

The background features a close-up of water pouring onto a vibrant green leaf. Overlaid on this are abstract, wavy patterns in shades of purple, blue, and green, creating a dynamic and modern aesthetic.

BUILDING THE FUTURE

QUID CORPORATE PROFILE

About Quid

Since 1987, we have been designing and developing end-to-end ICT solutions as a partner of companies in the Finance, Industry and Small Business sectors

Customer focus and delivery are our founding principles

*

Our Story

Introduction by the Chief Executive Officer

*

Business Areas

- ✔ Financial Services
- ✔ Qinetic Platform
- ✔ Cabel Industry
- ✔ Innovation: Qi-Lab

*

Quid Group Competence Centres

*

Offices and Contacts



STEFANO BERTOLI – QUID BOARD MEMBER, CEO

Over thirty years at full speed



It is a remarkable moment in the life of Quid, following the entry of institutional investors who have appreciated the value created and the acquisition of strategic entities for the development of our market presence.





STEFANO BERTOLI – QUID BOARD MEMBER, CEO

Over thirty years at full speed

It is a remarkable moment in the life of Quid, following the entry of institutional investors who have appreciated the value created and the acquisition of strategic entities for the development of our market presence. Retracing the salient phases of a story that began thirty years ago, I would like to offer a key to understanding the Quid phenomenon, which has become a leader in its reference markets.

Quid was formed on 1 July 1987: three people, two consultants and a young man, myself, came together around an idea: to create a product dedicated to system integration. For those times, it was an innovative project. We decided to call it Speaker. From the beginning, the company engaged with SME customers. But also with institutional customers, such as one of the major sports federations, for which we created a system that analysed the match plays of the national team. Think how far ahead we were

before technology took hold as a performance measuring tool in sport.

The first turning point came in 1992: it was a complicated year because of market contingencies and because a number of institutional customers had left us. We had to decide whether to continue investing or, alternatively, downsize and start from scratch. We chose the first option, and we were rewarded: new relationships were born with a number of leading customers in the steel sector.

So we come to 1996, a stage that we could define as Quid 2.0. The company turned around as new professional profiles joined us. One of them, in particular, brought a product to the company that further characterised the specific nature of Quid's business and fuelled the growth of our business a few years later.

2002 marks a key moment for Quid's evolution:

the first project for the financial services market. For the first time, one of Italy's first product-banks opted to outsource a data warehouse project: Quid delivered, strengthened by its industrial experience, technological skills and tenacity, successfully completing its first experience in the sector. Two years later, the bank's systems were transferred to Group resources and Quid became a "legacy" supplier, with three months in hand before being required to hand over, unless it was able to convince the new stakeholder. The challenge was won, and the collaboration continues to this day.

Quid's business developed further in the Finance area, and in particular in the Consumer Credit sector, with the first financing and personal loan projects. The company also made its first foray into the B2C segment.



STEFANO BERTOLI – QUID BOARD MEMBER, CEO

Over thirty years at full speed

Not just Finance: I like to recall that Quid has developed software that enables sports clubs belonging to a national federation to enroll athletes and register for championships online, ensuring process automation.

The past decade is marked by continuous development and consolidation: revenues and human resources quadrupled. Knowledge of business rules increasingly qualified Quid's contribution and was a prerequisite for the launch of the QinetiC project.

In 2011, after a meeting with Fabio Valgimigli, was founded Quin, a new company owned by Quid. The aim was to provide the market with a specialised operations and supply chain offering, applicable to traditional industrial and manufacturing companies.

In 2014, a decidedly significant project great interest was carried out for a consortium of companies in the Credit sector: together with the Customer's team, Quid designed and implemented

the application platform for the positive Credit Bureau consortium.

2016 was marked by two important steps: Qi-lab was founded as an innovative "spin-off" of Quid Informatica with a focus on technological innovation to meet the needs of the market in terms of fast prototyping. Meanwhile, the QinetiC project was launched, representing both a capitalisation of the experience accumulated in over 15 years of work in the financial sector and the turning point, looking to the future, of a product proposal fully designed and developed by Quid for the management of the entire credit life cycle.

The next phase sees the progressive entry and positioning of QinetiC on the market, thanks to the trust placed in us by the most important customers in the world of credit; the completion of the platform, due to the skills acquired by the entry of Solari Sistemi. We have been included in prestigious rankings: the Top 100 of IT software

and services compiled by IDC - Data Manager, the Top 500 SMEs by profitability compiled by Italy Post and published in Corriere della Sera.

Our growth continues. The most recent innovations are represented by the acquisition of two companies: Gruppo Sistema, an established reality that offers technological support to the digital transformation processes of companies, and Cabel Industry, a reference reality in banking outsourcing that will allow us to expand the offer of products and services. Having turned the mark of 35 years of life, we will open a new phase with unaltered enthusiasm, distinctive skills and the qualitatively high contribution of each colleague, to grow long-term relationships with customers who we consider partners.

Stefano Bertoli

Amministratore Delegato Quid Informatica



ABOUT US

Quid, a path to growth

2002–2009

Entry into the Credit Consumer sector

1987	Foundation year
2002	Start of System Integration Consumer Lending
2007	Creation of the first Custom Origination
2009	AM Crediti
2011	Establishment of Quin, Operations & Supply Chain Consulting
2013	Significant new customer acquisitions, especially in the credit sector

2010–2019

Development and consolidation

2014	CTC's Credit Information System
2016	Start of the Qinetec project The new Brescia office opens
2017	The new Milan office opens

2020 and beyond

The future: leader in Consumer Credit solutions

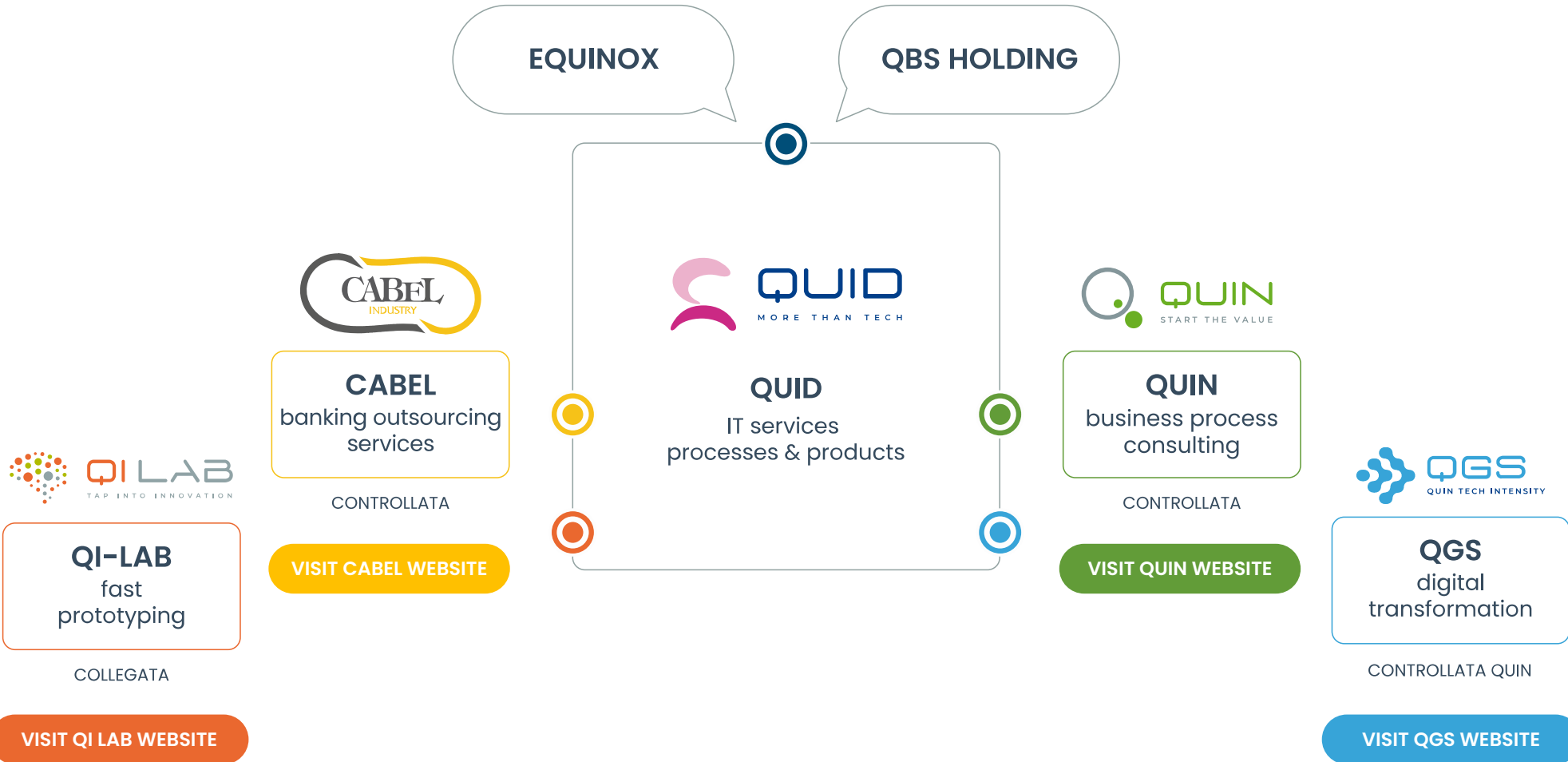
2018	Acquisition of Solari Sistemi
2019	The Equinox fund takes an equity interest in Quid Group
2022	Acquisition of Gruppo Sistema by Quin
2023	Acquisition of the majority of Cabel Industry Attestation of compliance with the IBM Cloud for Financial Services® framework



ABOUT US

Quid Group companies

www.quid.eu





www.quid.eu



3 LUGLIO 2023

IL QUOTIDIANO ECONOMICO TOSCANO

AZIENDABANCA

Finwebinar
Firma elettronica per il mondo HR: come snellire i processi e garantire la sicurezza

12 luglio | 11:30

Notizie / Techno

FINANCIAL SERVICES

Quid Informatica acquisisce la maggioranza di Cabel Industry

Scritto da S.M. il 20 Giugno 2023

ICT BANCA CAMBIANO 1884 CABEL

Quid, piattaforme web per i giganti del credito

La Pmi fiorentina Ict si è evoluta e sviluppata in trent'anni. Il suo piatto forte sono i software di vendita di credito al consumo per Unicredit, Cabel e altri

Il valore della produzione del Gruppo Quid

Anno	Valore in milioni di euro
2020	7,0
2021	9,5
2022	3,6
2023	14,3
2024	18,4
2025	19,6
2026	23,6
2027	26,3

Ha iniziato a lavorare per la siderurgia di Magona e Lucchini. Ora la sua prima acquisizione

Quid Informatica S.p.A.
CINQUE 3294 Milano

Quid Informatica e Qinetiq Platform ottengono l'attestazione di conformità IBM al framework di sicurezza IBM Cloud for Financial Services®

Sappiamo bene che la sicurezza rappresenta uno dei temi critici al centro delle valutazioni aziendali per il passaggio al Cloud.

E noi di Quid, proponendo al mercato una innovativa gestione dei processi del credito tramite la piattaforma cloud native Qinetiq, abbiamo deciso di fare un passo avanti nell'interesse dei nostri clienti.



The Quid Group comprises entities such as: **Quin**, specialised in **Business Consulting Operations & Project Management**; **Qi-Lab**, the company's **R&D centre**; the **Manerbio Competence Center**, which designs Consumer Finance application solutions.

Since 2022, Quid Group include the **QGS – Quin Tech Intensity** merge, born from the experience in the ICT sector of Gruppo Sistema and the Industry Division of Quid to meet the digital transformation needs of the SME's market by combining specific process and technological skills.

Finally, in June 2023, Quid enters the capital of **Cabel Industry**, a consolidated leading company in banking outsourcing services, to expand the range of services to a wide range of banks and financial institutions.

ABOUT US

Quid Group

The company Quid Informatica was founded in 1987 to supply ICT projects and services in the industry sector. Over the years, Quid has developed a growing presence in the Financial Services sector, to the point of becoming a leading player in Consumer Finance.

Quid has taken its place as one of the TOP 500 Italian companies that overcame the 2011- 2017 crisis, with continued growth, generation of profits and jobs*.

* ItalyPost study, presented on the Milan Stock Exchange and published in *L'Economia del Corriere della Sera* in 2019



QUID GROUP

Competence centres

www.quid.eu

MILANO
MANERBIO

FIRENZE
EMPOLI



PADOVA
UDINE
TRIESTE

CESENA



Firenze

Corporate Headquarters – Software Factory
QI LAB R&D unit – Industry Division



Milano

Hub specialised in omnichannel sales solutions



Empoli

Banking Outsourcing Services



Brescia-Manerbio

Hub specialised in Consumer Credit



Udine

Business Consulting Operations & Project Management



Padova-Trieste

Centres specialised in Business Intelligence and DWH

Insurance Sector



Cesena

Digital Transformation for the Small Business and Agrifood market



QUID CORPORATE PROFILE

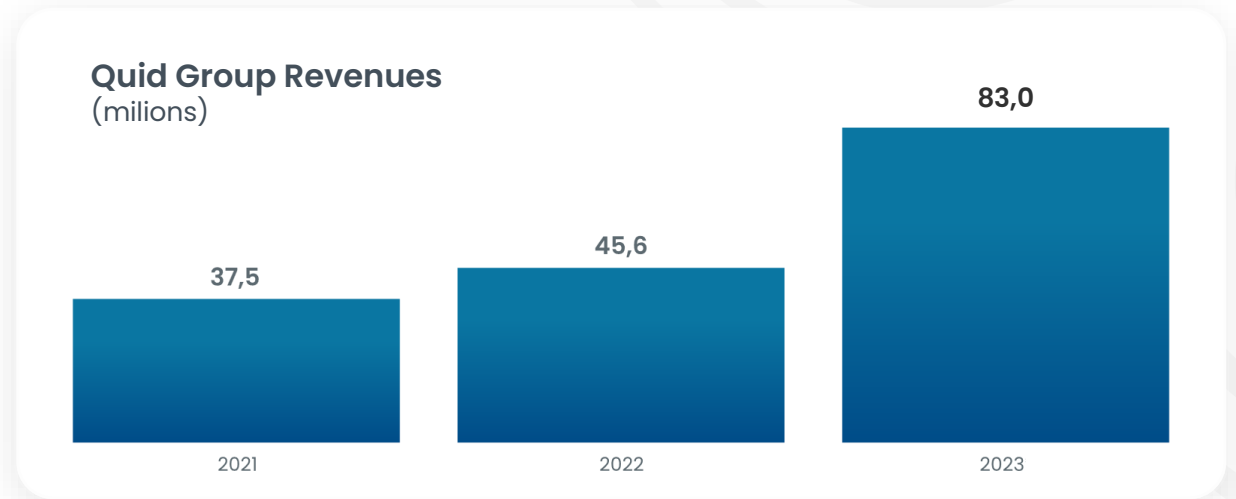
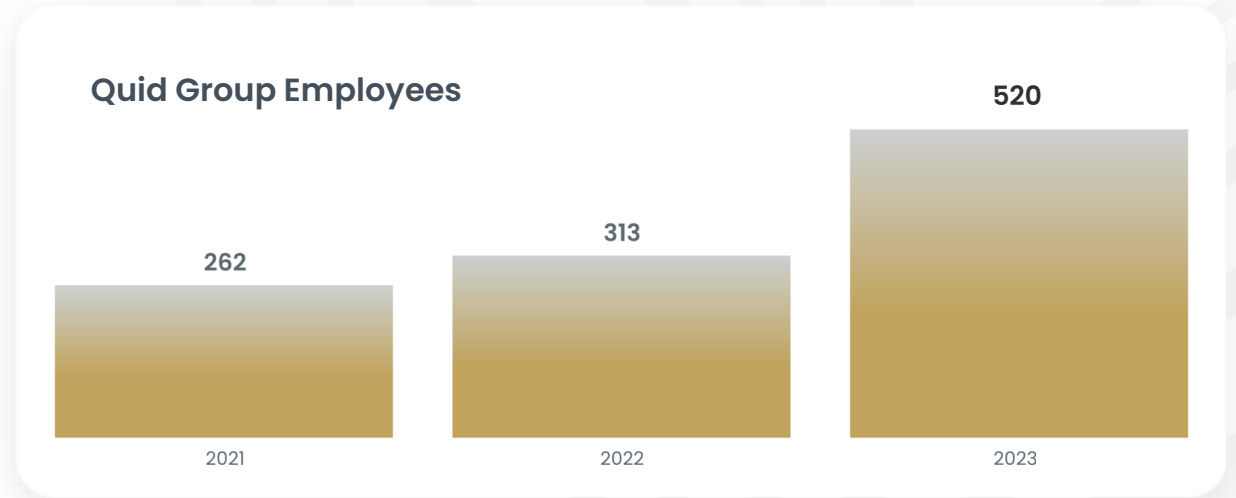
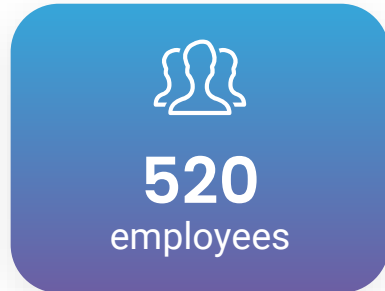




QUID GROUP

The path to growth

Company Figures
2023





OUR OFFER

www.quid.eu

Innovation for Financial Services

QUID CORPORATE PROFILE

A consolidated experience of ambitious projects and successful solutions to support the evolution of bank processes



QUID BUSINESS AREAS

Finance

More than twenty years of experience in Financial Services, especially in the Consumer Finance segment: we have technological and functional skills for the implementation of complex projects

Quid entered the market for IT solutions and services for Financial Services in 2002, with an initial project for the UniCredit Group. Quid is now entirely focused on solutions and products for banking and financial institutions. We are so well-rooted in the market that Quid is also an **Assofin technical member associate**.



Over a period of more than twenty years, the company has built up experience based on robust and refined skills, consolidated through the **design and implementation of complex platforms** for the management of essential phases in the life cycle of financial products: personal loans, salary-backed loans, leasing and credit cards.

Significant **System Integration and Application Management projects** have been completed; several are underway and being constantly renewed.

Quid addresses the **Consumer Credit and SME** business segments, although the technologies and the architectural and functional approach used have previously enabled the company to intervene in specific **Corporate-level projects**.

REFERENCES

ASSICURAZIONI GENERALI
AVVERA – GRUPPO CREDEM
BANCA MEDIOLANUM
BARCLAYS
BIBANCA – GRUPPO BPER
CENTRO FINANZIAMENTI – GRUPPO MOL
COMPASS – GRUPPO MEDIOBANCA
CTC
DEUTSCHE BANK
EXPERIAN
FIDITALIA – GRUPPO SOCGEN
FINDOMESTIC – GRUPPO BNP PARIBAS
HYPE
IFITALIA – GRUPPO BNP PARIBAS
ILLIMITY
INTESA SANPAOLO
NEXI
PRESTITALIA – GRUPPO INTESA SANPAOLO
PREXTA – GRUPPO MEDIOLANUM
SMARTIKA – GRUPPO SELLA
UNICREDIT
UNICREDIT LEASING
WORLDLINE

Finance – Successful experiences

01

Retail Sales Platform

Assignment of Retail and SME Customers

Credit Management

Account Maintenance

The applications designed and installed by Quid to solve specific customer needs cover the most important and critical components of the consumer or SME customer lifecycle, both from the point of view of the customer experience and the support and integration of the customer’s credit/administrative and regulatory processes.



www.quid.eu



The software and processes implemented are self consistent and complete, built to dialogue with the rest of the Bank’s systems, whether legacy or third-party packages.

A typical example is the credit cycle, which interacts with any external scoring engine in both customer acquisition and revaluation, or the image recognition engine. These considerations also apply to the generation of regulatory or accounting information.

Autonomy & Integration

02

03

Positive SIC database (The Italian Credit Information System)

In partnership with CTC, Quid developed the Positive Credit Bureau framework from the ground up and assisted the consortium in evolving the platform to the recent developments required by PSD2 legislation. It is important to emphasise the consultancy aspect of this design, qualified not only by the extremely innovative technology adopted, but above all by the mastery and competence effectively demonstrated by Quid in interpreting and implementing the regulatory provisions in force.



Finance – Successful experiences

04 Application Maintenance Platform

Maintenance service not only on its own applications, but also on standard market platforms. This enables customers to benefit from the expertise of our staff on the one hand and, on the other, to achieve significant savings on running costs. The service includes the development of application integrations and consultancy, including design consultancy, in areas not covered directly by Quid, but where customers feel they would like to benefit from our expertise.



Insurance 05

In this field, Quid has carried out projects that include the development of DWH (Data WareHouse) systems to collect economic and financial data from different sources and compare them; the definition and maintenance of a statistical universe for claims; the definition of reports for querying the portfolio and a single database, optimising settlement times and concurrently interfacing with anti fraud systems.

Starting from 2016, Quid has undertaken the development of Qinetic, the innovative proprietary management platform to manage the entire lifecycle of typical consumer credit products: from the meeting with the customer to the relationship management and debt collection phase, including administrative, institutional reporting and regulatory components.

Given the market context, Qinetic’s offer is modular and can be integrated into the Client’s proprietary platform, complementing it or replacing its components.

This element is fundamental to enable gradual investment, safeguard operational continuity and efficiency, and make Qinetic’s strengths immediately available.

Qinetic is intrinsically compatible with open banking; it is multi channel, active 24/7 and is constantly updated with respect to current regulatory changes.

QINETIC PLATFORM

The new way of banking





QINETIC PLATFORM

Powering the digital bank



Qinetic Lending Platform

- Personal and finalised loans
- Salary-guaranteed loans
- Revolving
- Buy-now-pay-later
- Mortgages
- P2P Lending

Pillars

- End-to-end processes
- Monitoring & enhancements
- Embedded Security

Plus

- Tailored to customer needs
- Co-creation
- Performance

Innovation

- Resilient systems
- Open banking
- Artificial Intelligence
- Blockchain

Next steps

- Continuous investments
- Partnership Advisor
- Market leadership
- Market alliances
- SME Finance



QINETIC PLATFORM

The credit management platform



20bn€
managed loans



1,6mln
customer relations



10
Installations at bank
customers

The Financial Services sector is currently undergoing a very strong drive towards Digital Transformation: the market is increasingly focusing on User Experience, Customer Journey, the potential of Open Banking platforms and the full implementation of PSD2 regulations.

Quid Informatica has gained solid experience in the sector, developing and supplying IT solutions integrated into the ecosystems of its customers, and has long understood their primary needs: the preservation and improvement of operational efficiency while mitigating financial and reputational risk.



REFERENCES

AVVERA – GRUPPO CREDEM
Full Qinetic Suite (On-Premises)
Digital Lending (Cloud)

BIBANCA – GRUPPO BPER
Salary Loans Modules (Cloud)

COMPASS – GRUPPO MEDIOBANCA
Specialised Modules (On-Premises)

**FINDOMESTIC – GRUPPO BNP
PARIBAS**
Salary Loans and Leasing Modules
(Cloud)

INTESA SANPAOLO
Full Qinetic Suite (Cloud)

PREXTA – GRUPPO MEDIOLANUM
Personal Loans Modules (Cloud)

SMARTIKA – GRUPPO SELLA
Peer-to-Peer Lending Modules (Cloud)

UNICREDIT
Full Qinetic Suite (Cloud)

The experience gained in multiple business settings has led Quid to study and understand the needs of the market, both current and prospective, and to create Qinetic, the product platform capable of covering the entire life cycle of typical consumer credit financing relationships.

This solution covers a wide range of production processes and can be adopted entirely or partially by selecting specific individual components, ensuring low implementation costs and high scalability.

Personal and special purpose loans, salary loans, cards, mortgages and peer-to-peer lending are the products managed and Qinetic is already successfully used by major financial institutions.

Qinetic can be installed in the cloud at any provider the customer chooses. Since it is cloud-native and multi-cloud, it does not use any proprietary service of a specific provider. As of today, Qinetic has been installed in IBM Cloud, Google Cloud, Microsoft Azure, Amazon Web Services and Oracle Cloud.



QINETIC PLATFORM

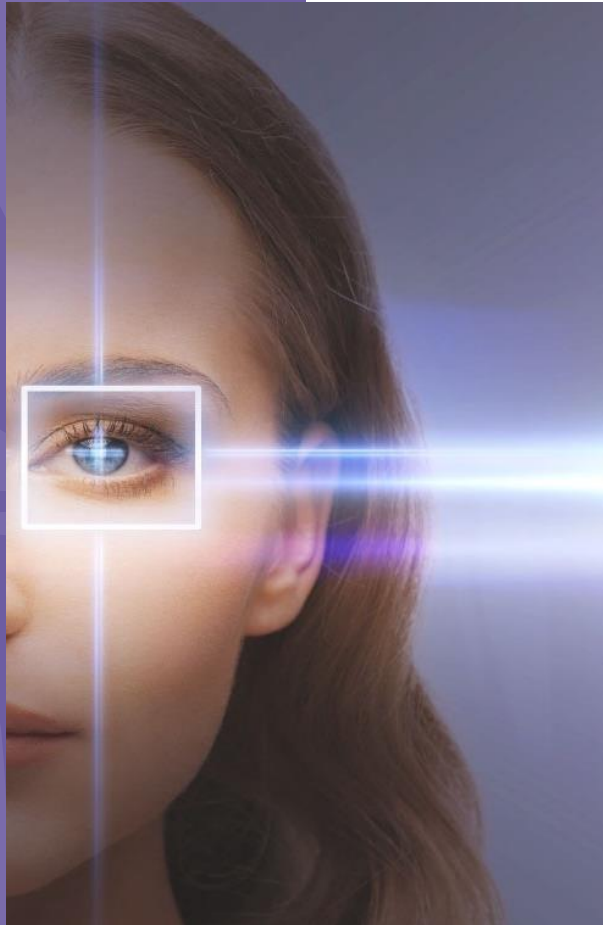
SaaS/IBM Cloud for Financial Services

Qinetic is a cloud native, open, multicloud product. A partnership is active with IBM for the offer of SaaS (Software as a Service) services: the Qinetic application component operates in the IBM Cloud environment, taking advantage of the levels of availability, security and compliance offered by design by IBM Cloud for Financial Services®.

At its core is the IBM Cloud for Financial Services® framework, developed in collaboration with industry experts, to help clients automate security and compliance through controls built into the platform.

The certificate of compliance with the IBM Cloud for Financial Services® framework obtained by Quid offers banking and financial customers a solid additional argument for moving to the Cloud because a security safeguard based on high standards and constantly monitored is an absolute requirement reliability of the services offered.

[SEE MORE](#)



Consistent and flexible architecture

The same unitary approach, described from the point of view of business functions, is applied at the technical application level. For example, the set of preliminary documents and, subsequently, those necessary for the lifecycle of the relationship with the customer are described and parameterised through the Checklist module and, once generated or acquired, are saved and retrievable through the DoQ module.

Thanks to this architectural flexibility, Qinetic can be seen as a platform on which to incrementally build a business, knowing that it will always be possible to add, evolve and replace one of the building blocks without damage and with limited investment.

Qinetic communicates with external customer-hosted or third-party applications, such as consortium databases, through structured and documented APIs according to the latest market standards; intelligent communication also determines how the various Qinetic modules talk to each other, transmit information and handle events to be processed.

Dialogue complies with security standards applicable to information access and the transfer of data, which is stored in relational and non-relational databases, both at the customer's premises ("in house") and in the Cloud (Google, Azure, Amazon, IBM, Oracle).





QINETIC PLATFORM

Single management solution for many products

Qinetic can manage a multitude of financial products without the need for platform fragmentation: specialised modules manage common processes and use the information for a specific purpose, such as producing accounting records and debt collection.

Basic information, such as master data and the administrative system, is broken down into components, one transversal and the other specialised, allowing for comprehensive reporting on management events and the fulfilment of legal and regulatory requirements.

All of Qinetic's core processes are therefore replicable and can be quickly adapted to the customer's specific needs.

They can be integrated with Corporate procedures if necessary, without having to develop integration links from scratch or disrupt the platform's underlying structure.

Qinetic is therefore a complete management system and also an evolutionary tool that accompanies customers as they evolve without imposing any particular constraints.

ACE

Decision engine

A flexible and dynamic tool for writing decision-making and business rules

Hawk

Image analysis and recognition

OCR technology for automatic document recognition and data extraction

IO

Data Integration Layer

Forms

A dynamic Application Form tool

Check List

Dynamic document collection engine

Automatic checklist to identify necessary documents according to case file

Router

Task sorter for work queues

Wizard

Dynamic process, step-wise actions

Pricing

Advanced pricing system

A continuously available financial calculation engine

Publisher

Form management tool

Management of company forms, content dynamics and maintained according to Adobe standards

Survey

Questionnaires

(AML, KYC...)



CABEL INDUSTRY

Innovation in processes and products

Banking Outsourcing Services

www.quid.eu



QUID CORPORATE PROFILE



CABEL INDUSTRY

Banking outsourcing services

Cabel manages a fundamental part of the infrastructural node of the banking network to which it guarantees stability, innovation and security.

It provides full outsourcing services for the banking and financial world with a consolidated experience of almost 40 years of activity.

[SEE MORE](#)



The core business offer

CABEL IS THE OPTIMAL INTERLOCUTOR TO DEVELOP THE WILL OF THOSE CREDIT AND FINANCIAL INSTITUTIONS THAT WISH TO ACQUIRE LIGHT INFRASTRUCTURES AND GET CLOSER TO THE MODEL OF THE NEW "IT LESS" PLAYERS

FULL OUTSOURCING

Full Outsourcing for the complete management of the information system, both in terms of software and hardware, completed by Help Desk services.

BANKING BACK OFFICE SERVICES

Banking Back Office services, through Business Process Outsourcing systems integrated with the information system, of a high professional level for supervisory reports, finance and securities, accounting and payment systems.

Cabel also offers organizational consultancy services, internal audits, as well as automated processes for document archiving and electronic storage and biometric digital signature and PEC services.



QI LAB

Tap into innovation

Staying abreast of technological innovation and experimenting with new services to offer our customers is our priority



QI LAB

Innovative skills

Quid Informatica has always stood out as a reliable and qualified partner for the digitisation challenge.

In 2016, Qi-Lab, Quid's workshop and technology centre, was founded with the task of transforming ideas into products.

Quid Informatica's academic and specialised skills, together with its market experience, enable it to carry out high value-added projects that exploit the latest technologies and develop them further.

[SEE MORE](#)

Corporate Security

Research and innovation in the Banking sector. The use of weak and poorly designed security strategies, mixed with the constant increase in threats, has led to a significant growth of risks to which business and corporate assets are exposed. Due to these factors, the scenario is rapidly evolving in an alarming way.

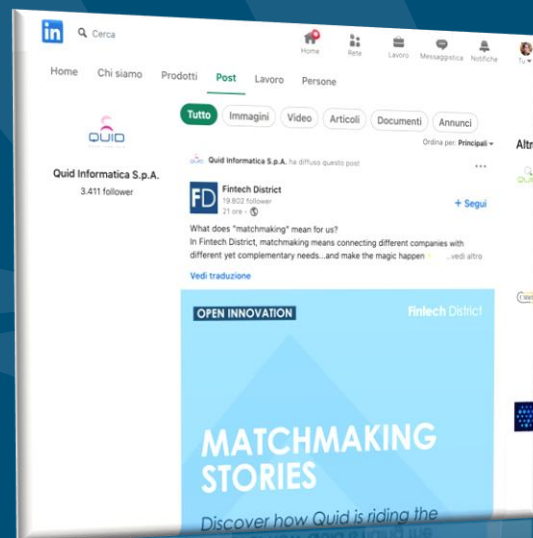
QILAB targets companies willing to improve their own Security Posture with a view to a safer business, more aware and more respectful of regulations in force, proposing a **strategic and structured approach to Corporate Security**, which includes a 360-degree view of IT security areas.

QILAB provides support paths for the governance of **information security and security analysis** in line with the industry standards (NIST, OWASP, PTES, AgID, ISO 27001). More specifically: IT Security Governance consultancy; Security Culture & Awareness Trainings for employees; execution of application and infrastructural Vulnerability Assessments and Penetration Tests.

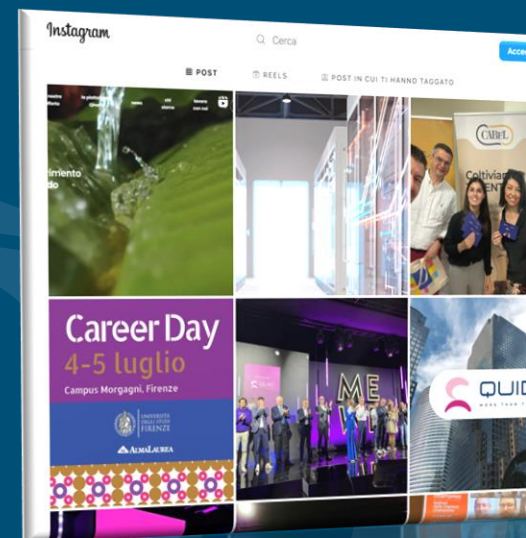
Meet Quid online



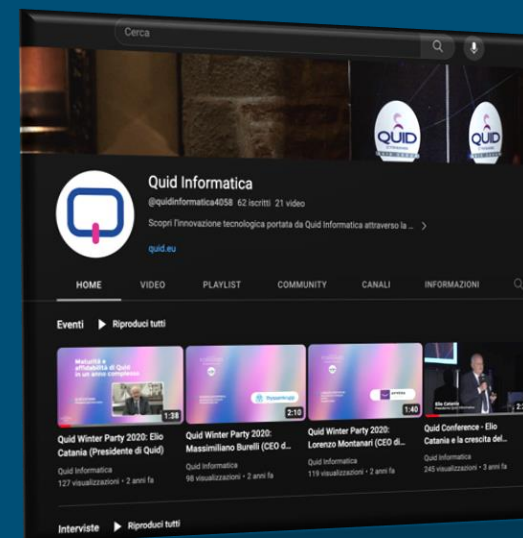
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www.youtube.com



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