



Product Catalogue

Bantotal is the leading solution in Latin America that resolve mission-critical operations of Financial Institutions in a Simple, Complete and Accurate manner.

The current business climate is characterized by an increase in the number of solutions available by which the requirements of consumers or service users can be fulfilled; the number of possibilities for personalizing these solutions; and the speed with which each of these solutions is updated.

In this context, Core Banking Systems play a crucial role in allowing banks to capture existing innovation and incorporate it quickly, offering it to the greatest number of people possible while maintaining a high level of security. For this to happen, it is vital that the Core Banking System begins to operate as a platform.



API First

Unlike typical integration on demand, in this new model, API exists prior to implementation. Each implementation may be different, but the API is the same and is developed through careful planning. When initially designing the system, one should bear in mind those who are going to build on top of the API, taking their needs into account and ensuring that the API is self-explanatory and user-friendly.

Agile Projects

In an environment of constant and rapid change, projects require an iterative and incremental approach, continually capturing market feedback and incorporating solutions.

Cloud

Offering the possibility of operating in the cloud allows the development of new business models that adapt to different contexts and Financial Institutions.

Pay per Use

Pricing adapts to the new environment and is more closely tied to use than to conditions that lack relevance in the context of digitalization.

Facilitates and Promotes Integration

The system must use an API to allow the rapid integration of innovation generated both internally and externally. Programs must be developed to attract innovation generated by startups and facilitate collaboration between these companies and regulated banking institutions.

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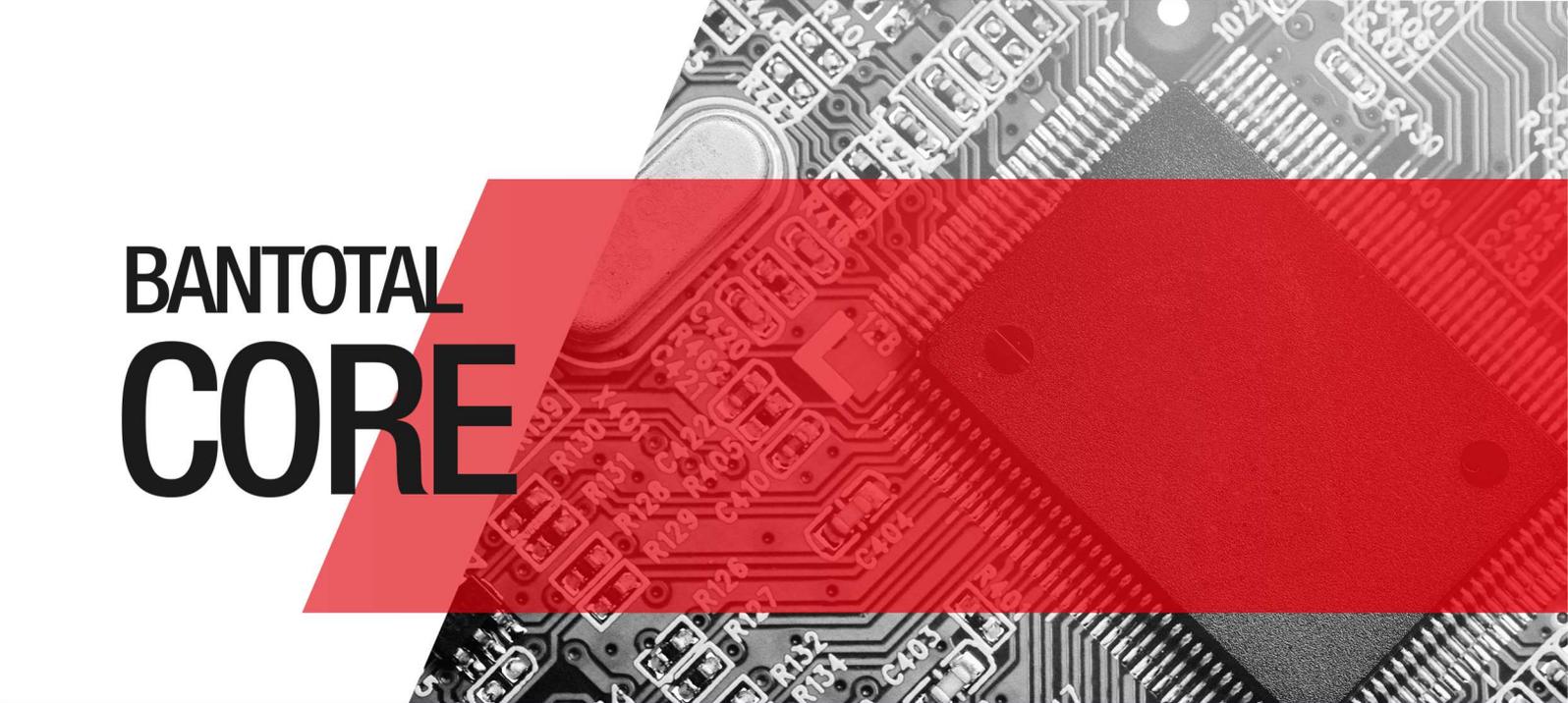
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BANTOTAL CORE

Bantotal is one of the most recognized international banking core, it has been implemented in the main Financial Institutions of Latin America. This experience has allowed Bantotal Core to incorporate the best banking practices and processes.

What does **Bantotal Core** bring to a financial institution?

- Complete processing of all the activities of a Financial Institution, minimizing the number of interfaces, reducing the number of providers to manage. It resolves the operations of the Financial Institution in a simple way, without errors and with great ease of use.
- Information Integrity. One single data and multiple views, avoiding the need for reconciling the product inventory and accounting.
- Business Visibility, providing online, real-time information, including Accounting.
- Security when facing regulatory changes, supporting the regulations required by the various Regulatory Bodies.
- Knowledge of the client and their relation with the Financial Institution through a “unique client” system that allows the visualization of the relationship of each client with the institution, for development and mangagement
- Accelerates the “Time-to-Market”, through a highly parametric solution.
- Reduced Operating Cost, automating a very high percentage of the operating requirements of a Financial Institution, and in an integrated manner, eliminating the costs of integration controls.

FEATURES AND FUNCTIONALITY

- Includes core systems, which are the basis for the operation of a Financial Institution:
 - Client system
 - General parameter system,
 - Operation parameter system
 - Price administration system
 - Accounting system
 - Tax system
 - System for defining and executing transactions
 - System for the definition and resolution of printing
 - Security system
 - Authorization system
 - System for integrating external applications and distribution channels (SOA)

These core systems support the functional banking systems included in Bantotal Core

- A current account and savings account system
- Loan system
- Guarantees received
- Guarantees granted system
- Line of credit system
- Fixed-term deposit system
- Debit card system
- Securities receivable system
- Safe system
- discount system
- Safe deposit system,
- Collections system
- leasing system and regulatory bodies' information system.

- Natural integration between the core systems and the functional banking systems, ensuring timely information, the integrity of that information and the possibility, for the Financial Institution, of incorporating features and knowledge in accordance with their needs, without having to generate interfaces between those systems.
- Web solution, in the .net or Java versions, allowing it to be operated with the following databases: IBM/DB2400 – Oracle – Microsoft/SqlServer.

Why choose Bantotal Core?

Because it is a proven solution, installed in over 60 financial institutions, in 14 countries.

Because it is a very flexible solution, both functionally and technologically (multi-browser/multi-platform).

Because it ensures continuity in the face of technological change, adaptability to new business requirements and scalability in the event of market growth.

Because it is a recognized solution, not only for its clients, but also for major specialized international consulting firms, such as Gartner and Forrester.



BANTOTAL MICROFINANCE

Bantotal is the benchmark in technological solutions for Microfinance, which has been implemented in the leading microfinance institutions in Latin America. This has allowed the best sector processes and practices to be incorporated into Bantotal – Microfinance.

¿What does **Bantotal Microfinanzas** bring to a Financial Institution?

- Access to a large portion of the market that does not access traditional credit and which has specific needs which are not satisfied.
- Minimizing risk through the exclusive Bantotal Scoring system.
- Facilitates operations with preferential clients of the institution through the segmentation score and the processing of credit renewals.
- Gain flexibility in defining and launching new products through a highly customizable solution, differentiating its products in the target market.
- Business Knowledge, through a solution based on business processes documented under standard BPMN 2.0
- Absolute visibility of the non-performing portfolio for information based management.
- Facilitating the management of evaluating the economic activity of the client, follow-up visits and collections of the assessors through a Vistas Bantotal View Administrator.

FEATURES AND FUNCTIONALITY

- Allows the processing of individual, group and solidarity microcredit.
- Credit is generated by the GXflow workflow motor which incorporates the best practices in microfinance in Latin America.
- Each stage of the credit flow is validated to ensure compliance with the policies defined by the Financial Institution.
- The credit flow allows for the processing not only of loans, but also other operations such as: renovations, refinancing, bond cards, credit limits, revolving lines and partial disbursements.
- Allows for a flexible authorization decision process for both the approval of credit applications and the authorization of exceptions to the policies of the institution.
- It has a socio-economic evaluation administration module which allows for different models for both entrepreneurs and employees. This allows institutions to process not only traditional "Micro" loans, but also loans to people belonging to the "Employee" segment.
- The solution has an alert system that allows for different actions ranging from blocking the process, requiring authorizations, etc.
- Allows for efficient control of the receipt of the documentation required for the credit process.
- Provides analysts and managers with a control panel for nonperforming credits for collections management.

Why choose Bantotal Microfinanzas?

Because it is the solution which incorporates the greatest amount of knowledge and best practices in Microfinance in Latin America.

Because it is a solution that allows you to customize products and differentiate them in the market while having full control and visibility of your business.

Because it allows you not only to process the transactions of microenterprise clients, but also evaluate clients with salaries.

Because it is a simple to use and intuitive solution, designed so that both analysts and managers can operate in a simple and flexible manner.



BANTOTAL COMEX

Bantotal Comex allows the financial institution to develop the business of Letters of Credit, Guarantees, Collections, Giros and International Cheques.

What does **Bantotal Comex** bring to a Financial Institution?

- Keeping the business under control, providing detailed information to executives of each stage of the operations, maintaining an inventory within the system.
- Better business decision making by providing key information, in a user-friendly format and in a timely manner, on the various operations carried out.
- Business Knowledge, through a solution based on business processes documented under standard BPMN 2.0 which allows you to efficiently manage the different operations, saving time and money.
- Meeting the standards and rules of international trade.

FEATURES AND FUNCTIONALITY

- International and domestic stand-by guarantees
- Generation of SWIFT messages running the interface with SWIFT Alliance
- Operations inventory
- Admission of payment systems in agreement with LAIA
- Controlling the term of documents
- Consultations on operations carried out
- Compliance with the following standards: UCP 600, URR 725, CCI circ. 522, URDG 758
- Issuance and receipt of financial and documentary collections
- Management of guarantees given and received
- Issuance of import letters of credit with the automatic issuance of SWIFT messages
- Calculation of taxes, expenses, commissions, interest, etc. Automatically

Why choose Bantotal Comex?

Because it is a tool which integrates knowledge, functions and proven practices in foreign trade.

Because it provides a unique solution to help your financial institution develop the business of foreign trade.

Because it is a tool with the flexibility to adapt to the institutions' different client profiles.



BANTOTAL INTERNET BANKING

Bantotal Internet Banking offers the possibility of operating via the internet to clients of the institution. It allows them to carry out monetary transactions, inquiries and banking transactions at any time and from any device with internet access, providing a fast, easy and secure service.

What does **Bantotal Internet Banking** bring to a Financial Institution?

- Provides its clients with a simple and user-friendly way to carry out and monitor their operations.
- Minimizes the need of the client to visit the bank, thereby reducing operating costs.
- Facilitates communication with the client.
- A single solution for any type of banking (consumer or corporate).
- Manage and consult about the activity of Internet Banking users from an external application.
- Business Knowledge, through a solution based on business processes documented under standard BPMN 2.0

THE MODULE CONSIST OF 2 APPLICATIONS

Internet Banking which is accessed through the Internet, and Internet Banking Administration which is accessed internally.



Internet Banking

- Consultations on all client products.
- Transfers between own accounts or to third parties and transfers to other local and international banks.
- Request chequebooks, Payment of services, Payment of salaries and suppliers, Payment of loans.
- User and permission administration without the need for intervention from the bank.
- Consultations and pre-entering of foreign trade operations.
- Export information accessed and records of transactions in popular formats such as Excel, PDF, TXT, and others.



IB Administration

- Administration of Internet Banking users
- Audit consultation on the activity of users of Internet Banking and the Administrative application.
- Administration of client communication.
- Block/Unblock users and IPs

FEATURES AND FUNCTIONALITY

- Accessible and fully functional 24 hours a day, 7 days a week.
- Applications are in multiple languages and internationalizable.
- For authentication and different transactions a second level of authentication may be demanded using OTP.
- Different levels of authorization can be configured for confirmation of transactions.
- Allows for easy communication with the client as it has a news and publications module.
- The application can be easily adapted to the corporate identity and the needs of the financial entity.

Why choose Bantotal Internet Banking?

Because the solution is naturally integrated with the Core. This reduces cost, time-to-market, and complexity.

Because it is a complete solution with all the functionalities for customers and corporate clients.

Because it offers clients a user-friendly and secure solution.



BANTOTAL MOBILE BANKING

Bringing the Financial Institution closer to its customers, providing an excellent experience through a simple and user-friendly solution.

What does **Bantotal Mobile Banking** allow your Financial Institution to do?

- Deepen customer relationships in three dimensions:
 - Amplitude: being able to sell products that the customer does not buy.
 - Depth: increasing the volume of transactions.
- Duration: generating higher levels of loyalty by offering value propositions that include customers' needs.
- Reduce operating costs: minimizing branch operations.
- Improve communication with your customers: creating a new interaction channel.

FEATURES AND FUNCTIONALITY

- Minimizes the number of steps of authentication and login controls.
- It is secure.
- Can be configured so that the application does not require a pin each time it connects.
- Allows you to transfer funds and make payments.
- The user can rename each account to identify it better.
- Shows the latest transactions in the bank accounts at a touch of the main screen.
- Finds the nearest ATM without needing to login.
- Provides fast information about the benefits offered by different stores
- The user only needs to link to the device once.

Why choose Bantotal Mobile Banking?

Because it is simple; users have flexible and easy-to-use tools.

Because it deepens the relationship with customers, bringing a value proposition to them through their ability to manage their institution and maintain smooth communication.

Because it is context sensitive to customers, using information to help them and guide them in purchases and payments.



BANTOTAL

BUSINESS PROCESSES

Bantotal Business Processes is a key tool to allow Financial Institutions to operate on the basis of well-defined processes, achieve their strategic objectives and keep their business under control.

What does **Bantotal Business Processes allow a Financial Institution to do?**

- Raise the quality of service provided to clients of the institution
- Minimize client delivery times
- Have traceable processes that can be shared with the client to align the expectations of the parties
- Ensure the quality standards set by the organization
- Control the performance of each area of the institution with full visibility with respect to performance
- Anticipate and generate corrective actions for deviations from what had been planned
- Even out the workload allocation of the institution's various operations
- Obtain lessons learned to continuously improve business operations
- Have clear rules of operation for all involved
- Give alerts that serve as a reminder for the proper execution of defined processes
- Have accurate information in real time to make strategic definitions at a company level

FEATURES AND FUNCTIONALITY

- Definition of tasks
- Definition of the order in which defined tasks should be executed
- Definition of roles and authority levels
- Define data streams
- Define messages to be transmitted
- Define alerts

Why choose Bantotal – Business Processes?

Because it is a proven tool in financial institutions in Latin America and the Caribbean

Because it contains pre-designed processes that accumulate the best market practices

Because our consultants have the business knowledge necessary to help a financial institution to define its key business processes in line with global standards.

Because it is an easy to use tool which streamlines processes, allowing more time for selling products.



BANTOTAL TREASURY

Bantotal Treasury offers investors a global vision of their portfolio through a scalable system in terms of product variety and volume of business.

What does **Bantotal Treasury** bring to a Financial Institution?

- Optimized risk management, with the ability to administer portfolios according to risk categories.
- Permanently update the valuation of the invested portfolio.
- Deliver greater value to clients, communicating corporate events so that the investor can make decisions in a timely manner.
- Carry out tactical marketing activities, generating overall bonuses and reductions in period pending commissions.
- Generate commissions from a differentiated tariff by client by common concepts, such as brokering products, custody of securities, among others.
- Full business visibility by providing alerts for passing limits, online, identifying the investments made by the client in the trustees for each of the assets, with online information of the position of all areas of the institution, knowing the profitability of each operation carried out, valuing Forward operations according to term requirements, identifying correspondents with which it operates, etc.
- Greater security when taking decisions by defining roles for the front office, middle office and back office. Generating authorizations for exceptions online by the middle office for greater income fluidity.
- Online information, facilitating the interconnection with stock systems.
- Efficient control of operations, setting limits by currency on the overall position of the institution, setting limits by trader, managing settlement risk, ensuring processes through an operational flow from the Front Office to the Back Office, etc.
- Flexibility for business development by authorizing exceptions online by the Middle Office.
- Eliminate problems of roles and responsibilities by establishing clear functions and levels of responsibility for the Front Office, Middle Office and Back Office.

FEATURES AND FUNCTIONALITY

- Client profile management: risk averse, conservative, balanced, growth and aggressive.
- Definition of portfolios in accordance with the investment profile associated with the client.
- Graphical position query with daily market fluctuations.
- Monthly commissions billing.
- Liquidation of financial services such as payment of interests, amortization and payment of dividends.
- Connections with the main price providers.
- Limits per trader.
- Business Knowledge, through a solution based on business processes documented under standard BPMN 2.0
- Investment limits within each portfolio.
- Separation of the investment portfolio into three portfolios: trading, available for sale and at maturity.
- Calculation of trading profitability for each bank establishing participation rates between each of the banks and the foreign exchange desk in the carrying out of operations.
- Negotiation in multiple local and international markets.
- Integration with the SWIFT system for sending messages regarding the concentration and liquidation of positions.
- Interconnection with stock systems.
- Exceptions management.
- Management of the roles and responsibilities of the various areas of the institution.

Why choose Bantotal Treasury?

Because it is a flexible tool which allows you to operate all existing financial products in the market

Because it helps you obtain the highest profitability possible in a market characterized by strong fluctuations. Because it allows you to attract clients and develop your business in the Premium segment

Because it provides the information necessary to optimally manage your business

Because it is a proven tool in large scale financial institutions operating in highly fluctuating markets

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