

KEY FEATURE

# DOLLAR SURGES TO HIGHEST LEVEL

SINCE MARCH 2003 AFTER US ECONOMIC DATA

The dollar surged to a more than 13-year peak on Wednesday, bolstered by upbeat U.S. economic data that showed the economy on track for steady growth and reinforced expectations of interest rate increases by the Federal Reserve next month and in 2017.

The greenback also posted sharp gains against the yen, rising to a more than seven-month high, and climbed versus the euro to its highest since early December.

A 0.4 percent rebound in U.S. durable goods orders last month after a decline in September as well as solid U.S. jobless claims that have been below 300,000 for 90 straight weeks boosted the multiple rate hike view.

"Speculation of a December rate hike reached mind-boggling levels," said Lukman Otunuga, research analyst at Forex Time in Croydon, England. "This could ensure dollar strength remains a key theme moving forward."

Markets are now pricing in a nearly 100 percent probability of a December Fed rate increase, according to CME FedWatch.

In mid-morning New York trading, the dollar index, which tracks the greenback against six major currencies, rose 0.5 percent to 101.63, after earlier soaring to a 13-1/2 year peak of 101.78. It has climbed

more than 3 percent since President-elect Donald Trump's victory.

Investors are betting the dollar will be strengthened by Trump's plans for fiscal stimulus, which may drive the Fed to raise rates faster than had been anticipated because of increased inflation.

China's offshore yuan, meanwhile, fell 0.5 percent on the day to a record low of 6.9470 per dollar as traders grappled with the strengthening U.S. currency and signs of accelerating capital outflows following Trump's shock election win.

Markets are now looking to the minutes of the Fed's November policy meeting.

FXTM's Otunuga said the minutes are widely expected to generate a hawkish tone and with a U.S. rate increase almost a certainty next month, most would be focusing on clues about interest rate timings for 2017.

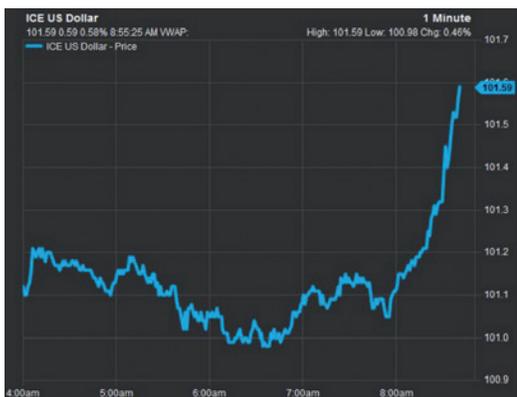
The dollar rose more than 1.3 percent against the yen to 112.59 ahead of Thursday's U.S. Thanksgiving holiday.

It earlier hit a more than 7-month high of 112.47 yen.

The euro, meanwhile, continued its descent, down 0.7 percent at \$1,054.47, after touching its lowest level for the year.

The euro is facing a host of political risks in the coming months, including an Italian constitutional referendum in less than two weeks and French and German elections next year, that are seen as likely to drive the currency lower.

"Investors are betting the dollar will be strengthened by Trump's plans for fiscal stimulus."



Source: FactSet

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# HOW XOOLI MOBILE LEARNING APP IS TRANSFORMING ENTERPRISE TRAINING

**As employees are progressively becoming mobile, enterprises are focused on supporting the growing number of workers who use their mobile device such as smart phones or tablets to perform work related tasks including training.**



According to mobile learning statistics, 74% of trainees use mobile devices for training while traveling, and study on average 40 more minutes each week due to learning anywhere, anytime. Users studying on a mobile device are also three times more likely to track their progress. As mobile learning grows, it results in higher engagement and completion rates for the enterprise training programs.

In a society driven by technology and innovation, employees today want the flexibility to learn on the device of their choice, anytime, anywhere.

This is where Xooli, an engaging and interactive mobile Learning application, developed by Morf Media, comes in.

The minds behind the Xooli app, understand the challenges organizations face when it comes to Mobile learning and getting a return on their investment.

According to [elearningindustry.com](http://elearningindustry.com), these are the major challenges faced by Enterprises and their training programs:

## Data security

BYOD (Bring your own device) policies increase the exposure to various security threats. While there are many measures

a company could take to prevent such security issues, Xooli takes the burden out of it. Being all in the cloud with single sign on and double encryption, Xooli's patented technology keeps confidential data secure and protected from threats.

## Training Content

Converting all of the training content into mobile compatible formats, can be a big challenge. Different formats, sizes, operating systems, and software versions,

make a company's training program more difficult to maintain and manage. Xooli's authoring tool eliminates these challenges by offering several options for content creation.

Whether it's SCORM, built in course creator, or file upload. Additionally, in a recent survey conducted by the Rapid Learning Institute, 94% of Learning and Development professionals stated that bite size learning modules were preferred by their learners. With Xooli, companies can create 'snippet' learning', anywhere, anytime, on their mobile devices, increasing efficiency and effectiveness.

## Budget Constraints

Integrating mobile training into a current

business model can result in unanticipated expenses and loss of productivity. A robust mobile learning app like Xooli, using cutting edge technology, can increase a company's employee engagement and retention, resulting in substantial returns on investments. The app's gamified and social features, encourage trainees to team up, challenge, support, and compete with each other, while redeeming rewards and company perks in the process.

## No evidence of impact

The expense of introducing a mobile learning program in a company's already established strategy, must be justified by powerful analytics, reports, and statistics. Xooli's state of the art technology, provide insights into revenue contribution of the training program, skill endorsements and employee 360 reviews, user activity information, proficiencies, policies, and requirements reports.

**“Users studying on a mobile device are also three times more likely to track their progress.”**

**“A recent survey conducted by the Rapid Learning Institute, 94% of Learning and Development professionals stated that bite size learning modules were preferred by their learners.”**

Companies like Fidelity National Financial, say about Xooli: “XOOLI is exciting to us for two primary reasons; one it is a new method to deliver training in a fun, engaging and interactive way and two it provides us with a means to quickly develop, change and provide training to a mobile client base. This is critical now more than ever given the implementation of the new TILA/RESPA integrated disclosure next year.”

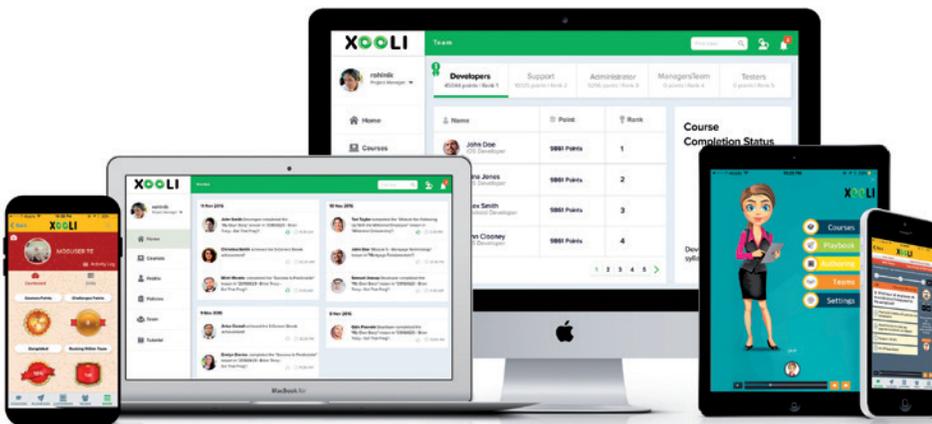
# XOOLI – A GAMIFIED, INTERACTIVE TRAINING PLATFORM



**XOOLI is focused on Artificial Intelligence, Data Analysis and Conversational User Interface design. It enables automated and adaptive training by using AI and data analysis algorithms.**

We evolved our systems to combine the power of the Web, cloud, and mobile to reimagine the course content creation and management journey. We delivered a set of connected application experiences to make smart, competitive and innovative platforms to strengthen the user engagement.

Our “XOOLI” mobile application provides Professional Training on both android and iOS platforms.



## Platform Features:

- New **social training delivery platform**, to get professional business training and compliance training into the hands of employees.
- Gamified, Faster, Fluidic, Conversational and **Engaging user experience**.
- In built **Text-to-Speech** option.
- **Integrated data analysis framework** to showcase employee progress at each stage of development.
- “So you Want to be a Course Author?” – full fledged **course editor and authoring tools** available to create and publish own courses.
- **Extensive reporting** and engaging training environments that are scalable with extensive reporting and 360 reviews for employees.
- **Virtual coach**
- All courses available even when mobile is **offline**.
- **Social networking features** available to create own team and share it with on media platform.
- **Admin features** to manage and track employee progress.

# 2017 SET FOR EXCEPTIONAL GROWTH

## Morf Media USA a fully funded startup recently restructured its core product.

MorfMedia Xooli is an artificial intelligence platform that curates content based on real time consumption of training and educational material.

Xooli is set to disrupt the EdTech industry during the product's increased customer adoption in Q1 2017. Xooli has secured a number of new enterprise

customers projected to generate over \$1M in new revenues in 2017.

Moreover, Xooli is committed to increase ease of use through multiple A/B testings with Fortune 500 companies who failed to optimize the internal training processes. The access to new customers also comes through offering Xooli to a

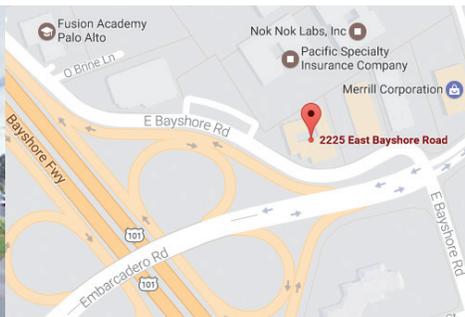
number of African NGO's and educational institutes free of charge, to help spread needed content for educational development, specially with technical coding.

Our main markets in US and Europe are forecasted to grow at double-digits since our new product launch in Q3 2016.

“ Moreover, Xooli is committed to increase ease of use through multiple A/B testings with Fortune 500 companies who failed to optimize the internal training processes. ”

## ABOUT XOO LI

Morf Media, Inc. is shaping the future of enterprise compliance training for the mobile workforce. For the first time, a digital compliance training system, Morf Playbook™, provides one to one training to millions on a smart phone or tablet. Now in pilot with more than 100 major companies in the financial services and life sciences industries, Morf Playbook™ is proving to be cost-effective and engaging. Morf Playbook™ delivers three-minute mini lessons with a personalized Virtual Coach using the Octalysis framework designed by world-renowned gamification designer, Yu-Kai Chou. The platform empowers professionals to train, reference policy details and get compliance training reminders on the go. Morf Playbook™ offers secure centralized reporting on an individual's progress, course completion and other behavioral data. The platform includes a library of certified enterprise compliance courses, and offers an easy to use built-in authoring solution for rapid development and deployment of custom, company-specific policies and alerts. Founded in 2013 by a seasoned management team, the company is based in San Francisco. For more information, please visit [www.morfmedia.com](http://www.morfmedia.com).



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