

DeVision-FS «Credit BMM»

Prezentarea Soluției

Cererile se grupează conform statutelor lor de procesare

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank

- Applications list
- Branch**
- Middle office
- LAD
- Approved
- Rejected
- All applications
- Recycle bin
- Monitoring
- GRANTED WITH MISTAKE
- RECYCLE BIN
- INSPECTOR SANCTION

SME Credit



Inspectorul de credite poate vedea toate cererile la diferite etape de procesare a acestora

Messenger

Perfectarea unei noi cereri

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Branch

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Add

Date	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
No data is found									

Applications list

- Branch
- Middle office
- LAD
- Approved
- Rejected
- All applications
- Recycle bin
- Monitoring
- GRANTED WITH MISTAKE
- RECYCLE BIN
- INSPECTOR SANCTION

În cazul adresării clientului la Bancă, Inspectorul perfectează o nouă Cerere de credit

Messenger

Identificarea Clientului

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Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▾

Поиск клиента

Second name

First name

Middle name

ID card (PIN code)

Search Cancel

Выбрать клиента	Филиал	Клиент	Дата рожд.	ИНН	Клиент ABC
☒	BANK	DEMO CUSTOMER 1	29.08.1982	ABS registered customer	

Select

Inspectorul identifică clientul după attributele acestuia. Componenta atributelor pentru căutare poate fi adaptată flexibil în funcție de cerințele produsului

Messenger

Vizualizarea și analiza istoricului de creditare a Clientului

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Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Branch

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach Detach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1					Инспектор

- Credit history
- Delete application
- Application input
- Transfer to Middle Office
- External files
- Print documents
- Application history
- Reject
- To recycle bin

Noua cerere de credit apare în sistem. Devin accesibile acțiunile de operare cu Cererea. Inspectorul începe procesarea prin analiza istoricului de creditare a Clientului

Messenger

Istoricul creditării clientului

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Customer loans Customer applications Customer rating

Loan agreement

View Detach

Agreement system number	Branch	Full name	Contract №	Loan type	Loan subtype	Start date	End date	Currency	Loan amount	Loan balance	Interest rate	Overdue amount (loan ended)
1283195	BANK	DEMO CUSTOMER 1	22779smsBANK/12	Пластиковые карты	PLATINUM	27.12.2012	27.12.2014	AZN	500	62.2	34	0
1307580	BANK	DEMO CUSTOMER 1	22779smsBANK/13	Пластиковые карты	001 - ALKART (ALL...)	25.09.2013	25.09.2015	USD	10000	29	0	0
1307581	BANK	DEMO CUSTOMER 1	22779smsBANK/13	Потребительские кредиты	001 - SCL	25.09.2013	25.09.2014	AZN	300	200	30	0
1307168	BANK	DEMO CUSTOMER 1	22779smsBANK/13	Пластиковые карты	001 - Кредиты пр...	26.09.2013	26.09.2016	AZN	1000	0	0	0
1307583	BANK	DEMO CUSTOMER 1	22779smsBANK/13	Пластиковые карты	001 - ALKART (ALL...	26.09.2013	26.09.2014	AZN	1000	0	0	0

Columns Hidden: 6

Total debt DemoBank : 181,449.96 Total m... : 17,296.00

Loans in which customer acts as a Guarantor

View Detach

Системный номер договора	Филиал	Дата окончания	Валюта	Сумма кредита

Inspectorul ia cunoștință de informația privind toate creditele contractate de Client, precum și privind creditele, unde Clientul apare în calitate de fidejutor

OK

Messenger

Istoricul cererilor Clientului

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Customer loans **Customer applications** Customer rating

View ▾ Detach

Application key	Product	Bank	Full name	№	Date	Status	Person type	Relationship type	Name of person who rejected application
DF136697669	SME Credit	BANK	DEMO CUSTOMER 1	20micBANK/14	14.03.2014	Инспектор			
DF136687512	SME Credit	BANK	DEMO CUSTOMER 1	19micBANK/14	12.03.2014	Инспектор			
DF136575168	SME Credit	BANK	DEMO CUSTOMER 1	3micBANK/14	26.02.2014	Отказ			Alexandr Moroz
DF136571226	Корпоративные к...	BANK	DEMO CUSTOMER 1	1VKBANK/14	25.02.2014	Инспектор			
DF136219660	Cash loans	BANK	DEMO CUSTOMER 1	201nkBANK/13	16.12.2013	Расчет произведен			

OK

Messenger

Inspectorul ia cunoștință de toate Cererile, adresate de către Client Băncii, și de statutul actual al datelor Cererilor

Calculul ratingului Clientului

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Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 12.03.2014 15:50:44

Application №: 19micBANK/14

Customer: DEMO CUSTOMER 1

Customer loans Customer applications **Customer rating**

Rating group: STOP

Rating points: 3

Rating details: $((0*0)/0)+0=0$

PUNA mark: FALSE

Coefficient	Agreement	Branch	Loan type	Subtype	PUNA	Maximal overdue days on principal amount	Points	Maximal overdue days on %%	Points	Coefficient of Ut amount of the
1	502VH12	BANK	Пластиковые карты	001 - Персональные	FALSE	0	0	91	0	2.02
1	22779smsBANK/12	BANK	Пластиковые карты	PLATINUM	FALSE	0	0	0	0	.21

OK

Messenger

Sistemul calculează ratingul clientului în baza datelor statistice despre punctualitatea și disciplina stingerilor conform creditelor disponibile (durata întârzieri, suma restantă...)

Atașarea documentelor externe ale Clientului

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Branch

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach Detach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1					Испектор

- Credit history
- Delete application
- Application input
- Transfer to Middle Office
- External files**
- Print documents
- Application history
- Reject
- To recycle bin

Pe parcursul procesării Cererii, toți participanții la examinarea ei, pot anexa documente externe, formând și actualizând Dosarul Electronic de Credit al Clientului

Messenger

Formarea Dosarului Electronic de Credit al Clientului

Welcome to DeVision Front Solution
Сегодня: 14.03.2014 User: Демо пользователь DeVision

Electronic Credit Committee

Select product ▾

Attach external file to document

View + × [Icons] Detach

Product	Request number	File date	File name	File type
Cash loans	152nkBANK/13	30.09.2013	franklin.jpeg	jpeg

Documentele anexate sunt accesibile tuturor participanților la procesul de procesare a Cererii și de adoptare a deciziei privind eliberarea Creditului

Messenger

Introducerea Cererii Clientului

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Branch

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach Detach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1					Инспектор

- Credit history
- Delete application
- Application input
- Transfer to Middle Office
- External files
- Print documents
- Application history
- Reject
- To recycle bin

Inspectorul procedează la introducerea Cererii

Messenger

Introducerea informației după compartimentele Cererii

The screenshot shows the 'Electronic Credit Committee' section of the DeVision Front Solution. At the top, there's a header with the FBS GROUP logo, the text 'Welcome to DeVision Front Solution', and user information: 'Сегодня: 14.03.2014 User Демо пользователь DeVision'. There are also links for 'Sign Out', 'EN Language', and 'Skin'. Below the header, a 'Select product' dropdown is set to 'SME Credit'. The application details are displayed: 'Application date: 14.03.2014 09:50:48', 'Application №: 20micBANK/14', and 'Customer: DEMO CUSTOMER 1'. A message in Russian states: 'Для ввода заявки необходимо войти в каждую вкладку и заполнить ее данными о клиенте'. Below this, there are nine buttons arranged in a 3x3 grid: 'Customer' (highlighted in blue), 'Business description', 'Application', 'Balance sheet (Business)', 'P & L Statement (business)', 'Assets and liabilities', 'Turnover', 'Cash Flow', and 'Collateral'. A speech bubble points to the 'Collateral' button with the text: 'Inspectorul trebuie să introducă informația conform tuturor compartimentelor Cererii'. At the bottom left, there is an 'OK' button. At the bottom right, there is a 'Messenger' icon.

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Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Для ввода заявки необходимо войти в каждую вкладку и заполнить ее данными о клиенте

Customer Business description Application

Balance sheet (Business) P & L Statement (business) Assets and liabilities

Turnover Cash Flow Collateral

Inspectorul trebuie să introducă informația conform tuturor compartimentelor Cererii

OK

Messenger

Introducerea informației despre Client

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Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop **Electronic Credit Committee**

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Customer

ID card PIN-code: 12345

Second name: DEMO

First name: CUSTOMER

Middle name: 1

Date of birth: 8/29/1982

Place of birth: Chisinau

Country: Молдова

Resident: Resident

Gender: Male

Marital status: Single

Document type: ID Card

Serial number: A

Document №: 375174458022

Issued by: Отдел Внутренних Дел

Date of issue: 8/12/2010

Passport expiry date: 8/29/2017

Address: Chisinau, Pogodinskaya Street, 45, 606

City: Chisinau

Street: Pogodinskaya Street

House №: 45

Apartment №: 606

Actual address:

Home phone: 373178322738

Cell phone: 3731700010566

Work phone: 3731700014537

Additional Info: 1

* Organization type: State

* Industry: Tourism

Detailed Info

Run Cancel

Messenger

Inspectorul introduce informația generală despre Client sau o actualizează

Introducerea informației despre businessul Clientului

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Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Business

Main business: Бизнес ▼

Main business direction: ▼

Supplementary business: ▼

Supplementary business direction: ▼

Starting date: ▼

Registration date: ▼

Business address (City): ▼

Business address (Street):

Run Cancel

Messenger

Inspectorul introduce informația despre genul businessului Clientului. Componenta atributelor introduse se schimbă în mod automat

Introducerea informației despre Creditul solicitat

FBS GROUP Front Business Solutions

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Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Application

Предложение филиала

Loan amount: 5000

Currency: USD

Loan amount in national currency:

Interest rate: 30

Loan term: 12

Grace period:

* Means: EBRD co-financing

Annuity amount:

Terms of payment: Аннуитет

* Loan purpose: РЕМОНТ

* Business code:

* General contract amount: 5000

General contract term (month):

* General contract currency: USD

Balance:

General contract expiry date:

General contract №:

Annual effective interest rate:

Insurance selection:

Project micro:

Insurance amount:

File executive:

Commission

Standard / Non-standard commission: Не стандарт

Standard commission (%):

Non-standard commission (%):

Standard commission for cash (%):

Non-standard commission for cash (%):

Offer additional:

Run

Cancel

Messenger

Inspectorul introduce parametrii de bază ai Creditului solicitat

Introducerea rapoartelor financiare ale Clientului – P&L

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Profit & Loss Statement (Business)

Profit and Loss Statement (Business)

View + - Detach

Наименование	В среднем за месяц	Месяц 1
Выручка от продаж	645224	645224
Себестоимость	34535	34535
Валовая прибыль	610689	610689
Маржа(наценка)	17.68	17.68
Маржа(себестоимость)	.95	.95
Постоянные расходы	81308	81308
Зарботная плата	4535	4535
Арендная плата	64556	64556
Муниципальные выплаты	7674	7674
Связь	0	
Транспорт	0	
Административные расходы	4543	4543
Ремонт и эксплуатация	0	
Выплата по кредитным процентам	0	
Результаты основной деятельности	529381	529381
Другие прибыли	563	563
Другие расходы	0	
Прибыль до вычета налогово	529944	529944

Run

Cancel

Messenger

Inspectorul introduce datele privind veniturile și cheltuielile Clientului

Introducerea rapoartelor financiare – TURNOVER

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Financial Analysis - Turnover

Customer data source

Last 12 months turnover

1st month turnover		2nd month turnover	
3rd month turnover		4th month turnover	
5th month turnover		6th month turnover	
7th month turnover		8th month turnover	
9th month turnover		10th month turnover	
11th month turnover		12th month turnover	

Comment on turnover

Last 12 months cash out-flows

1st month income		2nd month income	
3rd month income		4th month income	
5th month income		6th month income	
7th month income		8th month income	
9th month income		10th month income	

Run

Cancel

Messenger

Inspectorul completează Cifrele de afaceri ale Clientului

Introducerea rapoartelor financiare – Cash Flow

FBS GROUP
Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Cash Flow

View ✕ Detach

Наименование	Месяц 1	Месяц 2	Месяц 3	Месяц 4	Месяц 5	Месяц 6	Месяц 7	Месяц 8	Месяц 9	Месяц 10	Месяц 11	Месяц 12	Прогноз месяц 1	Прогноз месяц 2	Прогноз месяц 3	Прогноз месяц 4	Прогноз месяц 5	П М
Месяц	45	346	435	37	5678	6	567	57										
Остаток на начало период																		
Поступления денежных ср																		
Растение 1																		
Растение 2																		
Животноводство																		
Общий доход от других вы																		
Вливание																		
Поступления других креди																		
Поступления ААФ кредитс																		
Трата денежных средств																		
Расходы по фактуре																		
Расходы растение 1																		
Семена																		
Вспашка																		
Подготовка почвы																		
Посевной агрегат																		
Азот																		
Сбор																		
Расходы растение 2																		

Run Cancel

Messenger

Inspectorul completează datele despre fluxul mijloacelor bănești ale Clientului

Introducerea rapoartelor financiare – BALANCE SHEET

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop | Electronic Credit Committee

Select product ▾

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Кассовая наличность	234
Банковский счет	4345
Депозиты	232
2. Дебиторские задолженности	34879
До 1 месяца	345
1 месяц и больше	
Выплаченные авансы	34534
3. Запасы	3476
Запасные товары	3453
Полуфабрикаты	
Конечные товары	23
Заново купленные товары для продажи	
II. Основные средства	98089
Транспортные средства	54564
Оборудование	2342
Недвижимость	5647
Остальные	35536

Current liquidity: 61.67

Capital adequacy: 30.18

Turnover of residual goods: 3.02

Comment:

Run

NOTĂ !!!

TOATE RAPOARTELE FINANCIARE (Balance Sheet, P&L, Cash Flows) POT FI DESCĂRCATE ÎN MOD AUTOMAT DIN EXCEL

I.a. Краткосрочные обязательства	6216
Обязательства налоговому фонду	452
Обязательства социальному фонду	546
Аванс выдан	4564
Кредиты до 3 месяцев	654
I.b. Среднесрочные кредиты	700
Кредиты до 1 года	46
Другие Обязательства до 1 года	654
I.c. Долгосрочные кредиты	146
Кредиты свыше 1 года	23
Другие Обязательства свыше 1 года	123
II. Собственный капитал	134193
Начальный капитал	234
Накопленная прибыль	133959

Inspectorul introduce datele din Bilanțul Clientului. Toți indicii financiari necesari ai Clientului se calculează în mod automat

Cancel

Introducerea informației despre Gajuri

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

Collateral Mortgagor

Collateral

View + - Detach

	Описание	Тип обеспечения	Подтип	Владелец	Адрес и место хранения	Оценоч. стоим. (нац.)	Рыночная стоимость	Бал. сч. 2	Комментарий
Attributes	Land site	Недвижимост	Земельные у	Owner	Address	4708.8	4708.8	99743	
Attributes		Личное имущ							

Collateral total value: 4708.8

* Debt: 5000

Collateral / Debt (%): 94.18

Run Cancel

Messenger

Inspectorul introduce informația detaliată despre Gajuri. Coeficientul de acoperire se calculează în mod automat

Transmiterea cererii de credit la verificare

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 21.10.2014 User Dicov Artiom

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank

SME Credit - Consultant

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	21.10.2014 13:51...	Dicov Artiom		201410G7100/173	7100	DEMO CUSTOMER 1	Consultant

- All data
- Application history
- External documents
- Document print
- Send for checking to the back-office
- Resume
- Level of review
- Refuse

După finalizarea introducerii informației, Inspectorul expediază cererea la verificare în back-office

Messenger

Verificarea cererii de credit

FBS GROUP
Front Business Solutions

Welcome to DeVision Front Solution
Сегодня: 21.10.2014 User Dicov Artiom

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank

SME Credit - Back-office

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	21.10.2014 13:51...	Dicov Artiom		201410G7100/173	7100	DEMO CUSTOMER 1	In work

- Verify the loan dossier
- Send to consultant
- Resume
- External documents
- Application history
- All data
- Send to consultant for revision
- Application - preview

Consultant

Back-office

Risk intervention

Secretary

Branch

Region

CCN

CCRB

CCB

All applications

Rejected

Issued

Messenger

Angajatul back-office ia cererea în lucru și verifică, dacă sunt întrunite cerințele Băncii față de debitor, produsul de creditare

Verificarea cererii de credit – Fixarea devierilor

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 21.10.2014 User: Dicov Artiom

Sign Out EN Language Skin

Desktop Loan origination system

Select product Reports Settings

SME Credit

Application date: 21.10.2014 13:51:39 Application number: 201410G7100/173 Client: DEMO CUSTOMER 1

CheckList Alerts

View Detach

Параметры соответствия	Результат проверки	Комментарий
Product sheet		
IND in force		
General information		
Legal Documents	Corresponds Does not match	
Financial documents		
collateral / surety documents		
Blacklist / BKI		
Credit history		
Checking cadastral office borrower / guarantor		
The ratio of total debt to equity		

Corresponds

Execute Back

Messenger

Angajatul back-office completează lista check detaliată, fixând toate necoresponderile constatate în ceea ce privește cerințele față de debitor și produsul de creditare

Verificarea cererii de credit – Analiza notificărilor

Welcome to DeVision Front Solution
Current date 15.01.2015 User Dicov Artiom

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports Settings

SME Credit

Application date 21.10.2014 13:51:39 Application number 2014...

CheckList Alerts

Group alert All Type of alert All Filter

View Detach

Type	Information about	Group/Alert
Technical	Default situation	
	Owner Information	
Strong alert	Retirement age	
	Credit history	
Refusal	Overdues more than 90 days during last 12 months	
Alert	Frequent delays in loan repayment, more than 6 during last 12 months	
Alert	Invalid credit bureau report	
Alert	Current unpaid on PRI account	
Technical	Inform credit bureau on borrower	
Technical	Inform credit bureau on interlocutors 1 and 2	
	relationship with MBSG	
	Project	
Strong alert	Insufficient down payment for leasing, downpayment < 20%	
Strong alert	Significant level of ceiling for leasing, additional argumentation is needed	
Alert	Down payment is inferior to minimum required, additional mortgage DOWN	
Technical	Unbalanced financial report	
Technical	Inform the annual leasing rents	
Technical	Inform the annual installments of the additional loan	
	Financial situation	
Alert	Unbalanced structure of assets and liabilities	
	indebtedness	

Execute Back

Messenger

Angajatul back-office analizează toate notificările și alertele, calculate de sistem în baza datelor consolidate despre Client.

Alertele respective devin accesibile tuturor participanților la procesul de coordonare și au menirea de a asista procesul de adoptare a deciziei privind eliberarea creditului

Alertele concomitent sunt iluminate concomitent în mod automat printr-o culoare corespunzătoare (de la verde până la roșu) în funcție de valoarea indicelui alertei

Transmiterea cererii de credit pentru procesare în continuare

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Сегодня: 21.10.2014 User Dicov Artiom

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EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Back-office

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	21.10.2014 13:51...	Dicov Artiom	- Verify the loan dossier Send to consultant - Resume - External documents - Application history - All data - Send to consultant for revision - Application - preview	201410G7100/173	7100	DEMO CUSTOMER 1	In work

După finalizarea procesului de verificare, cererea este restituită Inspectorului pentru procesare în continuare

Messenger

Determinarea în mod automat a nivelului de considerarea a cererii

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Сегодня: 21.10.2014 User Dicov Artiom

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EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Consultant

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	21.10.2014 13:51...	Dicov Artiom	Level of review	201410G7100/173	7100	DEMO CUSTOMER 1	Backoffice checked

- Level of review
- Send to Risk Manager
- Preview of loan data after verification
- Resume
- External documents
- Application history
- Send to consultant for revision
- Document print
- All data

Recepționând cererea după verificare, Inspectorul poate lua cunoștință de nivelul adoptării deciziei asupra cererii, care este determinat în mod automat de către Sistem

Messenger

Determinarea în mod automat a nivelului de considerarea a cererii

Welcome to DeVision Front Solution
Сегодня: 21.10.2014 User: Dicov Artiom

SME Credit
Application date: 21.10.2014 13:51:39 Application number: 201410G7100/173 Client: DEMO CUSTOMER 1

Analysis participants Alerts

Facility requested

Назначение	Borrower	Loan/investment purpose	Loan currency	Current outstanding (in MDL)	Duration (mo)
	Physical pers	Consumer cre	MDL	30000	12
Total:				30000	

Applications parameters

Loan amount (in MDL): 30000
Term (months): 12
eligible collateral: 167
Product parameters: Does not match
Guarantee type: Other than Ipoteca With collateral
Limit type: Domestic life
Level of authority: **BRANCH**
Risk Manager: Yes

Participants
View Detach

Level UP

Execute

devision.fbs-g.com:7003/devmob01/faces/jid=LKLJG1KJfyX1-1416350603#

Reieșind din suma și termenul creditului solicitat, suma totală a obligațiilor de credit ale Clientului, nivelul asigurării conform tuturor creditelor și alți parametri de intrare, Sistemul determină în mod automat **NIVELUL DE CONSIDERARE A CERERII DE CREDIT**.

Inspectorul poate lăsa cererea la nivelul respectiv (BRANCH) sau mări nivelul, trecând cererea spre examinare în Comitetul de Credite Regional, Comitetul de Credite al Băncii, Comitetul de Direcție al Băncii, Consiliul Băncii etc.

De asemenea sistemul poate identifica necorespunderea cererii de credit cu cerințele înaintate față de produsul de credit (suma, termenele ș.a.), expedind în mod automat cererea la un nivel suplimentar de verificare în Departamentul Administrarea Riscurilor

Transmiterea cererii de credit Managerului Risc de Credite

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 21.10.2014 User Dicov Artiom

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EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Consultant

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	21.10.2014 13:51...	Dicov Artiom		201410G7100/173	7100	DEMO CUSTOMER 1	Backoffice checked

- Level of review
- Send to Risk Manager**
- Preview of loan data after verification
- Resume
- External documents
- Application history
- Send to consultant for revision
- Document print
- All data

Inspectorul transmite cererea de credit Managerului Risc de Credite cu scopul efectuării unei verificări suplimentare

Messenger

Examinarea cererii de credit de către Managerul Risc de Credite


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 Сегодня: 21.10.2014 User Maria Pavlenko

Sign Out
 EN Language
 Skin

Desktop | Loan origination system

Select product | Reports

DEMObank

SME Credit - Risk intervention

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Orden number	Branch	Client	Prick	Status
1	21.10.2014 13:51...	Dicov Artiom	 - Risk - Application - preview - Resume - External documents - Application history - All data - Send to consultant for revision	201410G7100/173	7100	DEMO CUSTOMER 1	?	Risk

Risk intervention
 Branch
 Region
 CCN
 CCRB
 CCB
 All applications

Managerul Risc preia cererea pentru a o examina detaliat, analiza sub toate aspectele și a adopta o decizie g

Messenger

Adoptarea deciziei de către Managerul Risc

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Welcome to DeVision Front Solution

Сегодня: 21.10.2014 User Maria Pavlenco

Sign Out

EN Language Skin

Desktop Loan origination system

Select product ▼ Reports ▼

SME Credit

Application date **21.10.2014 13:51:39** Application number **201410G7100/173** Client **DEMO CUSTOMER 1**

Risk Alerts

Name: Maria Pavlenco

Risk: Approved

Compliance with product parameters: Not selected

Risk-managers limit: Approved

Strong alert: Refusal

For revision: Yes

Comments: Refusal

View + - Detach

Additional conditions

Customer will borrow from other financial institutions only with the preliminary approval of the Bank.

Execute Back

Messenger

Studiind în detaliu și analizând cererea de credit și toate alertele aferente cererii, Managerul Risc formulează avizul său, însoțindu-l de comentarii și condiții suplimentare de eliberare a creditului

Transmiterea cererii pentru procesare în continuare

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 21.10.2014 User Maria Pavlenko

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports

DEMObank

SME Credit - Risk intervention

Date from 10/21/2014 till 10/21/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Risk	Status
1	21.10.2014 13:51...	Dicov Artiom		201410G7100/173	7100	DEMO CUSTOMER 1	YES	Risk

- Risk
- Send to consultant
- Application - preview
- Resume
- External documents
- Application history
- All data
- Send to consultant for revision

Dacă avizul asupra cererii de credit este pozitiv, Managerul Risc returnează cererea Inspectorului pentru a fi procesată în continuare

Messenger

Transmiterea cererii la Comitetul Electronic de Credite

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Welcome to DeVision Front Solution

Current date 20.10.2014 User Dicov Artiom

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Consultant

Date from 10/20/2014 till 10/20/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Orden number	Branch	Client	Status
1	20.10.2014 15:54...	Dicov Artiom	- Level of review Go to BRANCH - Preview of loan data after verification - Resume - External documents - Application history - Send to consultant for revision - Document print - All data	201410G7100/169	7100	DEMO CUSTOMER 1	Backoffice checked

Consultant

- Back-office
- Risk intervention
- Secretary
- Branch
- Region
- CCN
- CCRB
- CCB
- All applications
- Rejected
- Issued

Messenger

Recepționând de la Managerul Risc cererea avizată, Inspectorul o transmite la Comitetul Electronic de Credite, la nivelul corespunzător, determinat în mod automat de Sistem la etapa precedentă – în cazul nostru FILIALA

Procedura Votului Electronic asupra Cererii

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Welcome to DeVision Front Solution

Current date 20.10.2014 User Dicov Artiom

Sign Out

EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Branch

Date from 10/20/2014 till 10/20/2014 Quick search Today

View + Attach Detach

	Date	Consultant	Action	Order number	Branch	Client	Рук. филиала	Конс. 1	Конс. 2	Status
1	20.10.2014 15:54...	Dicov Artiom		201410G7100/169	7100	DEMO CUSTOMER 1	?	?	?	Branch

Consultant 1

- Application - preview
- Resume
- External documents
- Application history
- All data
- Send to consultant for revision

Participanții Comitetul Electronic de Credite pot lua cunoștință de cererea de credit, actualizând-o, completând dosarul electronic al debitorului cu documente externe, precum și să-și exprime votul în procesul votului electronic

Messenger

Procedura Votului Electronic asupra Cererii

Desktop | **Loan origination system**

Select product ▾ | Reports ▾ | Settings ▾

SME Credit

Application date: 20.10.2014 15:54:21 | Application number: 201410G7100/169 | Client: DEMO CUSTOMER 1

Branch manager | **Consultant 1** | Consultant 2 | Risk | Alerts

Name: Dicov Artiom

Consultant 1: To disburse

Comments:

View ▾ | + | - | Detach

Additional conditions

Not selected

Must maintain the level of turnovers through bank accounts in the proportion of funding from the Bank.
Customer will borrow from other financial institutions only with the preliminary approval of the Bank.
Customer shall not serve as guarantor for other loans without prior approval from MBSG.
Documents confirming the usage of loan resources according to destination shall be presented within a month from loan issue.
Bank loans from MBSG, have a higher priority of repayment than other loans, including those obtained from the founders.
Distribution of dividends during the term of the loan should be made only with the prior approval of the bank.

Execute

Back

Messenger

Sign Out

EN Language ▾ | Skin ▾

Current date 20.10.2014 | User Dicov Artiom

Participantul la votul electronic vizualizează deciziile altor membri ai comitetului, analizează eventualele riscuri și ia în calcul alertele avertizoare

Participantul la vot emite decizia sa asupra cererii de credit, având, totodată, dreptul de a însoți decizia sa cu condiții de eliberare suplimentare

Primul participant prin votul său s-a pronunțat pozitiv asupra eliberării creditului

Încheierea procedurii de vot electronic

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Сегодня: 20.10.2014 User Dicov Artiom

Sign Out EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Branch

Date from 10/20/2014 till 10/20/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Рук. филиала	Конс. 1	Конс. 2	Status
1	20.10.2014 15:54...	Dicov Artiom		201410G7100/169	7100	DEMO CUSTOMER 1	YES	YES	YES	Branch

Decision - APPROVED

Application - preview

Resume

External documents

Application history

All data

Send to consultant for revision

Toți participanții la votul electronic au votat pozitiv. Decizia colegială privind eliberarea creditului este APROBATĂ

Messenger

Transmiterea cererii de eliberare a creditului

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Сегодня: 20.10.2014 User Dicov Artiom

Sign Out EN Language Skin

Desktop Loan origination system

Select product Reports Settings

DEMObank SME Credit - Consultant

Date from 10/20/2014 till 10/20/2014 Quick search Today

View + Attach

	Date	Consultant	Action	Order number	Branch	Client	Status
1	20.10.2014 15:54...	Dicov Artiom		201410G7100/169	7100	DEMO CUSTOMER 1	Approved

- Resume
- Document print
- External documents
- Application history
- Send to Back-Office

Cererea este transmisă Inspectorului pentru încheierea procesului de eliberare a creditului

Messenger

Inițierea eliberării Creditului

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Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Middle office

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1	5000	USD	30		Выдача кредита

- For completion
- Print documents
- Contract parameters
- Provide loan ?**
- Reject LAD
- External files
- To recycle bin
- Application history

Inspectorul de credite inițiază eliberarea Creditului

Messenger

Deschiderea Contractului de Credit

FBS GROUP
Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User: Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

OPEN LOAN AGREEMENT ?

DA

Run Cancel

Messenger

Printarea și semnarea setului de Documente

FBS GROUP Front Business Solutions

Welcome to DeVision Front Solution

Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Middle office

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach Detach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1	5000	USD	30		Договор открыт

- Issue plastic card
- Print documents**
- Pay cash ?
- Application history
- External files
- Memorandum WEB
- Documents accepted
- Reject LAD

Inspectorul de credite tipărește toate documentele necesare și le semnează la Client

Messenger

Eliberarea numerarului

FBS GROUP Front Business Solutions

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Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

DEMObank SME Credit - Middle office

Date from 3/14/2014 till 3/14/2014 Quick search Today

View + Attach

	Date	Operator	Action	Application №	Branch	Customer	Loan amount	Currency	%	Cause	Status
1	14.03.2014 09:50:48	Демо пользователь...		20micBANK/14	BANK	DEMO CUSTOMER 1	5000	USD	30		Договор открыт

- Issue plastic card
- Print documents
- Pay cash ?**
- Application history
- External files
- Memorandum WEB
- Documents accepted
- Reject LAD

Toate documentele sunt semnate, putem elibera banii

Messenger

Eliberarea numerarului

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Front Business Solutions

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Сегодня: 14.03.2014 User Демо пользователь DeVision

Sign Out

EN Language Skin

Desktop Electronic Credit Committee

Select product ▼

SME Credit

Application date: 14.03.2014 09:50:48

Application №: 20micBANK/14

Customer: DEMO CUSTOMER 1

PAY CASH ?

DA

Run Cancel

Messenger

Setarea alertelor

Welcome to DeVision Front Solution
Current date 15.01.2015 User DicoV Artom

Module: Loan origination system

View: + - ✕ ✎ 🔍 📄 📁 📧 📧

Dictionary: []

Alert groups

Alert type

Alerts

Setarea grupelor și tipurilor de alerte, precum și setarea condițiilor, regulilor și a algoritmilor de calcul al alertelor se efectuează în modulul „Administrarea produselor” la compartimentul respectiv al manualelor extinse

Name	Code	Product	Start	End	Character	Nur	Data	Enabled	Nº
Cash Flow (FIN) tab.4	FLOW4_FIN	Loan						✓	170
FIN Indicators	IND_FIN							✓	180
Alert groups	GROUP_ALERTS							✓	190
Information about business	BUSINESS							✓	10
Owner Information	OWNER							✓	20
Credit history								✓	40
relationship with MBSG								✓	50
Project								✓	60
Financial situation	FINANCIAL							✓	70
indebtedness	DEBT							✓	80
Guarantees	GUARANTEES							✓	90
Information	INFORMATION							✓	92
Alert type	TYPE_ALERTS							✓	10
Refusal	REFUSAL							✓	20
Strong alert	STRONG							✓	30
Alert	ALERT							✓	40
Positive	POSITIVE							✓	50
Technical	TECHNICAL							✓	60
Alerts	ALERTS	Loan ...						✓	200
Monthly final disposal PRI income for partner 1 / 2 is not suffic	REFUSAL_DEBT_1	Loan ...						✓	10
Alert on internal classification (PRO relation) Black list?	REFUSAL_HISTORY_3	Loan ...			case when (pr_policy.getbidalldata...			✓	20
Alert on internal classification (PRI relation partner 1 / 2) Bla	REFUSAL_HISTORY_4	Loan ...			case when (select nvl(sum(result), ...			✓	30
Credit bureau alert on one of the main partners	REFUSAL_HISTORY_5	Loan ...			case when (select nvl(sum(result), ...			✓	40
No collateral for exposure more than 150 000 MDL	REFUSAL_GUARANTEES_6	Loan ...			case when (to_number(nvl(pr_polic...			✓	50
Negative EBITDA: low profitability of the business	REFUSAL_FINANCIAL_7	Loan ...			case when (select nvl(sum(result), ...			✓	60
Forecasted EBITDA < 0	REFUSAL_FINANCIAL_8	Loan ...			case when (select nvl(sum(result), ...			✓	70
Overdues more than 90 days during last 12 months	REFUSAL_HISTORY_9	Loan ...			case when to_number(nvl(pr_polic...			✓	80
Last balance sheet > 18 months, intermediate TO to be provide	REFUSAL_FINANCIAL_9	Loan ...			case when (select nvl(sum(result), ...			✓	85

case when to_number(nvl(pr_policy.getbidalldatas(NUMBER_DELAY_DAYS), '0')) > 90 or
to_number(nvl(pr_policy.getbidalldatas(NUMBER_DELAY_DAYS_3UR), '0')) > 90 or
nvl(pr_policy.getbidalldatas(CR_BUR_ALERT_24M), '0') = 'CATEGORY 3 (91+)' or
nvl(pr_policy.getbidalldatas(CR_BUR_ALERT_24M_3UR), '0') = 'CATEGORY 3 (91+)' or (select nvl(sum(result), 0) from (select case
when to_number(nvl(pr_policy.getbidalldatas(PARTN_NUMBER_DELAY_DAYS), null, null, null,
pr_policy.getbidalldatas(PARTNERS_PK, 'PARTNERS', null, row_num)), '0')) > 90 or
nvl(pr_policy.getbidalldatas(PARTN_CR_BUR_ALERT_24M, null, null, null, pr_policy.getbidalldatas(PARTNERS_PK, 'PARTNERS',
null, row_num)), '0') = 'CATEGORY 3 (91+)' then 1 else 0 end result from (select level row_num from dual where level > case
when pr_policy.getbidalldatascount(PARTNERS) = 0 then 1 else 0 end connect by level <=
pr_policy.getbidalldatascount(PARTNERS)))) > 0 or (select nvl(sum(result), 0) from (select...

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