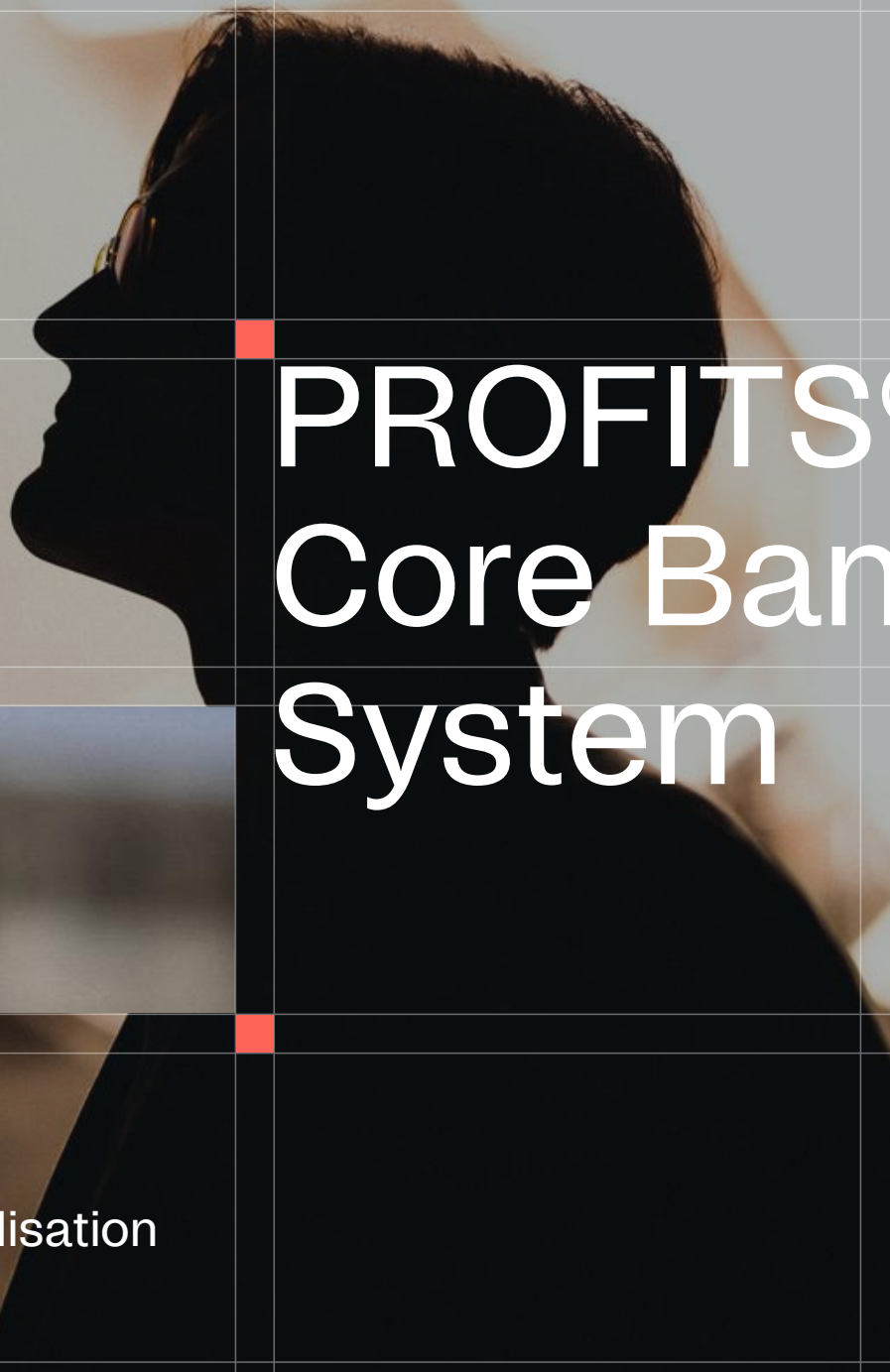


Netcompany



PROFITS[®] Core Banking System

Changing Europe with responsible digitalisation

Empowering digital societies through responsible digitalisation

- Founded in 2000 in Copenhagen, Denmark, Netcompany delivers critical IT and Digital solutions across public and private sectors
- Supporting digital transformation for efficient, sustainable futures, we are a trusted partner in Supply Chain, Transportation, Utilities, and Government
- With our ‘Reuse, not Reinvent’ approach, we offer cross-sector and international best practices to support legacy modernization
- We accelerate and enable digital foundations with cloud, automating operations, and running mission-critical services with confidence

By the numbers

■ **8,260**

Employees
year-end 2024

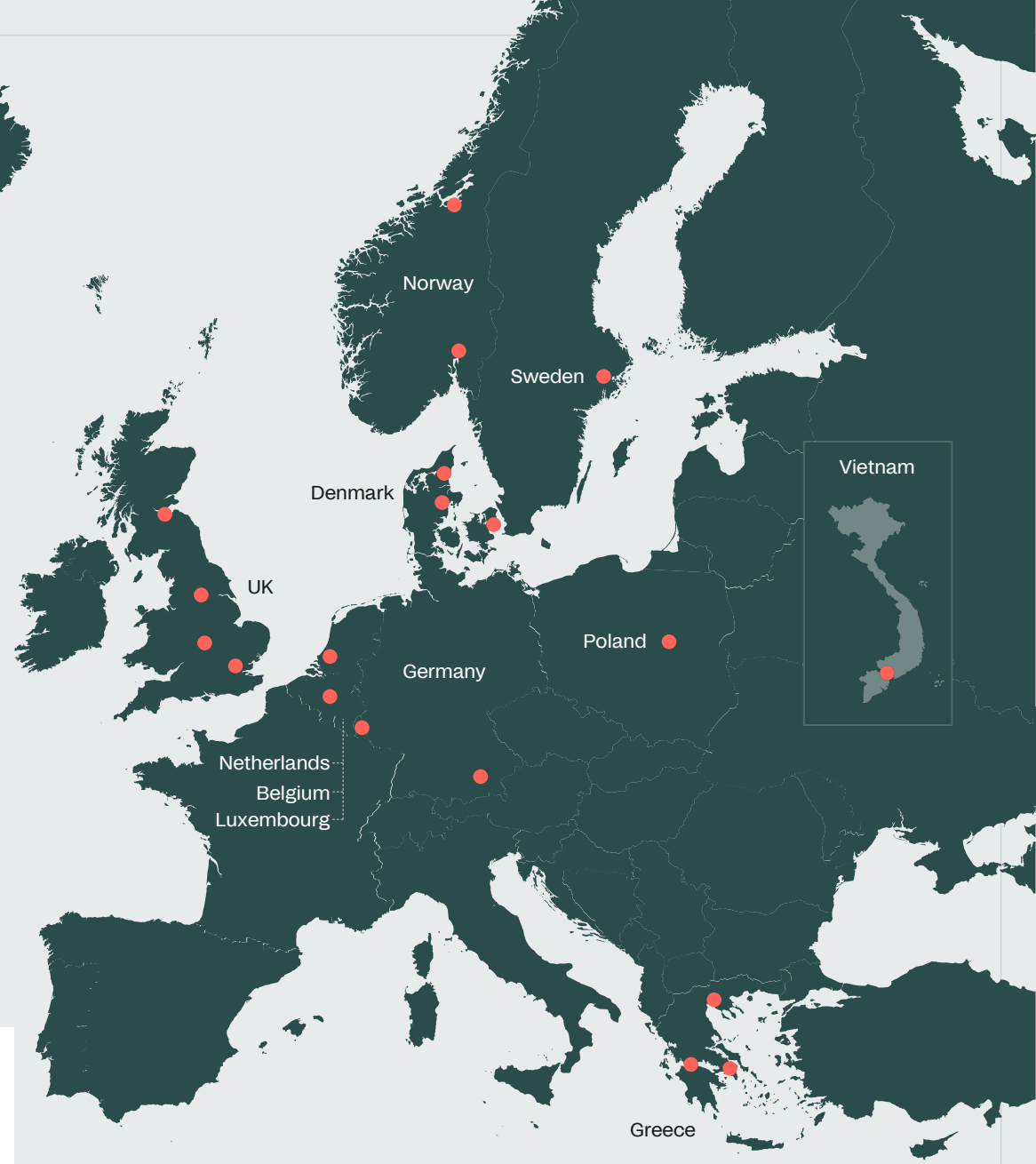
■ **£738m**

Group Revenue in
2024

■ **50+**

Nationalities represented
in workforce

Customers



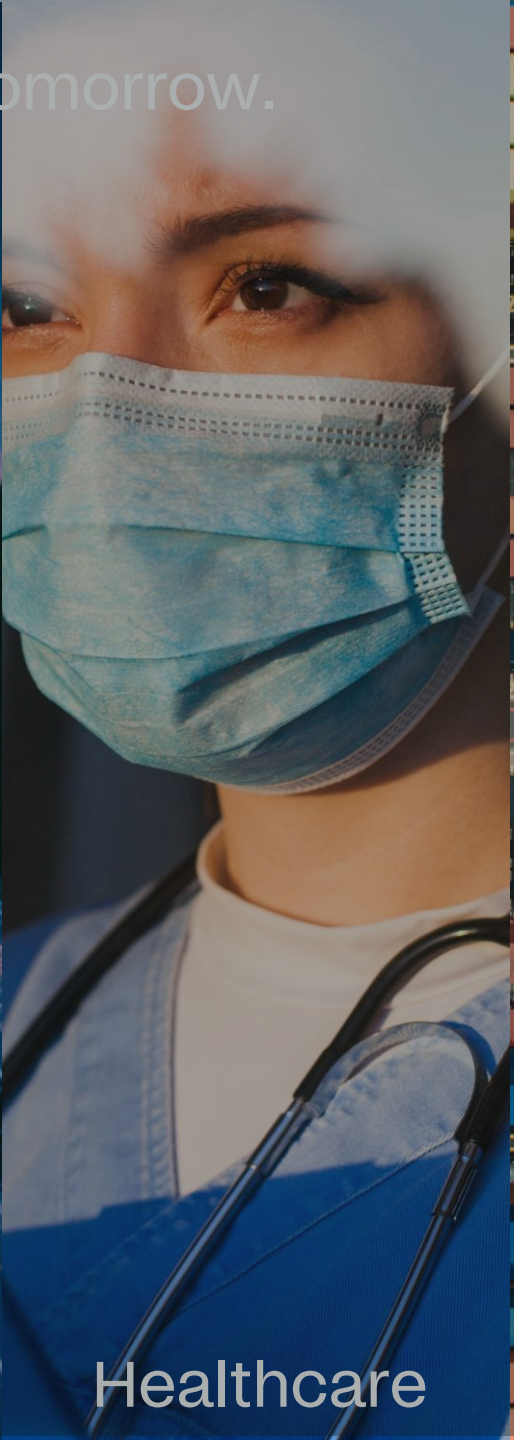
Running Today. Transforming Tomorrow.



Defence



Transport



Healthcare



Trade



Public Safety

Assuring the Resilience of the UK's National Infrastructure

Supporting the Strategic Road Network



The National Highways digital estate is a highly complex ecosystem, comprising 130 suppliers and 40 services.

Working as a trusted partner with National Highways since 2019, we have supported its Digital Services team to manage suppliers, reduce downtime, and deliver significant improvements to processes.



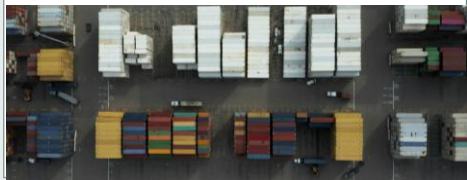
Streamlining UK-EU Trade with NCTS5



HM Revenue
& Customs

Netcompany's ERMIS solution replaced HMRC's 20-year-old legacy system with the **New Computerised Transit System Phase (NCTS)**.

The modernised, automated customs procedures for UK and EU traders improve efficiency and reduce waste.



Saving 600K+ hours in GP Surgery Administrative Work



Over 95% of **UK GP surgeries** are now processing 2.4+ million patient registrations through the NHS App.

Our work with NHS England has enabled the full digitalisation of the patient registration process, reducing what used to take weeks down to minutes.



Assuring National Security through Safe Modernisation



Home Office

We work with the **Home Office** to modernise critical national infrastructure, enhancing public safety.

Our expertise supports initiatives that bolster national security and Policing efforts, such as the NIAM (National Identity and Authentication Management) technology platform.



Migrating 47 Mission-Critical Applications to the Cloud



Ministry
of Defence

We worked with the **UK Ministry of Defence** to migrate 47 mission-critical applications to MODCloud, supporting over 330,000 military and civilian users.

This transformation strengthens security, reduces downtime, and enables future innovation.



PROFITS®

Core Banking System

- PROFITS® is a state-of-the-art, robust and reliable Core Banking solution that is the system of choice for many financial institutions around the world. Its distinctive features enable financial institutions to streamline their business processes, embrace new distribution strategies, implement critical enterprise capabilities and achieve swift market entry.
- The solution embraces a modular architecture that allows financial institutions to easily roll out new offerings and scale them vertically or horizontally rapidly and in line with their customer needs, empowering them to accelerate market response. It consists of a full set of components, seamlessly integrated with each other and covering all core and near core banking functionality, such as ERP functionality, in a modular manner. Due to this architecture PROFITS® can be installed either fully or componentised, utilising embedded or additional components that are all governed by the same architectural and integration principles.
- The Customer-in-the-centre approach enhances the ability of Financial Institutions to understand their customers' needs and advance the personalisation of services. Embedded analytics on the customer's overall relationship provide insight for predictive sales and service assistance. As a result, Financial Institutions are provided the tools for business growth and effective customer relationship management.
- PROFITS® extensive capabilities, configurability and adaptability is proven by numerous installations in a variety of financial institution types such as:
 - Retail & Corporate Banks
 - Neobanks & Electronic Money Institutions
 - Credit Servicers
 - Credit Unions & Cooperative Banks
 - Micro Finance Credit Institutions
- Furthermore, it is designed and implemented according to the highest security specifications and international quality standards, having an open and solid architecture that ensures agility, scalability and resilience.



PROFITS®

Key features

Products Factoring

- PROFITS® boasts a modern and highly adaptable Product Factory that enables the creation and servicing of a broad range of retail and corporate banking products, ensuring swift creation and delivery in response to emerging opportunities. Products and services can be delivered and promoted individually or bundled into packages. PROFITS® supports an extensive array of banking products, from basic offerings like Deposits and Loans to more intricate and complex structures. It also includes a comprehensive suite of ready-to-use banking products, which can be quickly and effortlessly tailored to align with the Bank's policies.

Business Rules Engine

- The Business Rules engine, a core architectural component of PROFITS®, ensures maximum automation in setting up all its elements, thereby minimising the time-to-market. This engine is utilised throughout every subsystem of PROFITS®, fueling the dynamic definition of application logic via configurable services and facilitating interaction with third-party systems and applications.

Advanced Loan Management

- The PROFITS® Loan Management system is an innovative, configurable solution designed to manage a diverse range of loan types.
- Whether it's a loan management software replacement project, a merger between Financial Institutions, or a loan portfolio acquisition, our team stands ready with a significant track record of migrating new Loan Portfolios into PROFITS®. Our seasoned experts possess profound knowledge, skills and expertise to guide Financial Institutions throughout the entire process.
- In the field of non-performing loans management, PROFITS® empowers financial institutions to optimize loan recoveries and reduce restructuring risks, thanks to its comprehensive restructuring workflow. With PROFITS®, Financial Institutions are equipped with the right tool to manage complex processes and apply performance enhancements towards maximizing NPL recoveries.



PROFITS[®]

Service Features and Benefits

Service Features

1. Core Banking Components (Deposits, Loans, Collaterals, Agreements, General Ledger etc.)
2. Near-Core Banking Components (Trade Finance, LCs, Treasury, Card Management etc.)
3. Fund transfers: routing through multiple domestic and cross-border channels
4. Products factoring that enables a broad range of banking products
5. Business Rule Engine
6. Workflow management
7. Risk, Regulation & Reporting
8. Omni-channel banking
9. Messaging module for notifications and alerts

Service Benefits

1. Extensive coverage of banking products and business operations
2. Highly configurable for a wide range of products and processes
3. Open architecture: provides the ability to integrate easily through APIs
4. Easily integrated with web and mobile banking apps
5. Cloud Platform, Architecture Independency & Scalability
6. Security by design under a robust framework of security principles

PROFITS®

USPs

Risk, Regulation & Reporting

- PROFITS® includes a robust and extensive regulatory compliance reporting framework that ensures timely application of significant supervisory changes. It features a dedicated data staging area that stores all data required by local regulators and supervisory bodies, which can either be consolidated using our proprietary Reporting Framework or transferred to any third-party regulatory reporting tools. Leveraging Netcompany's extensive expertise in the field, PROFITS® equips clients to efficiently manage complex obligations and respond effectively to regulatory stakeholders.

Open Architecture

- The open architecture of PROFITS® provides Financial Institutions the ability and flexibility to integrate and innovate, offering an extensive array of potent APIs accessible to third-party systems and applications. This promotes efficient integrations covering all areas of banking and finance business. Additionally, PROFITS® can deliver a comprehensive set of integration features in pre-built web services or any type of file exchange and messaging modes.

Omni-Channel Banking & Intuitive Digital Experience

- PROFITS® empowers financial institutions to swiftly establish a cohesive ecosystem of digital experiences across all customer touchpoints. Its Digital Experience feature aids banks in implementing their digital strategies by utilising a multi-channel approach to offer a comprehensive set of web and mobile banking applications. With the e-Branch functionality, banks can address branch users' needs in ways previously unattainable.
- The solution's goal is to deliver a smooth, cross-channel customer experience with a focus on interaction and provide a personalised experience across all digital and physical touchpoints. All digital channels maintain a consistent aesthetic and functionality, ensuring transactions flow seamlessly across all channels. Moreover, interactions between digital channels and third-party systems are facilitated through a single omnichannel gateway for ease of integration and consistency.



PROFITS®

USPs

Cloud Platform, Architecture Independency & Scalability

- PROFITS® provides flexible deployment options, either on-premise or on any cloud platform, thereby reducing reliance on particular products or vendors and potentially lowering costs. In the case of on-premises deployment, it is compatible with a range of technology platforms, including Mainframe, Unix, Microsoft environments, and Relational Database Systems like DB2, Oracle, and SQL Server. The solution handles data management effortlessly and can be scaled up with ease, serving as a platform for competitive advantage through seamless user journeys.

Security Assurance

- Our Software applications are designed with security by design, under a **robust framework** of security principles, ensuring their **Secure Software Lifestyle (SSDLC)**.



PROFITS®

What's in the box?

Core banking components

- Customers
- Deposits
- Loans
- Collaterals
- Agreements
- Foreign Exchange
- General Ledger
- Product Factory
- Security

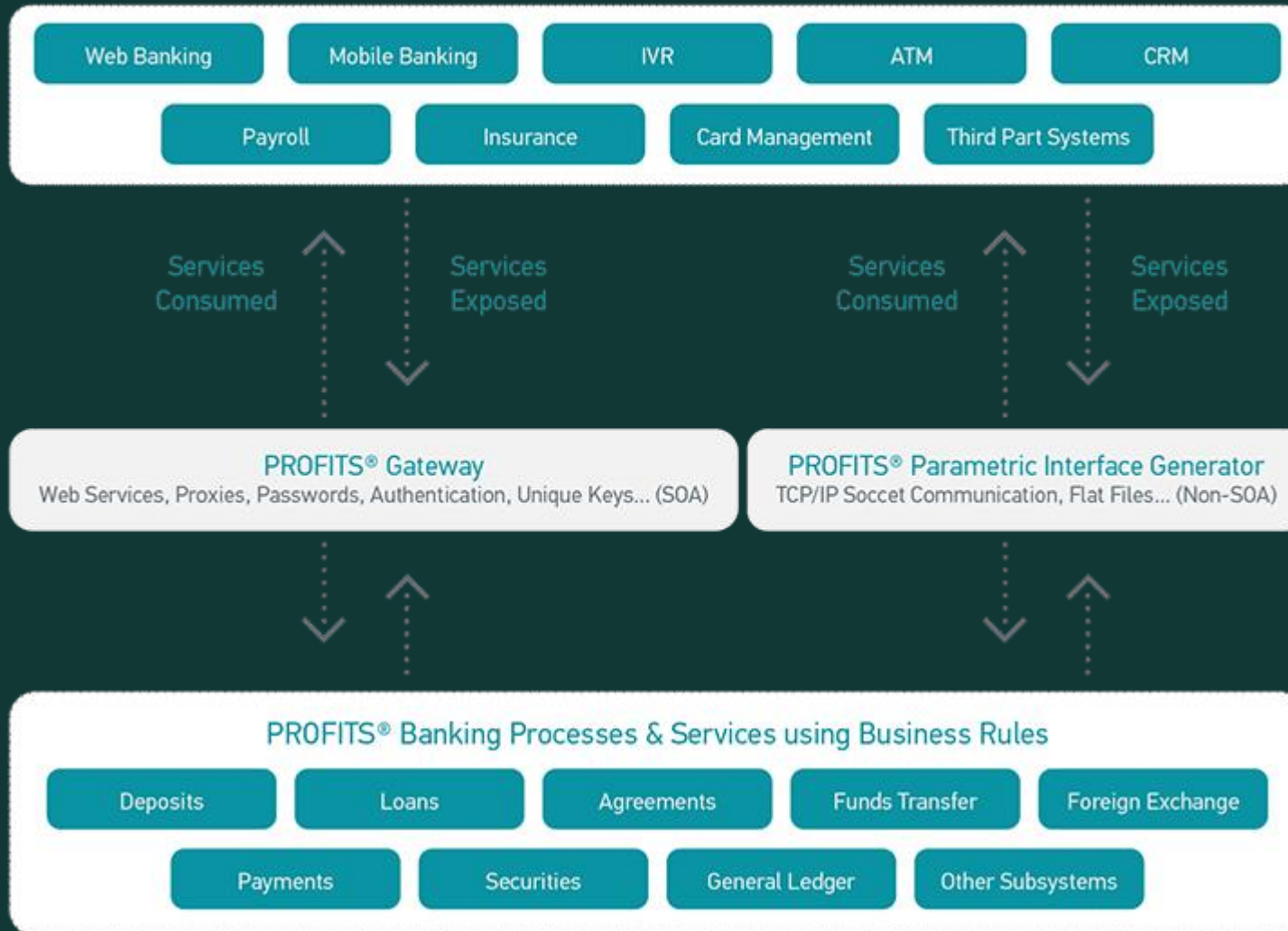
Operations, execution, Channels

- Omnichannel
- Workflows
- Reporting & BI
- e-Branch
- Web/Mobile Apps
- Biometrics
- Scheduler
- Notifications/Alerts

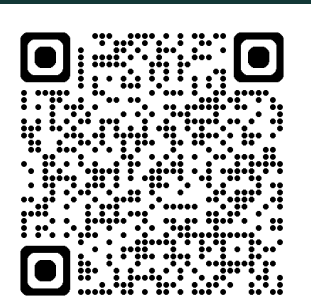
Near-core banking components

- Trade Finance/Letters of Credit
- Budgeting
- Treasury
- Safe Deposit Boxes
- Reconciliation
- Card Management
- Letters of Guarantee
- Payments
- Leasing
- Cheques Management
- Suppliers and Assets
- Collections

PROFITS® for Retail & Corporate Banks



Scan here for more
information on Profits®



How we work

A photograph of a group of people in a meeting or conference. In the foreground, a man with a beard and short blonde hair, wearing a white shirt, is smiling and looking towards the left. Behind him, another man in a blue shirt is partially visible. To the right, a woman with long brown hair, wearing a grey jacket, is also looking towards the left. The background is blurred, showing other people in the room. The overall lighting is warm and professional.

We empower societies, companies and institutions to take control of their processes and data.

Dedicated to a Greener, Fairer Future

- Netcompany is more than a business; we're a community of employees, customers and partners committed to a sustainable and fair society.
- When working towards the Social Value Quality Mark, we developed a set of seven pledges. These support our alignment with the United Nations' Sustainable Development Goals and the UK Government's Social Value Model. Furthermore, they underpin the development of our social and environmental impact initiatives.
- We are proud to be the winner of awards and accolades from our work and contribution to social value creation and community well-being.



Social Value in 2024

■ Communities

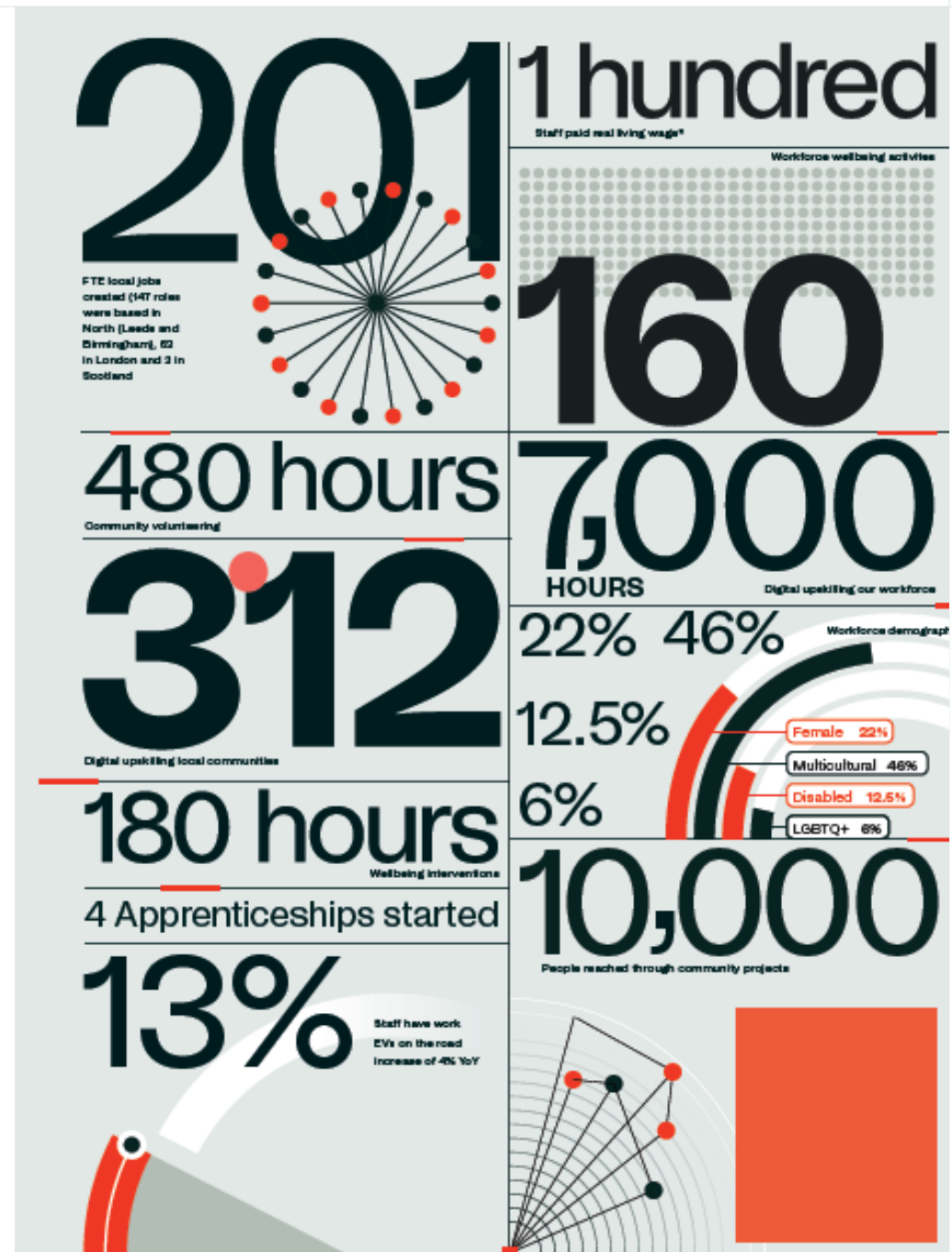
Netcompany partners with schools, charities and SMEs to build digital skills, improve access to technology and create inclusive opportunities. Through volunteering, mentoring and targeted programmes, Netcompany reached **10,000 people** across **480 hours of volunteering** in 2024, running and contributing to events with Ahead partnership, Rebel Business School and more. Netcompany helped local areas strengthen in resilience, employability and long-term economic growth with the creation of **201 FTE jobs** across London, Birmingham, Leeds and Edinburgh of which 100% are **paid real living wage**.

■ People

Netcompany invests in our people through inclusive recruitment, apprenticeships and continuous learning. We delivered **7,000 hours of digital upskilling** through our dedicated Academy in areas of digital, management and personal development. We support underrepresented groups into meaningful careers, with **4 new apprentices** who are supported by our ERGs (Women, Multicultural, Veterans, LGBTQ, Neurodiversity). Netcompany has achieved demographic representation above the industry average in areas such as ethnic minority, who make up **46% of our workforce**. We promote fair pay, wellbeing and progression, delivering **180 hours of wellbeing intervention** in 2024 through access to specialists and webinars targeting mental and physical health, and financial management.

■ Environment

Netcompany is reducing carbon emissions through an **EV scheme adopted by 13% of our staff**, promoting green IT through project Green Team Charters and tackling tech waste through our partnership with Good Things Foundation. We embed sustainable practices in delivery and supply chains, ensuring our ecosystems meet minimum requirements and support biodiversity volunteering with the NHS.



Domain expertise across many industries

- With vast technology experience and deep public sector specific knowledge, we quickly create innovative solutions tailored to your goals, delivering outcomes to address the intricate challenges currently facing governments.
- Through our innovative delivery approach, true client partnerships and exceptional people, we design and deliver solutions that have dramatically increased user engagement and provide better citizen and customer experiences for us all.



We are the customer's partner first, the software vendor's second

Netcompany is a tech-agnostic IT solutions provider, and we are entirely independent – always opting for the precise mix of technologies that is optimal to your business.

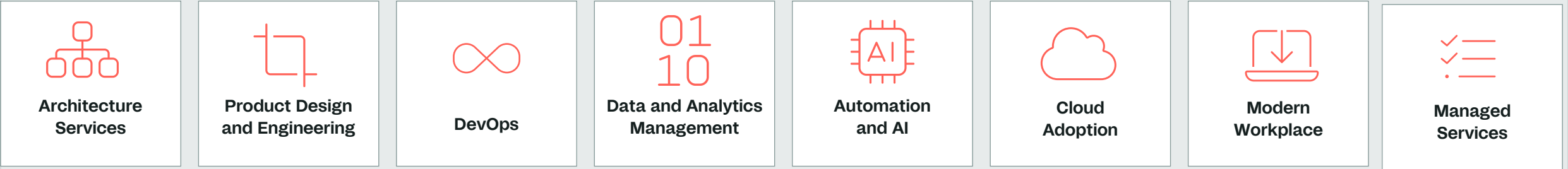
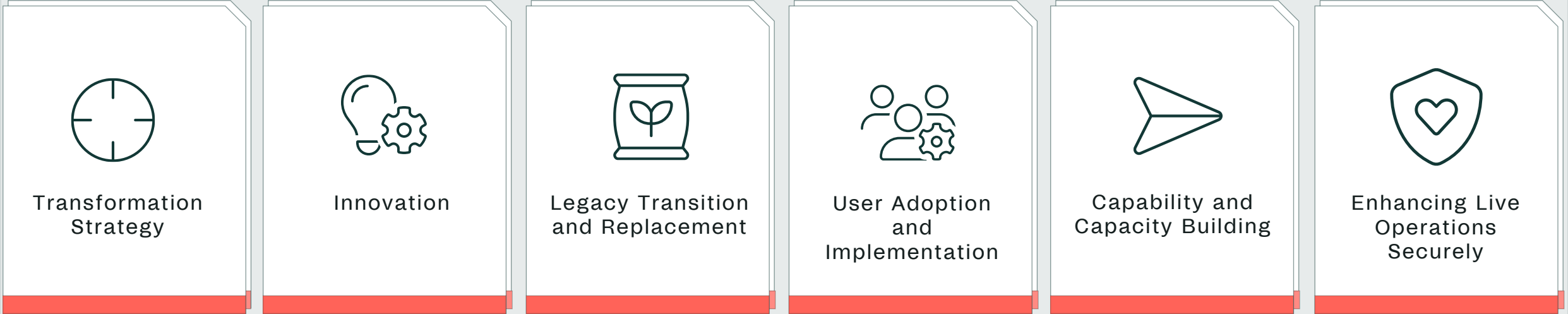
With expertise in all modern technologies and industry-targeted digital tools, we guide you through your options, combining components and software with the goal of finding the right balance between needs, agility and operating costs.



What We Do – and How

Championing Digital Sovereignty and Responsible Digitalisation, we deliver end-to-end IT services – even where others couldn't.

End-to-end transformation delivery capability



A singular delivery model that sets us apart



Open platform approach

- Legacy-free solutions with full customer ownership
- Technology agnostic – customer needs is the only thing that dictates technology choices
- Reusable components and portfolio of future-proof platforms and products



Access to unique talent

- IT people leading IT people
- No knowledge gaps
- Interdisciplinary and cross-organisational teams
- Scalable project cell structure



Building digital maturity

- Highly collaborative, on-site development approach
- We share our expertise and educate your organisation
- We nurture your digital maturity and independence



Controlled agile delivery

- A perfect mix of waterfall and agile virtues
- Control and predictability in harmony with lean, continuous improvements and adaptation

Next-generation digital transformation

Platforms for the future

A platform is something to build on. It's a solid foundation. It's safe. It's re-usable. In short, it's a responsible way of doing IT.

Why Netcompany platforms?



■ Reliability from re-use

Our platform approach prioritises successful re-use, ensuring consistency and reliability for clients, and reducing development redundancy with cutting-edge technical platforms.



■ Reduced risk

Our meticulous documentation and use of proven platforms provide a high level of transparency and agility, ensuring timely delivery with reduced risks.



Netcompany Platforms

Easily customisable, rapidly deployable,
and AI-ready - for the futureproof business.

CONTROL TOWER



PULSE™ is a control tower for a real-time data ecosystem that allows businesses to share and act on a single source of truth.

It facilitates adaptable planning and forecasting in changing circumstances, breaking down silos and providing a single view of plan, execution and results.



PROCESS AND ADMINISTRATION



AMPLIO™ is our platform for regulated case management and process automation in highly compliant environments. It's a powerful tool for digitising and controlling complex processes, providing a single source of truth for all business executions.



DIGITAL POST & ARCHIVE



AMI™ is a secure platform that connects businesses and people. As a Digital Wallet, it offers a range of compliant 'my site' features like archive, profile, sign, and pay-as-a-service.

Additionally, AMI allows fast data and document exchange with other businesses.



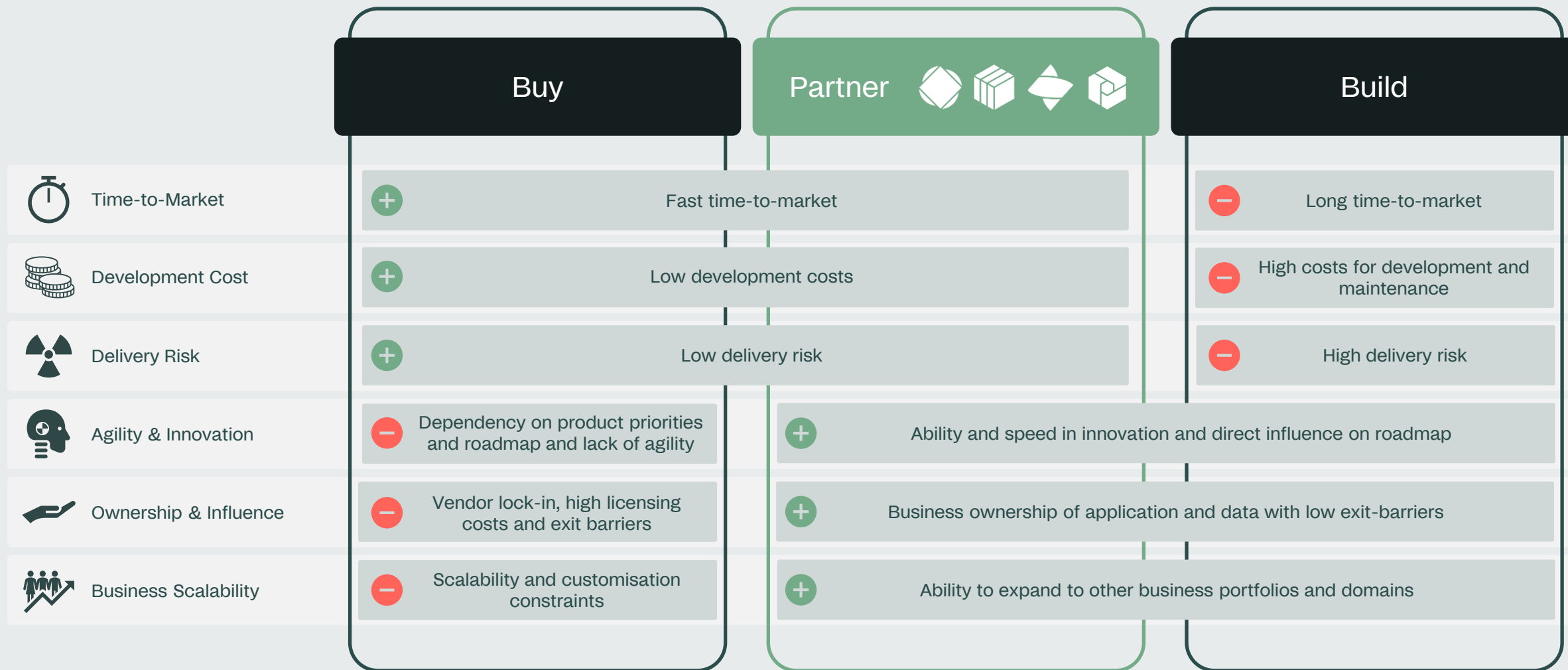
GENERATIVE AI PLATFORM

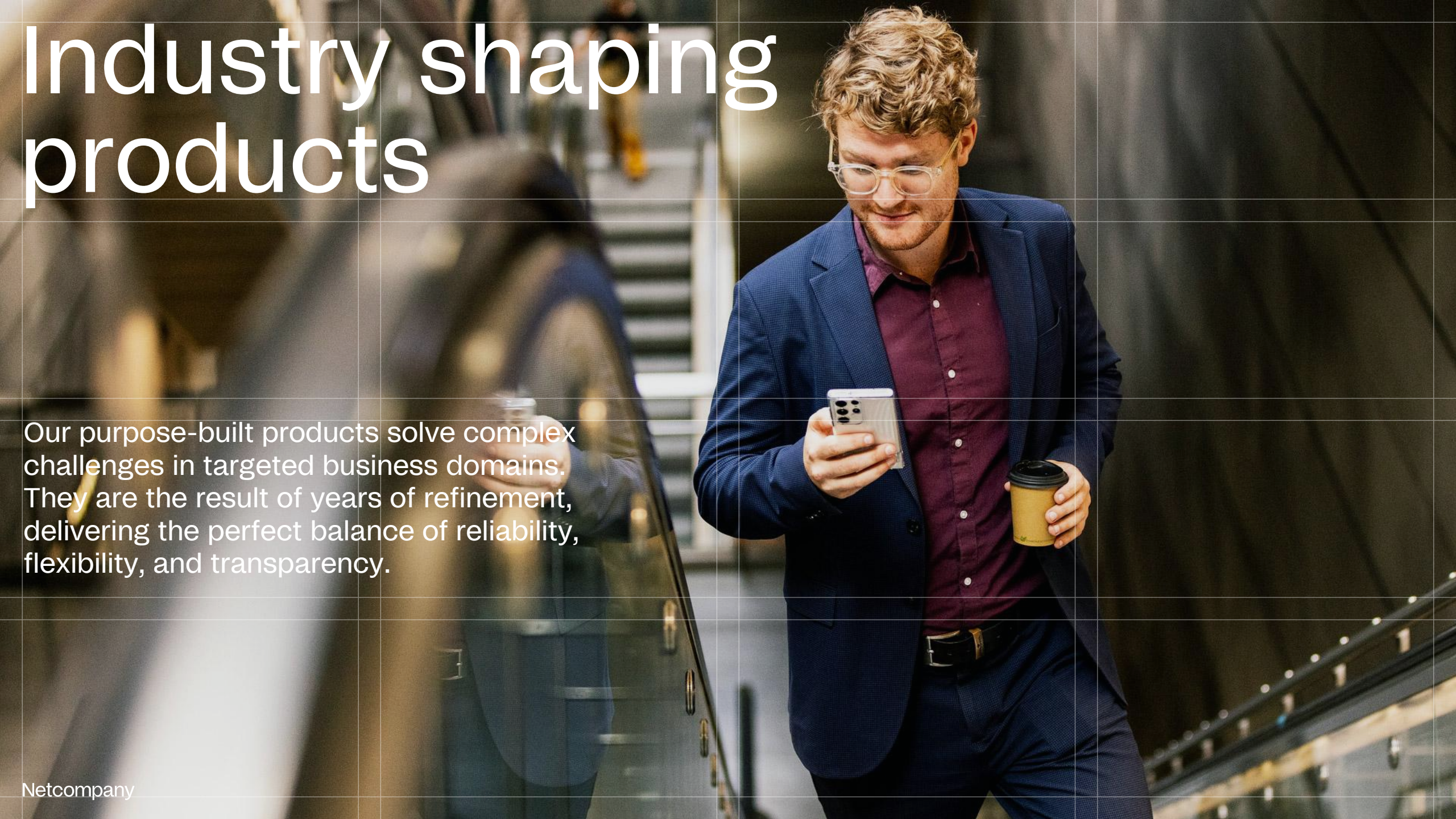


EASLEY AI™ orchestrates and leverages existing AI models, quickly connecting them to your unique business data, tools, and processes, centralising and storing data securely within EASLEY – not with the model provider – to ensure full transparency and governance of AI.



The strategic benefits of our platforms





Industry shaping products

Our purpose-built products solve complex challenges in targeted business domains. They are the result of years of refinement, delivering the perfect balance of reliability, flexibility, and transparency.

Why Netcompany products?

■ You could settle for a standard product

Off-the-shelf IT products promise speed and low cost with minimal custom work. Yet they often fall short of meeting your unique needs – leading to integration issues and hidden expenses.

■ Or choose the better way

Our range of products is designed to match your specific requirements. They offer modular integration, one transparent price to eliminate surprises, and an open-source foundation.

■ In short –

A generic IT product might seem appealing at first, but its long-term drawbacks – limited flexibility, rising costs, and integration headaches—can add up. Our products deliver the reliability, adaptability, and transparency your business needs – the result of years of refinement.



Netcompany Products

TAXATION

SOLON TAX™ is our built for purpose commercial-off-the-shelf (COTS) product for taxpayer and revenue management operations and process automation in complex revenue authority environments.



CUSTOMS

ERMIS™ is a dedicated, self-contained, reusable, and integrated family of customs solutions, with continuously evolving capabilities designed to be the customs operations management system of choice for customs administrations.



SOCIAL SECURITY

PERSEUS™ is our purpose-built commercial off-the-shelf (COTS) product for employers, insured persons, social security revenues, pensions, and benefits management operations. It facilitates process automation in complex social security environments.



DIGITAL BANKING

DX4B™ is our leading-edge digital banking solution, offering mobile banking, web banking, open banking, and digital wallets with a focus on interoperability and scalability.



RISK ANALYSIS

LUMENUS™ is a next-gen risk analysis solution designed for the public sector, offering increased usability, seamless interoperability, and a modern technology stack.



■ Our products are to our platforms what specialised tools are to a general-purpose toolkit.

While the latter reuse components across industries, our products target specific industries or business processes.

Together, they maximise our ability to reuse software at scale.

Our customers are the ones to reap the benefits.



Greater reliability



Lower costs



Fast deployment



Simple, transparent pricing scheme

Netcompany

Want to know more?

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[Netcompany.com](https://netcompany.com)

