

The Digital Lending Hub

100% innovative solutions
for your business



OCS
de-coding the future

01

WHY OCS?



+50%

OCS serves more than **50% of the Consumer Credit market** in Italy, in terms of volumes disbursed.



Company

For more than 40 years we have supported the evolution of Consumer Finance in Italy and abroad by offering Software solutions and Services with high added value.

A step forward

Since the recent acquisition by Apax Funds, OCS joins a group with global growth prospects, more than €200 million in sales and about 1,500 employees.

+70

Banks and Finance Institutions operating in the Consumer Lending market use OCS platforms.

Your Digital Partner

A **single technology partner** for a complete product offering in the Consumer Finance market with **Cost Effective Solutions** and **Services**: reduced time to market, cost sharing for all legal and regulatory adjustments, low/no execution risk.



Business Model

“ We enable traditional Banks to be more competitive in digital transformation by equipping them with new capabilities and designing modular, end-to-end, and technologically advanced digital solutions. ”

One-stop-shop for Consumer & Specialty Finance

Based on robust and innovative software platforms that enable the highest level of operational efficiency and integration

SOLUTIONS

Mission-Critical Software
Solutions for Consumer Credit

CONSULTANCY

High-End Consulting in Consumer
Finance & Specialty Finance

OPERATIONS

Services, Support, Operations
for Consumer Credit

TIER 1 CUSTOMER BASE

LOYAL CLIENTS WITH LONG TERM RELATIONSHIPS




Mercedes-Benz




Open Co-Innovation Model

#OCS4INNOVATION

GROUP COMPANIES & CORPORATE PARTNERS

 **finwave**
IBERIA & LATAM
Centre of Competence
e.Banking, digital applications
and onboarding technologies

 **finwave**
Leader in factoring, leasing,
UTP and other specialty
finance

 **redo**
Full Digital mobile nano-
lending with unconventional
scoring

 **datrrix**
AI solutions
Data Management,
Visualization e AI Based
Solutions

 **divido**
E-commerce Financing
Solutions

TECHNOLOGY PARTNERS

 **aws**

 **ivolution**
ADVANCED SOFTWARE SYSTEMS

 **mia Platform**

 **Red Hat**

 **elmec**

OTHER PARTNERS

 **ETIF**

 **POLITECNICO
MILANO 1863**

 **osservatori.net**
digital innovation

**POLIMI GRADUATE
SCHOOL OF MANAGEMENT**

Fintech District

 **UNIVERSITÀ
CATTOLICA
del Sacro Cuore**

 **PayDo**

02

LEADER ON CONSUMER CREDIT



1

The OCS platform is designed to manage **B2B and B2C Consumer Finance** transactions in the Italian market and major European countries.

2

E2E management of the main technical forms of consumer credit: customer onboarding, customer qualification, loan management, after-sales activities, debt collection, compliance/regulation, accounting and budgeting, and reporting for the Central Bank and other institutional companies.

3

It comprehensively exposes business logic through an extensive **APIs based** architecture that ensures rapid and secure integration of any digital application.

4

It guarantees the **widest range of financial services** including: personal and finalized loans, CQS, TFS, credit cards, revolving overdraft lines, BNPL, digital nano-lending, ...

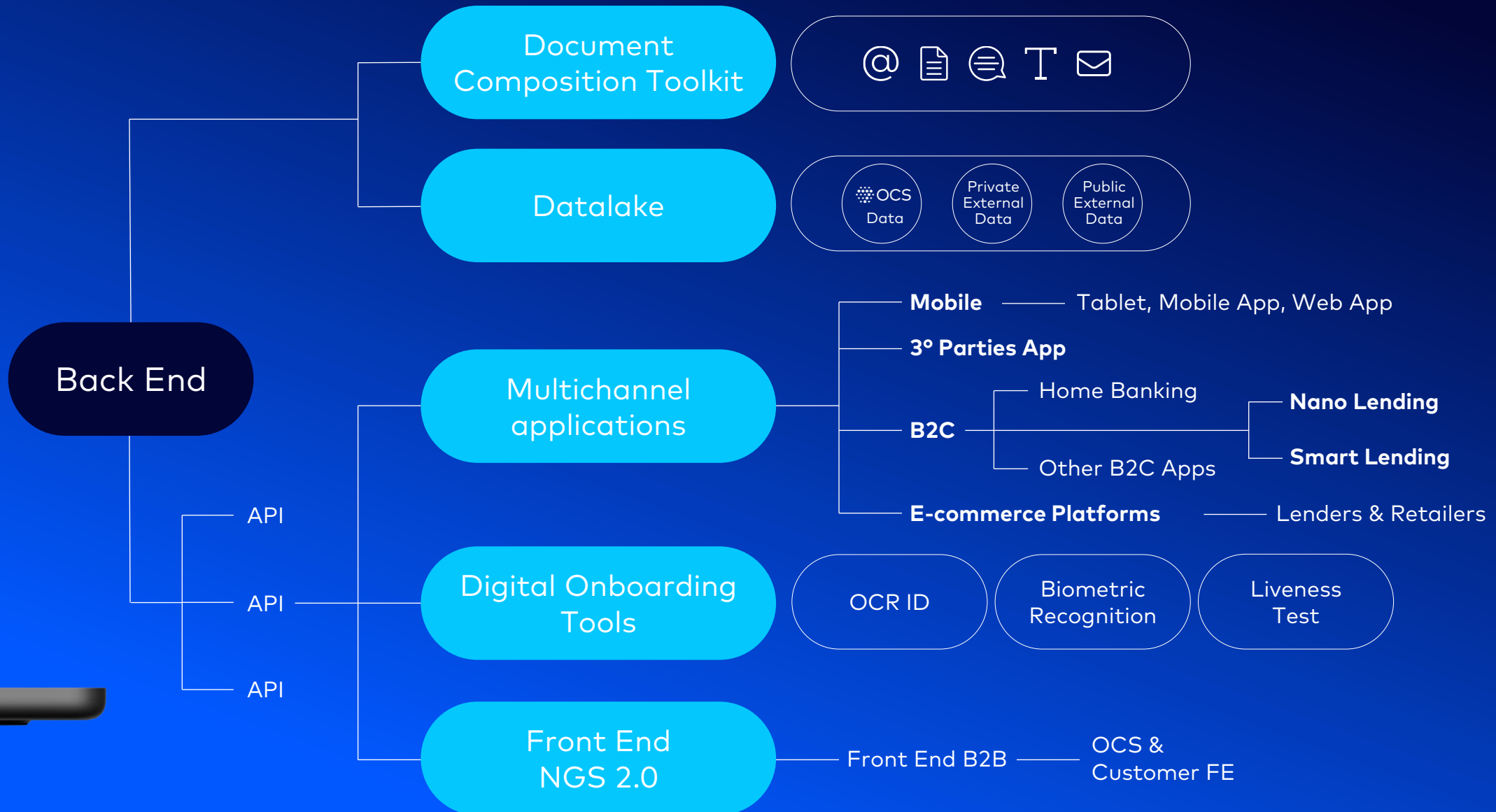
5

It provides for **high flexibility** based on parametric structures that do not require continuous development.

6

Incorporates deep experience in **Core Banking** system integration.

Platform Overview



PRODUCTS

PROCESSI E2E

CRM &
Lead qualification

Customer
onboarding

Creditworthiness

Disbursement and
Repayment Plan
Management

After-sales activities

Credit Recovery

VERTICAL PRODUCTS

Lending

- Personal Loans
- Goods and Services financing both on-line and on the pos
- Car Loans
- Instant Nano Lending

Credit Cards & Revolving Credit

- Revolving credit lines
- Revolving credit cards
- Balance credit cards

Buy Now Pay Later

- Buy now pay later (POS and e-commerce)
- Traditional «0 interest rate» loans

Leasing e Noleggio Auto

- Leasing
- Long Term Renting
- Stock Financing

CQS

- Salary Secured Loans

Altro

- Bundle Sale of Other Products (e.g. Insurance)

Back Office

BACKOFFICE SERVICES

Brokerage network management and remuneration
Accounting and budgeting

Reporting to Bankit and other institutional authority AML

Debt Collection and Incentive Recoverers
Credit Securitization

Datawarehouse & Datalake:
data management, enrichment & monetization

Reporting & AI solutions

Document Composition & Storage

03

FOCUS ON INNOVATION



Leading Innovation

New Front-End B2B

An interactive web-based user friendly and user-centric interface that allows users (i.e., banks/dealers) to manage and access all contents.

E-commerce Financing

The integrated finance tool that allows a product or service to be purchased through an online platform via immediate financing.

B2C Smart Lending

The platform will allow customers to apply for a loan directly from their personal devices and will be fully integrated with digital onboarding and KYC technologies.

B2C Instant Nano Lending

The application is 100% mobile and it allows customers to apply for a loan and get the money in a few seconds only with their mobile phones.

Digital Onboarding Suite

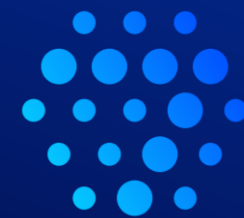
The suite offers customer recognition services, such as OCR ID, Biometrics recognition, Chatbot that are natively integrated into the Fibonacci Front-End (or a custom Front-End).



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