

Rating executive summary

Client/Service: ES0145/S001
Reference: ES014500102417262
Valid until: May, 25th 2022

Service provider rated

ANTICIPA Real State, S.L.U.

Service rated identification

Business Process Outsourcing (BPO)

Service rated Description

Recovery and debt management of the client's mortgage loan portfolio together with other financial products associated with the same debtors, managing and supervising the legal proceedings aimed at realising the guarantees and recovering the debt.

As such, it is the transfer of a closed portfolio of unpaid files to Servicer Anticipa for collection management. The typology is mortgage files, together with the rest of the positions carried by these customers, both other loans and cards and overdrafts.

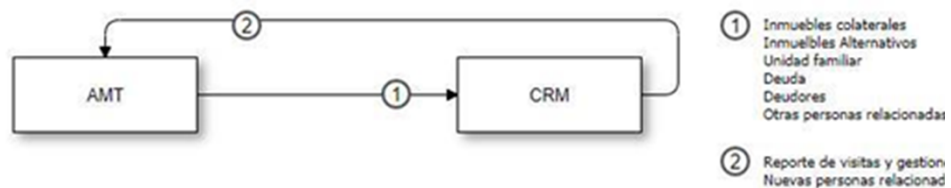
The service uses a tool owned by Anticipa for portfolio management (AMT). This tool is hosted on Evolutio's servers (PaaS contract).

Scope

Infrastructures, communications, equipment, applications and processes necessary to provide the debt collection and mortgage debt management service (tailor-made AMT application, MS Dynamics Ticketing application, MS O365 mail).

A Ticketing tool is also used for the debt management service from the business. For this purpose, the market solution Microsoft Dynamics CRM is available, in SaaS mode in Azure.

A graph of the service flow is added below:



Rating process

Rating and certification process have four steps:

- Preparation of a memory by the service provider or conducting an audit by an independent third party according to ISAE 3402.
- Documentary pre-assessment based on previous memory (or audit report) and require, if needed, correction or errors and/or clarifications.
- *In situ* assessment based on a sample of controls included in the memory.
- Preparation of final report and issue of the label and certification with the rating level obtained.

Once the label has been issued, supervision mechanisms come into place:

- Incident channel
- Cybersecurity online monitoring
- Random exhaustive audits

This report corresponds to the third step of the rating process and it shapes the final assessment of service rating, based on the answers that the service provider has included in the memory about applicability and implementation of controls included in rating methodology version 2.3 and evidences provided by the provider or obtained by the agency team during the onsite visit in service provider facilities.

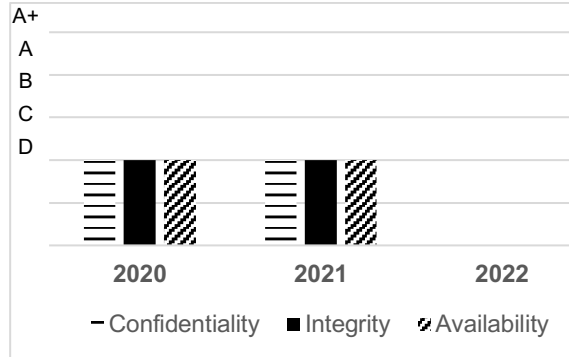
Rating

The rating level obtained by the service and the comparison with previous years according to the qualification level after the aforementioned rating process has been carried out are the following:

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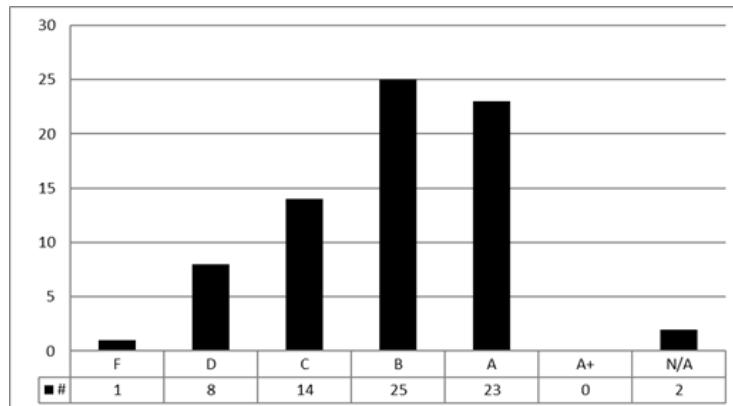
A+	A+	A+
A	A	A
B	B	B
C	C	C
D	D	D
Confidentiality	Integrity	Availability



The criteria for assigning the global rating, as established in version 2 of the methodology are:

- 100% of the general measures and for the corresponding dimension of priority '1'.
- At least 85% of the general measures and for the corresponding dimension of priority '2'.
- At least 50% of the general measures and for the corresponding dimension of priority '3'.

The evaluation of individual sections considers 100% of the controls (regardless of their priority) and it is showed in the following diagram:



Madrid, June, 21st 2021

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