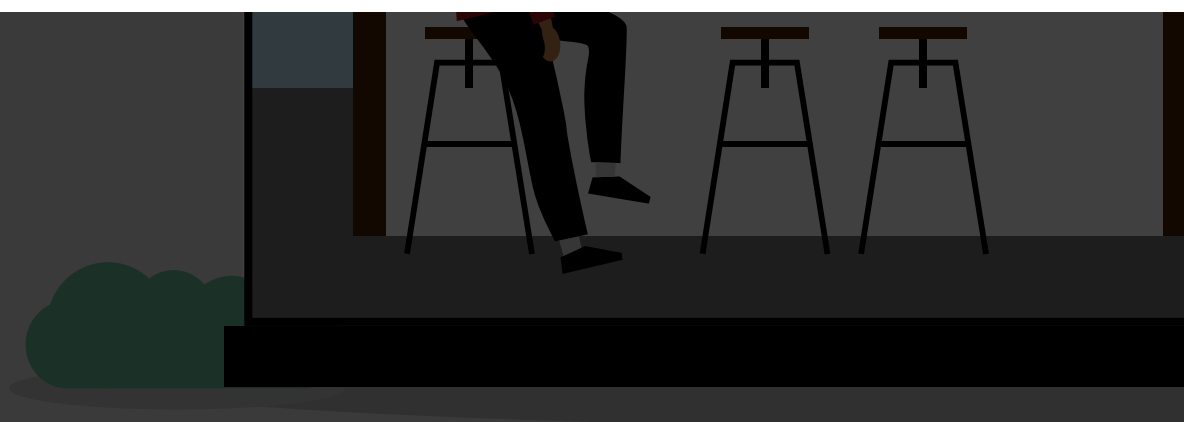
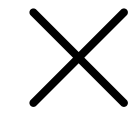


## Chipping in

What we do has a real impact on people's lives, communities and the planet. We take this responsibility seriously.

Small businesses are a key support to local economies and the communities who depend on them. We've helped the rural economy in Inner Mongolia to overcome supply chain uncertainty and secure production of high-quality potatoes through our Pre-shipment finance programme.

HSBC provides low-cost, collateral free loans to small farming businesses based on their past transaction records with established foodmakers, including global conglomerates. Providing essential financing to these small businesses enables them to grow and connect to new opportunities whilst putting your favourite products on the dinner table.

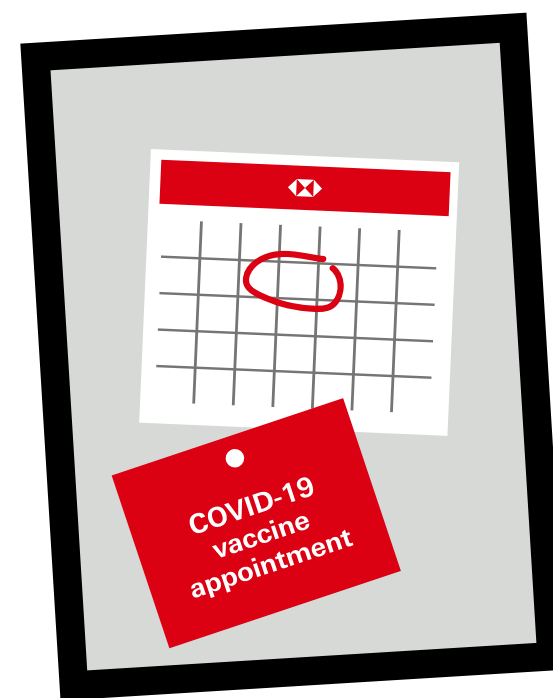


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## Helping to fight COVID

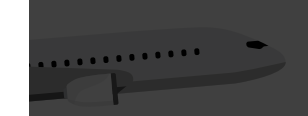
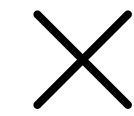
Succeeding together is just one of the values that guides us in our strategy. Together, we make possible what we cannot do alone.

We have partnered with the Asian Development Bank (ADB) to provide up to USD1.2bn of supply chain finance to companies providing COVID related supplies.

We are also providing USD300 million to help Asia's supply chains boost manufacturing capacity for COVID-19 vaccines.

The targeted financing will inject much-needed liquidity into the vaccine supply chain – from sourcing and manufacturing through to distribution – to overcome shortages and establish durable mass inoculation programmes.

Helping to build robust supply chains will enable a regular flow of vaccines and help prevent developing economies from falling behind, while delivering economic benefits to Asia Pacific and beyond.

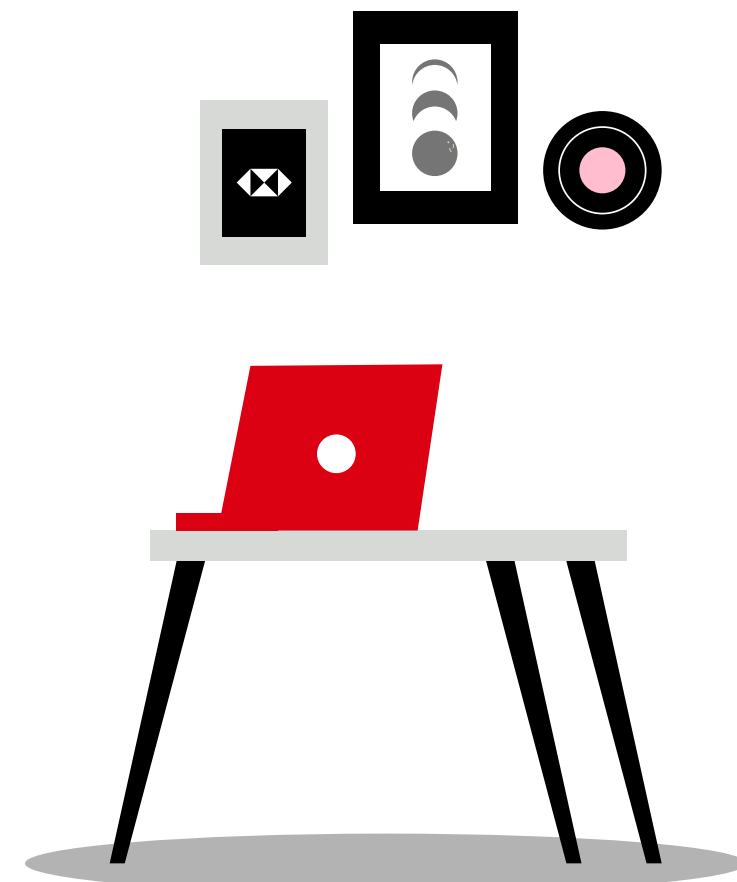


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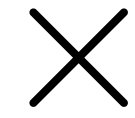
## Easy, helpful mobile banking

We're developing and deploying some of the industry's most advanced and innovative technology to make your banking easier and more secure.

Our award-winning app, PayMe, is Hong Kong's most popular social payment app, enabling over 2 million users to go cashless – no fees, no hassles. PayMe makes it easy to split bills with friends and also pay

businesses with just a tap, both online and in store.

We're also making borderless banking easy with our Global Money Account. You can send funds around the clock in real time to any HSBC bank account in 20 countries and territories worldwide in 21 currencies at preferential exchange rates.



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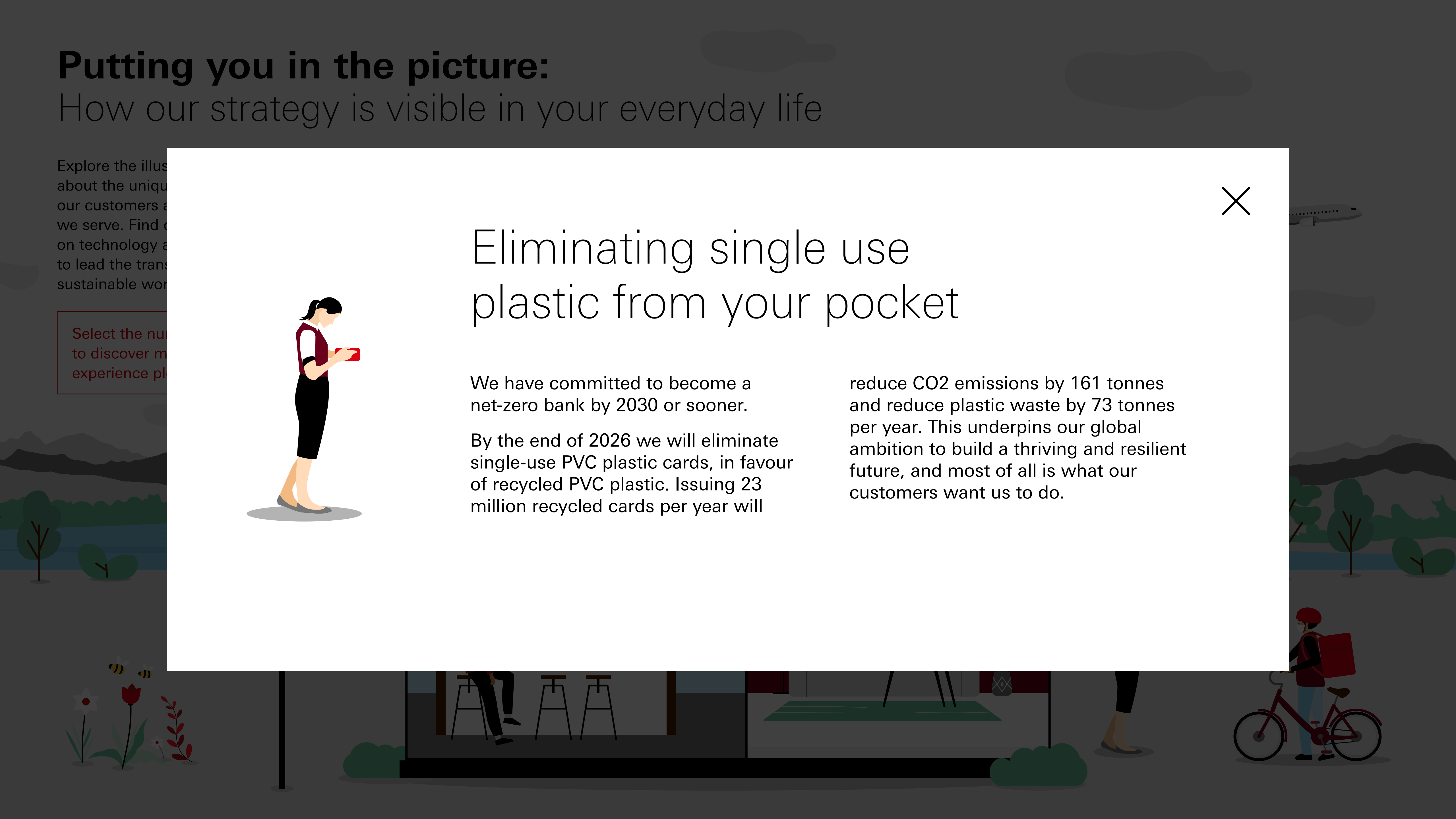


## Eliminating single use plastic from your pocket

We have committed to become a net-zero bank by 2030 or sooner.

By the end of 2026 we will eliminate single-use PVC plastic cards, in favour of recycled PVC plastic. Issuing 23 million recycled cards per year will

reduce CO2 emissions by 161 tonnes and reduce plastic waste by 73 tonnes per year. This underpins our global ambition to build a thriving and resilient future, and most of all is what our customers want us to do.



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## Helping Heroes deliver worldwide

We're here to use our unique expertise, capabilities, breadth and perspectives to open up new kinds of opportunity for our customers.

Our global presence and expertise across different cultures and economies has been a crucial element that's enabled our client Delivery Hero to achieve rapid global growth.

We've helped the food delivery business to scale up across different markets and implement rapid payment and collection solutions – integral services for a company that now takes 5 million orders per day through hundreds of thousands of restaurant partners in more than 40 markets.

