



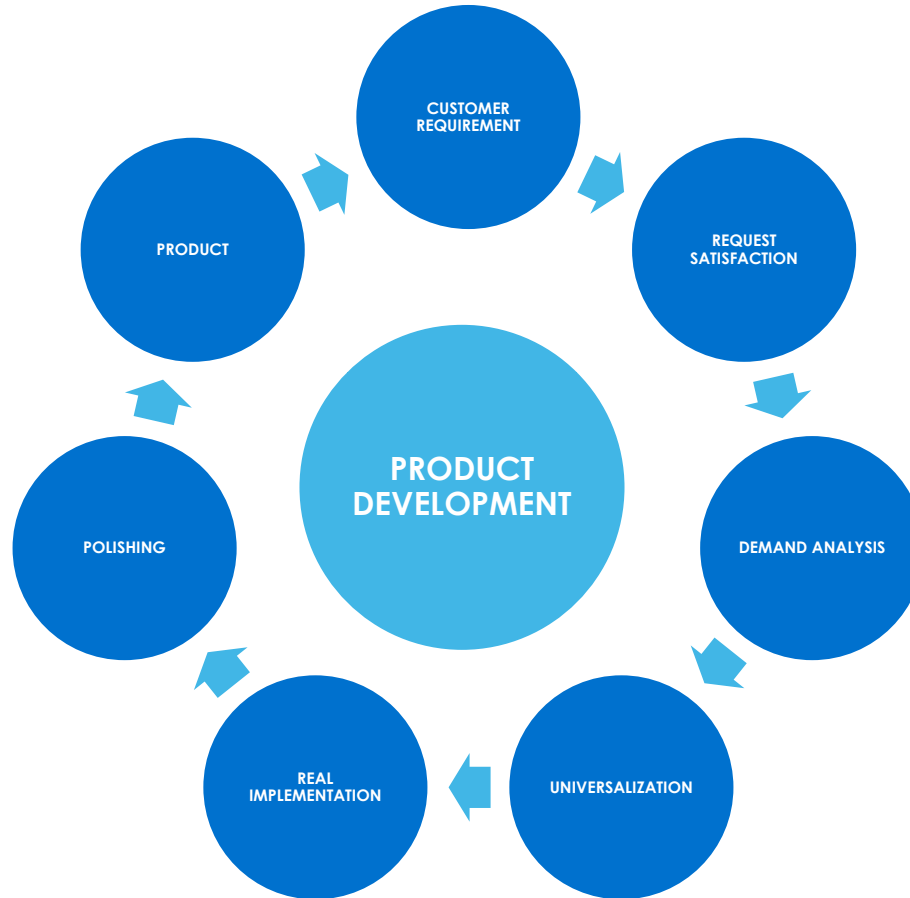
HOMNET LEASING SOFTWARE SOLUTION

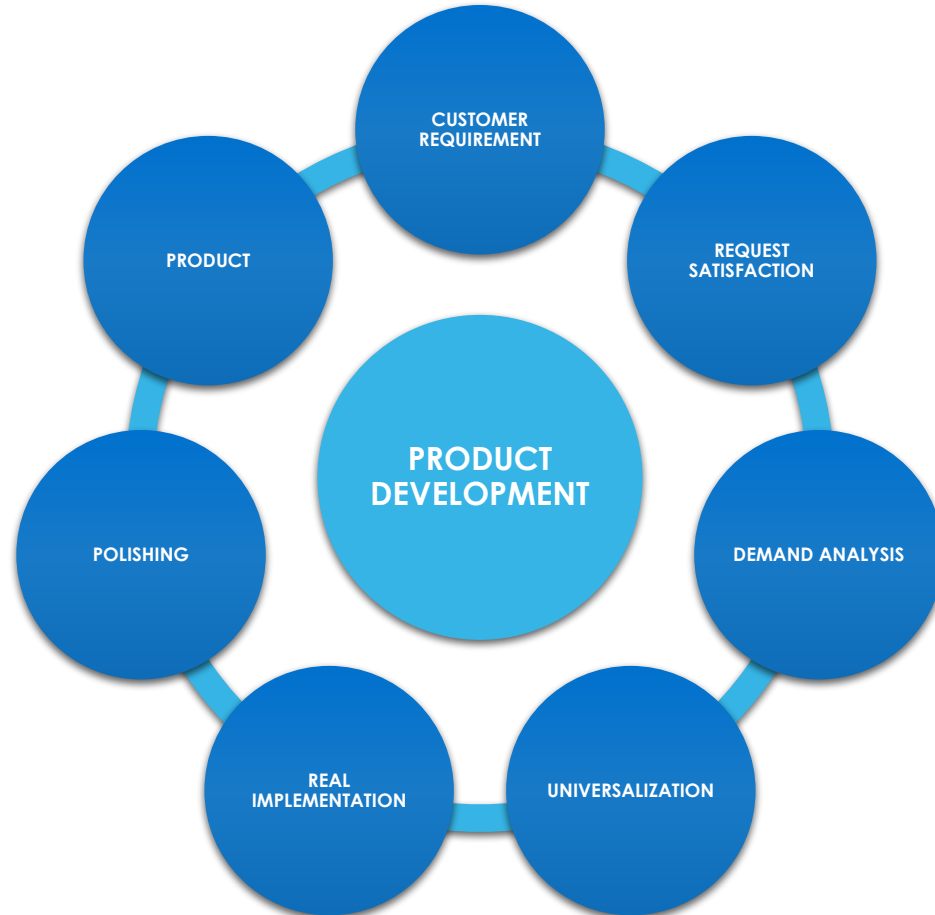
SMART, FRIENDLY, FLEXIBLE, COST-EFFECTIVE

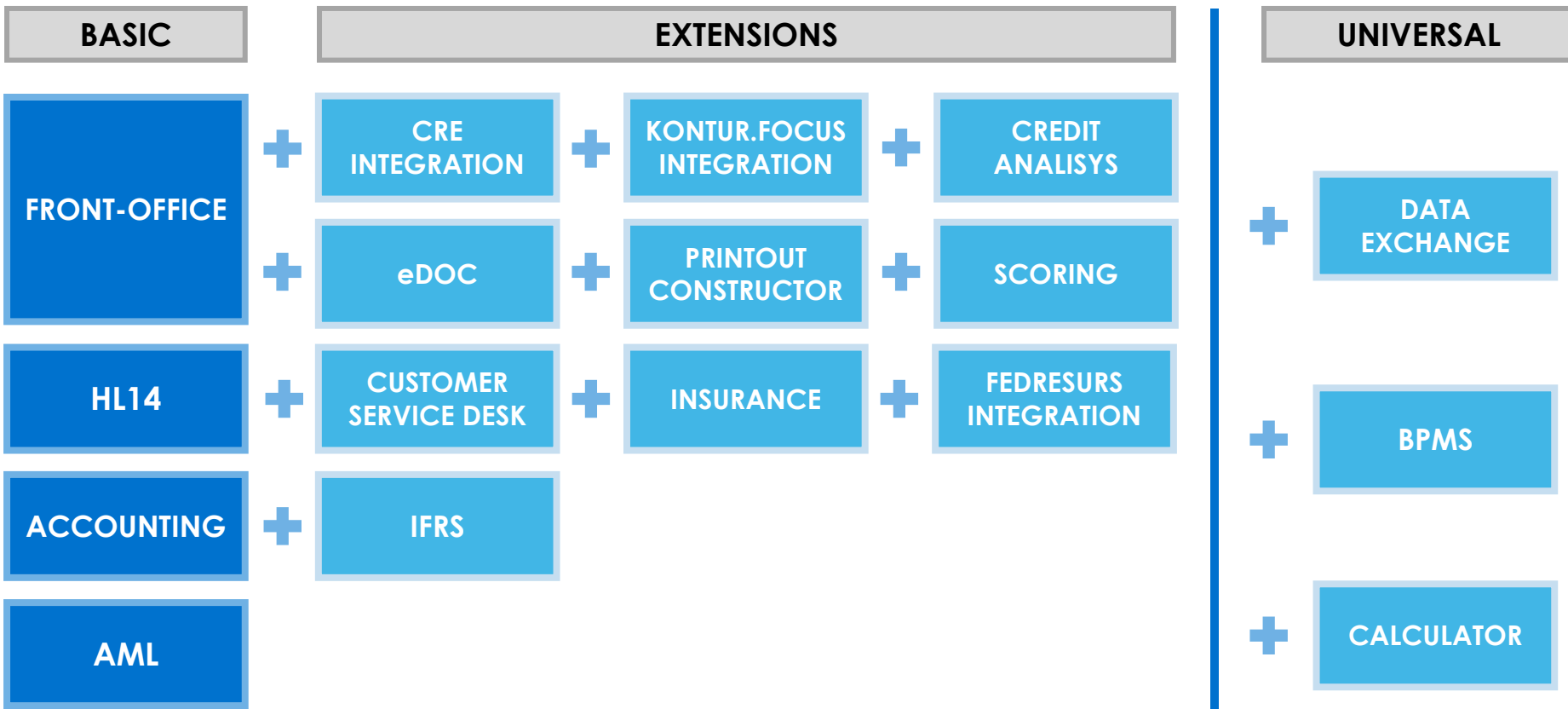
GO DIGITAL TODAY



2021







AUTOMATIC DATA LOADING

- full master data
- analysis data
- reporting data

total > 300 fields



BENEFITS

- time economy – 1 minute from lead to full master data
- full human factor risk elimination



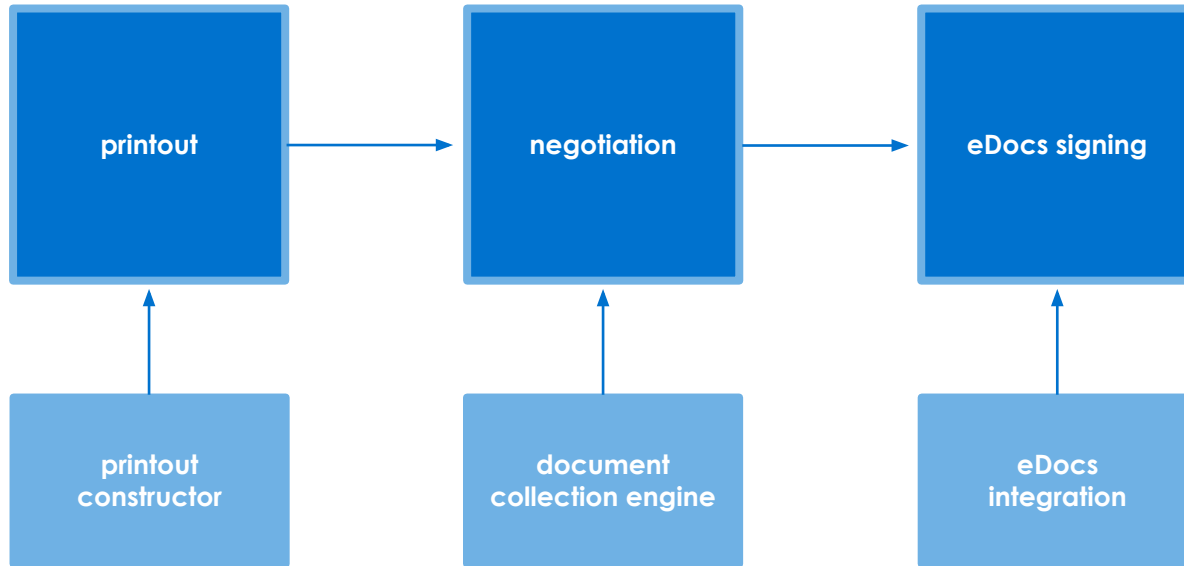
AUTOMATIC DATA LOADING

- bank credit history
- several sources consolidated data
- summary indicators

BENEFITS

- time economy – 1 minute from consent to full report in system
- must-have basis for automatic scoring
- integration with most popular provider in Russia

DOCUMENT PIPELINE





AUTOMATIC PRINTOUTS

- stable and fast printout generation
- MS word format
- flexible template setup

BENEFITS

- cheap and fast template modification “on-the-fly”
- employee time economy



IN-SYSTEM DOCUMENT COLLECTION

- negotiation version history
- status sequence
- document from printout

BENEFITS

- whole history in one system
- eDocs integration



eDOC

- outgoing and incoming eDocs
- web-browser support
- signing status sync

BENEFITS

- integration with most popular eDoc provider in Russia
- human factor reduce - same document is agreed and signed



ONE WINDOW SERVICE

- all customer requests in one list
- clear status and context
- e-mail and SMS integration
- any request type from question to buyout

BENEFITS

- no lost tickets
- assignment and workflow monitoring
- valuable data for statistics and analysis
- constant headcount with growing portfolio and customer requests



BUSINESS PROCESS MANAGEMENT

- tasks and business-processes in system
- assignment and target dates control
- employee working scripts
- basis for robotization

BENEFITS

- the way to step-by-step full robotization
- effective information system evolution investment based on statistics
- synergy for all subsystems working together

SYNERGY CASE 1 – RNLL

- BPMS
- KONTUR.FOCUS & CRE INTEGRATIONS
- PRINTOUT CONSTRUCTOR
- eDOC INTEGRATION

ACTION

- zero human steps for master data import and stop-factor checks
- full robotic credit analysis data preparation and scoring
- 4 hours from lead to delivery



SYNERGY CASE 2 – VOLVO

- BPMS
- CUSTOMER SERVICE DESK

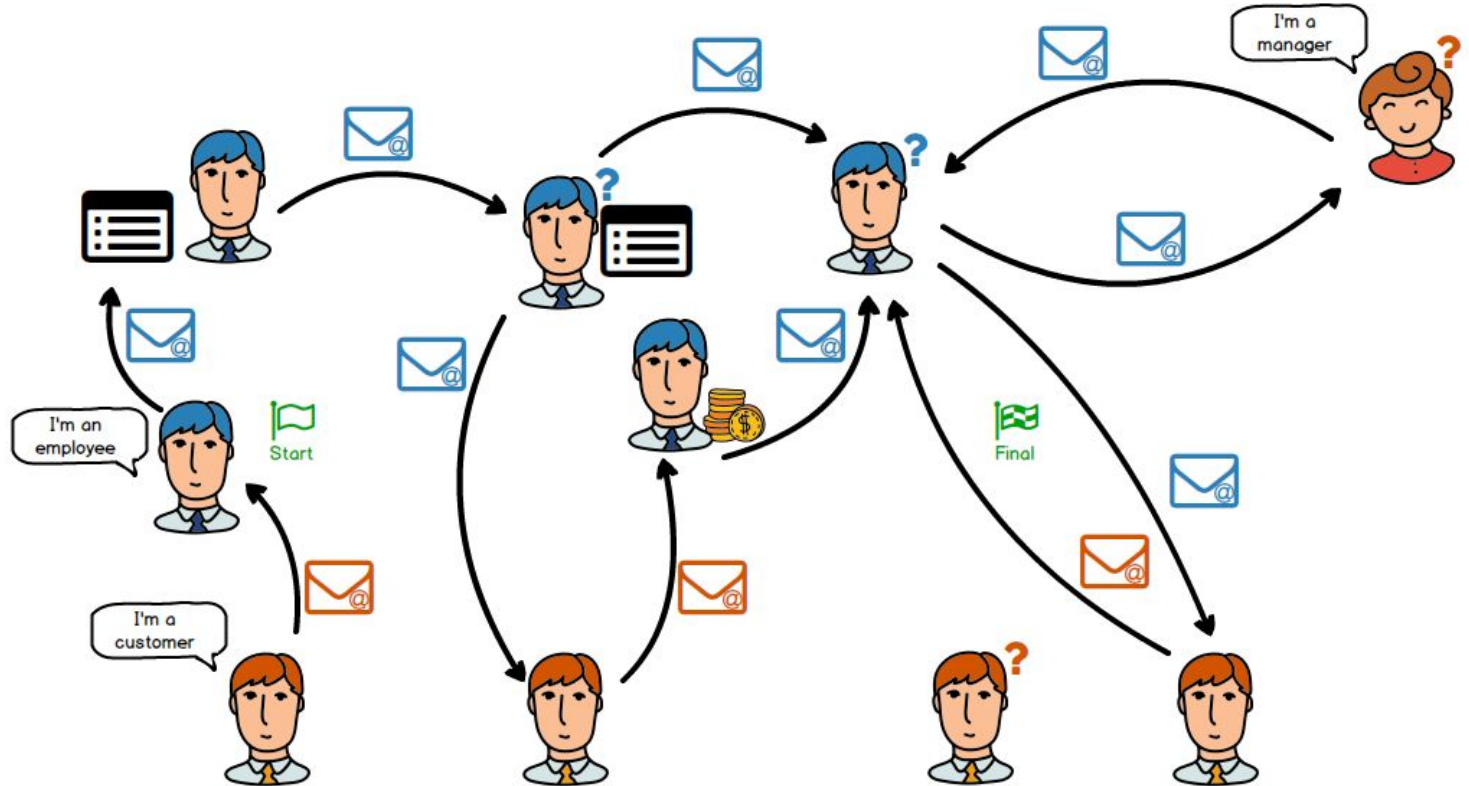
ACTION:	DECEMBER 2017	□	SEPTEMBER 2018
▪ request types	39	x1,5 □	56
▪ waypoints	247	x3 □	697
▪ requests monthly	300 – 400	x2,5 □	900 – 1000
▪ tasks monthly	4000	x3 □	11000 – 15000

2016:

VFS

CUSTOMER
SERVICE
DESK

- ALL INTERACTIONS BY E-MAIL
- MIND-DRIVEN PROCESSES
- VANISHING CONTEXT
- UNMANAGED DEADLINES

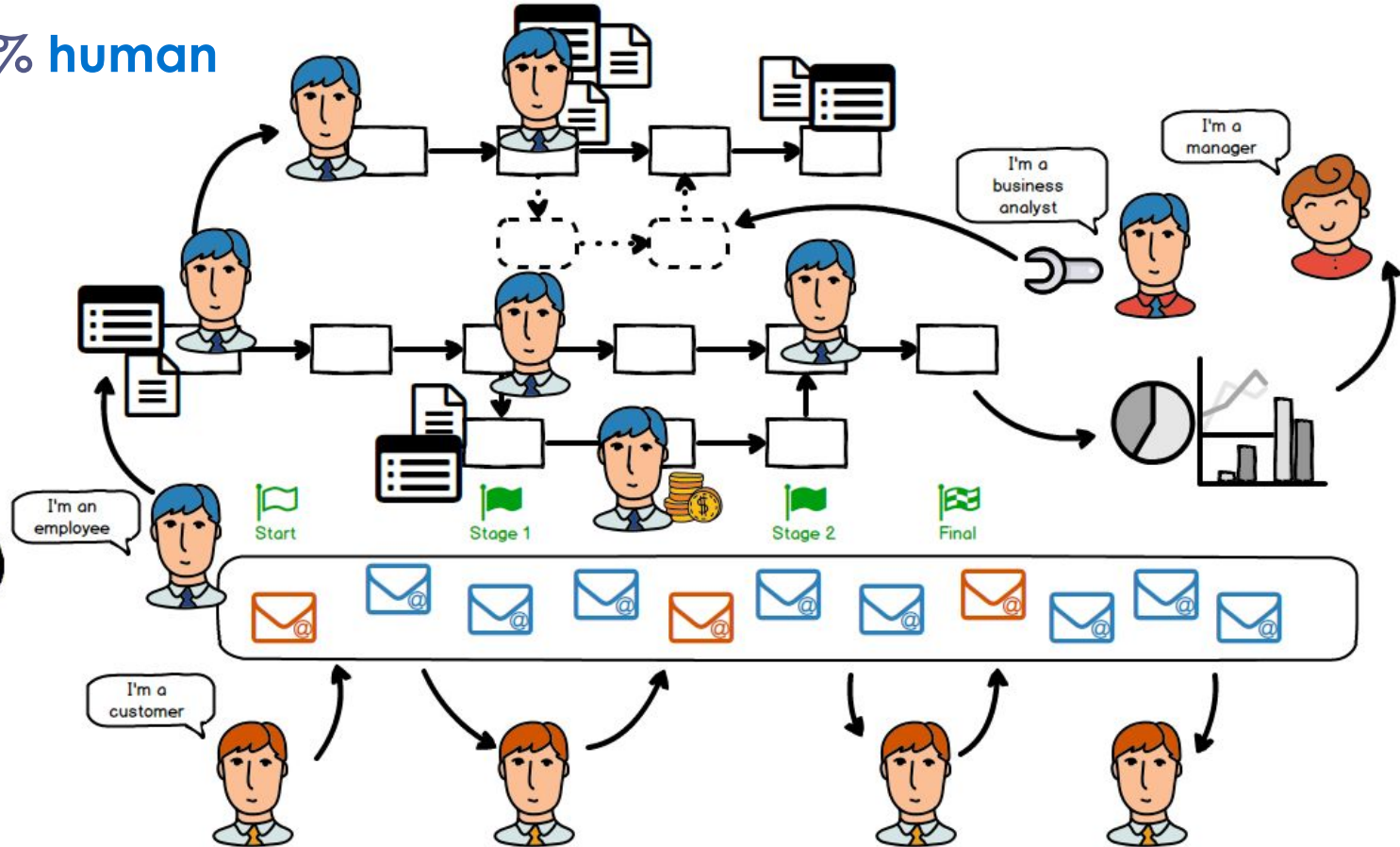


2017: 100% human

VFS

CUSTOMER
SERVICE
DESK

- AGGREGATED HISTORICAL STATISTICS
- PROCESS TUNING AFTER ANALYSIS
- BPM EXPANSION ON OTHER DEPARTMENTS
- SPEEDED UP REACTION

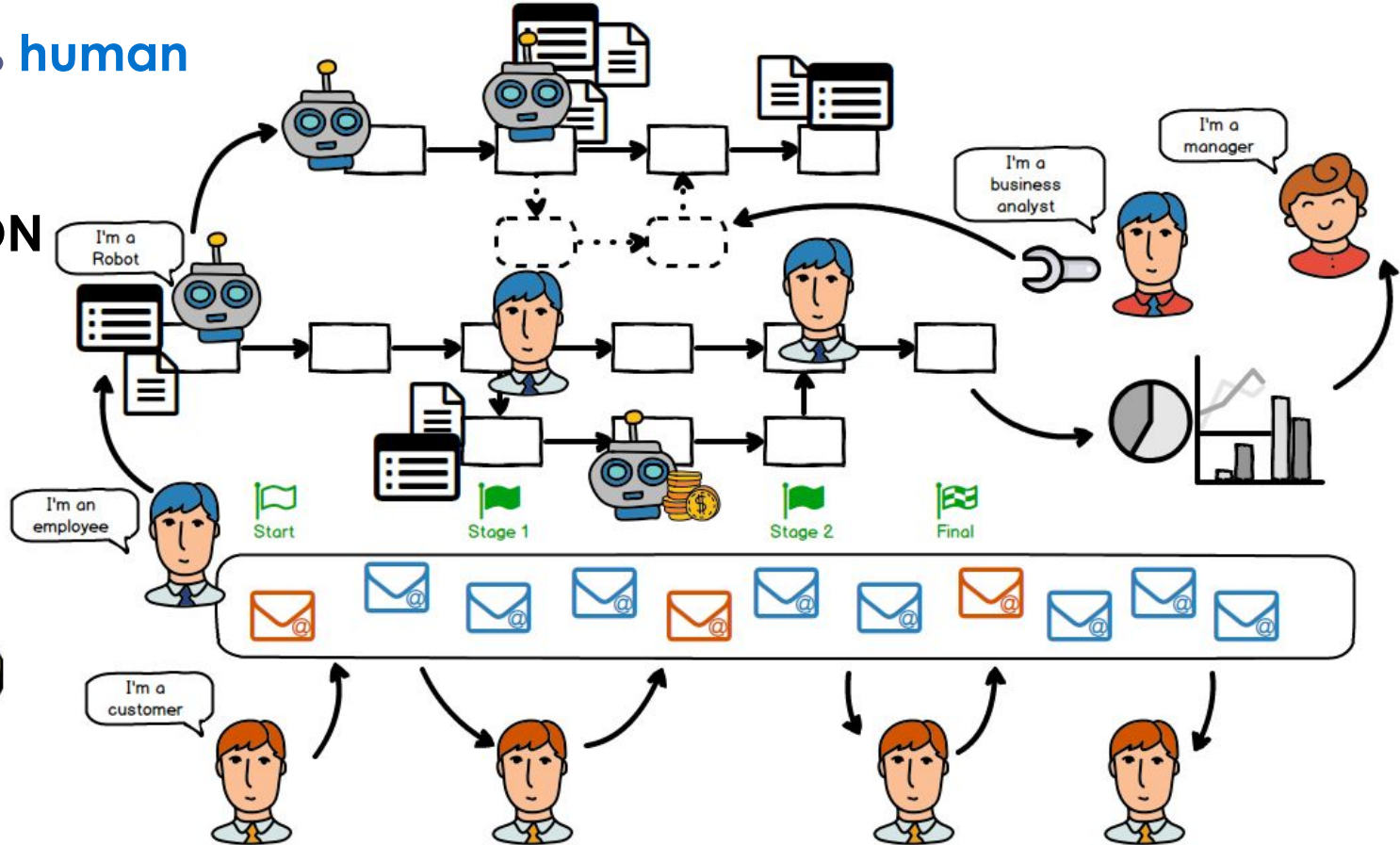


2019: 80% human

VFS

COLLECTION

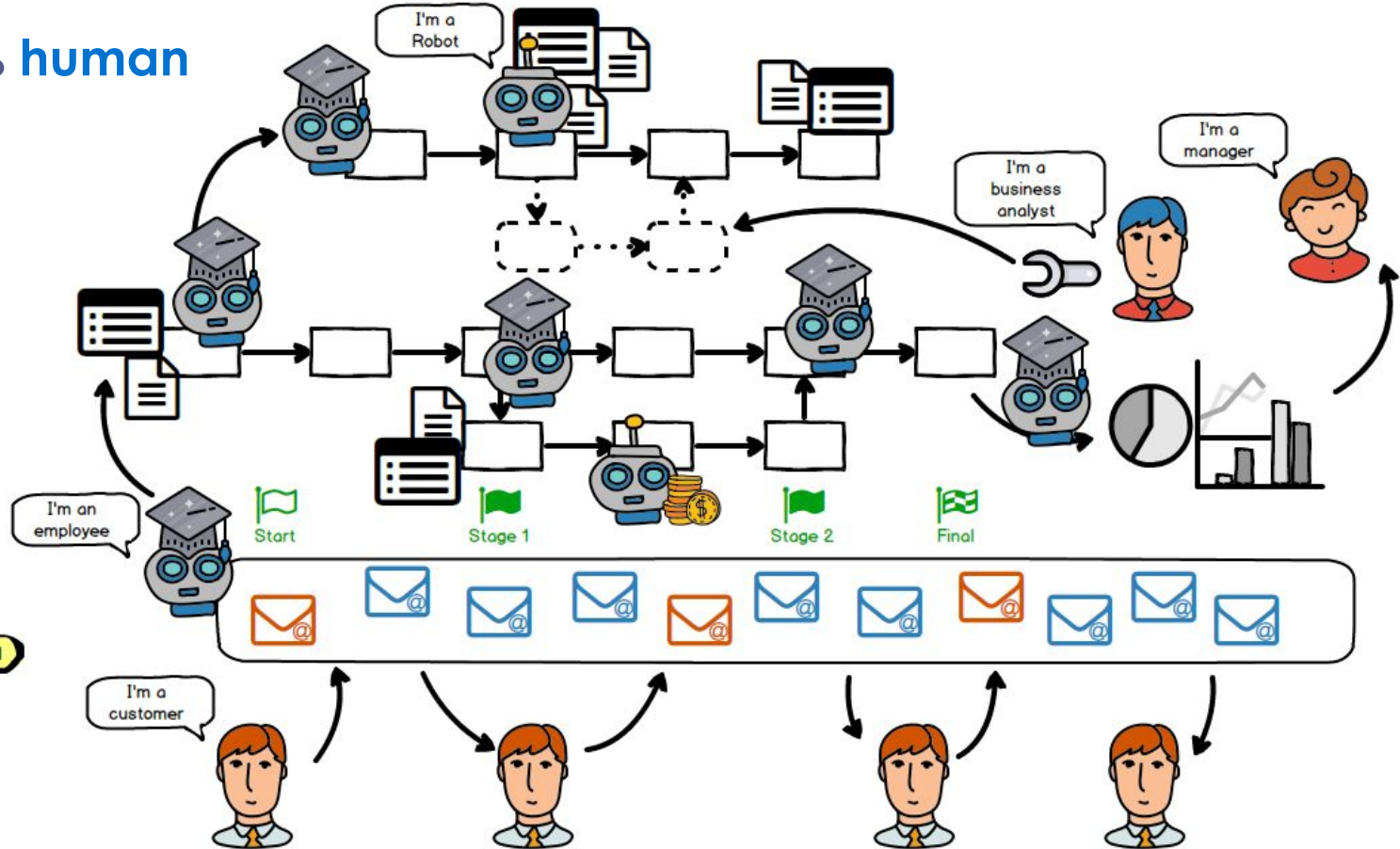
- ROBOT INJECTION INTO EXISTING PROCESSES
- MANUAL WORK AUTOMATION
- EVENT-DRIVEN PROCESSES
- ADDITIONAL CHECKS & CONTROL
- EVEN GREATER SPEEDING UP



2021: 48% human

RNLL FO
& CREDIT
ANALISYS

- MACHINE LEARNING
- ARTIFICAL INTELLIGENCE
- MINIMIZED HUMAN FACTOR
- RESOURCES REDEMPTION
- OPEX DECREASE





FRONT-OFFICE EVOLUTION

- BPMS
- robotic integrations
- printout constructor
- eDocs integration

BACK-OFFICE EVOLUTION

- BPMS
- customer service desk