



Lead the Digital Lending Revolution

With FinnOne Neo[®] Innovation for Success

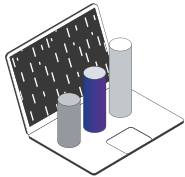


Our comprehensive digital lending suite empowers financial institutions (FIs) to enhance efficiency, reduce operational costs, and deliver an exceptional customer experience in the highly competitive lending landscape. It equips lenders to seamlessly adapt to evolving market dynamics and regulatory requirements while maintaining a strong emphasis on customer satisfaction and risk management.

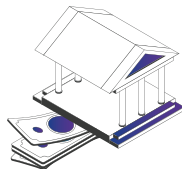


This composable solution acts as a catalyst for strengthening the Retail, Corporate, Automotive, and Islamic finance sectors, delivering robust scalability and enhanced profitability. FinnOne Neo® is a future-ready digital lending suite designed to manage the entire loan lifecycle for financial institutions, prioritizing customer experience. With a comprehensive range of modules from loan origination to servicing and debt collection, FinnOne Neo® empowers financial institutions to swiftly adapt to changing customer and market demands, achieving faster turnaround times.

The core systems of the FinnOne Neo® suite include:



**Customer Acquisition
System**



**Loan Management
System**



**Collections
Management System**



**Collateral Management
System**



**Enterprise Content
Management System**

Why Trust FinnOne Neo® for Your Digital Lending Needs?

With over 30 years of global lending experience, FinnOne Neo® offers unparalleled value by being the only solution that truly understands the intricacies of lending. It seamlessly integrates all your lending processes end-to-end. FinnOne Neo® stands out for three key attributes.

FinnOne Neo® revolutionizes end-to-end digital lending for financial institutions, delivering superior product selection, enhanced efficiency, reduced costs, minimized errors, and increased margins – all adding up to maximized portfolio performance, driving growth and success.

FinnOne Neo®

Your One-Stop Solution for Digital Lending Needs

Customer Centricity

FinnOne Neo® empowers financial institutions to hyper-personalize services, enhancing customer experience, loyalty, and advocacy. With FinnOne Neo® financial institutions can effortlessly provide customers with seamless, self-service lending facility, anytime, anywhere.

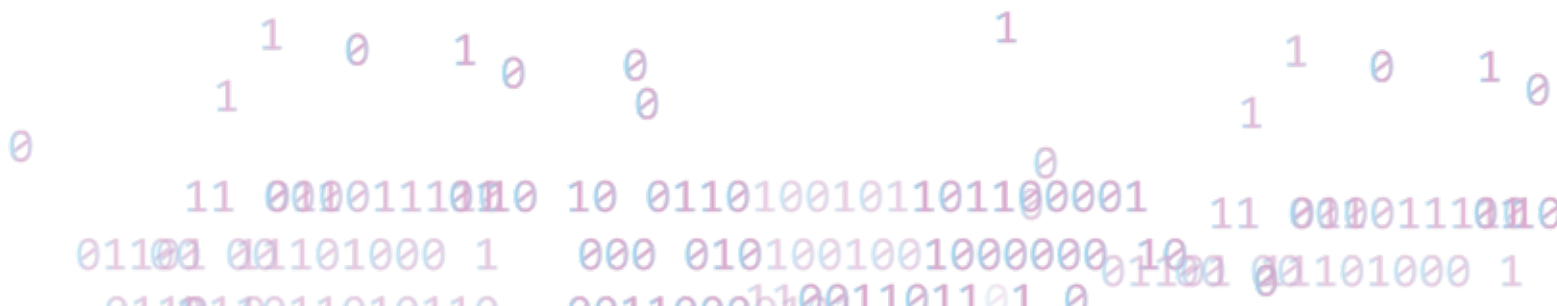


Operational Efficiencies

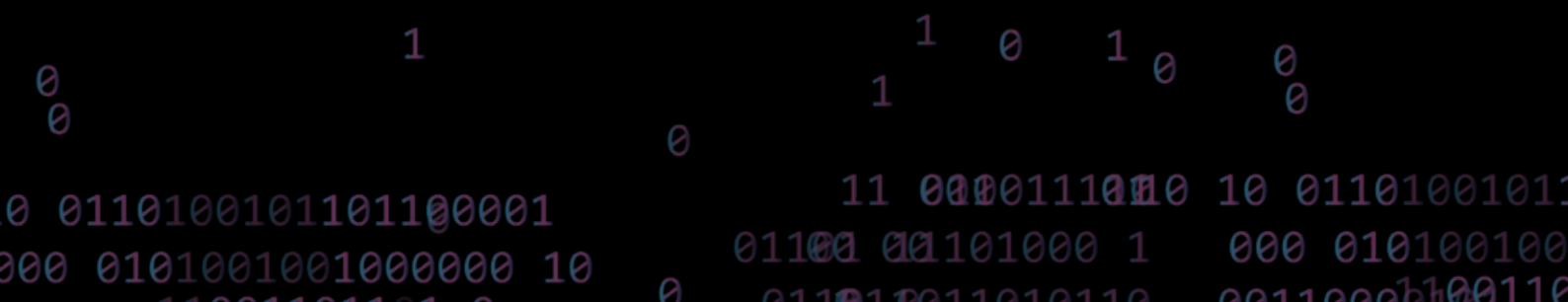
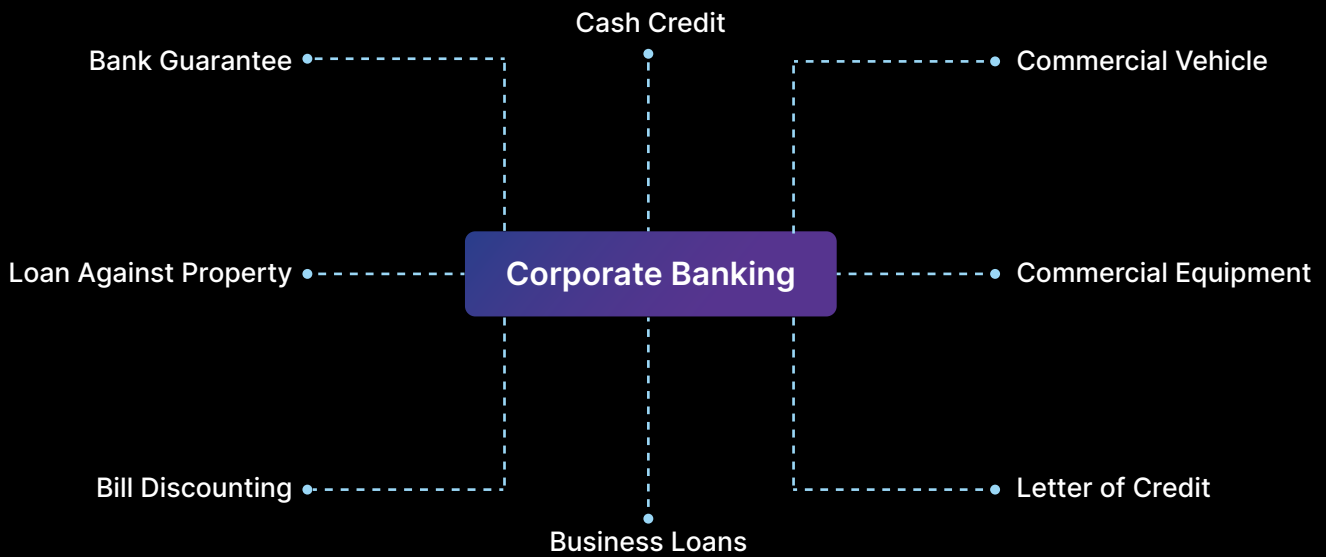
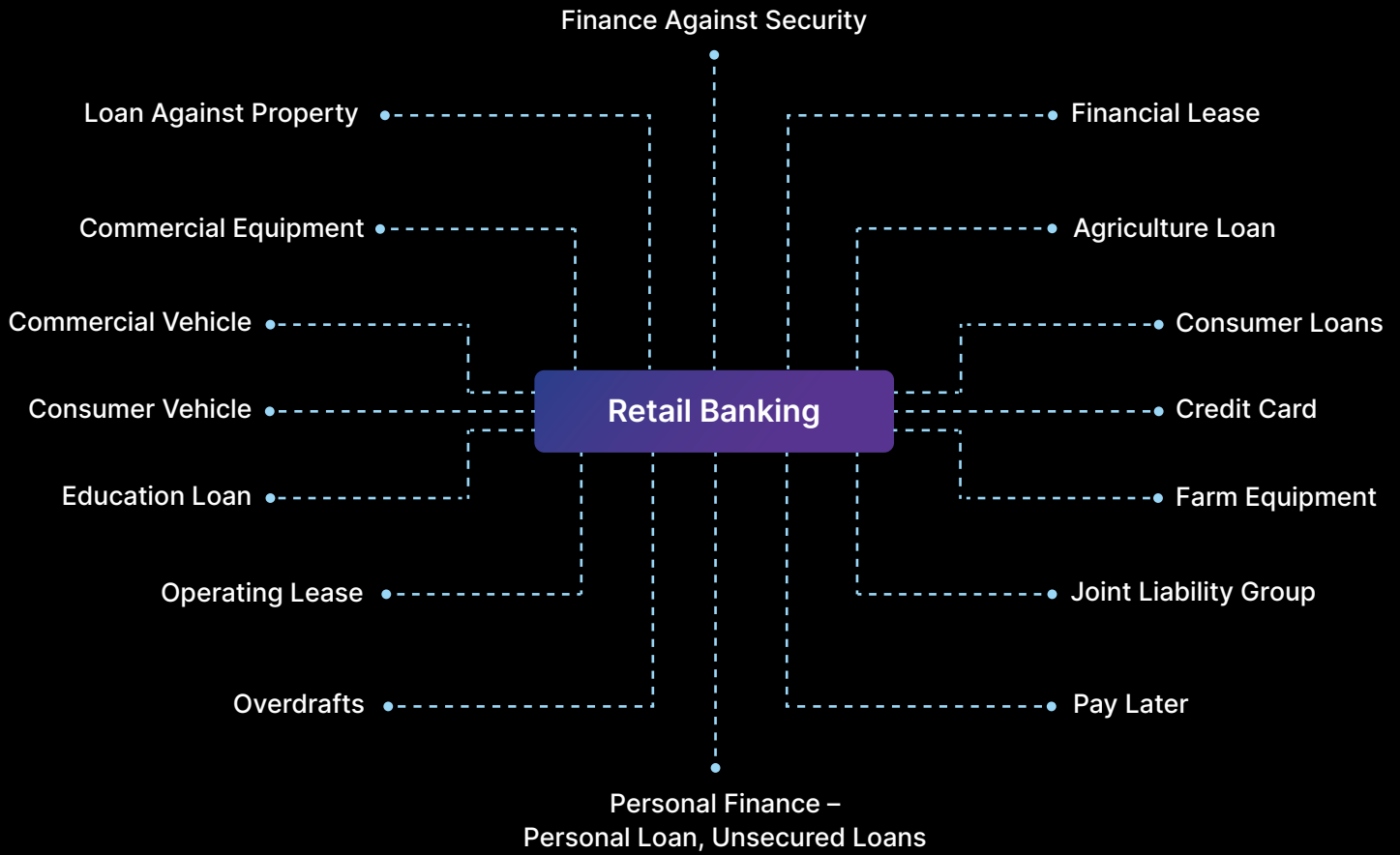
Boost operational efficiency with built-in templates, ready APIs, and straight-through processing. FinnOne Neo® helps financial institutions reduce total operational costs significantly.

Mobility

Leverage mobility and channel modules to offer seamless digital lending experiences. FinnOne Neo® supports both agent-facing and end-customer offerings, ensuring a smooth, integrated digital lending process.



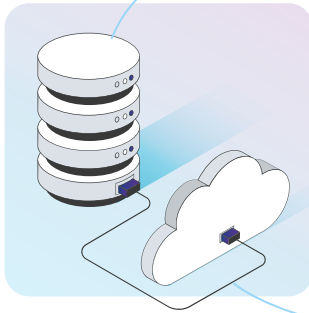
Lines of Business (LOBs) Supported by FinnOne Neo®



What FIs will achieve with FinnOne Neo®?

Enhanced Total Experience

Accelerate growth by enhancing both customer and user experiences. Understand customer dimensions deeply and align business objectives with user needs to optimize digital products.



Composable Architecture

Unlock a world of opportunities with a 540+ APIs stack, enabling seamless integration with any system. Adapt effortlessly to changing business needs with a flexible, agile architecture.

Accelerated Go-to-Market

Launch new products on demand across retail, corporate, automotive, and Islamic banking. Utilize out-of-the-box templates to create, modify, and rapidly deploy innovative products as business needs evolve.

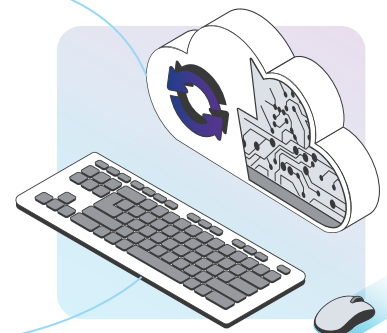


Robust Security

The security architecture protects infrastructure, data, and application layers. Security features at application level include identity and access management, user role management, limits, and exception management.

24x7 Real-Time Processing

Experience a fully real-time digital lending solution that processes and posts transactions instantly across its own and third-party channels of origination, including Email, SMS, WhatsApp, and more.

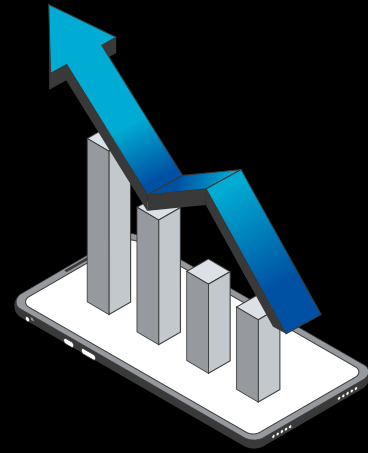


Regulatory Compliant

Operate seamlessly across geographies with a global compliance and regulatory-ready solution, empowering financial institutions to conduct business anywhere, instantly.

Ignite Unmatched Growth with FinnOne Neo® Customer Acquisition System (CAS)

Make Lending Agile, Scalable, and Transparent - FinnOne Neo® makes your lending business agile, scalable, streamlined, and transparent, unlocking new opportunities for expansion and profitability. It's a robust solution designed to oversee the entire loan lifecycle, from customer onboarding to loan disbursements, allowing for easy scalability and accelerated growth.



► Smart Customer Onboarding

Streamline lead capture and onboarding by effortlessly capturing leads from various channels, ensuring quick data entry, seamless document uploads, eligibility checks, and application submissions. Enhance customer engagement, track workflows, maintain compliance, and receive real-time alerts.

► Enhanced Risk Management and Automated Credit Processing

Eliminate the risk of fraud with automated identification. Automate the credit decision process and underwrite applications based on predefined parameters. Manage exceptions efficiently with rule-based workflows.

► Faster Loan Disbursements

Achieve rapid loan disbursements with generated amortization schedules, flexible partial or full disbursement schemes, and delivery orders. Instantly verify documents and repayment instruments, accommodating multiple disbursements across various assets.

► Accelerate Time-to-Market

Efficiently launch new loan products with predefined rules, policies, masters, forms, and workflows. Ensure accelerated time-to-market and seamless product creation and customization.

► Integrated Straight Through Processing

Revolutionize loan application processing from onboarding to disbursement with automated workflows. Eliminate manual intervention and enable auto-approval and disbursement for lightning-fast processing.

► Advanced Rule Engine Capabilities

Experience the game-changing power of our embedded rule engine. Executing rules in-memory for instant results sets FinnOne Neo® CAS apart. Benefit from comprehensive services including rule modelling, verification, auditing, policy integration, scoring, and de-duplication for a seamless, efficient, and holistic rule management approach.



Attain Precision with FinnOne Neo® Loan Management System (LMS)

FinnOne Neo® LMS simplifies and enhances loan management, transforming your lending business into an efficient, customer-centric operation. Discover a gateway to advanced loan servicing capabilities designed to elevate customer experience and streamline operations.

With FinnOne Neo® LMS, manage the loan servicing lifecycle, launch tailored products swiftly, reduce time-to-market, enhance productivity, and improve service across channels—all while ensuring superior risk management.



Launch Targeted Product Offerings

Stay competitive by enabling your team to quickly launch targeted product offerings with an advanced product management module.



Self-Service Journeys

Create frictionless and personalized customer journeys for managing loans via mobile and web platforms.



Reduce Time-to-Market

Respond instantly to customer requests for letters, reports, and account statements using out-of-the-box templates, helping you stay ahead of market trends.



24x7 Operations

Allow your customers to manage loans anytime and perform seamless transactions with zero downtime, even during End-of-Day (EOD) processes.



Automate Processes with In-Built Engines

Utilize a robust and scalable set of engines, including a repayment engine, rule engine, accounting engine, and charge engine, to automate various functional processes for servicing operations.



Interactive Dashboards

Enhance user productivity with an intuitive and customizable interface that allows monitoring of all End-of-Day (EOD) processes through a single screen.

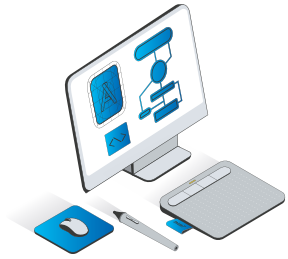


Repayments Management

Seamlessly handle repayments, including flexible installment plans, early/maturity closures, and contract reschedules or amendments.

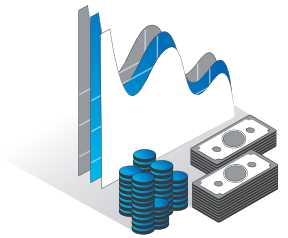
Optimize Delinquency Management with FinnOne Neo® Collections System

A next-gen solution that empowers financial institutions with extensive collection strategies, an automation-ready framework, and ready digital APIs for quick integration. FinnOne Neo® Collections supports end-to-end customer follow-up activities and communication. It is highly configurable and customer-centric, requires zero manual intervention, and provides the collection team with a 360-degree customer exposure view.



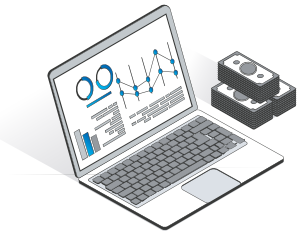
Minimize Delinquencies with a Flexible Architecture

Harness the power of composable architecture to minimize delinquencies. Leverage smart, automation-ready solution with ready 80+ digital APIs to unlock the potential of digital collections and enhance efficiency.



Achieve Smarter Recoveries Cost-Effectively

Enhance recoveries by recommending cost-effective outreach channels, reduce NPLs with embedded rule engines, and empower collectors with data-driven insights to manage delinquent accounts effectively, ensuring streamlined operations and optimal debt collection outcomes.



Configurable Collections Strategies

Customize delinquency identification rules, aligning FIs with unique business strategies by ensuring precise classification of accounts as delinquent or pre-delinquent, optimizing collections procedures and enhancing the overall performance.



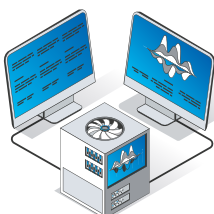
Unified Customer 360°

Get a holistic 360-degree customer view with details of last interactions and clickable actions. Enable personalized script driven customer follow-ups – at account, case level, through their preferred channels such as calls, SMS, Email, WhatsApp, letters, etc.



Rule Based Account Classification

User defined rule-based account classification of delinquent cases based on DPD (Days Past Due), region, branch, account overdue, credit score, and more. Rule based classification of queues helps in automated assignment of customer accounts to the right collectors at the right time.



Advanced Collections Process

Create rule-based workflow for effortless management of skip tracing, litigation, repossession, legal, asset sales, and settlement.

Leverage Comprehensive, Scalable FinnOne Neo® Collateral Management System (CMS)

Elevate Your Collateral Management

FinnOne Neo® CMS is a robust and scalable solution designed to manage the complete collateral lifecycle across all financial institution platforms. Acting as a centralized repository, it provides users with a comprehensive view of all collaterals, serving as the single source of truth for collateral data.

With a 360-degree view of collaterals, the system integrates seamlessly with various external systems including loan origination, servicing, and collections through built-in APIs. This integration ensures a seamless user experience, allowing for process standardization that reduces turnaround time (TAT) and enhances control across different platforms.



Some Key Capabilities of FinnOne Neo® CMS:

- Ready 20+ Digital APIs
- Embedded Rule Engine
- In-built Reports
- Collateral Review
- Dynamic Form
- Collateral Verification
- Collateral Deduplication
- Static and Dynamic Collateral
- Stock and Book Debt Upload
- Auto Initiation of Collateral Investigation



Revolutionize Document Management with FinnOne Neo® Enterprise Content Management (ECM)

Transform the Way you Manage Documents

FinnOne Neo® ECM is a robust application designed to streamline document management and processing for enterprise operations. Its intuitive, workflow-based processing ensures ease of use, making operations more efficient.

FinnOne Neo® ECM can seamlessly integrate with existing applications or function independently as a powerful document management tool. It enhances operational efficiency by managing, storing, archiving, and indexing documents effortlessly. Capable of handling documents from various sources, it maintains a consistent workflow, simplifying the entire document processing cycle.

Powerful Features of FinnOne Neo® ECM:

- Image Correction
- Archival Policy
- Document Management
- Classification
- Document Search
- Scanning and Upload
- Out-of-box 40+ digital APIs
- Search Text and Images
- Send Communication to Users

Our Customer Sparks

"Nucleus Software's FinnOne® has been the IT backbone for the Bank's lending business due to its high configurability and scalability. We are very happy with the lending platform and the amazing customer connect that is offered by the company."

Our relationship with Nucleus reflects a unique partnership of two value-based cultures that share a focus on end-customer enablement and we look forward to continuing this long term engagement with the company."



Mr. Rick M. Pusag
Chief Information Officer,
EastWest Bank, Philippines



"Nucleus Software's technology enabled us to do all essential services in a single platform and has powered our lending and core banking over the years. In addition to Nucleus' rich platform capabilities across the loan lifecycle, BOF has benefitted from a highly skilled support team that has helped us successfully complete our business transformation initiatives."

As a part of our drive to get future ready, we have decided to move to FinnOne Neo®, the advanced digital lending platform from Nucleus. The entire lending platform along with our core banking modules will be deployed in cloud to bring in enhanced business agility and higher cost efficiencies. Our relationship with Nucleus reflects a unique values-based culture with focus on end-customer enablement and we look forward to this engagement with Nucleus."



Ms. Teresa David-Carlos
President and CEO,
Bank of Florida, Philippines



A Selection of Our Valued Customers



About Nucleus Software

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting Retail Lending, Corporate & SME Finance, Islamic Finance, Automotive Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Our solutions manage \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our lending platform manages \$1.2 Trillion value of loans globally, while enabling 500,000+ users to log in daily.



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