

Asitis Cloudware Factoring

Whitepaper

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asitis

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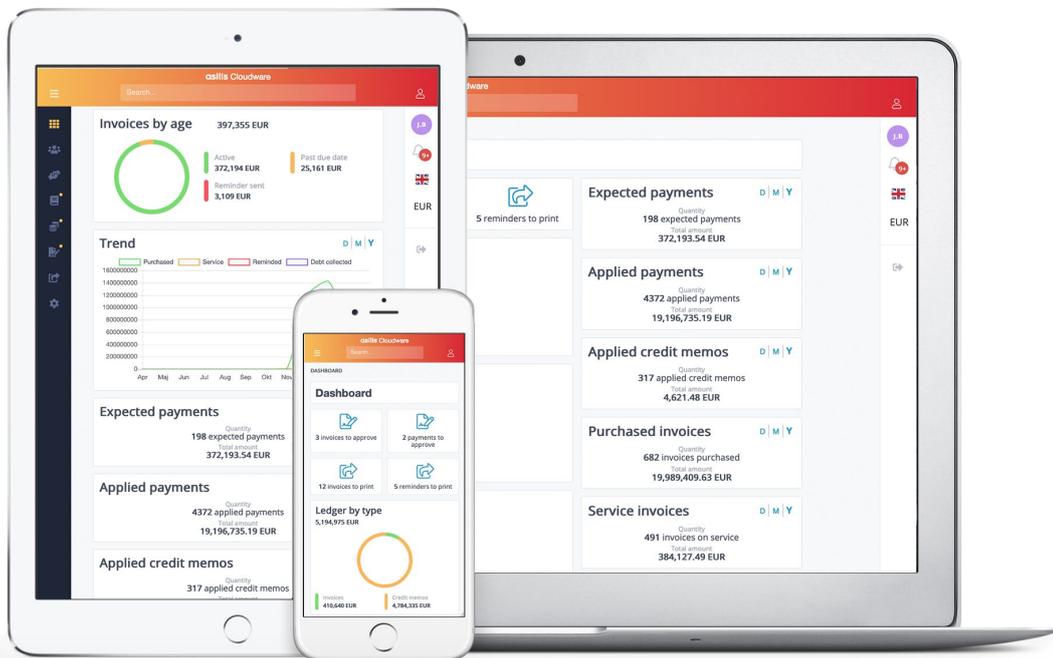
1 Asitis Cloudware

Asitis Cloudware is a cloud-based ecosystem of financial services, developed to be at your service at anytime, anywhere, and on any device. The user interface is responsive which makes Cloudware available in any modern browser, pad, or smart phone depending on your preferences. Fast development cycles and agile launch solutions enable updating and deployment of services faster than ever before, without any longer interruptions.

The user experience is essential in Cloudware. Sophisticated interfaces and active feedback enable easy follow-up on ongoing Cloudware activities and how your business is developing. Intuitive dashboards and analyze-views provide you and your clients with real-time data at any time.

Built for the digital on-line community

Our driving force while developing Cloudware has been creating a scalable, mobile and secure real-time solution that meets the everchanging market needs. Time-to-market, security and integrability comes first.



Shorter lead times

In Cloudware, the time span from idea to live performance has been minimized through agile, cloud-based development and distribution.

Other benefits of an agile process are continuous deployment of adjustments as well as of new services.

A high degree of self-service at all levels, as well as automation of previously manual tasks, raise productivity, reduce the risk of errors and create a positive customer experience.

Integrations and Microsoft Azure

For maximum business value, Cloudware can easily be integrated with other services through defined and documented APIs. Cloudware is developed in Microsoft Azure. We apply proven technologies and methods in one of the world's leading cloud environments for safety and reliability. Azure's edge technologies continuously offer new tools and methods that help Asitis and our customers to be at the absolute edge of development.

Cloudware is easy to on-board, to use and to grow with. The cloud-based solution in Microsoft Azure provides a secure and scalable service environment where you as a customer can focus on creating business value. Asitis takes responsibility for the server environment and further development required to meet your business needs.

2 Factoring and invoice administration

Cloudware offers Factoring (invoice purchase) with and without recourse as well as invoice administration. Focus is on high performance, automation and great user experience. New values are continuously developed and launched in Cloudware. Read more about these in the [Upcoming Products/Services](#) chapter below.

3 One view - different roles - same experience

Cloudware offers a unique user experience where all users share the same user interface. Which information and functionality each user can access is controlled by an advanced user authorization structure. Simple, intuitive interface for all users, creates business value for all parties.

4 Login

In Cloudware it is possible to log in with an electronic certificate (Bank-Id) or Azure AD. User roles and authorization rights are controlled by the login. The login method also ensures that the client quickly gets started with Cloudware. Read more in the chapter about [Login Services](#) below.

5 Easy Onboarding

An easy onboarding process is essential for the all together user experience. We have streamlined and simplified the process from the start, to an up and running system.

5.1 Get the feeling of Cloudware

Asitis can offer you a trial account for Cloudware to get you started. Explore and discover the intuitive user interfaces. We have optimized the flow of information with focus on a streamlined task management.

5.2 Requirement analysis

The next step is an initial GAP analysis where we map your routines and requirements in order to set up an efficient work-flow that meets your needs and demands.

5.3 Roles and users

Together we create user profiles, roles and individual user authorizations. Further we analyze current and desired API integrations to tailor suit your Cloudware environment according to your needs.

5.4 Training and deployment

After initial deployment we train your staff and go through all the features and opportunities from optimal performance. After the acceptance tests are completed, Cloudware is ready to serve you and your future business.

5.5 Customization and further development

Cloudware will continuously be extended with new features in accordance with market requirements. Look out for our news and do not hesitate to suggest new products, services or customizations providing edge to your business.

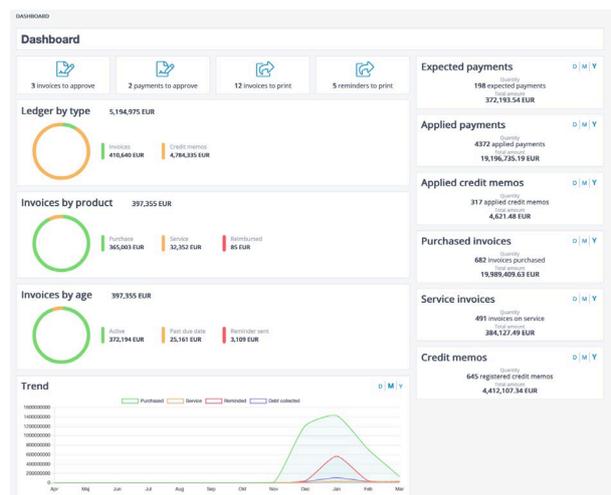
6 Core functionalities

Core provides basic functionality for efficient factoring and invoice administration. Core can easily be expanded with additional services and modules due to new requirements and opportunities.

6.1 Dashboard - visibility and control

When logging in, the user meets a dashboard giving an instant overview of your key figures and measurements. The dashboard is organized in widgets that can be customized and adapted to your business needs, individual roles, or user profiles.

The dashboard also provides the user with vital business information, together with information regarding tasks that need attention. The content of the dashboard is presented according to the setup of the roles the user has through its login, and therefore provide only relevant information for its area of activity. The dashboard is updated continuously with real-time information.



Imagine the impact when giving a presentation or attending a management meeting. Log on to Cloudware and use the dashboard to present real-time data of the business performance.

Most views can display data based on day, month, or year. Simple keystrokes adjust the chosen period.

Real-time updated liquidity forecast

The panel provides a good overview with a simple liquidity forecast. The user can instantly keep track on numbers and data of expected payments and amounts on these by due date.

Examples of what you currently can view via the dashboard

- How many invoices to attest
- How many payments to attest
- How many invoices and reminders that are waiting to be exported for printing
- How many, and the number of payments that have been linked
- Status of purchased invoices
- Status of invoices on service
- Summary of the distribution of purchased, service, and repurchased invoices
- Summary of whether the invoices are active, delayed, or already reminded

6.2 Global Settings - Customize to fit your business model

Under the menu Global Settings, the finance company defines and sets all desired parameters. Examples of settings under this menu are the finance company's general fees, e.g. funding limits, invoice fees, payment handling, credit notes, as well as currency management. If there is a need for a new kind of fee this can easily be deployed.

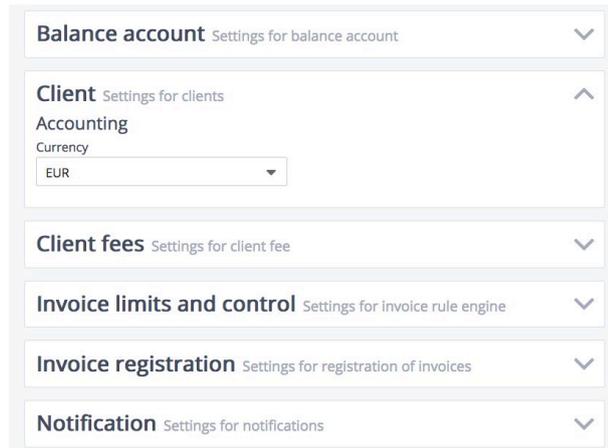
From here accounts settings for payments handling are set as well as managing general texts messages etc.

Asitis Cloudware Factoring

If clients have individual requirements these can be set at the client/end-customer level. When a global setting is modified, it passes through to all accounts and clients while client/end-customer-specific settings will not change.

Main groups of settings available in Cloudware Factoring

- Accounting Export
- Client Charges
- Factoring limits and control points
- Invoice Registration
- Notifications
- Outgoing payments
- Distribution type and transfer texts
- Reminder Flow and Deposit Settings



The screenshot displays a settings menu with the following items:

- Balance account** Settings for balance account (collapsed)
- Client** Settings for clients (expanded)
 - Accounting
 - Currency: EUR
- Client fees** Settings for client fee (collapsed)
- Invoice limits and control** Settings for invoice rule engine (collapsed)
- Invoice registration** Settings for registration of invoices (collapsed)
- Notification** Settings for notifications (collapsed)

In addition to the above, settings for permissions, organizations, and new integrations are also made under this menu.

Cloudware Factoring Rule Engine

There are a number of settings available to facilitate credit and service decisions by Cloudware rule-engine.

Read more about Asitis Credit Decision Service, in the chapter [Upcoming Products/Services](#), to facilitate credit decisions.

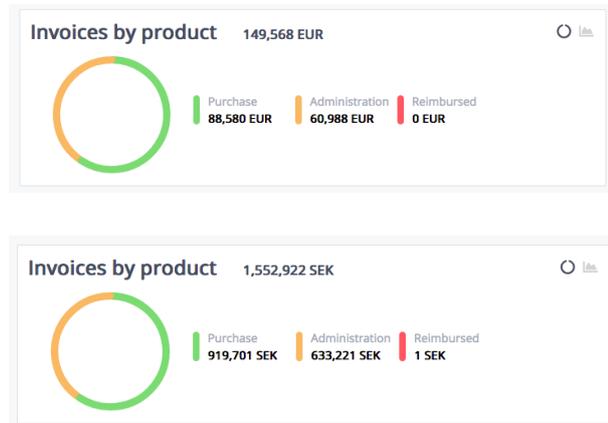
6.3 Multi-Currency – Your markets, the customers currencies

When working with international trade currency management is crucial, and traditionally, transactions entered in different currencies translates into the globally defined currency.

This way of handling currencies entails many adjustments with accounts for exchange rate and losses. In Cloudware, it is smoother and faster as the system manages transactions in its original currency.

All transactions are registered in the pre-chosen currency and are not recalculated in Cloudware, but the system can instantaneously calculate totals and sums in any currency using the link available to the national bank of your choice, where exchange rates are updated daily.

Therefore, it is in Cloudware possible to post a payment in one currency, matched to an invoice in another currency, thanks to this smart way of managing currencies.

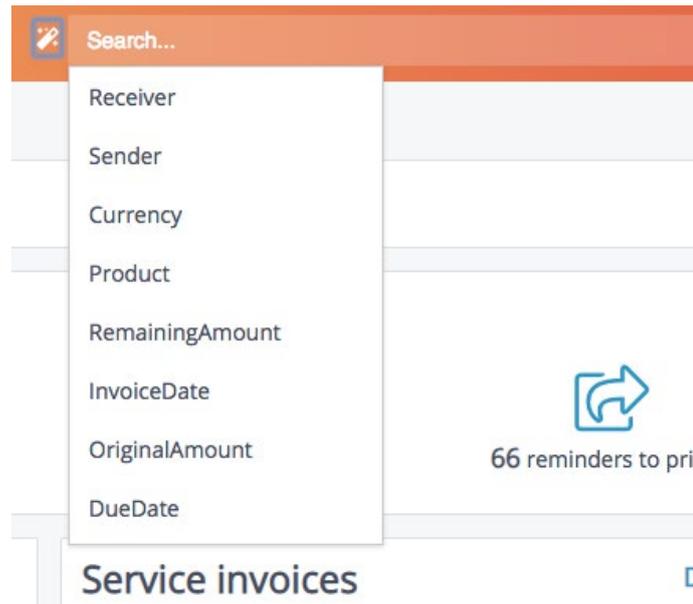


6.4 Elastic search - Make it easy to navigate

Cloudware is equipped with a powerful search tool to make it easier to quickly and easily find the right content or action, whether it's a due invoice or the feature to register a client. Already with a few characters, relevant results are delivered.

Elastic search is a function that intuitively helps the user to find the right invoice, payment or client. Of course, the searches are access managed, so the user will find only what they should find, based on their role and function.

What makes this feature unique is the possibility to search for everything from part of sums, part of customer number, company name to specific dates, etc. which also makes it easier for your clients to find what they seek the first time they log in!



6.5 Client registration - Simple and intuitive

When registering clients, the process is safe, smooth, and intuitive with few steps. There are two ways to register a new client, either through an API or manually. When registering a new client, the global default values are applied according to the financial company's global settings. In this way, it is not necessary to manually make the various settings per client, but it is also possible to adjust all settings at the client level when desirable. Before completing the registration, a summary of the information entered is presented - all to create a clear overview and make the process easier.

Asitis Cloudware Factoring

Regardless of the currently used system for client data, Asitis can support import via an API in a smooth and secure way.

How the manual registration works

- 1) Start out with filling in general info such as Name, address, org number, etc.
- 2) Check and, if necessary, adjust the general settings
- 3) Check client settings for fees, etc.
- 4) View the summary
- 5) Approve

CLIENTS / REGISTER

Clients All Register ?

1 General info ! 2 Contract 3 Settings 4 Summary

General info

Name* Org No* VAT No

Email Phone No

Main contact

Name Email Phone No

Address

Choose type

Address lines

Postal code City Country

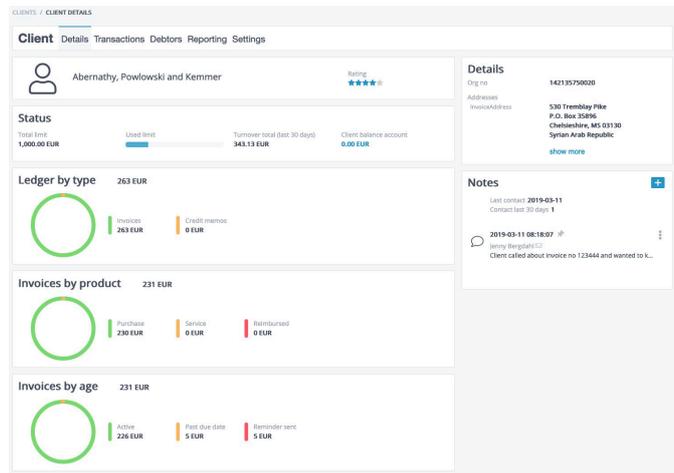
Next step →

6.6 Client view - Overview with communication log

When a user views a single client, key values such as invoices per product and age, limit, utilized limit, and balance account summary are presented. This view is used both for clients with access rights but also for the financial company internally.

The client's contact information and bank details are by default hidden but can be displayed for a user with access. This activity will be logged with the user's name and date, this to be compliant with GDPR.

In the client view, there is a smooth log for notes where both the client and the finance company can make internal notes but also notes that the two parties can share and see.



The client's balance account transactions are presented in a clear table, as well as the client's settings and end customers.

If the financial company would like to adjust the views according to their graphic profile, this is possible. Read more in the [White label and interface design](#) chapter below.

6.6.1 End customer view

End-customer data is presented in a similar view with key values, invoices per product and age, as well as a communication log. The end customer's information is hidden in the same way as the client's mentioned above. Asitis is also planning to provide Cloudware access to end-customers, read more in the chapter [Upcoming Products/Services](#).

6.7 Invoice view - the invoice lifecycle in detail

In Cloudware's Invoice summary view, it's easy to follow the different types of events the invoice passes through, both historical and coming. All this is presented via a visual timeline. The user is given a clear overview when it was registered, when transactions were linked as well as upcoming events such as due date and even date of when the reminder will be sent.

In the same view, it is also possible to perform different types of actions on the invoice, such as stopping, crediting, registering direct payments, etc. Which kind of actions that can be performed are connected to the user profile and its access rights. In addition to this, the total outstanding amount is presented with any accrued interest and fees calculated and presented - in real time. This makes it easy for the user to see how much to pay for the invoice to be completely closed.

LEDGER / LIST / INVOICE DETAILS

Invoice Details

Invoice no	0367134	Invoice date	2019-03-10
Payment ref	71694328403792732253	Due date	2019-04-09
Sender	Jacobson, Thompson and Ondricka	Product	Purchase
Receiver	Georgiana McDermott Jr.	Owner	Asitis AB - Invoice Purchase

Original capital	4,131.69 SEK
Remaining total	867.65 SEK
Remaining capital	867.65 SEK
Remaining fees	0.00 SEK
Remaining interest	0.00 SEK

Applied transactions

APPLIED DATE	TYPE	APPLIED AMOUNT
2019-03-12	Payment	-3,264.03 SEK

Invoice specification

Sender	Receiver	Amounts
Name: Jacobson, Thompson and Ondricka	Name: Georgiana McDermott Jr.	Total excl. VAT: 3,675.05 SEK
Org no: 147148169795	Org no: 523006069714	VAT 12.00% on 1 305,74: 156.69 SEK
VAT no: 00734014	VAT no: 06425921	VAT 25.00% on 830,51: 207.63 SEK
Address: Suite 064, 40604 Amanda Street, P.O. Box 26325, South Leilachester, MP 63511-3148, Armenia	Address: 470 Stan Knolls, Kathlymborough, OH 38080-6631, Ethiopia	VAT 6.00% on 1 538,80: 92.33 SEK
		Total VAT: 456.64 SEK
		Total incl. VAT: 4,131.69 SEK

Invoice lines

Actions

- 2019-03-10: The invoice was issued
- 2019-03-11: The invoice was imported into AFS
- 2019-03-11: The ownership has changed. New owner is Asitis AB - Invoice Purchase and the product type is now Purchase
- 2019-03-12: A payment of 3 264,03 SEK was matched to the invoice
- 2019-04-09: The invoice is due
- 2019-04-17: A reminder is planned
- 2019-05-07: Debt collection is initiated
- 2019-07-08: Will be exported to external debt collection

Information available via the timeline

- When the invoice was established
- When the transfer was made
- When it was imported into the factoring system
- Date when payments or credit notes have been matched to the invoice
- Due date of the invoice
- Date reminder shall be created
- Date debt collection is initiated

The timeline will be continually updated with new types of events.

6.8 Credit Note - Powerful matching support

With Cloudware Factoring, credits can be made either on an invoice directly in the invoice view or through incoming documents from the client. Unapplied credit notes are presented in a list for a simple overview. For a smooth handling, corresponding lists are available for each client and end-customer from where it is possible to match them to possible invoices.

When a credit note is applied directly to a financed invoice a reimbursement is made on the client's balance account. The client is debited the amount corresponding to the credit note. If the credit note instead is applied to an administrated invoice, only the invoice is affected and not the client's balance account.

For unapplied credit notes, the effect on the client's balance accounts and limits are the following:

- Credit notes not directly linked to an invoice affect the client's balance account.
- The amount of the credit note reduces the balance account. That is, the client is charged the corresponding credit amount.
- When the credit note is applied to an administrated invoice, the system adjusts the amount on the client's balance account. The client then receives the corresponding amount charged for the credit note.
- When the credit note is applied to a financed invoice, the client's settlement account is not affected.

6.9 Attest Functionality – Smooth decisions

A user with access to determine the product (finance/administrate) of the invoices, in case the *rule engine* is not able to make a decision, encounter a customized dashboard with listed action points. The view displays how many invoices to be manually approved, how many payments to be made, and a statistical overview of the financial company's status.

Invoices

There is an easy and visualized certification process for invoices that the system couldn't determine the right type of product for. The attestation view allows you to move the invoice from "waiting " to "administration" or "purchase" with a mouse click or drag and drop. It is also possible to move the invoice between already decided products with a drag and drop function and then easily certify these with a mouse click — all for smoother handling.

APPROVAL / INVOICES

Approval Invoices Outgoing Payments

Waiting

Entries
3

Amount
25.33 EUR

Service

Entries
2

Amount
23.16 EUR

Purchase

Entries
4

Amount
56.78 EUR

Attest history

ATTESTED DA...	ATTESTED BY	ENTRIES	DETAILS
2019-03-11	Kari Sigurds...	1	?
2019-03-11	Kari Sigurds...	1	?
2019-03-11	Kari Sigurds...	1	?

[show more](#)

Purchase 4 Total **56.78 EUR** Attest all

<input type="checkbox"/>	INVOICE NO.	INVOICE DATE	DUE DATE	SENDER	RECEIVER	CURRENCY	TOTAL AMOUNT	RECOMMENDATL.	ORIG. DO...	DETAILS
<input type="checkbox"/>	735756825	2019-03-06	2019-03-22	Linus Testklient	Test receiver	SEK	123.00 SEK	PURCHASE		?
<input type="checkbox"/>	735756821	2019-03-08	2019-03-29	Linus Testklient	Test receiver	SEK	123.00 SEK	PURCHASE		?
<input type="checkbox"/>	735756824	2019-03-07	2019-03-23	Linus Testklient	Test receiver	SEK	234.00 SEK	PURCHASE		?
<input type="checkbox"/>	735756822	2019-03-05	2019-03-21	Linus Testklient	Test receiver	SEK	123.00 SEK	PURCHASE		?

Outgoing payments

Payments are approved in one or more steps depending on the settings. A user can create the basis and adjust the amount, or which account the payment should be made from or to, while another user (or the same depending on the settings) thereafter can approve the documentation and send the payments. Secure and safe!

6.10 AsiPayIn - Effective payment management

Incoming payments are handled through our product AsiPayIn, a well-tested and proven product, that uses machine learning to match payments smarter and better.

AsiPayIn helps the financial company match incoming payments. Poor, or sometimes even non-existent, references often create problems for companies handling large amounts of payments daily. With that in mind, Asitis has built AsiPayIn, which automates the matching process with a scoring system, where different parameters are scored and together can provide matching suggestions.

The product reduces administration of unplaced payments considerably. AsiPayIn also improves its matching skills through machine learning the more it is used.

6.11 Recourse

Cloudware Factoring supports recourse administration such as time-based recourse, which leads to reimbursement a certain number of days after due date or invoice date.

6.12 Language support

The default languages in Cloudware are Swedish and English, and you can switch between these languages with a single click. Additional languages or customized language can be added. Read more under the chapter [Partner Services](#) below.

6.13 Print house and invoice services

Cloudware offers efficient support for export of data to an output supplier of print and e-invoices. Export is done in a general XML format intended for handling invoices / credit notes, reminders, and collection requirements.

6.14 Debt Collection export

A debt collection export file can be created as an XML file for import into an external debt collection system.

6.15 Reports

Cloudware does not contain any predefined reports. Much of previous report information is replaced by a flexible user interface with the ability to search and sort data for extraction into Excel.

Through APIs, Cloudware data is available for processing in report generators or by optional BI tools where customized reports and analyzes can be created. Asitis can of course support the need for assistance of creating and designing reports based on customer requests. Ledger reports are possible to filter out directly from the system, and the result can then be exported into Excel.

7 Optional features

Asitis Cloudware is continuously evolving with new optional functionalities to meet Asitis customers' needs for more efficient processes and new market offerings. Asitis also uses third-party vendors for some of the functions.

Below is a brief description of some already existing as well as planned additional services and partner services.

7.1 Supplementary services

Asitis has developed several additional services that streamline the operations of the financial company. Some of these are described below.

7.1.1 DropZone – Instant drag and drop invoice import

With Asitis DropZone, a new client can immediately by contract notice, start delivering their invoices into Cloudware. The client logs in to Cloudware and drops an invoice in form of a PDF or image in DropZone. The invoice is interpreted directly without human intervention by our intelligent AI interpreter, and the invoice data is then ready for further processing.

DropZone requires no installation or template management. It is an ultimate tool for managing invoices individually for smaller clients, or to get started with major clients before file integration has been completed.

DropZone will

- Reduce thresholds and facilitate quick on-boarding for clients when submitting invoices to the finance company
- Reduce the need for manual mappings and corrections
- Automatically transfer the invoice data in a structured form into Cloudware or export it in a defined XML format for further import into a receiving system i.e. Asitis Finance
- Provide a receipt verifying the correctness of the material submitted and the interpretation thereof
- Ensure secure transfer of information

How it works - DropZone

1. The user logs in to DropZone
2. The user uploads invoices in Dropzone by selecting and retracting the PDF invoices in DropZone, alternatively, uploading it as an image
3. The invoice is read by DropZone and the data fields are matched with its content
4. When the invoices have been uploaded and verified, any needed adjustments can be made
5. The user signs the final invoices with BankID
6. Invoice data is transferred to the recipient and confirmation is sent by email to the user

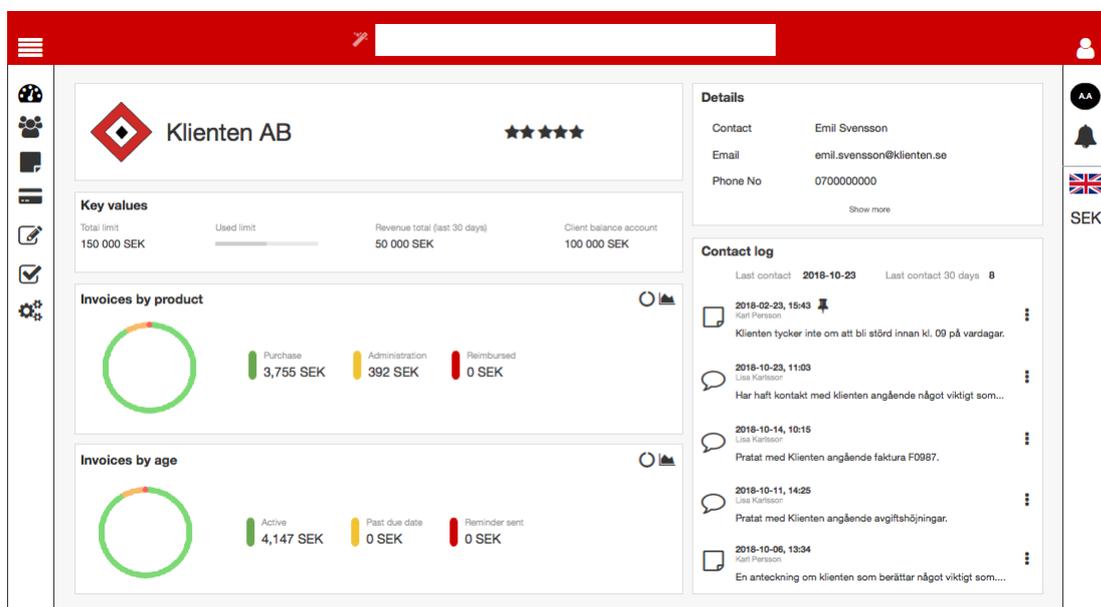
The screenshot displays the 'Ledger' interface for a client. The top navigation bar includes 'Ledger', 'List', 'Register', and 'History'. The main content area is divided into several sections:

- Name:** 11234. Buttons: Submit, Save, Discard.
- Sender:**
 - Name*: Yost, Little and Sch...
 - OrganisationNo*: 149420468911
 - Address*: Suite 834
 - Country*: French Southern T...
 - Postal*: 72575-1840
 - City*: North Vella
- Receiver:**
 - Name*: Weimann Group
 - OrganisationNo*: 142688131842
 - Address*: 20520 Adelbert Cove
 - Country*: Liberia
 - Postal*: 47311
 - City*: Brandonhaven
 - CustomerNo*: 142688131842
- Invoice details:**
 - InvoiceNo*: 44
 - Issued date*: 2019-03-11
 - Due date*: 2019-03-22
 - TotalAmount*: 10000
 - VAT Amount: 2000
 - Currency*: GBP
 - Payment Reference: (empty)
 - Over Due Interest Rate: 7.5
- Workspace:** A dashed box containing a cloud icon with an upward arrow and the text 'Drag and drop files' and a 'Browse' button.
- Invoices:** A table with columns 'ID' and 'SENDER'. One row is visible with ID '11234' and a trash icon.
- Credit memos:** A table with columns 'ID' and 'SENDER'. One row is visible with the text 'No credit memos'.

7.1.2 White label and interface design - Your brand all the way

For all type of businesses, it is essential to keep the graphic profile together across all channels and platforms. The customer should feel confident that they still are using or visiting "the company services" regardless of whether they are linked to external communication or payment services outside the company's platform, or not.

With Cloudware you can adjust the interface and create a graphical recognition with your company's colors, logos, and fonts. The same applies to all kind of communications that the system provides the client with, such as dialogues, invoices, etc.



How it works

1. We start with analyzing how your brand is presented today through your graphic profile, logos and icon languages.
2. Together we review the Cloudware menus and navigations that are up for adjustment.
3. Our developers then implement the changes.

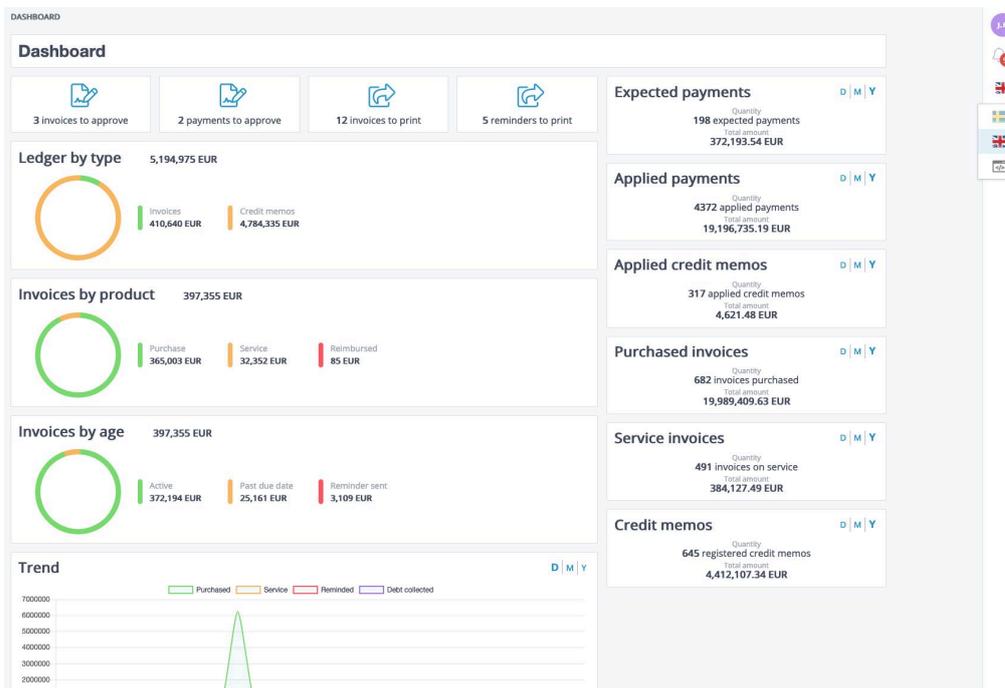
7.2 Partner services

There are several available external partner solutions, integrated in Cloudware. External partner solutions involve integration towards different third-party services. These services are managed as integrations in Cloudware and Asitis is your contact regarding these services. Prices for these services may vary depending on the solution provider.

7.2.1 Language Support - Your markets with the customers' languages

Cloudware is available in Swedish and English as standard languages. Our language service, Locize, makes it possible to add any language needed to communicate with your clients. When the client logs in to their view, they can use the preferred language, which facilitates communication and gives the client confidence in understanding menus and key choices.

Locize offers a simple interface where you intuitively can create your own translations and terminology.



7.2.2 Printing house and invoice services

Asitis offers a standard connection to printing companies handling distribution of invoices via email, traditional mail or as an invoice. Cloudware's open APIs make it easy to connect to any third-party services, if other suppliers are preferred.

7.2.3 Login services

For login via electronic ID, Cloudware uses an external service called Criipto. Criipto currently supports login via BankID or equivalent in Sweden, Norway, Finland, Denmark, and the Netherlands. If BankID Login is required in additional countries, appropriate services will be added to Cloudware Partner Services.

Cloudware two-factor authentication uses Azure's interface for integration with selected third-party service, such as Duo.

7.2.4 Credit rating

Asitis aims to offer standard integrations towards several credit information companies, where the customer easily can choose integrated credit reports and surveillance without time-consuming integrations and contract agreement.

7.2.5 Invoice insurance

A user-friendly integrated service for invoice insurance is planned for Cloudware. This service is especially interesting when it comes to dealing with export invoices but will also be applicable to domestic invoices.

8 Customizations

Asitis offers customizations in Cloudware. It could, for example, concern custom unique widgets in the graphical interface.

When it comes to integration adjustments, several scenarios may be relevant. For example, the customer may have an existing product which needs to be integrated with Cloudware. If any of the existing standard APIs can't handle this integration, Asitis can create a customized API, which is only made available to the current customer.

Asitis can also provide customer-unique services, hosted in a customer-controlled server environment. This could, for example, be strategically important scoring services.

9 API offers possibilities

Asitis Cloudware is built on services communicating through APIs. Data access is exclusively managed through APIs, based on the user's permission. This way, Cloudware offers excellent opportunities for integrations with other solutions such as Asitis Finance or a data warehouse. It also makes it possible to build completely customized interfaces as well as functionalities. You, as a user, can also create completely customized solutions for i.e. imports, exports or report.

Read more in the document *Asitis Cloudware - Technical overview*

10 Grow with Cloudware

It is easy and uncomplicated to grow with Cloudware. Asitis will continually monitor the health and speed of the system to, *in time*, meet your needs and ensure that disk space or processing power is scaled up in time.

Scaling in number of services in business layers or general services - For example, the same service can be run in multiple copies on multiple machines and thus relieve the process flow.

Database-level scaling - Already by dividing the data by type of information, traditional data managers such as SQL-Server are relieved tremendously. Information can e.g. be

distributed among multiple machines, depending on the data type, which gives fantastic opportunities for work load balancing in Azure.

Scaling in working methods - An essential key to scaling lies in how information is processed in Cloudware. Instead of handling data in batches, each process is managed according to a queue system. Just like in a store, an extra checkout desk can be opened if the queue for the other desks starts to grow. With more open checkout queues, waiting customers are handled at a faster pace. Scaling works similarly in Cloudware, where multiple services work with the same task to cut the existing queue.

11 Security

Cloudware fully uses the security and surveillance tools offered by Azure. Azure's security layer ensures that no unauthorized user can access the information they are not entitled to. This layer also guarantees that information isn't shared between Asitis customers.

Information is stored in various *Tenants* and every customer at Asitis is managed as a separate *Tenant* with its unique AD which controls access to the data.

12 Upcoming products / services

Asitis Cloudware is continually evolving, with priorities being made based on market needs and requests. Below are some of the products/services that currently are under development or are planned to be developed soon. For more information regarding timetable and release dates, please contact Asitis.

12.1 Asitis Credit Decision Support

Asitis Credit Decision Service is a service for automated credit decisions based on a regulatory framework applied to information from business system data, credit information data, and other systems/registries.

The purpose of Asitis Credit Decision Service is to support the process of credit approval by automatically providing credit decision data or a recommendation to make decisions - all in real time.

External information can be retrieved from any credit information provider and/or combined with information about the ledger data in the internal systems

12.2 Invoice sent by Email

E-mail invoices are becoming more and more accepted, and Cloudware already has support for sending e-mails. This function is now being updated to support template management for invoice documents, which should be sent to, or retrieved easily and safely by, the debtor.

12.3 External view for end customer

To be able to offer the end customers a higher level of service with information and opportunities for self-service, we have already started to develop needed APIs for giving end customers direct access to Cloudware. Design of interface and views for end customers as well as prioritization of services provided, are done in close collaboration with our customers. Examples of content could be payment information as well as the ability to apply open credit notes and/or payments for easier handling.

12.4 Power BI

Microsoft Power BI is a very powerful tool for efficient data analysis, reporting and compilation. A startup package of user examples and sample templates for reports is under construction and will be offered shortly.

12.5 Partial payments and subscription services

Partial payment functionality and support for managing different subscription services are planned for Q1 2019.

12.6 Lending

There will also be lending features available in Cloudware. This service will support financial companies in providing their customers quick financing through annuity loans, straight-rate amortization, and check-credit accounts as well as amortization-free loans.

This gives our customers great opportunities to offer a complete financial service with great flexibility and enables the financial company to further create attractive loan products for its customers.

12.7 Deposits

Deposits will be generated in close collaboration to lending. Deposits will support simpler deposit operations with associated notifications and reports.

12.8 Loans on receivables (Invoice discount)

For a factoring platform to be complete, support for loans on receivables is required. This product with a more dynamic risk management than the one offered in current Asitis Finance is at the design stage, and the development planned in 2019.

13 Consulting services and support

Our goal is that the customer always should feel safe and well taken care of. As a customer of Asitis, you have both a dedicated account manager as well as access to our support department.

Asitis assigns a customer manager to each customer, whose task is to ensure that the customer's needs are met as far as possible. They answer questions about our prices, your business issues and development requests. They also help you with demonstration of specific functionalities.

The support team can guide you in most questions and help you correct settings and processes, etc. As a customer with support agreement you will also receive access to our helpdesk where you can easily register your question as a support task and get an overview of current tasks handled by our support.

We also offer consultation if you lack resources to analyze current systems and your system requirements — all to ensure an efficient and transparent process for you. We will advise on your current operations and how an optimal workflow might look. We also have the technical skills to support API integrations and provide resources.

14 Contact

Please contact us to be presented with a live demo, to ask questions or to get a quote.

Tel 0500-600 200 or by e-mail: hello@asitis.se

We look forward to hearing from you!



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