



Transact Software

Tom Dunbar – Chief Development Officer

FOR ADVISERS ONLY

Owning Software Matters "Level 1"

1. Functionality

Breadth, customisation,
flexibility

2. Service

Regional teams,
ownership, responsive

3. Value for Money

16 discounts in 15
years, more to come

4. Alignment

Financially strong, 100%
UK, 100% adviser

All our differentiators are underpinned by owning software

Founded by
a software
developer

Monthly
release cycle
version 455

Full control
of change &
prioritisation

One system
across apps
& wrappers

One team of
software
developers

Our Software Developers "Level 2"

Bernard

Built first code,
database lead

Huan

Joined as a graduate,
framework lead

Karl

Joined as a graduate,
business rules lead

Jo

Joined as a graduate,
API & digital lead

Have built a world class software function of ~ 80 developers

Sustainable
recruitment

Agile from
day 1

Single site

Developer
rooms

Same 3
office days

Why our Software is Special “Level 3”

Talent & Experience

1. Average developer tenure over 8 years
2. Brutal recruitment & induction
3. Access to Asian software developers via Melbourne Unis

Code Quality

1. Challenge business analysts – problems not solutions
2. Focus on quality, frameworks & automated testing
3. Focus on maintenance – no old code, fewer lines of code

In Summary

Strategic Priorities – “To Make Financial Planning Easier”

1

Keep investing in great service

2

Complete digitalisation & remove forms

3

Make data sharing easier

4

Reduce and simplify pricing

5

Transform transfers in lots of ways!

Client mobile upgrade

More, tailored APIs

Transaction trackers