



IT-EXPERT

PayLater

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- Our Achievements
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IT-EXPERT Company is a reliable, trustworthy partner, part of the Digital Finance International (**Finstar Financial Group**)


Since 2008, we have proactively been developing and gaining vast experience in the financial technology sphere

The head office of IT Expert located in Serbia, Belgrade

With more than 150 developers and over 30 analysts and business development specialists, altogether – the company employs more than 180 people on a full-time basis



About

A modern glass skyscraper at night, viewed from a low angle looking up. The building's windows are illuminated from within, creating a grid of light against the dark sky. Teal-colored decorative elements, including solid circles and dotted lines, are overlaid on the image. Two white rounded rectangular callouts are positioned on the left side, containing text. The overall aesthetic is clean, professional, and tech-oriented.

Our company's mission is **to create unique and innovative services that ensure interactions between clients and financial institutions** are straightforward, efficient, and wide-ranging

Convenient technological solutions serve clients and make partner's businesses more profitable

Our Value

15 years of experience in FinTech



Being reliable means having reliable Partners

We are operating around the world



Our Achievements

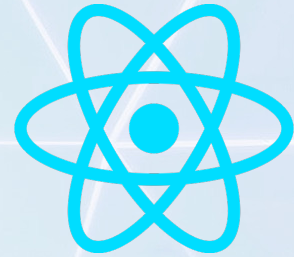
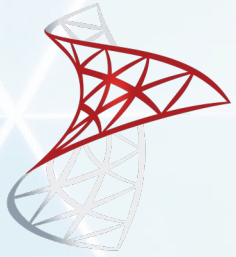


Standalone functionality

Independently deployable

External Integration

PayLater's architecture is based on individual microservices approach



Power BI



Technology stack

Module for Customer Journey interactions



Module for payment system interactions



Risk module



LMS Module



Reporting Module



GDPR Module



CRM/Collection Module



Lead Management Panel



Module for registering customer actions with forms (Matomo)



Mobile banking



The platform includes several core elements and microservices

System Modules

Daily calculation of customer balances, including actual and forecasted balances

Products settings and adjustments

Cession management

Extension, restructuring and other changes of loan parameters by operator or in automatic mode

Automatic interactions via API with external data sources and service providers

Automatic and manual verification of customer applications

Loan management system: Functionality and supported business processes

Support for cross-selling and sales of **additional products**

Flexible integration with CRM or RISK module, and other external systems via API

Automatic and manual registration of payments, correction of customer charges and balances **under various scenarios**

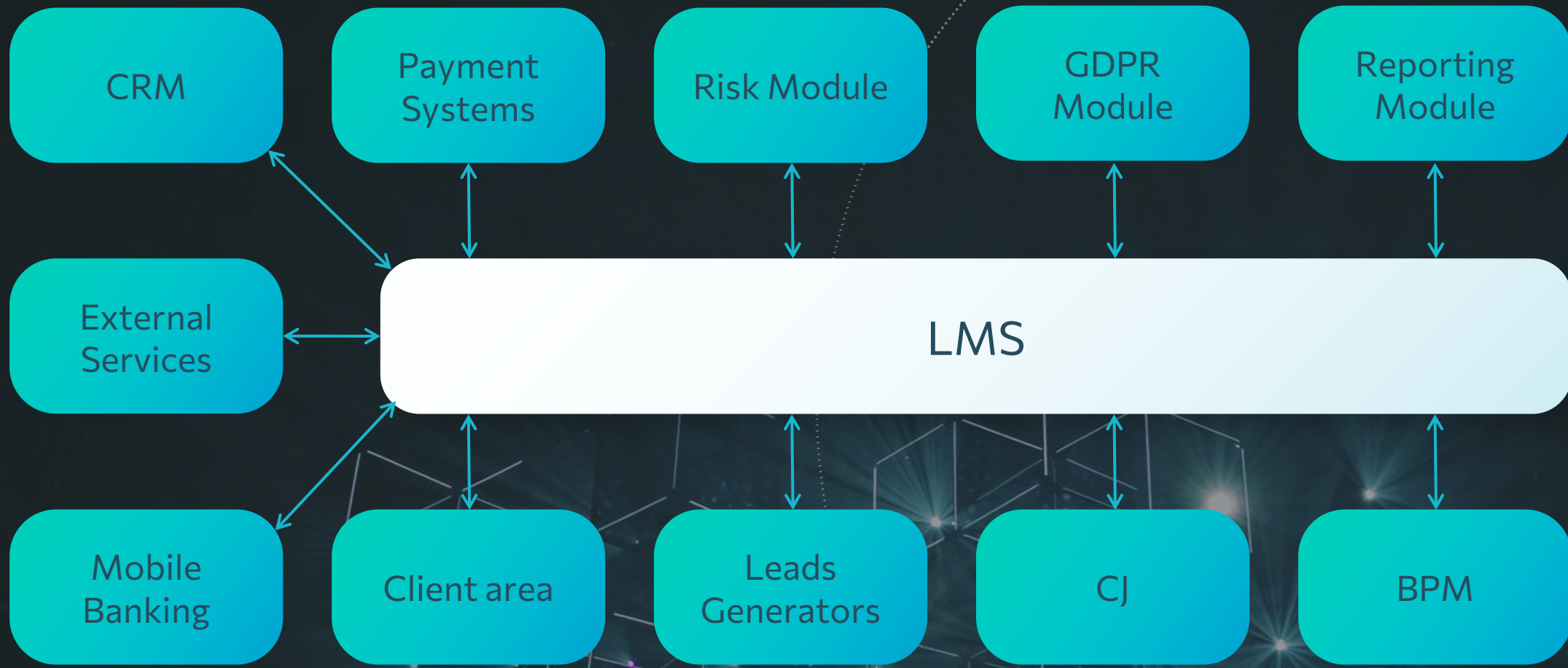
Information Exports to data warehouses, reporting systems and **dashboards**

Loan management system: **Functionality and supported business processes** continuation



Products





API LMS

Flexible variability of product customization for any business purpose

Products management tool

Home | **Periods** | Template | Schedule

Is active

Name: Code:

Interest rate: Coverage priorities for accruals:

Term: Grace period:

Description:

Home | Periods | **Template** | Schedule

↓ Period 1

Term: Early repayment:

Procedures set:

Fines (PDL):

Services:

[Loan](#)

[Prolongation](#)

↑ Period 2

Product Module

An innovative software complex with unique IT technologies

Support a wide range of financial products: POS, CarBroker, Consumer loans, Credit cards, PDL, BNPL, IL

Short and effective CJ

Brokerage software for agents at points of sales, SMS signing of contracts, "tablet" solution, mobile application for customer's self-service loans

Specialized module for the call center (sales support, "anti-queue", cross-sales)

Software for logistics and contract authorization

Flexible and easy-to-configure integration with partners and external services

BROKERAGE Module

Paylater LMS role model is designed to comply with the principles of information security.

cc-admin

cc-verifier

cc-supervisor

cc-collection-supervisor

cc-operator

cc-support

cc-collection

Creation date: 01/03/2023 00:00 - 01/10/2023 23:59;

Id	Report type	Status	Operator	Create date	Start date	End date	Error message	
120	Disbursement data report	Success	Балашов Александр	01/10/2023 13:02	01/10/2023 13:02:30	01/10/2023 13:02:32		
119	Lead generator report	Success	Rivera Julian	01/10/2023 12:16	01/10/2023 12:16:30	01/10/2023 12:16:30		
118	Lead generator report	Success	Adminov Admin	01/09/2023 13:06	01/09/2023 13:06:01	01/09/2023 13:06:01		
117	Lead generator detailed report	Success	Adminov Admin	01/09/2023 12:31	01/09/2023 12:31:12	01/09/2023 12:31:13		
116	Lead generator report	Success	Adminov Admin	01/09/2023 12:30	01/09/2023 12:30:26	01/09/2023 12:30:26		
115	Lead generator detailed report	Success	Adminov Admin	01/09/2023 11:53	01/09/2023 11:53:57	01/09/2023 11:53:57		
114	Lead generator detailed report	Success	Adminov Admin	01/09/2023 11:52	01/09/2023 11:52:20	01/09/2023 11:52:20		
113	Lead generator detailed report	Success	Adminov Admin	01/09/2023 11:50	01/09/2023 11:50:35	01/09/2023 11:50:35		

Statuses

- In process
- Manual checks 15
- Client registers 51
- Scoring 0
- Pre approved 0
- Load docs 0
- Archived 0

Order date: 01/10/2023 00:00 - 01/10/2023 23:59;

281481	First Loan For Free	Roselia rosa Luislague	40211281064	+1-809-492-0517	Verification	7. Checking the questionnaire
01/10/2023 15:29	FLFF PDL MVP New client	Client ID # 36624			01/10/2023 15:32	
281473	FB Mirror	Rafael mercedes	40226187140	+1-849-218-3108	Declined	
01/10/2023 15:26	PDL v2 New client	Client ID # 1127			01/10/2023 15:30	No phone match in Transunion and Age < 30
281470	Client	Wisquin rafael	03103461541	+1-809-377-3391	Actual terms	

Role Module

Operating reports/LMS reporting

Automated report generation is another invaluable feature offered by a digital loan servicing platform. Accounting, tax reports, and invoices are often requested by regulatory bodies, borrowers and investors. These high urgency reports should be provided on demand, and contain information, which is 100% accurate.

Power BI

The main Paylater data repository, collects data from multiple instances of Paylater or other CRM/LMS systems. It supports various data collection mechanisms with transfer dates to different visualization/report systems

External report system

API LMS has provided integration for any external report systems

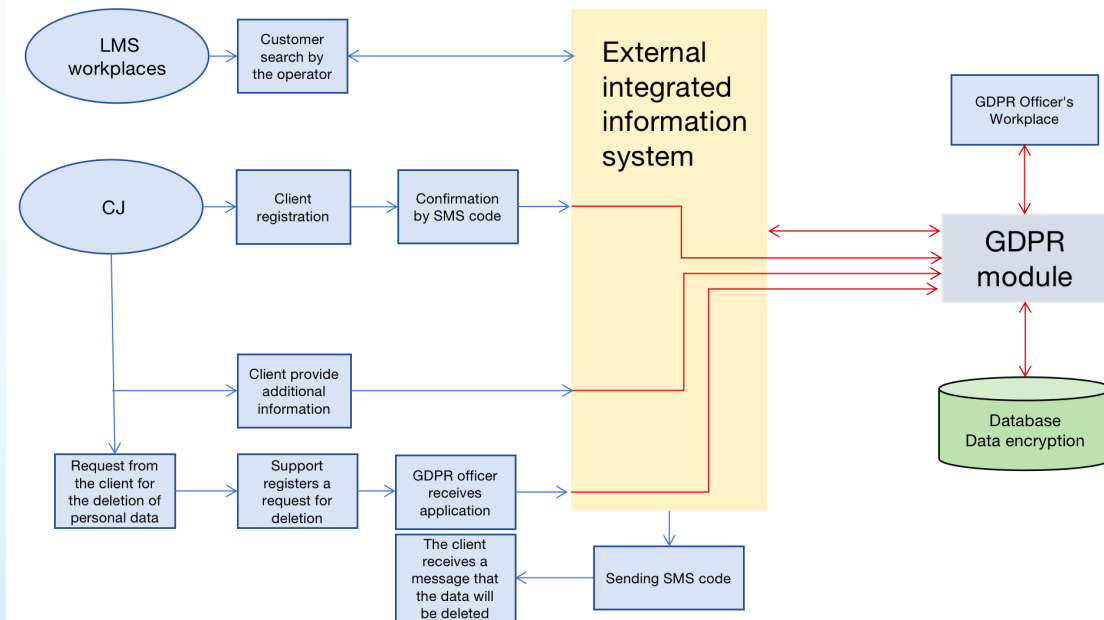


Reporting system

The procedure for collecting personal data includes depersonalization of information:

- Personal data is stored in encrypted form, only an authorized employee has access to the decrypted data through your workplace. All other users see the personal data under a pseudonym (ID).
- Microsoft SQL Server Transparent Data Encryption (TDE) is used to protect the database in which personal data is stored. Encryption is performed using the AES and 3DES encryption algorithms.
- The processing of personal data is carried out legally, fairly and transparently.
- User passwords are stored in encrypted form.

Scheme of general principles of GDPR module operation



GDPR Module

GDPR Officer – Workstation , core functionality

- Managing the policy of using the client's personal data in operations activity, for example
 - Sending information to customer (SMS, emails etc)
 - Calls
 - Data/documents transfer to external systems
 - Data changes tracking
 - Create - Edit – Delete personal data
- Regulation of permitted actions with the client's personal data into the system
- Download reports of customer data usage
- External information systems interactions control, who is connected to the GDPR module for next processing personal data

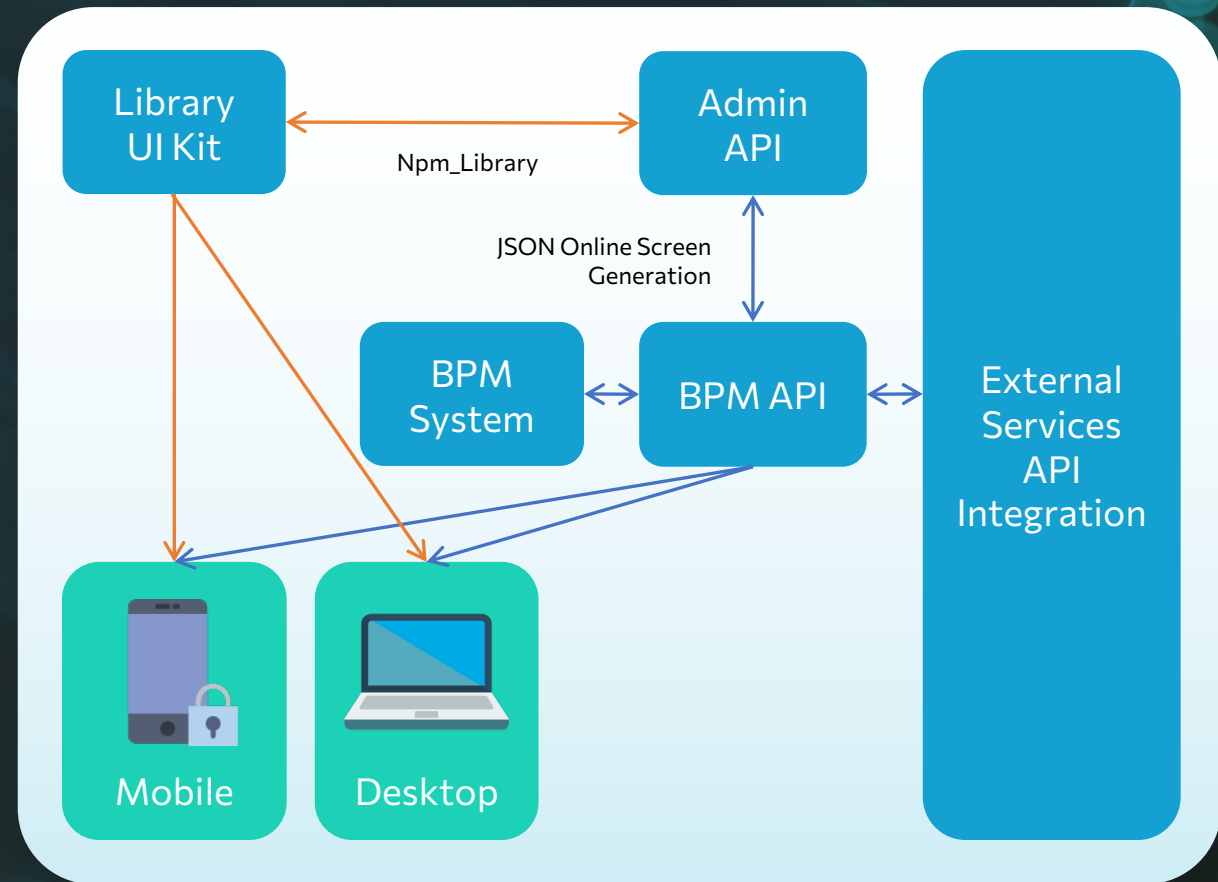
The screenshot displays the GdprOfficer Workstation interface. At the top, there is a header with 'GdprOfficer' and 'Work'. Below this is a table with columns for 'Permission Code', 'Description', 'Status', and 'Comment'. The table lists various permissions such as 'Bank Transfer', 'Scoring', 'Email Inform', 'SMS Inform', 'Call-Center Calling', 'SMS Mailing', 'Email Mailing', 'Third Person Transfer', 'BKI Transfer', 'Storing PD', 'Marketing Mailing', and 'Call Saving'. Each row has a 'Status' column with 'DENY' and 'ALLOW' buttons and a 'Comment' column with a text input field.

Below the table are three panels:

- Manage restrictions:** A table with columns for restriction type and status. 'Marketing Email', 'Marketing SMS', and 'Data transfer' are set to 'ON' (green), while 'Marketing calls' is set to 'OFF' (red). There are 'Submit' and 'Cancel' buttons at the bottom.
- Data Erasing:** A warning box stating 'All client connected data will be deleted and partners will be informed about it.' Below it is a question 'Are you sure?' and two buttons: 'Yes, delete' and 'Cancel'.
- Report creation:** A form with a 'Date' field, 'From' and 'TO' date pickers, and an 'All period' button. Below are three rows for 'Data changes', 'Data transfer', and 'All data', each with a checkbox. At the bottom are 'Create' and 'Cancel' buttons.

GDPR Module

- Mobile Banking is own development based on a low code platform using Backend Driven UI technology:
 - UI Built based on the response from the backend
 - The list of supported components is known in advance
 - Backend-Driven UI allows product managers to run different stories/scenarios independently without involving developers, at any time and on all platforms at once.
- This solution allows you
 - To manage CJ and UI with minimal involvement of development resources.
 - Operational adding of new functionality and customization/branding of the front-end when new companies launch. Hot update.
- Provides a wide range of opportunities for conducting research on user behavior when introducing new or adjusting existing business processes



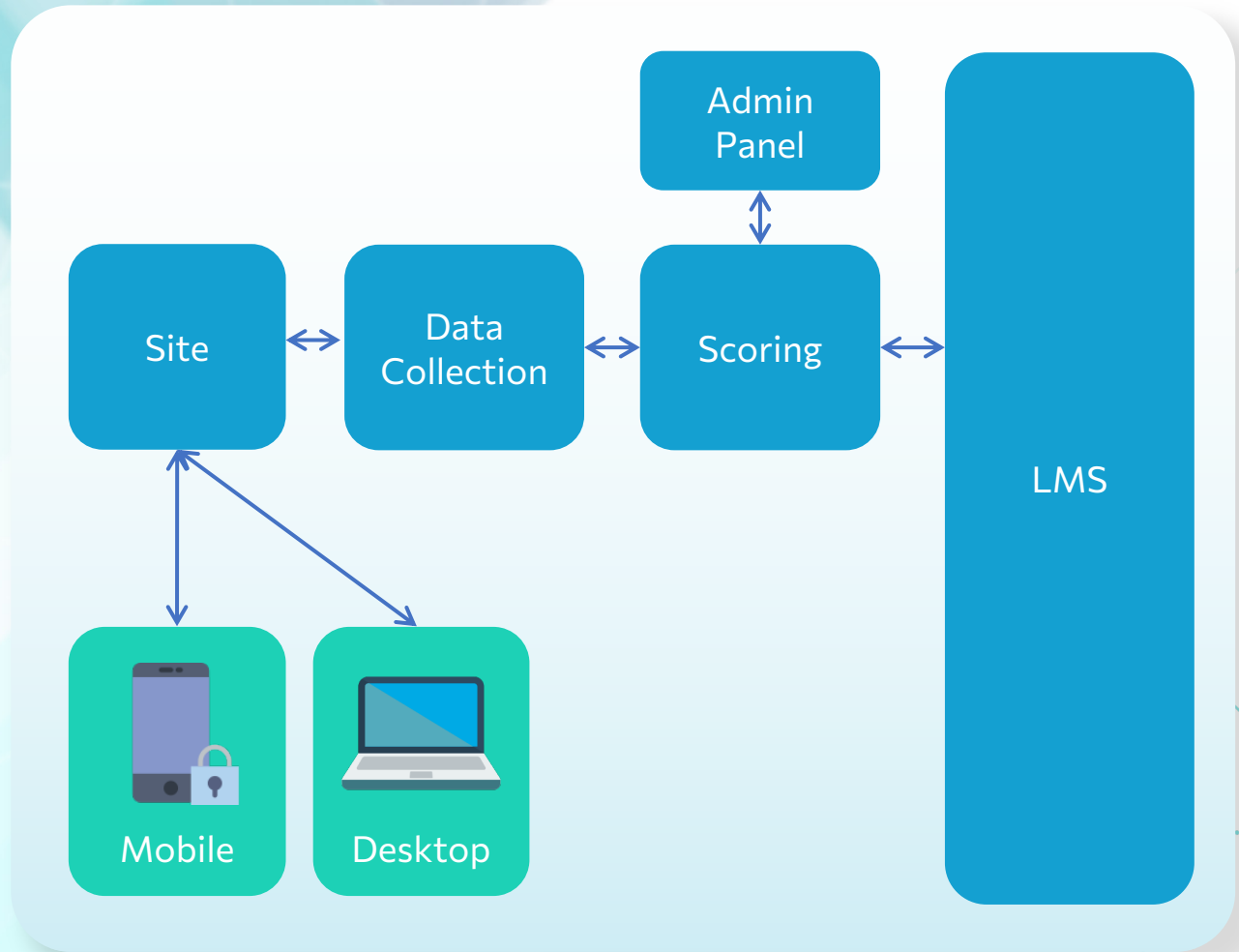
Mobile Banking

Reducing fraud risks using the market's best stack of device and user's authentication technologies and stable in time device fingerprint as well.

Filtering a high-risk flow includes detecting signs of tampering with technical parameters of device, analyzing Operational System, browser and software parameters, Internet session manipulations and network environment.

Reducing social frauds by means of analyzing behaviors of the users coming to web resources of the financial institutions that implement our service.

The broad data vector allows enriching loan risk models, reducing operational costs for risk assessment and increasing rate of loan product approvals via online in general.



Data Collection

Phone

- Standardization and automation of Call Center processes
- Call distribution algorithms, call recording, dynamic calls queuing, and missed call reminders
- Click-to-call technology
- Customizable and advanced IVR
- Softphone integrated with workstations of the system modules
- Automatic dialer
- Speech-to-Text functionality

Script module

- Managing the conversation between the call center operator and customers
- Operator/customer communication scenarios
- Administration panel for operational control and changes to scripts
- Speech analysis of conversations with customers

Campaign module

- Managing marketing portraits (profiles) of customers
- Managing marketing communications
- Analyzing the effectiveness of campaigns

Communication services

- Company e-mail
- Bulk messages
- Chatbot
- Instant messengers
- Support chats
- Social media

CRM Module

History tracking of client's promises and communications

Lits Formation based on promises and contacts

Filters for collection and pre-collection buckets

Create a queue

Enter a name for the queue

Hint

Select filters for the queue

Order Status

Order Date (Dynamic) from: to:

Loan Status

Loan status date (Dynamic) from: to:

Payment Date from: to:

Id	Name ↑	Date queue	Queue sign	Queue type	Life cycle	Communication type	Queue Priority	Dialer information	Queue status	Commands
187	21-11 Promise Date -1 (C_PD-1)	2022-11-21	Collection	Automatic	Not updatable	Call	1	4 - 2022-11-21	In work (1)	
188	21-11 Overdue Today (C_DD+1)	2022-11-21	Collection	Automatic	Not updatable	Call	1	2 - 2022-11-21	In work (48)	
191	21-11 General Overdue (C_DD+n)	2022-11-21	Collection	Automatic	Not updatable	Call	1	1 - 2022-11-21	In work (1312)	
192	21-11 Broken Promise (C_PD+n)	2022-11-21	Collection	Automatic	Not updatable	Call	1	3 - 2022-11-21	In work (1411)	
189	21-11 3 days before DueDate (PC_DD-3)	2022-11-21	Collection	Automatic	Not updatable	Call	1	7 - 2022-11-21	In work (48)	
190	21-11 1 day before DueDate (PC_DD-1)	2022-11-21	Collection	Automatic	Not updatable	Call	1	6 - 2022-11-21	In work (31)	

Collection Module

Prolongation Calculator

Customized customer profile with the necessary loan information

The ability to link a list of statuses and promises to the queue

Automatic opening of the questionnaire upon successful dialing to the client.

Information about loans

Order ID: ██████████	Loan ID: 3588
Order Status: Desembolsado	Amount: 10000
Order Date: 2022-08-08	Date of assignment of the loan status: 2022-09-08
Purpose: Negocios	Amount for early repayment: 0
Order type: PDL	Loan balance: 17695
Limit:	Loan term: 30 day
Name of the bank: BANCO POPULAR DOMINICANO, C. POR A.	Currency code: DOP
Account:	Date of the next payment: 2022-11-21
Bank account number: ██████████	The amount of the next payment: 17695
	Account number: ██████████

Prolongation form

Select a date:
22.11.2022

prolongation loans:
 3588 - outloanterm - 8/8/2022

[Submit prolongation form](#)

Prolongation result
Prolongation for 7 days
6407.00
Prolongation for 14 days
6820.00
Prolongation for 30 days
7764.00

[Prolongation result details](#)

Additional information

Queue Name	test_queue
Hint	Hint

Give promise Comment

[Send](#)

Promise date
DD. MM. YYYY

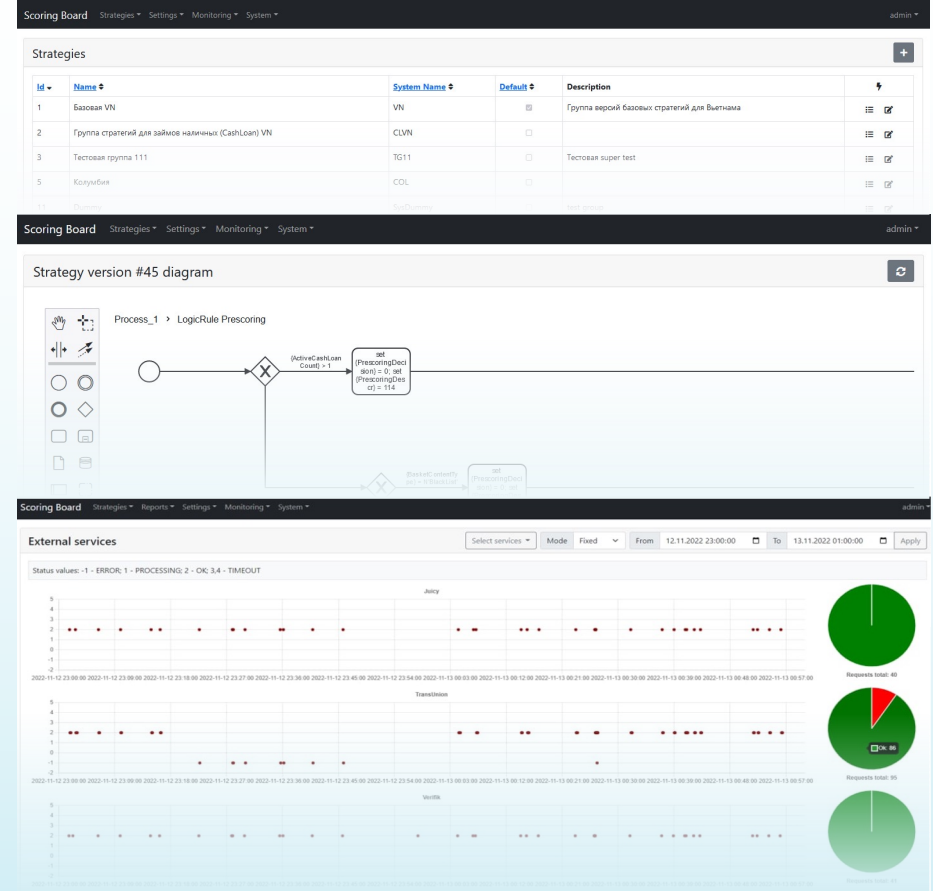
Promise amount

FULL NAME	██████████
CLIENT	150
GENDER	masculino
DATE OF BIRTH	██████████
EMAIL	██████████
PHONE NUMBER	██████████
CLIENT STATUS	Activo
ORDER STATUS	Desembolsado
THE LAST STEP OF REGISTRATION	
<<LOANAMOUNT>>	10000
<<LOANNEXTPAYMENTDATE>>	2022-11-21
<<LOANNEXTPAYMENTAMOUNT>>	17695

Collection Module

Evaluation of the work of external services



- This section is intended for creating new strategies, getting information about existing strategies and editing them.
- PayLater simplifies working with strategy versions by visually displaying their work in the form of a BPMN diagram. For this purpose, integration with an external bpmn-js service is organized, which helps to visualize versions of scoring strategies for your organization. Each version has a set of nodes. The node diagram in BPMN notation is automatically generated for each version.



RISK Module

- The part of LMS module which has provided a powerful tool for easy management (add, correct, delete etc.) a lead generators sources.

Date by click (session): 12/01/2022 00:00 - 01/09/2023 23:59;



ID	Is active	Name	Description	Orders	Issued	Denegado	
8	<input checked="" type="checkbox"/>	Alprestamo	Argentina	2625	116	499	
5	<input checked="" type="checkbox"/>	Credy		12461	138	1897	 
4	<input checked="" type="checkbox"/>	Credilemon		1	0	0	
3	<input checked="" type="checkbox"/>	Ikiwi		5448	118	1465	
2	<input checked="" type="checkbox"/>	Shuttle99		7244	195	1690	
1	<input checked="" type="checkbox"/>	Crezu Postback		41384	947	9536	
<i>Total:</i>				69163	1514	15087	

- Online efficiency reporting of each lead generator. Powerful tool for marketing and product specialists.

Date by click (session): 05/29/2022 00:00 - 11/25/2022 23:59; Lead Generator: Crezy Postback;

Source	Clicks	New Apps	CR%	Loans	app to loans CR%	postback sent	Rejected Apps
Crezy Postback	2	0	0.00	0	0.00	0	0

- Easy settings for next selling the Rejected traffic

ID	Logo	Lead Generator	Is active	Referral link	Rule	
0		Crezy	<input checked="" type="checkbox"/>	https://tracking.adcredy.com/SH1Be	100	

Lead panel

Loading Test

- Deployment stage
- Regular operations
- Implementation new functionality

Test Method:
CJ parallel automatic passing the final status.

The number of parallel processes running simultaneously

200

CPU Loading

average

Average time of CJ passing of one application

70 sec

Interface response time and operation execution time

acceptable
with small delays

Maximum number of requests per hour in the test configuration

10 000

Maximum peak during commercial operation

10 applications per second

Technical support 24/7 in all time zones for 365 days

Individual approach to solving each task or challenge based on reasonable price

Dedicated professional team for each project, including: project managers, front/back-developers, business analysts and QA.

Using advanced technological solutions taking into account the world practice

Why choose us