Facilization
Facilitate the Modernization

COMPANY PRESENTATION

December 2024
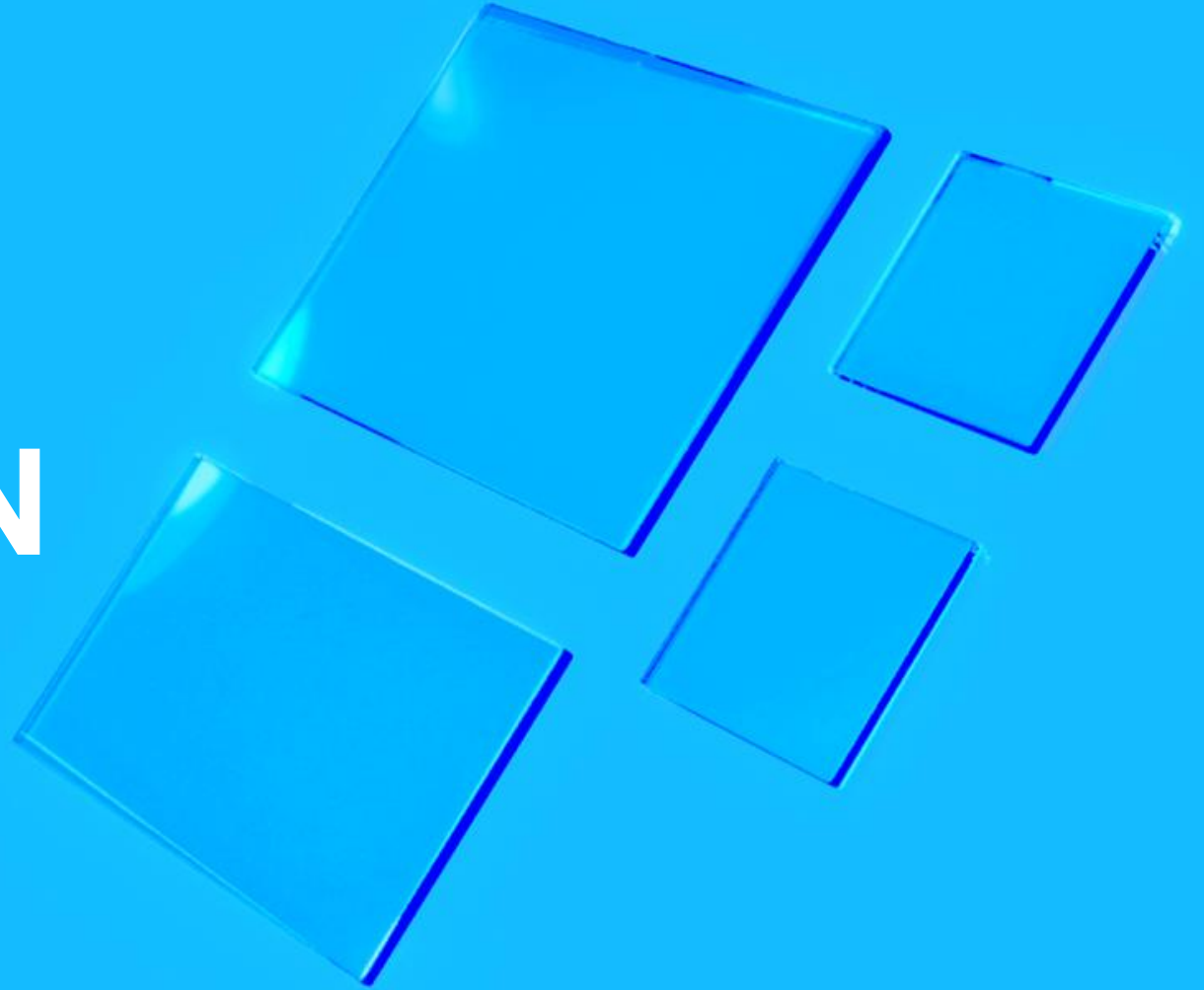
We are Facilization

A Success History Since 2009

2009

Facilization was founded in 2009 in Tirana, Albania as an IT services and software business focused in providing full-fledge services to bank and other financial services institutions.

2014

Facilization launched its own proprietary software (IP) in the banking areas of risk management, regulatory reporting, collection and recovery of non-performing assets, etc.

2017

Established a fully-owned subsidiary in Malta in order to create a strong base for further expansion in Malta and other neighboring countries.

2021

Facilization 2.0
Focus on the digital transformation and innovation of digital banks sharing same core values

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30% Of staff from banking background

15+
Years of Experience

100+
Employees

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Highlights

R&D
hrs in 2023

1000

10
million end customers served

Successful Projects **200+**

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Our Customers

8 — Countries in Europe Active

33 — Banks and Emi

30% — Staff with past Banking Experience

BANKS

Raiffeisen BANK · INTESA SANPAOLO BANK Albania · LOMBARD Lombard Bank Malta p.l.c. · otpbank · BOV Bank of Valletta · izola Bank · SPITAMEN LIVE WEALTHY! BANK · BKT BANKA KOMBETARE TREGTARE · CREDINS BANK · Lidion Bank · abi AMERICAN BANK OF INVESTMENTS · UNIONBANK · BNFBANK · CABEL · EMBANK European Merchant Bank · ALPHA BANK · MBH BANK · Hampden & Co. BANKERS · BPB · UBA United Bank of Albania · TIRANA BANK · PAYRAY

EMI AND PAYMENT INSTITUTIONS

finXP · trust payments · NOA ...Financojmë · FED invest · AFI · settle go An OpenPayd brand · R

PUBLIC FINANCIAL INSTITUTIONS

BANK ĊENTRALI TA' MALTA EUROSISTEMA CENTRAL BANK OF MALTA · BANKA E SHQIPËRISË BANK OF ALBANIA · BQK · ADIA Albanian Deposit Insurance Agency · REPUBLIKA E SHQIPËRISË MINISTRIA E FINANCAVE DHE EKONOMISË

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Our Partners

Gold Partners since 2010

A behemoth of technology, Oracle is our most strategic partner. We provide implementation, customization & managed support services for Oracle Flexcube core banking system & their best-of breed Oracle Digital Banking Experience solution.

Partners since 2019

A strategic alliance aiming to empower clients with intelligent platform for CRM and BPM that help businesses manage the complete customer journey and accelerate sales, marketing, service and operations.

Partners since 2022

A strategic collaboration with Microsoft Azure to deliver innovative cloud-based solutions, streamlining operations, enhancing data insights, and scaling businesses. Facilization's expertise in regulatory compliance integrates with Azure's infrastructure for seamless data management, analytics, and tailored reporting for financial institutions.

Affiliation

FinanceMalta
Member
2024

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Success Stories

53 Integrations for alternative payment options

TREASURY:

- **Reuters FXALL**: Import Money Market & FX Deals into Oracle Flexcube
- **Refinitiv Electronic Trading**: Place FX Orders on behalf of a Payment Getaway
- **Bloomberg**: Import Market Data, Trades (Repos, Futures, Bonds) into Oracle Flexcube
- **Eurex, Xetra**: Import Security Deals into Oracle Flexcube
- **Deutsche Boerse**: Market Data

PAYMENTS:

- **petafuel**: Orchestrate Accounting Flow in Oracle Flexcube
- **SEPA Credit Transfer/Instant/Direct Debit** : Adapt Oracle Flexcube/OBPM messaging and transport with Local Clearing Houses Centrolink/Central Bank of Malta
- **Fiserv Payment Processor**: Orchestrate Accounting in Oracle Flexcube
- **Lithuanian Debt Collector Service** (Plais): Block and Liquidate funds
- **Salesforce**: Follow up in Salesforce OBPM Problematic Transactions
- **7 Albanian Utility Payment Providers**

COMPLIANCE:

- **KYCP**: Import new clients from KYCP (KYC System) into Oracle Flexcube
- **Sanction Screening**: Integrate Oracle Flexcube/OBPM with a sanction screening system

PAYMENTS:

- **Ana Credit**: Prepare Anacredit Reports
- **Microsoft Dynamics Nav**: ETL Daily Accounting from Oracle Flexcube
- **Lithuanian Tax Authority** : ETL Daily/Monthly/Yearly Open/Closed Accounts & Balances from Oracle Flexcube
- **Local Data Warehouses** : ETL Daily/Monthly/Yearly Loads (GL & Account Balances, Transactions, Clients etc.) from Oracle Flexcube
- **Datamarts for IFRS9 and COREP**: ETL Daily/Monthly/Yearly Loads from Oracle Flexcube

9 Third party systems integrated with core banking & digital banking

2 Central Banks

2 Greenfield Banks

3 PSPs & EMIs

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PROPRIETARY PRODUCTS

![Facilization logo] **Facilization** — Facilitate the Modernization

F-ANALYTICS IFRS9

Accurately compute Expected Credit Loss across multiple on-balance and off-balance sheet products, whilst incorporating forward looking credit risk information in compliance with the IFRS9 Standard.
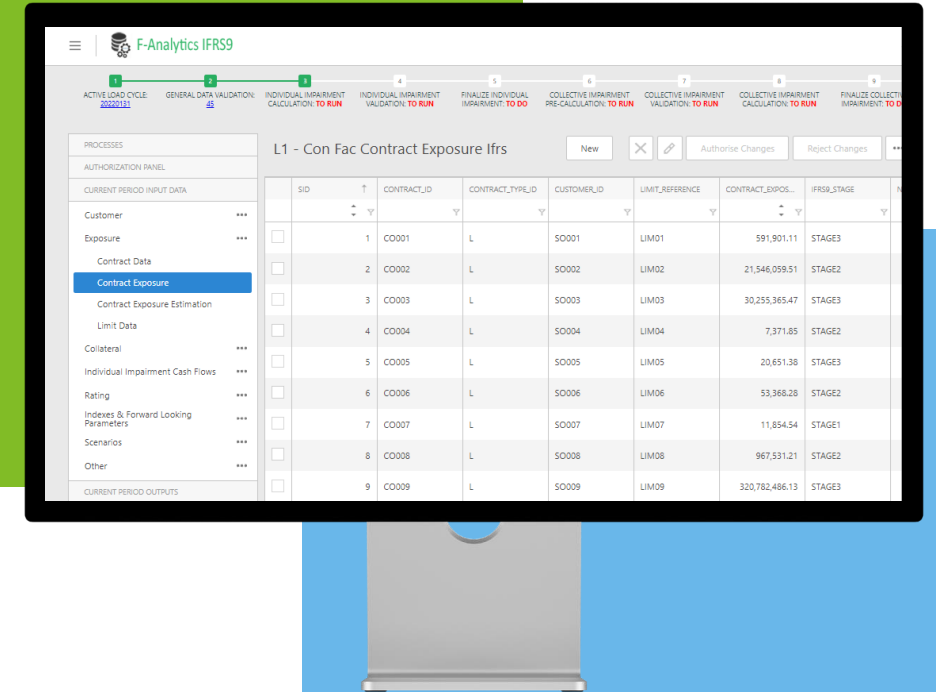
PERFECT FOR

Small to mid - Banking and other financial institutions with IFRS9 standard reporting requirements

KEY ADVANTAGES

Configurable to fit risk assessment & evaluation policies, business conditions and other economic factors.
Open and extensible architecture to integrate customized requirements such as EIR computation, Interest Adjustments, PD Modelling, etc., with ease.

HIGHLIGHTS

Pre-configured methods for Expected Credit Loss Computation.
Wide range of product type coverage for both, on-Balance Sheet and off-Balance Sheet items.
Provides a common staging layer for integration with your core system and other data sources to minimize the loading and mapping effort

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F-ANALYTICS COREP

F-Analytics COREP automates regulatory reporting, ensuring accurate, compliance-ready outputs aligned with EU standards. It simplifies reporting, reduces errors, and streamlines data management for efficient COREP preparation.

PERFECT FOR

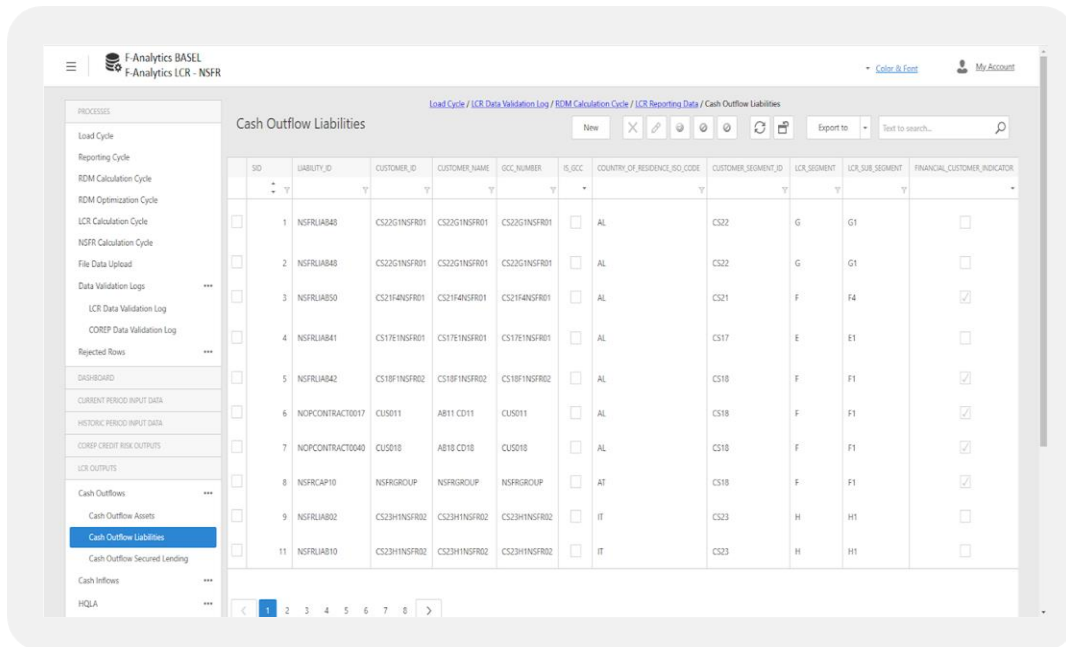Banks & Financial Institutions

KEY ADVANTAGES

The solution automates COREP calculations, including Risk-Weighted Assets (RWA), reducing manual effort and errors. It ensures full compliance with CRR standards, optimizing reporting workflows for faster preparation and submission. By automating data processing, it enhances accuracy and reliability while leveraging a standardized data model for efficient and precise calculations.

HIGHLIGHTS

The COREP Regulatory Reporting Tool ensures compliance with EU standards for the Capital Adequacy Ratio, automating COREP packages for Credit, Operational, and Market Risk. It offers time series data, a full audit trail, intermediary control reports, and historical data management, enhancing accuracy, efficiency, and compliance while minimizing manual effort

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F-ANALYTICS BASEL

Reduce Capital Requirement through a system with sophisticated algorithms and a comprehensive, powerful and integrated COREP regulatory reporting platform

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KEY ADVANTAGES
Provides senior management with an in-depth review of cross-time changes for Risk Weighted Assets (RWA) and Capital Adequacy Ratios (CAR). Easily configurable solution for supporting international implementations. An extendable solution for portfolio management, management reporting, stress tests and simulations.

HIGHLIGHTS
Automatic generation of COREP package
Provides a single staging layer for integration with the Core Banking System and other data sources
The Collateral Optimization Module reduces the amount of RWAs and Required Capital.

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Reduce Cash Outflows by determining the lowest outflow rate through a system with sophisticated algorithms. Daily LCR calculation as required by the EU Regulatory bodies.
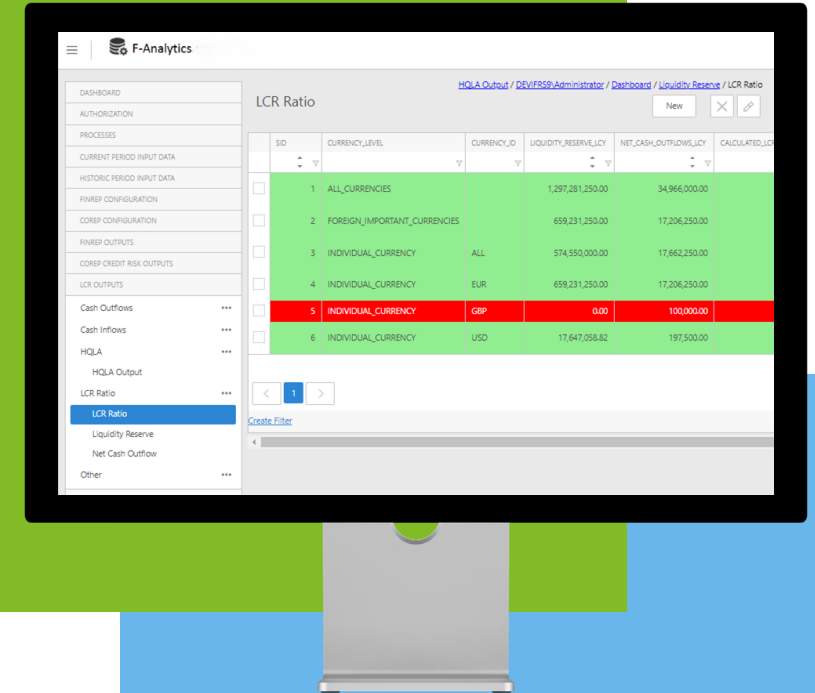
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KEY ADVANTAGES

Facilitates the daily LCR calculation process as required by the local Central Bank regulations. Integration with data required from F-Analytics BASEL COREP outputs required for the classification of liquid assets. Calculation of Operational Deposits

HIGHLIGHTS

Automatic calculation of LCR figures: liquid assets, cash inflows, cash outflows, net cash outflows, important currencies, composition of liquidity reserve by currency. Automatic Generation of separate detailed outputs at contract (exposure or liability) level for liquid assets portfolio, cash inflows, cash outflows. Flexibility to override standard rates and set user-defined rates.

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F-ANALYTCS FINREP

F-Analytics FINREP is a comprehensive solution enabling banks to comply with EU Regulation 2020/429, offering robust reporting, data validation, secure storage, and user-friendly GL management tools.

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Banks, Financial Institutions

KEY ADVANTAGES

- **Streamlined Compliance**: Simplifies the preparation and submission of FINREP reports, ensuring full alignment with regulatory requirements.
- **Enhanced Data Accuracy**: Built-in validation rules and manual adjustment capabilities enhance report reliability and precision.
- **Audit-Ready Reporting**: Secure data storage in dedicated data marts supports future reuse and auditing needs.
- **User Empowerment**: End-user management tools for GL maintenance and mapping provide flexibility and independence.
- **Efficient Analysis**: Exportable validation results for easy review and further analysis using Microsoft Excel.

HIGHLIGHTS

The F-Analytics FINREP Reporting module ensures compliance with EU Regulation 2020/429 by providing a comprehensive reporting package, advanced data validation for accuracy, and secure data storage for audits and future use. It supports manual GL adjustments via journal entries and enables seamless integration with Core Banking Systems through user-friendly GL maintenance and mapping tools.

DWH & DATA ANALYSIS

A proprietary solution that provides quick analytical information for decision makers in the financial vertical through converting complex data into instantaneous, precise, and reliable information for a fast, informed and seamless decision making.
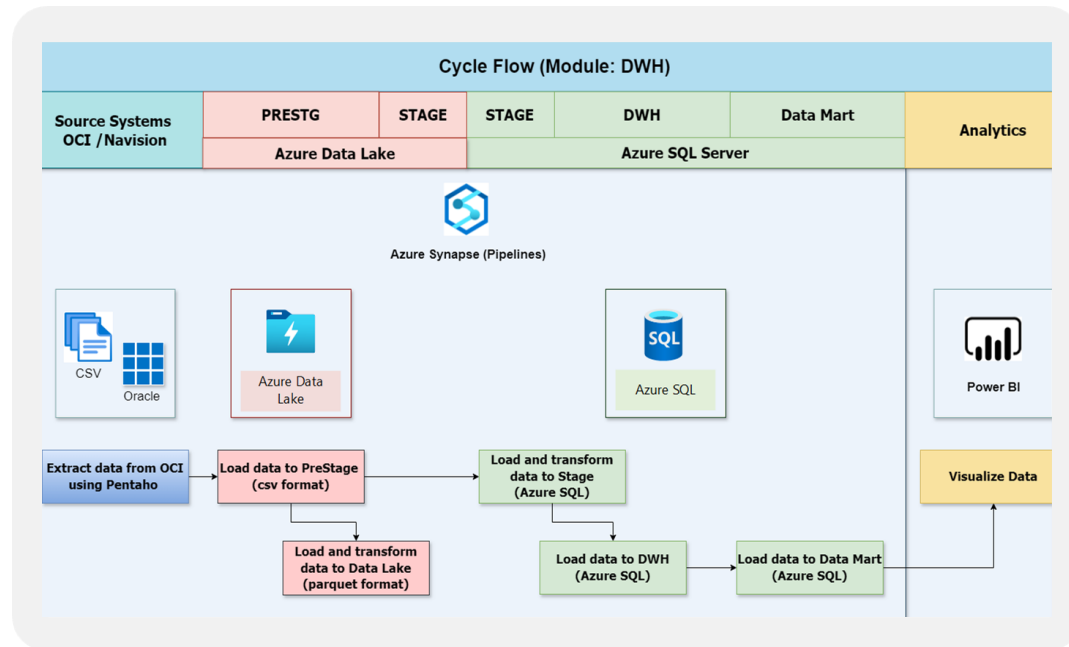
PERFECT FOR

Decision makers in the financial sector.
Analysts working in departments that frequently generate reports.

KEY ADVANTAGES

- Simplifies decision-making process, making it faster;
- Decision making becomes more reliable & accurate, as a result of eliminating human error:
- Improved business decisions;
- Increased competitive advantage.

HIGHLIGHTS

- Access to a short & clear report, developed from large data sets;
- Saves time on making efficient decisions;
- Saves resources: Easy to use by non-tech staff.
- Increased customer's satisfaction. Get quick reports on customer's behavior, know your customers better and understand what changes to implement in your business strategy to raise their satisfaction.

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F-Connect is a scalable microservices integration layer by Facilization for banks to connect with external APIs (e.g., utility providers, customs, taxes). It features open interfaces for seamless integration with core, digital, and other systems.

F-CONNECT

PERFECT FOR

Small to mid - Banking and other financial institutions that aim to integrate their systems fast and easily into ever-changing payment networks

KEY ADVANTAGES

Regular upgrades & patches of the underlying technology platform. Open API's make the integration with Core banking, e-Banking, and other transaction processing systems easy with no or minimal development. Extendable platform that can be used for additional web services.

HIGHLIGHTS

Modern and responsive UI that is Mobile ready. Adaptable for new functionalities. It provides notifications or alerts, by also generating various canned reports.

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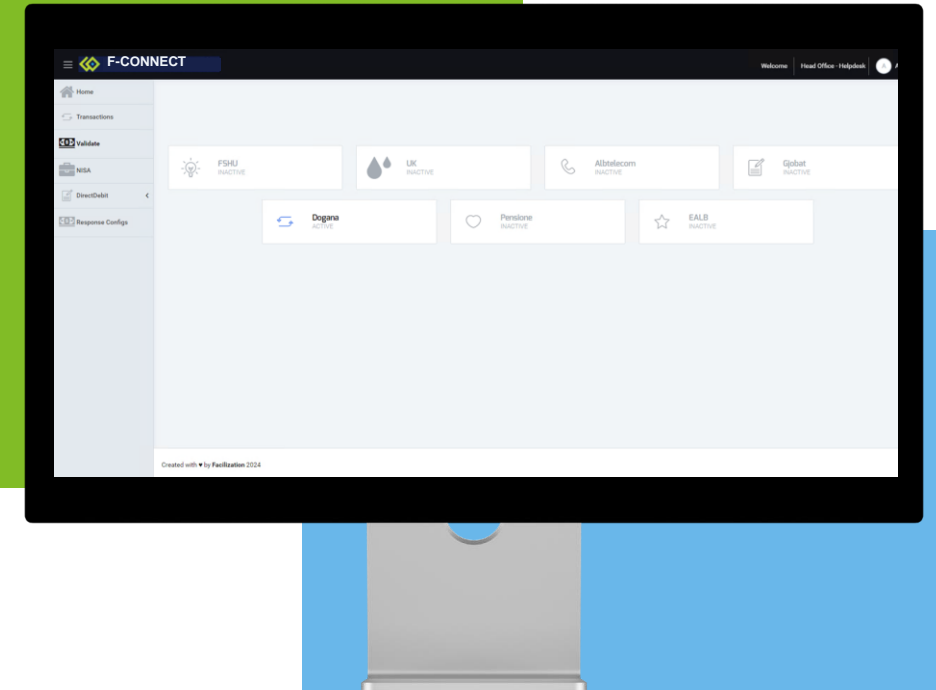
Automate is a specialized testing suite designed for seamless validation of Oracle Banking Payments and Oracle Banking Digital Experience, leveraging a service-based testing methodology to ensure efficient and independent testing processes.

PERFECT FOR

Banks, Financial Institutions
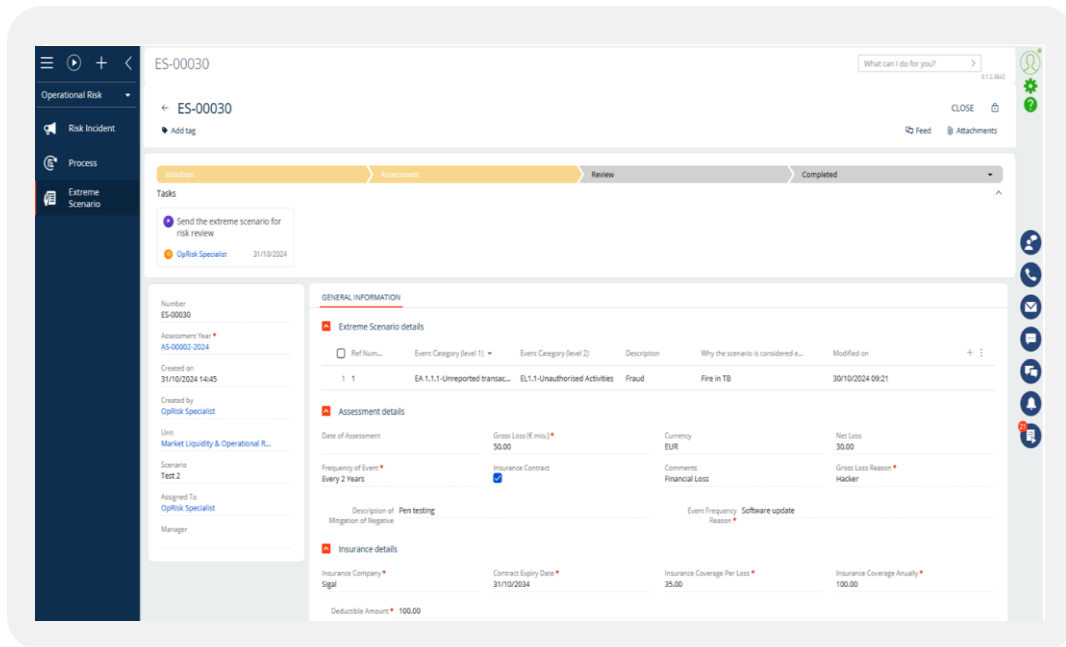
KEY ADVANTAGES
- **Efficiency:** Streamlines testing with pre-built test packs for common payment networks.
- **Flexibility:** Customizable to handle complex and unique test scenarios.
- **Independence:** Decouples systems with a mocking framework, ensuring external dependencies like sanction screening and payment networks do not impact testing.

HIGHLIGHTS

- Pre-built test packs for payment networks.
- Service-based testing through GUI and web services.
- Robust mocking suite for external dependencies like Flexcube, sanction screening, and payment networks.
- Scalable and adaptable for advanced testing needs.

AUTOMATE

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OPS RISK

Facilization's Operational Risk Solution, simplifies operational risk management with tools to identify, assess, monitor, and mitigate risks. Fully compliant with industry standards like the Basel Accords, it offers real-time reporting, automated assessments, and intuitive dashboards, enabling proactive governance and smarter decision-making.

## PERFECT FOR
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KEY ADVANTAGES
- **Regulatory Compliance**: Ensures adherence to Basel Accords and industry standards.
- **Proactive Governance**: Supports better decision-making with actionable insights and real-time monitoring.
- **Streamlined Processes**: Leverages low-code capabilities for quick implementation and customization.
- **Enhanced Collaboration**: Facilitates teamwork across executives, risk managers, and process owners.
- **Dynamic Risk Monitoring**: Graphical dashboards for easy tracking of KRIs and operational risks.

HIGHLIGHTS

The solution offers a centralized repository for operational loss data, incident management tools, RCSA for risk and control assessments, an extreme scenarios library, and dynamic KRI dashboards for real-time monitoring. These features streamline risk processes, enhance decision-making, and ensure compliance with industry standards.
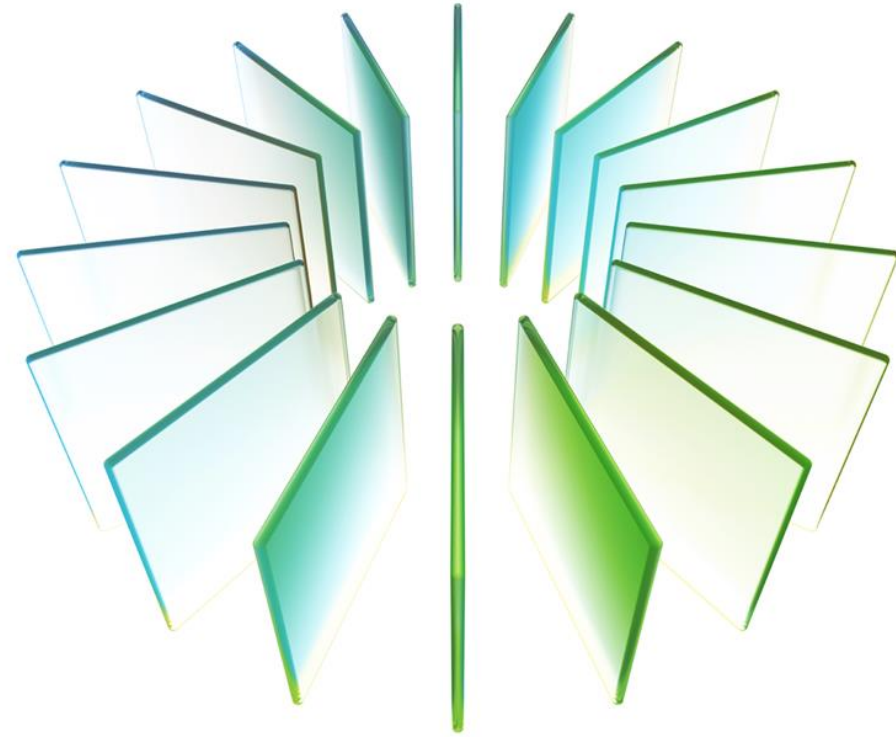
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