

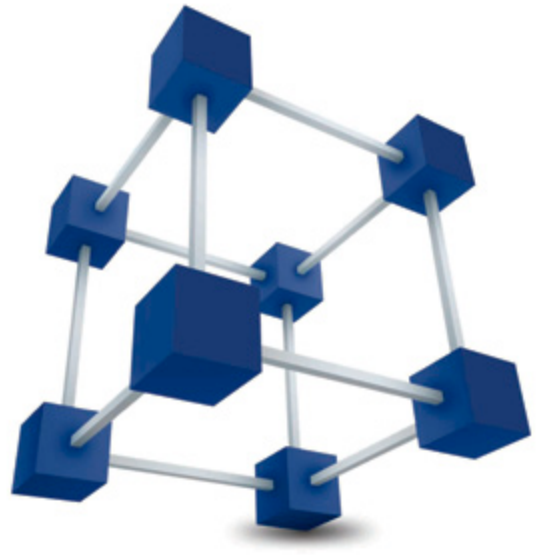
GET THE MOST  
OUT OF YOUR  
PEER-TO-PEER  
LENDING PLATFORM



## > The Solution

Peer-to-Peer (P2P) lending is a concept that flourished on the turn of the recent financial crisis. As banks tightened their financing processes, crowdfunding schemes such as P2P lending enabled SMEs and individuals to receive funding bypassing the banks.

**Profile Software's FMS.next P2P Lending** solution, part of the FMS.next suite, meets the requirements of crowdfunding and peer-to-peer lending companies as well as banks aiming to invest in this domain. The solution's core engine is a blend of investment management and banking modules, reflecting Profile Software's proven experience in both domains.



## > Features

### Investor's Toolkit:

- Investor's control panel and dashboard
- Bidding functionality and matching of trade orders in real-time
- White-labelled investor site

### Borrower's Toolkit:

- Auction, fixed or rating-based interest rate capture
- Including loan application, maturity book, transaction history, online payments
- White-labelled borrower site

### Credit Origination:

- Streamlined origination process
- Flexible credit scoring
- Powerful workflow engine, including document management facilities

### Counterparties:

- Cross-referencing a borrower's credit requests and their outcome
- Evaluating borrower/investor relationship info from other sources, e.g. through national credit bureaux and international AML watch-lists

### Funds allocation:

- Loans unitisation, based on parametric unit value
- Historically maintained allocation of funds to different investors

### Loans and Investment Management:

- Primary and secondary market operations
- Instant access to detailed information on active loans/portfolios
- Full activity logging, electronic document archiving and history of loan/investment changes
- Real-time statements and enquiries

### Credit Lines & Collateral Management:

- Sophisticated setup and management of credit lines and collaterals
- Hierarchically structured SME and individual credit lines
- Complex valuation policies for any collateral type

### Product Factory:

- Fast and easy creation of specially targeted financing products
- Centrally defined and disseminated policies across all products

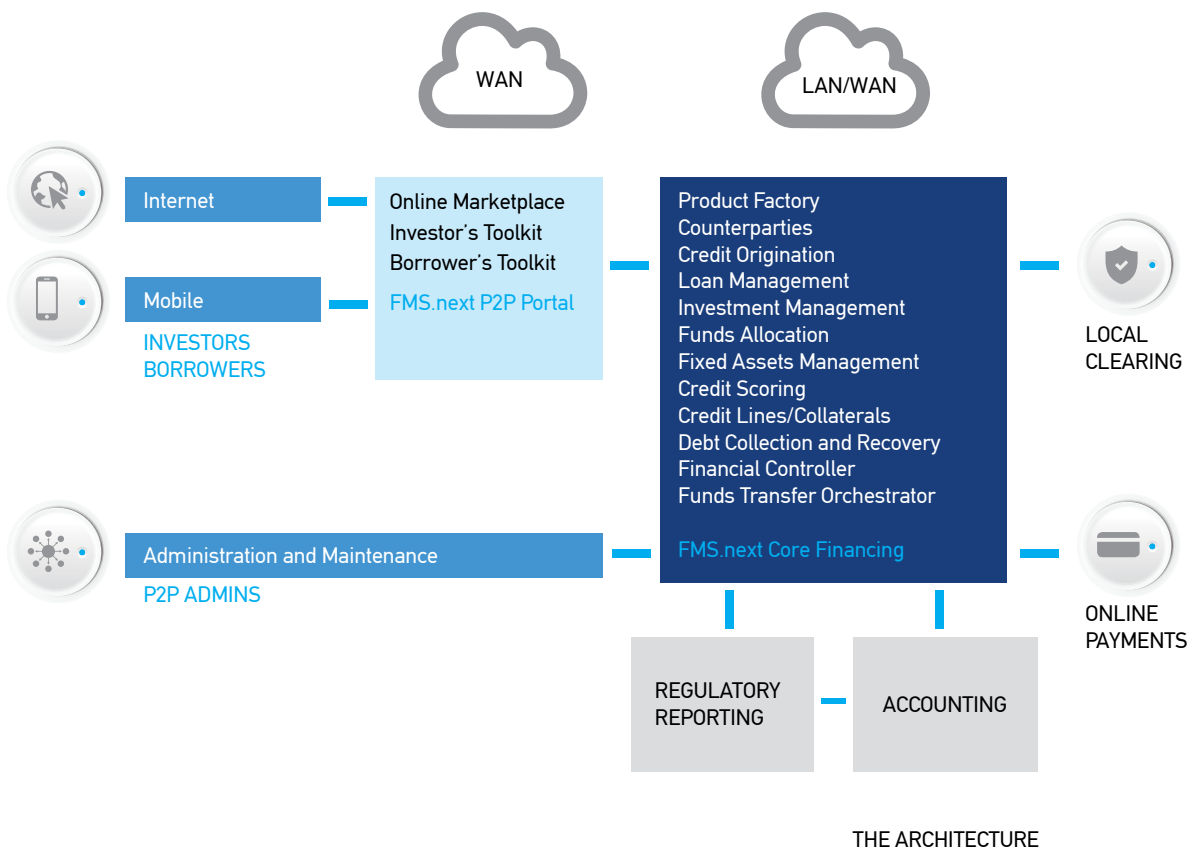
### Risk Management:

- Automatic calculation of provision pool
- Sophisticated credit scoring engine
- Full collections and debt recovery module

## > The Benefits

FMS.next P2P Lending builds upon the foundation of a robust core banking suite to offer a flexible, scalable and functionality-rich Peer-to-Peer lending platform. Some of the benefits to the organisations include the following:

- Flexibility to meet **future requirements** due to its modular structure
- Enhancing **customer experience** by streamlining processes
- **Ensuring compliance** by enabling rapid adaption to internal policies and rules
- Improving productivity by reducing tedious and manual tasks through an **easy-to-use white-labelled front-end** environment
- Open architecture ensures cost efficiency by allowing easy integration with 3rd party systems such as accounting and/or regulatory reporting applications



## Professional Services >

Profile Software delivers Professional Services to its clients which are included in its **turn-key solution** proposition to completely cover their requirements, from **project commencement to go-live**. These Professional Services cover both the Implementation (Project Management, Customisation, Consulting, Training) and Post-implementation phases (Customer & Technical Support, Maintenance, Consulting). Profile Software also offers additional **Business Process Outsourcing (BPO)** services or **Business Process as a Service (BPaaS)**.

**Profile Software**, an ISO-certified and listed company, is a specialised financial solutions provider, with offices in **Geneva, Dubai, London, Singapore, Athens** and **Nicosia**. It delivers market-proven solutions, with an exceptional track record of successful implementations, to the Banking and Investment Management industries.

**10,000**  
Users

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Sites

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**Profile Software** is acknowledged as an established and trusted partner across many regions, offering a wide spectrum of solutions to the financial services sector. Profile Software's solutions are recognised and approved by leading advisory firms and enable Institutions worldwide to align their business and IT strategies while providing the necessary business agility to proactively respond to the ever-changing market conditions.