



## *We work at full speed:* **Banqsoft predicts an exciting future!**

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In the previous issue of this news letter I predicted an exciting future for Banqsoft. Looking back I am pleased to confirm that this has been the case. Activities in our Nordic market are still very robust and we continue to strengthen our position. Our organization is working at full speed. We have started a major recruitment activity in order to match capacity with the increased demand. I am equally excited to see our customers achieve great success in their activities. We prefer to consider this to be due to the excellent solutions and partner relations we offer and provide.

At present a customer inquiry is being completed. It will give us renewed foundations on which to continue ongoing improvement of internal processes. As a result of the previous study we are now implementing a common project methodology for the entire organization. Spring and early summer 2007 have included a number of training sessions with focus on project work, methodology and communication. Through this work we aim to further improve our precision in delivery.

The annual user conference this year takes place in Oslo. We will present news related to our product portfolio which we hope will help you further develop your business. Take advantage of this opportunity to see what we can do for you. Look forward to receiving your invita-



*"–That a system functions immediately from start-up, without any problems, is not something we are used to from the IT sector", says Johan Brändström, Managing Director of SC Finans.*

*Banqsoft predicts an exciting future!*

tion to this autumn's conference. After our previous meeting I was pleased to take the opportunity to meet the national user groups. I would again emphasize that we are very glad to receive your regular feedback. Even with all development going on in-house it is of great importance to us at Banqsoft to meet customers and other market participants. Personally, I most frequently meet with you in steering committees and other project related occasions. I find this stimulating and exciting. In this way I can truly get to know you, and familiarize myself with the challenges we face together, both from a technical and market perspective. Continued good cooperation remains, as always, the foundation for a successful project.

With these words I would like to wish you all a warm, fine summer. I sincerely hope to see you in Oslo in the Autumn.



*Stefan Niemi*  
CEO Banqsoft ASA

**Latest News!**

**Santander chooses Banqsoft for their new operation in Finland**

Santander Consumer Finance has been a long time customer of Banqsoft for their Norwegian and Swedish operation. We are therefore proud to announce that Santander Consumer Finance has chosen Banqsoft as their solution provider also for their recently established operation in Finland. Santander will use a broad range of Banqsoft products to manage their credit portfolio, primarily aiming at private persons and companies in demand for financing of consumer goods and miscellaneous movables. The agreement with Santander Consumer Finance Oy would also further strengthen Banqsoft's position in the Finish market. ■

**SC Finans chose Banqsoft's product family View 21:**

**A successful project**

**In the spring of 2005, SC Finans decided to acquire a new IT system for its car financing operations. They chose Banqsoft's product family View21. In June 2006, the project was ready for start-up – and has functioned flawlessly since then – which Johan Brändström, Managing Director of SC Finans, is delighted with.**

–That a system functions immediately from start-up, without any problems, is not something we are used to from the IT sector, he comments.

And there is some truth in that. IT systems are complex, after all, and a lot can go wrong somewhere along the way, but one reason why implementation of View21 at SC Finans went so well was the project's well-functioning cooperation.

–The project group included personnel from both Banqsoft and us, and during the whole project period we had regular follow-up meetings, continues Mr. Brändström, who was the one who arranged for meetings in the group.

**Open dialogue**

It is no coincidence that the project was a success. This is the result of focused work with a clear objective and an open relationship between the parties. We at SC Finans are very positive to the way we were heard.

–We had an open dialogue all the time and any specifications and suggestions we came up with in the course of the project always met with a positive response on Banqsoft's part, Mr. Brändström comments. Naturally, there were discussions in the course of the project, but the climate was always marked by openness and a willingness to arrive at satisfactory solutions. The timeline was fol-

lowed, almost all the way, though some adjustments had to be made towards the end, which moved the start-up date to June 2006.

–But the system started up perfectly, and we had dealers signing agreements already on the first day, Johan Brändström sums up.

And since then, the system has been working without any particular problems.

**Expansion requires good IT**

The background for this project was that early in 2005, SC Finans decided to invest in a new IT system for its financing operations. SC Finans is a subsidiary of SC Motors Sweden AB, which is a part of the Japanese company Sumitomo Corporation. Together with the sister company Hyundai Bilar AB, they offer financing solutions for Swedish Hyundai distributors. Investing in a new IT system forms part of an expansion that SC Finans is now undertaking with an aim to extend car financing to include other car makes, as well as the entire Nordic market.

–To achieve good competitive ability, two cornerstones must be in place. One is a well-



*–The success of the project results from acutely focused work with clear objectives and open-minded attitudes within the project group, says managing director Johan Brändström who has acted as group coordinator.*

# ...based on good cooperation!



*The Managing Director (right) and Credit Manager Peter Andersson (left) are both very pleased with the implementation of Banqsoft's product family View21, which has functioned flawlessly from start-up. Here pictured with Lova Liif, who works in credit application division.*

functioning personnel force who know financing and who may also support and help our distributors. The second is of course a flexible IT system to make work easier for all of us, comments Mr. Brändström.

## View21 was the right choice

With Banqsoft's View21, SC Finans feel they have found just the right solution. Peter Andersson is Credit Manager in SC Finans and emphasizes some of the system's advantages.

–The modularity and buildup of the internet-based system make it very easy to handle, both for our distributors and our credit consultants, he says.

He is particularly pleased with educational



*Peter Andersson is the Credit Manager at SC Finans. He points out that View21, through its modularity and structure, is extremely easy to handle for both dealers and in-house staff.*

setup, which means that the display the distributor sees in SalesView, is reflected in the display seen by the credit consultant in PreView.

–This makes things a lot easier when we have to help our distributors over the phone, he says.

–In general, View21 has been very flexible, which has taken a lot of pressure off our credit staff. Close to 70% of all our credit applications are handled automatically in this system, which gives our staff more time available, Mr. Andersson continues. As a result, they are better able to serve distributors, for example with preparatory work, but they may also spend more time on credit data requiring manual processing.

## Continuing cooperation

Implementation of View21 is now a thing of the past, but cooperation between SC Finans and Banqsoft will not end with that. Their relationship has rather been extended, based on the good relationship that was created. For the next stage, work is being done on implementing Banqsoft's system for fleet administration and stock financing of cars, Floor Planning.

And when SC Finans starts concentrating on the other Nordic countries, Banqsoft is felt to be a good partner.

– It is naturally an advantage that Banqsoft is already established in the Nordic region, says Mr. Brändström.

And considering that Banqsoft has one leg in Sweden and the other in Norway, and is working on the Danish and Finnish markets as well, he thinks this cooperation will represent a positive contribution to their continued expansion on the Nordic market. ■

# Latest News!

## Old system replaced at SG

Societe General is replacing its old system for handling foreign exchange contracts and increasing the functionality of its leasing system also to comprise foreign exchange contracts. The old system requires a lot of administration and manual processing.

Everyone at SG is looking forward to a streamlining of their work through the new system. The new solution will also enable SG to reduce the number of operating environments. Banqsoft started developing the new solution in October 2006. Tests are currently being conducted, and the project is expected to become operative on 1 May 2007. ■

## Stock Financing for Santander in Norway

The product Stock Financing was developed in the spring and summer of 2006 for Santander in Norway. Banqsoft installed functionality so that this product could be combined with Santander's existing loan system. The project was put into production in the autumn of 2006, in conformity with the progress schedule. Karl Egil Stubbsjøen, IT Manager at Santander, is very pleased with the project and gave everyone involved in the work full credit.

The next step, which is a pilot installation to fine-tune the product and train Santander's personnel, is still in progress. Karl Egil Stubbsjøen believes the new loan system will have a positive effect on the company's possibilities for further expansion on the market and is looking forward to this. ■

## Scania Finans introduces View 21

One of Sweden's major financing companies, Scania Finans AB, 60 years in 2007, has signed a cooperation agreement with Banqsoft on acquisition of the financing concept View21.

–Even if we go a long way back, we need modern and forward-looking administrative system solutions to consolidate our position in an increasingly exposed market, says Leif Christensson, Managing Director of the company, who also underlines the importance of a Nordic system, established in the markets where Scania Finans is operating.

–New international regulations and EU rules, Basel-II etc., for more stringent control of financing operations, make heavy demands on efficient tools for analysis and reporting, which we expect View21 to provide, comments Rolf Tennander, Credit Manager. Scania Finans AB is a wholly-owned subsidiary of Scania and finances Scania products through branches in Sweden, Norway, Denmark, Finland and Estonia. For a couple of years, insurance policies have also been included in their product offering. ■

How Does  
Your Company  
Present Itself?

[www.streamserve.se](http://www.streamserve.se)



For more information about Banqsoft, please visit [www.banqsoft.no](http://www.banqsoft.no)



## Useful information from the View21 user group

Banqsoft has local and active user groups who communicate on a regular basis and meets three or four times per year. The local user groups meet each other at the annual user conference.

The local user group managers are:

### Finland:

Lauri Varonen, Toyota Finance OY  
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### Norway:

Cathrine Sirevåg Andreassen,  
*GE Money Bank Bilfinans*

### Sweden:

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