FGI T.R.U.S.T.™

Enabling lenders to monitor, manage, and maintain credit insurance policies across a portfolio of borrowers.

FGI T.R.U.S.T.™ is a powerful, real-time, Web-based credit insurance management platform that automates the management and administration of credit insurance policies.

It allows for real-time data management of any number of clients, as well as any number of policies, across multiple carriers.

With T.R.U.S.T.™ you will:

- Maximize the value of your credit insurance by effectively monitoring policy compliance in real time.

- Increase efficiencies and cost savings by monitoring policies from one central location and reducing staffing requirements associated with monitoring policies manually.

- Benefit from standardization and increased levels of transparency for how policies are managed.

> " The T.R.U.S.T.™ platform provided us with the ability to effectively monitor credit insurance policy compliance for all our clients across multiple carriers. As a result, we were able to grow our international factoring by 50%, decrease costs by close to 30%, and provide the transparency and consistently high level of service our customers expect.

JOEL GOLDBERG

91.5% of claims filed by FGI T.R.U.S.T.™ are paid on time
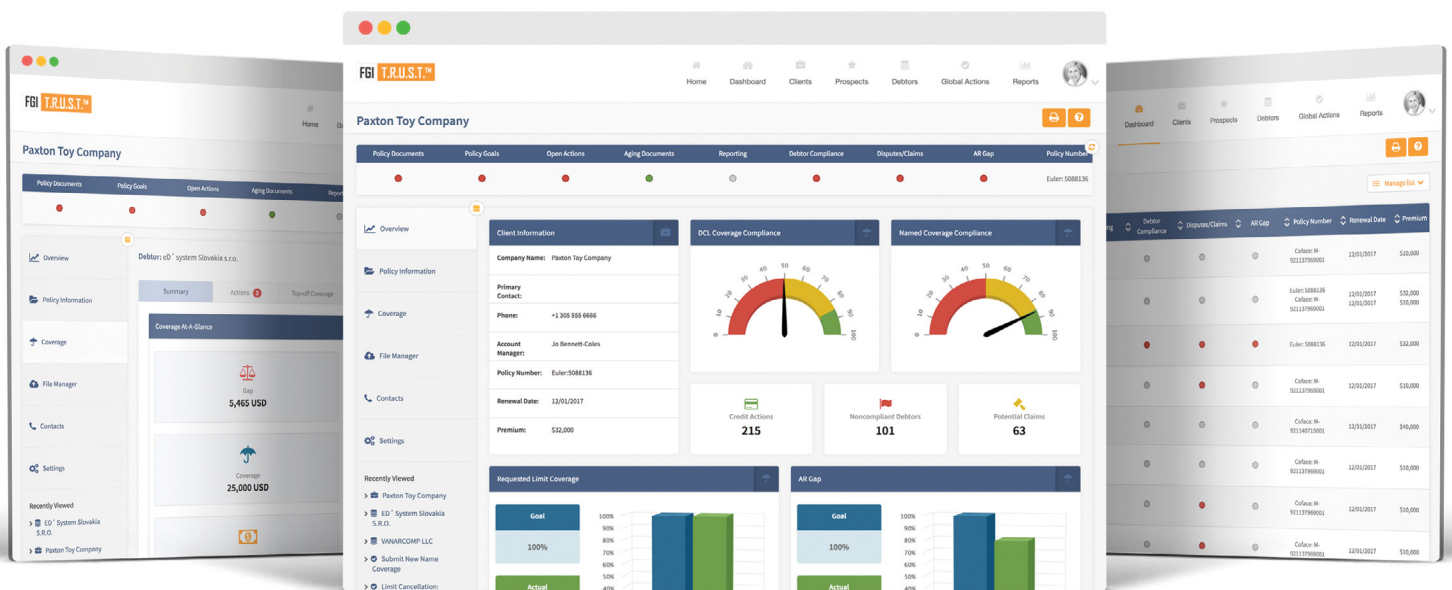
FGI T.R.U.S.T.™

FGI T.R.U.S.T.™ is the first independently developed credit insurance management platform. The platform offers robust functionality including:

- Providing immediate alerts for changes, amendments, or requests from the insurer or when there are actual or potential risks with a policy.
- Automating monthly report requirement to the carrier.
- Extracting coverage data from all insurance providers in real time.
- Managing and administering an unlimited number of policies.
- Tracking policy coverage gaps and both current and historical policy limits.
- Calculating exposure per debtor across different borrowers and carriers.
- Linking company sales and receivable data with coverage data to actively monitor coverage compliance in real time.

FGI T.R.U.S.T.™ is a reliable and effective tool to monitor and protect credit insurance policies, manage risk, protect assets, increase transparency, and maximize the value of credit insurance policies.

WHY T.R.U.S.T.™?

- Increase efficiency
- Reduce costs
- Manage risk
- Protect assets
- Increase transparency
- Maximize the value of your credit insurance policies

FOUR TOP REASONS CLAIMS GET REJECTED*

1. Claims not filed on time
2. Goods sold on terms exceeding policy terms
3. Failing to report past due to the carrier
4. Policy terms not interpreted correctly

Source: Euler Hermes and Atradius

T.R.U.S.T.™ virtually works with all accounting software

T.R.U.S.T.™ IMPLEMENTATION

T.R.U.S.T.™ can be setup in 3 easy steps and the process usually takes less than 3 days:

1
Upload your policy documents to T.R.U.S.T.™.

2
In less than 24 hours, your policy is live on T.R.U.S.T.™.

3
First aging report is uploaded to T.R.U.S.T.™.

100% CONTROLLED ENVIRONMENT

FGI T.R.U.S.T.™ offers robust functionality that lets you select the past due reports you want to submit and share them with the carrier directly from the platform.

Security

T.R.U.S.T.™ uses Secure Socket Layer (SSL) technology to secure communication between the user and T.R.U.S.T.™.

The T.R.U.S.T.™ application operates under a Role Base Access Control model to restrict user access. T.R.U.S.T.™ maintains an audit log of all user activities.

T.R.U.S.T.™ offers multiple access levels, which can be tailored to your requirements. There are two types of users: those within the lender, ranging from those who would require total portfolio access or specific account access; and third-party users, such as lenders' clients and insurance brokers, who have access to their policy information.

Data Protection and International Deployment

T.R.U.S.T.™ can be deployed in international locations to satisfy local data protection laws and provide a lower latency service for international users.

Data Centers

There are two data centers located in geographically diverse locations to provide disaster recovery: West and East U.S. Data center facilities are managed and maintained in a secure location through a third party to ensure adequate environmental controls are in place for equipment protection, customer data, availability, and ongoing services.

ANALYSIS AND REPORTS

Whether your company wants to increase its understanding of risks and opportunities associated with a policy or benchmark and assess sustainability performance, T.R.U.S.T.™ offers a large collection of reports, including:

- Compliance, coverage and GAP analysis reports
- Weekly, monthly and ad hoc reports
- Access to portfolio breakdown reports, activity reports, and precomputed reports
- Policy, finance, and claims information

Network

T.R.U.S.T.™ uses a third-party network that provides one of the most secure and robust infrastructures and advanced hardware technologies worldwide. The network integrates three distinct and redundant architectures into a multi-tiered network topology. Systems are fully accessible to FGI administrative personnel only.

Backup and Recovery

T.R.U.S.T.™ is incrementally backed up to an off-site server eight times per day during business hours with a total retention of 240 recovery points. Beyond that, older recovery points are merged. This is then used to provide a monthly archive with a six-month retention.

Our backup service can seamlessly restore a server from scratch after catastrophic failure. We are able to restore from any recovery point, unlike the conventional lengthy process. In the unlikely case of a disaster recovery event, service can be resumed within two hours.

System Requirements

Since T.R.U.S.T.™ is a SaaS (Software as a Service) solution, it doesn't require that any software be installed on your computer. It can be operated using computer's built-in web browser.

For the best user experience, users should access T.R.U.S.T.™ from any of the following browsers: Internet Explorer 11+, Firefox 50+, Chrome 56+, Opera 48+, Safari 10+, or Microsoft Edge.

Training

The T.R.U.S.T.™ training curriculum has been developed to provide users with best practices for using the program, as well as for specific user profiles. FGI provides a two-session training course held on-site once a year for the life of the contract.

In addition, webinars are held biannually. These are ideal for new users, including clients and employees.

Testing Procedures and Releases

T.R.U.S.T.™ uses standard SDLC processes. The application goes through unit and functional testing during development. The release is then deployed to a test environment, where further testing occurs and bugs are logged and tracked. Once the release is found to have no issues, further endurance tests are performed before deployment to production.

T.R.U.S.T. ™ uses the Agile framework and DevOps process for software testing. DevOps team uses CI/CD (Continues Integration/ Continues Deployment) principles, which helps in rapid software testing and release. The test team will verify the build at different stages of development.

T.R.U.S.T.™ updates are released quarterly. Each release includes documentation outlining functional enhancements. Customers benefit from the immediate deployment of releases, including patches and hot fixes when available. New releases are normally delivered during a monthly maintenance window.

IT Staff & Support

The T.R.U.S.T.™ support center, accessible from the online portal, provides users with online, chat, and phone support, and offers a wide range of support resources to help users get the most out of T.R.U.S.T.™. Users can also create and modify service requests, as well as view system status alerts and notifications from the online portal.

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