



Exprivia Company Profile

Exprivia Spa (www.exprivia.it) is an IT company specialising in the implementation of innovative software solution and IT services.

Exprivia bases its success on a wealth of skills and experience gained from more than 25 years of constantly working in Information Technology for banks and financial institutions, industry, energy, telecommunications, utilities, public administration and healthcare.

The Exprivia group offers solutions based on the leading market software platforms in ERP, BI, EAI-SOA, ECM , IMS, BPO, Capital Market and Web Mobile Application by adopting advanced models of project management and application management. In addition, thanks to the continued R&D, Exprivia has developed a range of proprietary solutions for the Banking market, the Global Credit Management suite to control credit risk, and for the Clinical-Healthcare market, with solutions for departmental diagnostics, hospital IT systems and regional healthcare systems.

Exprivia provides innovative services by implementing the "Competence Centre" model that, designed following a methodology focusing on ITIL paradigms, acts as a "concentrator" and "distributor" of knowledge and experience, in order to guarantee the most suitable delivery. Furthermore, the remote localisation of some competence centres, in Nearshoring mode, lets Exprivia provide high quality services at competitive costs.

Listed on the Italian Stock Exchange since 2000 and in the STAR segment since October 2007, Exprivia has currently a team of about 1.400 people distributed among the offices in Italy, Spain, Mexico and Guatemala.

Banking and Finance

MULTI-CHANNEL SOLUTIONS

GLOBAL CREDIT
MANAGEMENT

CAPITAL MARKET

IT OPERATIONS SUPPORT



Banks and Financial Institutions

Exprivia has supported Banks for over 25 years developing ground-breaking projects and providing innovative solutions well ahead of competition, often confirmed by actual market trends. Exprivia offers products and solutions for Credit, Finance and Multi-channel Banking areas as well as a wide range of services supporting the operation of IT systems within financial institutions.

The **Credit** offering, covering processes ranging from underwriting and granting to monitoring, is based on the proprietary suite named **Global Credit Management (GCM)**, paired by a wide expertise and in-depth knowledge of the processes, arranged into three main segments: *decision support systems for the automatic assessment of credit risk*, *solutions supporting operational processes*, such as the approval, disbursement (contractual formalization) and subsequent monitoring, *Business Intelligence and Managerial Reporting products* that gather and organise data maintained by the applications mentioned above, widening their scope and use.

The **GCM** modular and flexible architecture allows for use of the different components as stand-alone solutions or, alternatively, easily integrated with third party solutions. Precisely this flexibility is the basis for Exprivia's international development strategy in this market, as proved by its direct customers over different credit segments in currently 13 Banks in 12 Countries.

For the **Capital Market**, Exprivia partners its customers in their challenges against such a rapidly evolving business through the optimisation of trading room activities, with software and hardware services and solutions. Primary distinctive elements of the Exprivia offering include two **Murex Competence Centres**, located in Milan and Molfetta (BA), and the **Multimedia Competence Centre**. Concerning Murex, Exprivia provides system design, configuration, integration, upgrade and 24/7 Application Management services on the MXG2000 and MX.3 platforms. In addition, as a Murex certified Business Partner, Exprivia is today among the few companies on the market who can thoroughly assist its customers in the delicate migration and optimization phases towards the new releases of the existing platform. Concerning Multimedia, Exprivia provides solutions to optimize and rationalize trading room workstations, guaranteeing a sensible reduction in TCO.

In **Multi-channel Banking**, and in particular for marketing, sales and customer service processes, Exprivia offers specialized **Web 2.0** services and develops specific solutions based on its Deep-Knowledge proprietary **semantic engine** supporting **marketing** and **CRM** tasks and activities. In the field of **mobile and cardless payment solutions**, Exprivia offers **Pay4Any** a comprehensive and state-of-the-art product configured as a Mobile Remote Payment, Mobile Proximity Payment and Mobile Money Transfer solution.

Finally, in the effort to support **IT Operations** Exprivia proposes a complete range of services which meet enterprise business efficiency and continuity requirements, through various service models including **near-shoring**, thus guaranteeing quality and reliability at extremely competitive prices. Exprivia also supplies specific Asset & Cost Management, Security Information and Event Management solutions (such as the secure management of Privileged Users) and Video Communication platforms, as well as proprietary solutions aiming to optimize the management of services (Help desk tracking...).

Exprivia for Banks

Exprivia provides a set of tools covering the entire credit life-cycle. The different proprietary tools can support the different phases of the credit management process: underwriting, disbursement and monitoring.



Credit Underwriting

CreditOnWeb is a modular system for the automation of the entire credit underwriting process: from the multifaceted collection of customer information up to the rating assessment, from the detailed definition of a credit application (in terms of requested loans and received collaterals) and the monitoring of its workflow within the organisation up to the final approval stage. In addition **CreditOnWeb** can also support some activities of the disbursement phase for the approved credit lines and the daily ordinary tasks such as activation and extinction of approved lines and acquired collaterals, update of information on utilisations, etc.

After the implementation of an automated underwriting tool it is important to have a solution that is able to extract important KPI (like time to yes, time to cash) about the efficiency of the implemented processes or to make useful portfolio analysis. Exprivia provides **ART** (Analysis and Reporting Tool), a BI solution devoted to data analysis that, analysing the data extracted from **CreditOnWeb**, produces a set of predefined reports that can be expanded further on.

Credit Disbursement

In this area Exprivia provides **CONTMAN**, a tool that is able to automatically generate a contract starting from standard templates defined by the bank legal department, but also to manage the 'approval' workflow in case of a negotiation with the customers leads to a non-standard contract. In **CONTMAN** it is also possible to associate some future obligations to a signed contract that the customer has to satisfy; a specific module will create remind messages about the closest defined customer obligations not yet verified by the bank.

Credit Monitoring

Credit monitoring is a complex onerous task which involves the whole bank structure that can be divided into two phases. A first stage with the aim of identifying positions with an anomalous trend and a second one in which the most appropriate type of intervention is defined following the indications of anomaly. Exprivia has experience and can provide tools covering both aspects of the credit monitoring process.

In particular, **SEAC** supports the first stage of the control process, automatically identifying positions which highlight incorrect behaviour. **Credit Management** covers the second stage through the presentation of **SEAC** results and, above all, by supporting the communication process between the involved players inside the bank. These independent, but integrated, tools can be easily interconnected with the core system or with third parties solutions via a predefined set of standard interfaces.

Exprivia, with its historical and strong presence in the domestic market, has been working in the CEE region for 10 years and its products are currently used in the following 12 countries: Bulgaria, Slovakia, Poland, Hungary, Czech Republic, Croatia, Slovenia, Romania, Russia, Serbia, Republic of Moldava, Turkey.

