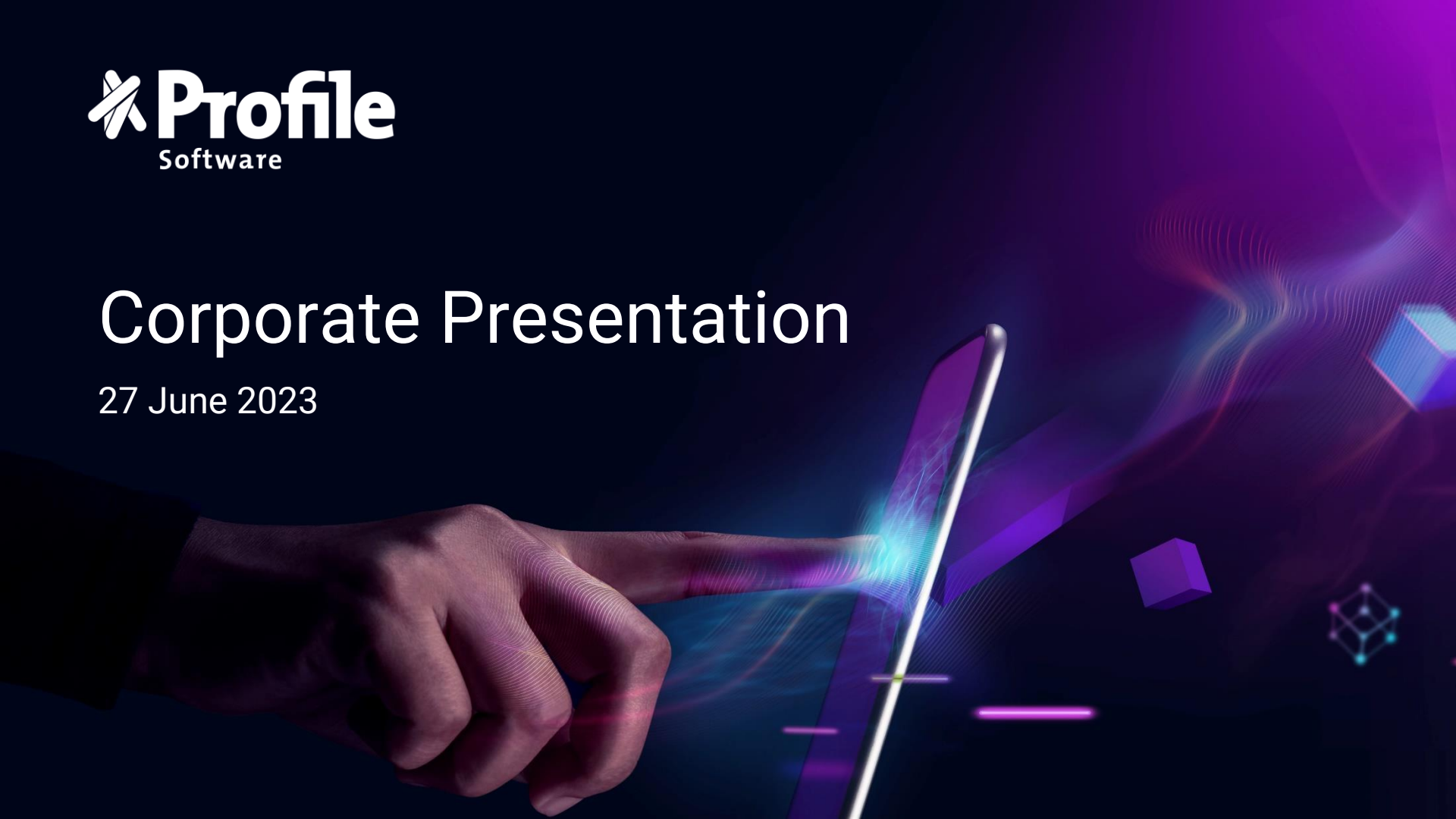
Profile Software

Corporate Presentation

27 June 2023



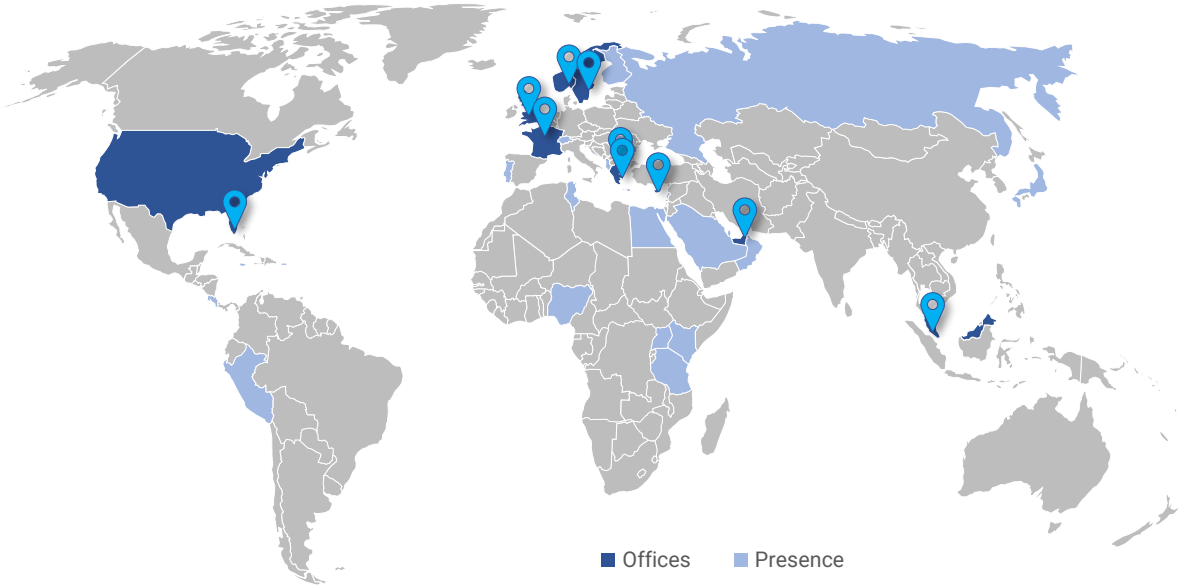
Corporate Overview

Company at a glance

International Presence

Entities in
10 Key financial centers

- Athens, Greece
- Thessaloniki, Greece
- London, UK
- Paris, France
- Stockholm, Sweden
- Oslo, Norway
- Dubai, UAE
- Nicosia, Cyprus
- Miami, USA
- Singapore



Indicative Clientele

Europe

MEA, APAC

Americas

Solutions at a glance

Investment Software

Banking Software

Large Scale Projects

Investment Management Solutions

Axia

Wealth Management

Advanced Wealth Mgmt & Robo

- Asset allocation analysis
- Performance analysis & risk metrics
- Strategies & investment proposals
- Trade order management
- Consolidated reporting
- Robo advisory capability

Centevo

Custody

Automated Custody Operations

- Full trade life cycle
- Corporate actions & fees management
- Reconciliation services
- SWIFT messaging
- Clients' portal

Asset & Fund Management

Operations in one Platform

- Funds management & administration
- Compliance
- End client applications
- Business process outsourcing
- Easy reporting
- KYC

Banking Solutions

Digital Banking

finuevo DIGITAL

Digital Banking in-a-box

- Go-Live fast, with low risk
- Fintech oriented
- High-return areas
- Rely on the platform for the fundamentals

Core Banking

finuevo CORE

Core banking & payments

- Single automated platform
- Secure & flexible powerful functionality front-to-back
- Traditional banks, EMIs, Fintechs

Treasury Management

Acumen.plus

Turn-key Treasury Platform

- Complete STP for all Treasury operations
- Fully integrated
- One single platform

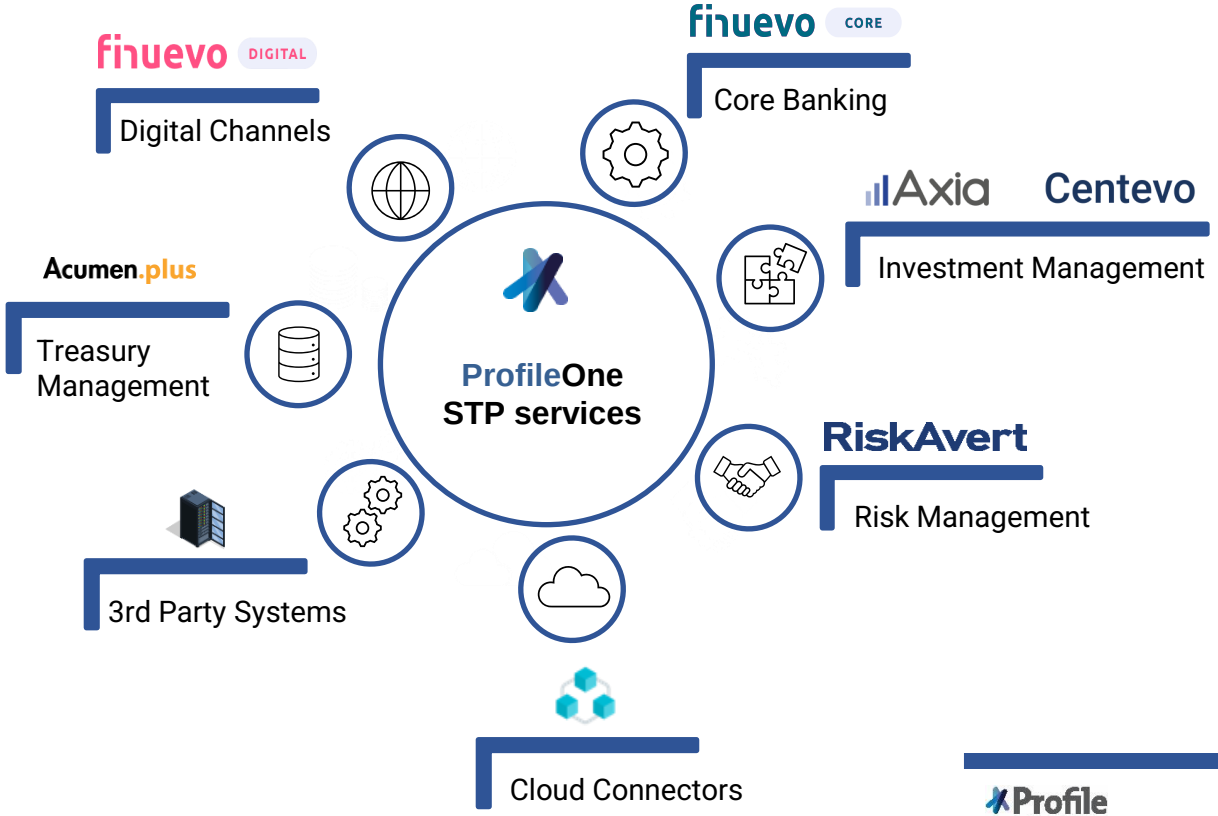
Risk Management

RiskAvert

Regulatory Compliance

- Effective operational, market and credit risk in a natively integrated yet modular environment

An end-to-end Solutions Offering



Industry Recognition

Awards Received

Included in Reports

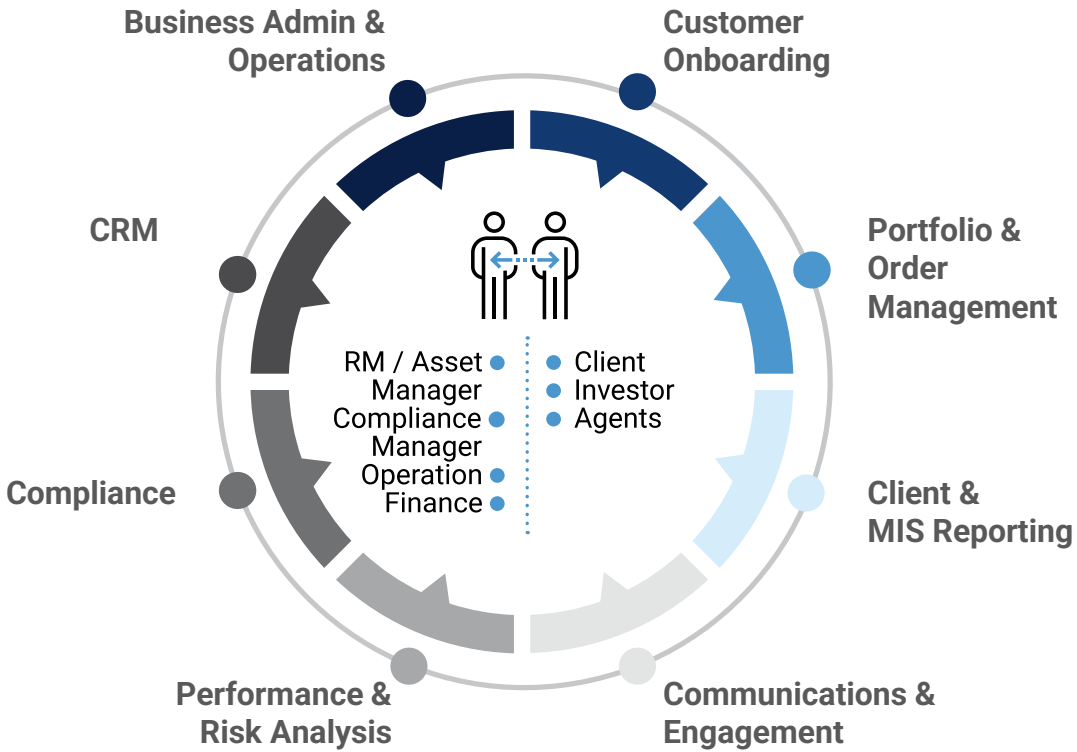
Investment Management

Axia Suite
Overview

The Axia Suite

The next-gen Investment Management Suite

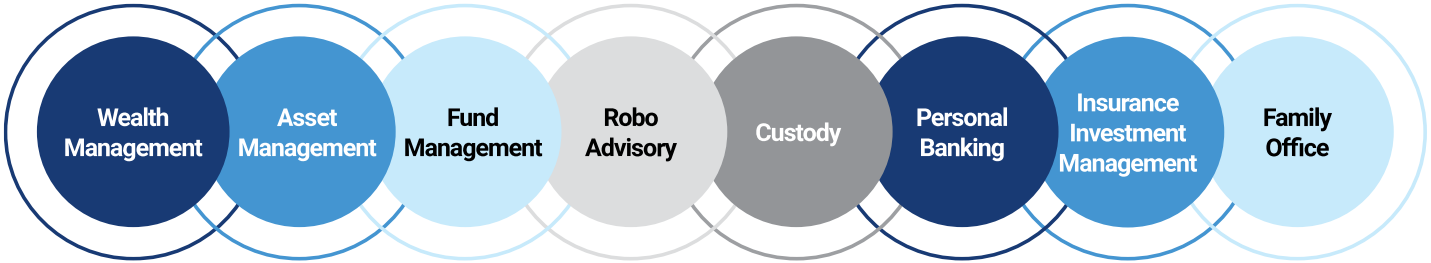
- White-label options
- Themeable application
- Mobile web-enabled
- Robo-Advisory ready



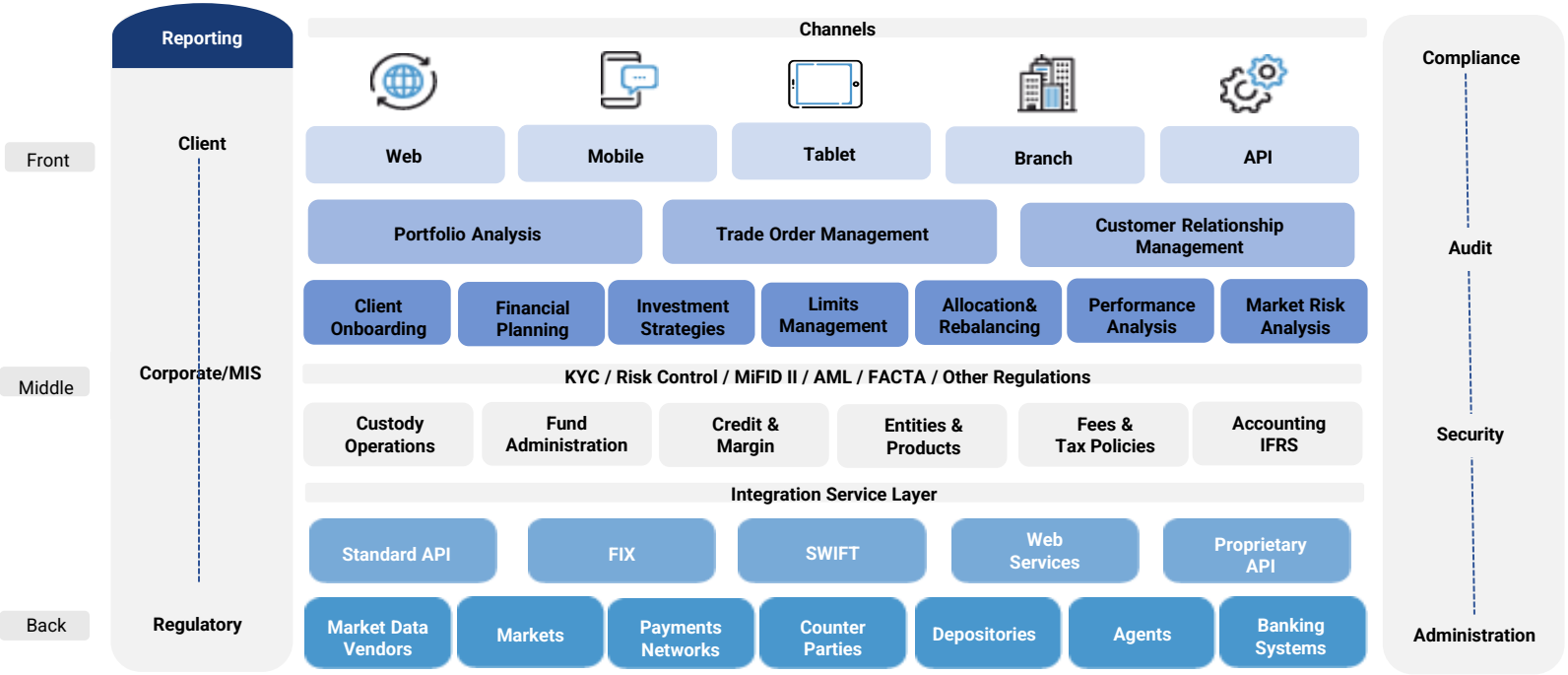
Business Domains

Pioneering, omnichannel investment management platform with and intuitive and responsive user interface

providing solutions



Functional coverage



Integration Overview

Standards & Techniques

RESTful APIs
Web Services (SOAP/XMML)
Message Queues

File Exchanges (fixed and variable record files, delimited files, CSV, XLS)
Direct Database Access

Market Data Providers

Bloomberg
Refinitiv
ICE
SIX Financial (Telekurs)

GlobalSoft
Web API providers: Yahoo! Finance, Quandl xe.com

Capital Markets & Payment Systems

Clearing houses: EUROCLEAR, CREST, local CSDs
Payment channels: SWIFT

Direct Market Access (DMA): FIX, ODL, XNET
Other: SIX Payments Systems, SlimPay

Banking Solutions

Finuevo Core
Temenos T24,
Globus
Eri Bancaire
Olympic
Sungard Apsys

Altamira
FIS ICBS
Misys Equation / Bankfusion
Profits
Oracle Flexcube

Custodian Banks

Citibank
Julius Baer
Rothschild (BPER)
Credit Agricole
Credit Suisse
UBS
Morgan Stanley

Mirabaud Bank
Goldman Sachs
Bordier & Cie
HSBC
Deutsche Bank
JP Morgan
Nordea Bank

RBS
BNP Paribas
Société Générale
BNY Mellon
NBG
Alpha Bank

Other Solutions

SAP R/3
Oracle Financials
Sage
Danaos

DWH
Recon
UNIT4
SAS

Centevo Suite
Overview

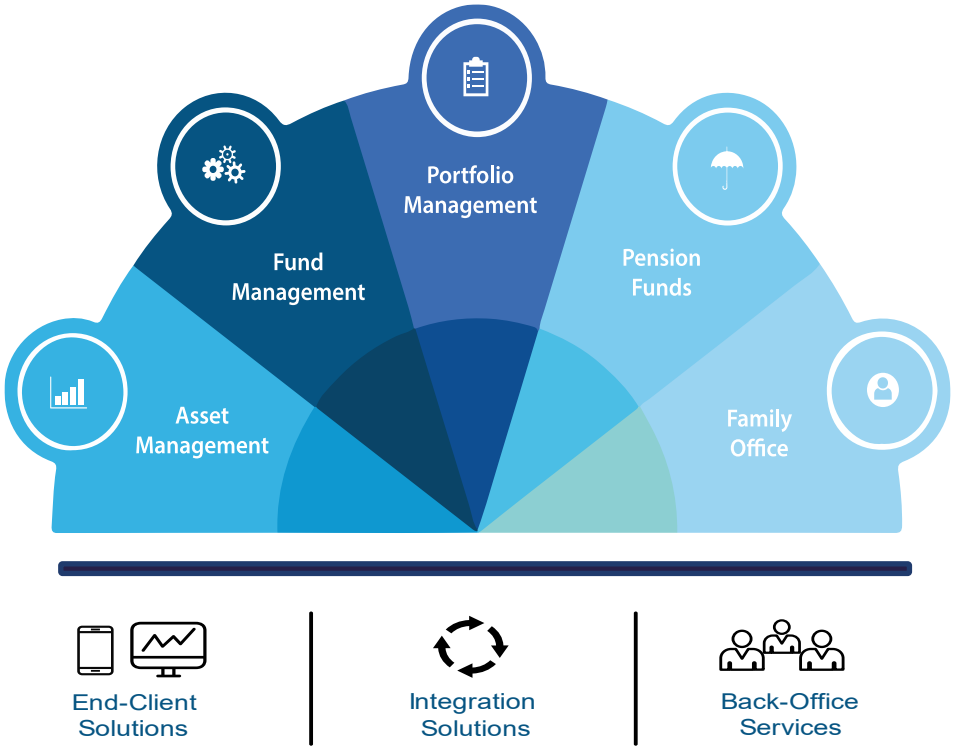
The Centevo Suite

Leading provider of solutions in the Nordic region for Fund Management, Administration & Asset Management

Norway, Sweden, Finland & Denmark

Service provider (SaaS) with high focus on:

- Client orientation
- Automatization
- Scalability
- Compliance

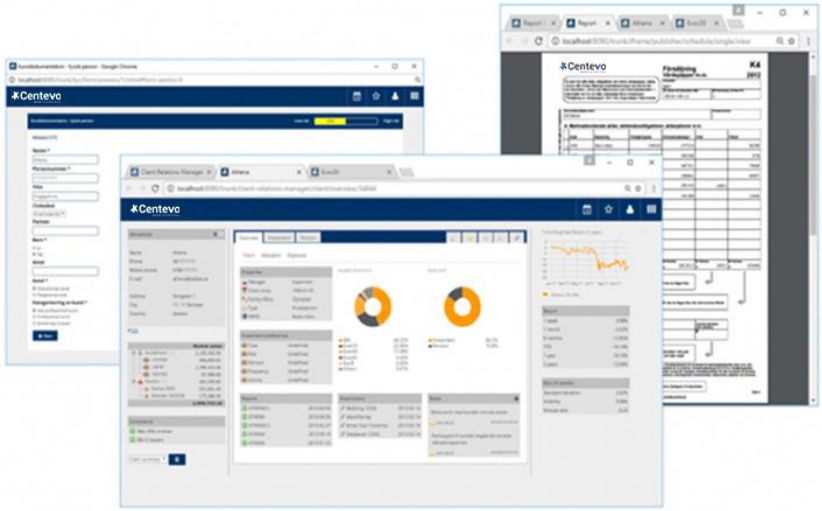


Portfolio Management

The **Portfolio Management** application provides portfolio and account management on different levels.

The dashboard includes an investment overviews as:

- Assets, Cash, Debt
- Transactions
- Profit/Loss values
- Unrealised values
- Unsettled orders
- Pie charts representing exposure at the family, client or portfolio level.
- Performance graph with benchmark
- Risk and performance values
- Order management



Fund Management

Fund Services provides a shareholders register and transfer agent with functionality for registering and following up fund clients.

Main functionality:

- Shareholder administration
- Subscriptions
- Redemptions
- Fund switch
- Administration of savings and withdrawal agreements
- Profile saving
- Client and officials reporting
- Portfolio drilldown search

End-Client Solution

The **End-Client Solution** provides onboarding, portfolio monitoring and trading tools through Web Portal & Mobile apps.

Client Dashboard

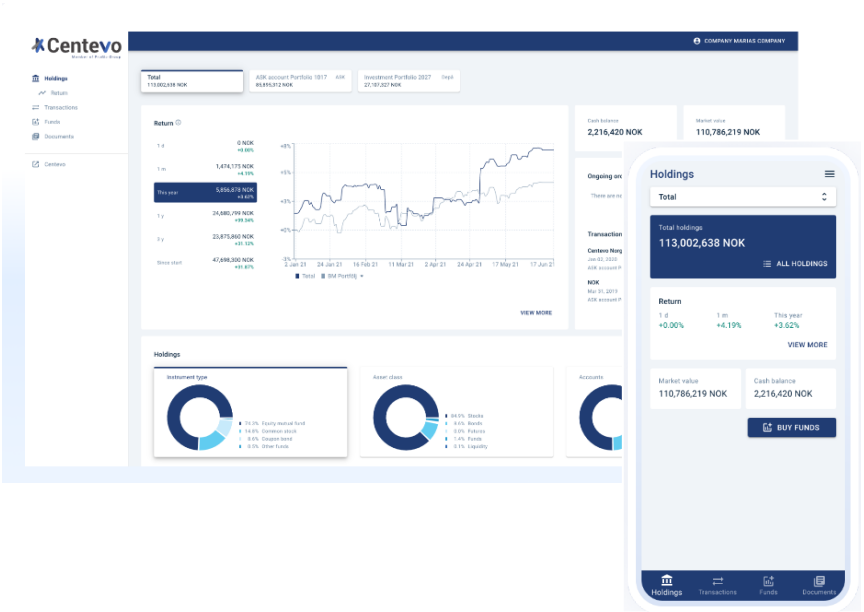
- Holdings overview
- Transactions overview
- Document archive

Fund trading

- Subscription / Redemption
- Savings agreement
- Fund Switch
- Display of ASK information

Client onboarding

- KYC/AML account creation
- Document signing with Bank ID



BPO Service

Back-office services

Our consultants can help you with your back-office challenges as making reports etc. for your investors, customers and management, either manually or automated.

Compliance

The Compliance application manages compliance rules, including hard and soft, pre and post trade, and passive and active breaches of the company or client's investment rules.

Banking

Finuevo Suite

Overview

The Finuevo Suite

Robust & Flexible Front-to-Back Banking Operations

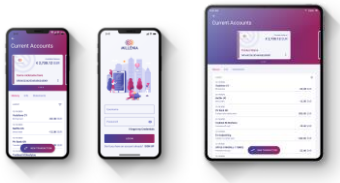
- Universal Banks
- Digital Banks
- Marketplace & Lending Platforms
- FinTechs
- EMIs
- Microfinance

Native Workflow Engine

Workflows

Omnichannel

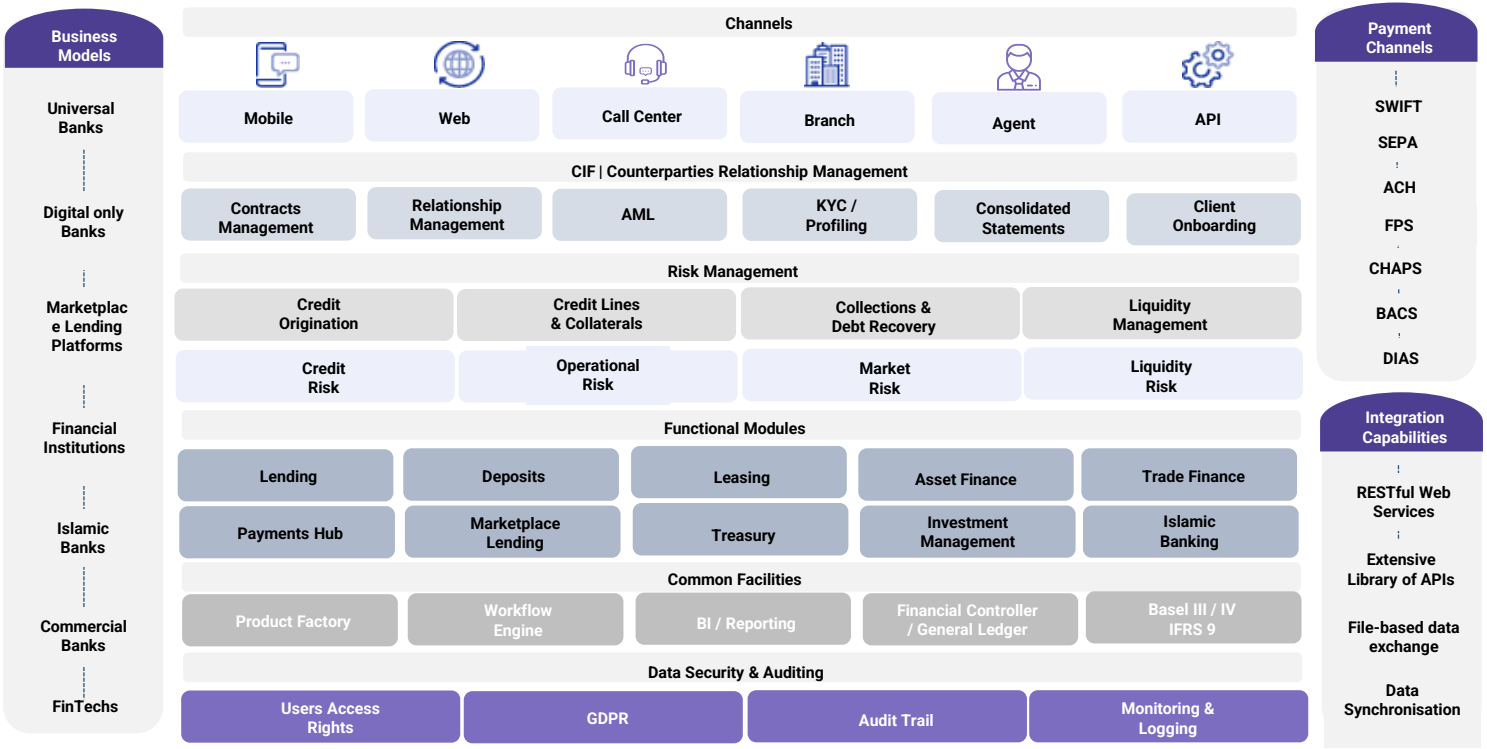
Mobile



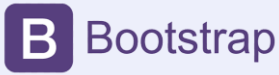
Web

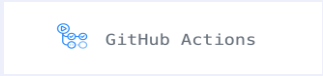
Core

Complete Banking Coverage



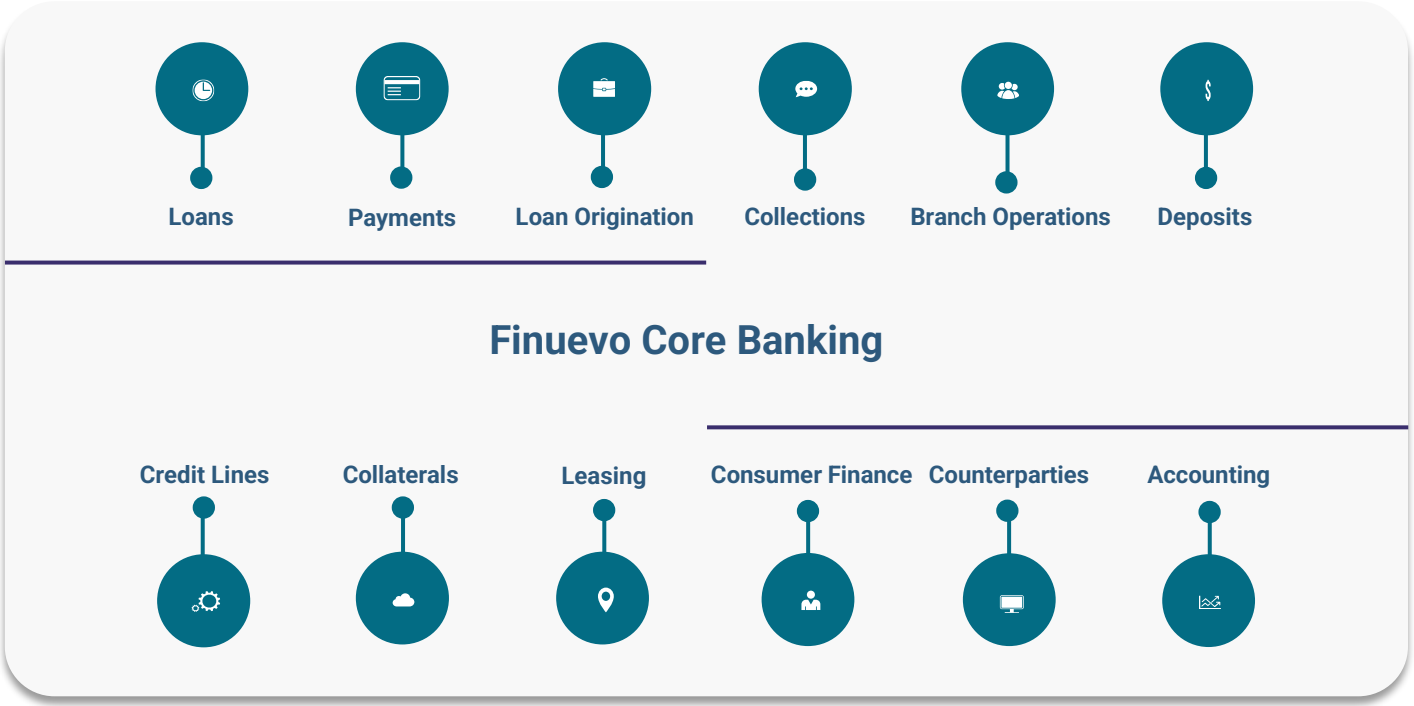
Technologies used



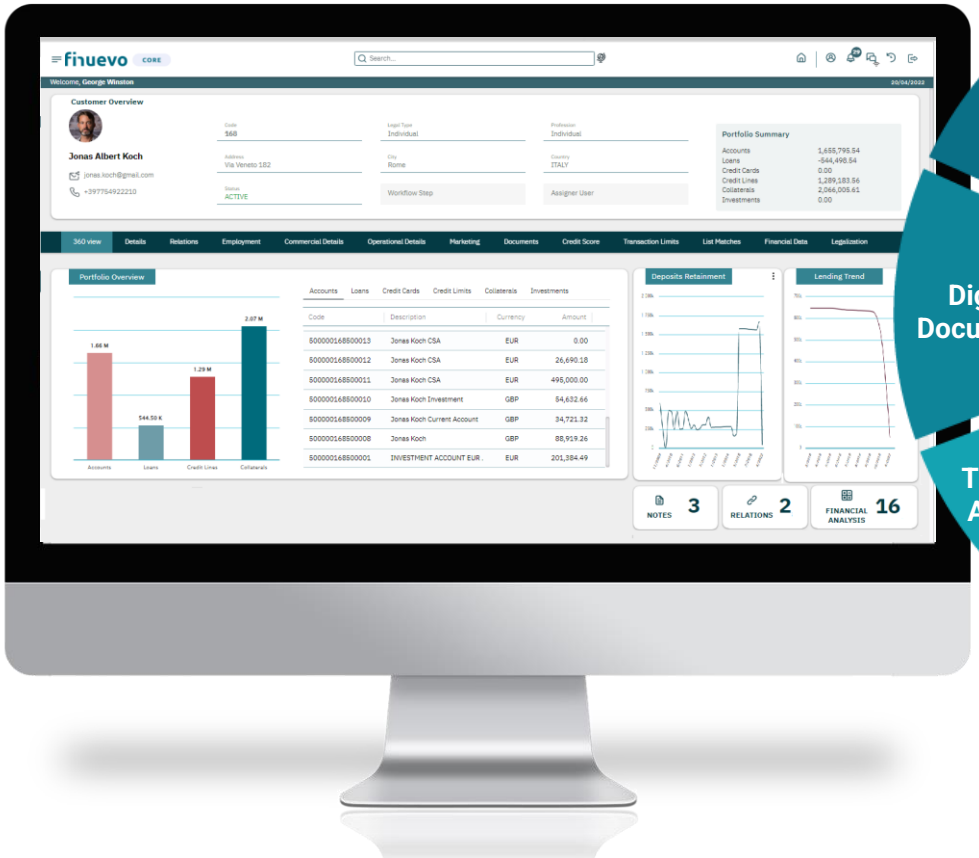


Finuevo Core
Overview

Complete Banking System



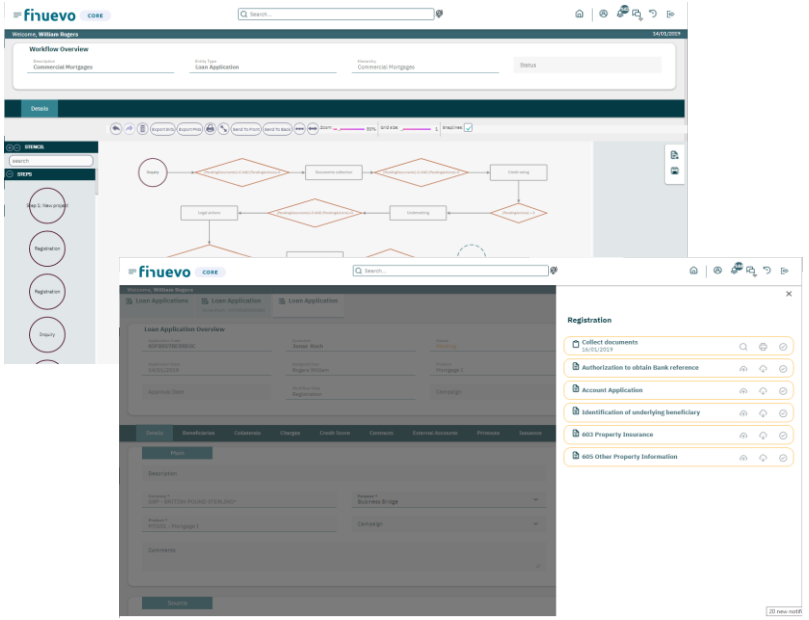
Customer 360° View



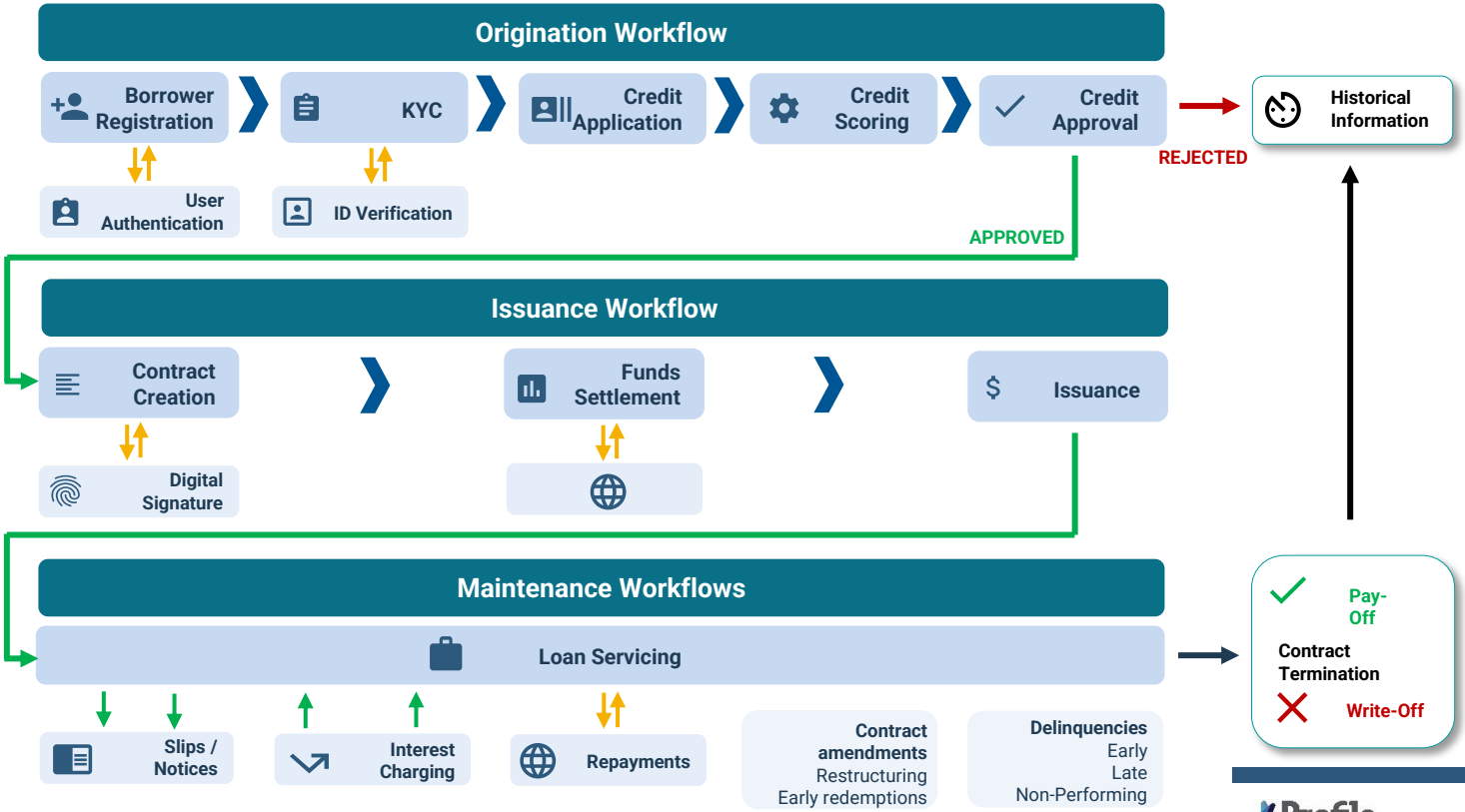
Embedded workflow engine

- **Cross-functional** tool to manage workflows to be followed by different entities and different operations, such as
  - **Customer onboarding,**
  - **Credit origination,**
  - **Payments,**
  - **Collections,**
  - **Etc.**

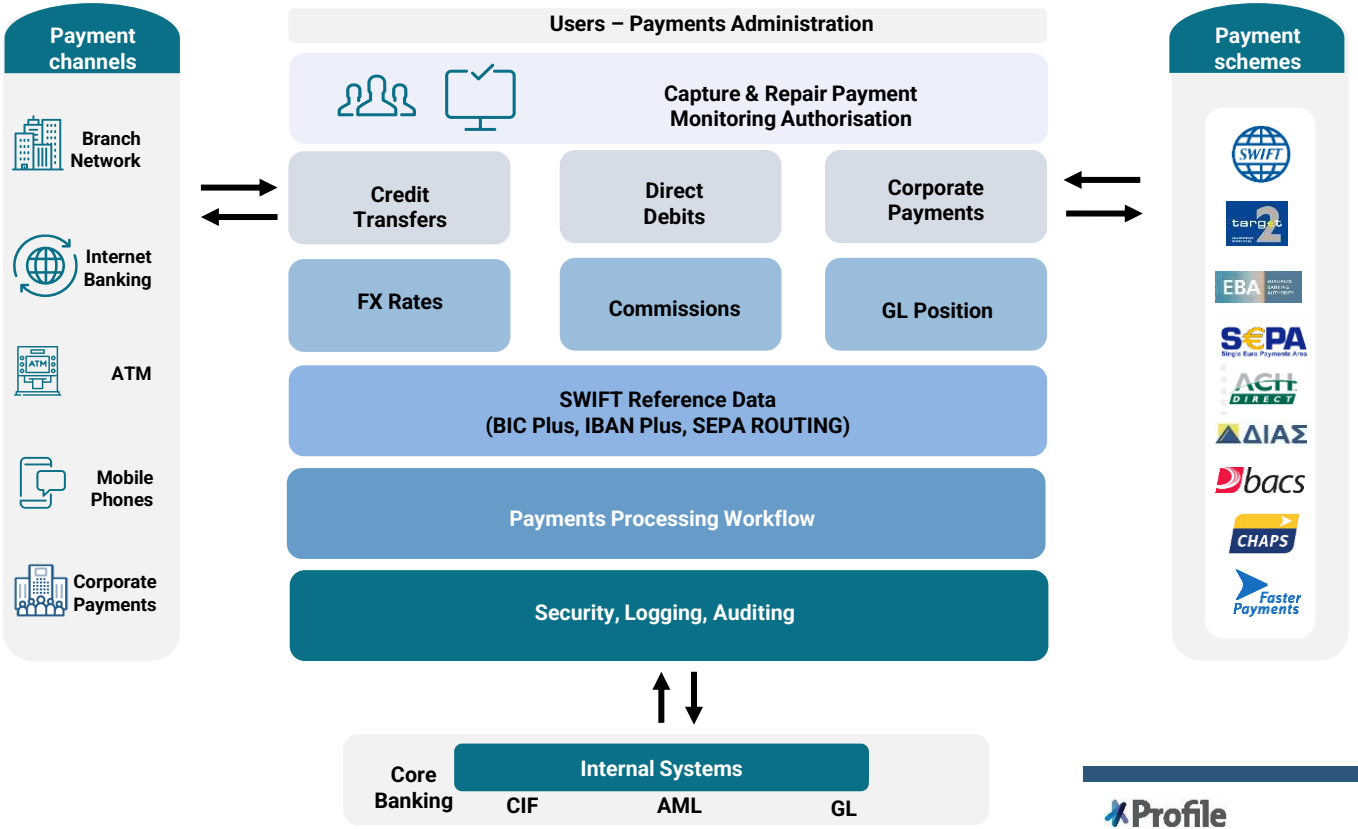
- Flexible **initiation of new** or **management of the existing workflows**



Financing lifecycle



Payments


Payment channels
Branch Network
Internet Banking
ATM
Mobile Phones
Corporate Payments
Users – Payments Administration
Capture & Repair Payment
Monitoring Authorisation
Credit Transfers
Direct Debits
Corporate Payments
FX Rates
Commissions
GL Position
SWIFT Reference Data
(BIC Plus, IBAN Plus, SEPA ROUTING)
Payments Processing Workflow
Security, Logging, Auditing
Payment schemes
SWIFT
target2
EBA
SEPA
ACH DIRECT
ΔΙΑΣ
bacs
CHAPS
Faster Payments
Core Banking
Internal Systems
CIF
AML
GL

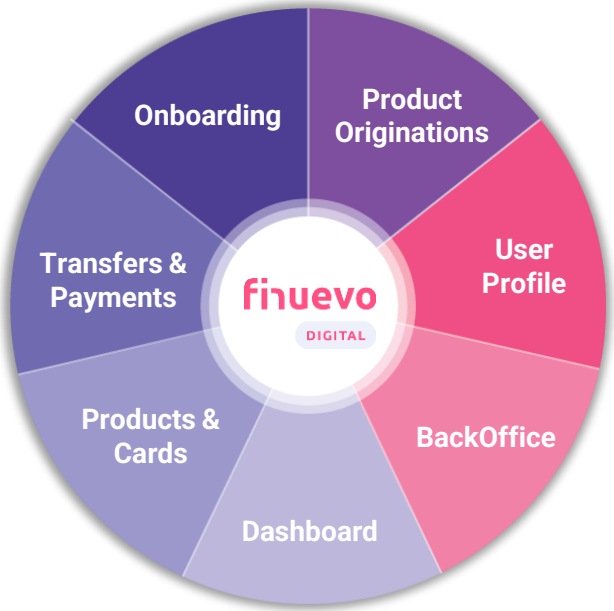
Integration experience

finuevo CORE

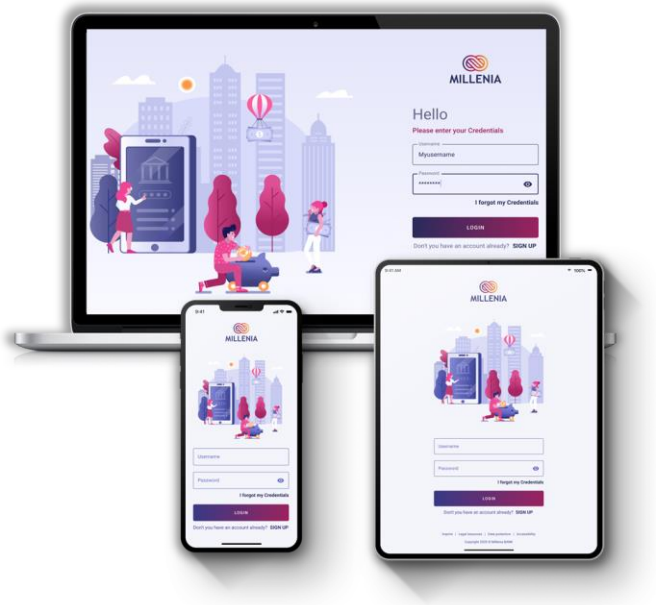
Microsoft	CRM
MuleSoft	Middleware
ITC INFOTECH	Banking Implementer
KIN + CARTA	Mobile app portal dev
MAVERICK SOFTWARE CONSULTING	SIT & UAT Cons
SPHONIC	KYC, AML, Fraud
dun & bradstreet	Credit rating UK
Ping Identity	Identity Mgmt.
IDENTITY METHODS	Identity and Access Mgmt.
GoCardless	Direct debits
CGI	SAS Integrator
GREENPOINT SOLUTIONS	KYC
SlimPay	E-Signature, SDD Mandate Mgmt.
AccountsIQ	ERP
SIX Payment Services	Master Card Processor
AccessPay	Payments gateway
Microsoft | Power BI	BI / Data warehouse
GBG | IDscan	Digital ID Validation

Finuevo Digital
Overview

Go-Live fast, with Low Risk



Secure by design | Banking in-a-box

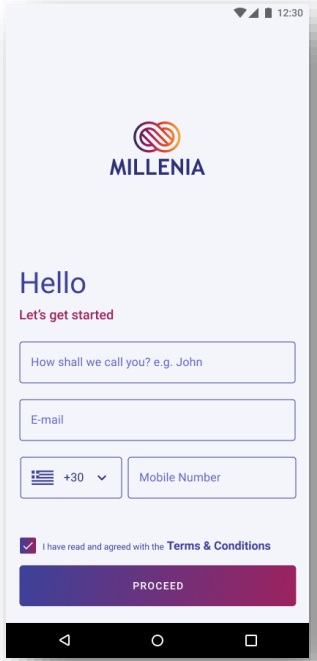


Mobile First - Cross platform (Browser, iOS/Android)

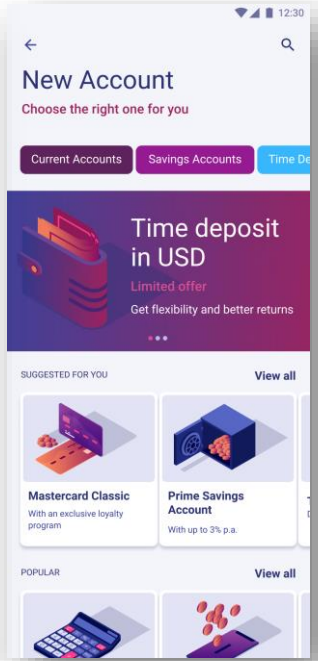
Digital Onboarding

- Flexible initiation through **the app or the marketing site**
- **Gradually request data**:
  - Email, mobile – Enables follow up communication
  - Register Device – Enables “saving” application on the device
- **Documents upload** anywhere needed
- **Reduce duplicates** with built-in existing customer detection
- Improve conversion rate with built-in **product selector**
- Accelerate fully digital journeys through integration with available facilities such as **e-KYC, e-KYB**, **e-Gov** and more

Step 1 – Capture prospect



Product Selection



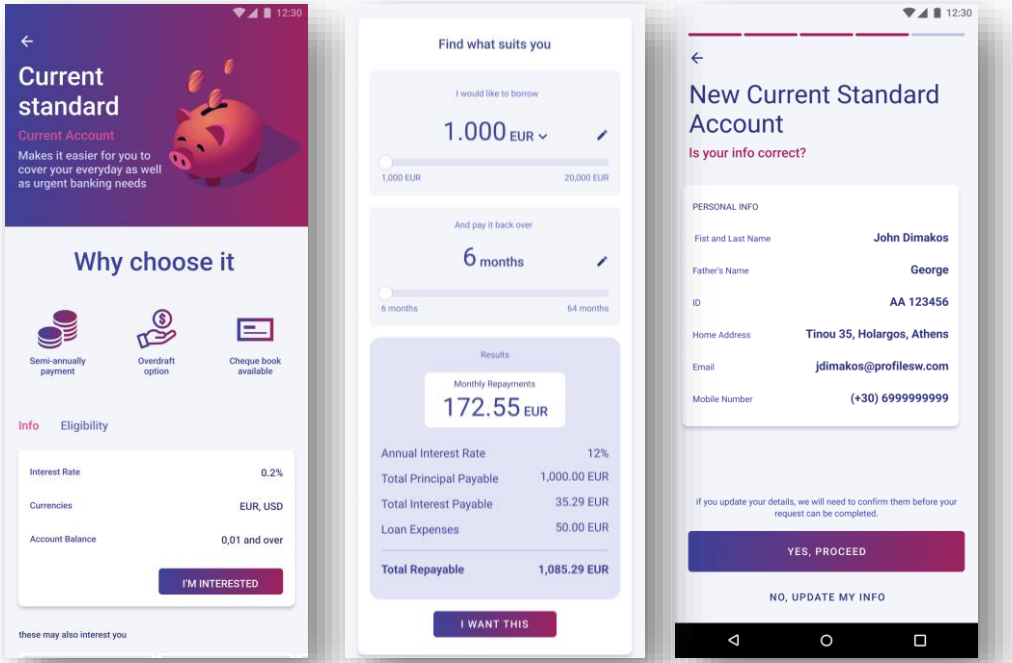
Products Origination

- Built-in **detailed info** before applying for **each product**
- **Gradually request data**:
  - Configuration (eg loan amount)
  - Personalization (eg nickname)
  - KYC/KYB update
  - Bundles (eg Debit Card)
- **KYC/KYB update** with prefilled information that are available, marking as required those that are expired
- **Documents upload** anywhere needed
- Originate accounts in **real-time** or **track the status of the application** directly from the digital channel

Product info

Product configuration

KYC/KYB update



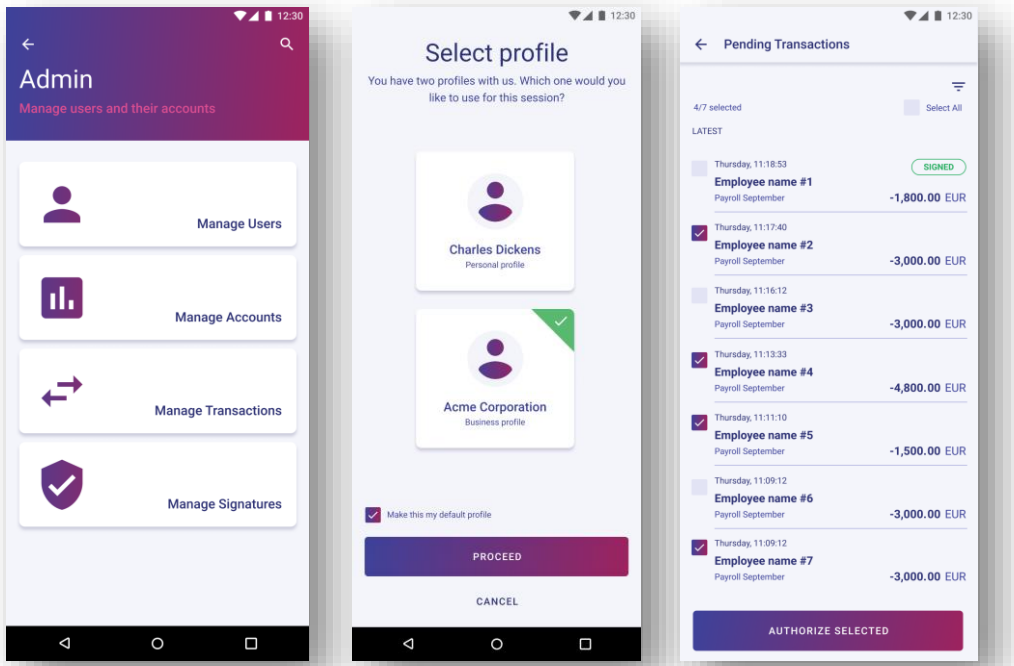
Corporate Banking

- Built-in **Approval scheme** parameterisable
- Accelerate **transactions processing** via File uploading e.g. salary payments, invoice payments
- Authorise transactions, search, view pending
- **Powerful Admin facility** managing users, accounts & products, transactions, signatures

Admin

Login as Business user

Manage Transactions



Acumen.plus
Overview

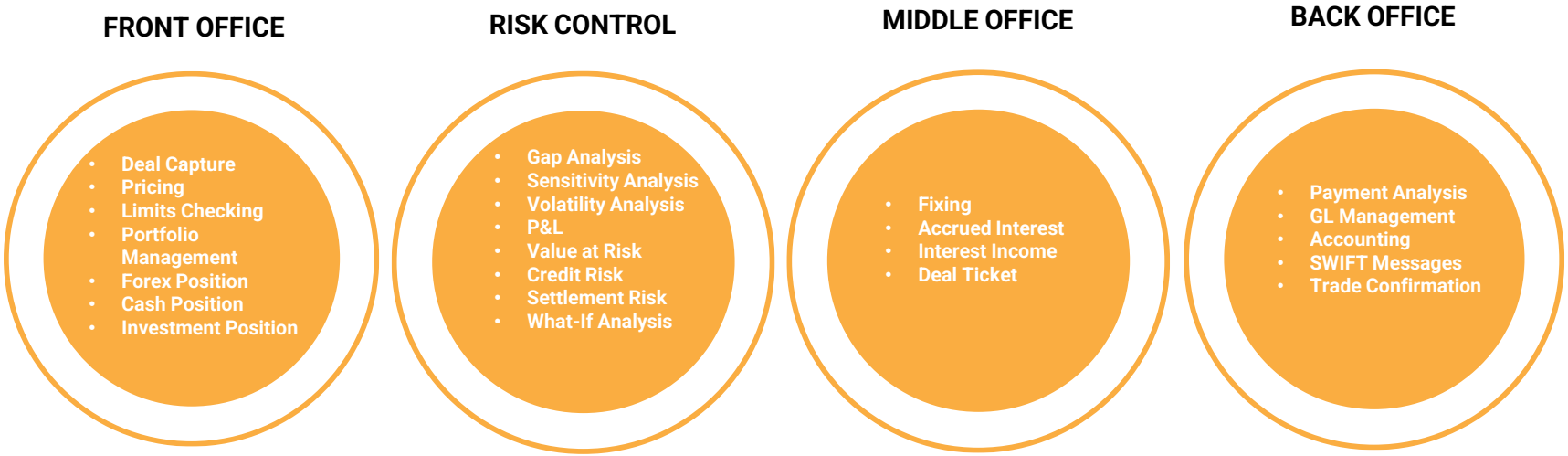
Turnkey Treasury Platform

- Complete STP for all **Banking and Corporate Treasury operations**

- One **single front-to-back platform**
  - Homogeneous data
  - Easy and quick analysis of data
  - Access to historical data
  - Easy extraction

Functional Overview

Full Treasury Solution Covering Front, Middle and Risk Management as well as Back Office



Acumen.plus

Treasury Turnkey Platform

Customer Centric

Fast Time To Market

Real time

Cloud Enabled

Financial Instrument Modules

Money Market Repos Loan Deposit	Spot, Forward FX Forex Swaps Fund Transfers
Bonds	Complex Bond ABS/MBS Inflation Linked
IRS/CCS	Complex Swap Structure
Currency Options	Exotic currency Options
Equity	Equity Options Index Options
Bond Options	Exotic Bond Options
FRA Futures	Exchange Traded Options
Interest Rate Options	Exotic Interest Rate Options
Credit Derivatives	Islamic Transactions
Commodity	Commodity Options

Functions

Deal Capture
Positions
Valuation
Sensitivities
P&L
Reserve Management

Gap
Duration
Hedging
Credit Risk
Settlement Risk
Trading Limits
Portfolio Limits
Benchmarking

Deal Blotter
Payment Analysis
Accrued Interest
Profit Income
Fixings
Margin Calls

Renewal
Exercisable Options

Ticket/Confirmation

Additional Modules/Solutions

Accounting Module
GL Management
Accounting Entries

Collateral Module
Collateral Operations
Collateral Agreements
Margin calls

SWIFT Module
SWIFT Messages Generation
(Confirmation and Advice)

Spread Matrix
Spread Matrix Calculation
using Bispline Methodology

Order Management
Orders Import
Orders Execution

Libor Discontinuation
LIBOR Reference Module (LRM)
LIBOR Conversion Module (LCM)

Interfaces
Dealing Systems (Refinitiv / Reuters, Bloomberg, etc.) for automatic import of trades

Valuation API
Real time API Complex Structures Pricing
Integration with Numerix

IRRBB

VaR
Historical
Risk Metrics
Monte-Carlo

MiFID II – EMIR - IFRS

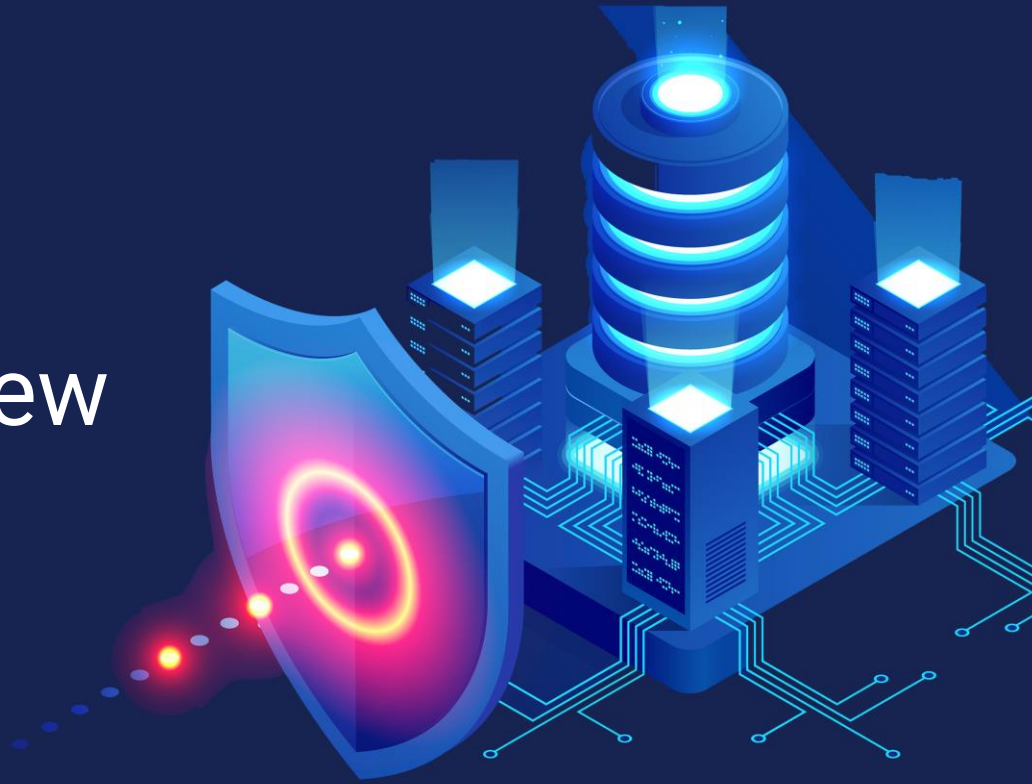
Fully Compliant

Open Architecture

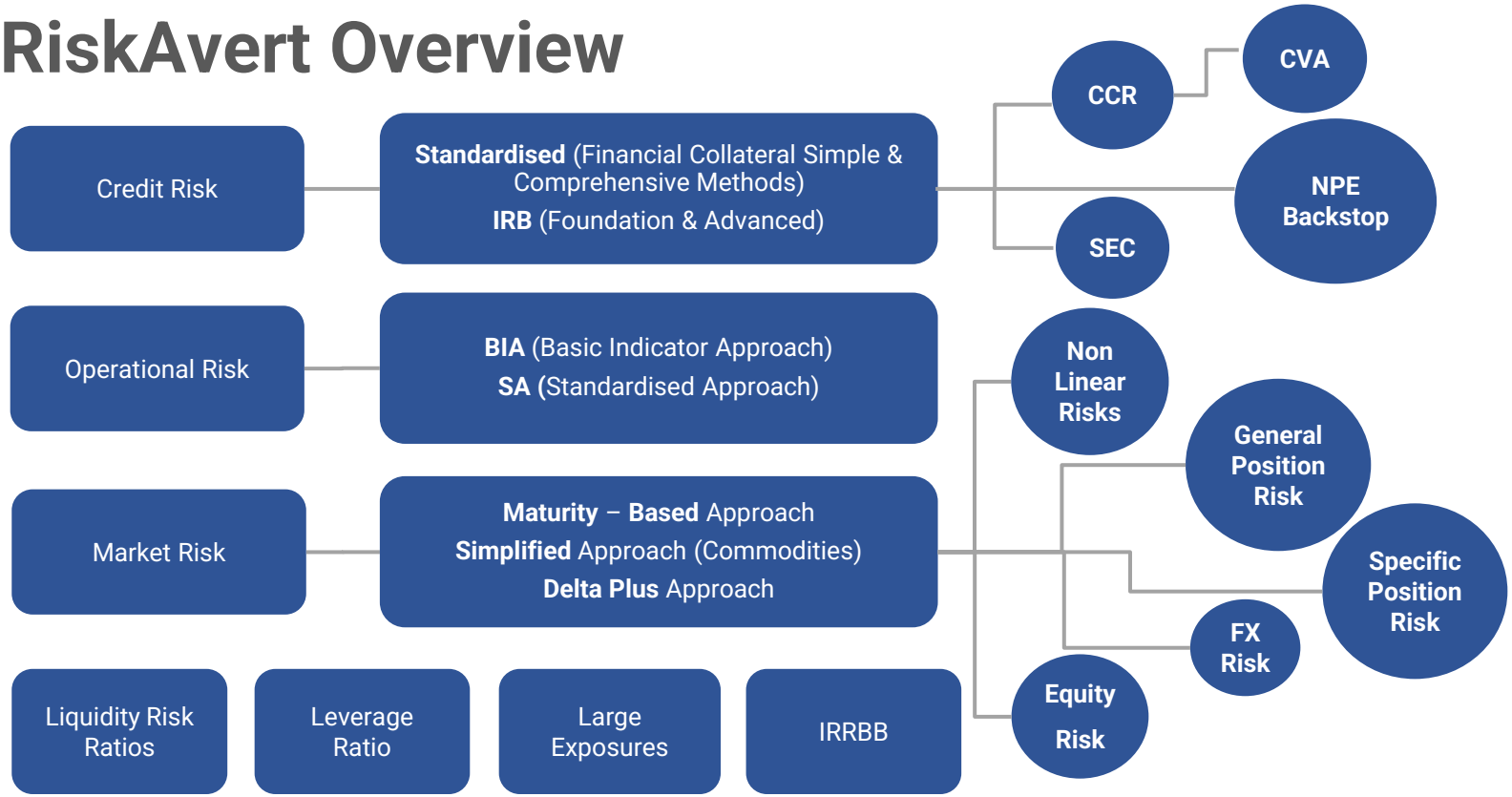
Waterfall, Agile & Hybrid

Easily Deployable

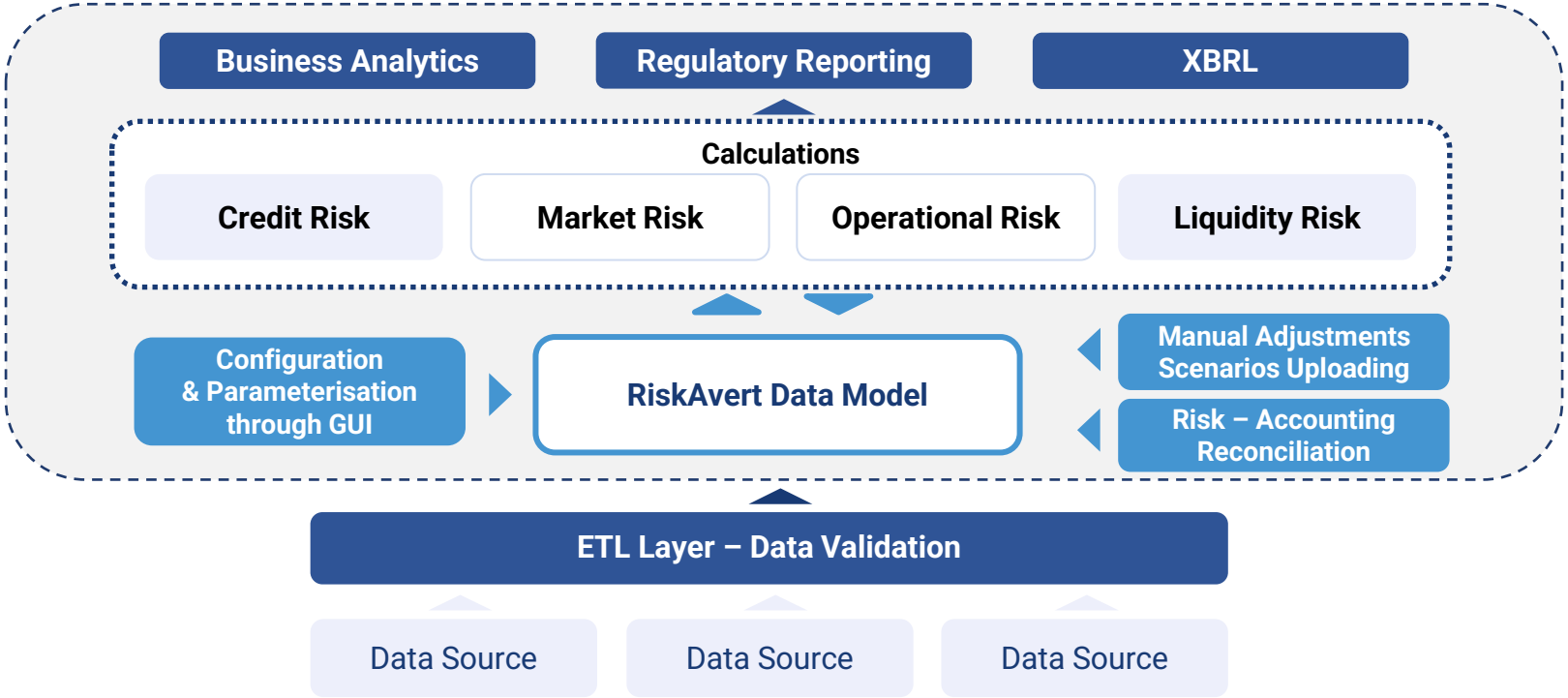
RiskAvert - Overview



RiskAvert Overview



RiskAvert Overview | Workflow



Calculation Module Organizer

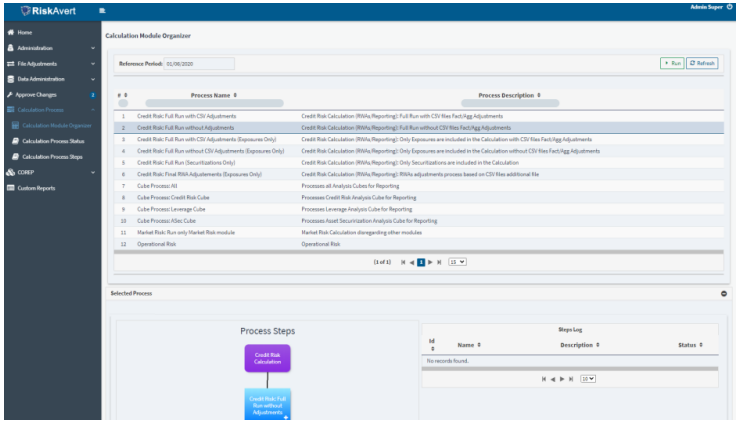
Calculation process orchestration and automation

- Capability to create independent calculation processes according
  to business objectives and goals

Examples:

  - Credit risk calculations vs Securitization calculations
  - Including adjustments vs without adjustments

- Determine calculation process parameters
- Simple way to initiate the process



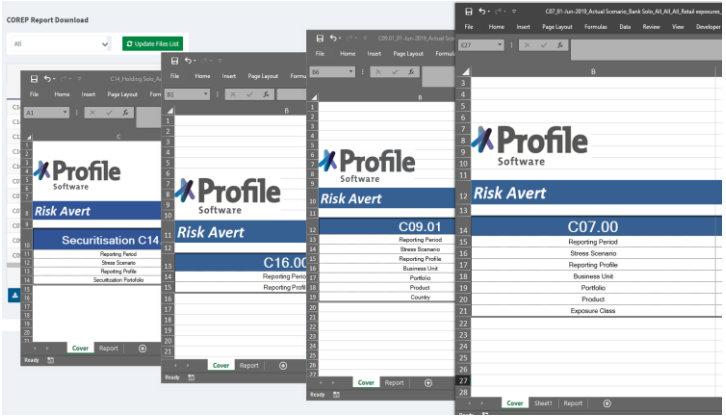
Enhanced calculation process monitoring

- Step by step overview of the calculation processes through customized reports
- A dynamic and powerful execution process graphical representation that provides user with high level overview of the calculation process status
- An easy way to understand and quickly identify possible malfunctions in the calculation process

Reporting Mechanism

Increase automation and standardization of reports

- Eliminate redundancies and implement single version of truth for all type or reporting and recipients
- Enhance automation of reports that are currently generated partially / totally manual
- Increase standardization of reporting
- Increased compliance with reporting requirements



Advanced user capabilities

- Determine reporting parameters according to business needs
- Create sets with predefined reporting parameters to reduce production overhead
- Step by step overview of the report generation process
- History of generated reports for future reference
- Download locally plenty of generated reports at once for further processing

Other Solutions

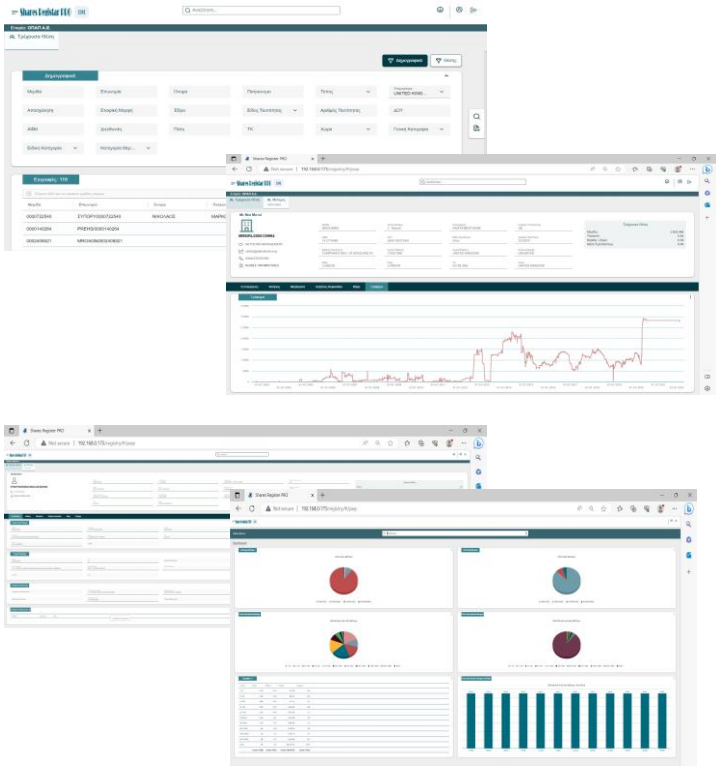
Profile Registry

Profile Registry

Shareholder Management Platform

- Applies:
  - Listed Companies with registered shares
  - Multi-ownership companies with registered shares

- Includes also:
  - General Meetings Management System
  - Profile Vote
  - Transaction Price Estimation System (valid to Listed Companies only)



Profile Registry

Registry – core
Covers all regulatory obligations and requirements of listed companies such as updates, number of stocks possessed, dividends, and collaterals to the fullest

Auto Grouping
Creates dynamic groups of investors by using complex criteria, set by the user

General Meeting Management
Supports successfully shareholders' general meeting

MIS Pricing
Combines shareholders transactions with historical data (open, close, high, low, etc,) and estimates the acquiring cost, the selling price and the profit/loss of every single investor and /or group of investors, separately

IR Reporting
Provides more than 30 ready to use, specialised reports, of historical fluctuations in the shareholders registry

Profile Vote
Supports remote voting according to SDR II and Covid-19 developing requirements.

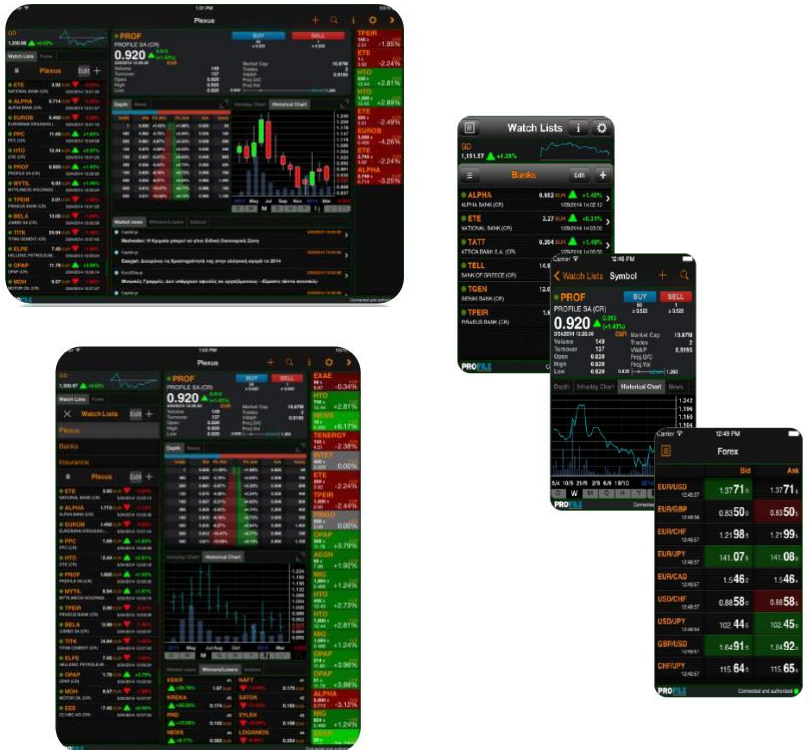
Market Data Solutions

Market Data

Real time Market Data platform

- GS Market
  - Multiple markets are already enabled
  - Supports full order book display
  - Integrates Technical Analysis tools
  - Incorporates Real-time news from newsagents

- Distributed as:
  - A terminal for local markets (stocks and futures)
  - The whole solution to a technical facilitator and as white-label solution



Market Data

Market Data Feed engine
Market Data Feed in real time

Data streaming
Real-time data streaming (option for delayed data streaming available)

Analysis
Advanced technical analysis & full historical database

Features
Prices, Market Depth, Volume, Turnover, Market Capitalisation, Trades, VWAP, 52wks, Winners & Losers, News (where applicable)

Trading
Ticker, Live trades streaming

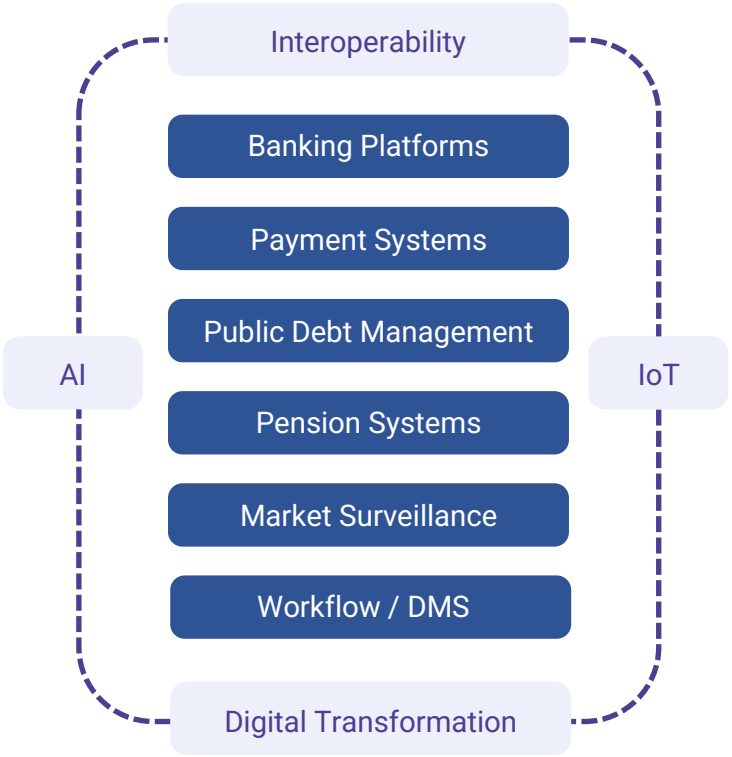
Watchlists
Support of multiple watchlists per user

Large-Scale Projects

Large Scale Projects

Ministries

- Ministry of Digital Governance
- Ministry of Labor & Social Security
- Ministry of Finance
- Ministry of Transportation
- Ministry of Justice
- Ministry of Health
- Ministry of Interior
- Ministry of Education
- Ministry of the Environment & Energy
- Ministry of Migration & Asylum



Large Scale Projects

Other Organizations

- Hellenic Auxiliary Pensions Defined Contributions Fund
- Independent Authority for Public Revenue
- Economic Chamber of Greece
- Army Equity Fund
- Road Transports SA
- National Cadastre
- Consignment Deposits & Loans Fund
- National Health Service Agency
- Greek Universities Network

Large Scale Projects' Strategy

PILLAR 1

Account management, implementation and delivery of signed contracts

PILLAR 2

Business development for new projects to be assigned to Profile, in the next 2-3 years

PILLAR 3

Expansion abroad

Approach A: Productization of some solutions that will be developed out of the projects won in Greece.

and / or

Approach B: Establishment in a couple of markets/geographies.

The aim is to create a Profile-ecosystem to explore new opportunities, by utilizing experience earned in Greece.

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