

FINANCIAL
TECHNOLOGY
BUILT
AROUND
YOUR
BUSINESS





OUR COMPANY

Founded in 1990, Profile Software is a world-class, award-winning software provider delivering market-proven solutions to the Banking and Investment Management industries, with an exceptional track record of successful implementations. With presence in more than 25 countries, Profile Software is acknowledged as an established and trusted partner in a number of regions, offering a wide spectrum of software solutions. The company'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 everchanging market conditions.

15,000
Users

650
Sites

25
Countries



OUR SOLUTIONS

Profile Software via its solutions portfolio covers all major business areas pertinent to the Financial Services industry. In addition, the company's solutions can easily be implemented in small or large corporations offering unique flexibility to manage their operations, utilising modern technologies (e.g. mobile, cloud) and deployment methods (e.g. BPO, SaaS). In a nutshell, the solutions include:

INVESTMENT MANAGEMENT SOLUTIONS

- > 01. Wealth Management
- > 02. IAMs & IFAs
- > 03. Asset Management
- > 04. Fund Management
- > 05. Insurance Investment Management
- > 06. Family Offices
- > 07. Custody
- > 08. Brokerage
- > 09. Online Trading & Market Data
- > 10. Shareholders Management

BANKING SOLUTIONS

- > 01. Core Banking
- > 02. Alternative & Digital Finance
- > 03. Private Banks
- > 04. Personal Banking
- > 05. Islamic Banking
- > 06. Leasing & Financing
- > 07. Payments
- > 08. Risk Management
- > 09. Treasury
- > 10. Collections
- > 11. Trade Finance
- > 12. Loan Origination



DELIVERING RESULTS

Profile Software has developed its international presence relying on the core functionality of its products and the expertise of its people. These values characterise our corporate culture, our partnerships and our strategy focus. Profile Software's management approach has yielded a continuous profitability for more than 25 years, safeguarding its stakeholders' expectations.

> Strategy

Profile Software offers innovative, reliable solutions developed under the highest standards. We meet and exceed customer satisfaction by enriching our products range with industry leading, specialised solutions that improve our value proposition. Continuous and close contact with our clients and associates around the world allow us to anticipate future trends and demands.

> Human Resources

Profile Software recruits experienced and motivated professionals who benefit from continuous training. We provide a challenging environment that encourages initiative and promotes commitment to our clients' business objectives. Profile Software employs individuals of different backgrounds to further our knowledge and experience, for the benefit of our clients.

> International Know-How

Relying on our highly skilled workforce and a superior product set, we have expanded our presence globally. Over the past years, we have established a local presence in various strategic regions thereby assuring a smooth and rapid implementation which allows for the specific functionality required in every market to be best utilised.



> Industry Recognition

Profile Software's commitment to developing innovative and flexible solutions, has been recognised by well-established organisations, industry researchers and consultants. The company and its products have received several awards and have regularly been included in international industry research studies as a preferred vendor.

> Research & Development

Profile Software consistently invests in its solutions' R&D by developing its products' roadmaps with a view on required and anticipated functionality to proactively accommodate market's needs. This ongoing process has resulted into a significant number of innovative solutions that address local and international market requirements.

> Growing Clientele

Profile Software is proud of the growing number of its international clients across Europe, the Middle East, Asia, Africa and America, where the company has successfully implemented large and complex IT projects across various disciplines.

> Business Alliances - Partnerships

Profile Software has expanded its network of international partners to meet the increasing demand with specialised solutions' providers and integrators to represent its solutions in numerous regions. The company has established over 20 selective partnerships across the world to provide dedicated regional support and expertise.

INVESTMENT MANAGEMENT SOLUTIONS

Profile Software has developed a range of innovative, internationally recognised solutions for the investment management industry with advanced capabilities for web, cloud and mobile users.

The solutions presented are based on award-winning and globally implemented investment management platforms, available either on premises or cloud-based, that provide unparalleled flexibility, scalability and superior services to the organisations and their clientele. The solutions' modularity enables firms to utilise the desired functionality and achieve efficiencies and operational excellence on a single investment management platform environment.

> 01. Wealth Management

Profile Software provides Private Banking and Wealth Management organisations with solutions that boost a client-centric approach, for effective client onboarding and relationship management. It has a rich set of innovative wealth management tools, including rebalancing, proposals, order management, what-if analysis, performance and risk management, which enable professionals to focus on their clients' needs. The solution guarantees personalised service excellence for the complete spectrum of execution-only, advisory and discretionary management operations, offering web and mobile access at all times.

> 02. IAMs & IFAs

Profile Software's dedicated solution for Independent Wealth Managers (IWMs: IAMs & IFAs) enables them to enjoy world-class wealth management solutions that cover a wide spectrum of their operations, including CRM, advisory, compliance, portfolio management and consolidated client reporting on a single platform. The solution's architecture, modularity and extended parameterisation features provide IWMs with the necessary business agility to meet their objectives and be compliant with the regulatory framework.

> 03. Asset Management

The solution enables Asset Managers to easily adjust to market requirements and provides them with sophisticated tools to effectively manage investment related operations. The Asset Management solution offers traditional and alternative investments' support, multi-level performance monitoring, contribution, attribution analysis, risk analysis and stress-testing, limits and compliance tools to empower Asset Managers to fully manage any type of portfolios' assets.

> 04. Fund Management

Profile Software's solution provides Fund Managers with complete support throughout their processes, ensuring automation, compliance and risk control for any type of fund (e.g. UCITS, REITs, Islamic Funds, etc.). The Fund Management solution offers organisations the required functionality and the desired capability to streamline their fund management operations, while delivering superior services to fund shareholders on a single platform.

> 05. Insurance Investment Management

Profile Software's solution helps Insurance firms to closely monitor and analyse invested assets and their risk, generate investments accounting entries and meet regulatory requirements. It has been utilised by a number of international insurance firms delivering advanced operational efficiency while providing rich functionality to professionally manage their financial assets and achieve automation of the investments' related processes.

> 06. Family Offices

The solution provides the family office investment officers with comprehensive functionality to professionally manage and monitor both in-house and externally managed assets, while fully supporting their office management specific requirements. The solution offers out-of-the-box links with 3rd party systems (e.g. Custodians/Banks, Market Data Providers, etc.) and includes specialised tools to monitor complex ownership structures and relationships, documents management, workflow activities execution as well as all required wealth management and reporting.



> 07. Custody

The solution comprehensively covers the specialised business requirements of custodians and provides the required functionality and SWIFT connectivity to support the full spectrum of global and sub-custodian operations. On a single platform, it effectively supports multi-asset class custody operations pertinent to trade capturing and validation, settlement and clearing, fees calculation and invoicing, provides compliance and tax related reporting (e.g. FATCA, CRS), reconciliation and post-trade accounting.

> 08. Brokerage

Profile Software's solution is designed to offer front-to-back office, multi-channel, multi-currency and multi-asset class trading capabilities to effectively support a modern brokerage service. The solution offers various connectivity options with exchanges, counterparties and trading platforms via standard (e.g. FIX) or proprietary connectors. Its modularity allows for easy implementation of additional functions like performance risk, analytics and additional services including asset management.

> 09. Online Trading & Market Data

The solution covers the needs for market data feed and online trading, including real-time market monitoring, portfolio viewing and several order routing options. The solution is part of the Profile's platform, but it can be linked with any back-end system and can be securely accessible via web and mobile devices.

> 10. Shareholders Management

The solution allows users to perform the complete monitoring and management of a shareholders registry. The system incorporates modern tools and state-of-the-art technologies. It provides a user-friendly interface, fast data management, a plethora of tools and is easy to adjust and customise according to any listed company's requirements.



BANKING SOLUTIONS

Profile Software has invested heavily in its range of banking offerings, delivering reliable and flexible solutions to international organisations. The solutions available, ranging from Core Banking to Alternative Finance, utilise modern technologies to streamline financial institutions processes, while providing the necessary tools to build additional banking products and services quickly and competitively. The platform seamlessly integrates with third party systems to deliver a complete and fully integrated approach to market needs.

> 01. Core Banking

Profile Software's Core Banking solution incorporates the entire spectrum of banking processes, both retail and corporate, conventional and Islamic, including deposits, loans, payments, leasing, risk management and regulatory reporting on a single platform, covering front-to-back office operations, making it a complete and robust Banking Management software package.

> 02. Alternative & Digital Finance

Profile Software's solution effectively addresses the needs of crowdfunding platforms and branchless banks through a blend of selected Investment Management and Banking modules, that streamline processes with the appropriate data protection and regulatory compliance mechanisms, which are critical for a business challenger.

> 03. Private Banks

Profile Software offers Private Banks a flexible operational environment that enables them to support exceptional omni-channel services to high-net-worth families and individuals. With Profile Software's mature core banking and wealth management products as cornerstones, the solution utilises natively integrated modules to fully cover the needs of Private Banks for a true STP front-to-back office solution.

> 04. Personal Banking

Profile Software's solution supports investment services addressing the needs of the retail and affluent clientele. It complements any core banking system while effectively supporting a multi-channel service offering. The solution's flexibility ensures fast response to the evolving business and regulatory requirements, while offering a 360° client relationship view and modern tools to provide advisory services and enhance client experience.

> 05. Islamic Banking

Profile Software's solution covers the full spectrum of functional requirements in accordance with the Islamic principles of Shari'a Law, including regional language preferences, ensuring full Islamic Banking offering.

> 06. Leasing & Financing

The solution automates the financing process at all levels, from front-end contract management to a back-office general ledger. Incorporating full origination and collections functionality, it serves as a complete solution for the whole lifecycle of credit contracts, offering a reliable system for managing their operations with ease.

> 07. Payments

The solution supports multiple networks including users, payment channels and interbank networks through a complete, cost-effective and secure approach for their payment transactions processing. It facilitates domestic and international fund transfers, automates and monitors the full cycle of payments and efficiently ensures compliance to the business workflows.



> 08. Risk Management

The solution ensures out-of-the box regulatory compliance and reporting for a large number of Jurisdictions, including EU CRD IV. It covers all approaches for operational, market and credit risk regulatory capital calculation allowing the bank to obtain a single view of risk articulated across the entire organisation. Supervisory review is also available through a holistic stress-testing framework, as well as extensive concentration risk measure calculations and reporting. The solution's comprehensive cube-based MIS reporting engine fully supports market disclosure requirements.

> 09. Treasury

The solution enables efficient management of front-to-back office treasury operations necessary to increase and manage cash and securities while assuring that risks are under control. It covers the entire spectrum of business requirements ranging from cash management to trading, deal capture, position keeping, profitability and risk analysis, limits checking, settlement and in terms of instrument coverage, from FX to money market, capital market financial instruments, funds and more.

> 10. Collections

Profile Software's solution streamlines the whole of the collection process, reducing write-offs and provisioning, improving cash-flow, and allowing Financial Institutions to enhance their customer relationships, facilitating future sales opportunities. The solution offers easy integration, alerts, checks and customisation.

> 11. Trade Finance

The solution provides a comprehensive multi-branch and multi-bank coverage for all aspects of the trade finance and documentary business area, namely import & export documentary credits, outward and inward guarantees, import & export documentary collections, reimbursements, loans & advances, discounts, bills remittances, etc. It enables the transactional follow up of the active customers' global credit facilities in the trade commodity finance & structured trade finance fields.

> 12. Loan Origination

The solution automates the full life-cycle of credit applications from the setup of the application, to its evaluation and issuance of credit to applicants, including credit portfolio restructuring processes. Its embedded scoring engine allows for the modelling of any credit scoring algorithm, while the powerful workflow engine supports the administration and monitoring of complex credit origination processes.





PROFESSIONAL SERVICES: IMPLEMENTATION

Profile Software offers project management, configuration and customisation services, consulting and training as part of its professional services provision to its clients during the implementation phase.

> Project Management

Over the past 25+ years of operations we have developed and honed a PM methodology that has helped us to timely deliver successful implementations. We recognise that each client is unique and each implementation has its particular set of requirements. Profile Software's team of specialised consultants provides project management services that ensure the desired implementation of projects of any scale and complexity.

> Configuration & Customisation

Profile Software's solutions have been designed and developed based on a robust software product-oriented and mass customisation philosophy, while following international best practices and utilising cutting-edge technology. This allows for easy configuration so as to serve a number of alternative businesses and operational models. In cases where a project requires a customised approach of the vanilla or out-of-the-box functionality, the company's team of experts can successfully deliver on such specifications.

> Consulting

Our consulting approach is defined by the extensive industry knowledge of our local and international teams. Our consultants outline each business case, analyse the specific functional needs and deliver individual solutions aligned to each client's IT and corporate strategy. All systems are efficiently integrated within the existing infrastructure following a migration process, whenever required.

> Training

Profile Software provides customised training services on any scale to ensure the swift and complete utilisation of its solutions. Training services are available either based on standard seminar schedules or can be delivered ad hoc, and cover the business, technical and end-user aspects.



PROFESSIONAL SERVICES: POST-IMPLEMENTATION

Profile Software offers a range of after-sales services to meet clients' expectations, including maintenance, customer support, technical support and advisory services.

> Maintenance

All client installations are regularly maintained and upgraded to enhance their functionalities and be up-to-date with technological developments. To this end we offer bespoke maintenance and support contracts that suit the needs of each individual installation.

> Customer Support

Profile Software's support model is structured to facilitate quick processing of support requests to expedite troubleshooting and deliver answers and solutions to clients' issues within the particular Service-Level-Agreement scope. This model is based on a leveled approach (helpdesk, remote support and on-site intervention) and offers a single point of contact for clients' all requests.

> Technical Support

Profile Tracker is a web-based ticketing tool that enables capturing, management and monitoring of incoming communication, either for product support, change requests or enquiries. Requests for technical support can be submitted round-the-clock through the Tracker, or via e-mail streams and telephone sessions during regular business hours.

> Advisory & Managed Services

As a post implementation service, our team of experienced consultants is able to advise business, IT or operational officers to leverage the output of Profile Software's solutions, through business process optimisation workshops or deployment of product add-on features. Profile Software also offers hosting services for its solutions and additional Business Process Outsourcing (BPO) services or Business Process as a Service (BPaaS).



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