

RAZER™ | FINTECH

RAZER FINTECH APPOINTS NEAL CROSS TO ITS BOARD OF ADVISORS

Leading global Fintech thought leader and strong advocate for innovative thinking and culture joins the financial technology arm of Razer.

SINGAPORE – 5 December 2019 – Razer Fintech, the financial technology arm of Razer Inc., has appointed [Neal Cross](#) as an Advisory Board member, joining other distinguished members of the advisory board, Mr Lim Siong Guan and Mr Koh Boon Hwee. With Neal's addition, Razer Fintech is now primed to be able to accelerate its strategy of building towards a global fintech platform including extending its offerings into the financial and digital banking services space.

Neal Cross is widely acclaimed as a key figure in driving the digital transformation of Singapore's DBS Bank into a global innovation powerhouse. During his tenure as Chief Innovation Officer between 2014 and 2019, DBS was the first bank globally to be awarded "Best Digital Bank" in 2016 and 2018 by Euromoney and "World's Best Bank" by Euromoney in 2019. It follows the bank's wins of "Best Bank in the World" by Global Finance in 2018 and "Bank of the Year – Global" by The Banker in 2018. In 2016's Talent Unleashed Awards, Neal was awarded the most disruptive Chief Innovation Officer (CIO)/Chief Technology Officer (CTO) globally by a panel which consisted of prominent business innovators such as Sir Richard Branson and Apple co-founder Steve Wozniak.

After five years heading DBS Bank's innovation initiatives, Neal is now the Chairman of Perth-based fintech PictureWealth, the neo-wealth startup that Neal co-founded in Australia several years ago.

"We are excited to have Neal on board with us and look forward to drawing on his experience and innovative ideas to guide us as we look to broaden Razer Fintech's scope of services into areas such as financial and digital banking services," says Min-Liang Tan, co-founder and CEO of Razer Inc. "There, we see a massive opportunity globally, especially amongst the underserved demographics of the youth and millennials."

"I am deeply honoured to work with another iconic Singapore brand that has a strong moral compass and visionary CEO and I look forward to bringing my passion for gaming, innovation and financial happiness to help build Razer Fintech into a global financial powerhouse," says Neal Cross. "As an ex game developer and banker, I couldn't think of a more exciting company at the moment than Razer and look forward to seeing how we will shape the future of finance for the next generation."

In the recent Singapore Fintech Festival, that saw more than 60,000 visitors to the world's largest fintech event, the Monetary Authority of Singapore (MAS) and The Association of Banks in Singapore (ABS), supported by PwC Singapore, announced the winners of the prestigious FinTech Awards for 2019, selected by an international panel comprising industry experts across multiple domains, from 245 submissions from over 30 countries. Razer Fintech

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received the 2nd runner up award for the ASEAN Open Category amongst the strong competition.

In November 2019, Razer Fintech also appointed [Eduard Fabian](#) as Chief Technology Officer. Eduard brings with him over 20 years of global experience in leading technology teams in Asia, Europe and the US. Eduard joins Razer Fintech from the financial services industry where he spent the last 10 years driving business transformation and innovation in digital banking and insurance which included serving as UOB Bank's Group Technology Head for both the retail and wholesale banks, where he played a critical role in leading the design and build of UOB's TMRW digital bank that has successfully launched in Thailand.



ABOUT NEAL CROSS

Neal Cross is the co-founder and chairman of PictureWealth, one of the world's fastest growing wealth fintech companies. Neal has more than 20 years of experience in technology, innovation and financial services industry. He was previously Chief Innovation Officer at DBS Bank, leading the digital transformation for the bank from 2014 to 2019. Prior to DBS Bank, he was the Vice President at MasterCard Labs, driving digital innovation initiatives in the company's Asia Pacific and MENA regions. Neal started working in the corporate world with Dun & Bradstreet before joining Microsoft in Australia.

His early life as a game developer has left him with a passion for gaming and the realisation that software should be engaging and rewarding. To this end, Neal is passionate about solving problems in an elegant manner and deploys world-class programs to engage the entire workforce in the business of innovation. Neal has advised hundreds of the major brands in Asia and is a trusted advisor to several leading CEOs, government agencies and start-ups.

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In his spare time, he has built social enterprises to help save the endangered orangutans and coral reefs in Sumatra and was recently listed in The Meaningful Business 100 which identifies leaders who are driving truly impactful, purpose-led business to align with the United Nations Sustainable Development Goals (SDGs).

ABOUT RAZER FINTECH

Backed by the leading global lifestyle brand for gamers synonymous with the youth and millennials, Razer Fintech is the financial technology arm of Razer Inc. Established in April 2018, Razer Fintech has grown to become one of the largest O2O digital payment networks in SEA and has processed over billions of dollars in total payment value. Razer Fintech operates two verticals, Razer Merchant Services (“RMS”) and Razer Pay.

Razer Merchant Services is a leading B2B (business-to-business) solution encompassing:

- RMS Online: Card processing gateway supporting global scheme cards and over 110 payment methods, powering online payments for global blue-chip merchants in SEA including Grab, Lazada, Facebook, Shopee, Taobao.com, and more.
- RMS Offline: SEA’s largest offline payment network of over 1 million physical acceptance points across SEA. RMS Offline also extends point-of-sale services (such as bill payments and telco reloads), cash-over-counter services (including Razer Pay top-ups and fulfilment of e-commerce purchases), distribution of third party point-of-sale activation (POSA) cards, and merchant acquiring services for Razer Pay and other third-party e-wallets.

Razer Pay is a B2C (business-to-consumer) solution comprising an all-encompassing e-wallet focused on offering a plethora of compelling use cases targeted at the youths, millennials, and underbanked.

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