

*Improving IT Efficiency and Optimizing  
Business Processes for the Lending Sector*

*«EuroLending» - the end-to-end software platform for  
the Romanian Leasing Company*

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**Andra Pantea**

**CEO - Forward Software**

# Forward Software - Executive summary



- Established in **January 2011** as a software house to respond to the needs of the asset finance market in Romania
- **Romanian** company with two foreign Shareholders:
  - Liscor - an Italian company established in 1989, with business focus on financial area
  - WebRatio - an Italian company established in 2001 as a spin-off of the Politecnico di Milano
- Specialized in **software development, business analysis and consultancy**
- Strong team with over **20 years of experience** on the financial services market at group level
- **Innovative** and up to date approach in terms of technology and technique
- **Service-oriented** perspective and **high availability** maintenance and support

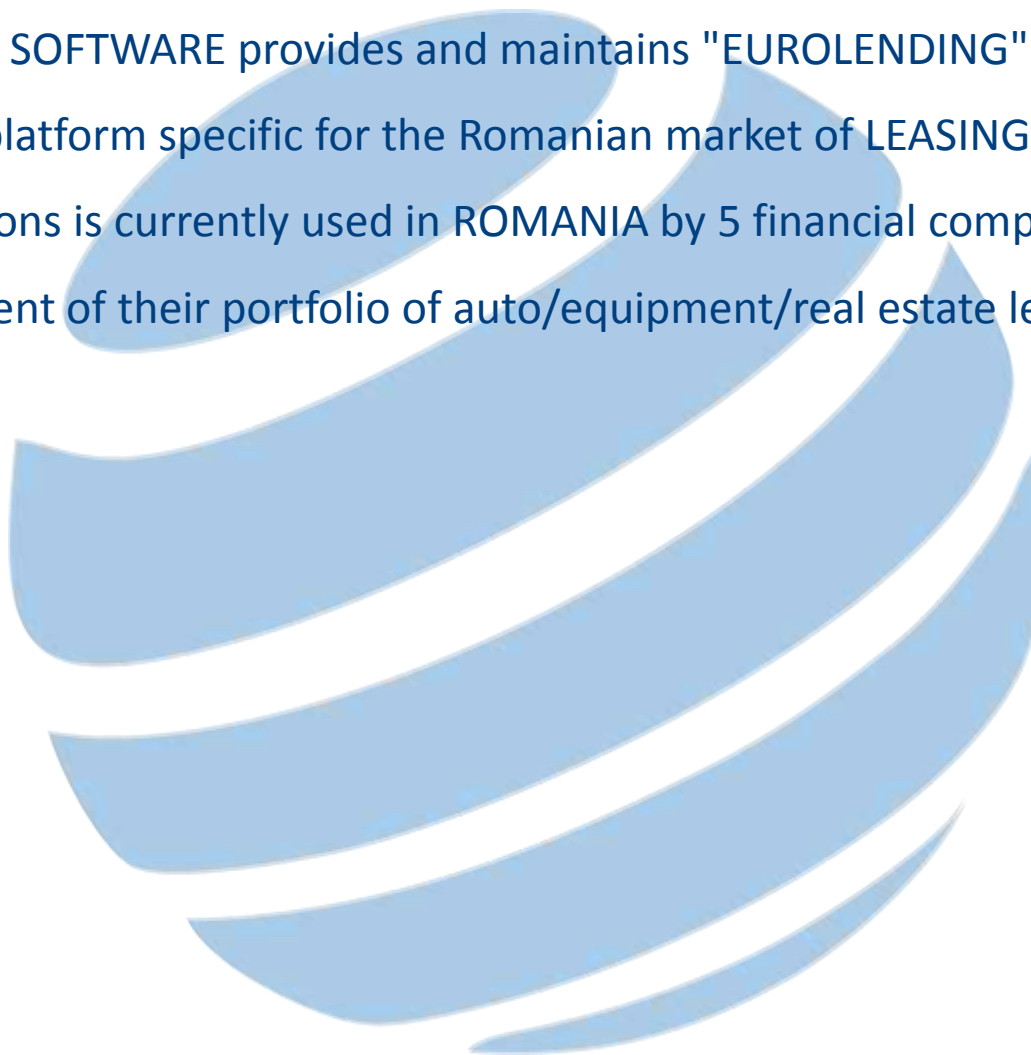


FINANCIAL SERVICES

# «EuroLending» - End-To-End Software Platform



- FORWARD SOFTWARE provides and maintains "EUROLENDING": an end-to-end software platform specific for the Romanian market of LEASING / LOANS companies
- This solutions is currently used in ROMANIA by 5 financial companies for the full management of their portfolio of auto/equipment/real estate leasing/loans contracts



# «EuroLending» - End-To-End Software Platform



## Business area covered by our platform:

- Vendor management / Sale network / Quotation
- Credit Worthiness Evaluation (with credit bureau access & scoring engine)
- Contract Underwriting & Activation
- Contract Lifecycle Event
- Accounting fulfillments
- Logistics – contracts assets
- Credit Collection & Legal Case Management
- Electronic Document Management

## Features of our platform:

- Electronic Document Management
  - Business Process Management
  - Multi – Country
  - Multi – Currency
  - Multi – Ledger
  - Multi – Language
- 

# «EuroLending» - Functional Benchmark – 1/2



|                     |  | OPERATIONAL AREA |                             |              |
|---------------------|--|------------------|-----------------------------|--------------|
| Sub-systems         | Modules  | FINACE LEASE     | OPERATING LEASE<br>(Rental) | LOANS/CREDIT |
| THIRD PARTY         | PARTNERS   | ✓                | ✓                           | ✓            |
|                     | GROUP OF PARTNERS  | ✓                | ✓                           | ✓            |
| CWE                 | MIDDLE-OFFICE - CREDIT WORTHINESS EVALUATION                 | ✓                | ✓                           | ✓            |
|                     | MIDDLE-OFFICE - CREDIT LINE MANAGEMENT                       | ✓                | ✓                           | ✓            |
|                     | CREDIT GATEWAY (link different credit bureau/data providers) | ✓                | ✓                           | ✓            |
| PAC                 | SALES NETWORK MANAGEMENT                                     | ✓                | ✓                           | ✓            |
|                     | SALES - PRICING & PRICE LISTS                                | ✓                | ✓                           | ✓            |
| CONTRACT MANAGEMENT | FRONT-OFFICE - FRAME AGREEMENTS                              | ✓                | ✓                           |              |
|                     | FRONT-OFFICE - QUOTATION & CONTRACT PROPOSAL                 | ✓                | ✓                           | ✓            |
|                     | BACK-OFFICE - CONTRACT LIFECYCLE MANAGEMENT                  | ✓                | ✓                           | ✓            |
|                     | BACK-OFFICE - SERVICES & COMMISSIONING                       | ✓                | ✓                           | ✓            |
|                     | BACK-OFFICE - CONTRACT RENEGOTIATION                         | ✓                | ✓                           | ✓            |
|                     | BACK-OFFICE - CONTRACT TERMINATION                           | ✓                | ✓                           | ✓            |
| ASSET MANAGEMENT    | LOGISTICS  | ✓                | ✓                           |              |
|                     | CONSTRUCTION SITES MANAGEMENT                                | ✓                | ✓                           |              |
|                     | REAL ESTATE MANAGEMENT                                       | ✓                | ✓                           | ✓            |
|                     | LEASED ASSET MANAGEMENT                                      | ✓                | ✓                           | ✓            |
|                     | OWN ASSET MANAGEMENT   | ✓                | ✓                           | ✓            |
|                     | ECONOMIC APPRAISALS  | ✓                | ✓                           |              |

# «EuroLending» - Functional Benchmark – 2/2

|  |   | OPERATIONAL AREA |                             |              |  |
|--|---|------------------|-----------------------------|--------------|--|
| Sub-systems                            | Modules   | FINACE LEASE     | OPERATING LEASE<br>(Rental) | LOANS/CREDIT |  |
| RISK<br>MANAGEMENT                     | CREDIT RECOGNITION                              | ✓                | ✓                           | ✓            |  |
|  | CREDIT IMPAIRMENT                               | ✓                | ✓                           | ✓            |  |
|  | CREDIT QUALITY                                  | ✓                | ✓                           | ✓            |  |
|  | COLATERALS MANAGEMENT                           | ✓                | ✓                           | ✓            |  |
| WORKOUT                                | WORKOUT - SOFT COLLECTION                       | ✓                | ✓                           | ✓            |  |
|  | WORKOUT - COLLECTION ACTIONS MANAGEMENT         | ✓                | ✓                           | ✓            |  |
|  | WORKOUT - CONTRACT MODIFICATION UPON COLLECTION | ✓                | ✓                           | ✓            |  |
|  | LEGAL CASE MANAGEMENT                           | ✓                | ✓                           | ✓            |  |
| ACCOUNTING                             | LOCAL GAAP – GENERAL LEDGER                     | ✓                | ✓                           | ✓            |  |
|  | LOCAL GAAP – RECEIVABLES                        | ✓                | ✓                           | ✓            |  |
|  | LOCAL GAAP – PAYABLES                           | ✓                | ✓                           | ✓            |  |
|  | LOCAL GAAP – BANK LEDGER                        | ✓                | ✓                           | ✓            |  |
|  | LOCAL GAAP – REGULATORY FULFILMENTS             | ✓                | ✓                           | ✓            |  |
|  | LOCAL GAAP – CLOSINGS                           | ✓                | ✓                           | ✓            |  |
|  | CENTRAL IAS – GENERAL LEDGER                    | ✓                | ✓                           | ✓            |  |
|  | CENTRAL IAS – CLOSING                           | ✓                | ✓                           | ✓            |  |
| REPORTING E<br>MANAGEMENT &<br>CONTROL | INTERNAL REPORTING                              | ✓                | ✓                           | ✓            |  |
|  | VOLUME REPORTING                                | ✓                | ✓                           | ✓            |  |
|  | LEASING EQUITIES ANALYSIS REPORT                | ✓                | ✓                           | ✓            |  |
|  | CASH FLOW REPORT                                | ✓                | ✓                           | ✓            |  |
|  | ACCRUALS REPORT                                 | ✓                | ✓                           | ✓            |  |

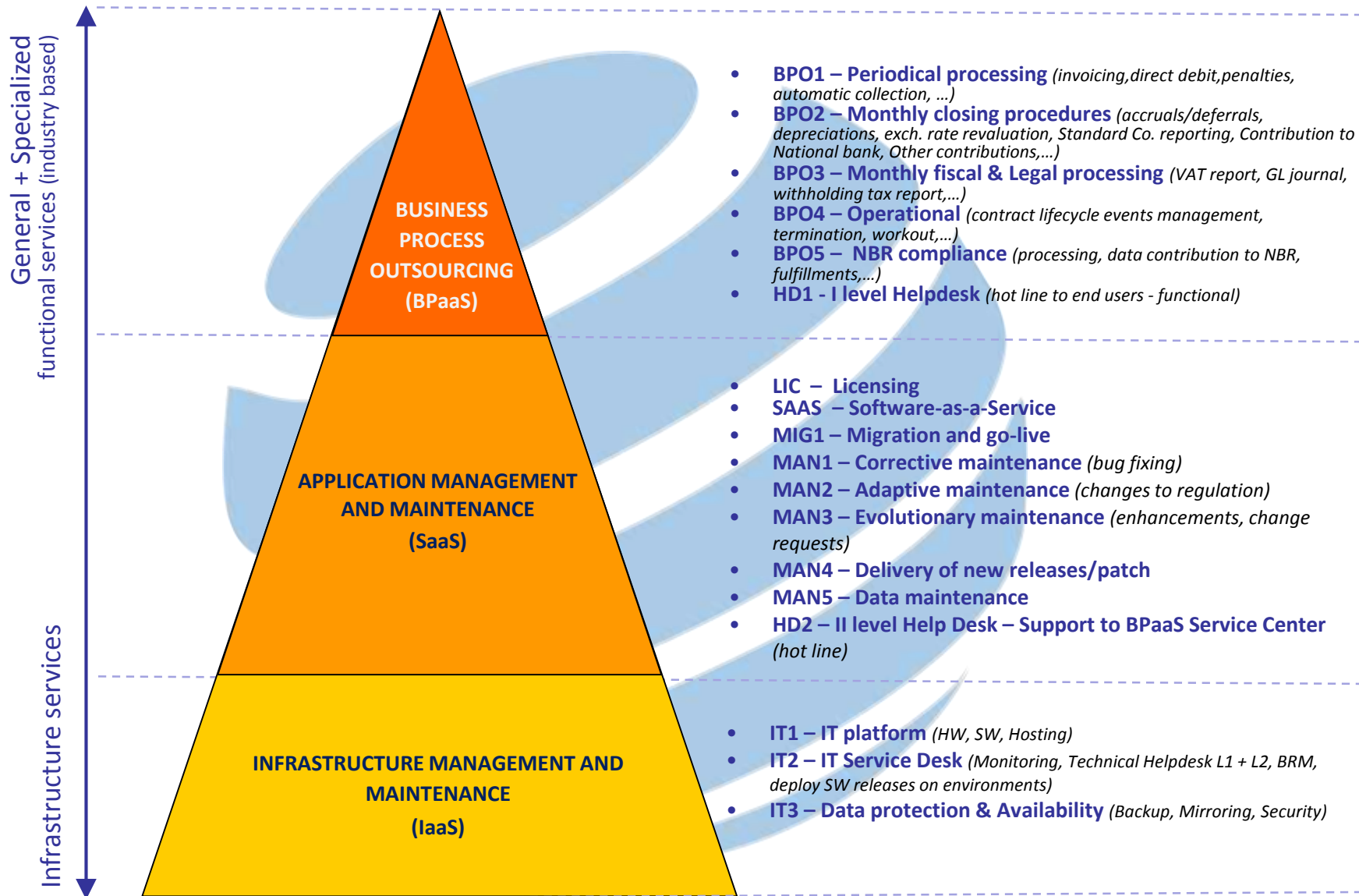
# Offering - Support and Professional Services



- "EUROLENDING" includes an optional BPM module (Business Process Management) which can be configured in order to map and automate all business processes
- FORWARD SOFTWARE offers "EUROLENDING" via traditional software license or based on a "PAY-PER-USE" formula (*software-as-a-service*) i.e. **cap-ex** → **op-ex**
- FORWARD SOFTWARE offers specialized customer support by means of its internal skilled "COMPETENCE CENTER" composed of ROMANIAN specialized full-time personnel



# Offering - Support and Professional Services





Thank you!



Any

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