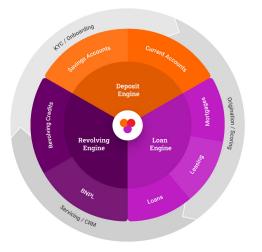


Vilja Platform

Next-generation cloud banking enabled by the latest proven technology



- Experience a cloud-native, flexible and compliant core banking platform that offers speed and agility
- Scale with a platform designed for growth using building blocks and a pay-per-usage model
- Enjoy a core banking platform with a high degree of automation and configuration for lower TCO

Next Generation of Banking

Digital transformation is a must for banks. Changing customer demands, together with pressure to reduce costs and increase efficiency, are leaving banks with no option but to use modern technology. Fintech companies and challenger banks should focus fully on creating the best banking experience. Therefore, they need to rely on a backend solution that supports flexibility, scalability and reliability.

Vilja offers a cloud-native core banking platform that in a modular approach covers the entire lifecycle of lending and savings operations. Our solution is designed for self-service and automation for a great customer experience, minimizing manual errors and optimizing TCO. Backed with speed and a high degree of configurability.



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For Tech Lovers

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Vilja Platform is designed with a customizable building block architecture using microservices. The solution runs on Kubernetes to ensure scalability, resilience and the highest availability. In addition, our extensive APIs allow for flexible integrations and create customer value by enabling unique digital journeys based on insightful algorithms.

What we deliver

Smooth Process Flows

- ✓ Entire lifecycle handling in one system
- Configurable rules for payment reprieves
- Electronic authentication & signing
- Fully automatic customer onboarding
- ✓ 3rd party sanction & PEP-screening
- ✓ Digital KYC and risk classification

Unbeatable Functionality

- ✓ Full ledger functionality
- Dynamic data, validation and form definitions
- ✓ Template-based <u>document generation</u>
- ✓ Flexible product engine
- ✓ System wide logging
- Digital documents stored in e-archive
- ✓ Open REST APIs for flexible integrations

A Complete Solution

- ✓ Built-in financial & compliance reports
- Reporting-friendly data warehouse included
- ✓ Customizable dashboards
- Notifications via SMS, email & secure messages
- ✓ MSA architecture
- ✓ Internationalized platform
- ✓ Security by design
- ✓ ISO 27001 certified

Vilja is a leading cloud-native core banking platform vendor. The banking platform covers the entire lifecycle of lending and savings operations in one system - choose a modular or an end-to-end approch. It has the shortest time-to-market for launching new products and services. **Contact us and find more information at viljasolutions.com**