



**A ROBUST CORE SYSTEM**

For Multi Finance Companies



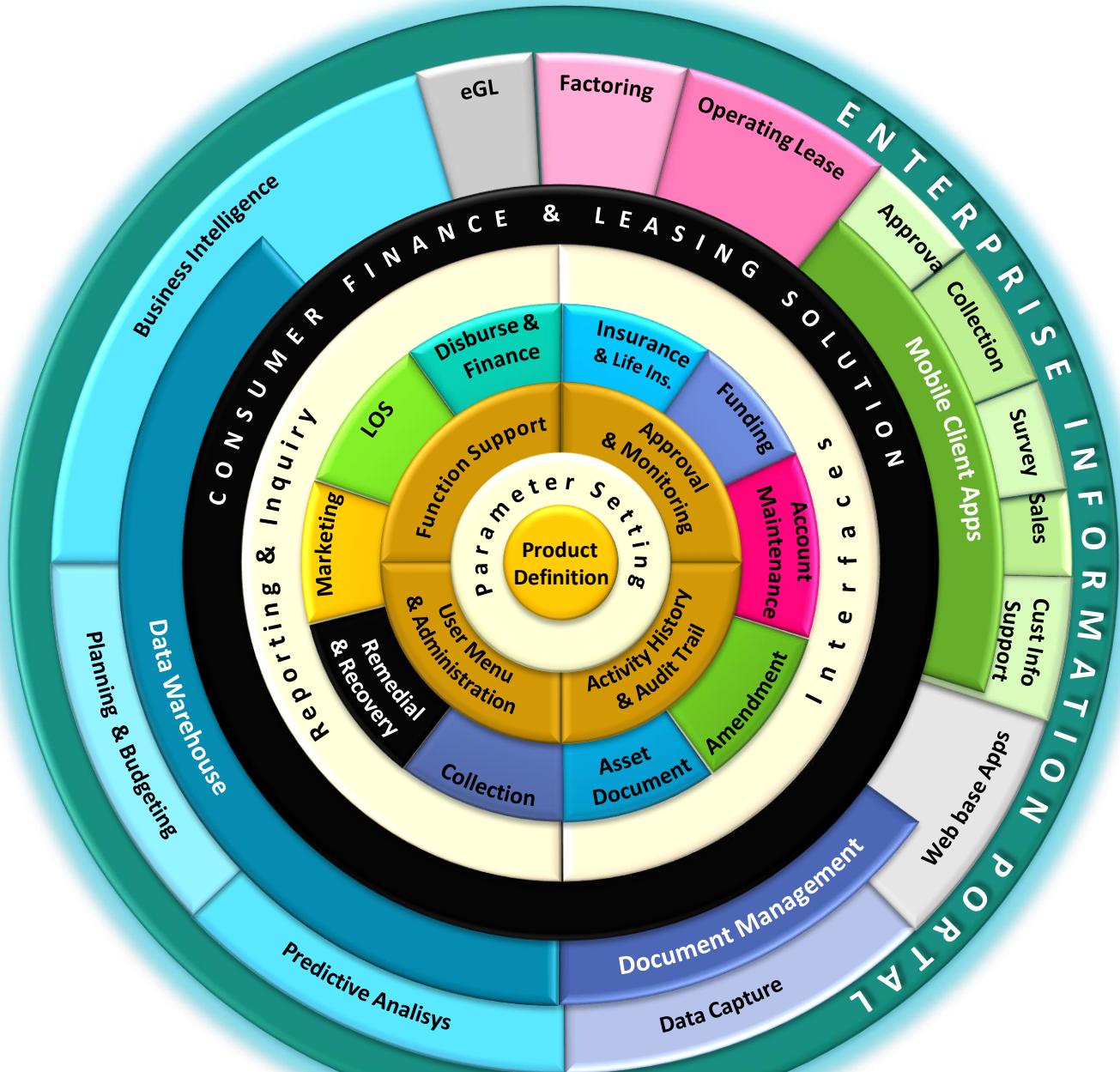
# High Level System Overview

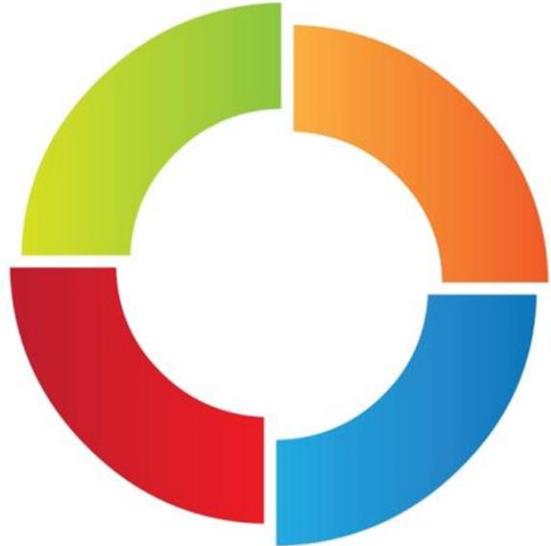
# OUTLINE

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- Solution Diagram
- CONFINS Design Philosophy
- CONFINS Modules

# SOLUTION BLOCK DIAGRAM



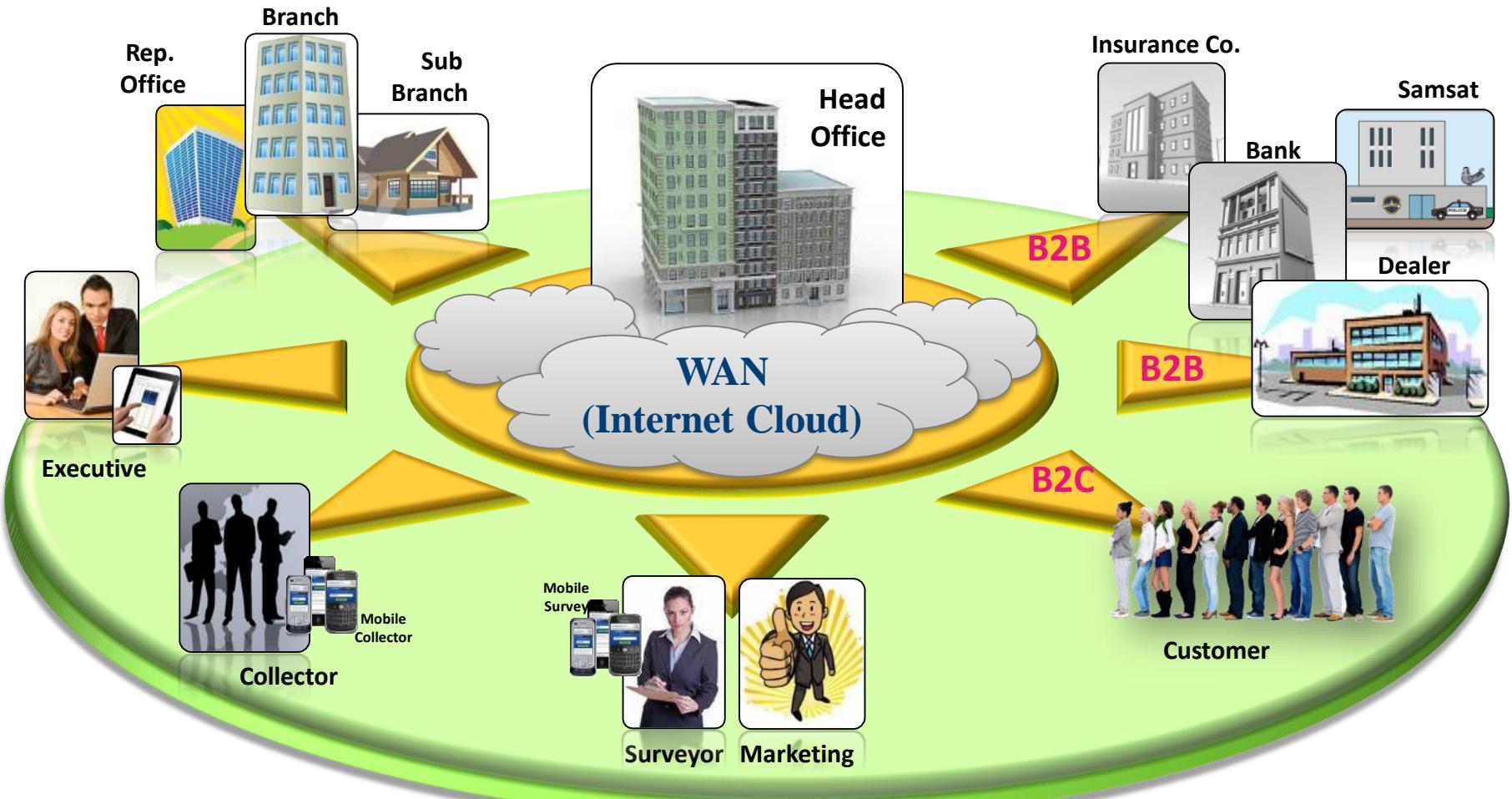


# CONFINS

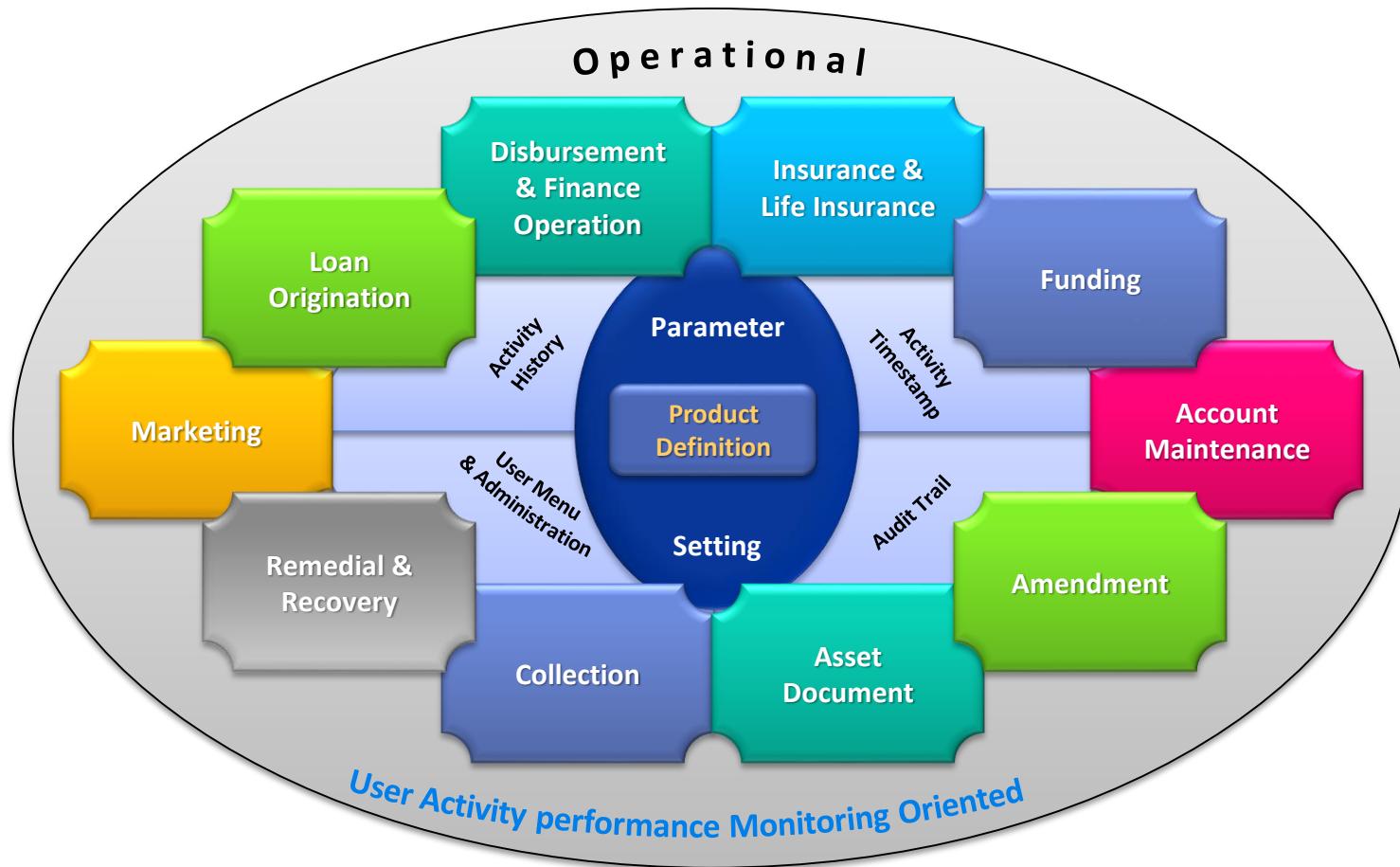
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## DESIGN PHILOSOPHY

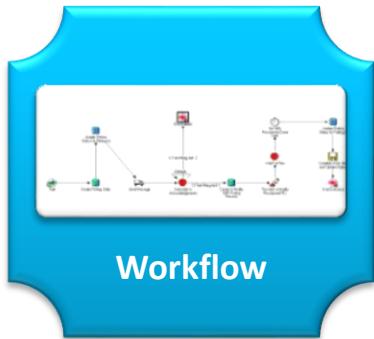
# ANYWHERE - ANYTIME



# MODULAR



# ENGINE BASED DESIGNED



Workflow



Service Level  
Oriented



Rule Engine



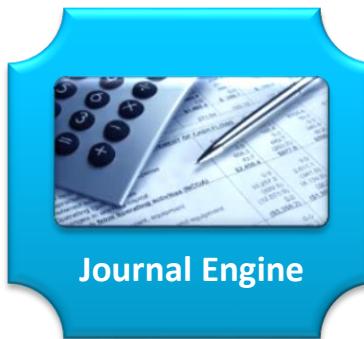
Notification  
Engine



Approval  
Engine



Asynchronous  
Batch Report



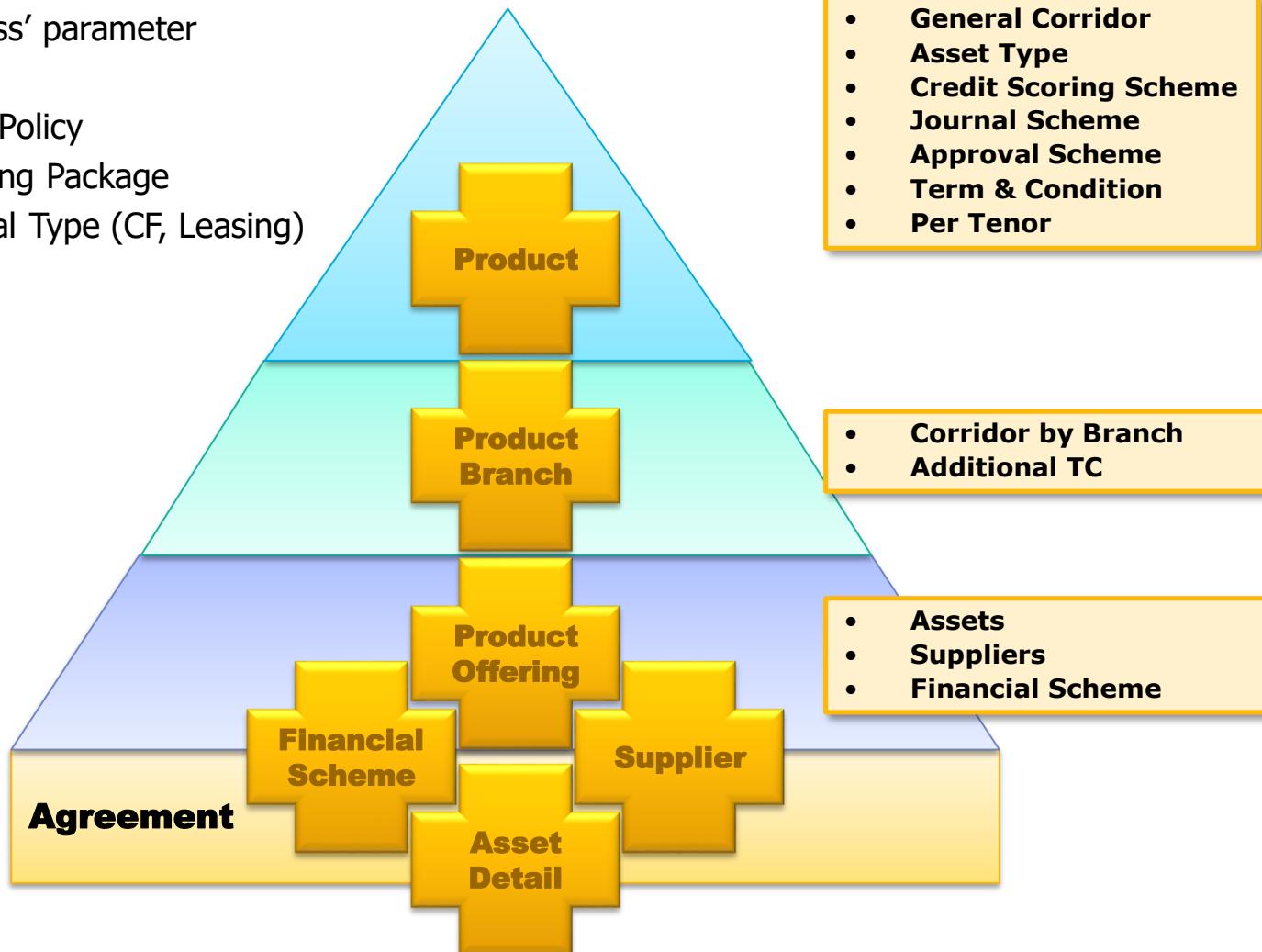
Journal Engine



Batch Process

# BUSINESS POLICY ORIENTED

- 'Business' parameter
- Policy
- Inherit Policy
- Marketing Package
- Financial Type (CF, Leasing)



# FEATURE RICH

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- Multi Asset
- Multi Supplier
- Multi Disbursement
- Multi Level Parameterized System
- Multi Interest Calculation Methods
- Advance Agreement Structure
- PSAK 50 & 55 Compliances
- OJK Regulation Compliances
- Mirroring with Bank/FI
- Support Online Payment, etc.

# INTEGRATED SOLUTION

Advance  
Reporting  
(ARS)



LITE  
DMS



CONFINS

MOBILE  
COLLECTION



MOBILE  
ORDER



MOBILE  
SURVEY



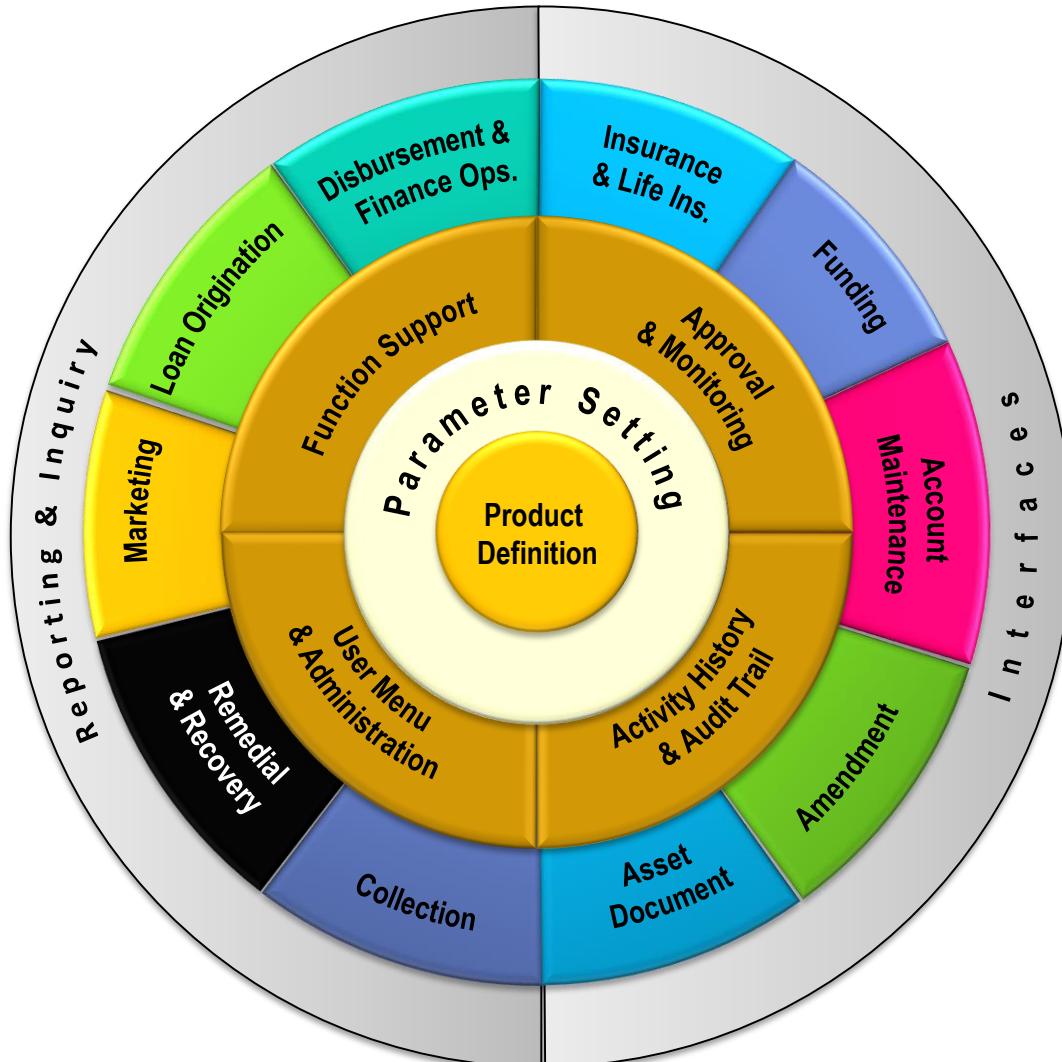


# CONFINS

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## CONFINS MODULES

# CONFINS CORE MODULES



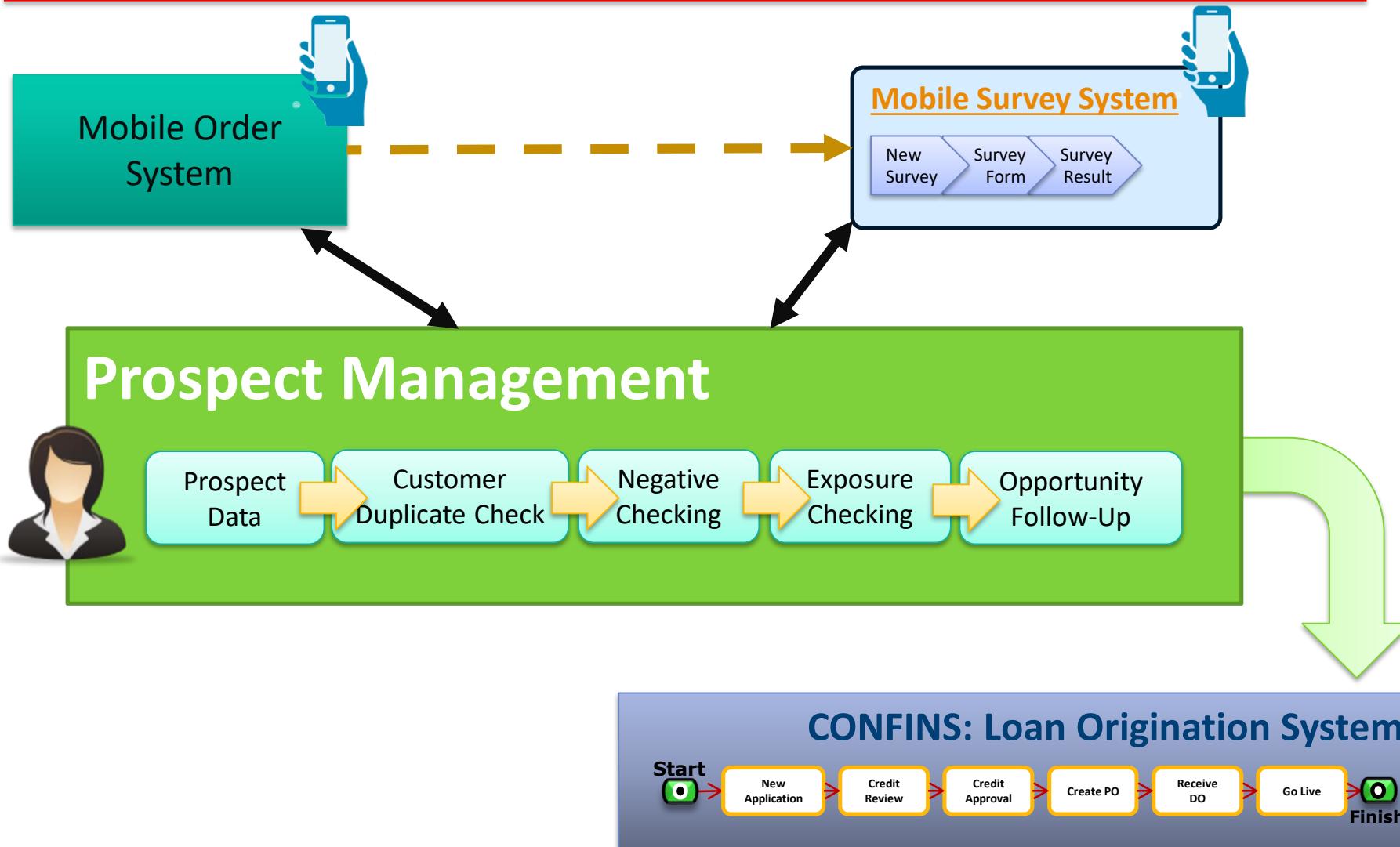


- Prospect
- Marketing – New Application
- Loan Origination – Standard Flow
- Loan Origination Modules

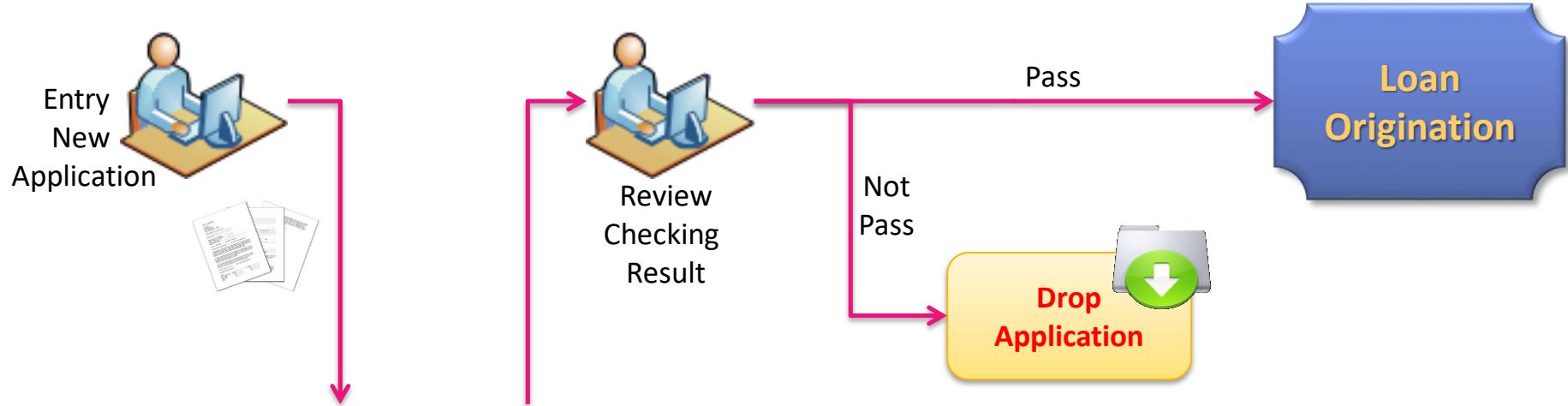


## MARKETING – LOAN ORIGINATION

# PROSPECT



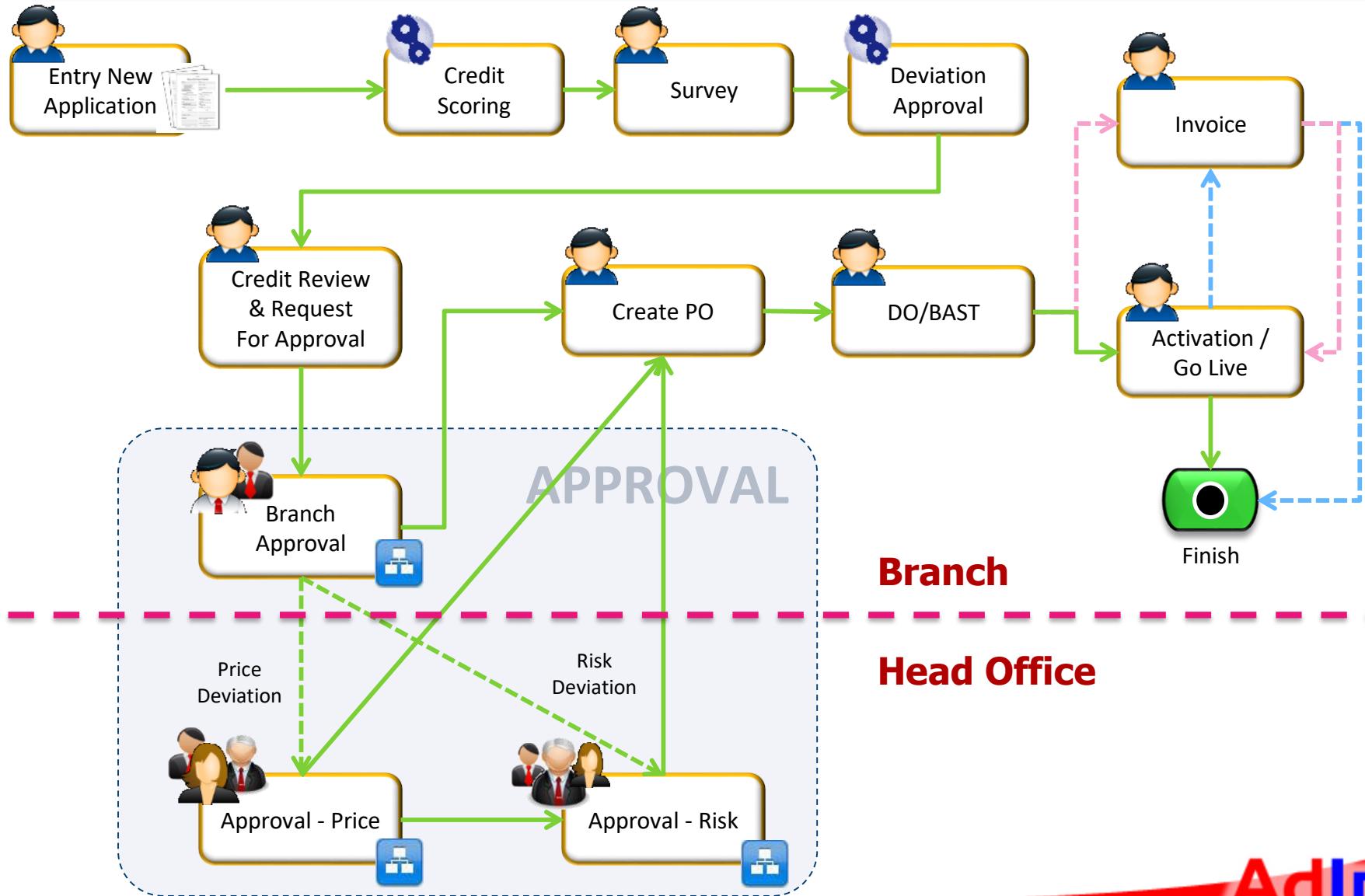
# NEW APPLICATION



## CHECKING PROCESS

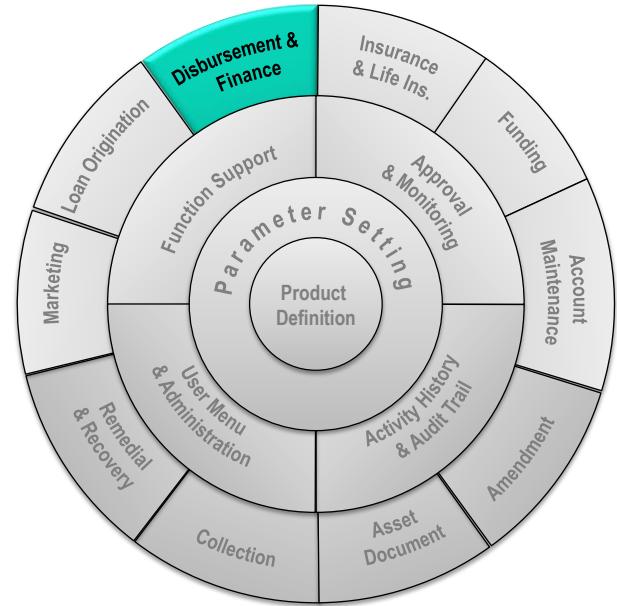


# LOAN ORIGINATION – STANDARD FLOW



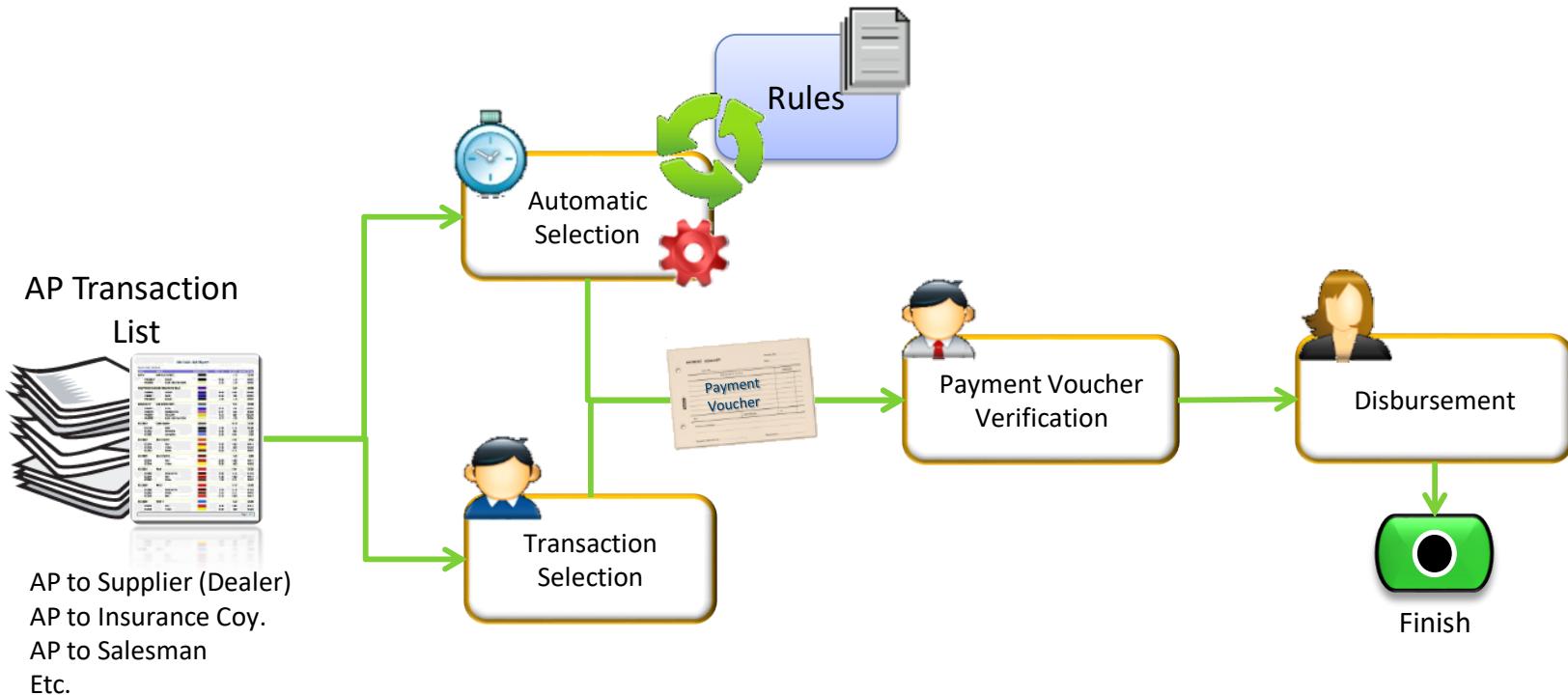


- AP Disbursement Process Flow
- Disbursement Modules



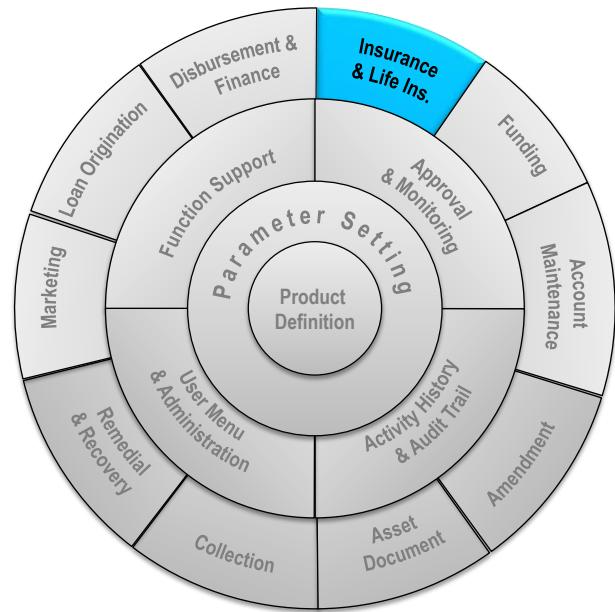
## AP DISBURSEMENT

# AP DISBURSEMENT – PROCESS FLOW





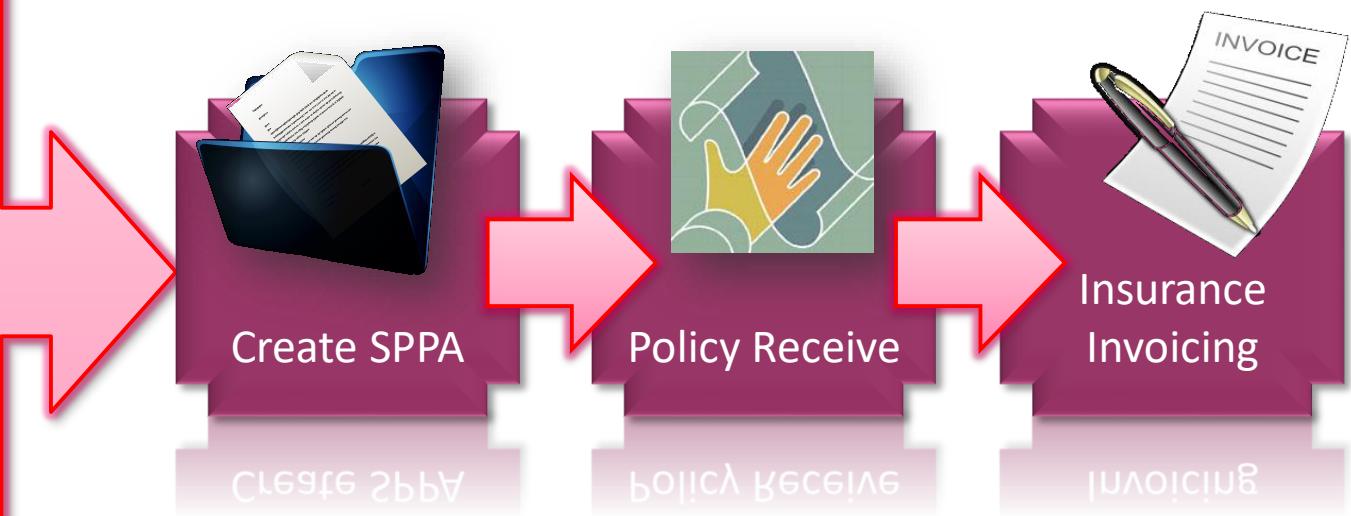
- Asset Insurance Process Flow
- Asset Insurance Modules
- Life Insurance Process Flow
- Life Insurance Modules



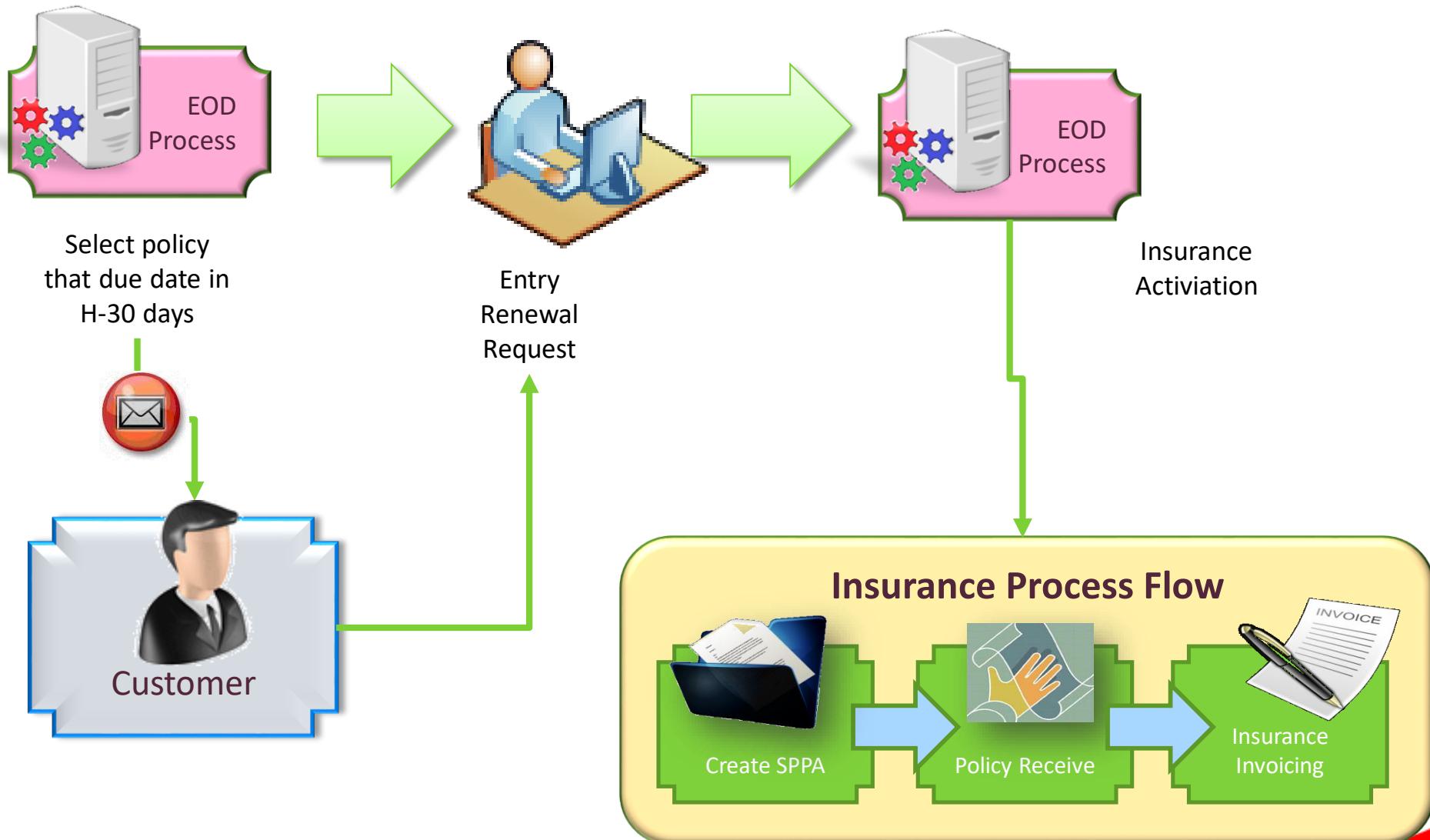
Insurance  
Policy

**INSURANCE &  
LIFE INSURANCE**

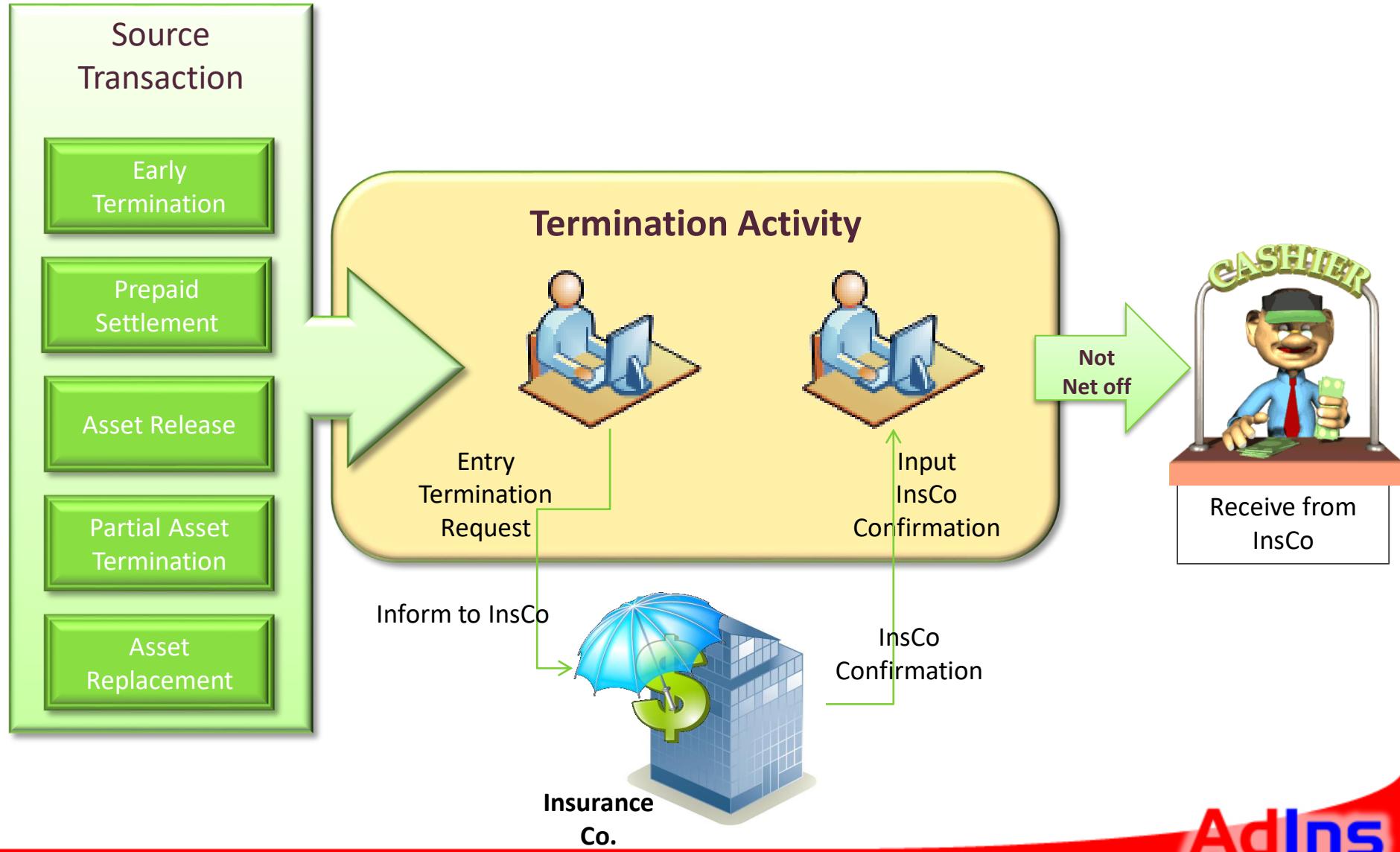
# INSURANCE PROCESS FLOW



# INSURANCE RENEWAL PROCESS



# INSURANCE TERMINATION PROCESS



# INSURANCE CLAIM PROCESS



Claim Receive  
from InsCo

# INSURANCE ENDORSEMENT PROCESS

## Endorsement Information



Entry  
Endorsement  
Information



Endorsement  
Approval

## Endorsement Coverage



Entry  
Endorsement  
Coverage



Endorsement  
Approval



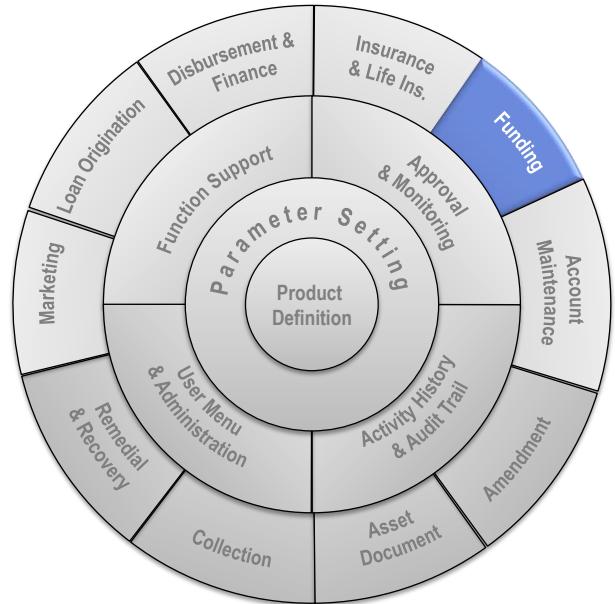
Billing to Customer



Insurance Invoicing



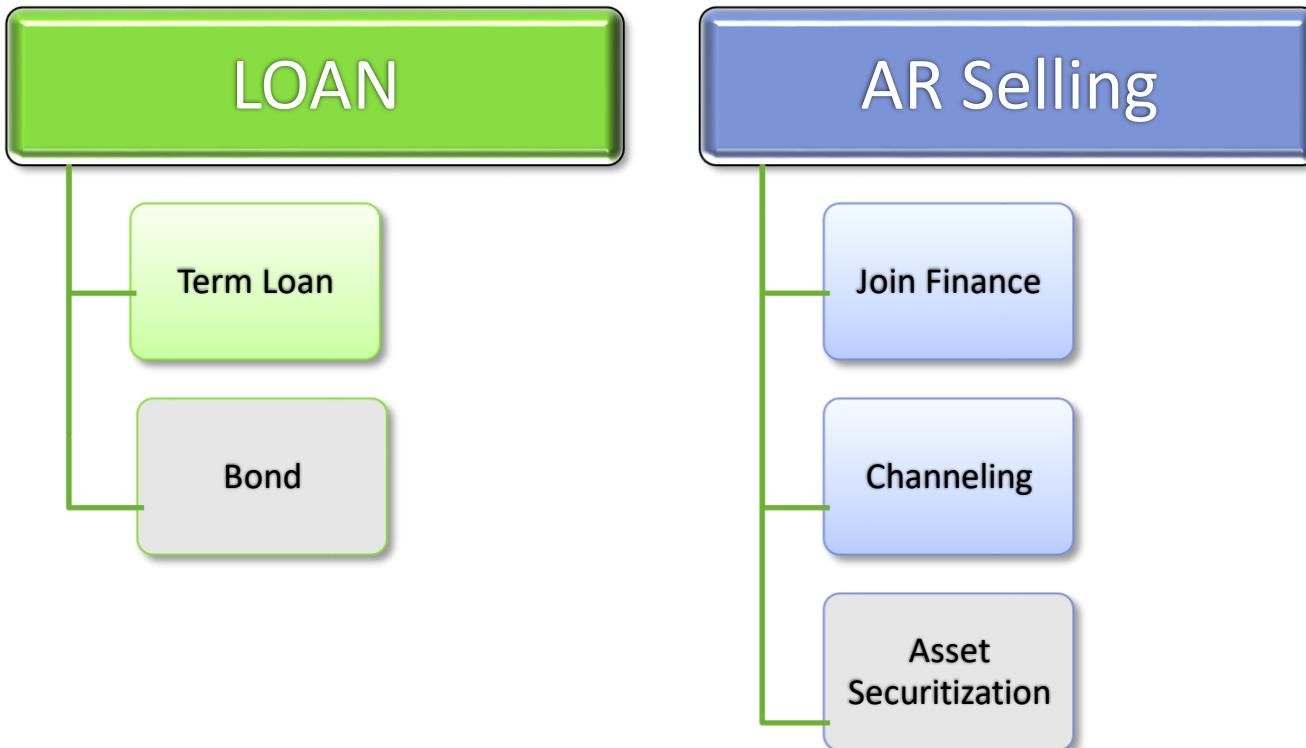
- Funding Type
- Asset Selling Process
- Payment Out
- Funding Modules



# FUNDING

# FUNDING

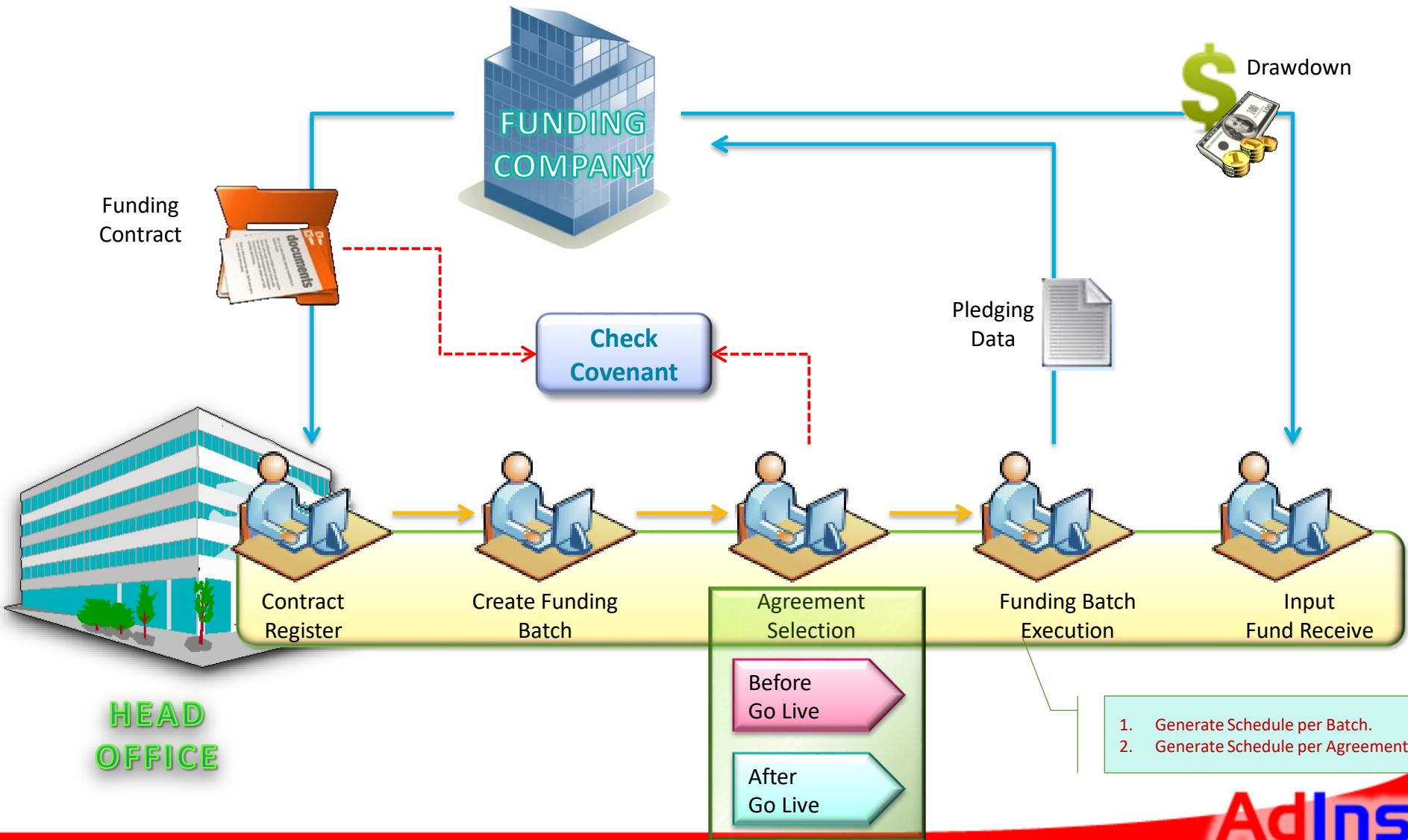
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# AR SELLING

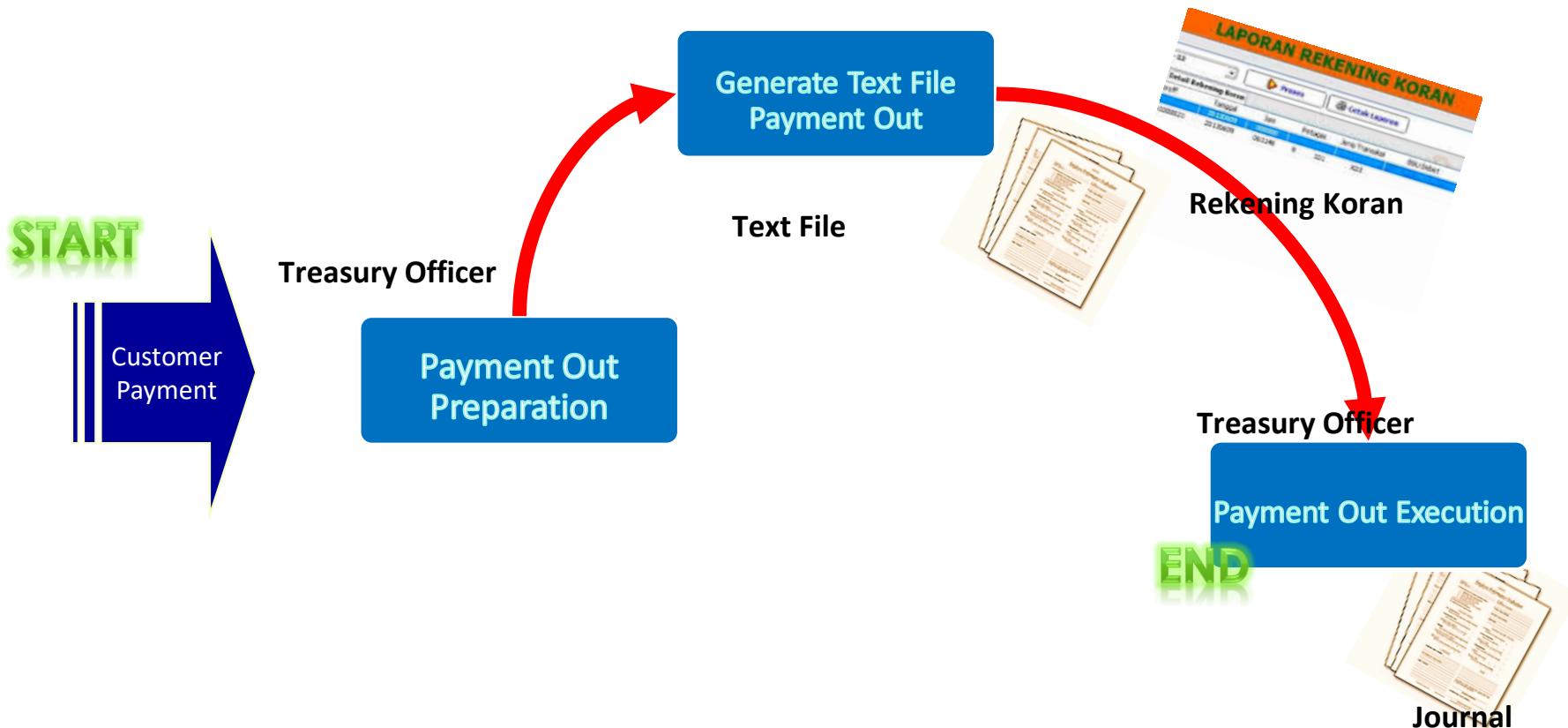
Finance Scheme	Multi Finance	Bank / Financial Institution
Securitization (Asset Sales)	<b>Booking</b>  <b>Outstanding</b>	<b>Booking</b>  Based on discounted outstanding AR
Channeling	<b>Booking</b>	<b>Booking</b>  Booking 100% counted based on Rate differences
Joint Financing	<b>Booking</b>  <b>90 %</b>	<b>90 %</b>  Booking according to rate differences portion

# AR SELLING / LOAN PROCESS

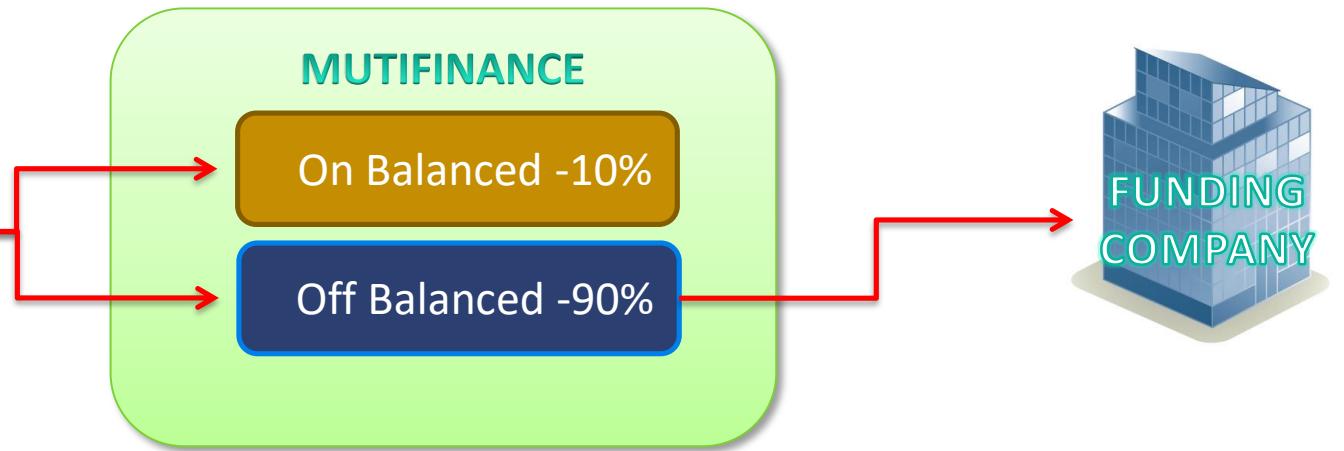


**HEAD  
OFFICE**

# PAYMENT OUT FLOW

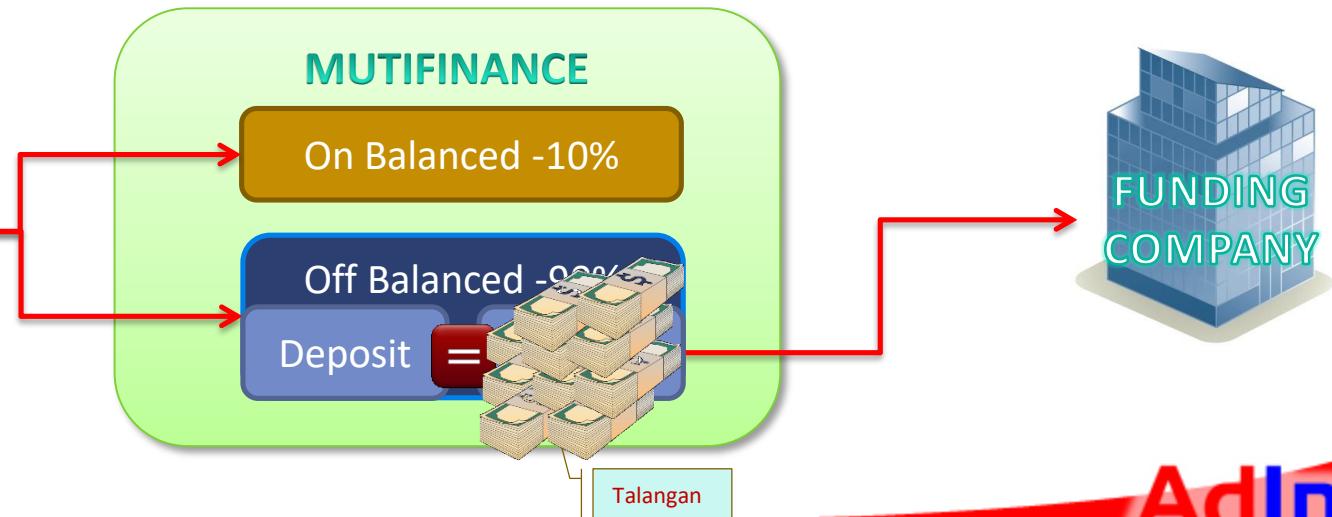


# AR SELLING MAINTENANCE – PAYMENT OUT



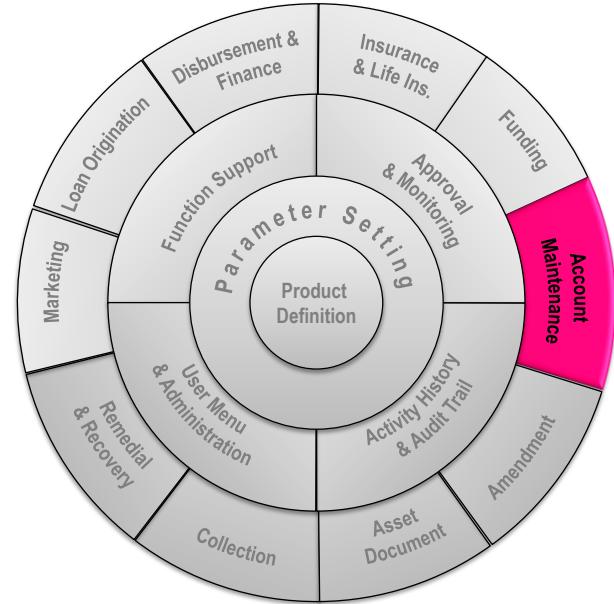
**Mirroring / Without Recourse**

**Non Mirroring / With Recourse**





- Payment Receive
- Online Payment Channels
- Auto Debit Process
- PDC Maintenance
- Account Maintenance Modules

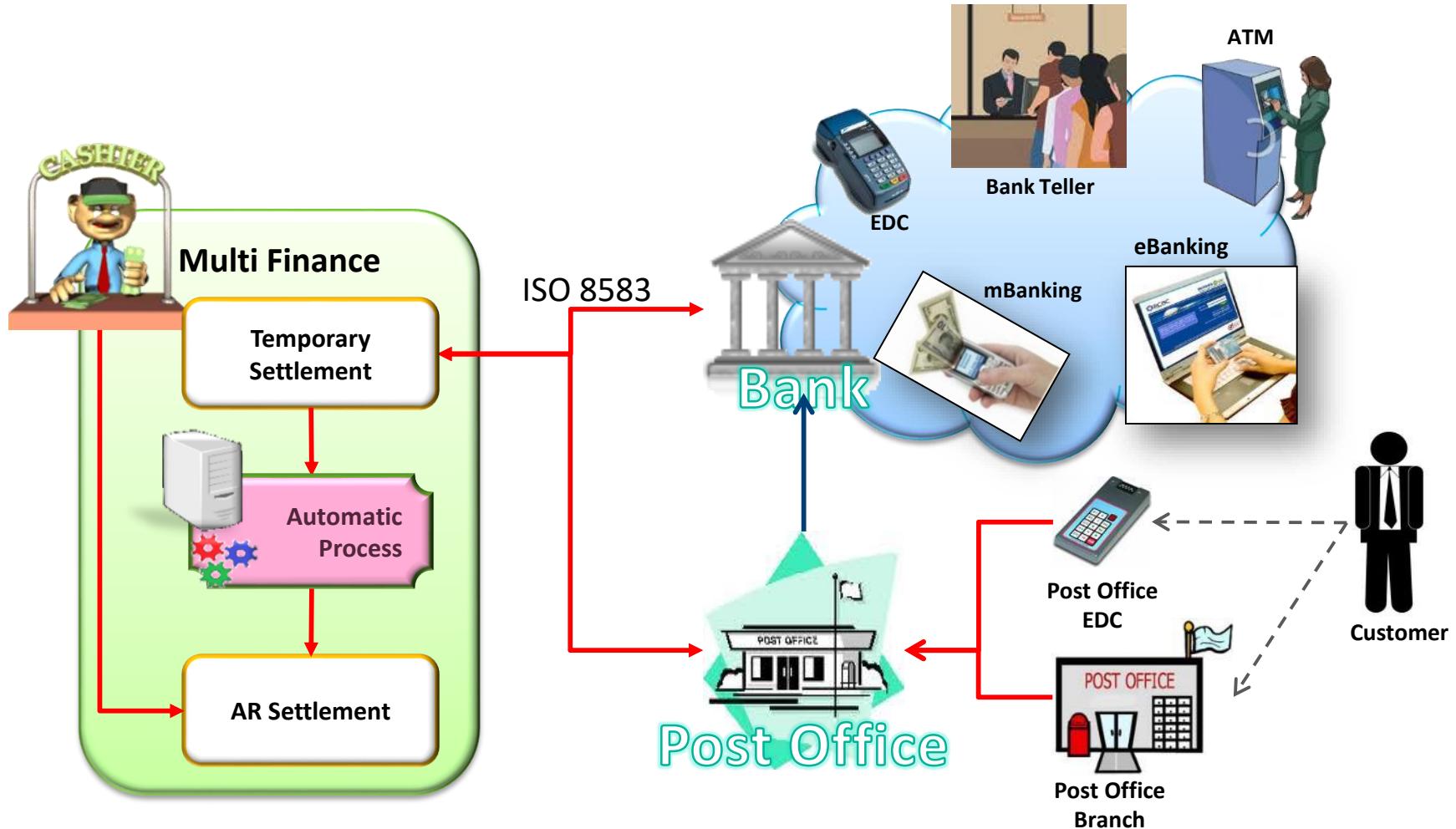


# ACCOUNT MAINTENANCE

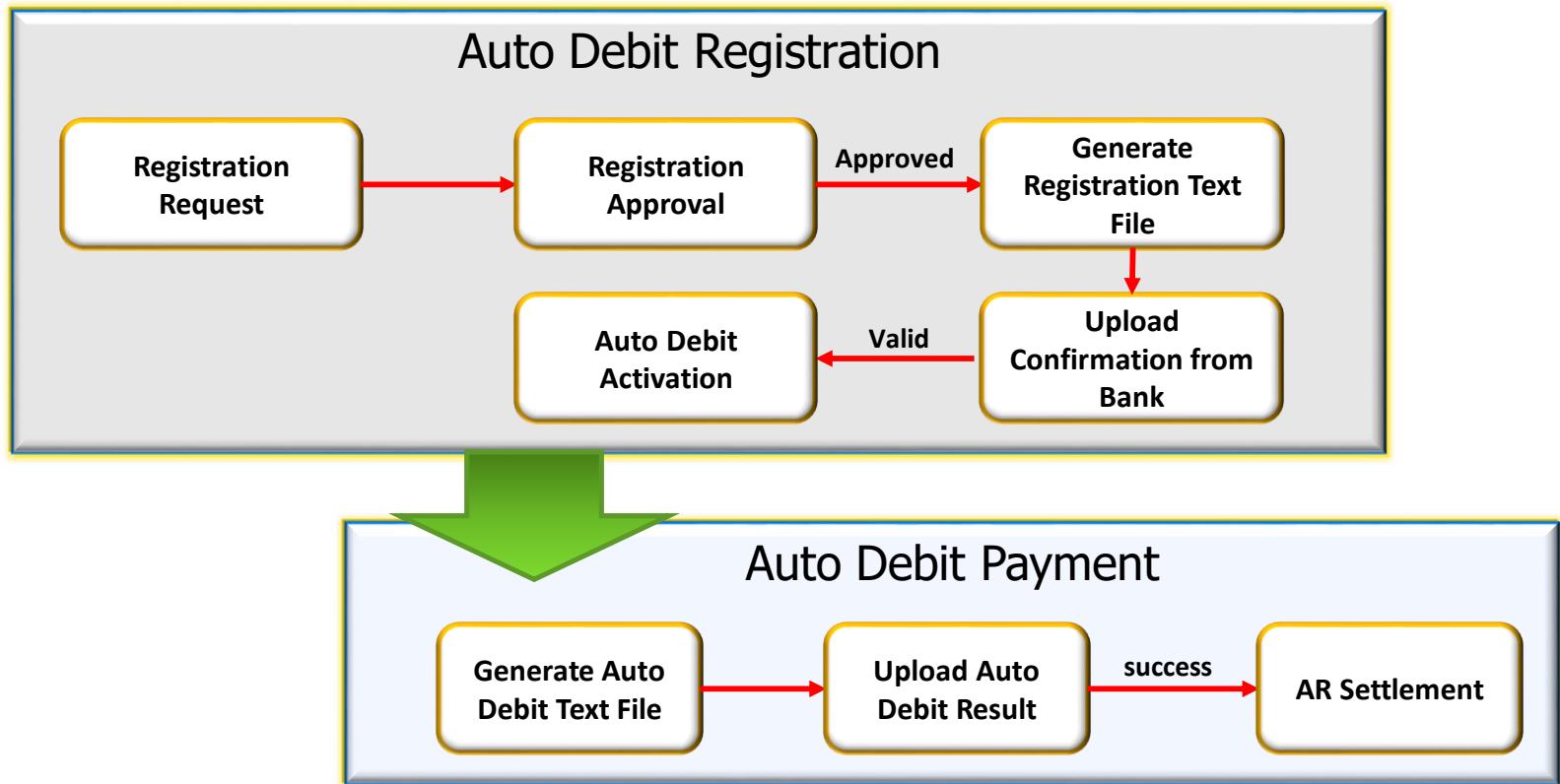
# PAYMENT RECEIVE



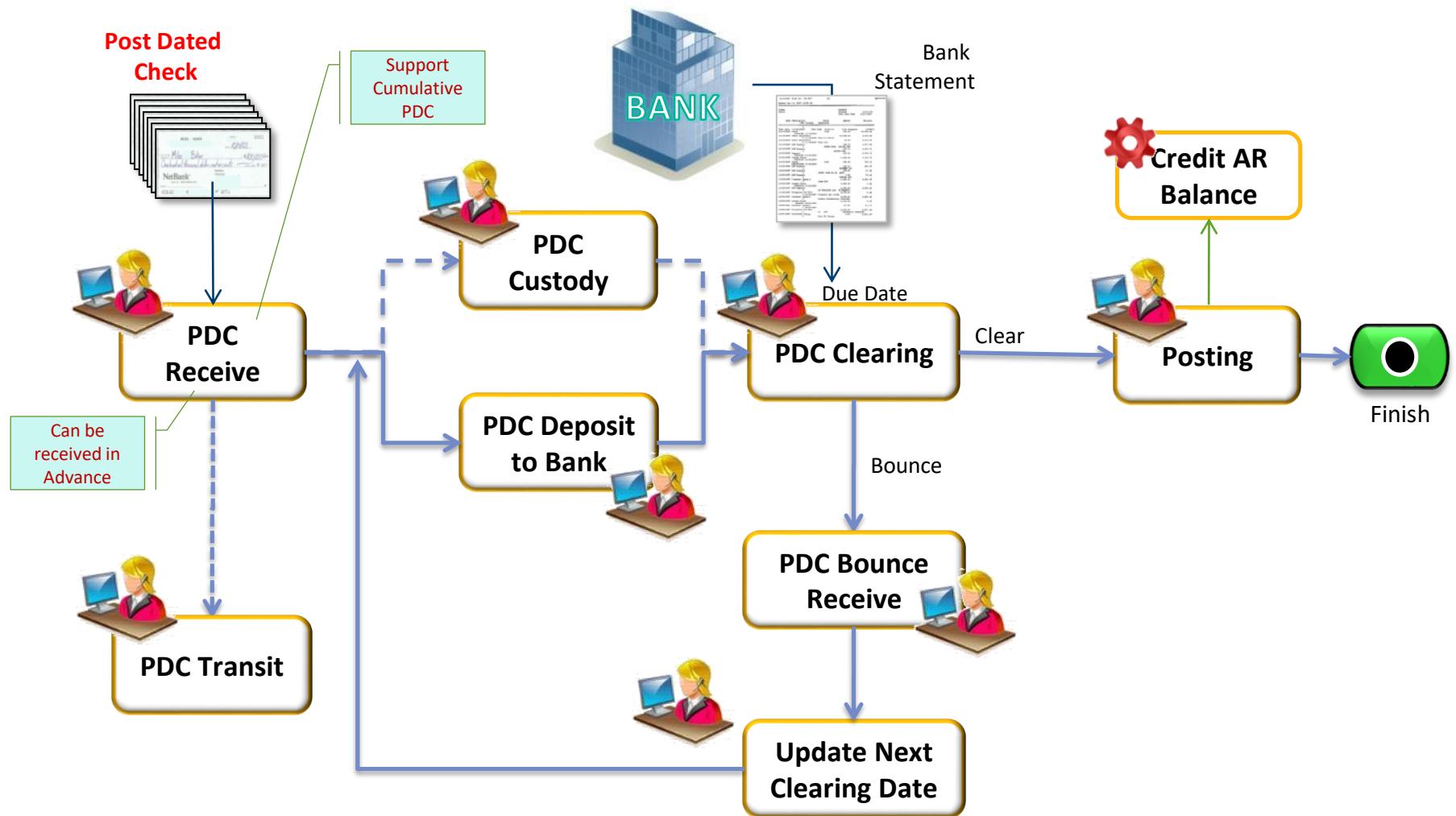
# ONLINE PAYMENT CHANNELS



# AUTO DEBIT PROCESS



# PDC MAINTENANCE – PROCESS FLOW





- Amendment Modules



# AMENDMENT

# AMENDMENT



Early Termination

Change Due Date

Agreement Transfer

Rescheduling / Restructure

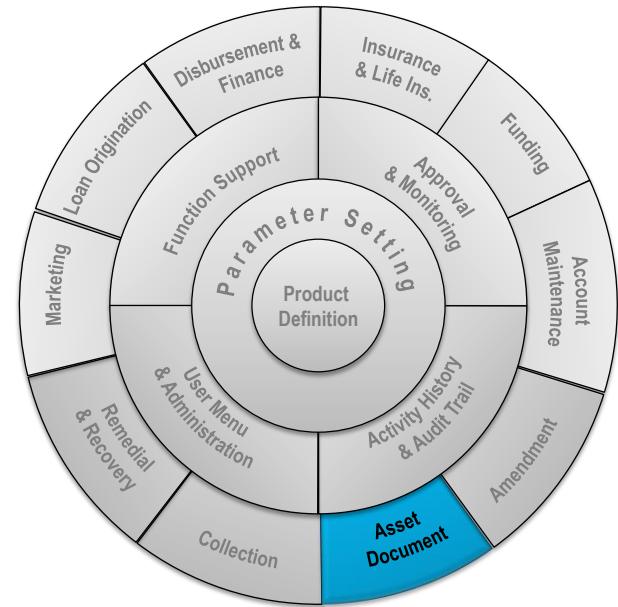
Partial Asset Termination

Collateral Replacement

Split Agreement

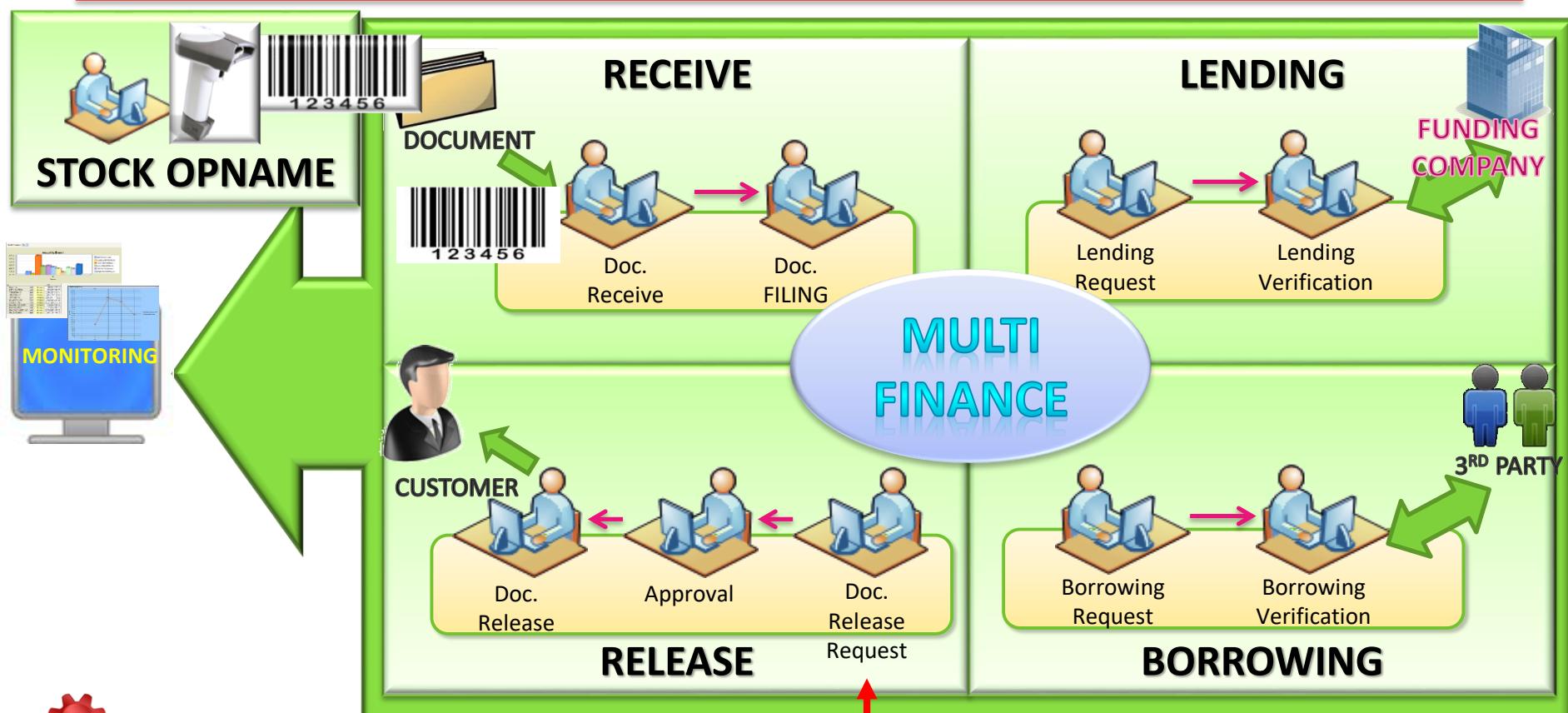


- Asset Document Main Process
- Transfer Document
- Fiduciary Process
- Additional Services
- Asset Document Modules



## ASSET DOCUMENT

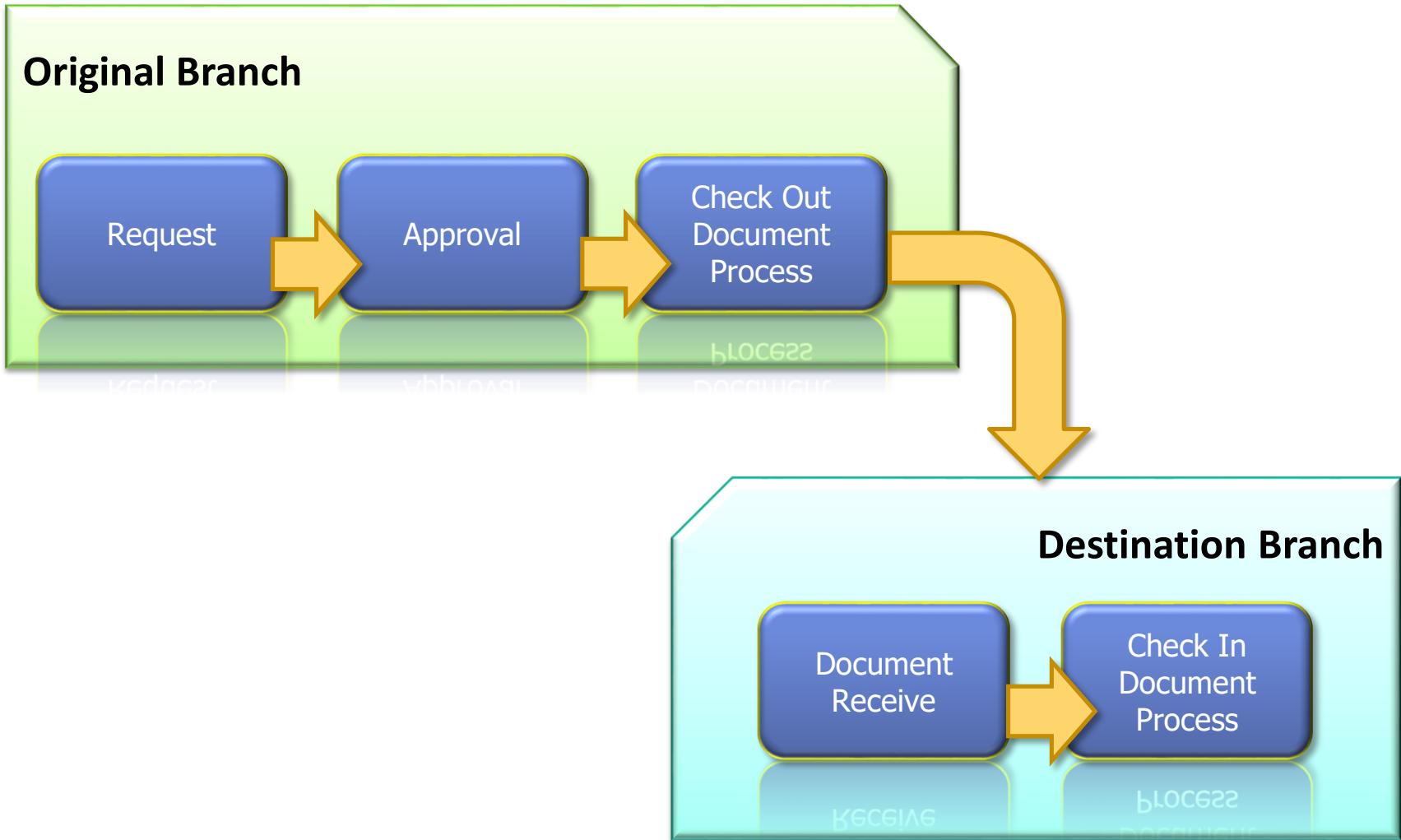
# ASSET DOCUMENT



## Checking Process

1. AR Balance
2. Cross Collateral
3. Cross Default
4. PDC Reconcile

# TRANSFER DOCUMENT



# FIDUCIARY PROCESS FLOW



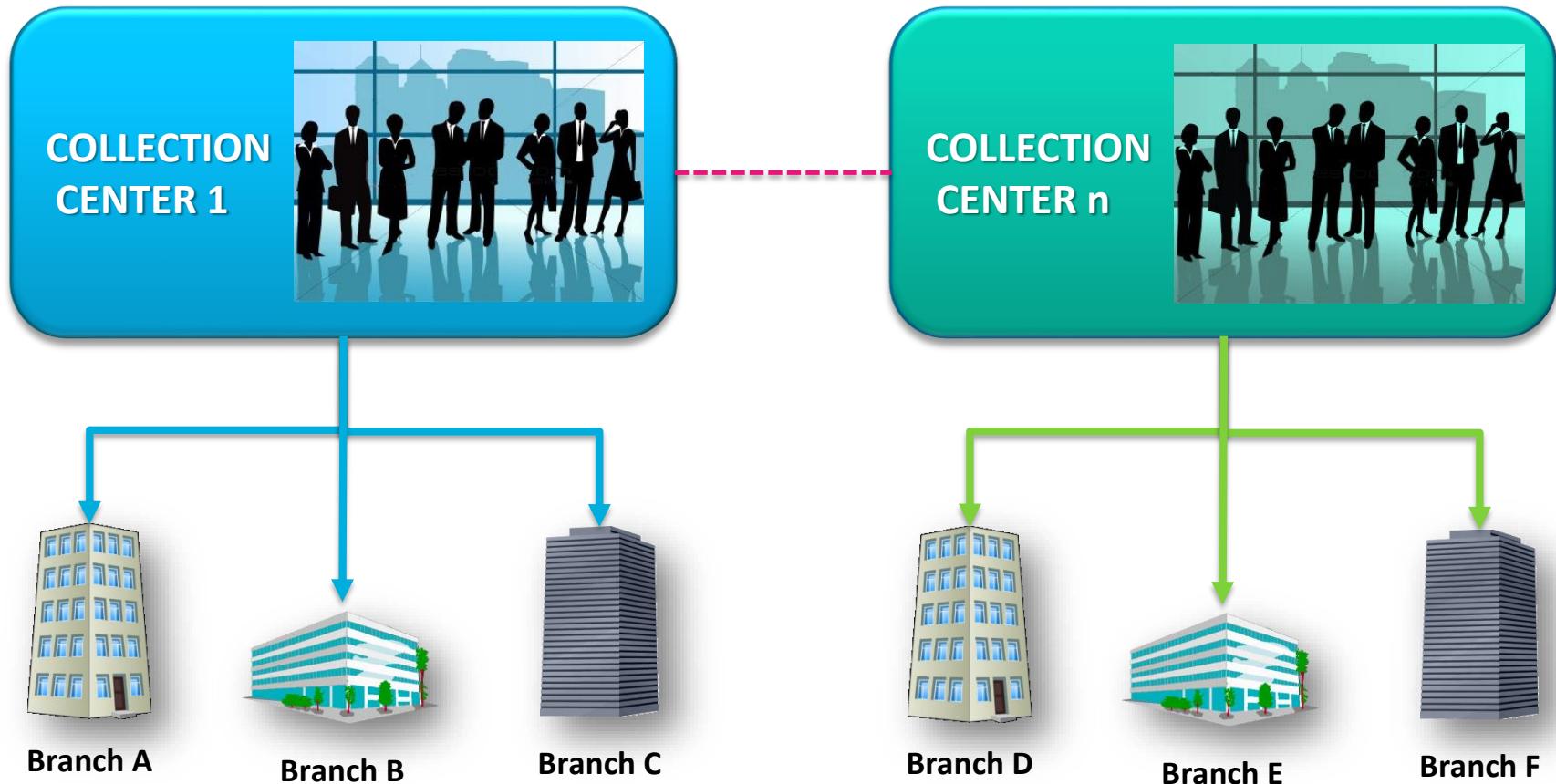


- Collection Organization
- Collection Life Cycle
- Collection Task Distribution
- Collection Modules



# COLLECTION

# COLLECTION ORGANIZATION

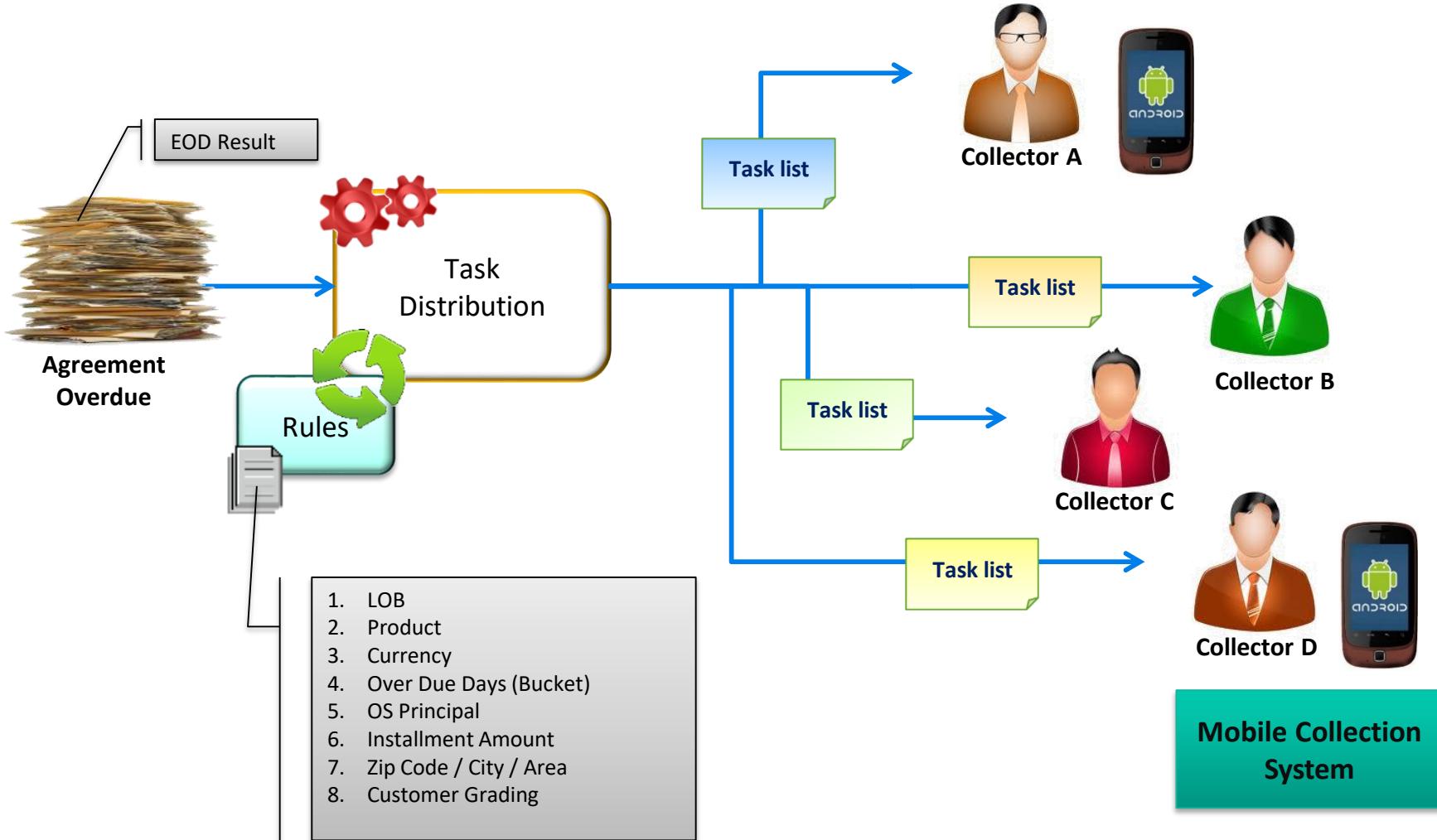


# COLLECTION LIFE CYCLE OVERVIEW

Preventive Call	Desk Collector	Field Collector	Problem Account	Recovery
<ul style="list-style-type: none"> <li>■ Preventive (-3 days) *</li> <li>■ Early Overdue (0-30 days)</li> </ul>	<ul style="list-style-type: none"> <li>■ 1-7 days*</li> </ul>	<ul style="list-style-type: none"> <li>■ 8-90 days*</li> <li>■ By request</li> </ul>	<ul style="list-style-type: none"> <li>■ 90-360*</li> <li>■ By request</li> </ul>	<ul style="list-style-type: none"> <li>■ &gt;= 361 *</li> <li>■ Write off</li> </ul>
<ul style="list-style-type: none"> <li>■ Reminder</li> </ul>	<ul style="list-style-type: none"> <li>■ Pressure</li> <li>■ Commitment</li> <li>■ Early Investigation</li> <li>■ Mail</li> </ul>	<ul style="list-style-type: none"> <li>■ Visit</li> <li>■ Phone Call</li> <li>■ Pressure</li> <li>■ Investigation</li> <li>■ Mail</li> </ul>	<ul style="list-style-type: none"> <li>■ Visit</li> <li>■ Phone Call</li> <li>■ Pressure</li> <li>■ Investigation</li> <li>■ Case identification</li> <li>■ Legal Action</li> <li>■ Mail</li> </ul>	<ul style="list-style-type: none"> <li>■ Visit</li> <li>■ Phone Call</li> <li>■ Pressure</li> <li>■ Investigation</li> <li>■ Mail</li> </ul>
<ul style="list-style-type: none"> <li>■ Agent</li> </ul>	<ul style="list-style-type: none"> <li>■ Desk Collector</li> </ul>	<ul style="list-style-type: none"> <li>■ Field Collector</li> </ul>	<ul style="list-style-type: none"> <li>■ 3<sup>rd</sup> Party</li> <li>■ Lawyer</li> </ul>	<ul style="list-style-type: none"> <li>■ 3<sup>rd</sup> Party</li> </ul>
<ul style="list-style-type: none"> <li>■ Number of call</li> </ul>	<ul style="list-style-type: none"> <li>■ Success Ratio</li> </ul>	<ul style="list-style-type: none"> <li>■ Success Ratio</li> </ul>	<ul style="list-style-type: none"> <li>■ Success Ratio</li> </ul>	<ul style="list-style-type: none"> <li>■ Success Ratio</li> </ul>

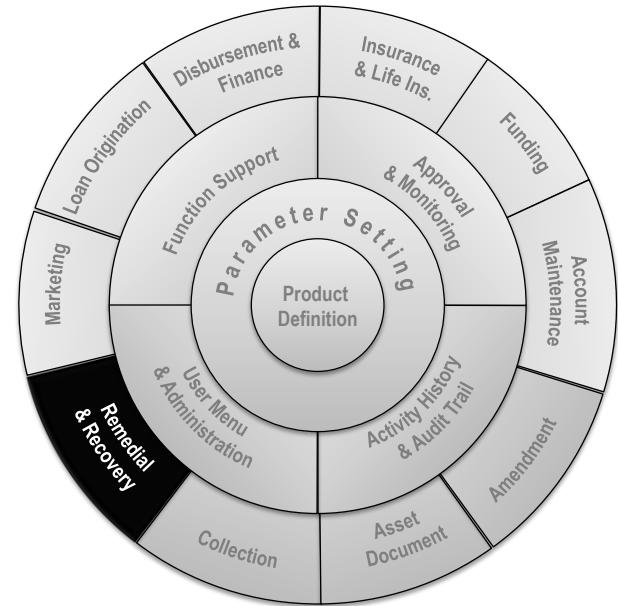
\*) Distribution Parameter by product

# COLLECTOR TASK DISTRIBUTION RULE



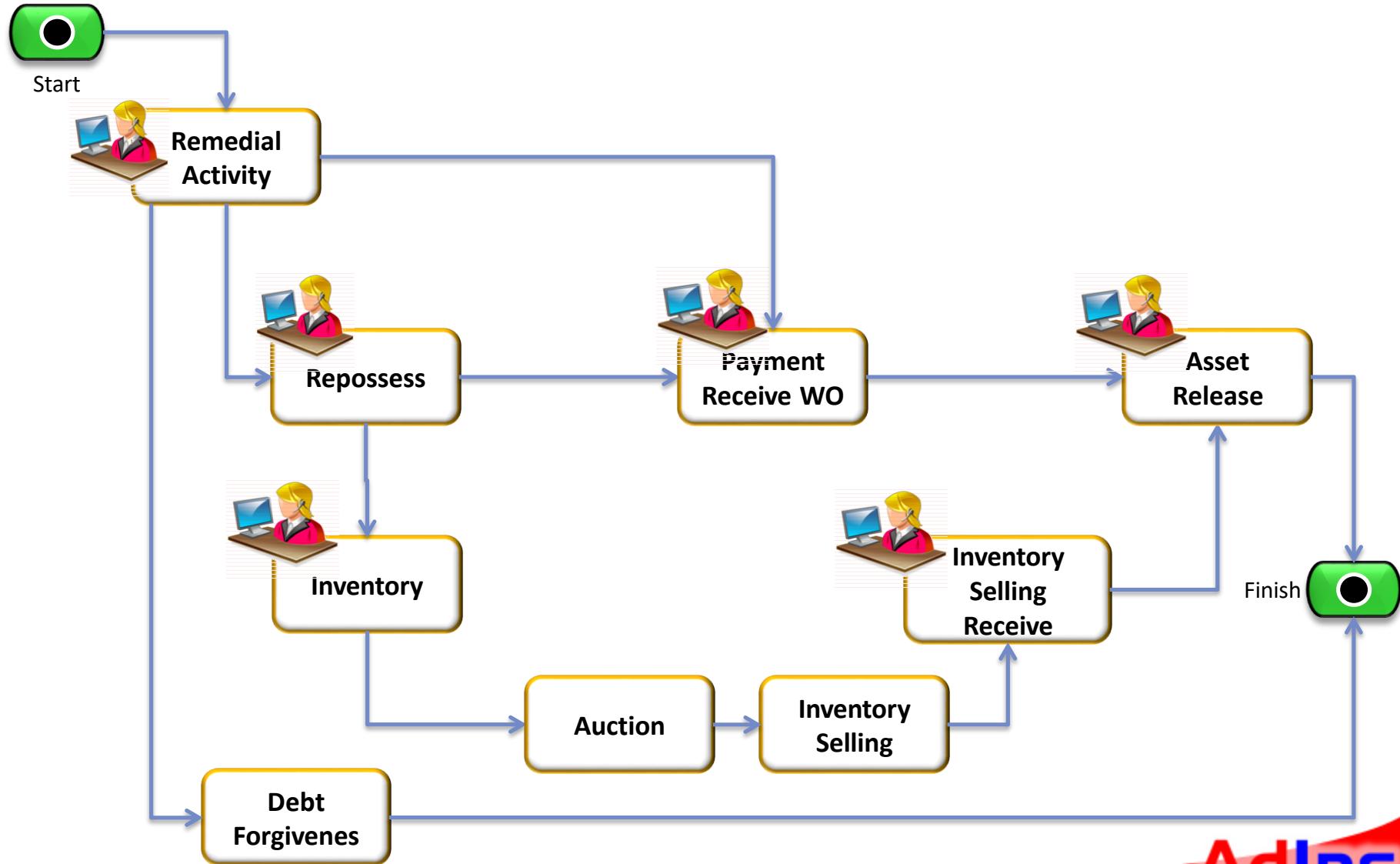


- Remedial Activity
- Repossession
- Inventory Selling
- Recovery Payment Receive



## REMEDIAL & RECOVERY

# REMEDIAL PROCESS FLOW





# QUESTION & ANSWER





Thank You

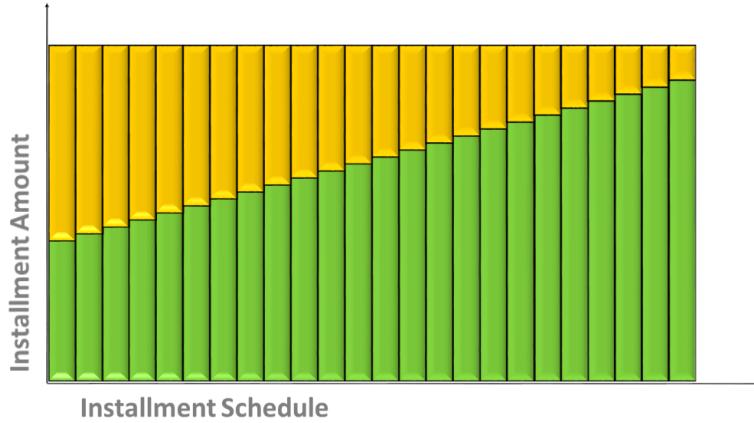


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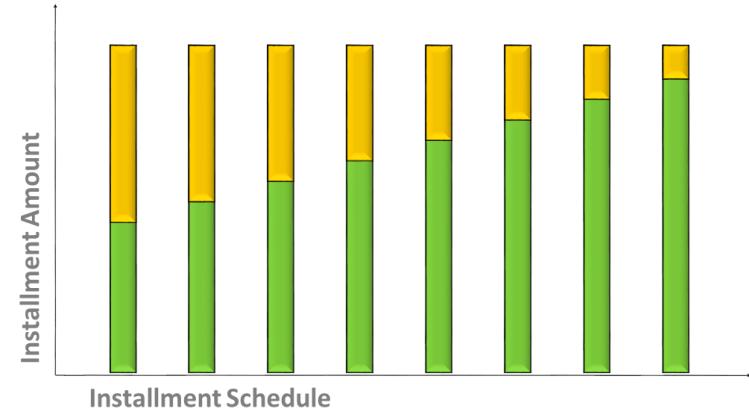
# CREDIT SCHEME

# INSTALLMENT SCHEDULE OPTION

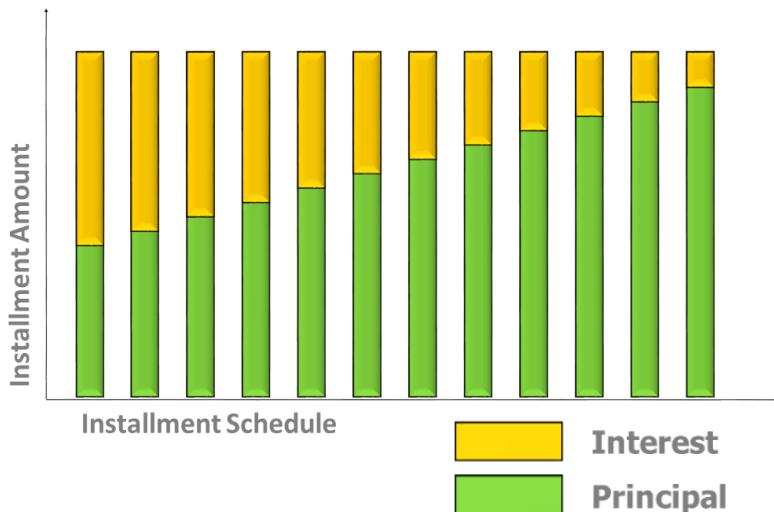
1<sup>st</sup> Option: Normal Installment



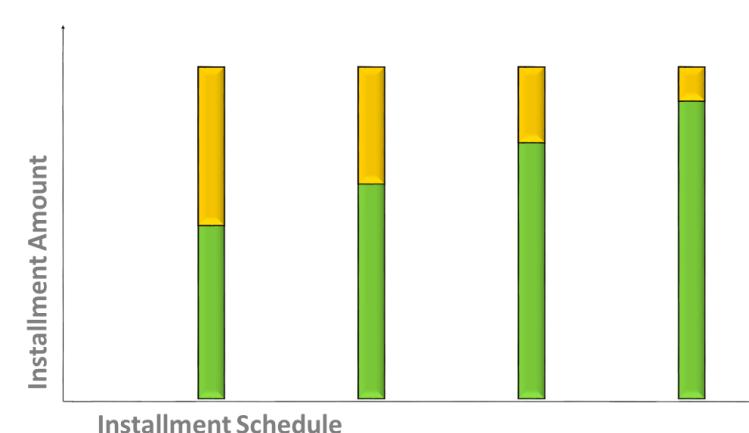
3<sup>rd</sup> Option: Quarterly Installment



2<sup>nd</sup> Option: Bi-monthly Installment



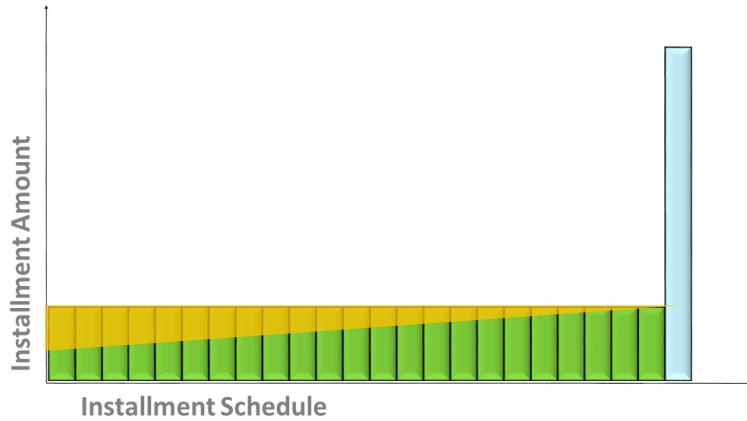
4<sup>th</sup> Option: Semi Annualy Installment



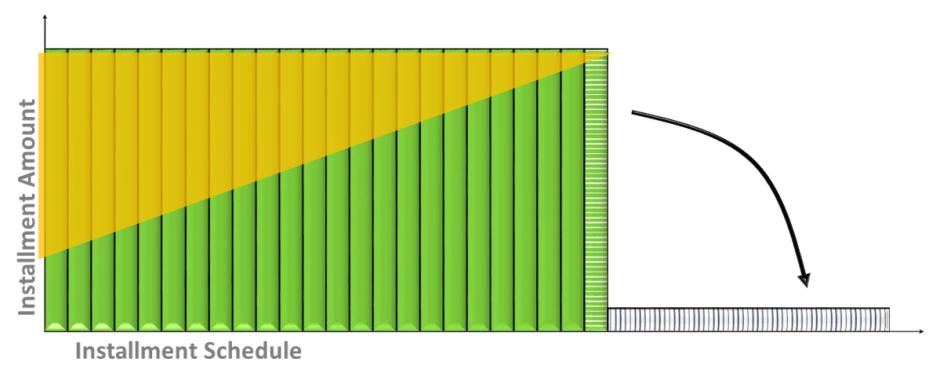
- Fixed Interest Rate
- Fixed Installment Amount

# INSTALLMENT SCHEDULE OPTION

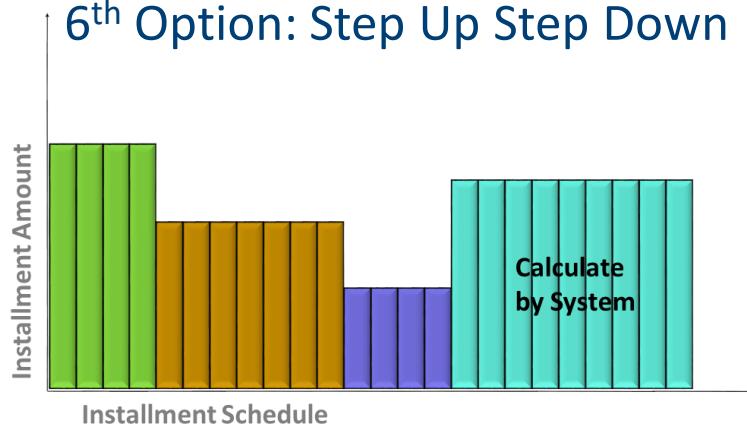
5<sup>th</sup> Option: Balloon Payment



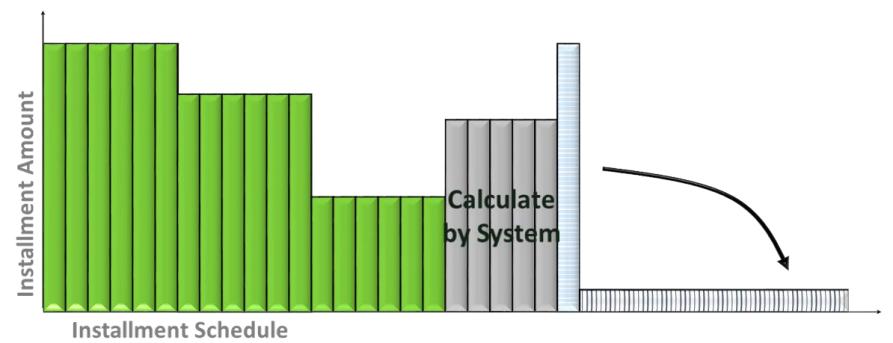
7<sup>th</sup> Option: Auto Installment Split



6<sup>th</sup> Option: Step Up Step Down

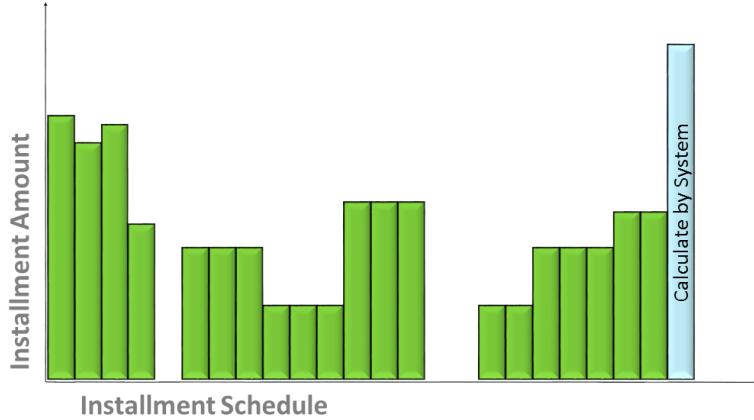


8<sup>th</sup> Option: Mixed Scheme

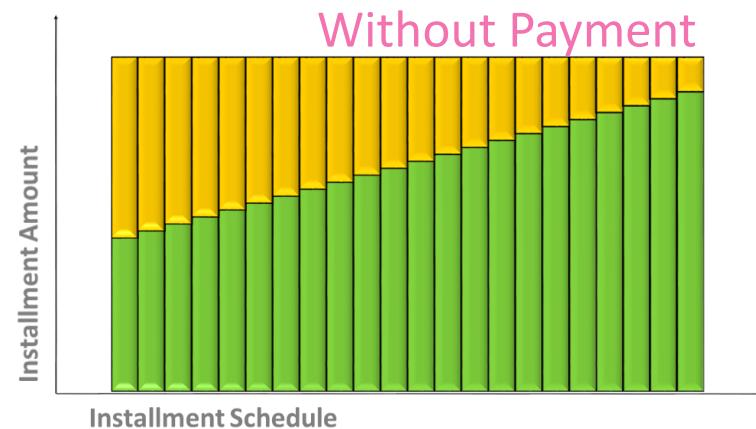


# INSTALLMENT SCHEDULE OPTION

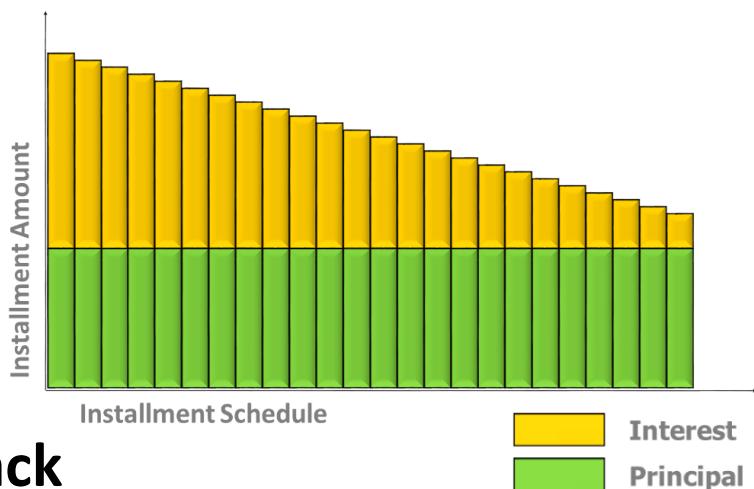
9<sup>th</sup> Option: Irregular



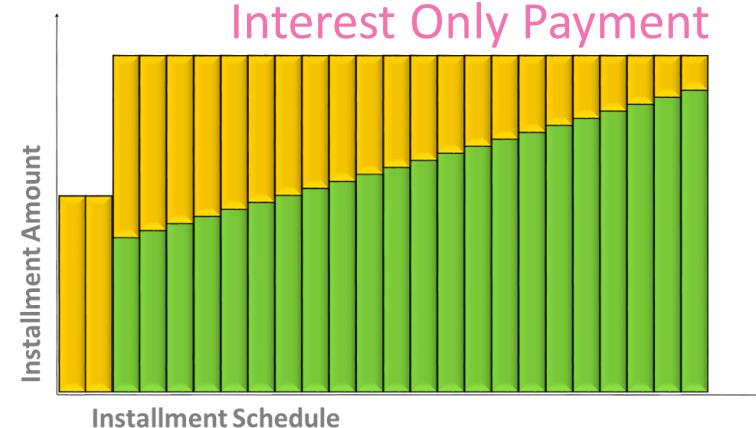
11<sup>th</sup> Option: Grace Period



10<sup>th</sup> Option: Even Principal



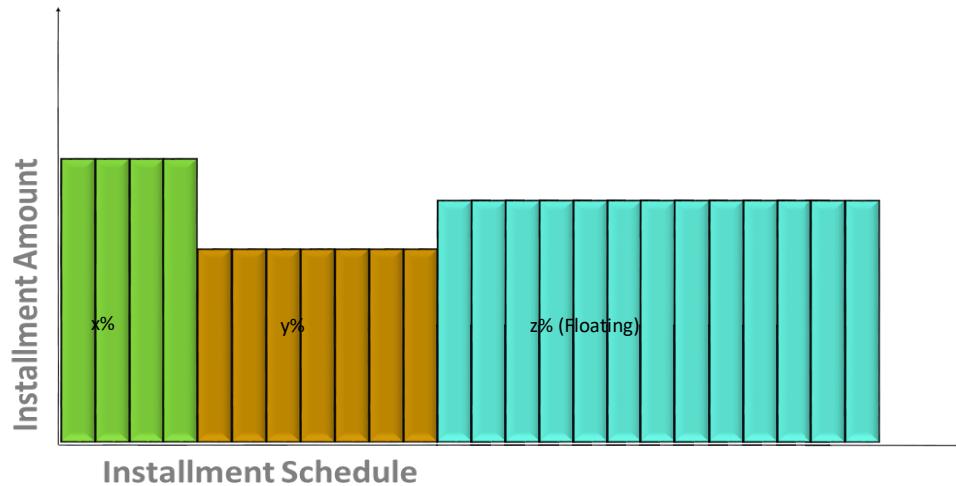
12<sup>th</sup> Option: Grace Period



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# INSTALLMENT SCHEDULE OPTION

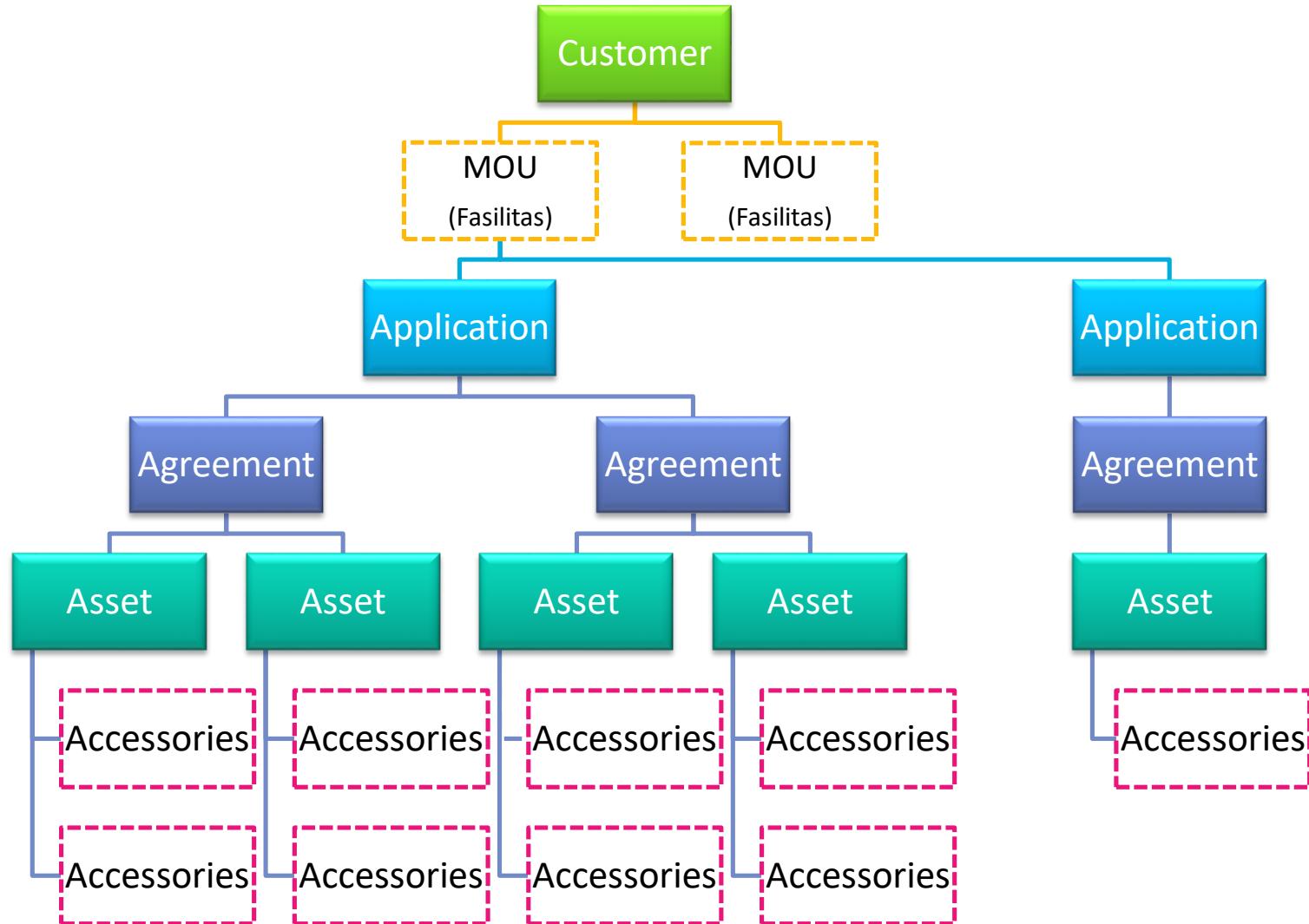
## 13 Predefined Floating (Fix & Cap)



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# ADVANCE AGREEMENT STRUCTURE



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