

Company Presentation



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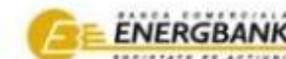
**17+ years experience** in designing, development, implementation and support of Information Systems and IT-solutions for Banks



**15+ complex full-scale projects** in banks in various CIS countries, including Moldova, Azerbaijan, Ukraine, Georgia and Kazakhstan

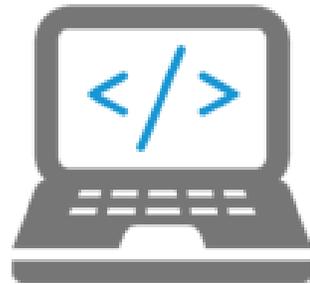


**15+ qualified IT-experts** with extensive experience in banking domain and profound expertise in Oracle technologies

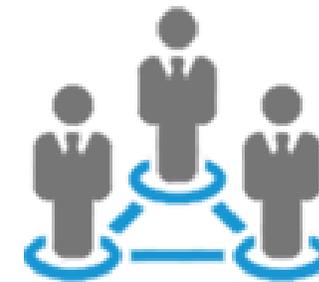


By possessing extensive knowledge, solid competence and many years of experience in IT development and implementation projects in banks of various size and specialization, we perform a wide range of services, aiming at creating the effective IT-environment of the customer.

DESIGN, DEVELOPMENT, IMPLEMENTATION,  
SUPPORT OF IT-SYSTEMS



IT-STAFF OUTSOURCING



## DESIGN, DEVELOPMENT, IMPLEMENTATION, SUPPORT OF IT-SYSTEMS

### IT-Systems & IT-Solutions

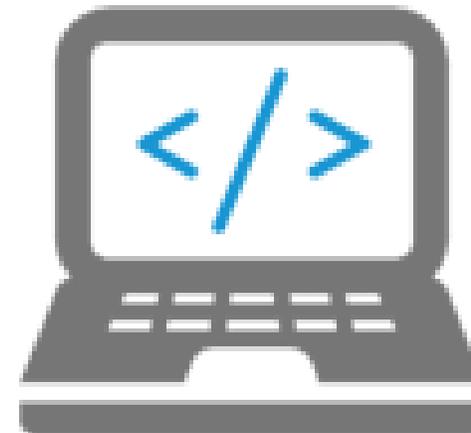
We develop it by use of instrumental tools and technologies of ORACLE Corporation, such as: ORACLE Database, ORACLE Forms, ORACLE ADF (Application Development Framework), ORACLE PL/SQL, Java, Java Script, HTML)

### Analytical IT-Solutions

We develop it by use of ORACLE BI (Business Intelligence)

### Report Systems

We develop it by use of ORACLE Publisher, Jasper Reports



## OUTSOURCING OF IT-EXPERTS

We provide qualified IT-experts with extensive experience and profound competence in such instrumental tools and technologies, as:

- Oracle Database,
- Oracle Forms,
- Oracle ADF (Application Development Framework),
- Oracle PL/SQL,
- Oracle Business Intelligence,
- ORACLE Publisher,
- Oracle Warehouse Builder,
- Oracle JDeveloper, Oracle Developer Suite,
- Oracle SOA Suite,
- Oracle OLAP.
- Besides, our experts are also proficient in Java, Java Script, HTML.



### AGILE CONCEPT



Within the course of development and implementation projects, our teams adhere to Agile concept & methodology in projects management and administration.

Agile concept ensures proactive, flexible and highly iterative approach in interactions with customers, thus minimizing risks of projects non-fulfillment and failure.

### EFFECTIVE BUSINESS PROCESSES

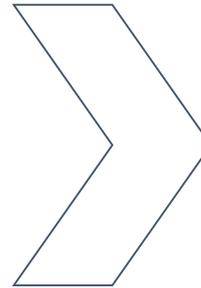


We have well-built and effectively organized business-processes for software solutions production. These processes include business analysis, change management & version control, quality assurance & testing, maintenance & support.

All these processes, professionally lined up into software production cycle, ensure our ability to provide qualitative IT development & implementation services.

The average rate for IT  
services we provide is

**€300 man / day**



However, it may vary from €250  
to €350 depending on volume of  
work, type & complexity of tasks  
to be executed and qualification of  
resources required

We focus on development and implementation of innovative IT-solutions, which fully automate the bank's frontal business-processes, related to sale of banking products and to customers operational servicing.



OPERATIONAL FRONT -  
OFFICE with CRM



SINGLE WINDOW OF TELLER



LOAN ORIGINATION SYSTEM

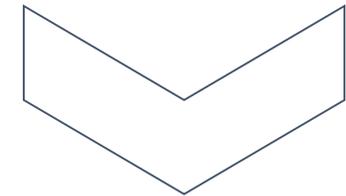


DEBT COLLECTION

## OPERATIONAL FRONT - OFFICE with CRM



Designed specifically for Retail Banking and Corporate Banking, this solution represents the Universal Front-office of the Bank, **focused on selling banking products and comprehensive customer servicing, with the use of advanced CRM technologies and capabilities, enabling customers segmentation and ensuring Up- and Cross Sales.**



*This solution provides 360° Customer View, including its extended personal data, range of its banking products, full chronology of interactions with customer, thus enabling bank's employee to execute any banking operation or to register and initiate execution of any customer request*

## OPERATIONAL FRONT - OFFICE :: Key Features

COMMON INFO  
ENVIRONMENT FOR  
CUSTOMER SERVICING

Operational Front-Office solution consolidates and keeps up-to-date the full information about customer in a single information environment: extended customer profile, the electronic dossier, financial indicators, the history of customer requests with an indication of its execution status, CRM-journal reflecting the entire chronology of activities held with the client, both executed and planned.

CUSTOMER RELATIONSHIPS  
BUSINESS STRATEGIES

Operational Front-Office solution allows to set up the Customer Relationships strategies, based on various events, occurred in the system. Based on business rules pre-configured, the system automatically generates the list of activities and actions for bank's employee to be executed, aimed at collaboration and interaction with customers (call, meeting, message, sms, e-mail).

## OPERATIONAL FRONT - OFFICE :: Key Features

CUSTOMER SEGMENTATION  
CAPABILITY

Operational Front-Office solution enables the automatic customer segmentation based on certain social, economic, demographic and other parameters and provides the configuration possibility of product-segment and cross-product matrices for various customer profiles. Customer segmentation allows elaboration of new segment-focused banking products and to launch targeted marketing campaigns.

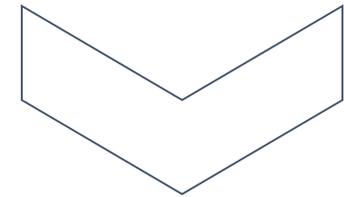
UP-SALES and  
CROSS-SALES CAPABILITY

Operational Front-Office solution enables setting up the product-segment and cross-product matrices in order to manage the cross-selling process. Based on segmentation mechanism and customer relationships strategies, the system stimulates proactive actions to perform up- and cross-selling, automatically "recommending" and "encouraging" bank's employee to offer clients additional products and services of their interest and preferences.

## SINGLE WINDOW OF TELLER



Single Window solution comprehensively automates all teller operations and processes for servicing any of customer products, purchased at any branch of the Bank. All operations are executed in the single information environment with an intuitive and user friendly interface, without need to switch between different applications and windows for performing various banking operations.



*The work in "single window" mode ensures significant reduction in complexity and time-consumption for executing the operations, that enhances the quality and the pace of customer servicing*

## SINGLE WINDOW OF TELLER :: Key Features

COMPREHENSIVE CUSTOMER  
SERVICING

By use of "Single Window" solution the bank employees could execute the following operations:

- to repay the loan, to pay the loan interest;
- to replenish deposit account, to withdraw the deposit interest earnings;
- to execute the operations on customer current accounts and plastic card accounts: payments, replenishment, cash withdrawals;
- to receive / to send express remittances;
- to pay utility bills, internet services, fixed and mobile telephony;
- to exchange currency.

## SINGLE WINDOW OF TELLER :: Key Features

FLEXIBILITY AND PROMPTNESS OF  
CONFIGURATION

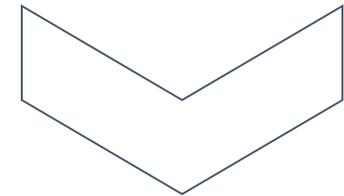
Business-processes configuration enables the bank employees to quickly supplement the range of operations, executed in the "Single Window". The solution ensures the flexibility to customize the look and information content of on-screen and printed forms, required by employee to execute the operation.

The solution settings provide a multilingual interface and information input. For certain transactions, requiring the authorization action, several bank employees could be involved in operation execution process, thus optimally allocating the access rights of bank employees to different actions.

## LOAN ORIGINATION SYSTEM



Loan Origination System is a front-office solution that entirely automates all steps and phases of loan origination process in retail and corporate lending: from loan application submission & consideration to contract signing and funds disbursement, including the built-in mechanisms and tools for Customer Scoring and Rating Calculation.



*In the system there is a set of pre-configured and ready-to-use loan business products, mostly used in Retail Lending: Cash Loans, Consumer Loans, Card Loans, Car Loans, Mortgage Loans, SMS Loans, Household Appliances Loans and in Corporate Lending: SME Loans, Electronic Credit Committee*

## LOAN ORIGINATION SYSTEM :: Key Features

HIGH EFFICIENCY OF CREDIT PRODUCTS  
SALES PROCESS

The effectiveness of credit products sales is reached due to pipelined conveyor organization of loan applications processing, when the processes, configured in the system, "lead" all its members through the business-process.

This solution ensures the ability to quickly serve a large flow of customers while keeping the high quality standards of customer service. Besides, the duration control of each stage within the loan application processing, setting and monitoring of time KPI's for each business process participant, provide the maximum visibility and controllability of credit products sales process.

## LOAN ORIGINATION SYSTEM :: Key Features

**SIMPLICITY AND EASE IN BUSINESS  
IDEAS REALIZATION**

This IT-solution ensures the ability to flexibly configure business processes of any complexity, to include all necessary actions and to involve all needed participants in loan application consideration scenario and decision making process.

Bank employees can independently and in short time configure the information input and display forms, the set of attributes in loan application, the loan application processing flow and the strategy for credit decision making. For each credit product can be configured its own set of attributes and a separate strategy for application consideration and decision making.

## LOAN ORIGINATION SYSTEM :: Key Features

## CONTROL OF CREDIT RISKS



Automatic assessment of prospective customer creditworthiness, built-in customer scoring and rating mechanisms, along with ample opportunities for differentiation of credit limits and lending rates according the authority levels of bank's employees, - all this together help to reduce the risk of providing "bad loans".

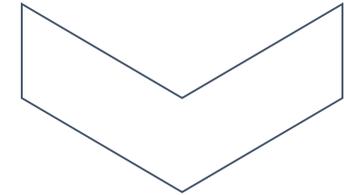
QUICK LAUNCH OF NEW  
CREDIT PRODUCTS

Solution provides the ability to quickly configure and bring to market new products to meet the current needs and preferences of customers. In addition, the system provides a wide spectrum of pre-configured standard business processes supporting the most typical and demanded credit products, designed both for retail and corporate customers: "Cash Loan", "Credit Card", "Car Loan", "Home Appliances Loan", "SMS-Loan", "Mortgage", "Microloans", "SME Loan".

## DEBT COLLECTION



Debt Collection solution fully automates all phases, steps and actions of all participants and business units, involved in processes of debt monitoring and collection. This solution enables consolidation, reviewing and update of information on borrowers, guarantors, credit agreements, collateral objects & contracts, current debts.



*All the activities, executed within the course of work with the borrowers, as well as the results obtained are registered in the system. Thus, enabling to track effectiveness of Bank's employees. Due to great diversity of interaction means with borrowers, a high efficiency of bank's collectors staff is achieved*

## DEBT COLLECTION :: Key Features



## INTEGRITY OF THE SOLUTION

“Debt Collection” solution integrally automates all the works and stages of debt collection process: "Reminder" (preventive SMS, e-mail messaging), "Soft Collection" (phone calls, SMS, e-mail messaging with warning on indebtedness occurred), "Hard Collection" (SMS, e-mail messaging with the claim to pay the debt, post notice, phone calls and personal meetings with debtor, work with guarantors), transfer to "Problematic Department", transfer to "Legal Collection" (calculations for the court, report on executed activities, formation of the archive of electronic documents).

## DEBT COLLECTION :: Key Features

EFFICIENCY CONTROL OF DEBT  
COLLECTION PROCESS

The creations of flows of planned actions to be carried out by bank's employees, indicating the tasks priorities and deadlines, executed in accordance with the configured strategy (call, meeting, letter, sms, e-mail); the registering of results obtained and the planning of further actions within the interaction process with debtor; the consolidation of all the information and documentation, accumulated within the debt collection process in "Electronic Dossier of Debtor".

The full automation of all mentioned actions ensures the high controllability level of debt collection processes and high work effectiveness of bank's employees.

## DEBT COLLECTION :: Key Features

MANAGING THE DEBT  
COLLECTION STRATEGIES

Depending on various events, occurring in the system, “Debt Collection” enables to configure the customer relationship strategies. Based on business rules and conditions, configured in the system, the solution automatically generates a list of activities and actions for bank's employee to interact with customers (call, meeting, letter, e-mail, sms). In accordance with debt collection strategy, the solution enables configuration of automatic customer notification, sent out via sms or e-mail.

QUALITY CONTROL OF CREDIT  
PORTFOLIO

Complete automation of all the stages of debt collection process (from monitoring to debt repayment), including timeliness control of executed actions, recording the actions performed and planning the further activities, the effectiveness analysis of works executed. The full automation of that processes ensures the significant reduction of the overdue indebtedness level and the improvement of the credit portfolio quality.

## PROJECT REFERENCES :: Unibank, Azerbaijan



Over the years of 2007 – 2018 FBS Group has been implementing, supporting and enhancing a number of front-end IT-solutions enabling the Bank quick configuration and launch of new retail and corporate lending products, organize and systematize the debt collection business-processes and drive the improvements in customer operational servicing. The set of the implemented solutions includes:

- Credit Conveyor (Loan Origination System)
- Single Window
- Debt Collection
- Electronic Credit Committee
- Credit Scoring
- Transactional Front-office of the Bank
- Purchase Management
- FATCA

### PROJECT REFERENCES :: Unibank, Azerbaijan



Over the years 2004 – 2018 FBS Group has been implementing and supporting the bank's Core Banking System, including the following modules:

- Settlement & Cash Services
- Credits
- Deposits
- International transfers
- Plastic Cards sub-Emitter
- Money Market
- IBAN
- IFRS
- ERP modules: HR, Payroll, Fixed Assets

## PROJECT REFERENCES :: Mobiasbanca – Groupe Societe Generale, Moldova



Over the years 2014-2016 FBS Group has successfully put into service in commercial bank "Mobiasbanca-Groupe Societe Generale" the IT solution DeVision-FS "SME Loan", comprehensively automating the all stages of Loan Origination process within lending of small and medium sized enterprises: loan application input in the form of electronic dossier, automated customer scoring and rating, all phases of application consideration and approval up to credit decision, loan issuance registration and printing of all necessary documents.

## PROJECT REFERENCES :: Mobiasbanca – Groupe Societe Generale, Moldova



Over years 2001-2007 FBS Group performed the implementation of Core Banking System, including the following modules:

- Settlement & Cash Services
- Credits
- Deposits
- International transfers
- Letters of Credit
- Securities
- Forex & Money Market
- ERP modules: HR, Payroll

Over the years 2008-2018 FBS Group has been executing the support and enhancement of the following modules:

- Securities
- Forex & Money Market
- ERP modules: HR, Payroll

## PROJECT REFERENCES :: EuroCreditBank, Moldova



In year 2016 FBS Group has successfully executed the project for implementation of the IT solution DeVision-FS "SME Loan", comprehensively automating the all stages of Loan Origination process within lending of small and medium sized enterprises: loan application input in the form of electronic dossier, automated customer scoring and rating, all phases of application consideration and approval up to credit decision, loan issuance registration and printing of all necessary documents.

Over the years 2007 – 2018 FBS Group has been implementing, supporting and enhancing the bank's Core Banking System, including the following modules:

- Settlement & Cash Services
- Credits
- Deposits
- International transfers
- Money Market

### PROJECT REFERENCES :: Energbank, Moldova



Over years 2003 – 2018 FBS Group has been implementing, supporting and enhancing the bank's Core Banking System, including the following modules:

- Settlement & Cash Services
- Credits
- Deposits
- International transfers
- Money Market
- ERP modules: HR, Payroll

We Invite You for Collaboration!

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