



**Collaboration, Interaction, Sales Automation
that extend beyond the borders of the Bank**

e on **EPI** *Retail Credit*

E-On EPI Retail Credit, changes the way a Bank approaches the market to sell its products and the way it communicates and collaborates with third sales networks.

It is a cloud application platform so it can support various users to carry out tasks over the web whether these users are Bank employees or work at a business partner sales network (ie Department Stores, Car Dealers etc.). This way it enables the Bank to extend its reach to customers at the shopping location and engage the partner networks in its sales workflows.

Mainly it supports a sales person to present proposals and quotes to a prospect customer or answer the customer's questions concerning loans, cards, insurance, and more at any location and at anytime.

It helps the sales person to offer on the spot printed quotes and proposals according to the customer's requirements based on the scenarios and calculators provided by the system.

E-ON EPI fully covers a broad range of retail Banking Products like Consumer Loans, Mortgage Loans, Credit Cards, Leasing, Factoring and more as well as Insurance products.



Process Automation

Automated and integrated coverage of sales. Embedded CRM functionality to manage customers and run Marketing activities.



Reliable, Real Time Information

Access to an integrated platform that collects information and data across all channels and supports strategic decision making.



Productivity Improvement

Eliminates all redundant actions (double entries etc) and reduces costs for communication and manual procedures.



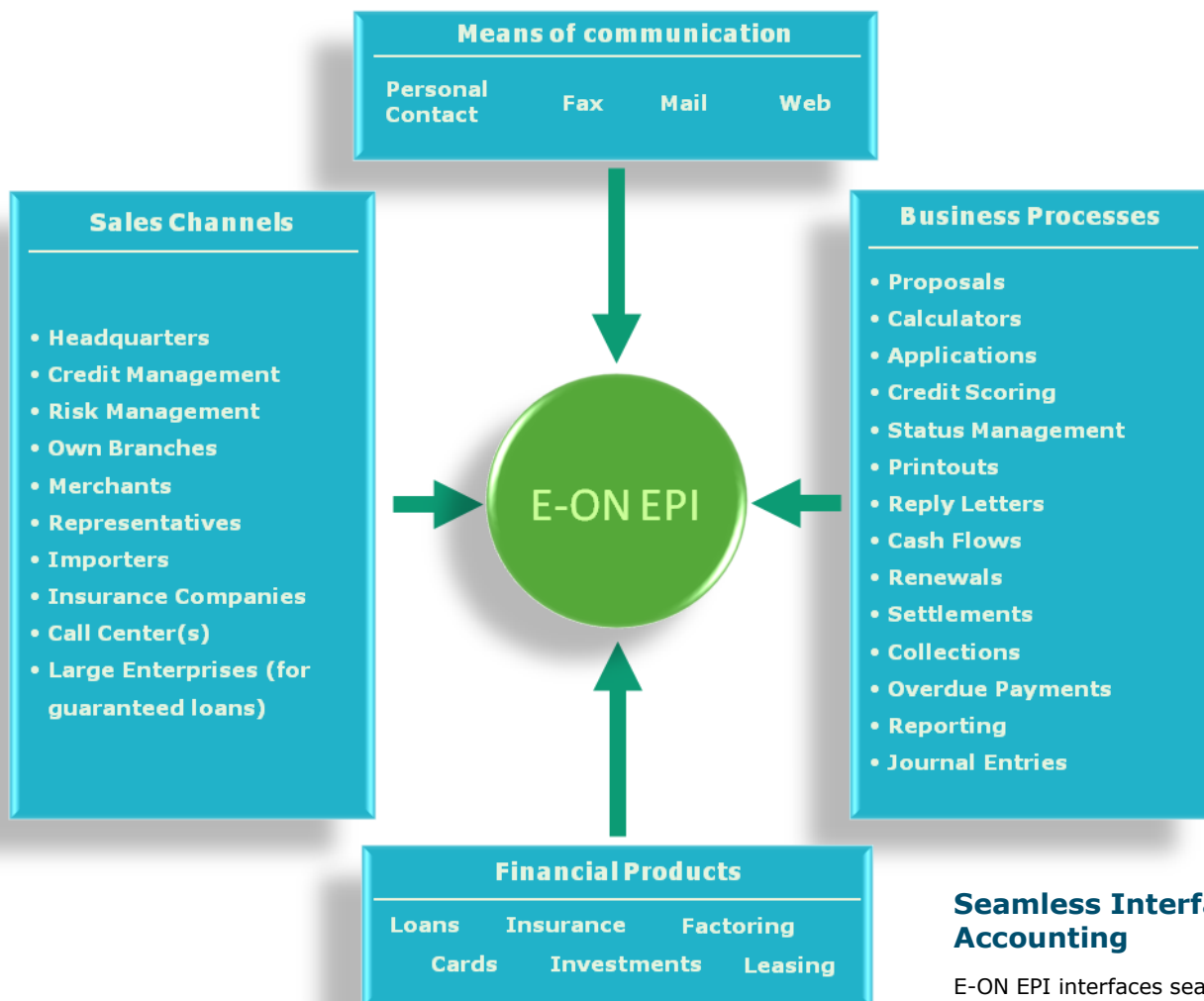
A Single Collaboration Environment

Inside the Bank's units and departments and extended to engage partners in order to better coordinate sales based on common information about the activity and the transactions of Customers across all channels.



E-ON EPI Retail Credit : Your advantage to new market conditions.

E-ON EPI Retail Credit is an integrated sales automation application for Retail Banking Products that covers a big range of business processes and workflows in many dimensions and levels to provide the Bank with a number of features starting with the management of various types of requests for products and services, to Marketing activities and campaigns and up to the generation of financial and tax reporting.



Ready to use workflows with embedded banking approach and best business practices.

- Workflow and decision management techniques. Flexible and adaptable approval processes.
- Ready routines to interface with main systems or third parties databases for the exchanging of data.
- Wide range of Documents and Forms with formatting flexibility, to use in the various statuses of the workflows. (Quotes, applications, contracts, notices, and more).
- Ready to use Reports (management, informative, etc.).
- Configuration with parameters of Business Rules, Documents and Forms and Relationships.
- Embedded documentation of users and applications. Printable users' manual and help functionality on each view.
- Everything in a single Portal

Seamless Interface with Accounting

E-ON EPI interfaces seamlessly with the Bank's Accounting system for on-line updates.

Interfaces with inter bank systems.

Interfaces with inter banking systems for collections and payments.

- Direct debits with DIAS (State Banking Institution – Hub for inter-banking transactions) for loan payments
- Other Local Bank Systems for payments loan disbursements and loan payments.

Extensive Reporting for the Authorities

All required reports by the Central Bank and other authorities are provided.



Integrated Sales and CRM functionality

A flexible innovative application suite with many convenient features for data registration, real time information, single customer view, elimination of duplicate actions.

Loans

E-ON EPI ensures the consistent application of the Retail Bank's credit policies to loans origination, administration and approval. It covers applications for consumer loans, mortgage loans, or other products such as credit cards. Applications are generated digitally on the system by authorized users (Bank Branches, Stores, Partner networks) and can be updated and completed in various stages of the evaluation and approval process. The workflow procedures cover even "Open Credit" and "Stock Finance". This service is offered within internet banking, and is addressed to the end customers – the financial officers of SMEs who make use of their credit line by themselves over a secure Internet connection.

Credit Risk Management

The system keeps track of the history of the customer transactions with the Bank - applications, credit limits, profitability by product - the recommendations from Credit Risk management officers and the final approvals. All relevant documents as collaterals are stored on line. The system also supports the generation of Recommendation Reports by Credit Officers with a workflow process.

Contracts

E-ON EPI supports the flow of events after a loan Contract is signed and all aspects related to the loan cycle such as Maturity Reports, Interest Calculations, Collections, Delinquent Payments Interest, Non performing Loans, Early Repayments etc.

Credit Scoring

Is performed at any stage of the application. The Credit Scoring Criteria and the Score Cards are configured with parameters. Links to Products and Score Cards of Partners and combination of these connections are available. Decision tables are also available. Histories of customers are stored in databases.



Bank Assurance

It covers the sale of insurance products in collaboration with one or more insurance companies. It can handle the sale of insurance products either independently or as part of an application and a loan. In the second case, the premium can be financed through the same or separate process i.e. Car loan with a concurrent finance of the premium for the period of the loan.



Collections

The entire cycle of collections is supported and all steps taken to collect overdue payments with a suggested workflow based on historical data of actions concerning a specific loan. Registration of actions and results. Cost estimates for each activity. Classification of Loans by level of risk. Interfaces with external collection systems. Generation of printed letters for each activity.

Business Loans

Support of Business Loans to merchants or importers either in the form of Unit based financing in which the company requests the loan to cover a specific purchase or in the form of Working Capital.



Why E-ON EPI?

Because of substantial Benefits to you.

Enhanced Collaboration and Communication



E-ON EPI offers a true collaborative environment inside the Bank but also expanding it to engage the greater cycle of its partners and even businesses who are its customers.

It is a Sales Automation Tool that will support the Bank at its efforts to sell more loans and other banking products through more and better partnerships with third parties. All sales channels have access and share the same current and reliable information according to authorizations provided by the Bank.

All collaborate and communicate more efficiently over a secure web infrastructure. No more telephone calls, faxes and e-mails. No more double entries.

Automation, Productivity and Efficiency in daily operations.



E-ON EPI offers a robust and accurate tool for the management of credit risk in order to minimize it. In this sense it sets the basis for loan approval automation.

It is a platform that supports in a universal manner all existing and future products.

It interfaces with the existing Back-Office systems of the Bank (if these are not E-ON EPI modules that also support Back Office processes). It ensures no more double entries and consequently errors.

It leads to increased profitability through a reliable and quick process of loan approval.

It is a scalable solution in terms of volumes and security management

Lower Costs



It is a true web platform that enables affordable networking with external sales partners. It minimizes manual processes and communications with telephone or fax. It reduces errors and double entries.

Agility



It is developed for quick and easy deployment. New functionalities, new locations, new users can be accommodated within a few minutes since the users do not need to have any kind of software installed on their devices and there is no need of local files or databases. The Bank only adjusts to the needs of its market by just configuring the system parameters.

Consistency and common approach of procedures



The Bank decides how to configure processes and workflows with E-ON EPI to address its own needs and automatically they are available to all sales channels.

Access with no restrictions of location or time



E-ON EPI is available over the web 24 hours, 7 days a week. Officers, sales persons, external partners and even customers can use it and access important information without any location or time barriers since they do not need anything installed on their devices.



E-ON EPI Retail Credit is globally awarded by IBM as Best Industry Solution.



E-ON EPI Retail Credit belongs to the family of cloud applications by E-ON INTEGRATION under the brand name eon•demand



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