



FINSUPER

**AUTOMATED SYSTEMS
FOR FINANCIAL PRODUCT APPLICATIONS PROCESSING**

Contact us: +374-93-276-642, office@finsuper.am

OUR MAIN FIELDS OF EXPERTISE

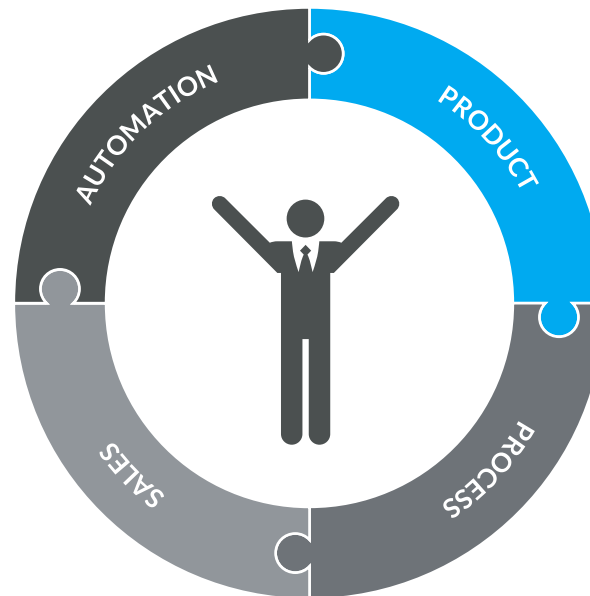
Comprehensive Implementation of Digital Financial Products, Full Set or Outsourcing of Any Component

AUTOMATION

- In-depth Knowledge of all advanced solutions in the Financial and Banking Industry
- Implementation of Your Tasks or Adoption of already proven Approaches of Leading Competitors
- Any Innovations are possible for the Convenience and Security of our customers. We eliminate the word “impossible” from our vocabulary. You don’t need to compromise to create your innovative project.

SALES

- Experience in Selling Banking Products through a Lead Generation Platform
- API Integration with Major Players
- Agent Network Establishment



PRODUCTS

- Leading Competitor Analysis
- Custom Turnkey Product Development
- Financial Model Preparation and Analysis
- Continuous Improvement Plan Support
- Unique Risk and Reserve Analysis Approaches

PROCESSES

- Business Process Transformation based on Best FinTech Market Practices
- Assistance in Regulatory Framework and Document Preparation
- Regulatory Risk Mitigation in Collaboration with Partners

OUR EXPERIENCE: PRODUCTS

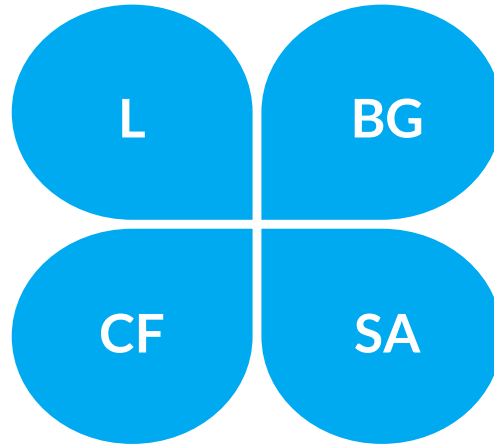
Full range of digital products **for small businesses and corporate clients.**

LOANS

- We have launched and automated targeted loans for contract execution, working capital loans, and overdraft limit automation for settlement accounts

CROWDFUNDING

- Our P2B platform brought together investors and potential borrowers: 100 individuals select a project they like and invest \$1,000 each, and the borrower receives a loan of \$100,000.



BANK GUARANTEES

- Turnkey development and automation of processes, achieving 90-99% efficiency, for issuing bank guarantees for contract performance, advance payment refund, and export-import operations
- Successful launch in more than 15 banks.

SETTLEMENT ACCOUNTS

- automation of customer checks during the opening of settlement accounts, including analysis of open data and paid databases, screening against the bank's internal blacklists, customer rating by risk groups, and branching of business processes depending on customer categories.

OUR PLATFORM PROVIDES ALL-IN-ONE FUNCTIONALITY

Accelerate your financial product solutions with **our unified software suite.**

BPM

- Efficient management of organization structure and user roles
- Branched business process schemes of any complexity
- Synergy of automated system tasks and human-to-human interactions

CRM

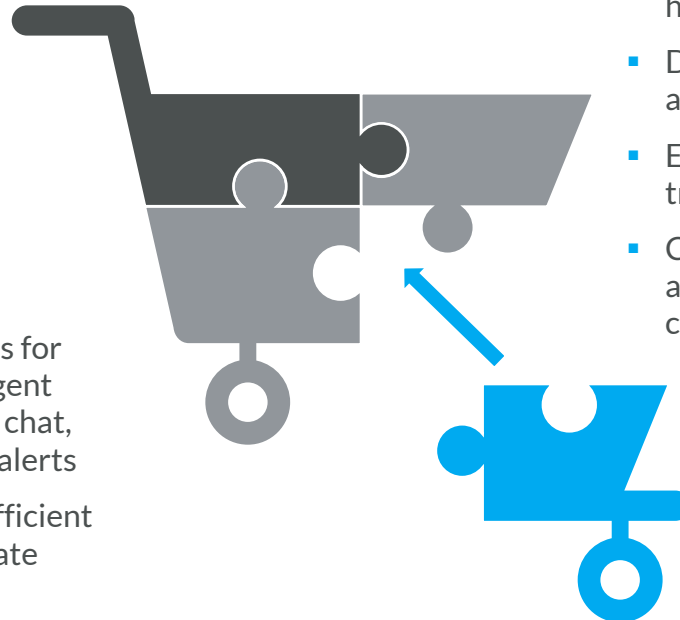
- Streamlined communication channels for seamless interactions with clients, agent networks, and internal teams: online chat, email notifications, SMS, messenger alerts
- Comprehensive customer profiles, efficient call and meeting planning, and accurate record-keeping of their outcomes

ERP

- Streamlined management reporting, consolidation of financial and operational data, including expenses, revenues, timings, and employee work hours
- Data exchange via API to accounting and analytical systems
- Efficient KPI management and performance tracking
- Consolidated calculations for products and accounts, ensuring accurate financial consolidation

ECM

- Automatic generation of documents in multiple formats
- Internal and external electronic document flow, including signing contracts within the system
- Efficient management of document classes and visibility control



EXPERTISE IN BANKING AND SOFTWARE

IT SOLUTIONS

✓ End-to-end product management

Our comprehensive fintech solutions covers the entire credit lifecycle, seamlessly addressing processes ranging from origination and decision processing to loan account management and collection.

✓ Wide range of products

Our professional integrated solution encompasses a wide range of finance products, including contract financing, bank guarantees, leasing, factoring, cash management services, P2P and P2B lending, and more.

✓ Complete digitalization

Finsuper is an advanced online system that streamlines the entire credit lifecycle, enabling loan applications, decisions, and approvals to be processed in a matter of seconds.

EXPERTISE AND CONSULTING

✓ Risk management advisory

Our team leverages extensive knowledge and expertise to enhance your risk management practices.

✓ Advanced risk modeling

We possess a wealth of experience in developing sophisticated data-driven risk models.

✓ Streamlining underwriting processes

We provide a comprehensive assessment of your underwriting processes, offering insights for optimization.

✓ Business process optimization

We analyze and map your business processes, identifying opportunities for enhanced efficiency and effectiveness.

✓ Enhancing collection strategies

We offer a comprehensive evaluation of your collection process, providing valuable insights and recommendations for enhancing its efficiency.

MAIN FUNCTIONALITIES

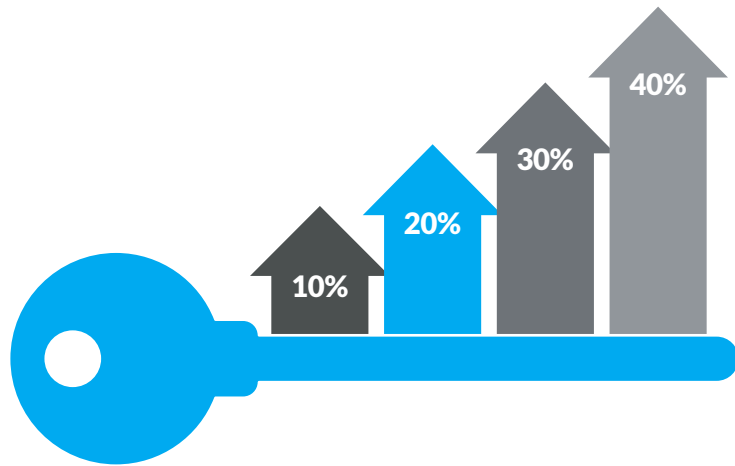


KEY FEATURES

- ✓ Scorecards
- ✓ Professional rules and alerts
- ✓ Integration with external and internal services and databases
- ✓ Limit calculation
- ✓ Risk-based decision
- ✓ Fraud prevention
- ✓ Simple approval (yes/no decision)
- ✓ Document checklist
- ✓ Dynamic cut-off handling
- ✓ Monitoring
- ✓ Reporting
- ✓ Alternative offer and cross selling
- ✓ And many more

WE WILL HELP YOU GET TO THE TOP

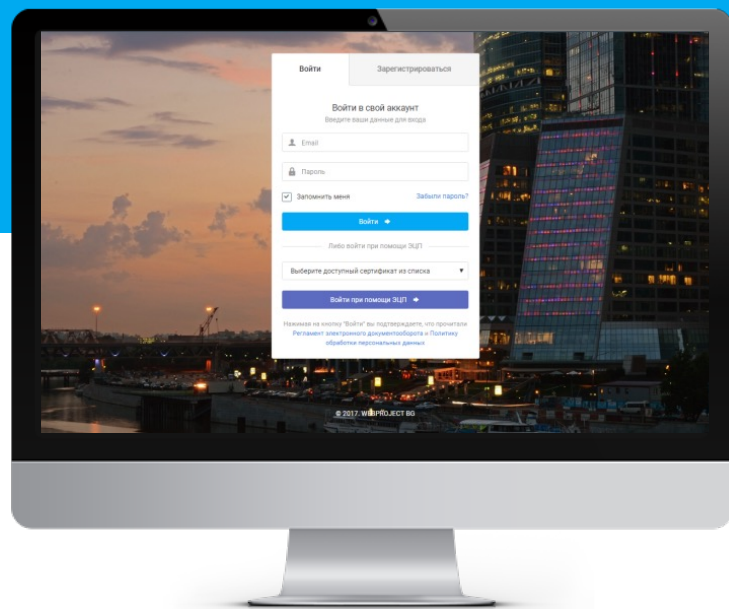
Standardization and Process Automation: **Leading the Way in the Financial Market**



Our current partners have grown by **200%** since the second month of implementing the system.

- 01 AUTOMATION**
Empower customer interaction with our proven online solution.
- 02 STANDARDIZATION**
Accelerate your digital transformation journey with our expert consultation on streamlining your organization's financial product application processes.
- 03 PRICING STRATEGY**
Empower your pricing strategies by leveraging our recommendations based on competitor analysis and an in-depth understanding of your processes
- 04 SUCCESS!**
Our partners' performance is on the rise, while demands for staff quantity and qualification are decreasing, which leads to an increase in profitability of the business.

WHAT WILL GIVE YOU A COMPETITIVE ADVANTAGE?



FINSUPER ELECTRONIC PLATFORM CONNECTING CLIENTS AND AGENTS WORLDWIDE

KEY FEATURES OF THE PLATFORM:



Digital Document Flow



Automation of Internal and External Business Processes



Automatic Document Generation



Analytics and statistics based on your clients and applications data

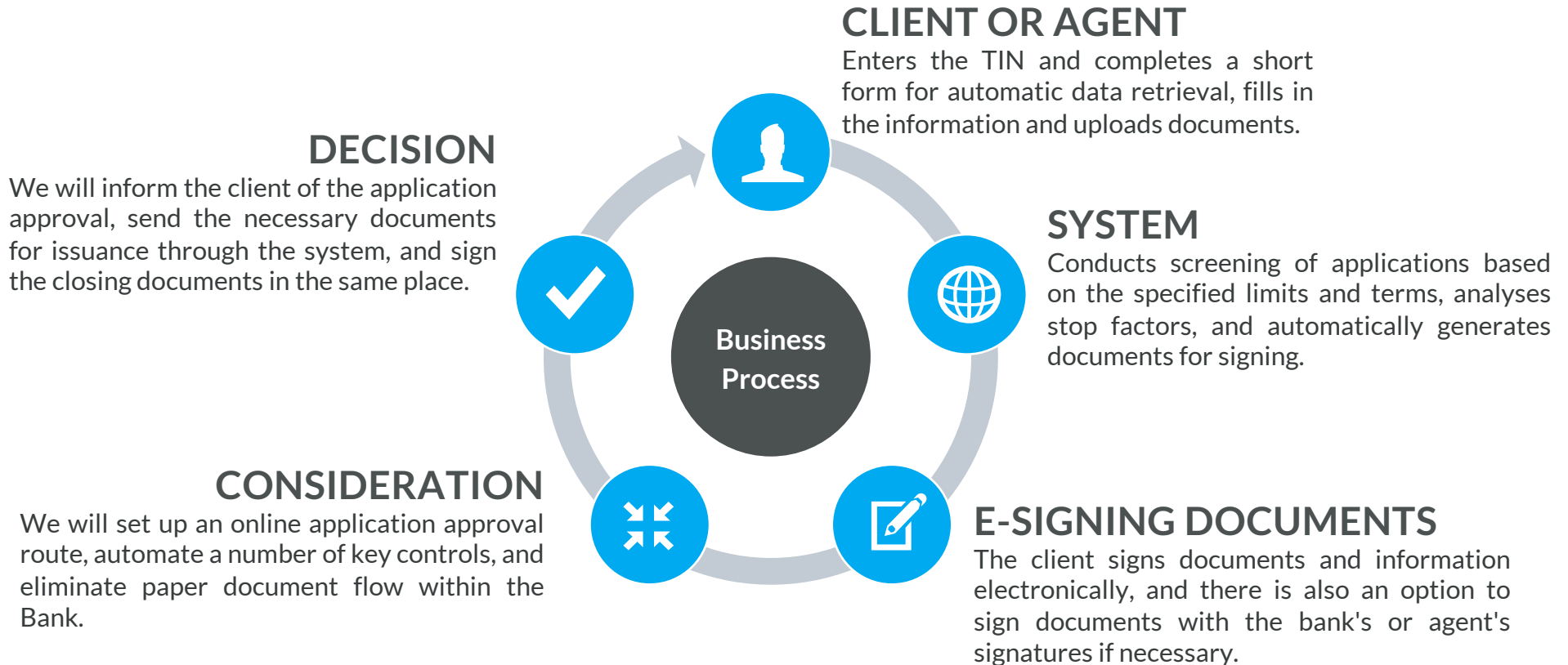


Remote Customer Service



Data Collection and Processing from External Sources






FULL CYCLE OF APPLICATION PROCESSING IN ONE SYSTEM

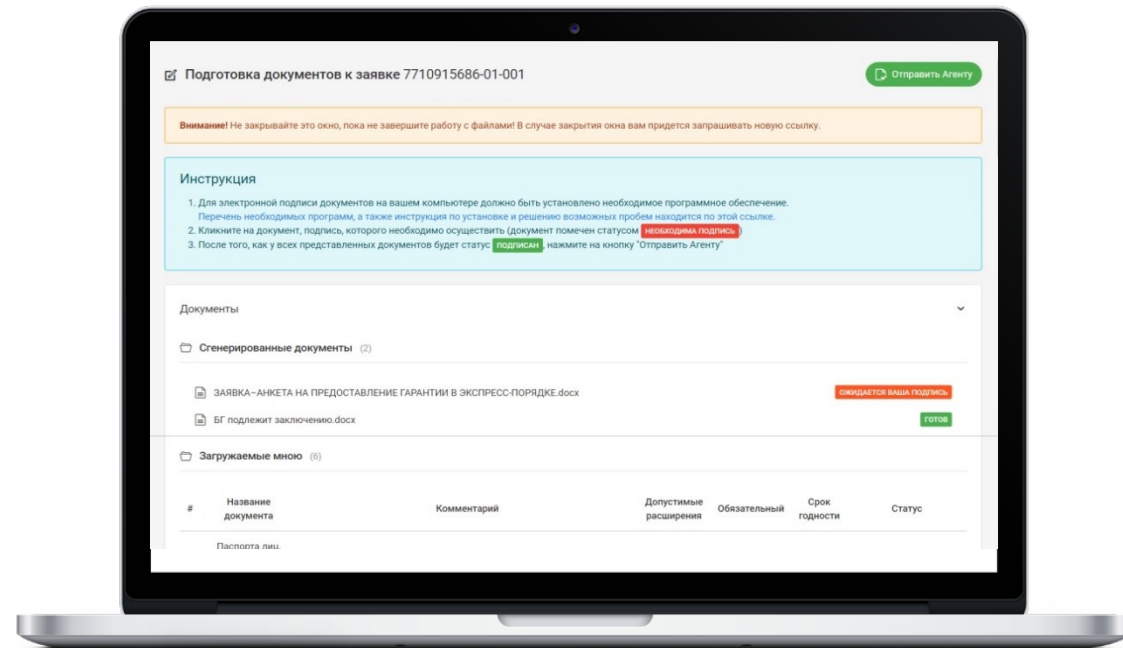


BENEFITS FOR YOUR CLIENTS

Digital Platform Enabling Seamless Client Interactions Nationwide or Worldwide

Key features for clients include:

-  Fully electronic document workflow with the financial organization
-  Seamless online handling of electronic signatures
-  Remote service without the need to visit a bank/financial institution.
-  Effortless completion of customer data with automatic form filling
-  Express Procedure - Fast and Predictable Results



BENEFITS FOR YOUR BANK/FINANCIAL ORGANISATION



SALES FUNNEL EXPANSION

Comprehensive Online Customer Acquisition: Boost your customer base through various channels including banners on your website, contextual advertising, and organic promotion. Drive customers to your website, where our unified System will handle them seamlessly in a single-window approach.



COST REDUCTION

Automating your processes not only reduces the need for a large number of staff and their qualifications, but also eliminates the need for document storage. You no longer have to rely on your old information systems during the process.



CROSS-SELLING OPPORTUNITIES

You gain a targeted cross-selling channel with potentially high conversion rates: credit products, cash management services, and other products offered by your financial organization. Automated pre-approved limits, auto-creation and approval of applications for secondary products.



CUSTOMER LOYALTY BOOST

Delivering an exceptional customer experience. Our streamlined, automated, and efficient online communication channel leaves a lasting impression. When combined with your competitive pricing, it cultivates long-lasting customer loyalty.



SECURE COMMUNICATION

All data is transmitted in encrypted form. We integrate a client-approved antivirus into the system to scan uploaded files, and we collaborate with the client on the deployment scheme on servers to duplicate critical infrastructure. We also implement other information security measures to ensure the highest level of data protection.

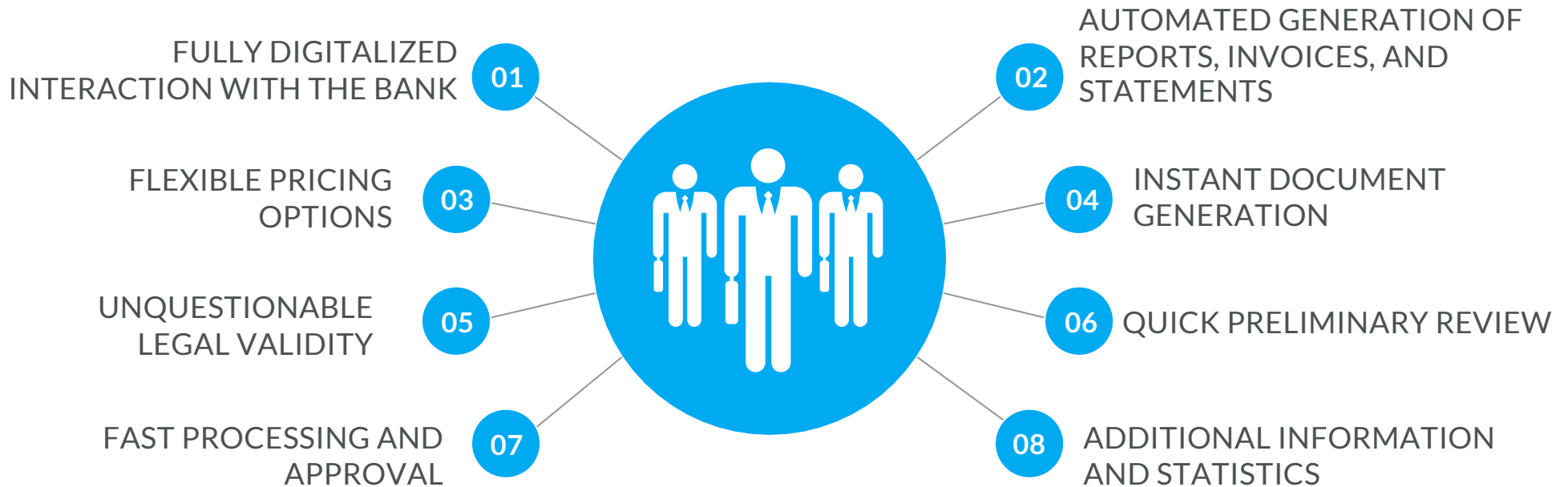


TRANSPARENCY AND CONTROL

You have access to real-time monitoring of all key actions related to applications, various statistical insights, and more. The chances of any form of dishonest behaviour is reduced.

BENEFITS FOR YOUR AGENTS

If Your Bank Uses or Plans to Use a Sales Agent Network



SOLUTION BUILT ON OPEN-SOURCE TECHNOLOGIES

No Additional Licenses or Special Infrastructure Required



COST-EFFECTIVE

Our solution does not rely on closed licenses and does not require regular payments



SECURE

The system is not susceptible to common vulnerabilities of licensed software, and its security modules are continuously enhanced by a vast community of professionals



TRANSPARENT

The complete transparency of the source code enables comprehensive control over the platform's functionality and security at every level



FAST

Our application engine is optimized for web architecture, allowing seamless handling of large data volumes without compromising speed



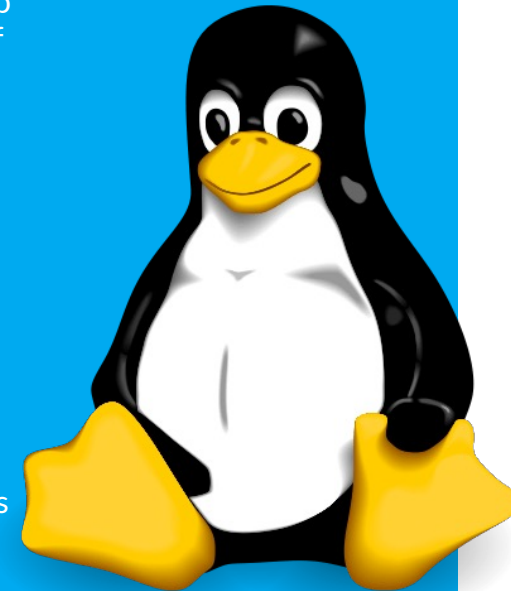
FLEXIBLE

The platform's code is completely open-source, providing unlimited flexibility for customizations and adjustments



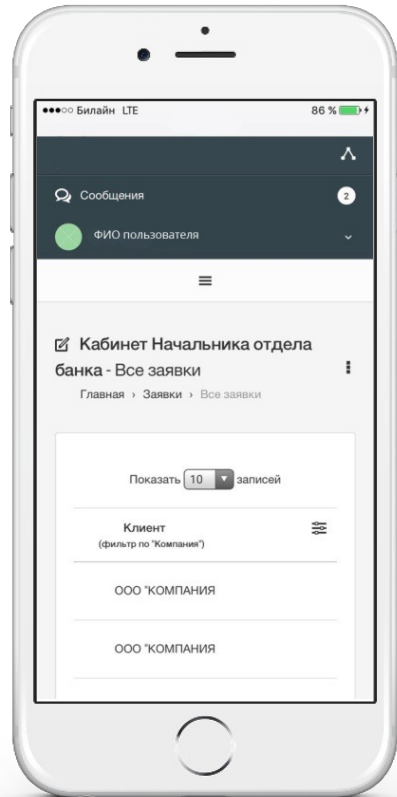
UNBOUND

You are not dependent on license providers or specific developers. The technologies used are open and widely adopted



ENHANCED INFORMATION SECURITY

We offer a wide range of security measures
The specific details are tailored in consultation with each partner



WEB APPLICATION SECURITY

- ✓ SQL Injections
- ✓ Cross-Site Scripting (XSS) Vulnerabilities
- ✓ Brute Force Attacks
- ✓ Antivirus Scanning of Incoming Files

INFRASTRUCTURE SECURITY

- ✓ Control and Regular Server Software Updates
- ✓ Secure VPN Access
- ✓ Multi-Server Architecture
- ✓ Robust Antivirus Protection
- ✓ Real-Time Notifications of Potential Issues

SECURE DATA EXCHANGE

- ✓ HTTPS, TLS 1.2
- ✓ Encrypted data exchange between system modules and the database

REGULAR CONTROL

- ✓ We regularly conduct security audits of our software development and are ready for any external audits

FLEXIBLE PRICING POLICY

We don't just sell services - **we offer mutually beneficial partnerships**

OVERALL KPI

We provide a win-win Key Performance Indicator (KPI) to motivate the growth of loan disbursements in our automated system, aiming to increase the revenue for both your financial organization and us. We will receive a percentage of client commissions based on revenue once the KPI is successfully met.

+ MINIMUM FIXED MONTHLY FEE

By paying this fee, you gain access to customizations, deployment, usage, and a license for the automated system, along with monthly version updates. Meanwhile, we handle the project's cost.

01

AFFORDABLE PRICE

Offering a minimum of 20% cost savings compared to our known competitors (based on our experience in comparing competitive proposals and participating in tenders).

02

FIXED MONTHLY FEE

Your operational profit from using the system is ensured through a monthly license fee without any hidden costs.

03

LOW TOTAL COST OF OWNERSHIP

We can assist you in minimizing additional expenses for software and server equipment, and provide support in cost calculation and forecasting.

04

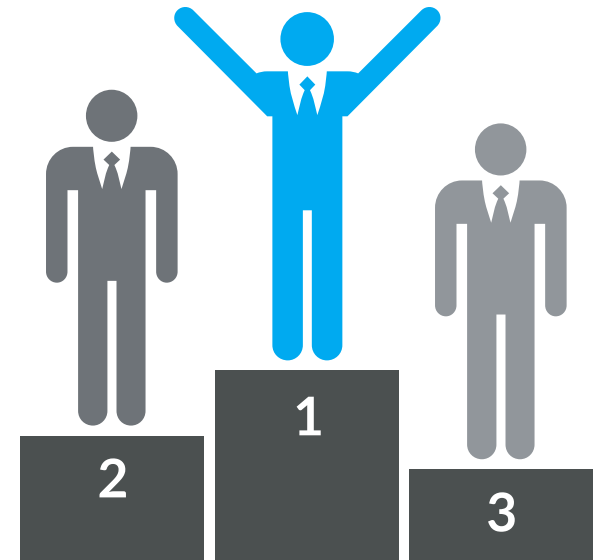
HIDDEN COST-FREE UPDATES AND SUPPORT

Monthly version updates and support are available at a fixed price.

PLATFORM IMPLEMENTATION EXAMPLES

Some results of our partnership with banks and financial organizations (as of the end of 2023):

- ▶ Over 15 successful software implementations and cases of product digital transformation.
- ▶ Over 2,000,000 customer applications for financial products processed in our systems
- ▶ Over 200,000 loans and guarantees issued.
- ▶ For a total amount of over \$5,000,000,000.



EMBRACE YOUR ROLE IN THE DIGITAL FUTURE OF BANKING!

OUR TEAM

- ✓ Our team is mostly based in Armenia and Kazakhstan, but we are open to flexible work arrangements.
- ✓ For a large project, it is possible to establish an organization in any convenient jurisdiction and co-locate part of the team with a partner during the project launch.

- ✓ We possess a wide range of **IT competencies**, including expertise in Big Data, cybersecurity, web and mobile development, database and server administration, as well as data analysis and modelling.
- ✓ Furthermore, our **business competencies** encompass the standardization and digital transformation of business processes, the development of credit and financial products, financial analytics, and benchmark analysis of banking products.



CONTACTS

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