



Global Industry Radar (GIR)

Competitively advantaged access to innovations and critical developments in your industry sector/function from our unique global scanning capability



Welcome to ICG... The 21st Century Consulting Model

HBR.ORG

Harvard Business Review

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Consulting on the Cusp of Disruption

The industry that has long helped others sidestep strategic threats is itself being upended.

by Clayton M. Christensen, Dina Wang,
and Derek van Bever

ICG in a nutshell

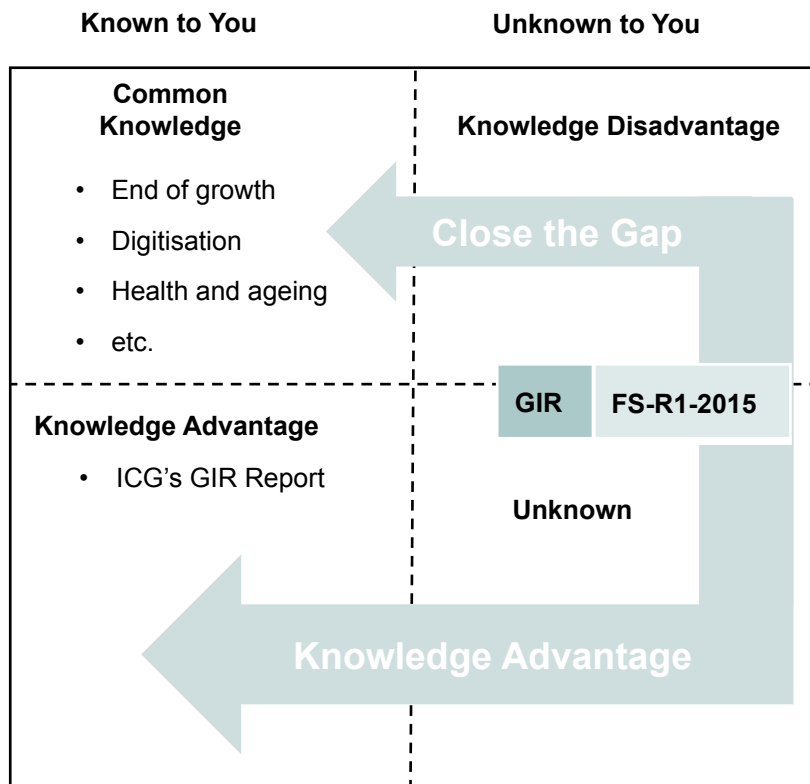
“ICG is the world’s most powerful network of talented professional consultants combined with the world’s first multi-planked global consulting platform that allows clients to access our combined labour, IP, methodology, training and other services through an opt-in, market-based, transparent and anti-fragile networked business platform (or ecosystem)”

ICG doesn’t sell or re-use client IP without their permission
– no exceptions

ICG doesn’t disclose its client names without their permission
– no exceptions

ICG's Global Industry Radar (GIR) creates knowledge advantage for its users

GIR Delivers Two Sources of Value



GIR Input Tools

Industry Eras	Ground Radar (By major region/country)
Macro and Industry Trends 	Threat and Opportunity Pipelines
Knowledge Area Reviews KAR Business Banking Product Innovation	Certified Case Studies CCS Kabbage
Domain Knowledge Scans DKS Customer Conduct	The Insights Review TIR 034 Dec14-Jan 15

Source ICG – Adapted from the Johari Window

Each region/country will include a profile by major player (e.g. The 2014 FS Third Report highlighted re-platforming, contactless, and app wars in Australia) – Sample Only

- ANZ fast pay: SMEs can accept payments via Smartphone
- API enables treasury and cash mgmt across 13/15 ASEAN countries
- Grow money: mobile app across asset classes
- GoMoney more than 1.4m users, mobile-to-mobile payment app, tops \$100 billion in transactions



- Core system replacement provides STP, RTP and single customer view
- Property purchase lifecycle app (search, value, lending)
- Lock and limit: block and limit cards and funds through an app
- **Daily IQ**: real time analytics for SME **CCS**
- Leo, Albert, Pi: merchant solutions
- **CBA Connect**: cross wallet and life cycle incentive scheme **CCS**
- Reintegration of Aussie home loans mortgage broker business

- With largest credit union CUA, first commercial rollout of a mobile payments application using HCE (Host Card Emulation) - redi2PAY
- Australia's second ATM Utility



- Qantas Acquire: business procurement network
- Qantas Heritage: dual currency points

- Contactless debit achieves 70% penetration in major retailers



- Government appoints advisers for sale of Royal Australian Mint



- BPAY view rolled out to many new categories



- Reinventure: VC fund that invested in SocietyOne for complementary innovation
- Fingerprint biometric access to app (to be launched with IOS8)
- Ibeacon for customers alert when in branches (trailing in NZ)



- New strategic coordination body with extended industry representation to include PayPal And Woolworths



- Domestic debit card scheme eftpos trials retail time online payments solution with Coles



- Consolidated service for SME into contact centre







- Advantage white labelled mortgage product to aggregators and brokers drives white labelling trend



- JV for CC with GE Capital with GE Capital



We profile the most important initiatives by Innovation Quotient and Potential Industry Impact (sample only) so you can drill down on critical case studies

Initiative	What	Why Important	Innovation Quotient	Potential Industry Impact	Reference information
Contactless supermarket launch – VISA and MasterCard	Major global schemes co-opted the duopolist retailers in Australia to adopt contactless technology	Obviates need for PIN and signature for small transactions, disintermediating domestic debit and reducing cash usage (70% penetration)			http://www.news.com.au/finance/money/contactless-tapandgo-payment-gains-popularity-with-australian-shoppers/story-e6frfmci-1227073203032
Biometric access for online banking	Westpac rolls out online banking biometric fingerprint access on iOS & android devices	Exploiting smartphone functionality providing richer user experience for mobile banking / payments			http://www.theage.com.au/it-pro/business-it/westpac-launches-fingerprinting-access-for-online-banking-on-ios-and-android-devices-20141205-120yr9.html



- TransferWise Peer to Peer platform for transferring money abroad
- Lower cost (fees and charges) than currently offered by banks or traditional money transfer services
- Launched 2011



- Bluebird Partnership between Walmart and American Express
- Prepaid card that can withdraw cash from ATM's and make mobile Person to Person payments
- Lower cost (fees) than banks
- Launched 2012



- Venmo Person 2 Person payment app
- Currently no fees
- Stores Credit card details
- Backed by Venture Capitalists
- Launched 2012

Critical case studies are explained in a one page format – ICG “Broke the story” of Kabbage to many of its clients around the world through its advanced scanning capability



HOW DOES IT WORK

Link any of your business's online services to qualify on the spot. Unlike traditional lenders, we look at your real-time data, not just your credit score. No paperwork, faxing, or waiting in line. Just straightforward, instant results.



KEY INSIGHTS

- Kabbage is the **#1 online provider of working capital** to small businesses in the US
- Kabbage has built the **world's fastest platform** to provide capital to small businesses, claiming to fund companies within as little as **7 minutes**
- Kabbage **leverages data** generated by dozens of business operations to understand performance and deliver fast, flexible funding in real time
- Kabbage **can support any small business by analysing data sources** such as their business checking account, Intuit QuickBooks, eBay, Amazon, UPS, PayPal, Authorize.Net, Stripe, and many others

IMPACT

ICG 'broke' the insight of the Kabbage case study to many of its FS clients around the world – it is the first scalable lending platform based on external information (a model we call Business Telematics) – ICG's clients were able to respond faster and with more certainty than their competitors

Extract

Sample Case Study: Health Insurance: Oscar

Health insurer that leverage the Affordable Care Act offering unlimited access to Telemedicine



OSCAR DEMOGRAPHIC

I am single with no kids.
I make \$50,000 per year.
My ZIP code is 10012.

[Pick plans to compare](#)

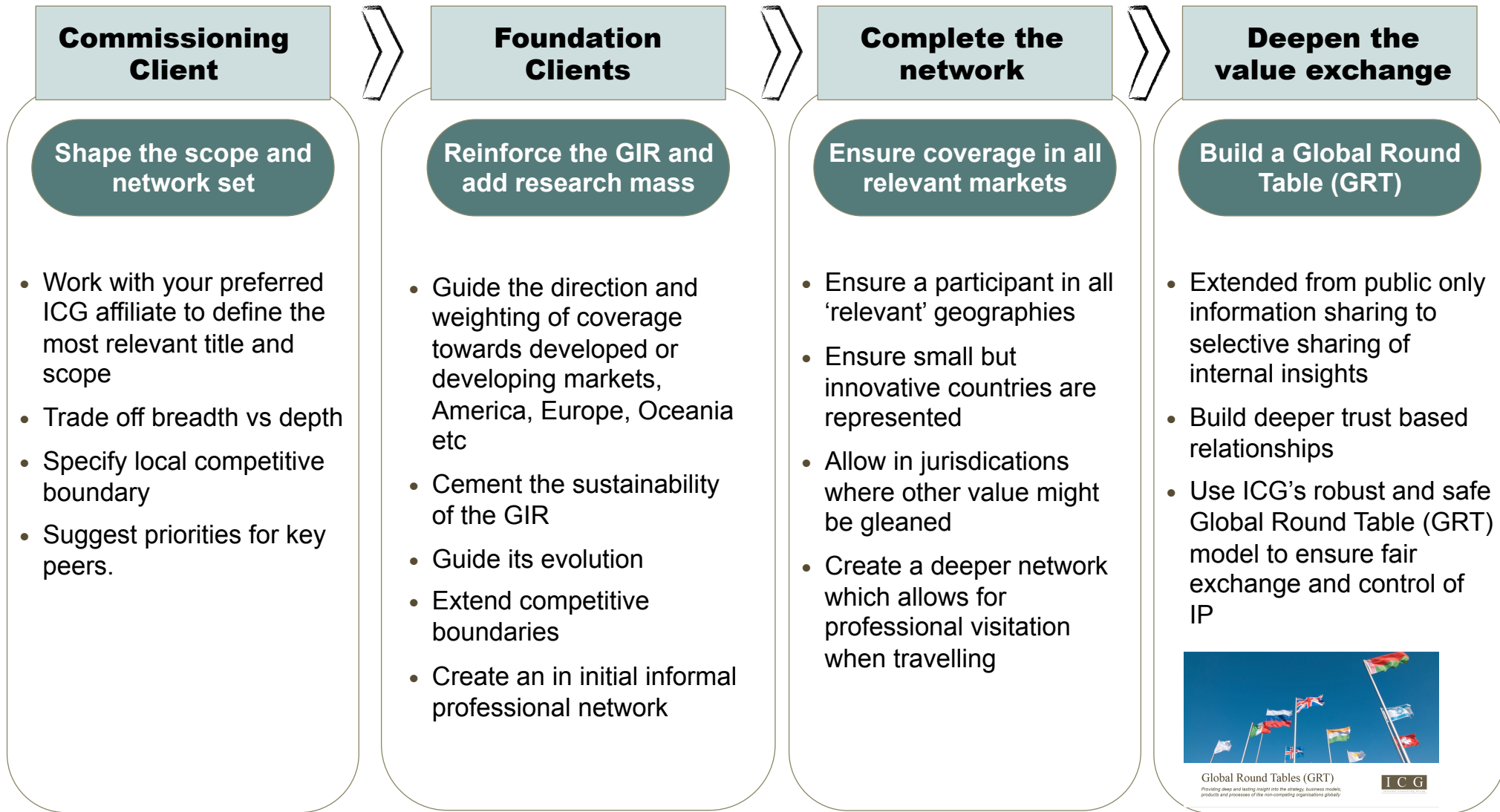
	Secure <small>(only people under 30)</small> \$218/MO covers 1 adult	Bronze Edge \$330/MO covers 1 adult	Bronze \$340/MO covers 1 adult	Bronze Edge + \$365/MO covers 1 adult
Doctor Visits Most plans come with free primary care visits for adults.	3 Free visits See details	1 Free visits See details	0 Free visits See details	2 Free visits See details
Drugs Prescription costs can add up fast. Most plans make generic drugs free.	\$0 Generic See details	\$0 Generic See details	\$10 Generic See details	\$0 Generic See details
Doctor Helpline Just click and a doctor will call within one hour. It's free and unlimited.	✓	✓	✓	✓



KEY INSIGHTS

- Oscar is a health insurer deliberately catering toward digital natives offering different plans according to income ranges and family size
- Oscar debut comes as the U.S. government unveils new health insurance exchanges where consumers can pick and choose plans; it is a participant of the Obamacare Exchange
- Offers a web- and mobile-friendly aesthetic designed to make the insurance experience smoother for plan members
- Users are able to consult with doctors for problems like the flu over the phone (Oscar claims conversations take place within an hour of registering online) and the insurer's site offers a good search functionality for specialists
- Collects metrics on medical professionals for performance reviews and uses them for customer recommendations as well
- Using Oscar's web front end, consumers can see whether individual doctors predominantly treat patients in their twenties or thirties, what language the doctors speak, and other metrics
- Oscar can be purchased on New York's health insurance exchange, New York State of Health, the organized marketplace for New Yorkers to shop, compare and enroll in health insurance coverage
- Raised \$40 million from Thrive Capital, Founders Fund, General Catalyst and Khosla Ventures

GIRs benefit from an extended network of non competing peers that gradually and safely build a platform for sharing further insights



Global Round Tables (GRT)
 Providing deep and lasting insight into the strategy, business models, products and processes of the non-competing organisations globally



ICG publications platform provides a way to optimise your research needs across general, specific and custom topics

ICG Publications (IP)

World best professional know-how distilled as data, information, insights, case studies, benchmarks and frameworks



TIR – The Insights Review
Reviews of published insights from the world's leading branded management consulting firms

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KAR – Knowledge Area Review
Synthesised and structured publically available knowledge from across the global on your chosen topic.

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GIR – Global Industry Radar
Global scan of relevant market evolution, trends, and important innovations and impactful case studies

Global Industry Radar (GIR)
Comprehensive and targeted insights to innovation and critical developments in your industry and/or how they can change global buying patterns



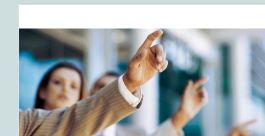
LIR – Local Industry Radar
Local comprehensive and expert analysis of a chosen industry sector

Local Industry Radar (LIR)
Authoritative and comprehensive expert analysis and insights into your local industry sector – an essential tool for external consulting teams, strategy teams and decision making processes



CCS – Certified Case Study
Best publically available information supplemented where possible with mystery shopping

Certified Case Study (CCS)
Highly detailed case study and data through mystery shopping



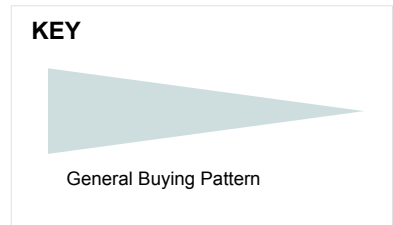
BAF – Best Affiliate Forward
Fit for purpose professionals to assist with customer and confidential research, analysis and insight generation often augmented with industry leading methods

Best Affiliate Forward (BAF®)
Best in-class processes, unbranded research, and addresses in the market in 48 hours



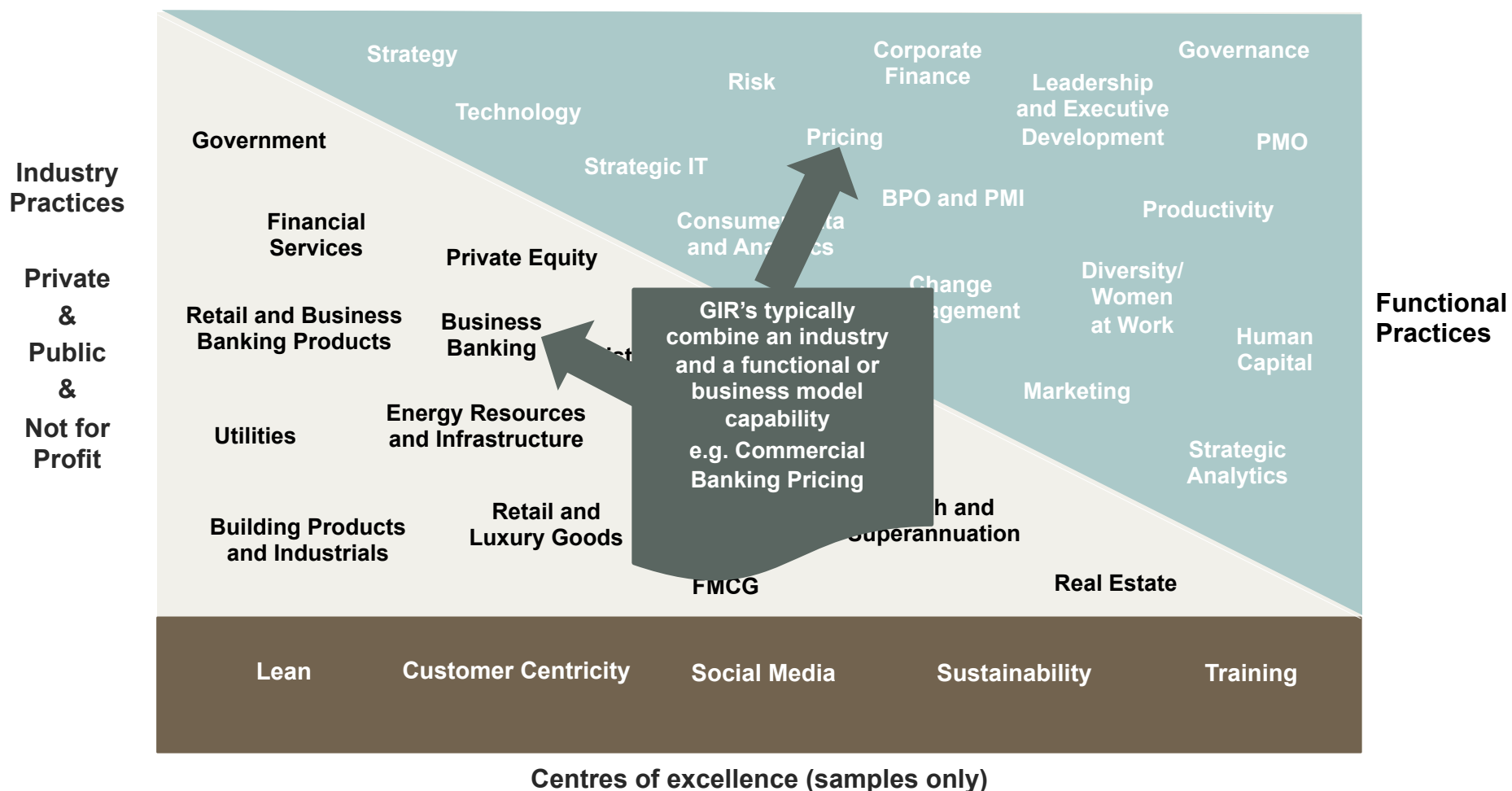
ERT – Expert Round Table
Focused collation of expert insights and opinions on a subject matter of interest. Can be convened with local and or global experts.

Expert Round Table (ERT)
Focusing deep insights into business issues efficiently and comprehensively



GIRs can be commissioned in any industry type, sector, function or centre of expertise

Sample Industry & Functional and Centres of Excellence





Internal Consulting Group

Email enquiries@internalconsulting.com or
visit our website at www.internalconsulting.com