

EXECUTIVE SUMMARY OF BUSINESS CASE PROPOSAL

CipherLink

Brief summary of the problem statement

How can Home Credit continue to utilize efficient and cost-effective ways of producing hard copies of Demand Letters (DL) and Statements of Account (SOA) through third-party printing shops while safeguarding sensitive information and ensuring secure handling from transmission to disposal?

Executive Summary of the IT solution

a. Description of the IT solution

Our solution aims to equip Home Credit with PDF encrypting software integrated through their existing system - the Mobile Unified Communications Hub (MUCH). This approach will effectively retain their ability to conveniently produce Demand Letters (DL) and Statements of Account (SOA) while protecting sensitive information from privacy risks.

The tailored solution works by assessing the importance of leveraging the efficiency of allowing field officers to print documents nearby and enhance the process by integrating security features. Producing and encrypting PDF versions of Demand Letters (DL) and Statements of Account (SOA) with expiring and revocable one-time-passwords (OTP) can safeguard sensitive information and facilitate seamless transmission of these documents from Home Credit's care to third-party printing shops.

b. Proposed features

The software utilizes several features that protect sensitive information at different levels. Generating dynamic passwords like OTPs instead of market-available static passwords provides five minutes of temporary access for secure printing. Copying and modifying the document is restricted to prevent unauthorized redistribution. Additionally, visible and invisible watermarking using conditional display and rendering techniques impose deterrence and physical evidence against illegal efforts.

Furthermore, auditing and logging information relevant to producing private documents through the software increases accountability among file-holders and can effectively trace breaches through the software's managed database. Detection of password expirations and revocations upon successful printing of documents issues an exit-disabled and view-obscuring pop-up notification that forces people with temporary access to exit their PDF viewers and close the encrypted file.

Altogether, these features with access management measures form the foundation of safeguarding sensitive information from identified risks such as unauthorized disclosure and processing and access due to negligence while allowing convenience for printing. Improper disposal, on the other hand, is addressed by tracking

successful and unsuccessful field visits. Field Officers should return all physical documents produced during unsuccessful visits to Field Coordinators and use them for succeeding client visits.

Limitations on the software implementation include dependency on the structure and environment of the existing Mobile Unified Communications Hub (MUCH). Risks such as integration and synchronization errors may arise, as well as server load risk. Additionally, acquiring third-party licenses and evaluating regulatory compliances need thorough assistance from the company and its legal advisors.

Below are additional software features and their descriptions:

- **PDF Decryption** - software administrators (Field Coordinators) can decrypt files following the same process of requesting OTPs to access the encrypted files
- **In-app Notifications** - generated OTPs are available through the protected notifications tab of the software for a secure and immediate password delivery
- **User Interface** - the software will include an intuitive interface that will allow Field Coordinators easy access and feedback mechanisms

Business Model Canvas

a. Customer segments

The value of our solution is aiding the Collections Team of Home Credit by innovating and optimizing their field visits.

Home Credit is a reputable company that upholds credibility through its ability to serve Filipinos and protect their privacy rights. Integrating modern IT solutions into their processes allows them to grow the company and continue serving the country. Their challenging but vital operations, such as loan collection, must involve practical and effective steps to decrease the administrative burden of its Collections Team, specifically the Field Officers (FO) and Field Coordinators (FC).

b. Value Proposition

We aim to bridge the gap between cost-effectiveness and security when conducting loan collections for Home Credit. The need to safely transition to an efficient approach of providing documents with sensitive information to its clients is a must.

Quantitative benefits of lessening ineffective practices and expenses such as delayed payments, additional transportation costs, time, and effort are achieved through the project's approach and long-term vision. Moreover, the qualitative benefits of secure file handling, transmission, and printing, as well as scalable and automated workflows, will decrease the burden of unnecessary operations.

The realization of these benefits will follow the successful building and integration of the software into the Mobile Unified Communication Hub (MUCH) within a time-bound period through the efforts of the company to implement the project.

c. *Key Activities*

Our proposal delivers a uniquely strategic approach by utilizing existing industry-regulated techniques in the market to ensure the effectiveness and relevance of our solution. These market techniques combined with additional features assessed from the more specific needs of Home Credit is the true impact of the software integration.

Our value proposition of combining efficiency and security to optimize the process of Home Credit's field collection will yield more successful client visits. The accessibility of utilizing nearby printing shops to produce Demand Letters (DL) and Statements of Account (SOA) while having the full capability to safeguard them benefits the company together with its Collections Team and clients.