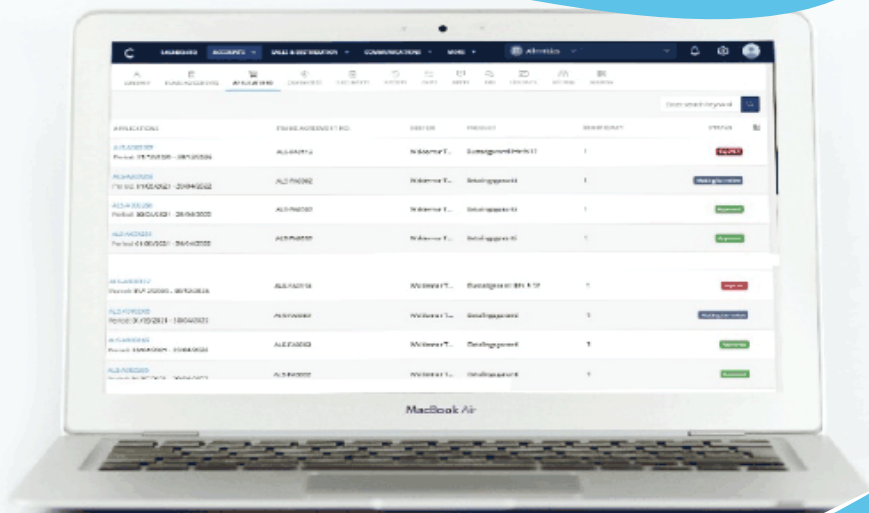


SEAMLESS GUARANTEE



AUTOMATE ENTIRE GUARANTEE MANAGEMENT WORKFLOW FROM ISSUE TO RELEASE

Guarantee management is a complex product for guarantors. However, the process can be efficient and transparent in the digital age. The manual, paper-based guarantee processes are time-consuming and cause delayed issuing and reporting, expensive premiums, and operational inefficiencies.

Seamless Guarantee is an industry specific microservice on Contemi's Seamless.insure platform. The service helps you manage the end-to-end lifecycle of guarantees as digitally and easily as it gets. It allows you to improve customer experiences and transform a process that has remained largely unchanged for decades.

Seamless is a perfect fit for a modern Guarantee System where it's quick and easy to develop customised products for the industry and make them quickly available to customers to be able to apply for guarantees.

The fully digitalised process and tailor-made workflow management automate end-to-end guarantee from Issuance, risk modelling, amendment, invoicing, & cancellation. This significantly lowers the risk of disputes, drastically reduces processing times, and makes the process seamless and efficient for the customers through self- service.



By aiding in our modernization and streamlining the process, Contemi has proved itself as a very reliant partner for our company. We are seeing great results.



Saving nearly 70 work hours per month



Overall **time to market reduced by 40%**



99% reduction in time to market for small and medium businesses



HOGS

HOUSE OF GUARANTEES

KEY FEATURES

Cloud-Native

Omnichannel

Microservice

End-to-End Automation

White Labeled

Seamless Integration

No-Code/ Low-Code

CAPABILITIES



Automated Guarantee

- Overview of all applications sent in by customers
- Digital approval process
- Overview of guarantees
- Detailed review process
- Invoices and payment schedules



Customer Management

- 360-degree overview across all information: Guarantees, Applications, Invoices, etc.
- Integration with Mail and Calendar
- Document and mail history on customer level
- Document templates for mail, SMS and App communication
- Dashboard module for Statistics and Reports



Tracking & Reporting

- 360-degree overview across all information: Guarantees, Applications, Invoices, etc.
- Integration with Mail and Calendar
- Document and mail history on customer level
- Document templates for mail, SMS and App communication
- Dashboard module for Statistics and Reports



Digital Portal For Application

- Modern and secure portal for customer applications
- Individual customer accounts for login
- Customers can choose products and apply for guarantee
- Customer can monitor the progress of the application
- Make amendments via the portal
- Overview of all applications, guarantees in the portal



Digital Approval Process For Applications

- The approval process is made completely digital
- Customer send in application via the portal
- Backend system provides information about new applications to users
- Interactive approval process with possibility for amendments
- Digital guarantee document is generated after approval



PAPERLESS



TRANSPARENT



STANDARDISED



SECURE

BUSINESS BENEFITS



Greater Efficiency

- Process flow management with a short implementation time
- Streamline end-to-end processes and offer better customer service
- Automated notifications for prompt actions



Reduced Cost

- System is API driven and can easily be integrated with the guarantors' other systems and create digital ecosystem
- With digital processing resources can be redeployed to more pressing operational functions



Lower Risk

- Digitising the process reduces the risk of both fraud and error for all parties involved, while increasing the speed of execution
- Compliance to company/industry best practice by using pre-defined workflows

THE CONTEMI DIFFERENCE

\$50 Billion+

Assets Managed

50,000+

Users

60+

Clients

20+ Years

Experience

250+

Employees

10

Offices

9

Countries

5

Dev Centers

3

Continents

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