

Bright.Line Software

Strictly Confidential

THE PROBLEM WE SOLVE

Financial companies are incredibly complex, with hundreds of different processes that encompass **the diversity of the world of commerce**

Institutions from **different regions** of the globe can vary significantly by the **level of technological development**

Most IT outsourcing companies are just IT vendors with limited operational banking experience, **only selling code to the customer**

OUR SOLUTION



We are a software development outsourcing **company specializing** in working with **the financial sector**

Our strength is in combining best-in-class global software engineering talent with significant financial services operational expertise

We offer insights into **the leading financial technology** from around the world

OUR AREAS OF FOCUS





EXAMPLES OF SOME OF OUR TEAM'S PROJECTS

CORE BANKING SYSTEM

Evaluated, selected, and implemented a new core banking system. Normalized data in the legacy system and migrated it onto the new one. Integrated the new core with all of the bank software applications and the online data exchange.

CARD PROCESSING CENTER

Selected and implemented level 1 card processing center. Migrated from level 2 to level 1 card processing center where the bank was able to settle transactions directly with MasterCard. Normalized data in the legacy center and migrated onto the new one. Created a universal gateway of data exchange between the core bank system and the card processing center.

IT PLATFORM

Designed and developed a unified IT platform for data exchange between the bank and key counterparties: regulatory agencies, state treasury, tax authorities as well as other government and private entities.

LOAN ORIGINATION PLATFORM

Designed and developed a consumer loan origination platform from the ground up for a large bank branch network.



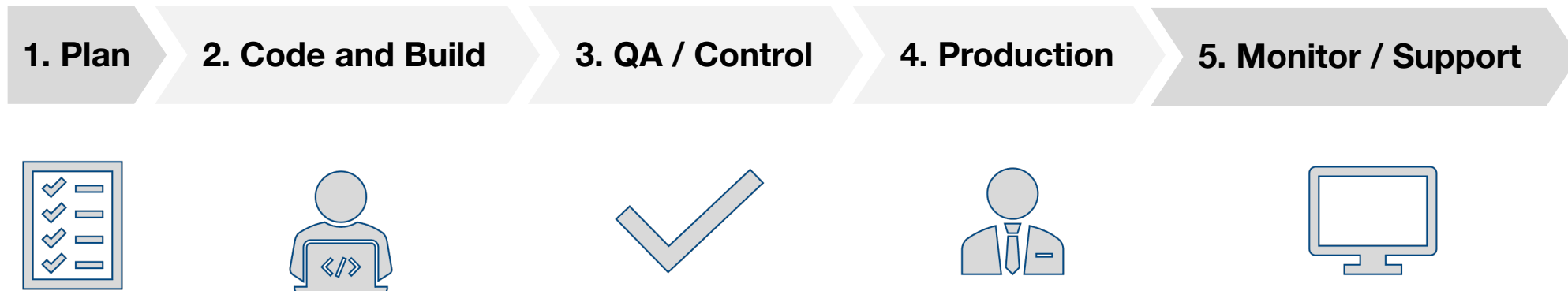
WHY OUTSOURCE YOUR SOFTWARE DEVELOPMENT NEEDS?

Feature	In-House Development Team	Outsourced Team
Cost	High, due to overhead expenses and salaries	Cost-effective, due to offshore network
Expertise	Narrow and precise	Extensive across all verticals
Speed	Measured	Expedited
Quality	Varies by caliber of the development staff	Varies by region (US/Europe typically rank higher than other regions)
Recruitment and Hiring	Your company's burden	Responsibility of your outsourcing partner
Technology and Resources	Limited to scope of defined projects	Flexible, completely customizable
Management and Communication	Centralized, full control	Varies by vendor, significantly better control through a locally domiciled outsourcing partner

THE RULES OF ENGAGEMENT

If you have a clear picture of your objectives, that's great!

Typical project workflow process:



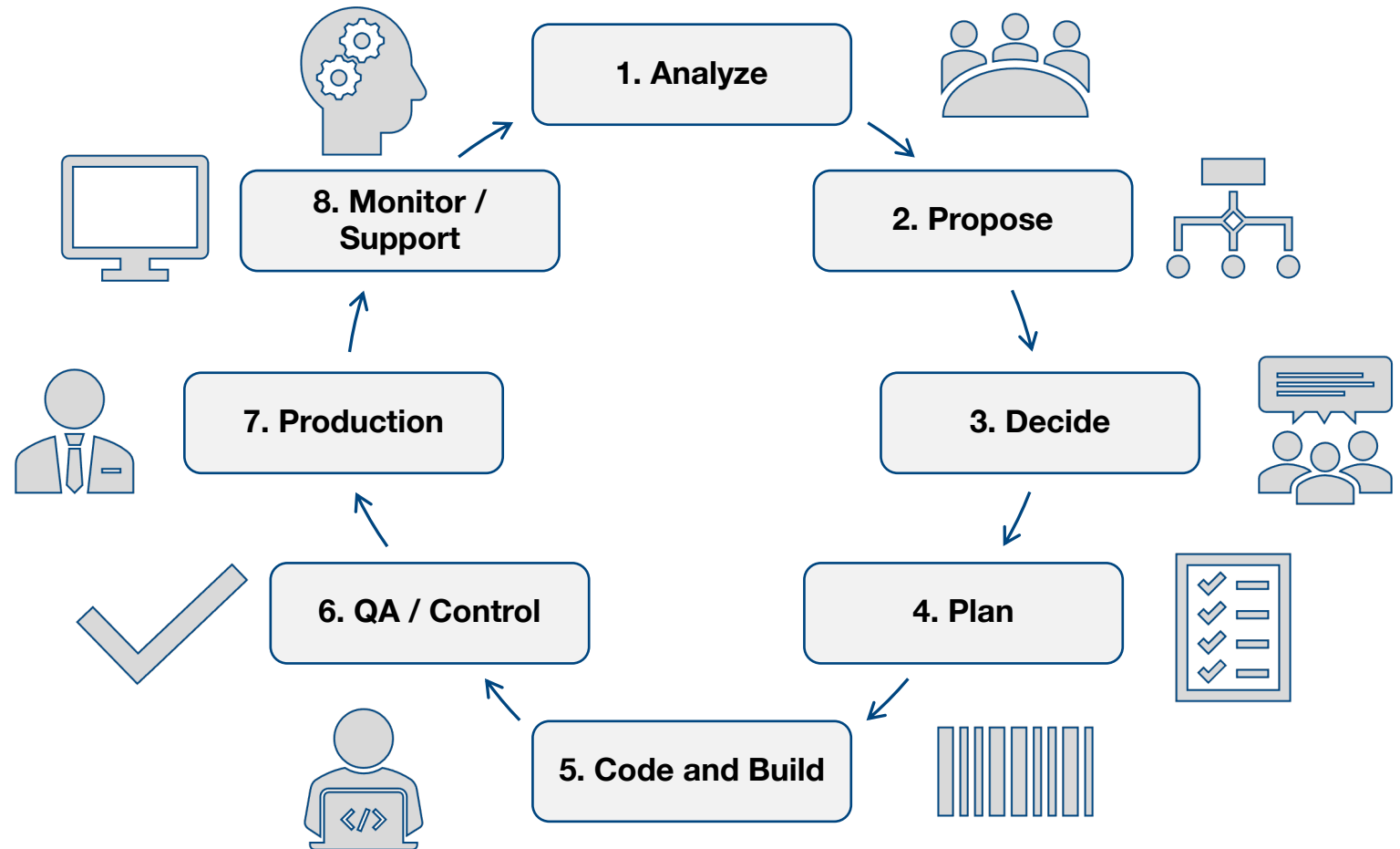
We will tell you precisely how much it will cost to make your vision become reality

THE RULES OF ENGAGEMENT

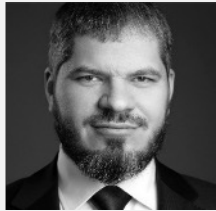
If the product vision is not complete, no problem!

We split the project into phases and make each step fully transparent:

- Software requirements
- Prototype design
- Architecture design
- Frontend development
- Backend development
- Quality assurance
- Production
- Support



LEADERSHIP TEAM



**Andrew
Kovalev**

Co-Founder

- ✓ Business leader with a history of value creation across multiple industries
- ✓ 18+ years of commercial banking, consumer banking, insurance, asset management and other financial services experience
- ✓ 15+ years of managing IT departments and projects
- ✓ Former CEO of Eurocommerce Bank
- ✓ Former Director of Investments at Trustcom Private Equity



**Bruce
Harting**

Co-Founder

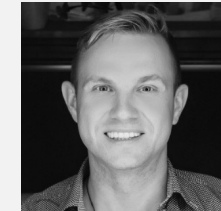
- ✓ 25+ years of investment banking and capital markets experience
- ✓ Former Managing Director focused on the financial services sector at leading global investment banks, including Deutsche Bank, Credit Suisse and Barclays
- ✓ Former head of consumer finance equity research at Lehman Brothers



**Andrey
Leushin**

CTO

- ✓ 20+ years of overall experience in IT
- ✓ 7+ years as CTO/CIO in the financial services industry
- ✓ Former CTO of Eurocommerce Bank
- ✓ Former head of IT & Cybersecurity at Fleetcore Eastern Europe
- ✓ Development and implementation of IT strategy; design, architecture, and software development; cybersecurity



**Anton
Eregin**

**Project
Director**

- ✓ 15+ years of overall experience in IT & System Engineering
- ✓ 5+ years in Project & Account management in the US market
- ✓ PSMI Professional Scrum Master
- ✓ Project & Account manager at Tenging verslunarlausnir ehf
- ✓ CTO & Co-founder of TouringBee
- ✓ Mobile Apps Developer & Entrepreneur

OUR VALUES



CUSTOMER FOCUSED

Everything we do starts and ends with an insatiable drive to anticipate and fulfill our customers' wishes

LEAD WITH INTEGRITY

We are each responsible for ensuring that our customers, colleagues, and business partners feel comfortable asking questions and raising concerns

PASSION LEADS TO SUCCESS

We can only excel at what we do if we are completely and utterly engaged in our work – intellectually and emotionally

At **BrightLine Software**, our dream is to help financial services companies become more **agile** and **efficient**. Take the journey of **innovation** with us today!

Interested in partnering? Let's talk!

Andrew Kovalev
Co-founder BrightLine Software

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