



ITSCREDIT

Product Solutions For
Your Credit Lifecycle



ABOUT US

ITSCREDIT is a software company specialized in credit solutions and their implementation. With highly qualified team having over 15 years of experience in credit, we are equipped with a Credit Platform that is fully automated to complement the stages of a loan origination process.



Our mission is to develop straightforward, innovative and flexible credit solutions that suit evolving market challenges and our clients' needs.



Our vision is to become the prime choice for credit solutions software. **We don't want to follow the market. We want to establish it.**

VALUES

Integrity



As people-oriented company, we attach great importance to providing our employees with a safe and comfortable working environment.

Flexibility



Unique solutions tailored to each client.

Ambition



We strive to be better and make a step forward every day.

Innovation



Our aim is to produce innovative software that pushes our clients upwards.



STRATEGY

START

1

Developing and
Improving Credit
Products in an
Integrated Platform

2

Services department
ready to train and help
our partners with
project implementation

3

Creating Partners
network to sell and
implement their
projects

4

We target customers in
many geographical
regions and strive for
global market presence

WHY US?

Beat the Competition



We provide latest solutions through reduced time-to-market and a short implementation time.

Experienced Team



Our specialized team has over 15 years of experience.

Credit Product Suite



Have a full control of the process with several integrated products.

Empower Efficiency



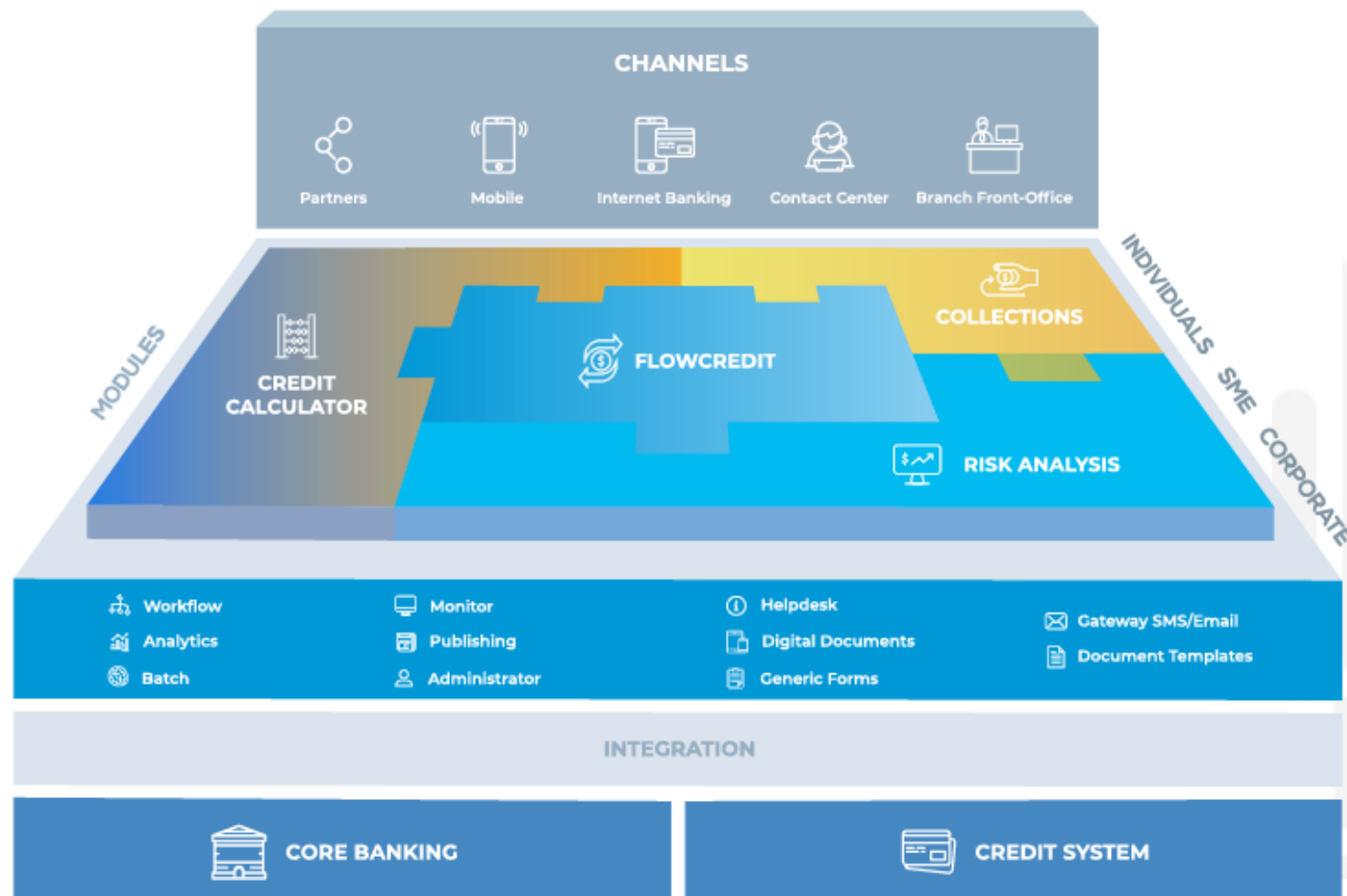
Decrease administrative cost and inefficiency.

Permanent Evolution



Our team is constantly trying to improve our solutions.

PLATFORM



PLATFORM ADVANTAGES

Unique and omnichannel solutions,

Process optimization based on the TATs analysis,

Document management – generation of documents from templates and management of documents checklist,

Multi-product coverage: Centralized Credit Products module that allows autonomy in managing products characteristics,

Improves regulatory compliance,

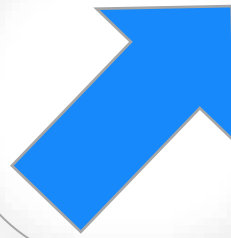
Analytical reports provide a 360 view of all loan procedures,

Real time platform monitoring optimizes infrastructure capabilities,

Digital nature increases "cross sell" and "up sell" opportunities.

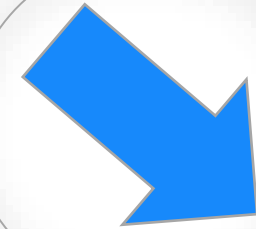


OUR CLIENTS EXPERIENCE



Increase

31% Loan Leads
21% Loan Volume
22% Efficiency



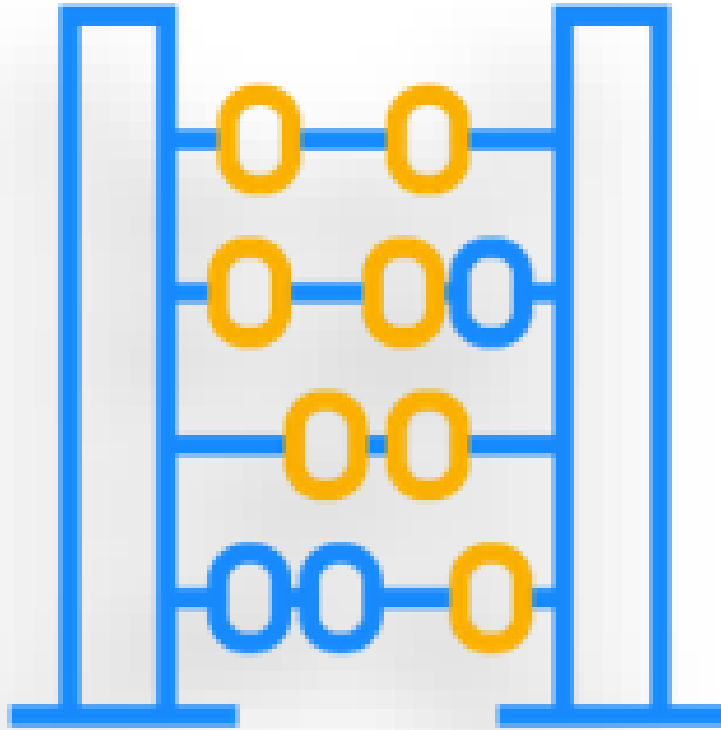
Decrease

35% Loan Closing Time
19% Operating Costs
43% Time to Launch Products



CREDIT PLATFORM MODULES

Get in touch with our products 😊



ITS CALCULATORS

Unique engine that enables the possibility of having a single calculator for all products and channels within the institution and related partners.

ITS Calculators is a web-responsive product available for web portals, internet banking and branch network, that is fully integrated with the bank core system and with the existing credit workflow.



ITS Calculators

FUNCTIONALITIES

Use an omnichannel platform that works on mobile phones, online banking, web portals and at partners branches.

Save contact details,

Save and retrieve simulations by the client and by the bank,

Integration with the bank core system for client contextualization and data import,

Integration with the existing credit workflow in the bank,

Backoffice catalogue to manage product characteristics and price lists (it can integrate with back office pricelists).

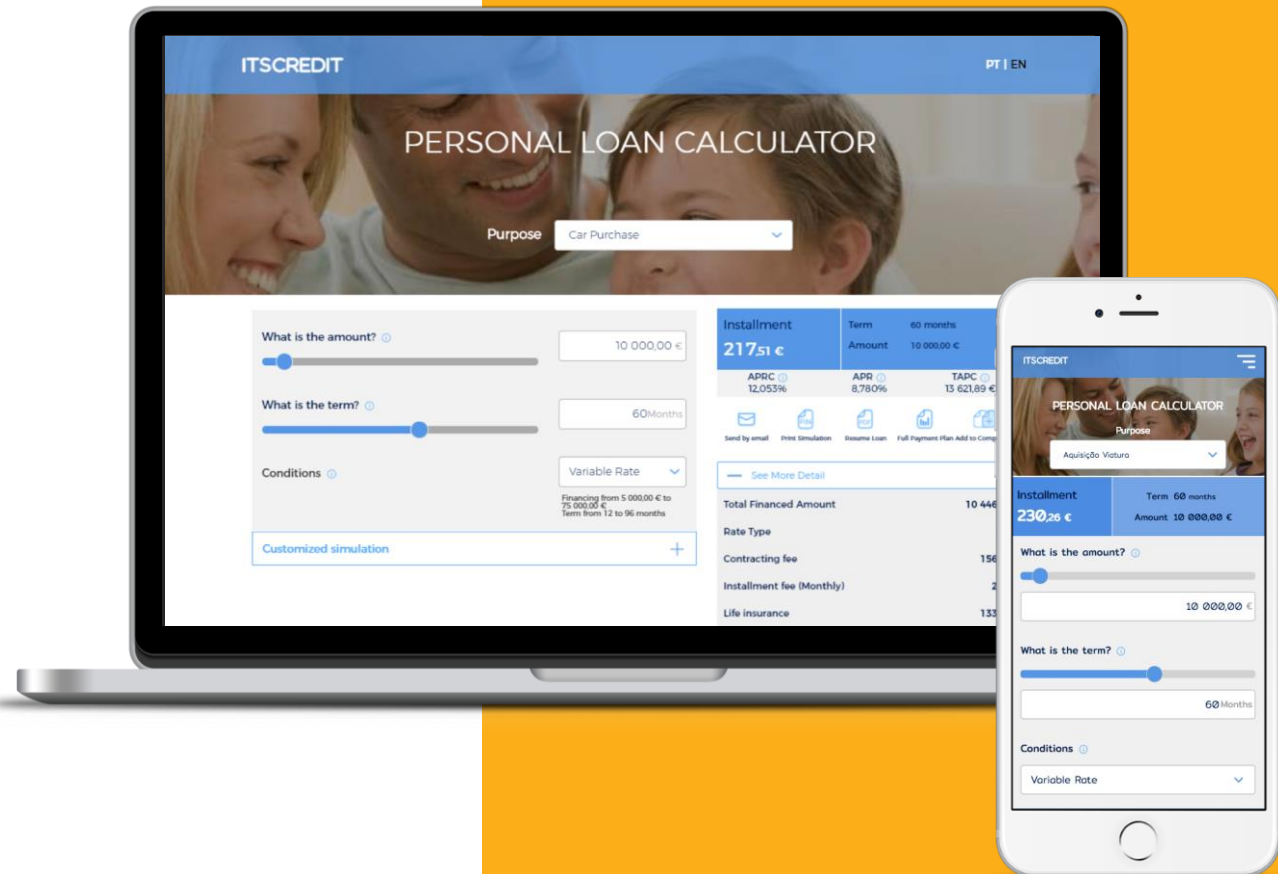
Analytical module to generate leads for CRM system,

Option to compare simulations,

Print simulation in PDF,

Send simulation via e-mail,

Customized simulation.



ADVANTAGES

Available everywhere

Available for web portals (web responsive), internet banking and branch network.

Full control

Back Office catalogue to manage product characteristics and price lists.

Complete integration

Integration with the bank core system for client contextualization and data import and with the existing credit workflow in the bank.





ITS FLOWCREDIT

ITS Flowcredit solution, contemplates every phase of the credit business, from the calculation to the approval, contracting and disbursement.

It adapts to all types of credit business types: car loans, mortgage, consumer loans, leasing, credit and debit cards, business credit, etc.

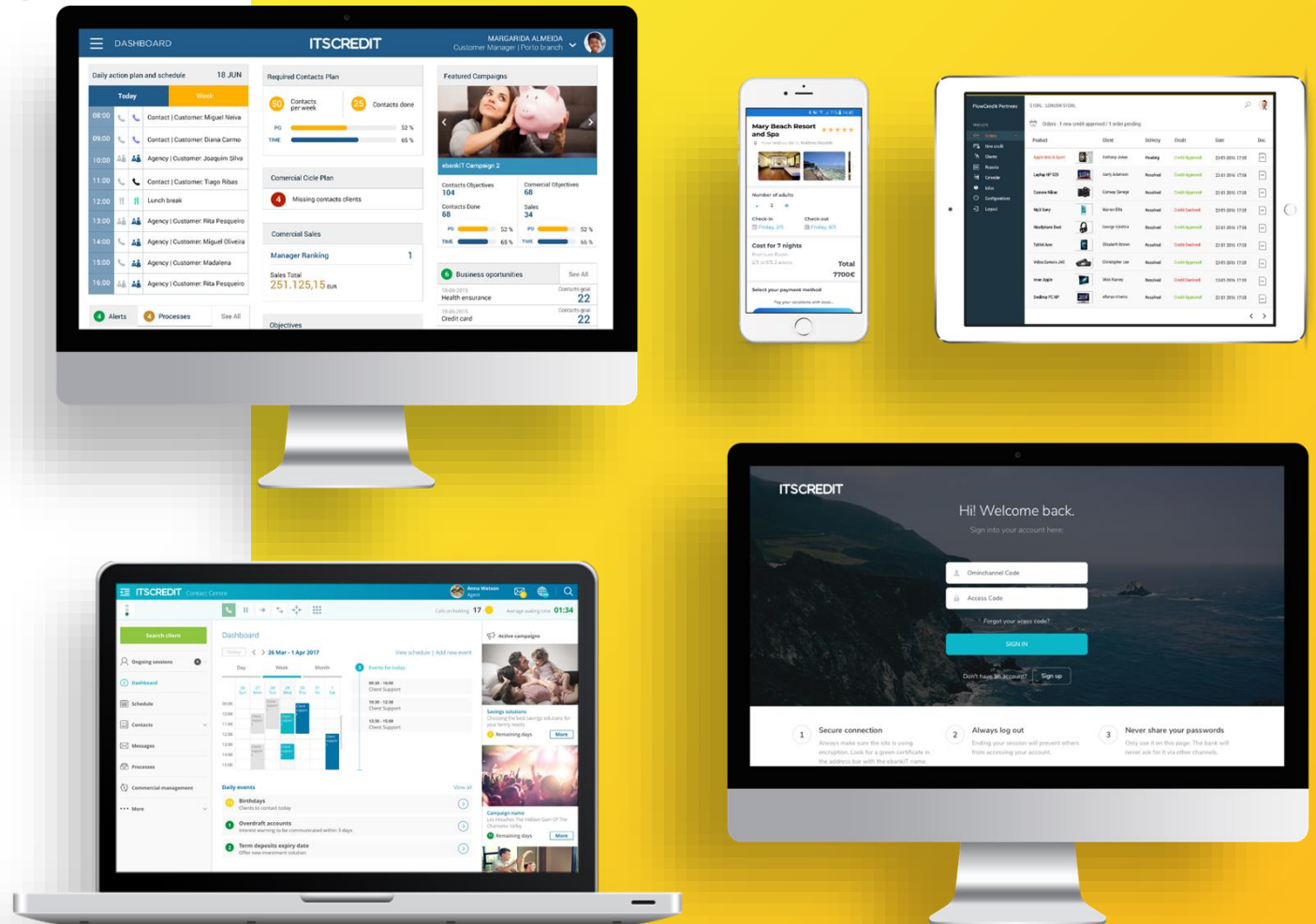
OMNICHANNEL VIEW

The credit attribution process can be 100% online, with automatic decision, for customers and non-customers, with API availability for Open banking integration.

- Multi- Language
- Multi – Currency
- Multi – Segment
- Multi – Product

With a complete parametrized system, our modular platform adapts to all types of business and credit.

Flowcredit offers a product managing tool that allows business teams the ability to change product parameters easily.



FUNCTIONALITIES

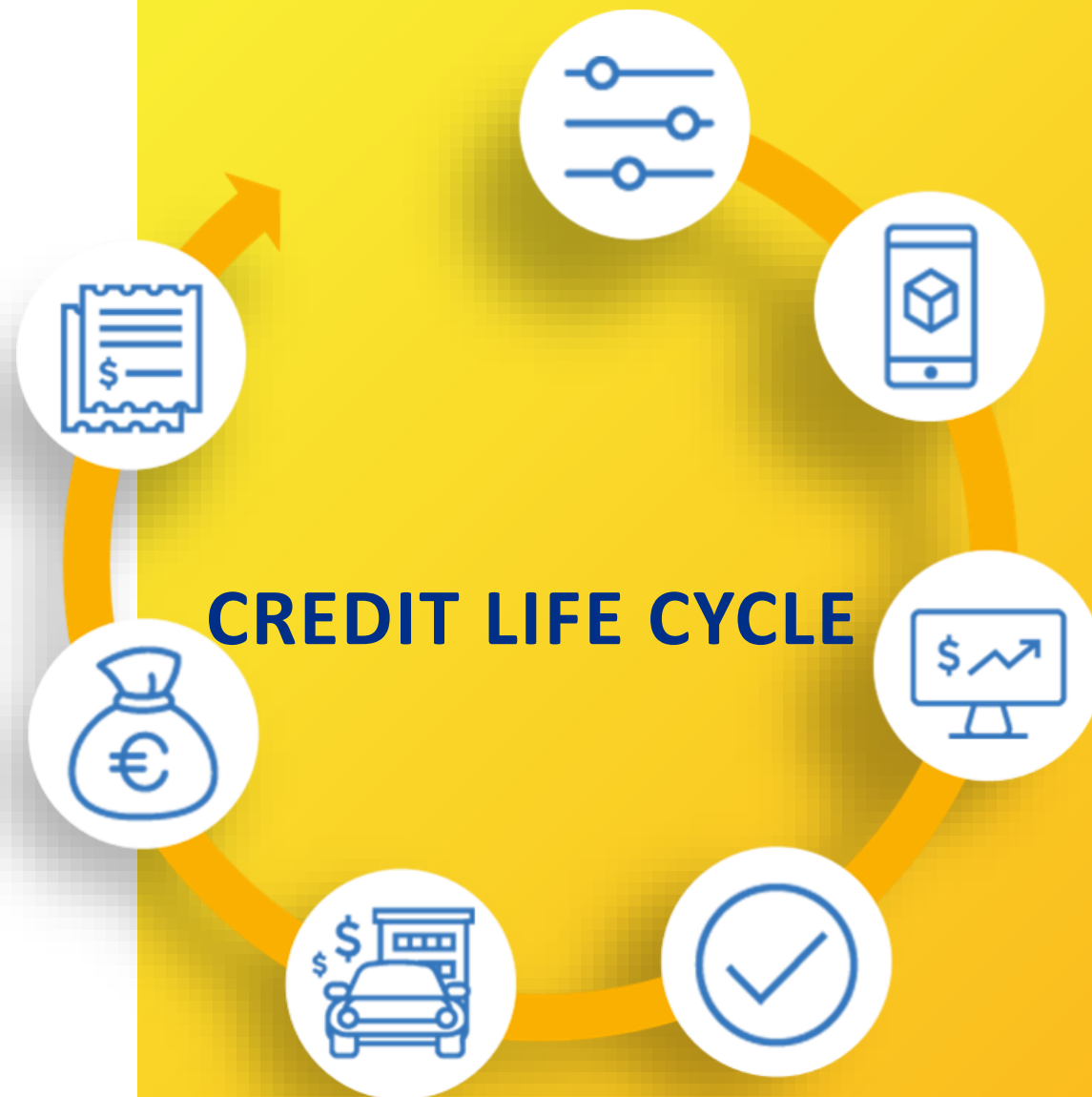
Our unique credit origination solution contemplates every phase of the credit contracting process:

- Simulation,
- Application,
- Scoring,
- Decision,
- Collaterals,
- Contracting,
- Money Disbursement,

The workflow entirely covers all stages of the application including automated document generation and credit pre-approval,

The process is simplified through data import from the bank core system process and reducing input errors,

Back Office catalogue to manage product characteristics and price lists (it can integrate with Back Office pricelists).



ADVANTAGES

- Unique and omnichannel solutions,
- Integrated with core systems for data import and disburse,
- Workflow completely covers at all stages of the application and credit decision levels comply with bank credit regulations,
- Scoring tools and decision trees to obtain automatic pre-approval,
- Automatic generation of credit contracts and other documents,
- Products module that allows autonomy in managing products characteristics,

- Integration with other processes such as Account Opening, and collections in a unique User's Work Queue,
- Document checklist made according to credit type with documents upload,
- Credit decision levels taken in agreement with bank credit regulations,
- Multi-Product solution and Multi-Workflow for Business Banking applications,
- With a complete parametrized system, our modular platform adapts to all types of business and credit.



ITS RISK ANALYSIS

ITS Risk Analysis is a system for Corporate Risk Analysis, a fundamental support tool when it comes to analysing the credit risk to the corporate clients' segment.

It also works as an active element for more effective preventive monitoring.



FUNCTIONALITIES



Group Rating:

- Rating for group of companies,
- Financial Statements,
- Determination of the group rating model,
- Quantitative component (variables and ratios).



Integrations:

- Synchronism with central.



Work Area:

- My tasks,
- Available tasks,
- Management.



Central Balance-Sheet:

- Individual Balance,
- Consolidated Balance,
- Individual Income Statement,
- Consolidated Income Statement,
- Cash Flow,
- Messages,
- Indicators.



Individual Rating:

- Rating for individual companies,
- New proposal,
- Change client segmentation,
- Change type of model,
- Rating expiration,
- Internal/external events,
- Customer rating review.



Application Management:

- Ratios/models and PD's parametrization,
- Customer management,
- Control of assigned ratings,
- Documental Management,
- Documents.

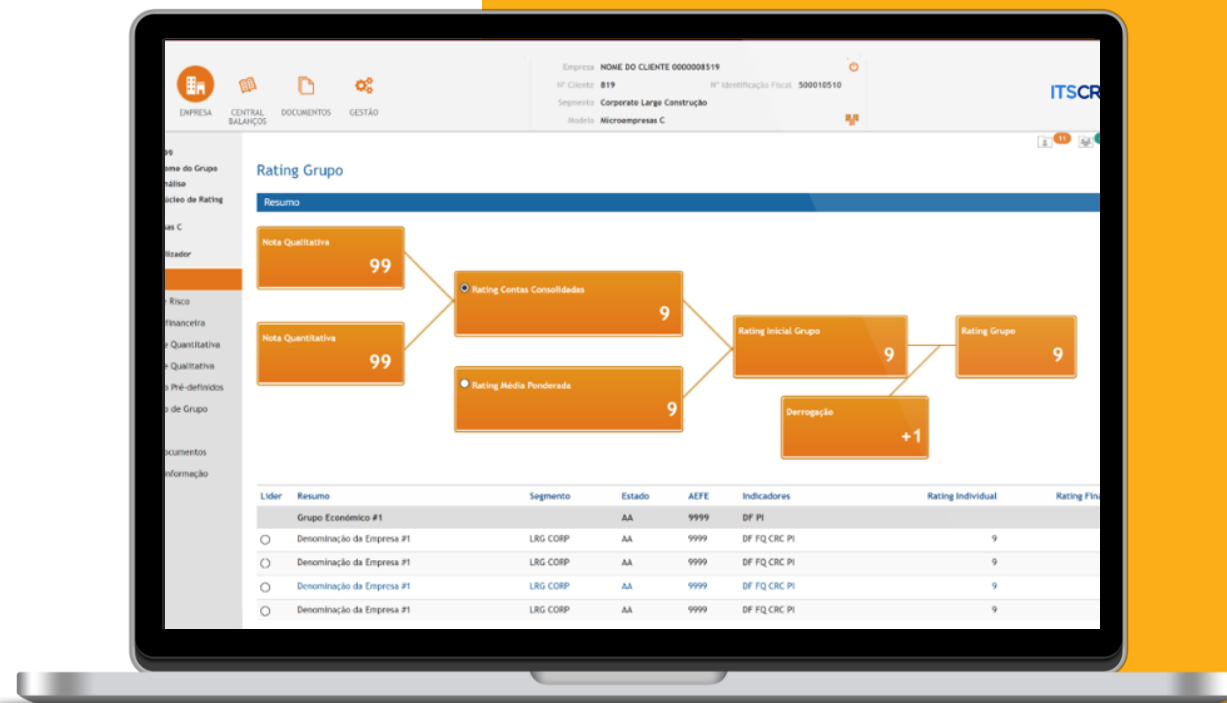


ITS Risk Analysis

ADVANTAGES

Prevent payment default with our system for Corporate Risk Analysis.

Gather information from companies and corporate groups' bank systems to determine potential loss in case of default.

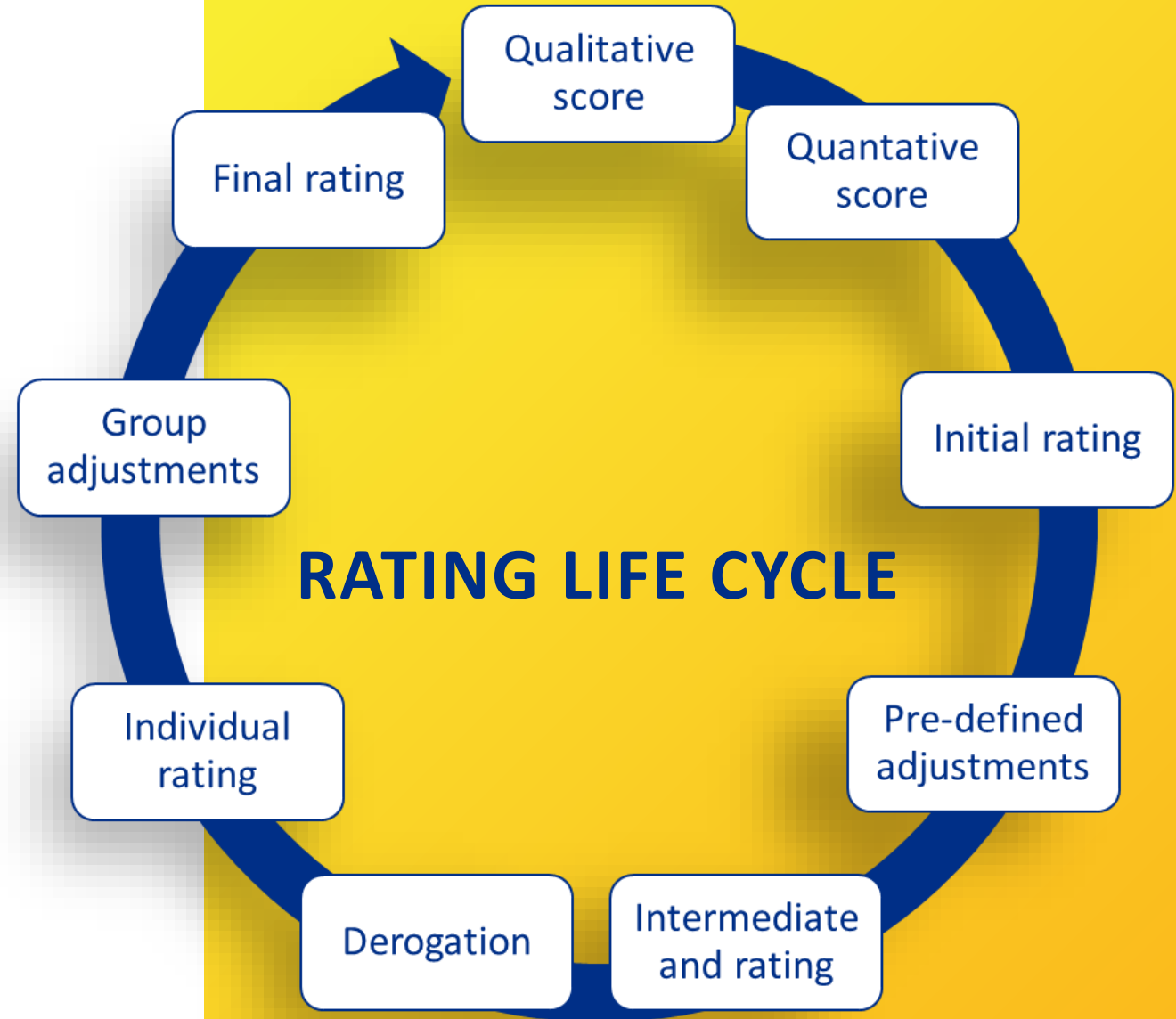




EVALUATION MODEL

Through our Configurable Evaluation Model, quantitative and qualitative scores are used to optimize individual and group rating, based on:

- type of portfolio/customer segmentation,
- financial information of the client,
- history of the bank,
- business group,
- specific parameters given by the supervisory authority to determine a Rating note (probably of default).





ITS COLLECTIONS

ITS Collections is a system that enables a centralized management of the credit arrears.

Includes automatic and manual communications, by SMS, Letters and Phone Calls, with customers that overdue credit instalments.

FUNCTIONALITIES

Have up-to-date information regarding the credit in arrears and financial positions of your clients with our solution as it is fully integrated with the core system,

Communication with the client,

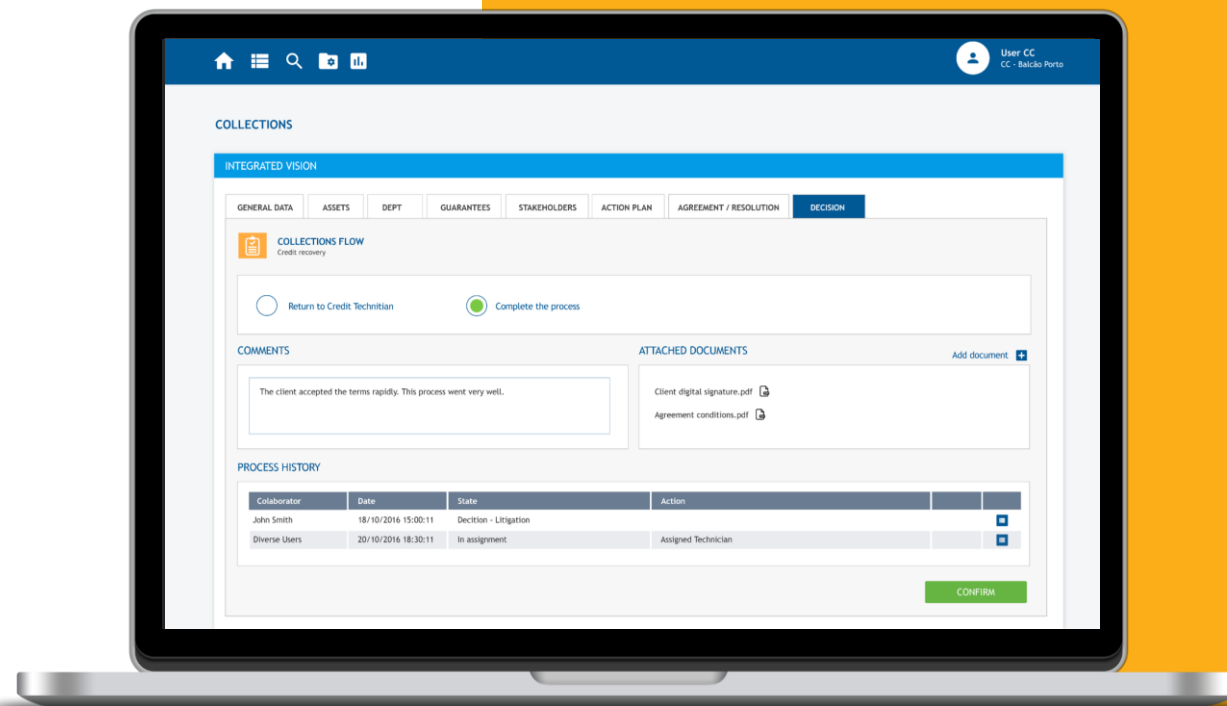
It allows managing PTP and integrating it with the contact center,

Integrated in Flowcredit platform to calculate new payment plan and automatically create new applications,

Integration with legal department,

Write-off process,

Process definition according to the product type.



ADVANTAGES

- It includes automatic and manual communications by: SMS, Letters and Phone Calls with customers that have credit in arrears installments',
- Fully integrated with the core system to have up-to-date information concerning the credit in arrears and general financial position,
- PTP's management (Broken PTP's),
- Integrated with Call Center – Outbound (Optional),
- Create a user's work list based on bank rules.



INNOVATIONS

Optimize your credit products and take advantage of all our expertise with the latest innovations you can get ahead of your competition!



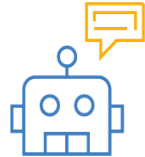
Augmented Reality

Allow a new sensory experience through new layers of information and interactions.



Social Features

New communication methods through fully integration with social channels.



Bots

Message your prospects, answer their commands and clarify their questions with bots.



Instant Credit Approval

Customers or non-customers can now apply to a credit with instant approval.



Biometric Authentication

Validations with fingerprints, facial recognition or electronic DNI card.



Credit Manager

Give the power to your customers to manage their loans in the comfortable and autonomous way.



Beacons

BLE advertising and real user statistics.



Open API

Access to our software application completely compliant with PSD2.



Payment With Credit

Finish your purchases with a new payment method.



Product Builder

Adapt your products to your customers' needs.

CLIENTS





GET IN TOUCH!



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