Analysis of NextGen Platform Capabilities and References

🎯 Platform Overview

NextGen Platform is a comprehensive low-code backend ecosystem specifically designed for automating complex business processes with minimal human intervention. The platform provides a ready-made architecture for building scalable solutions with high reliability, performance, and flexibility.
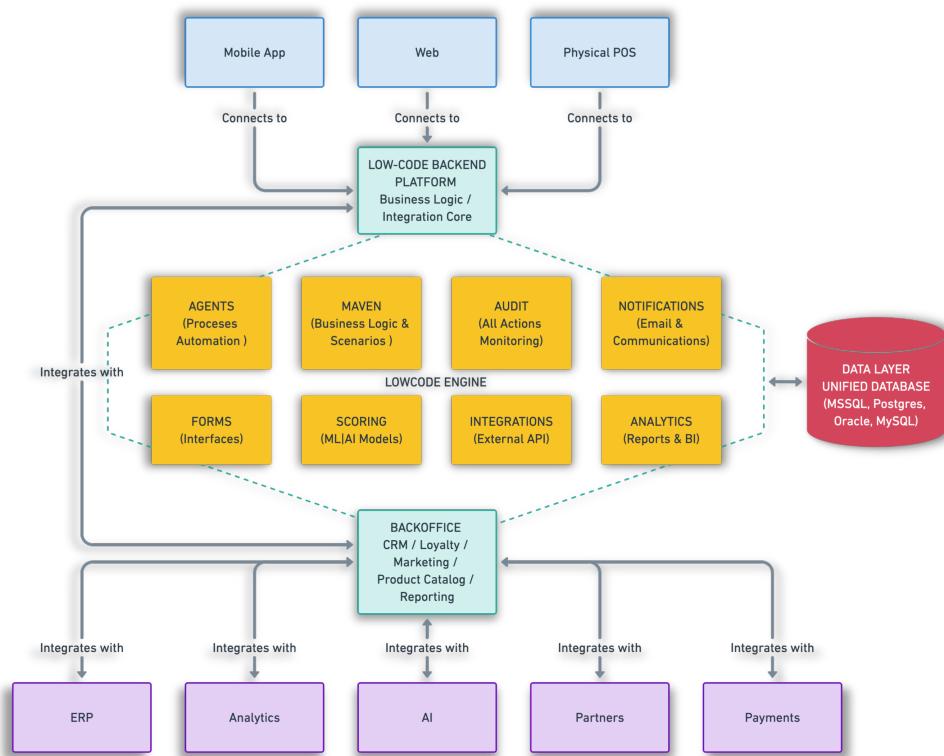
Key Platform Characteristics:
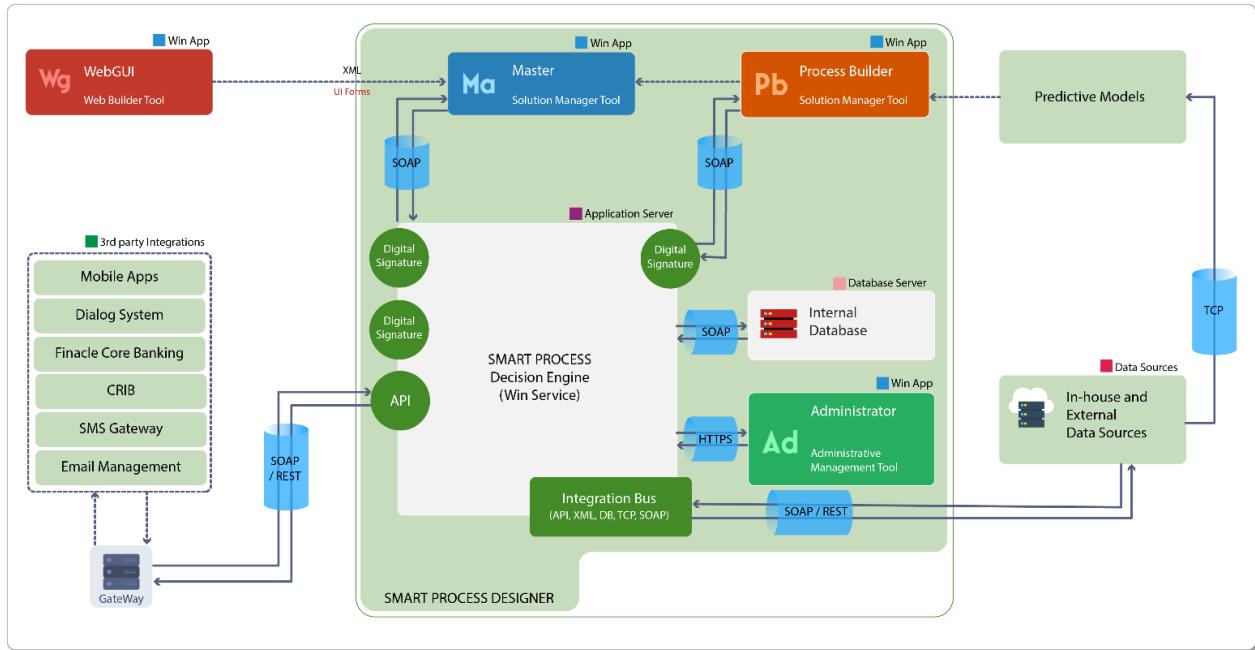
- **High level of automation** - processes with minimal or zero human intervention
- **Multiple integration levels** - with external data sources, third-party systems and services
- **Ready server architecture** - all necessary modules for building reliable solutions
- **Rapid development** - new features without disrupting existing functionality

🏗️ Architectural Capabilities

1. Modular Architecture

The platform is built on the principle of modularity, which is ideal for any bank system:

WebGUI
Web Builder Tool
Win App

Master
Solution Manager Tool
Win App

Process Builder
Solution Manager Tool
Win App

Predictive Models

XML
UI Forms

SOAP
SOAP

Application Server

Digital Signature
Digital Signature
Digital Signature

Database Server

Internal Database
SOAP

TCP

3rd party Integrations

Mobile Apps
Dialog System
Finacle Core Banking
CRIB
SMS Gateway
Email Management

SMART PROCESS
Decision Engine
(Win Service)

API

Data Sources

In-house and External Data Sources

Administrator
Administrative Management Tool
Win App
Ad

HTTPS

SOAP / REST

Integration Bus
(API, XML, DB, TCP, SOAP)

SOAP / REST

GateWay

SMART PROCESS DESIGNER

2. Multi-DBMS Support

- **MSSQL, PostgreSQL, Oracle, MySQL, SQLite** - freedom of database choice
- **ORM and universal data access** - NHibernate, Entity Framework Core, Dapper
- **Flexible configuration** - via appsettings, .config, json, environment variables
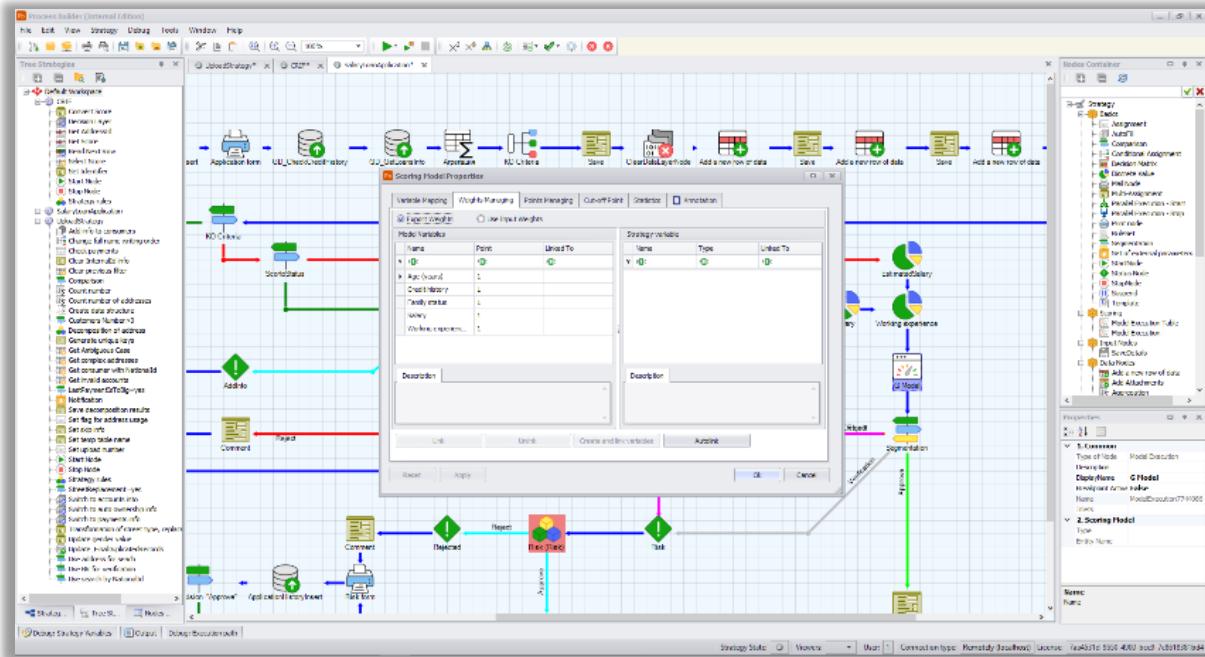
🚀 Key Modules

🤖 Agents - Process Automation

Capabilities:

- **Automatic points accrual** - based on events and signals
- **Transaction processing** - in real-time
- **Lifecycle management** - cards, campaigns, promotions
- **Queue integration** - for asynchronous processing
- **Monitoring and self-recovery** - WatchDog for reliability

Maven - Visual Business Logic Design
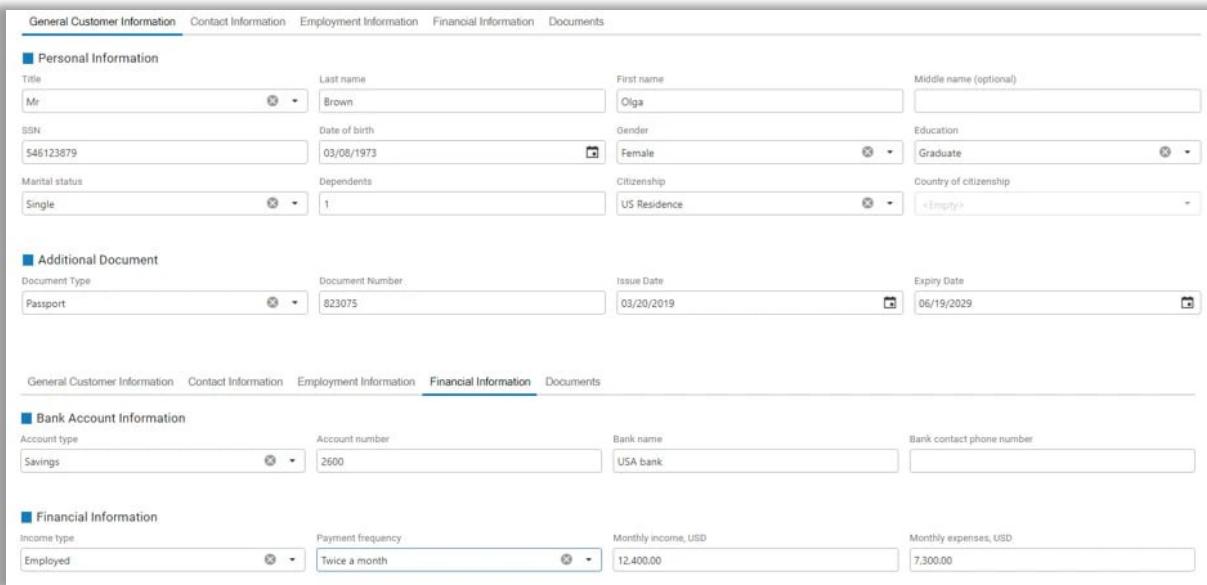
Capabilities:

- **Visual strategy editor** - creating points accrual rules
- **Process modeling** - customer lifecycle
- **Plugin support** - functionality extension
- **Architectural diagrams** - process documentation

Advantages:

- 85% changes without programmers
- Rapid creation of new campaigns and promotions
- Visual business rule management
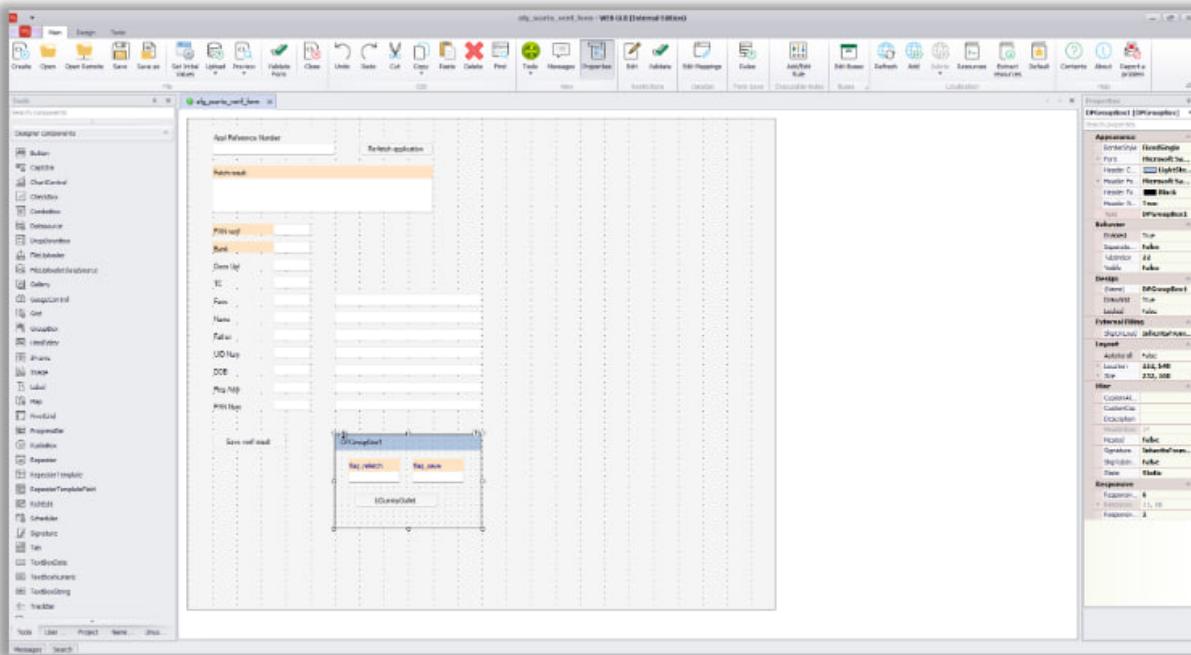
📝 FormsDesigner - Interfaces for Clients, Back Office and Staff

Capabilities:

- **Mobile forms** - registration, personal account
- **Web interfaces** - admin panel, dashboards
- **Digital signatures** - for important operations
- **Multilingual support** - support for different languages
- **Responsive design** - for all devices

📊 ScoringScripts - AI/ML for Personalization

Capabilities:

- **Credit scoring** - for loyalty credit cards
- **Predictive analytics** - customer behavior
- **Biometric verification** - security
- **Machine learning** - personalized offers

🔗 IntegrationService - External System Integrations

Capabilities:

- **POS systems** - cash register integration
- **E-commerce platforms** - online stores
- **Payment systems** - bank cards, e-wallets
- **CRM systems** - customer management
- **Social networks** - referral programs

📊 Audit & Auditor - Transparency and Control

Capabilities:

- **Complete operation audit** - all customer actions
- **OLAP reports** - campaign effectiveness analytics
- **Real-time monitoring** - system status
- **Compliance requirements** - KYC, AML, GDPR

📱 NotificationService - Customer Communications

Capabilities:

- **Push notifications** - about new campaigns
- **Email campaigns** - personalized offers
- **SMS notifications** - important events
- **Real-time notifications** - via SignalR
- **Message templates** - for different channels

🎨 UI/UX Capabilities for Back Office

Main Interface Elements:
- 📝 **Dynamic forms** - registration, profile settings
- 📊 **Interactive dashboards** - points balance, transaction history
- 📈 **Data visualization** - activity graphs, goal progress
- 💬 **Modal windows** - confirmations, notifications
- 🧭 **Navigation** - multi-level menus, quick search

Design Principles:
- 🎨 **Unified style** - corporate colors, icons, typography
- ✂️ **Minimalism** - concise forms, focus on key actions
- ♿ **Accessibility** - keyboard navigation, alt-texts

- ⚡ **Interactivity** - animations, feedback

🔒 Security and Compliance

Security Modules:
- 🔑 **AuthenticationServer** - centralized authentication
- 🔑 **IdentityProvider** - user and session management
- 📝 **Audit** - complete audit of all actions
- 🔒 **Security** - encryption, tokens, access policies

Compliance Requirements:
- **KYC/AML** - "out of the box"
- **GDPR** - personal data management
- **Digital signatures** - for important operations

📊 Analytics and Reporting

Analytics Capabilities:
- 📈 **Real-time dashboards** - customer activity
- 📊 **OLAP reports** - campaign effectiveness
- 📉 **Predictive analytics** - customer behavior
- 📋 **Statistics** - for all loyalty metrics

BI Integration:
- **Power BI** - ready connectors
- **Tableau** - data export
- **Excel** - report export
- **API** - for external systems

🚀 Platform Advantages

1. Development Speed
- **Ready modules** - 70% functionality "out of the box"
- **Visual editors** - configuration without programmers
- **Templates and components** - rapid interface assembly
- **API-first approach** - easy integration

2. Scalability
- **Modular architecture** - adding new features
- **Multi-DBMS support** - choosing suitable database
- **Horizontal scaling** - for high loads
- **Microservice architecture** - independent module development

3. Reliability
- **Automatic recovery** - WatchDog services
- **Real-time monitoring** - quick response to problems
- **Backup** - automatic archiving
- **Testing** - built-in testing tools

4. Flexibility
- **Low-code approach** - 85% changes without developers
- **Plugin architecture** - functionality extension
- **Configurability** - customization for business processes
- **Multilingual support** - support for different markets

5. Cost Efficiency
- **TCO reduction** - 30-60% lower compared to SaaS combination
- **Component reuse** - development cost savings
- **Automation** - reduced operational costs
- **Unified support** - single contract instead of multiple

🎯 Conclusion

NextGen Platform provides all necessary capabilities for creating a modern, scalable, and efficient banks products:

✅ Complete Requirement Coverage
- All 9 key loyalty system blocks are implementable
- Ready modules for 70% of functionality
- Rapid development of remaining 30%

✅ Technological Advantages
- Low-code approach - rapid changes
- Modular architecture - easy scaling
- Multiple integrations - omnichannel
- AI/ML support - personalization

✅ Business Advantages
- 30-60% TCO reduction
- 3-5 times faster time to market
- Complete solution ownership
- Vendor independence

References

✅ Project Description

A loan pipeline for a microfinance organization in Switzerland with the highest security and data protection requirements.
The highest requirements for security and data protection.
Onboarding of clients, integration with credit bureaus, borrower assessment based on the internal rules of the organization and the bank, credit decision, loan disbursement, loan approval.
Based on the internal rules of the organization and the bank, the decision to grant a loan, loan follow-up until repayment, payments, notifications, etc.

enyfinance.ch

eny FINANCE

Zurich, 12. September 2024

To Whom It May Concern,
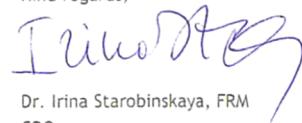
I am writing to provide feedback on DECISION MANAGEMENT AUTOMATION LLC, who have been an important partner for Eny Finance Ltd in the development and ongoing support of our credit scoring and decision management solutions.

We engaged DECISION MANAGEMENT AUTOMATION LLC in 2015 to provide us with a low-code platform and develop a credit scoring solution based on it, as well as to automate the processes of onboarding, underwriting, lending, servicing, and collection. The solution developed by the company's team turned out to be highly effective and flexible, enabling our team to achieve our goals within an optimized and efficient system that continues to operate successfully to this day.

In addition to the low-code platform and its development, DECISION MANAGEMENT AUTOMATION LLC provides ongoing service and support, ensuring the smooth operation of our systems. Their team consistently demonstrates professionalism, technical competence, and a customer-oriented approach. Whenever we have needed assistance or encountered challenges, their support team has addressed our needs promptly and efficiently.

I would recommend DECISION MANAGEMENT AUTOMATION LLC without hesitation to anyone looking for a reliable low-code solution for decision management and credit scoring automation, along with excellent support and technical service. Throughout our collaboration, they have proven to be a dependable and highly competent partner.

Kind regards,

Dr. Irina Starobinskaya, FRM
CRO

eny Finance AG
Baslerstrasse 60
CH-8048 Zürich
M +41 76 567 40 63
irina.starobinskaya@enyfinance.ch
eny.ch

✅ Project Description

The client purchased a license with training and independently developed their solution to automate the lending process in the Indian market. From our side development of complex functions, consulting and support.

Asia
Finance
Group

AFG INDIA HOLDINGS PTE. LTD.

9 Raffles Place, #26-01,
Republic Plaza,
SINGAPORE-048619
UEN: 201828310R

September 13, 2024

To Whom It May Concern,
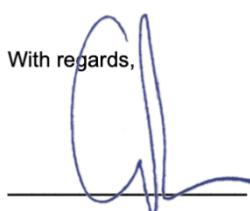
I am writing to provide a reference for DECISION MANAGEMENT AUTOMATION LLC, who has been an essential partner to AFG India Holdings Pte Ltd in the development and ongoing support of our credit scoring and decision management solutions.

We engaged DECISION MANAGEMENT AUTOMATION LLC to provide us with a Low Code Platform that enabled us to self-develop these critical systems. Their platform proved to be highly effective, allowing our team to efficiently design and implement our own solution management and credit scoring products tailored to our business needs. The user-friendly nature of the platform and its flexibility allowed us to achieve our goals within a streamlined and efficient framework.

Beyond the platform, DECISION MANAGEMENT AUTOMATION LLC has provided continuous maintenance and support services, ensuring the smooth operation of our systems. Their team has consistently demonstrated professionalism, technical expertise, and a customer-focused approach. Whenever we have required assistance or encountered challenges, their support team has been responsive and proactive, addressing our needs swiftly and effectively.

I have no hesitation in recommending DECISION MANAGEMENT AUTOMATION LLC to any company seeking a robust Low Code Platform solution for decision management and credit scoring, combined with excellent support and maintenance services. They have proven to be a reliable and highly competent partner throughout our collaboration.

With regards,

Christian Schuller, Director

✅ **Project Description**

Loan pipeline for a bank. Branch network, integration with multiple internal and external systems, access to the system via web workstations. 2 people are responsible for the whole process in the bank, after the work is completed. Used to be a whole department. Terminated cooperation in the middle of '22, after the outbreak of war.

MOSCOW INDUSTRIAL BANK

JSCB MOSCOW INDUSTRIAL BANK PC

DATE: 21. 09. 2016

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To Whom It May Concern

Moscow Industrial Bank PAO has been conducting its activities in the financial market for over 25 years. The bank serves enterprises in 29 constituent units of the Russian Federation, has one and a half million of private clients and an extensive experience in the implementation of investment projects in all business areas and spheres in Russia. The bank employs over 6 500 people. Moscow Industrial Bank PAO is ranked among the largest credit institutions of the country. According to the Rus-Rating agency, the bank has been assigned a national scale credit rating of "AA-" (a high level of creditworthiness among issuers in Russia).

MINBANK, PAO and Scorto has been cooperating since 2012. The bank has chosen the state-of-the-art Scorto solution that provides vast possibilities for an effective organization of a credit scoring system. The solution has helped the bank monitor and mitigate credit risks, provide an accurate credit rating and support decision-making processes. The functionality of the solution allows bank employees to make rapid changes in their business processes, customize integrations with various data sources.

Scorto has established itself as a reliable partner at all stages of solution delivery and support. Company employees have proven to be highly qualified specialists who provide prompt replies to bank inquiries and a perfect level of consulting and technical support.

MINBANK, PAO is completely satisfied with the cooperation with Scorto and recommends this company as the supplier of credit risk management solutions.

Vice President

Anton Rud

✅ Project Description

Used backend, for customization and logic in lending processes. Many integrations with internal and external sources, automation of decision making, etc.

"INDEXBANK" PJSC is a universal bank owned by one of the largest financial groups in Europe — Credit Agricole Group (France). The Bank has been operating on the financial market of Ukraine since 1993 and renders a full range of modern banking services to corporate and private customers. The shareholder of INDEXBANK is Credit Agricole Group, an acknowledged leader on the financial services market, the largest bank in Europe in terms of income from retail business. Credit Agricole Group is in TOP 10 of the largest world banks in terms of shareholders' equity and ranks third in terms of total assets.

In order to reduce the time of loan application processing, to ensure effective analysis and determination of opportunities for loan granting to the bank's potential customers against the background of constantly increasing lending volumes, INDEXBANK decided on automating the process of obtaining information from multiple data sources including credit bureaus as well as on integrating such a system with the bank's existing IT-infrastructure. As a minimum, this system was required to simultaneously interact with multiple credit bureaus, to interact with internal and external databases and to provide a possibility for in-house addition of new data sources and management of risk assessment strategies based on obtained data.

Based on tender results, INDEXBANK selected Scorto's system thanks to its high reliability, simplicity of implementation and scalability as well as its friendliness to non-technical users. Automation of collecting and evaluating information from different sources allowed to cut down the time for loan application analysis, to collect full and trustworthy information on potential customers; it also enables the bank's experts to define and quickly change rules for decision-making. The system is functionally complete with modules for building business processes and interaction with data sources.

The system has been delivered in agreed time and Scorto employees proved to be highly qualifies experts in project implementation and software development. Thanks to tight cooperation between Scorto's and the bank's experts, this project has been recognized by the Bank as a one of the best IT-projects.

Regards,

Board Member,
Chief Executive Officer

Jerome Legrain

✅ Project Description

A comprehensive solution for decision making and application processing in loan origination. The main features required from the new system were automated decision-making and borrower evaluation, flexible management of credit rules, credit policies, scoring models, business processes, business rules, etc. Project has been evaluated as one of the main strategic projects for year 2015.

ბანკი რესპუბლიკა
BANK REPUBLIC

SOCIETE GENERALE GROUP   209 64/01

TO WHOM IT MAY CONCEARN;

Holding a leading position in the retail and corporate banking services market, Bank Republic Société Générale Group enjoys the status as one of the most successful financial institutions in Georgia. Thanks to its universal business model, Bank Republic Société Générale Group remains a reliable long-term financial partner for individuals, micro, small and medium enterprises, organizations, and large corporations.

In order to increase the efficiency of its operations BR decided to implement a comprehensive solution for decision making and application processing in loan origination. The main features required from the new system were automated decision-making and borrower evaluation, flexible management of credit rules, credit policies, scoring models, business processes, business rules, etc. Project has been evaluated as one of the main strategic projects for year 2015.

"Scorto" Loan Origination solution was selected in a tendering process due to its user friendliness, innovative approach to decision management and broad functionality.

"Scorto" has been very thorough and flexible in developing a plan that suited our needs and requirements in line with our company goals positioning us for future growth. The system has been implemented within the expected timeline, and all "Scorto" specialists working on the project showed the highest level of professionalism, and responsiveness, therefore we were pleased and impressed from the very beginning with both the methodology and people we dealt with.

Bank Republic Société Générale Group is fully satisfied with the "Scorto" solution and collaboration with "Scorto" in general.

Sincerely,

Nino Maisuradze

Chief Operating Officer