





"The immortal God of harmony."

That's how Ludwig van Beethoven described music. For instance, without one another, a bow and a violin would serve no good. But when they meet in perfect harmony, there's music.

At Mastek, we understand the importance of togetherness and working with our clients in harmony.

Time and again, our clients have entrusted us with their projects with the belief that they are not only assured of world class solutions, but also of getting a partner who's as committed to their vision, as they are. A partner who owns their vision, the way they do. And a partner who takes their vision to completion, on time, every time.

It is this approach that has helped us add value beyond expectations. And makes a valuable difference to our clients' businesses.



D R . R A K E L

Head of Department-Science & Technology-Health Care
Services at Bayer Business Services - the Bayer Group's IT-based
competence center, speaks on his association with Mastek.

Bayer Business Services is the Bayer Group's IT-based competence center providing business, administrative and scientific services. It's offering ranges from technical consultancy to the performance of entire business processes in the areas of accounting, procurement, human resources, logistics, IT operations, scientific services and pensions. Bayer Business Services also has subsidiaries that provide travel and media services.

"Mastek has been able to respond quickly to the needs of our business and helped us to build systems in time and of the desired quality. Besides, they have been able to deliver their projects without increasing our fixed costs.

Mastek has been a very flexible partner. Often our demands have had a very short time-frame. And they were able to help us.

We are also satisfied with the level of education and training that their resources have. Mastek understands our business needs. My impression is that Mastek is always responsive and helps us deliver as planned. They complement us well. Over the years, both of us have developed an understanding of our relative strengths and how we can organise the relationship to work well together. We are increasingly using their offshore capabilities. Initially, we only had an onsite team. But in the last eight or nine months, we have moved to a mixed onsite-offshore model. This has been working very well, and we want to grow this model. Now, we have the advantage of someone from Mastek first working onsite, understanding our business requirements, and then going offshore and communicating it to the team there. In addition, we are also able to get cost benefits of doing technical work in India.



There is a lot of transparency in the work done offshore. We always have an insight into the status of the project. We are well-informed about what is going on. Mastek has a well-defined and efficient processes as well as good project management systems, and these are very important to us from the perspective of compliance to regulations.

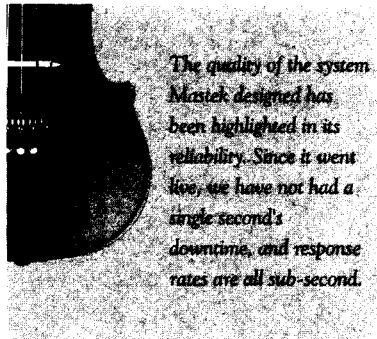
We are also tweaking our business model so that we can do more work offshore; something like building a Bayer Business Services cell in India.

On the people front, I feel that all the developers are very dedicated to their jobs and work hard to meet our goals. A good thing is that the Mastek team is very well-integrated with our team. We have really not had any problems with cultural differences. As a matter of fact, our relationship is much closer now. There is more understanding between the partners. We know what Mastek can deliver. Mastek is definitely one of our strategic partners. They have always been able to adapt to our needs."



HSA, with over 50% of the market share in the United Kingdom, is the largest health cash plan provider in the country. They are responsible for over 2.5 million customers and dependents. **MR. IAN MAUDE**, the IT Director of HSA speaks about the experience they have of working with Mastek.

"My team and I wanted to buy a package, bespoke it and then purchase the rights to use and change the customised system as if it were our own. That was the only way we could save several years of development time; yet gain a close fit in terms of the functionality that the business required.



However, this approach required a system provider that was prepared to work with it. To be blunt, the big-name vendor that was initially top of our shortlist would not offer anything like that kind of flexibility. Perhaps they were a little surprised when we simply walked away.

We decided to form our partnership with Mastek.

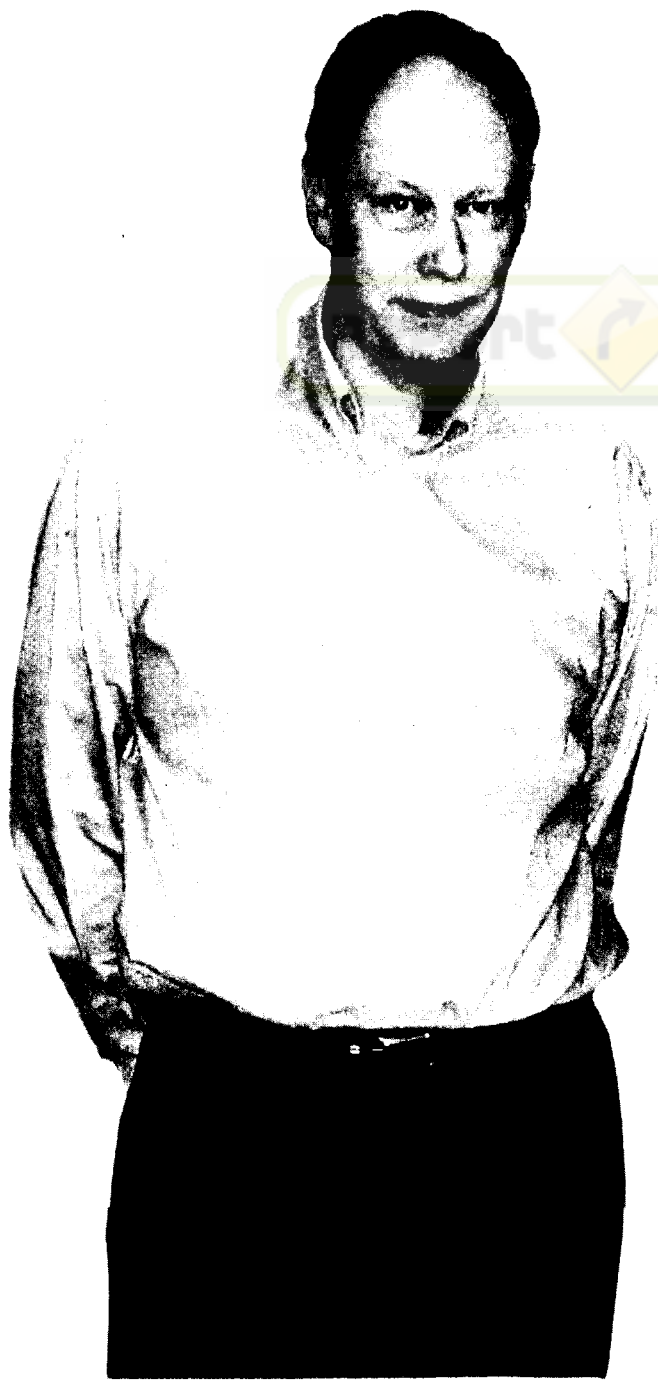
Mastek has a back office solution called Elixir with a component-based, enterprise-wide, open architecture, designed to encompass all processes in the insurance industry. And we must add, we were highly impressed with its ability to tailor to business requirements within a short timeframe (The tailored system has been renamed PULSE by us). Moreover, Mastek was more than open to working with HSA's 'buy-bespoke-own' investment plan.

We took references and went to visit two life insurers using Elixir in the Far East, as well as several companies who have worked with Mastek in the UK. They were all very positive. In fact, I don't think I have ever heard a bad word said about them. The testimony we received, and now our own experience, all points to the fact that the company is flexible, amenable, approachable, and delivers on time.

The quality of the system Mastek designed has been highlighted in its reliability. Since it went live, we have not had a single second's downtime, and response rates are all sub-second.

The feedback that I've had from my staff who have worked with Mastek is that the training they've provided to them is the most comprehensive and effective they've ever had.

Mastek has delivered, is delivering and, I am convinced, will continue to deliver. They are a delight to work with; not only are they bright and capable, the people are so pleasant and responsive. Not that they are a pushover; they see your point of view, offer their own, discuss, and then deliver. In all my years of vendor experience, they're the best I've ever dealt with."



MR. NIGEL WRAGG

is the Head of Systems Delivery at Provident Financial, the leading home credit provider in the UK. Mastek is working with Provident Financial to support their core operational systems which enable them to expand into new countries, launch new products and comply with financial services legislation. Here's what Nigel has to say about his experience of working with Mastek.

"Provident are extremely satisfied with the way the relationship has evolved over the last four years since we first started working with Mastek. We are happy with the people who have worked on our projects and they have continued to impress us with their consistent delivery record.

We have increased the size and scope of the engagement over time as we've become more confident. In the last nine months we have started moving work offshore. As an organisation we are risk-averse so we have been approaching offshore outsourcing cautiously because of the process and cultural risks associated with it. The fact that we are moving work offshore shows that we are confident of Mastek's delivery capabilities.

The offshore experience so far has been good. We feel that Mastek is focused and committed to improving process quality and we are happy that they are delivering what they promised which has enabled us to drive our business forward.

Mastek approaches customer relationships with a long-term perspective. I sense their commitment to deliver value and not just make short-term profit. They are not saying, "What am I going to make this year?" Rather, they are saying, "What can we make over the next 5 to 10 years?" Which is why I see them as customer-focused. When we originally selected Mastek, we felt that we had found a partner we could trust and have a long-term relationship with.

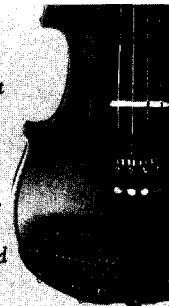
I am also impressed with Mastek's flexibility. Sometimes, our requirements have changed in a very short period of time. Mastek has been able to quickly adapt to these changing requirements. They understand the issues that we have and work hard to solve them quickly. There is a willingness to get involved with our issues, and this willingness has benefited our organisation in many ways. An example of this is when Mastek provided help with specific resourcing on maintaining our legacy systems. Legacy systems are difficult to manage and resource. There is a limited pool of people available and many of them want to move on to newer technologies. Mastek has been able to provide us with those critical resources.

We also see benefits from Mastek's ability to scale. They have been able to provide highly skilled people with sound training and technology grounding to work on our projects in a very short timeframe, both onsite and offshore. The people working on our projects are delivering code more cost-effectively now that we have taken the work offshore.

What is most commendable about our relationship, is that we have never had any cultural or relationship problems. Both of our teams are tightly integrated and have healthy working relationships. Our companies recognise the need to have people to people relationships and we have worked hard on integrating the teams.

Some of the original staff that worked onsite have since gone back to India and have been integral in setting up our offshore operation which address our business requirements as they understand what needs to be done and the vision and business drivers behind it. They have communicated our business needs to the offshore teams so that there is no breakdown in communication to ensure that we are all heading towards the same goal".

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MR. OOI SAY TENG

Chief Executive Officer of Uni.Asia Life Assurance Berhad,
Malaysia, speaks on his alliance with Mastek over the years.

"Mastek has helped Uni.Asia Life to provide strategic support to our agency force and bancassurance partners and develop tailor-made products with fast time-to-market. It has created fast and reliable system processes with a high degree of automation, allowing us to carve our own place in the insurance industry and to hold on to that place against bigger competitors.

They have a total commitment to deliverables, based on users' needs. The partnership is based on a company's potential for growth, and there is a clear understanding of the financial impact and the need for compromise. What's more, there is openness and a willingness to share knowledge and expertise so that the company can maintain systems on its own in the long term.

Mastek's obsessed with exceeding and even anticipating customer needs. They are willing to trade off short-term profits for the benefits of longer-term, loyal relationships and are



constantly striving for win-win relationships, giving customers what they will want rather than just what they want.

They have successfully rolled out mission-critical work on two occasions. First, it helped us stabilise the Elixir system in time to cope with the tremendous surge in business volume experienced then, and allayed fears and instilled confidence in our bancassurance partners. The second occasion was the launch of our investment-linked business which was done in just about five months, from project kick-off to first unitisation. This is an outstanding achievement.

Mastek has also been able to align itself with our vision of being the leading insurer of choice, delivering financial solutions that fulfill today's needs and tomorrow's dreams through exceptional personalised service for life. In today's corporate world, systems are the heart of the organisation and need to be fast, reliable, flexible and affordable. Mastek and Elixir/ eElixir have provided us with a solid base from which we can pursue our vision.

We see Mastek as our partners who will move in tandem with us as we move into the future. We see a brilliant future awaiting Uni.Asia Life. Mastek will be our partners in moving towards that future confidently, to give us heart when the going is tough and wings when we are ready to soar."