



The leading European
lending software vendor



evolant Lending Newsletter

February 2009

Welcome to the Evolan Lending Newsletter for February 2009. With the broadening and rationalisation of our product range over the last year primarily resulting from Sopra Group's acquisition of Business Architects International, we reintroduce you to the Evolan Lending product range.

In this issues we focus on a number of important elements:

- Corporate message from the Evolan Lending General Manager
- Evolan Lending suite as a core-banking alternative
- Welcium Hypotheekdiensten goes live with Evolan ComponentBanker
- Evolan International Arrears Management System
- Evolan Guarantees Collateral Management
- Evolan ComponentBanker International Lending solution
- Evolan Consulting for quick wins with reduced costs
- Evolan on the road - events and forums

A Message from Evolan Lending

If the 4th quarter of 2008 taught us anything, it is the importance of flexibility; rarely have the terms 'challenging', 'turbulent' and 'dynamic' been so applicable. We look forwards into 2009 with some caution, but matched by a strong resolve to seize the new opportunities being presented.

As a software vendor, the recent market downturn across all sectors has reinforced the need for strong and inclusive partnerships with our customers going far beyond the delivery of a software solution. Understandably our sector, like so many others, is experiencing a period of caution with increased restrictions on budgets, which compel us all to examine new forms of cooperation. Sopra is open and ready for the new emerging pragmatic market conditions, and only Sopra has the critical mass and innovative strategy to support our client's long term sustainable goals.



Jo Maes

Sopra Group restates its commitment and determination to be a dominant player on the European and world stage. We are the 2nd largest software company in France and 12th in Europe (source: Truffle), with an annual revenue of over €1 billion and employing over 12,000 staff. Our size allows us to sustain continued product development and R&D as we build towards tomorrow's solutions - expect news of a new middle office product that is currently under development. Consequently, we are expanding our sales, implementation and support force internationally with a strong belief in our products and high hopes for 2009 and beyond.

Jo Maes

Evolan Lending General Manager

Evolan – The Lending Suite as Core Banking Alternative



Evolan is unique on the market in that we offer the best-of-breed solutions to meet specific needs in a flexible, adaptable, decentralised and targeted manner. Core-banking solutions attempt to be a Jack-of-all-trades, but end up focusing on basic functionality leaving many redundant add-on applications superfluous to bank needs. Evolan allows the enhancement of an established and diversified eLandscape with best-of-breed components to augment incumbent core-banking solutions.

Rarely does a bank completely overhaul its infrastructure across the enterprise, instead a bank typically needs to replace or upgrade the established solutions and Evolan facilitates just buying what is needed. The power of Evolan is that it can limit the size and complexity of the renovation project and insure against future functional software upgrades.

Evolan products run on a variety of hardware platforms including mainframes, Unix and Windows, to suit the applicable environment. The mainframe option remains vital for many banks with mainframe skills in-house and established data centres supporting their operations.

Learn more at www.evolan.com/lending

Newsflash

Sopra Group's mortgage servicing system for the Dutch market, Evolan ComponentBanker, went live for Welcium Hypotheekdiensten



Welcium Hypotheekdiensten recently went live with the mortgage servicing software Evolan ComponentBanker from Sopra Group. With Evolan ComponentBanker, the choice available for Dutch mortgage lenders and servicing companies has grown with the introduction of a mortgage back office that truly supports the strategy of full service providers, for all retail credits.

Evolan ComponentBanker has been implemented as back office for Welcium Hypotheekdiensten, the daughter company of Welke Beheer from Hoorn, The Netherlands. Welcium Hypotheekdiensten is a servicing organisation for Mortgages Middle and Back office activities. Welcium provides for full processing and servicing of mortgages processes, from application, acceptance, underwriting to servicing of mortgages. Sopra Group's Evolan Lending is specialised in proven retail lending software solutions, aimed at agility and efficiency of the full lending process. With over 200 implementations in over 50 countries, Evolan Lending is the European market leader in retail lending software solutions.

[Click here](#) to read the full press release (in Dutch).

Arrears Management Update

High volume, robust arrears management software for mainframe and UNIX now available internationally - Evolan International Arrears Management System

Evolan's long established product for International Arrears Management has been released for the international market after over a decade as the French market leader.

Evolan International Arrears Management System is a software component package for negotiated and court-ordered debt recovery. Evolan International Arrears Management System offers significant added value, automating document creation, setting up inter-structure management and optimising the full recovery process through:

- Increase the recovery rate
- Reduce cost of recovery

- Improve communication

Evolan International Arrears Management System provides pertinent and complete data sets, adapted to each stage of the recovery process allowing the easy creation of correspondence using configurable templates according to user.

[Click here](#) to learn more.

Guarantees Update

Out of the early-adopter pilot phase, Evolan Guarantees enjoys sustained growth as preferred software for high volume lenders

After just over a year on the market, the new Lending product Evolan Guarantees is growing fast and becoming an established product against which our competitors are compared.

Evolan Guarantees offers a comprehensive solution for your collateral management, increasingly a must-have in efficient risk control of your loan portfolio. Efficient collateral management allows a much better risk evaluation, especially in credit approval processes and a dedicated and comprehensive solution is mandatory to answer your business needs as well as regulatory constraints. With impressive reference customers including Société Générale and Crédit Agricole du Maroc, Evolan Guarantees completes the Evolan suite with state-of-the-art Collateral Management software for the international market.

[Click here](#) to learn more.

ComponentBanker Update

High productivity servicing software operational within three to six months – an Introduction to Evolan ComponentBanker Loans

The ComponentBanker packaged lending solution is our flagship Microsoft based back office product for high productivity and efficiency in multi-channel international environments.

Evolan ComponentBanker covers all aspects of sophisticated mortgage and consumer lending management for servicing and arrears management. With an international customer list, ComponentBanker Loans is a proven quick to implement, multinational lending package that includes a complete product factory, extensive asset and collateral management, as well as full document generation and document management capabilities.

[Click here](#) to learn more.

Consulting Update

Quick wins with speedy cost reduction? Use the Evolan Best practises and international consulting team

Evolan offers extensive consulting services based on international best practices and pan-European business models. Through Evolan Consulting we are able to assist our customers in defining their cost saving programs.

Experience and practise has taught that the basis of a successful cost saving implementation requires a structured approach. First a structured identification of all mortgage processes with their frequency and the number of FTE involved. The second step is to detail the processes and compare them with the best practise to compare and identify the benefits in time, money and resources, before defining the potential wins. Thanks to the best practise models and the extensive experience of our consultants, this

analysis can be done in a matter of weeks - increasing the potential point of earning. Try out this way of working with a free workshop. Contact us at evolanlending@sopragroup.com for more information on this offer.

[Click here](#) to learn more.

Upcoming Events

EFMA Mortgage Finance 2 to 4 March 2009

Polat Renaissance Hotel, Istanbul

Sopra will moderate a pre-conference workshop on strategy for acceptance of new mortgages and also present a case study on one of Europe's most efficient back offices.

[Click here](#) to learn more.



Evolan Arrears Forum Belgium/Luxembourg 22 April 2009

Koloniaal Paleis Brussels/Tervuren

Sopra event on Arrears Management for the Belgian and Luxembourg markets.



Evolan Arrears Forum Netherlands 23 April 2009

Euromast Rotterdam

Sopra event on Arrears Management for the Dutch market.



[Click here](#) for more information on all Evolan events.

We hope that this newsletter has been useful to you and your organization.
However, if you do not wish to receive future editions, please [click here to unsubscribe](#).

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