



# Pagarés Desmaterializados

*El primer paso para desmaterializar su proceso de crédito*

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## Context..... Why Depositories should manage other securities?

- *Income diversification opportunities.*
- *Access to a new economic sectors.*
- *Custody and management of more instruments.*
- *High issuance volumes, large market.*
- *Strategic alignment with the market (virtualization of othes economic sectors).*

### **Securities in Colombia:**

- Credit Securities: Bills of exchange, promissory notes, checks, bonuses, gift certificates, invoices.
- Representative title of merchandise: Certificate of deposit, Letter of loading and bill of lading.

## Value proposition : Dematerialized Promissory notes...

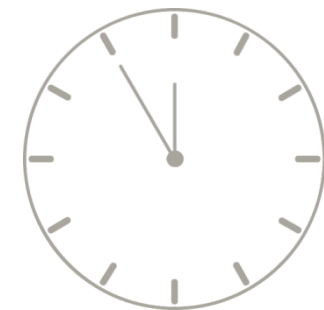
*It is a novel technological solution from Deceval for the **virtual instrumentation of credit in various sectors of the economy**, facilitating the issuance and subscription and electronic life cycle of promissory notes.*



**100% Electronic**



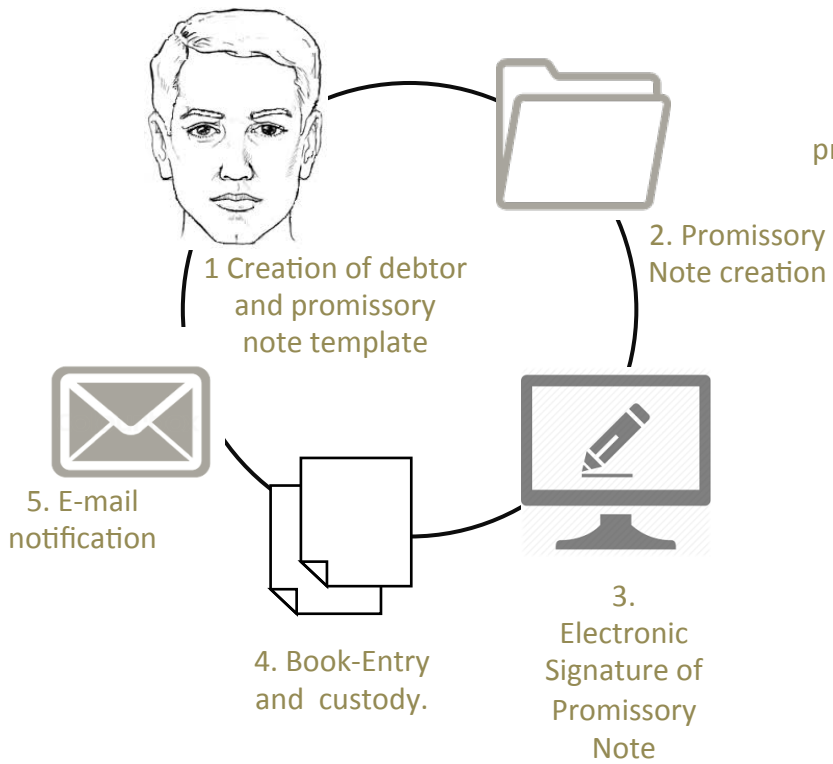
**Anywhere**



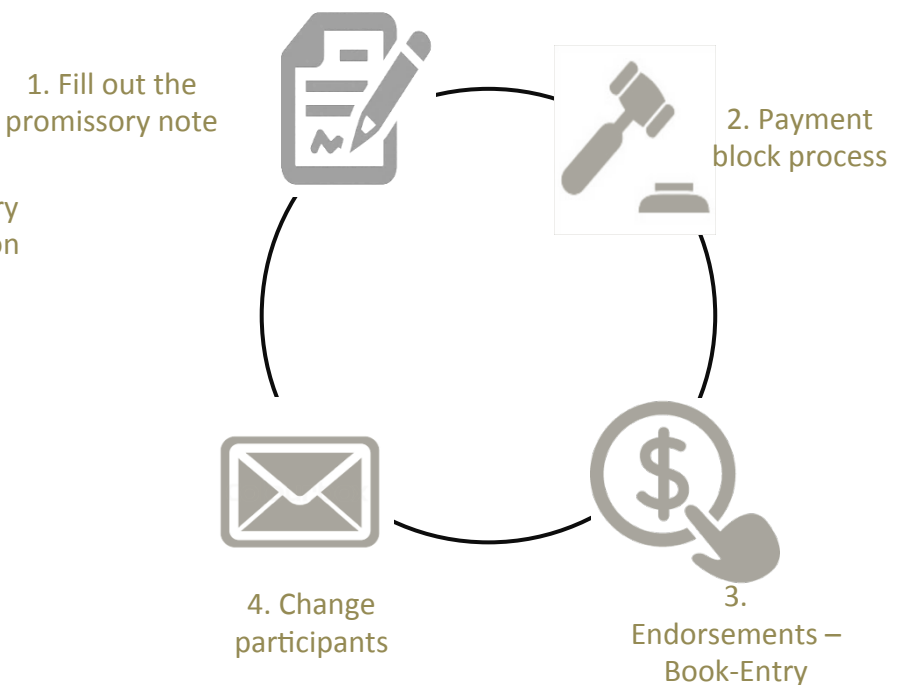
**7 x 24**

# ¿What are our services?

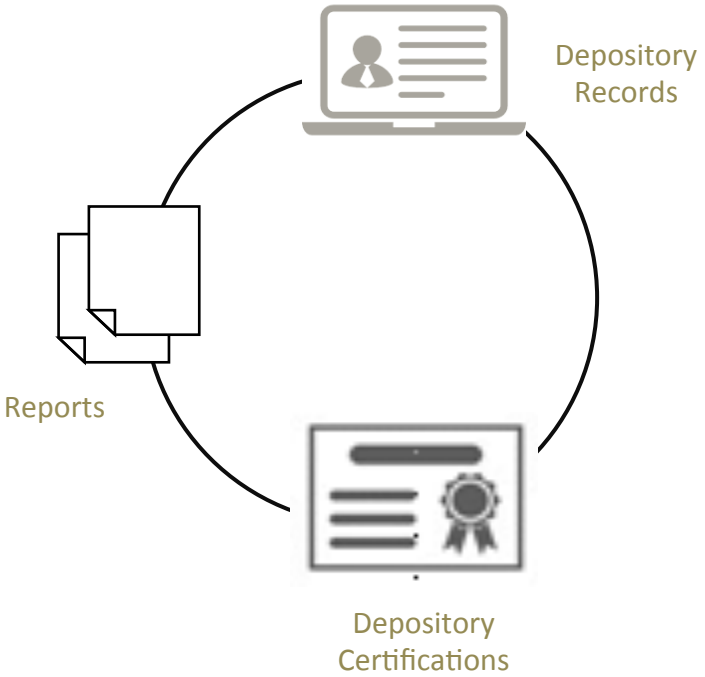
## ISSUANCE



## TRANSACTIONS



## INFORMATION



# Connectivity and signing options



Internet Access

## Interactive Web B2C

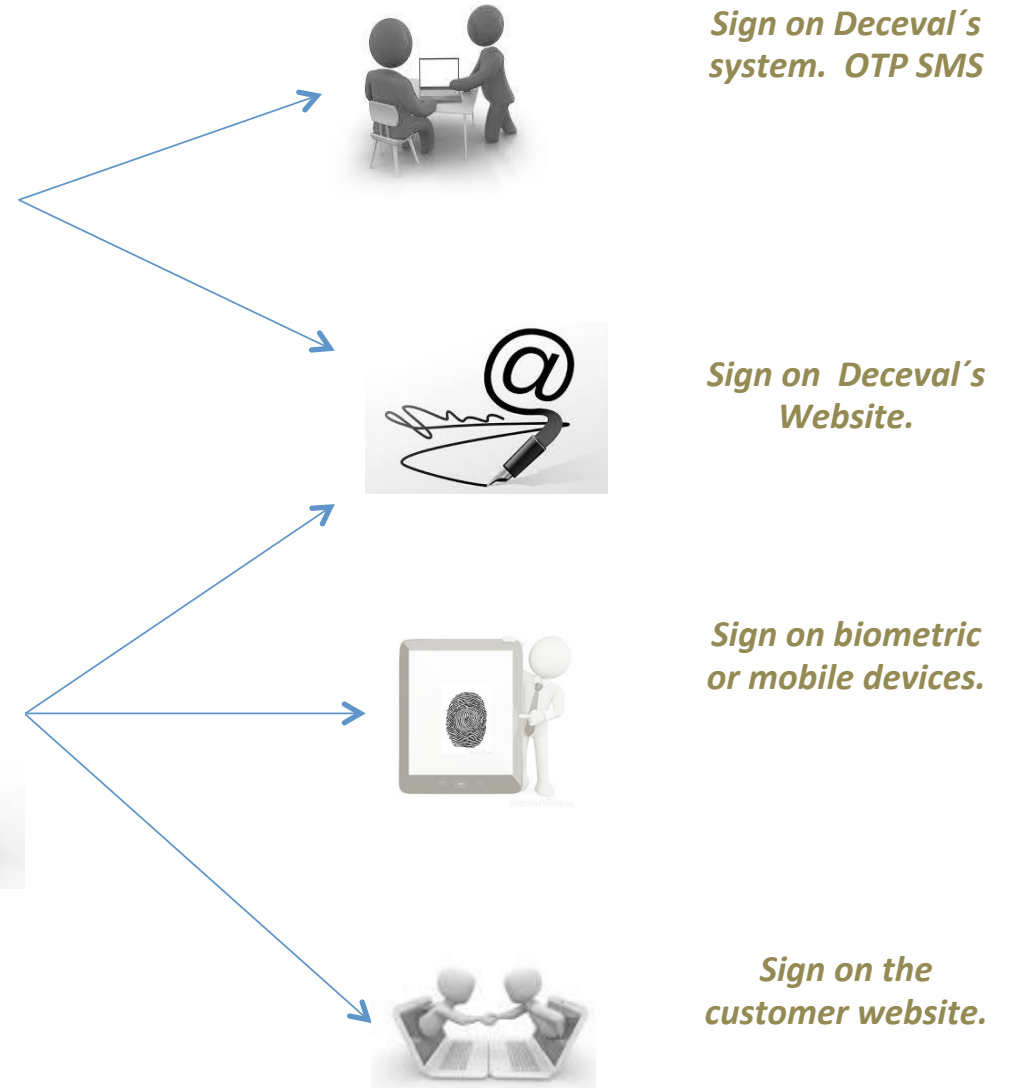
(All operation over Deceval's application with authentication TOKEN)



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## Web Services B2B

(Create Debtor, promissory note, sign, cancellation and sign notification)



# Business Challenges: Commercial

## *The need to know and understand the customer's needs*

- ✓ Mission, core values and vision
- ✓ Technology (internet, portability, web.)
- ✓ Your customer service channels (face-to-face or non-face-to-face).
- ✓ Attention schedule.
- ✓ Geographic coverage
- ✓ Sell a Portfolio and to who?
- ✓ The difficulties and how I can generate value.

Know the customer's business model

Customer Business Plan - (CRM)

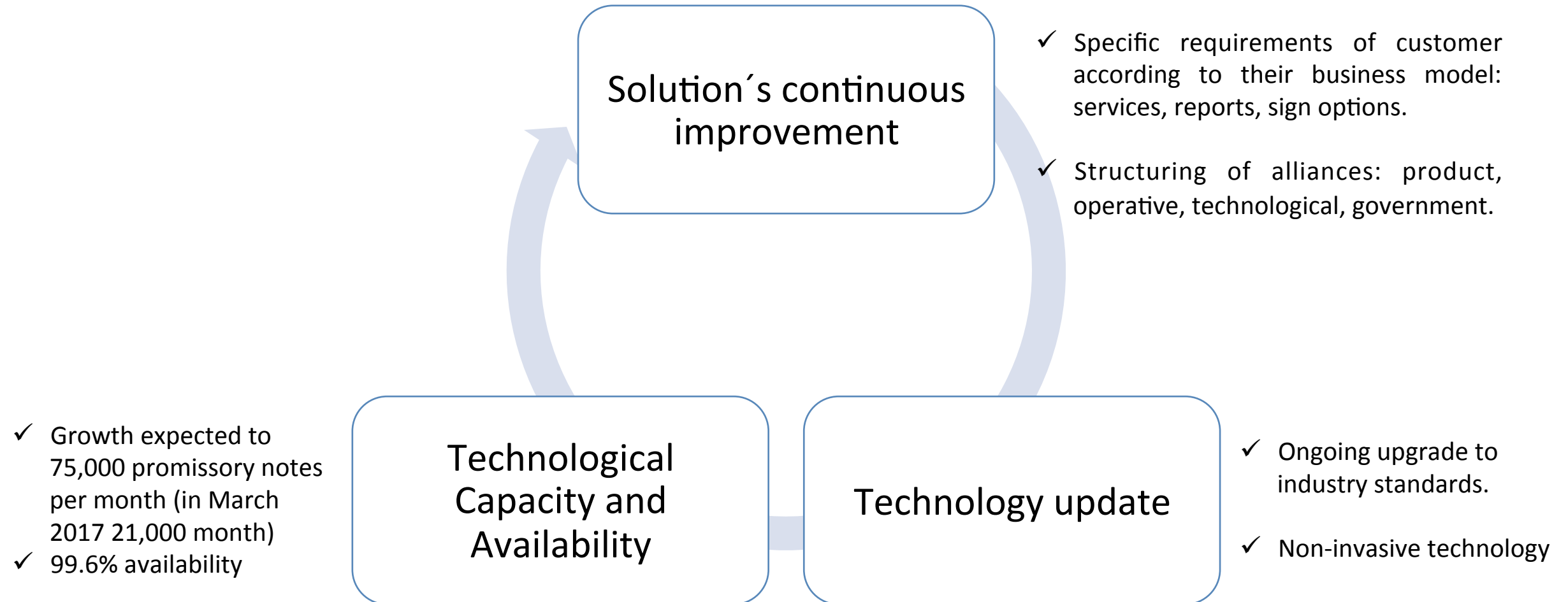
Strategic of Consultative Sale

- ✓ Rational selling.
- ✓ Take time: 3 stages: sales, development and production.
- ✓ Participation of the customer's legal, operations, technology, financial staff
- ✓ Requires ongoing assistance from the Commercial Management.

- ✓ Strategy by Customer
- ✓ Deeper customer knowledge.

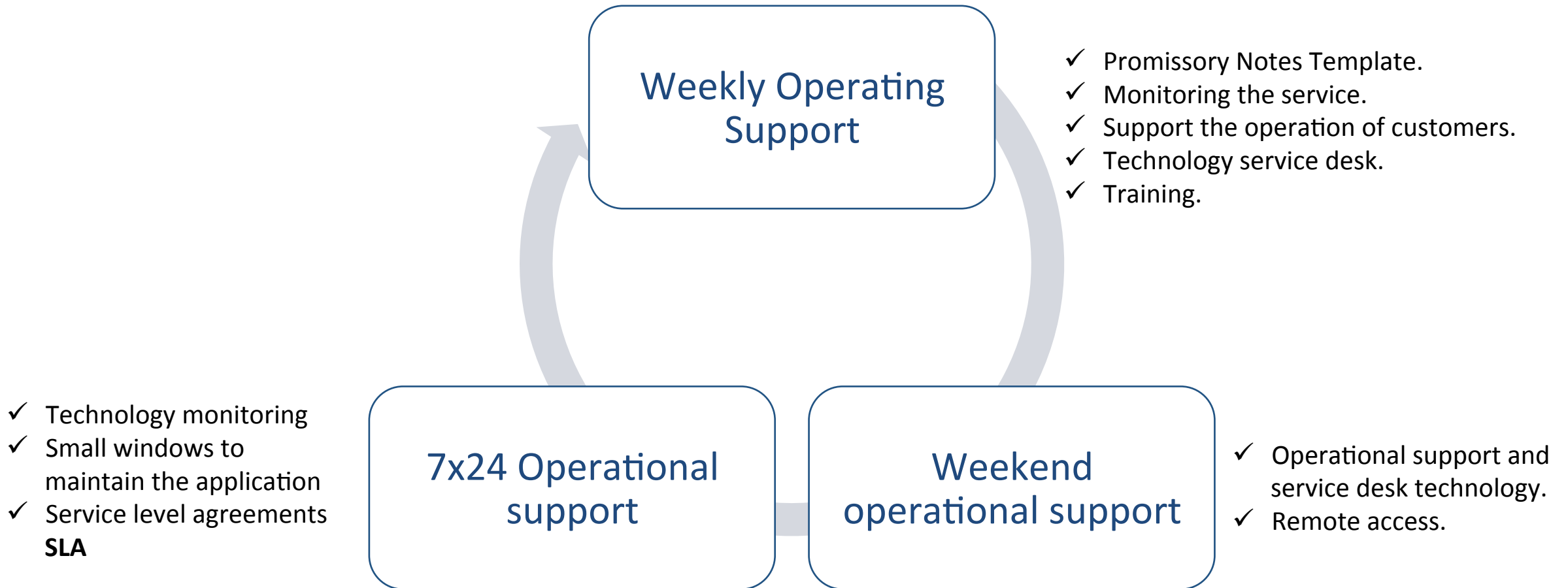
# Business Challenges : Product development and technological growth

*Proactivity in products and technological development*



# Business Challenge: Service and operation required

*Deceval in a different operation from the traditional one*



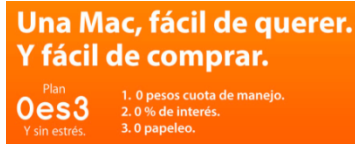




### **Objective**

Grant a credit card in 8 minutes without paper.

### **Advertising campaign**



### **Sales Channel**

Ishop Colombia to buy Apple products.

### **Results**

21,000 credit cards in 4 months (same number of promissory notes in Deceval), 36 million dollars in quota.

### **Indicators - Placement**

**Through a single channel**, Davivienda in 4 months could issue more credit cards than its network of offices (750).  
Issued without commercial team of the Bank.

## Successful stories: Davivienda y Yanbal



### **Objective**

Provide credit in 20 minutes to sellers to sell Yanval products without paper.

### **Sales Channel**

Yanbal Sales Promoters

### **Results**

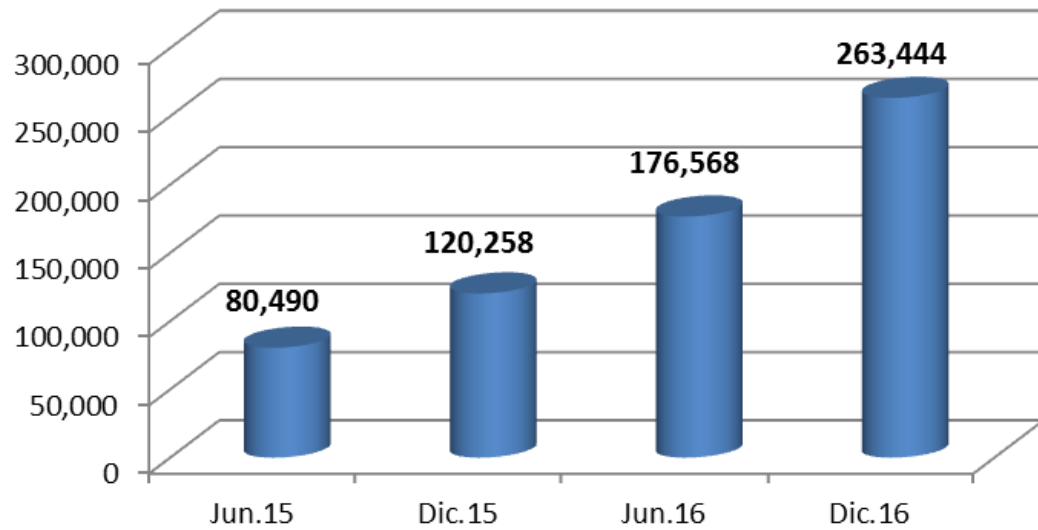
10,000 credit quotas granted per month (150,000 promissory notes in custody at Deceval as of December 2016)

### **Indicators - Efficiency**

Reduction of paper and transportation costs (75%)  
Reduction of fingerprinting and securities management (75%)

# Promissory Notes in Custody and customers of our Solution

## CUSTODY EVOLUTION



*Dematerialized promissory notes - custody evolution*



*Some of our customers*

*Customers in Implementation*



# THANK YOU

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