

Loan Box

Partner Program Overview





Listed on the Italian Stock Exchange

Over 30 years experience

More than 400 experts

Customers in over 20 countries

TAS Group is the strategic partner for business innovation in Payment Systems, Cards, Capital Markets and ERP processes.

OUR MISSION:

- to **innovate and optimize** mission-critical applications of financial operators
- to **create value for businesses** through long-term relationships with our customers

Experience and Innovation

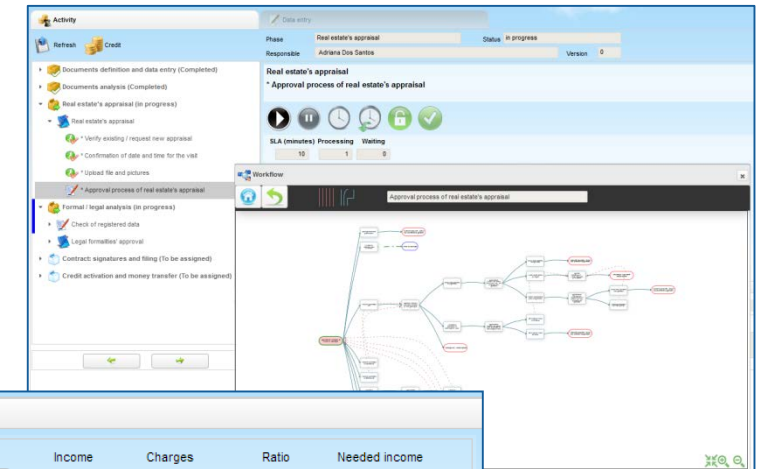
- Software Applications
- Software as a Service
- Project Implementation
- Professional Services
- Housing & Hosting
- Other IT Services

						
Cashless Solutions	Payment Networks	Capital Markets & Treasury	Credit Management	eGov & B4B	ERP	Hosting & Housing

LoanBox: the Collaborative Solution for Loans Management

Improve your productivity and quality in Loans processes

- Web-based and paperless collaborative solution
- Process optimization with shorter time and lower costs, focus on added value activities
- High data quality and no redundancies
- Robust and scalable platform with a flexible, parameter-based approach
- Immediate integration of new directives and regulations
- Pluggable on an existing Core Banking system saving past investments
- Workflows for each product & process
- Clear delegation and operational processes with Real-time shared information
- Flexible and integrated Business Engines (multi-level pricing, scoring-based decisional delegation, etc.)

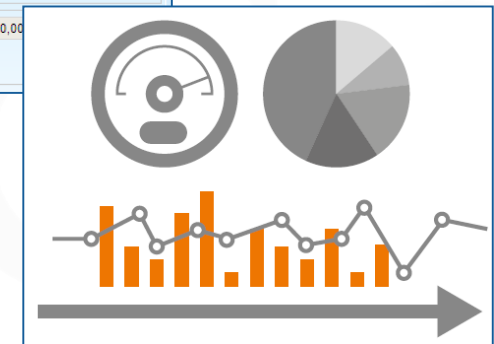


	Income	Charges	Ratio	Needed income
Affordability	41.166,50	0,00	13,71 %	17.100,42
Short term affordability	41.166,50	33.800,00	78,6 %	50.900,42
Long term affordability	41.166,50	3.800,00	15,10 %	20.900,42

EAPR	10,91 %	Financed fees	13.790,00	Extra Fees	760,00
Ins. rate	0,58 %				

Origination, underwriting and complete lifecycle management for

- Mortgages
- Construction funding
- Personal financing
- Corporate lending



LoanBox Differentiators

Position

- Extensive expertise:
 - More than 15 years of experience on the Credit Management Sector
 - Management of complete loan palette — from retail mortgages to corporate lending
 - Integration with core-systems through several architectures and technologies

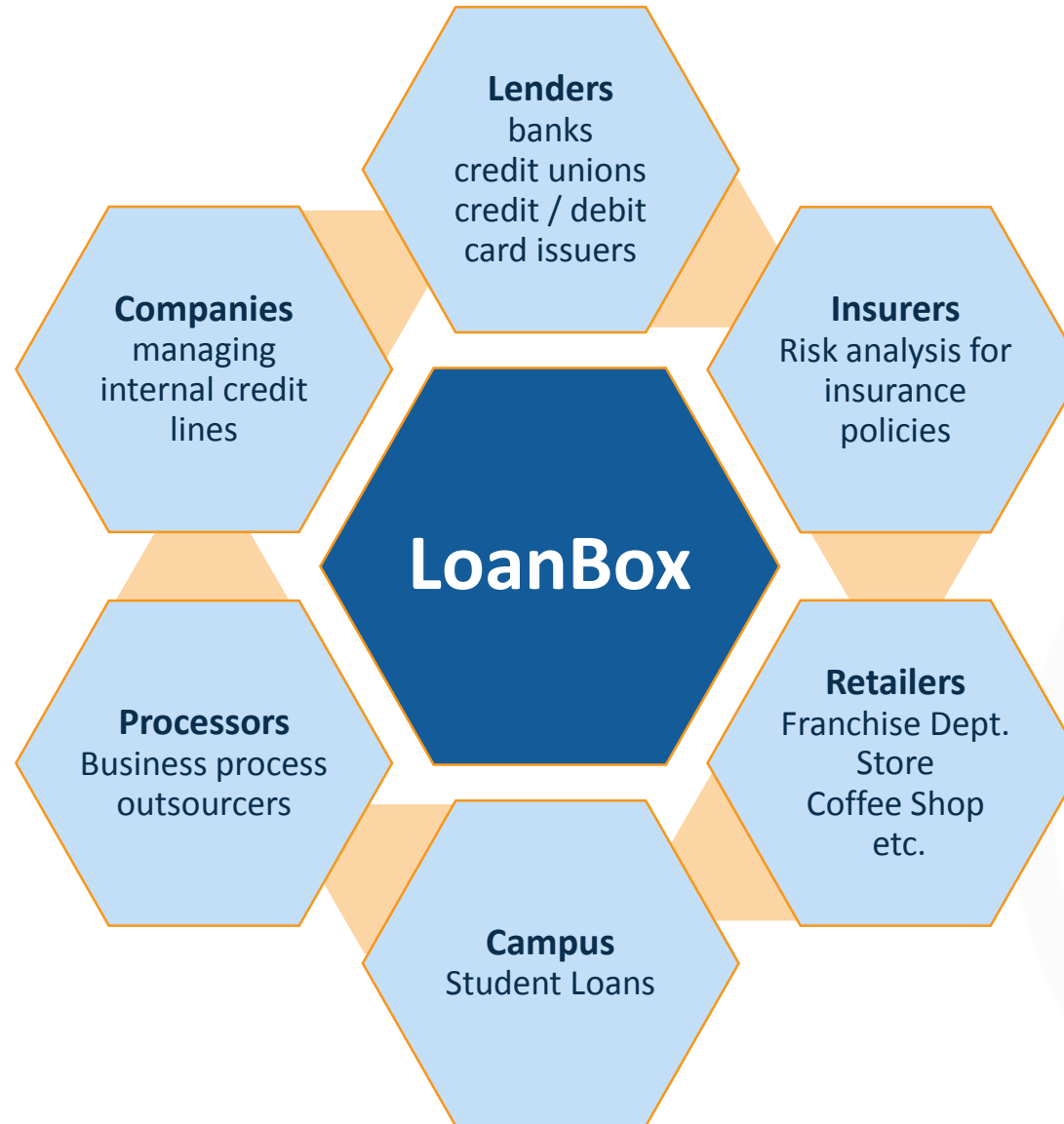
Vision

- Loans are the financial backbone for both emerging countries and established economies
- To bring competitive advantage to institutions in the segment or wishing to extend their product line, including BPO's servicing the market
- High positive impact on existing processes, improving productivity and quality without disruptive impact on existing platforms

Action Lines

- Addressing new international markets experiencing either a rapid increase in loan volumes or a strong competition among institutions
- Building a network of implementation partners

Target Market Segments



Why Partner TAS Group?

Become a LoanBox Partner to:

- **Develop** new market opportunities together to bring added-value solutions to customers
- **Participate** to successful project implementation, helping customers to improve mission critical processes with the latest technology and tailored solutions.



Advantages of Partnering

- TAS Group's **flexible model** for partnerships
- In-depth product **training and support**
- **Market-ready** platform demos you can show to customers
- Leverage our **30-year experience and know-how** across financial industry lines of business
- **Co-marketing of activities** and event participation
- **Industry recognition** with TAS Certified Partner Logo
- **No annual partnership fees are required**

Commercial

- Increase demand generation
- Grow revenues and margins
- Sell business solutions, NOT features

System Integration

- Reinforce market positioning through strategic implementations
- Build winning projects with clear value to customers
- Present new, easy to use technologies

It is possible to obtain one or both partner certifications.

Commercial

Obtained through development of the business in different key regions or countries. Partners demonstrate their individual and complementary competencies in addition to ability to realize positive impacts for the company through customer and sales volumes while constantly receiving high scores in quality and satisfaction ratings.

System Integration

Obtained by working in collaboration with TAS Group to develop and implement tailored projects for each customer's unique needs while delivering the highest quality and best performance of technology solutions and integrations.

Commercial Certified Partner



System Integration Certified Partner



NOTE: Estimated timelines are average number of training days. Actual days may vary based on partnership and/or project specifics.

Creating a Winning Relationship

Successful partners bring:

- Strong knowledge of the Credit Management sector
- Established position in their home market
- Presence in key international regions
- Reputation for client-centric focus
- Complementary capabilities.



[Become a TAS Partner](#)



Thank You

CONTACT

www.tasgroup.eu
partnering@tasgroup.eu

The information contained in this document cannot be distributed to third parties without the written authorization of TAS S.p.A.