IT TOOLS EVOLUTION FOR CGI:
Impact of digitization on the guarantee activity

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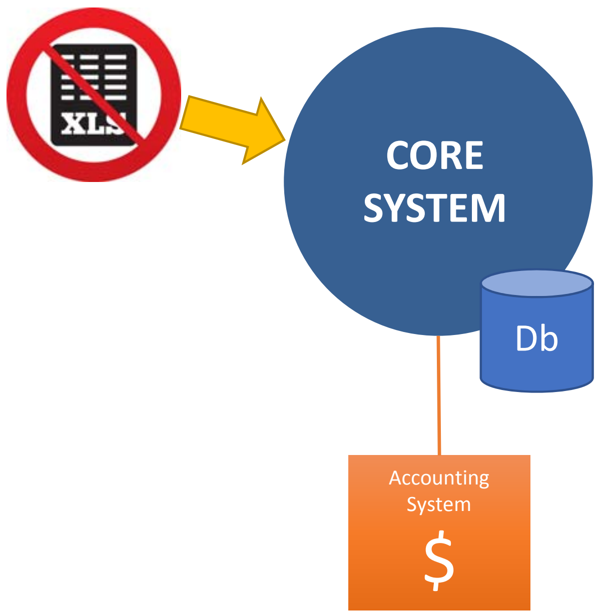
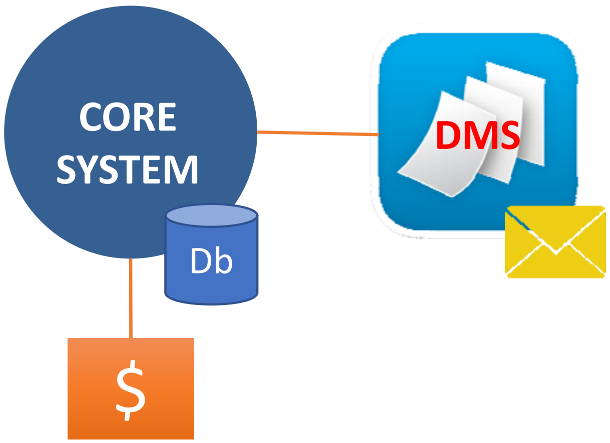
CORE SYSTEM



FROM XLS E-SHEET TO SOFTWARE CORE MODULE
aimed at carrying out of principal operations it is the main module of the system.
It implements and monitor Credit Guarantee Institution full operations cycle including issuing loans, monitoring portfolio and instalment plans repayment, transaction review and approval by the relevant approval authority, managing NPL and defaults as close as possible to your operating model (improving efficiency and proposing, if possible, smarter solutions from our experience).
Core Module can be (under specific circumstances) be linked also to Accounting System

CORE MODULE WITH dB IMPROVEMENT →
Database data structure is needed for data consistency, information reuse and correct link between data (i.e. Persons / Companies / Operations / Loans)

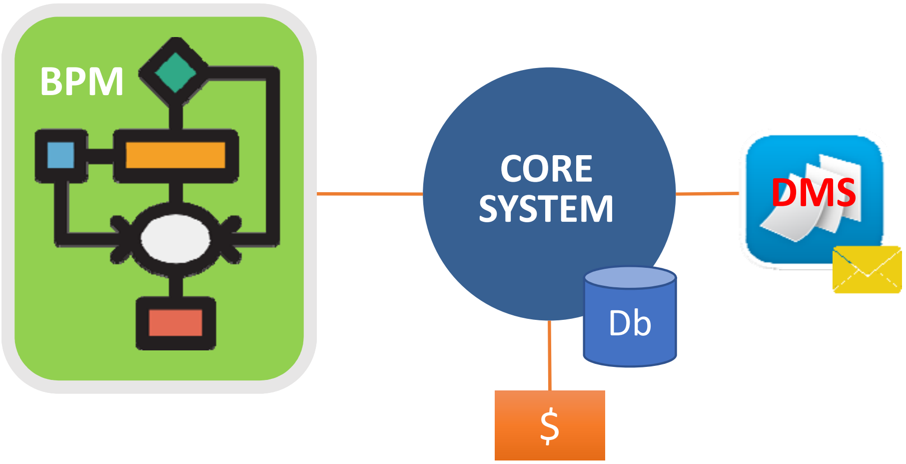
Document Management System



DOCUMENT MANAGEMENT SOFTWARE
Is usually based on a Commercial Content Services and integrated in the workflow. This module is intended to allow efficient document management, including uploading documents by internal & external stakeholders, generating output documents in standard formats (Core System generates documents and DMS collect them) such as letters, memos, agreements, claim notifications, recovery notification & audit, invoices (and supporting documents) etc. The system also has a mechanism to archive according to defined lifecycle to optimize speed of document retrieval (via cloud sharing tools).
Register communications and could be linked also to email client to collect (under rules) specific messages automatically.
Internal WF features can be used also to digital Signature of documents itself or to automatically send them to Companies and Institutions

DMS IMPROVEMENT →
Easier document collection and better folder management.
Better Quality and speed in loan management

Business Process Manager

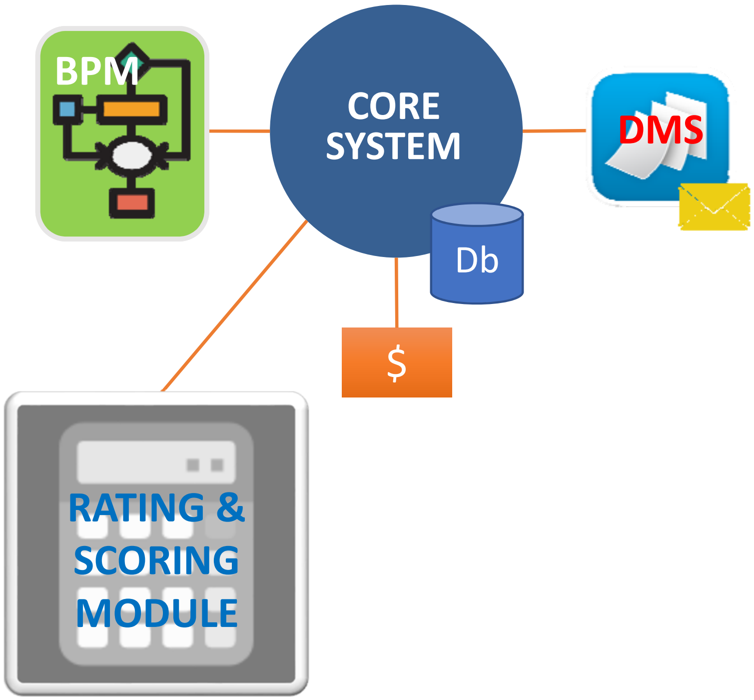


BUSINESS PROCESS MANAGER SERVER ENGINE
Throughout the tailored standardized workflows, users can execute the processes across the various phases. For instance, the process from the guarantee request to the issue of the guarantee or the process to manage non-performing guarantees. The adoption of a process (or different processes depending on CGI operation cycle) based on Loan state changes inside the software represents a considerable improvement in terms of work control.

BPM checklist and out of the phase controls also provide to the system the capability of handling due diligence information from participating and ensuring completeness of information.
Moreover, using specific To-Do Lists (and Watchlists), users can overview all activities and thanks to the Scoring and Urgency feature, prioritize specific tasks.
BPM checklists also have the capability to check if mandatory documents have been loaded in Document Management System!

BPM IMPROVEMENT →
Better Quality and control in loan management. Better organization of Work

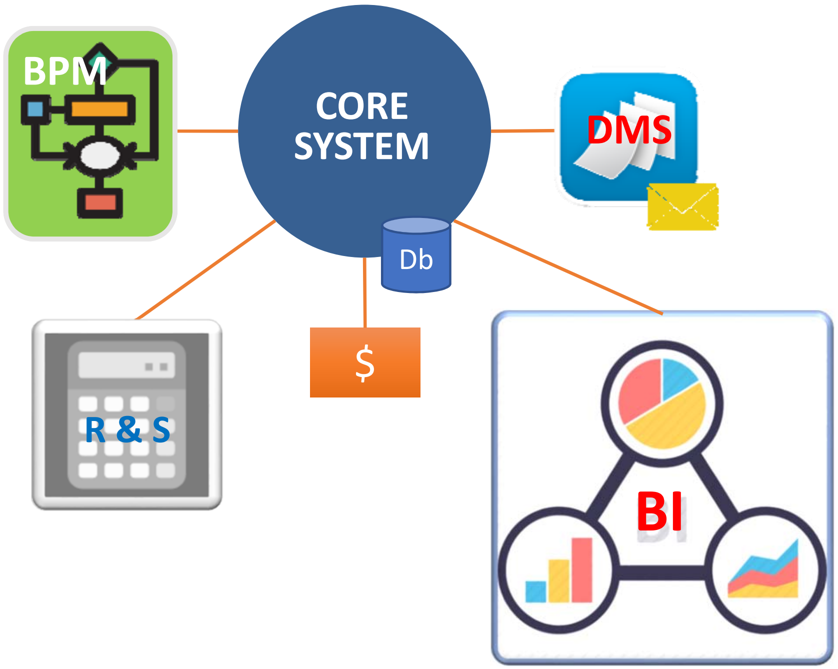
Rating & Scoring Module



RATING & SCORING MODULE
allows evaluating the client during both the loan appraisal process and the non-performing loans process using questionnaires (partly editable by customer) that allow operator to answer to (open or close) weighted questions and information from the system itself (e.g. from Balance scorecards) to gather a scoring. Automatic scoring Model and “SQL Stored Procedures” to be used to gather specific information from the system itself. CGI KPI and targets/indicators management will be configured in GSP. This sub system also provides an initial screening capability of potential / prospective partners against the risk acceptance criteria. RATING Module also allows Risk scoring and Risk assessment documents generation.

R&SM IMPROVEMENT →
Lower Risk in loan management. Better portfolio evaluation

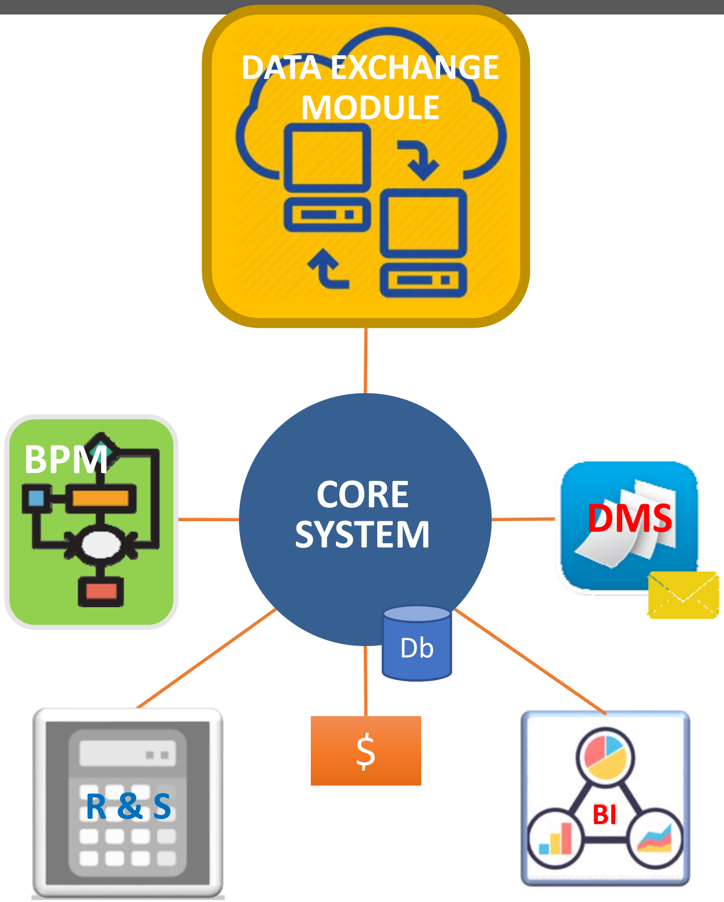
Business Intelligence and Reporting



BUSINESS INTELLIGENCE AND REPORTING
BI tool based on a data warehouse and Microsoft PowerBI customized according to the Customers data management. Allow to analyze the loan/ guarantee portfolio performance, trends, risk management, prepare actual versus budget/projected overviews and the provisioning calculation according to Customers provisioning policy. BI&R also provides all the relevant reports to provide information for monitoring the loan portfolio and tracking performance and efficiency of the guarantee issuing process. Additional reports on productivity, guarantee validity period expiration, guarantee disbursement period expiration. List of delinquent clients, risk analysis and reports to shareholders and investors, claims and refund according to the different statuses currently in place. All the loan/guarantee portfolio performance breakdown reports and loan/guarantee portfolio aging by various parameters that then allow correlation analysis, e.g. the loan, borrower, Lenders, branch, currency, sector etc.

BI&R IMPROVEMENT →
Better Knowledge on CGI Portfolio and activities. Enable CGIs to project strategies

Data Exchange tools



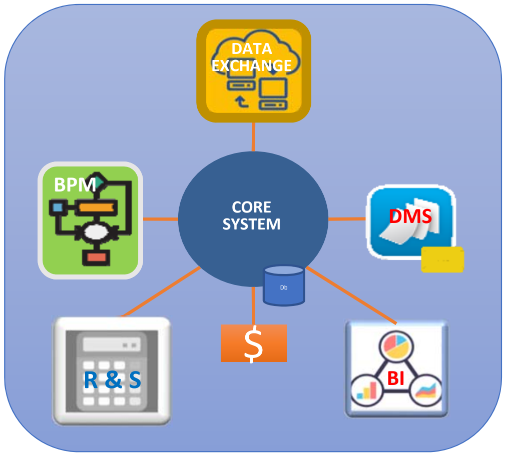
DATA EXCHANGE MODULE
Allow CGIs to import and update loans Information and guaranteed outstanding portfolio from MFIs/Banks and info provider, this module is intended to be used in 2 different configurations:

- document exchange
- formatted data exchange

Data inside Core Module (persons/companies, loan information) can be updated automatically or under manual control. Installment plan can be updated and outstanding amount (and delinquency …) can be recalculated.
DE Module also allow incoming data to perform "operations" on loan i.e. disbursement and update loan status to Not Performing…

DATA EXCHANGE IMPROVEMENT →
Information always up to date. Less manual work on loans

Other tools



…but are also …

BIG DATA

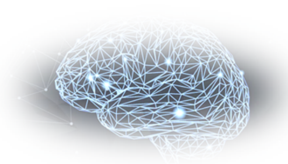
IMPROVING KNOWLEDGE. Knowledge management is the set of strategies and methods for identifying, collecting, developing, preserving and making accessible DATA (according to the 3Vs Volume, Variety, Velocity plus Veracity and Valor) to the organization.

CHATBOT

Is the IT tool that responds to new consumer trends and enables companies to experiment and offer new services and new IT products. It is based on the use of bots, it makes available a platform capable of configuring and distributing services on social channels thanks to the use of messaging.

ROBO ADVISOR

They provide digital financial advice based both via API link to a legacy system for data collection and rules application and on internal mathematical algorithms. These algorithms are executed by software and thus financial advice usually do not require a human advisor



ARTIFICIAL INTELLIGENCE

Machine learning (the most relevant way to use AI) in fintech offers a new level of service for financial forecasting, customer service, and data security: Fraud prevention, Risk management, Marketing, Loan underwriting, Algorithmic trading, Process automation, Money-laundering prevention…

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