

Integrated dealer portal – Tatra-Leasing

Tatra-Leasing is a subsidiary of Tatra Banka. The company has been active on the Slovak leasing market for more than 30 years. Tatra Leasing's goal is to help create and develop business through asset financing and become the first choice in the area of decision-making on financing.

Within Tatra-Leasing, Juraj Béger is Senior Business Analyst. Prior to working for Tatra-Leasing, Béger was Product Manager at IMPULS-LESAING Leasing. IMPULS-LEASING and Tatra-Leasing merged in 2021.

Juraj Béger: "One of the projects we continued after the merger was the project which we called IDP, which stands for Integrated Dealer Portal. Tatra's previous solution was integrated with its core system. During the merger, it was decided, that a stand-alone application (IDP) would be more suitable for its needs. So we decided to continue the project and build on it. IDP establishes a common ground for the leasing company, Tatra, the dealers that Tatra partners with and their respective brand importers when possible. Besides, our relationship with Ford Financing was very important. We developed an app, a portal, which allowed dealers to keep an eye on the stocks, at all times. Besides, they could order cars via the application, get orders approved, communicate directly with the importer and access all relevant data directly via this application."

Existing applications did not provide the functionality that was needed. Béger had therefore been looking for a company that could help with the development of a solution that would facilitate all the above.

Juraj Béger: "Through a business acquaintance, we came in contact with the guys from Netgrif. We did a short evaluation and they came out on top, so we decided to embark on this journey together with them."

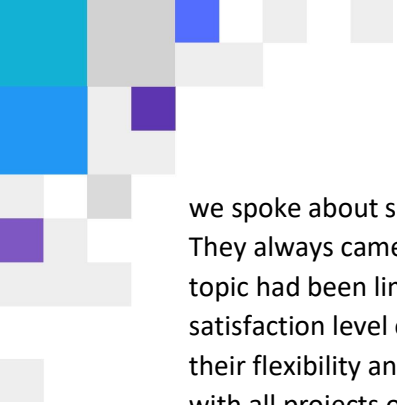
The first thing the Netgrif team did was: speak to the people within the company that were working on stock financing on a daily basis and – based on these interviews - describe the process in detail. Juraj Béger: "Based on this description, they were able to start developing the application, which was designed around our work process. Netgrif automated and digitized the various steps the team was taking and developed a solution that became the bridge between dealers, importers and Tatra. During the early stages of this engagement, we were very happy with Netgrif's work already, since they were able to deliver tangible results very quickly."

Early 2022, the application also had to be moved to the cloud. Juraj Béger: "The bank, our mother company, decided that as part of the merger project, the IDP application would be migrated from an on-prem solution to cloud. Netgrif did a great job here too. They facilitated a seamless transition."

The Integrated Dealer Portal has been fully functional for a while now. Juraj Béger: "The application is a very strong selling point for Tatra-Leasing. It is the preferred way of communication for the business partners; we have the environment that allows them to do so. It also makes the interaction with both importers and dealers much easier. Besides, significant cost savings can be made since certain steps in the process are automated. Also, the application has led to a strong improvement in the data quality: there is a single data source and a single point of truth now. All in all, the business case is very clear and Netgrif has been a great partner throughout the development process."

So which particular strengths of Netgrif really stood out? Juraj Béger: "Netgrif was able to understand our business very well, within a short period of time. I know Netgrif has clients in other fields of business as well. They are strong in the insurance domain, for example. But the leasing business is very specific. Still, they were able to obtain an in-depth understanding very quickly. When





we spoke about specific issues or challenges, they were quick to hop on the train and get it right. They always came up with fast resolutions, even if their knowledge and experience with a specific topic had been limited. Especially thanks to their willingness to adjust, learn and add new skills, the satisfaction level of TatraLeasing with the services provided by Netgrif has been high. In addition, their flexibility and ability to go the extra mile was highly appreciated within our organization. As with all projects of this kind, there were some minor setbacks. This results from a relatively complicated connection schema, which includes two separate software vendors, which had to figure out the right way to integrate the data that are being sent between Tatra's core system and the IDP. Tatra takes a very safe approach to data infrastructure so the development and deployment had to be adjusted accordingly. This took some extra time to process so the final update to IDP has been delivered with some delay. As with all development, bugs occur, but Netgrif addressed them quick and to the point. To put it simple, Netgrif simply delivered good quality work."

How does Juraj see the future of the collaboration with Netgrif? Juraj Béger: "The application that was developed is rugged and allows us to add additional functionality in a relatively easy manner. This is what we are continuously doing; we are constantly reviewing which additional features and functionality should be added in order to continue to provide the best possible service to our dealers and importers and maintain an edge over our competitors. It's great to be able to rely on a trustworthy partner like Netgrif for this."