TOTVS

Financial Services

Coverage | Flexibility | Operational Efficiency

TOTVS Financial Services provides specialized solutions for the following areas: Credit, Financing, Private Label Cards, Core Banking and Investment Management; covering from business environment to accounting and operational area as well as management and compliance controls.

Sub segments

Credit Card Companies

Improves the control, planning, execution and management of activities involving credit card operations, whether with own label or third party labels.

Promotion Agencies

Makes easier the control, planning, execution and management of activities involving the granting and management of credit, be it mass credit (micro-credit), capital or floating capital.

Banks and Financial Institutions

To improve control, planning, execution and management of activities involving resource capture, loans, financing, billing and discount, receivables and intermediation operations, treasury, accounting, and legal/fiscal reports.

Credit Unions

Offers the control, planning, execution and management of activities involving the granting and management of credit, as well as asset management, treasury and accounting.

Brokers

Offers the best solution for outsourced control of Funds and Investment Clubs, besides other types of investment portfolio, in an agile and secure manner.

Custody and Fund Administration

The solutions improve the control, planning and execution of administration, custody and Shareholders (quota holders) control activities, besides making operational risk management and mitigation feasible.

Pension Plans Entities

These solutions improve control, planning, credit management and concession, and management of investments of Public/ Closed Pension Entities.

Investments and Private Banking Managers

Solutions that improve the control, planning and execution of asset management activities, by means of a wider coverage of handling and pricing of market assets.

Insurance Companies

TOTVS solutions offer Insurance Companies improved control, planning and execution of subscription activities (risk, fraud, claim and issuing of policies) and investment management.

TOTVS Solutions

- Investments Control
- Credit Analysis
- Core Banking
- Legal and Market Information
- BPO of Investment Control
- Shareholders (quotaholders) Control
- Electronic Ticketing
- Compliance Analysis for trades & portfolios
- Credit Backoffice

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Achieved Results

- Necessary level of security for financial trades and operations
- The best possible STP (Straight Through Processing) levels
- Accuracy in financial calculations
- Compliance with market, regulation and customer requirements
- Increasing of the average ticket via utilization of private label cards, besides reducing the related operational risk.
- Sending of information to legal, regulatory and market bodies, in the correct format and timing
- Enhanced customer loyalty due to the increased level and quality of services provided.
- Cost reduction
- Efficiency in credit grants with the reduction of credit risks
- Greater level of end-to-end control and sensible mitigation of operational risks

Facts

Top solution provider for the Latin American Capital Market area

30 thousand portfolios and 6 thousand funds controlled by our solutions with more than **R$ 1.7 trillion** in assets processed daily

5 of the 6 largest Custodians, **7 of the 10 largest** Asset Managers, the **5 largest** insurance companies, **5 of the 12 largest** pension funds

Leader in payroll registration (payroll based credit), DCC - Direct-to-Consumer Credit and Credit to Companies

Over 150 thousand credit offers/proposals analyzed daily

More than **10 million** cards issued and processed with approximately **40 million** yearly transactions

About TOTVS

Absolute leader in Brazil with 48.6% market share*, and also in Latin America with 34.5%, TOTVS is a company of software, innovation, relationship and support to management. The word TOTVS comes from Latin and means everything, everyone; that is an appropriate name for a company that operates in 10 segments and provides solutions for companies of all sizes and types, in three business segments: software, technology, and services (infrastructure, BPO, education and Service Desk). TOTVS has been operating for 26 years. It was the first company of the sector to go public in Latin America. Currently, the company is present in 23 countries, has over 26 thousand active customers and 9 thousand employees.

* Source: Gartner - All Software Markets, Worldwide, 2010.

Software(SaaS) | Technology | Services

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www.totvs.com

Share the new world.