

# Loan Factory

## 10 things you can't afford to ignore

The traditional lending industry faces huge challenges.

Profit margins are under pressure. Time to market is too high. Legacy IT is unresponsive. Regulatory changes are adding complexity. Competition is intensifying.

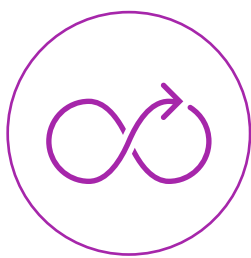
**To survive and thrive**, building a best-in-class digital lending business is no longer an option. **It is a necessity.**

### 10 reasons to transform your lending with Atos Loan Factory:



#### It's simpler

As a single operating model, Loan Factory reduces the complexity associated with your loan processing line, IT infrastructure and everyday operations.



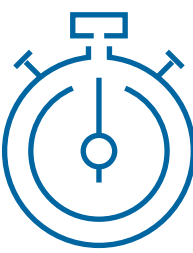
#### It's end-to-end

This complete, as-a-Service platform covers all types of retail loans, including mortgages, across the full lifecycle - from origination to accounting to collections.



#### It's a money-saver

With lower IT processing costs of up to 50% and greater productivity, you'll be able to lower your competitive cost per loan and release investment funds for innovation.



#### It's advanced

You'll gain a fully-integrated and 100% digital processing line so you'll have the ability to launch new marketing offers in minutes instead of months.



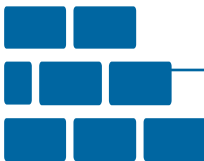
#### It's global

Cloud-based and available anywhere in the world, you're covered for all countries and companies in your portfolio, with customisable local parameters.



#### It's faster

A simple https or VPN connection is all you need, without installing anything on your corporate system - so you can completely transform your operation in 4-6 months.



#### It's growth-proof

Agile and scalable, you can extend Loan Factory to any other company or type of loan at any time, including corporate and SME lending.



#### It's customer focused

Fully flexible for a swift response to market and product developments, Loan Factory speeds up your time to market when customer expectations suddenly change.



#### It's a Risk Manager's dream

With a powerful decision engine allowing for an unlimited number of client risk analysis and control strategies, your team stays in complete control.



#### It's ready when you are

Easy to install and tailor to your activities across multiple geographies, Loan Factory is all set to transform your lending operations. **Right now.**

### Why Atos?



The number of retail loans managed by Atos across Europe in 2017.



Atos ranked in the top three for European Business Process Optimization (BPO)



Software partner rated a leading FinTech in the PwC Top 500

Building a best-in-class Loans Business - Atos, together with Worldline, European market leader in payments and transactional services, and Circeo, a pioneer in the development of next generation retail loans software, providing a complete Software-as-a-Service and Business Process Services solution to Banks for the consumer finance value chain.