

VERMEG

SOFTWARE
EXCELLENCE FOR
LEADERS IN FINANCE

| CONSUMER FINANCE DIGITAL JOURNEY

WHO ARE WE?

A software house....



COMMITTED



CONVINCED



A UNIQUE VALUE
PROPOSITION



EXPERT



INDEPENDENT

- | **Committed** to its customers for more than 25 years.
- | **Independent** Technologically and Financially.
- | With Proven Business **Expertise** in Banking and Insurance.

We are **convinced** that it is critical to choose the right path to be successful. Thanks to its expertise, Vermeg decided to focus on specific differentiating journeys to support your challenges.

CURRENT CHALLENGES

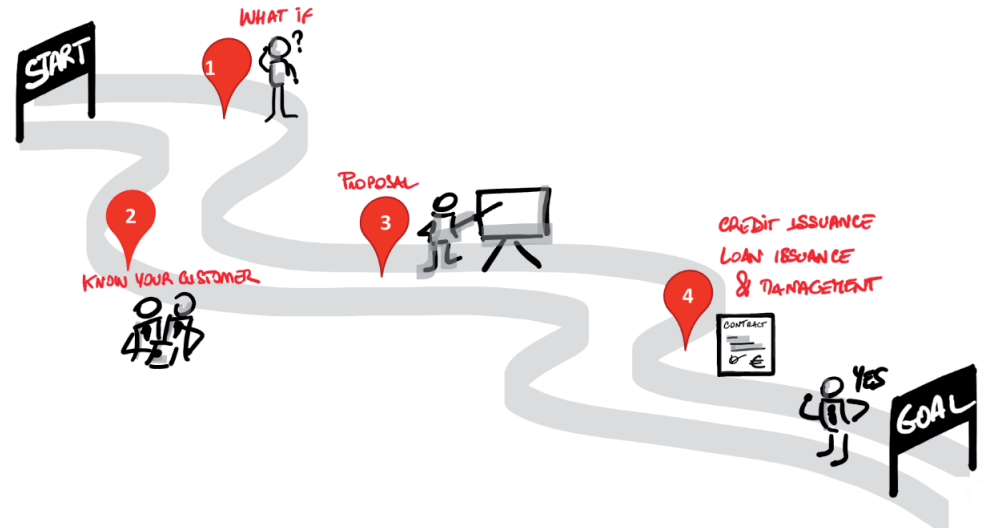
Today, the path for granting consumer finance as it exists reveals the following shortcomings:

- | Disconnected customer and partner experience (distribution network).
- | High drop-out rate (of the credit application).
- | Heavy and complex process for the definition of new products.
- | Unreliable scoring.
- | Significant risk for fraud.

Our Value Proposition

VERMEG will accelerate your digital transformation, alleviating legacy system constraints, and unleashing value.

OUR PROPOSAL



A seamless, end-to-end consumer finance granting process with 4 key steps around a flexible business flow that meets the needs of all parties involved:

- | Distributors & Partners.
- | Risk Department.
- | Compliance Department.

Our multi-product and all-channel approach drastically improves your customer experience.

KEY BENEFITS

- | Immediate approval (reduction from days to a few minutes).
- | Increased conversion rate.
- | Significant reduction in operating costs.
- | Improved risk management (scoring quality, fraud prevention, etc.).
- | Up-selling made easier thanks to your customer data.

VERMEG DIGITAL ACCELERATORS

INTRODUCING PALMYRA

PALMYRA, our digital transformation platform, is based on an open architecture, seamlessly integrating with your existing IS.

It offers a business and technical abstraction layer to connect your legacy to an open digital world.

PALMYRA enables rapid delivery of a digital Journey adapted to your needs, integrated into your legacy environment and future proofed.

OUR APPROACH

- | **Involve** all stakeholders (Businesses and IT)
- | **Prove** our agility and relevance through a 2-3-week pilot project, while clarifying and finalizing your needs.
- | **Deliver** rapidly into production digital content and journeys that provide immediate business impact.
- | **Guarantee** the monitoring of your investments by respecting your ROI.

THEY TRUST US

 **CRÉDIT AGRICOLE**
CONSUMER FINANCE

FNAC DARTY

 **ZURICH**

Test it, you will adopt it !