EVITEC SOLUTIONS BANKING SUITE: DRIVING DIGITAL TRANSFORMATION

Introduction

The financial services industry is undergoing a profound transformation. Digitalisation, regulatory evolution, and rising customer expectations are reshaping how banks operate. Institutions are under pressure to modernise legacy systems, streamline operations, and deliver customer-centric services while maintaining compliance and resilience. In response to these challenges, Evitec Solutions offers a comprehensive Banking Suite — an integrated, modular platform built on three core products: **Evitec Solutions Lending**, **Evitec Solutions Bonds**, and **Evitec Solutions Gorilla**. This suite is designed to empower financial institutions across the full lifecycle of lending, debt management, and bond administration.

Market Outlook and Trends

The banking sector is experiencing accelerated digital transformation. Cloud adoption, API-driven architectures, and data-centric operations are becoming standard. Regulatory frameworks such as Basel III, GDPR, and ESG reporting are pushing banks to enhance transparency and data governance. At the same time, customers expect seamless digital experiences, personalised financial products, and real-time service delivery.

Legacy systems — often decades old — are increasingly becoming bottlenecks. They limit agility, increase operational risk, and hinder innovation. Financial institutions are seeking solutions that not only replace outdated infrastructure but also enable future scalability, integration, and compliance. The Evitec Solutions Banking Suite is designed precisely to meet these demands, offering a modern, modular, and cloud-compatible platform that supports long-term strategic transformation.

Tailored for mid-sized and large financial institutions

Evitec Solutions Banking Suite is tailored for mid-sized and large financial institutions operating in the Nordic region and other European markets. It is particularly suited for banks engaged in

lending, public sector financing, debt collection, and bond issuance and management. Sub-segments include municipal finance institutions, development banks, insurance companies with lending operations, and specialised lenders such as housing finance agencies and export credit institutions.

The suite's modular architecture allows it to be customised for specific operational models, whether centralised or decentralised, and supports both retail and corporate banking use cases. Its flexibility makes it ideal for institutions seeking to modernise specific functions — such as loan origination or debt collection — without overhauling their entire IT landscape.

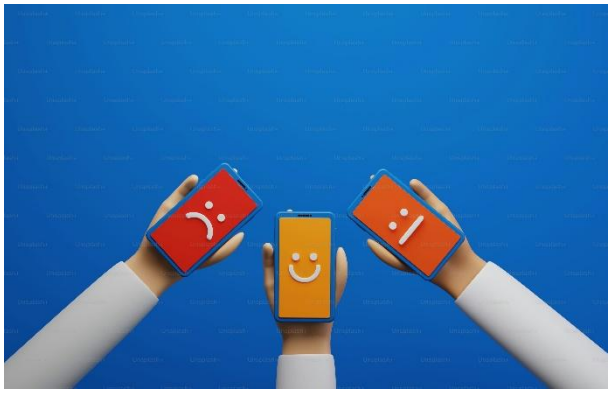
The daily headaches we face

Banks face several critical pain points that the Evitec Solutions Banking Suite directly addresses. Legacy loan origination and servicing systems often lack integration capabilities, leading to manual data entry, errors, and inefficiencies. These systems are difficult to maintain and upgrade, resulting in high operational costs and limited agility.

Data fragmentation across systems impairs reporting accuracy and regulatory compliance. Financial institutions struggle with reconciling data for risk management, accounting, and customer service. User experience is often suboptimal, with outdated interfaces and workflows that hinder productivity and customer engagement.

Debt collection processes are frequently siloed and lack automation, making it difficult to manage receivables effectively. Bond management systems are often bespoke and lack scalability, making it challenging to handle complex instruments and regulatory reporting.

Evitec Solutions Banking Suite eliminates these pain points by offering integrated, API-driven modules that streamline operations, enhance data quality, and improve user experience across the lending, debt management, and bond administration lifecycle.



The value of customer centricity

Evitec Solutions Banking Suite is built on a foundation of modern technologies including .NET Core, React, and SQL, ensuring long-term viability and ease of integration. Its API-based microarchitecture allows seamless connectivity with external systems, enabling banks to build ecosystems rather than isolated applications.

The suite is designed with a customer-centric approach, developed in close

collaboration with financial institutions using service design principles. This ensures that the workflows, interfaces, and functionalities align with real-world banking operations. The browser-based UI is optimised for efficiency, reducing cognitive load and enabling users to access all relevant data on a single screen.

Evitec Solutions Lending offers a comprehensive loan origination and servicing system, covering credit applications, decisions, contract creation, disbursements, invoicing, and collateral management. It supports flexible repayment methods, interest conditions, and product configurations, enabling banks to tailor offerings to customer needs.

Evitec Solutions Gorilla is a robust debt collection platform with a proven track record since 1984. It supports automated workflows, legal case management, and integration with national enforcement systems, making it ideal for managing complex receivables.

Evitec Solutions Bonds provides end-to-end support for bond issuance, management, and reporting. It handles instrument registration, interest calculation, investor communication, and regulatory compliance, ensuring transparency and operational control.

Strategic and operational Benefits

Financial institutions adopting the Evitec Solutions Banking Suite gain several strategic and operational benefits. They achieve significant efficiency gains through automation, single data entry, and integrated workflows. This reduces manual errors, accelerates processing times, and frees up staff to focus on value-added tasks.

The suite enhances data quality and governance. By validating data at entry and enabling real-time integration across systems, it ensures consistency and accuracy in reporting, risk management, and customer service. The modular design allows institutions to scale and adapt the suite to evolving business needs, whether expanding into new markets or launching new financial products.

Operational resilience is strengthened through robust architecture and compliance-ready features. The suite supports GDPR, ESG, and other regulatory

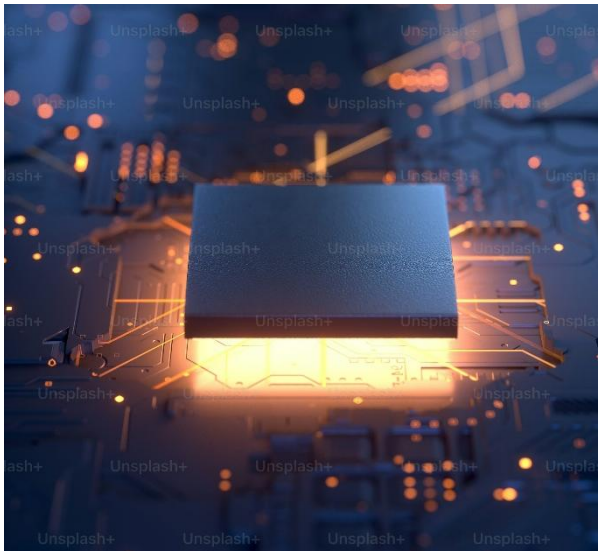
frameworks, helping institutions meet their obligations with confidence. The intuitive user interface and role-based access controls improve usability and security, fostering a productive and secure working environment.

Evitec Solutions as your Partner

Evitec Solutions is a trusted Nordic fintech provider with over 30 years of experience in financial systems development. Established in 1992, the company employs more than 300 professionals across seven offices in three countries. Evitec is ISO 27001 certified, demonstrating its commitment to security, transparency, and continuous improvement.

Evitec combines deep domain expertise with technological innovation. Its unique strength lies in the combination of proprietary software products and expert consultancy services. The company has a strong reputation for listening to customers, delivering on promises, and building long-term partnerships. Its local presence and understanding of regional regulatory environments make it an ideal partner for financial institutions in the Nordics and beyond.

Evitec's strategic focus areas include cloud enablement, SaaS transformation, international growth, and customer-centric innovation. These pillars guide its product development and service delivery, ensuring that customers receive solutions that are both technically advanced and operationally relevant.



The solution under the hood

The Evitec Solutions Banking Suite is composed of three core products, each addressing a distinct area of financial operations:

Evitec Solutions Lending is a modern loan origination and servicing system. It supports the full loan lifecycle, including credit applications, approvals, contract creation, disbursements, invoicing, payments, and collateral management. The system is built on a microservices architecture with RESTful APIs, enabling flexible integration with external systems. It supports various repayment models, interest configurations, and product types, making it suitable for diverse lending scenarios.

Evitec Solutions Bonds is an automated pooling and bond management platform. It manages loans and collateral assets for covered, green, and sustainable bond programmes. The system includes tools for daily pooling, cash flow analysis, criteria-

based eligibility checks, and regulatory reporting. It supports complex instruments such as derivatives and substitute collaterals and provides dashboards for monitoring pool performance and sustainability metrics.

Evitec Solutions Gorilla is a comprehensive debt collection system. It covers voluntary and legal collection processes, integrates with national enforcement systems, and supports automated workflows. Gorilla enables institutions to manage receivables efficiently, reduce operational risk, and ensure compliance with legal requirements. Its modular design allows for customisation and scalability, making it suitable for both small and large collection operations.

Together, these products form a unified suite that supports end-to-end financial operations. The shared architecture ensures interoperability, data consistency, and operational synergy across lending, bond issuance, and debt recovery.

Conclusion

The Evitec Solutions Banking Suite is a future-ready platform that empowers financial institutions to modernise operations, reduce risk, and deliver superior customer experiences. With a proven track record, robust technology, and customer-centric approach, Evitec is the ideal partner for banks navigating digital transformation. Whether replacing legacy systems or launching new financial services, institutions can rely on Evitec to provide the tools, expertise, and support needed to succeed.

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