

FALL WORKSHOP – PORTUGAL

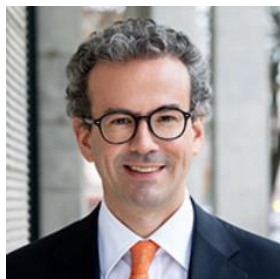
10 NOVEMBER 2020



AGENDA

- **WELCOME AND INTRODUCTION**
- **EVIDENCE OF COVID-19 IN OUR DATA**
- **RECENT EU REGULATORY DEVELOPMENTS**
- **PORTUGUESE LEGAL CONSIDERATIONS**
- **TRANSITIONAL PERIOD REPORTING**
- **REPOSITORY SOLUTIONS**
- **EDW EXTENDED REPORTING TEMPLATES**
- **Q&A**

ON TODAY'S CALL



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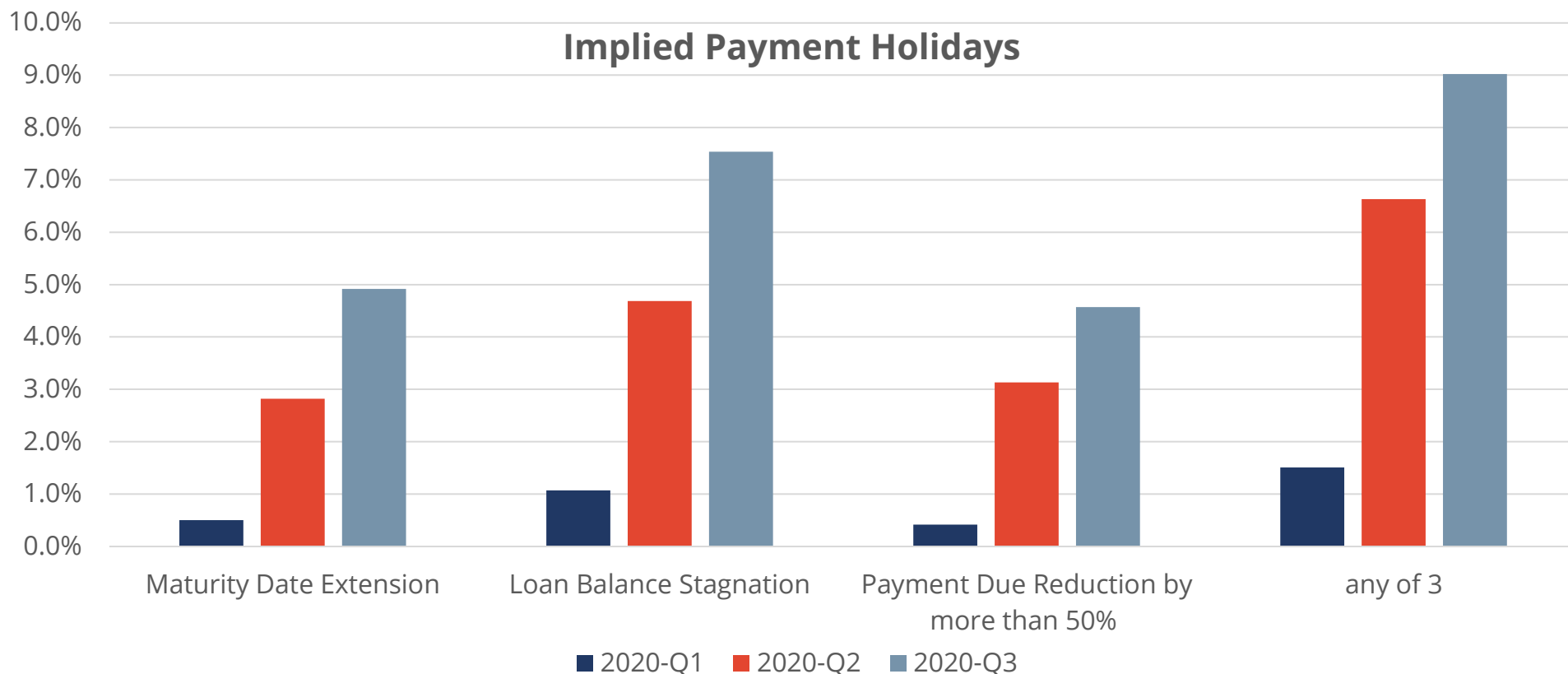
✉ marine.maitre@eurodw.eu

EVIDENCE OF COVID-19 IN OUR DATA

MARINE MAITRE

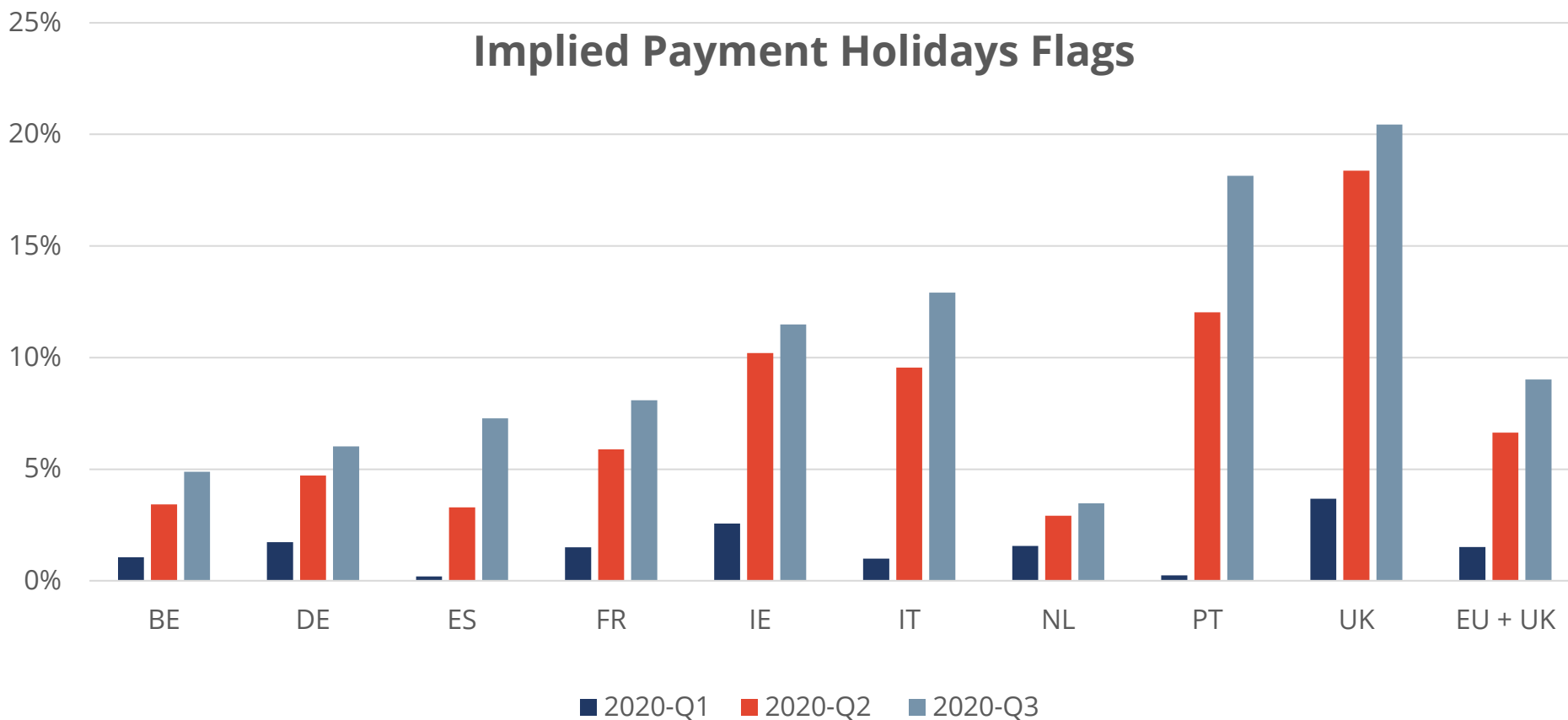
RMBS

Implied Payment Holidays in EU plus UK



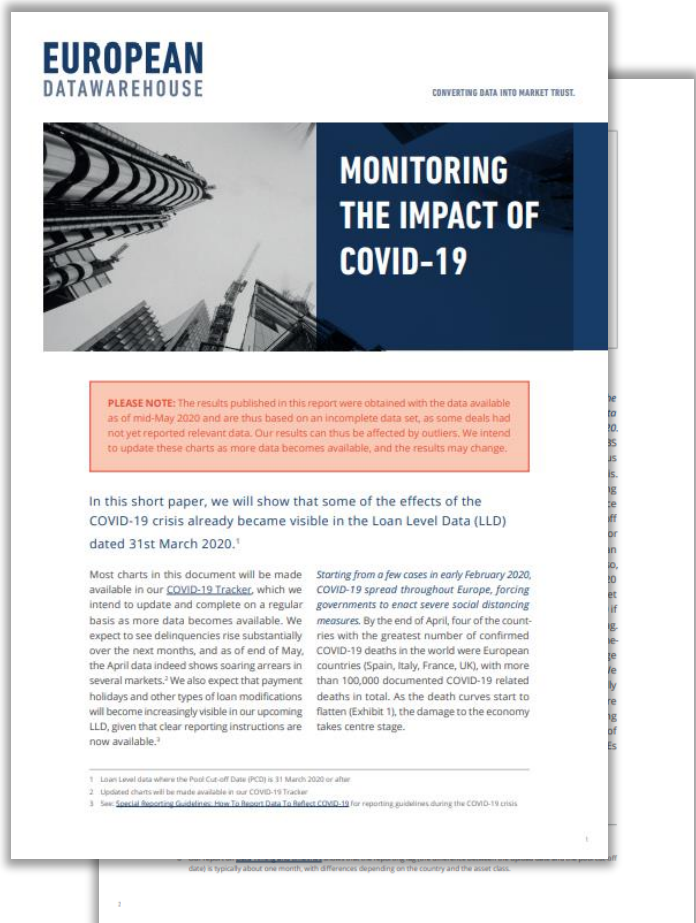
RMBS

Country level



COVID-19 RESEARCH REPORT

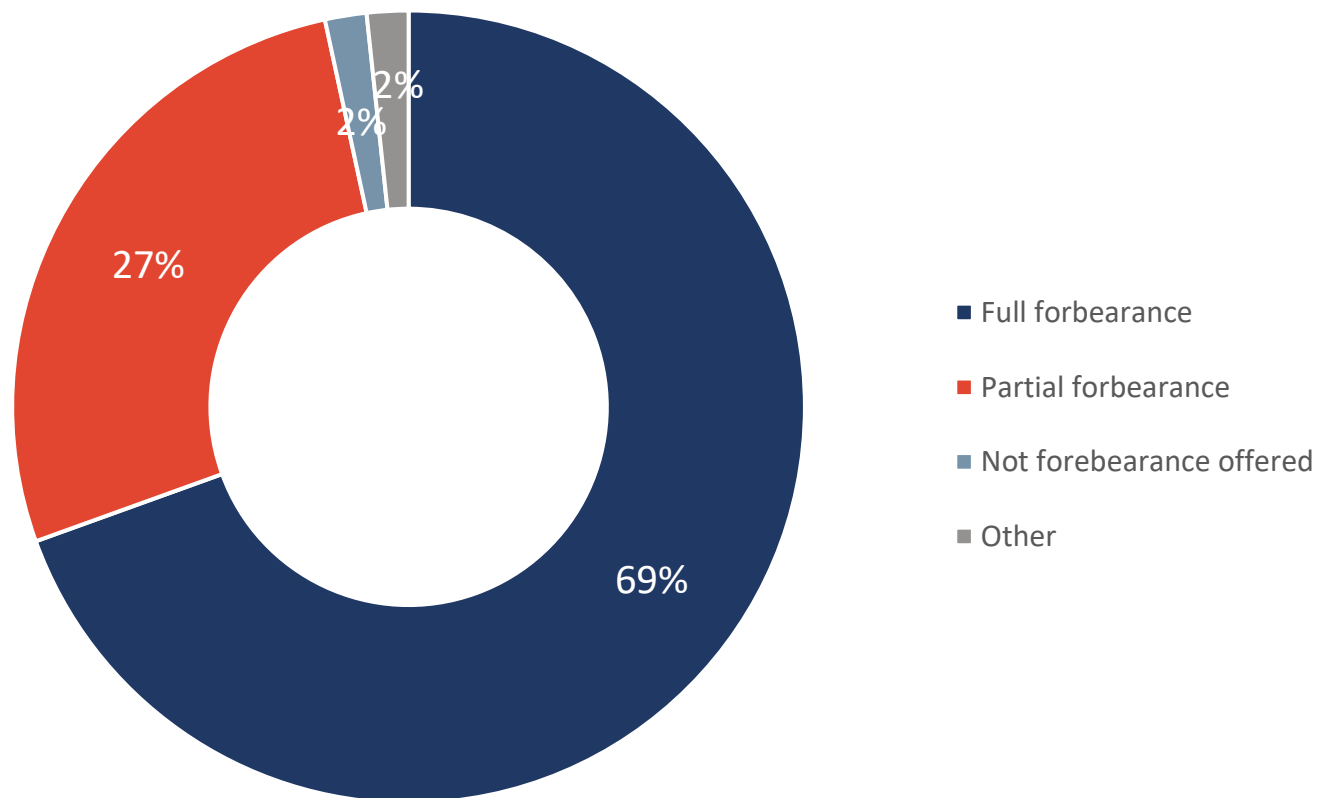
Updated regularly with the latest info



COVID-19 IN OUR DATA – CUSTOMER DISCUSSION

Type of forbearance

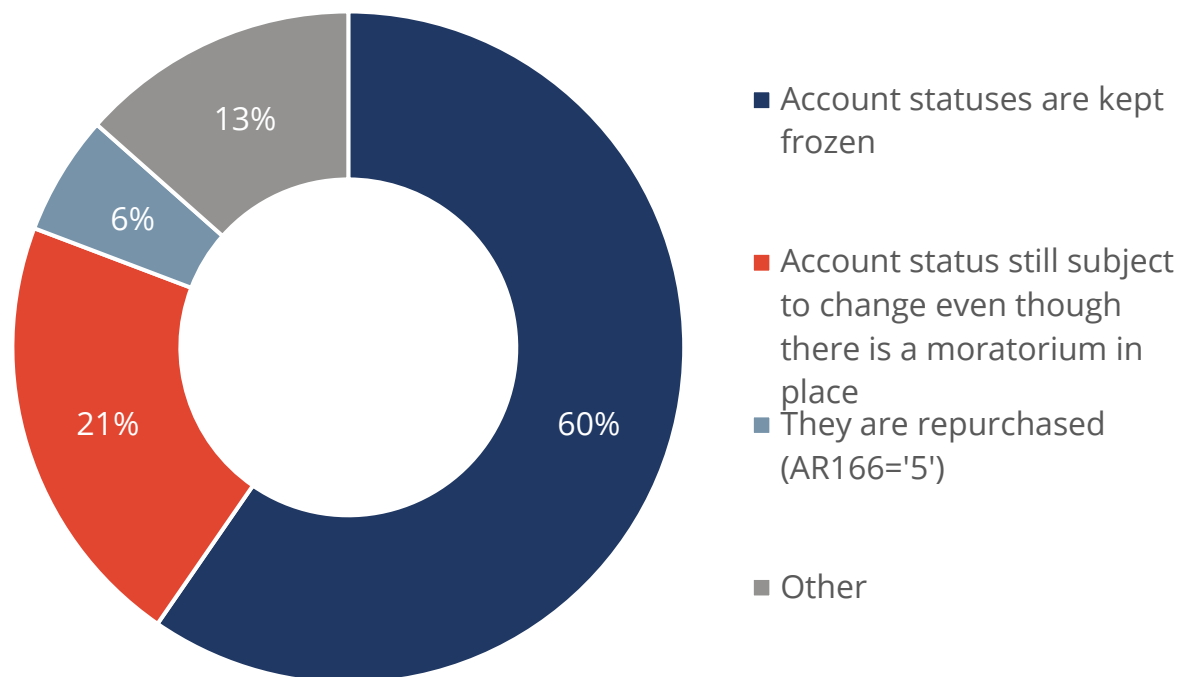
Measures taken by the banks to provide a relief to clients whose payment ability is affected by COVID-19 include:



COVID-19 IN OUR DATA – CUSTOMER DISCUSSION

Account Status

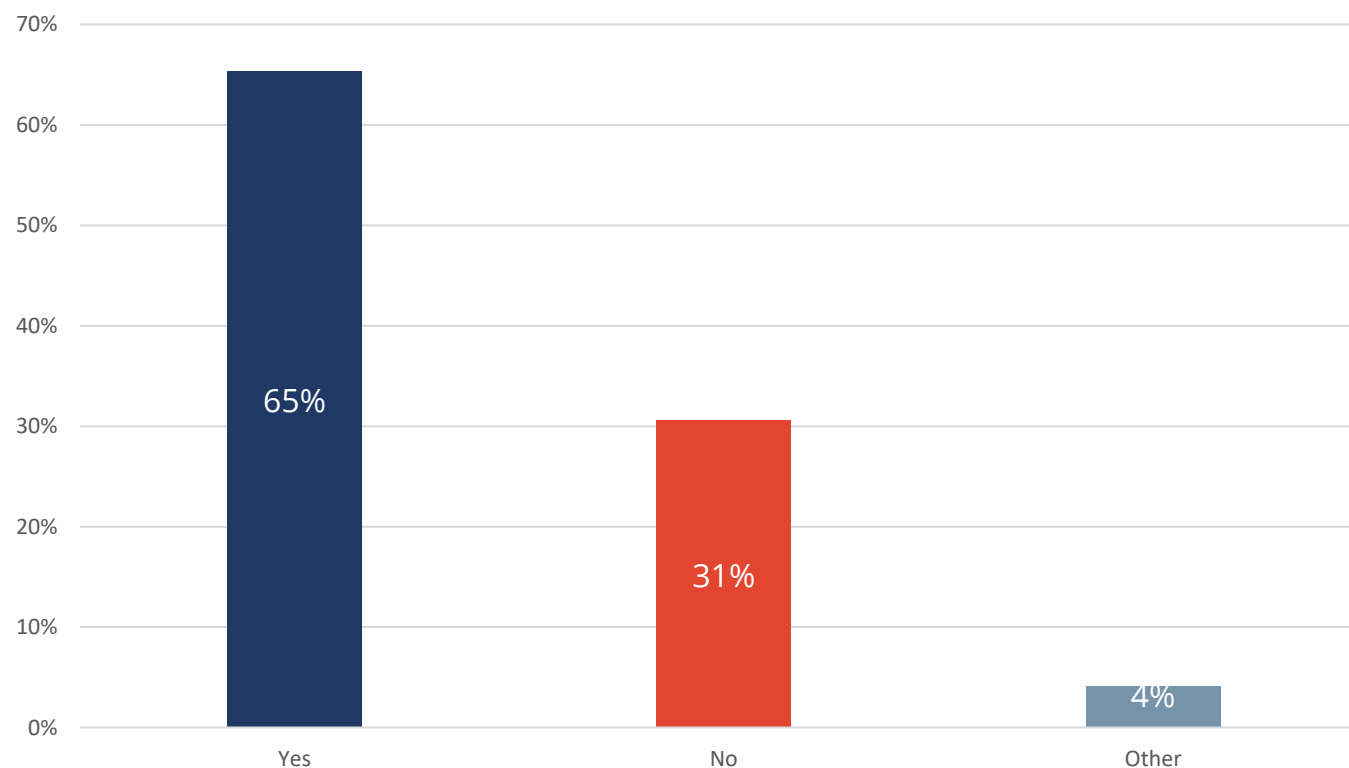
How do you report the account status for loans that benefit from a payment moratorium ?



COVID-19 IN OUR DATA – CUSTOMER DISCUSSION

Payment Due

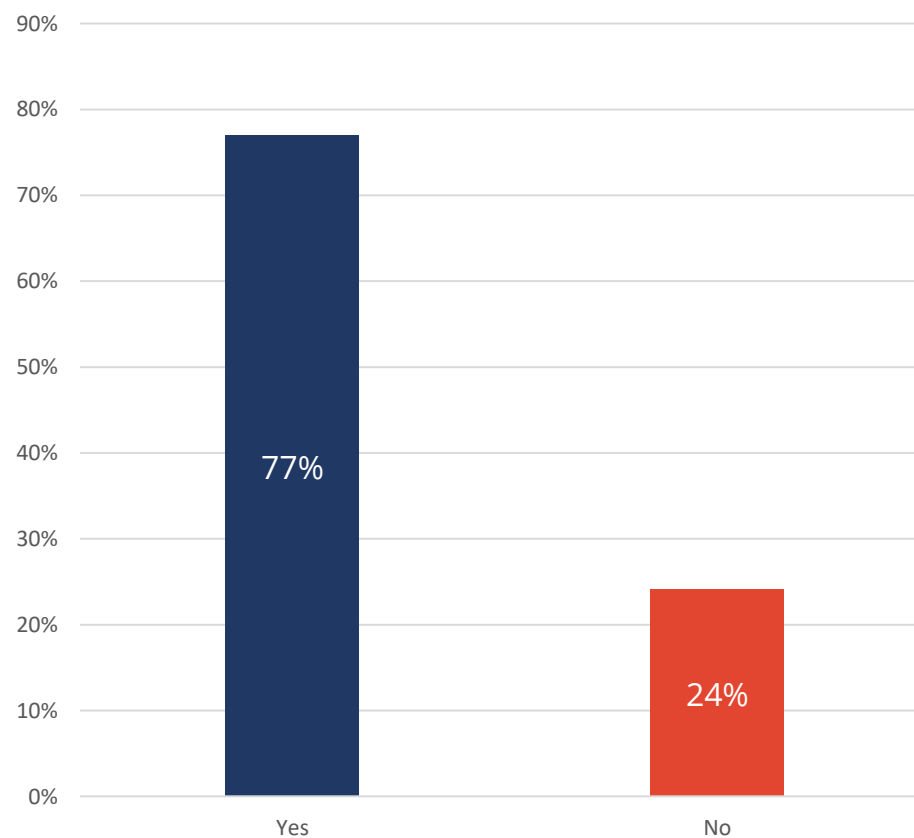
Does the reported Payment Due reflect the moratorium as requested by ECB ?



COVID-19 IN OUR DATA – CUSTOMER DISCUSSION

Maturity Date

Have you changed the maturity date of loans that fall under a payment moratorium ?

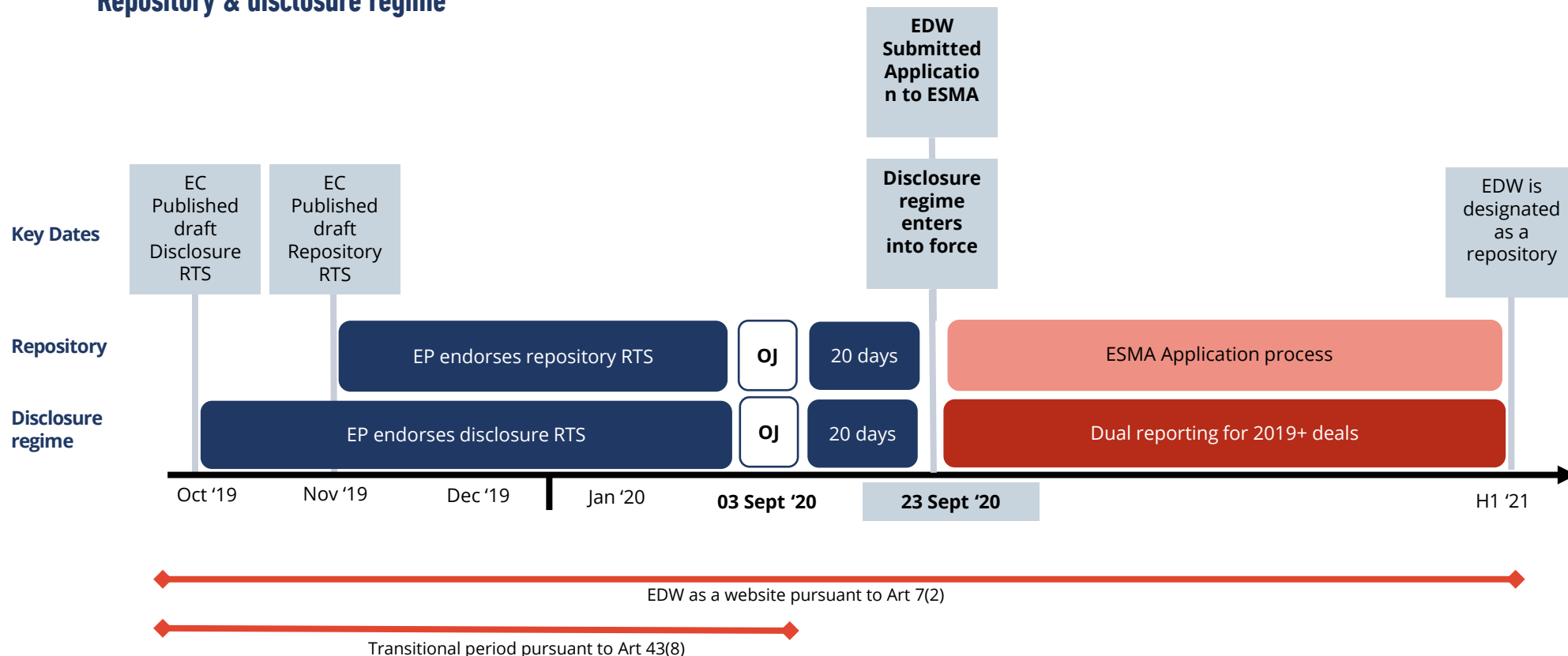


RECENT EU REGULATORY DEVELOPMENTS

MARCO ANGHEBEN

REGULATORY TIMELINE IN 2019-2021

Repository & disclosure regime



EC: European Commission

EP: European Parliament

ESMA: European Securities and Markets Authority

OJ: Official Journal of the European Union – publication of the Level 2 of the RTS following the translation into the national languages of the European Union

RTS: Regulatory Technical Standards

PUBLICATION OF THE PENDING RTS/ITS IN THE OFFICIAL JOURNAL OF THE EU

- On 3 September 2020, the pending Regulatory and Implementing Technical Standards (RTS/ITS) of the Securitisation Regulation (EU) 2017/2402 were published in the Official Journal (OJ)
- These include:
 - RTS/ITS on disclosure requirements
 - RTS/ITS on the Securitisation Repository (SR) registration
 - RTS on SR operations standards
 - RTS/ITS on STS Notifications
- The date of entry into force for the published RTS/ITS under the Securitisation Regulation is 23 September 2020

	
English edition	Volume 63 3 September 2020
Legislation	
Contents	
II Non-legislative acts	
REGULATIONS	
* Commission Delegated Regulation (EU) 2020/1224 of 16 October 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information and the details of a securitisation to be made available by the originator, sponsor and SSPE (*)	1
* Commission Implementing Regulation (EU) 2020/1225 of 29 October 2019 laying down implementing technical standards with regard to the format and standardised templates for making available the information and details of a securitisation by the originator, sponsor and SSPE (*)	217
* Commission Delegated Regulation (EU) 2020/1226 of 12 November 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council and laying down regulatory technical standards specifying the information to be provided in accordance with the STS notification requirements (*)	285
* Commission Implementing Regulation (EU) 2020/1227 of 12 November 2019 laying down implementing technical standards with regard to templates for the provision of information in accordance with the STS notification requirements (*)	315
* Commission Implementing Regulation (EU) 2020/1228 of 29 November 2019 laying down implementing technical standards with regard to the format of applications for registration as a securitisation repository or for extension of a registration of a trade repository pursuant to Regulation (EU) 2017/2402 of the European Parliament and of the Council (*)	330
* Commission Delegated Regulation (EU) 2020/1229 of 29 November 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on securitisation repository operational standards for data collection, aggregation, comparison, access and verification of completeness and consistency (*)	335

<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L:2020:289:FULL&from=EN>

ENTRY INTO FORCE OF THE SECURITISATION REGULATION REQUIREMENTS

- ESMA has confirmed that the date of entry into force for the published RTS/ITS under the Securitisation Regulation is 23 September 2020
- In the meantime, EDW already serves the securitisation market as a website compliant with the requirements set out in Article 7 (2) of the Securitisation Regulation (EU) 2017/2402.

ESMA CONFIRMS SECURITISATION REGULATION REQUIREMENTS ENTRY INTO FORCE ON 23 SEPTEMBER 2020

04 September 2020

SECURITISATION

The European Securities and Markets Authority (ESMA), the EU's securities markets regulator, confirms that the different elements of the new regime under the Securitisation Regulation will come into force on 23 September 2020.

This follows the publication of seven technical standards implementing the Securitisation Regulation in the Official Journal of the European Union. The publication of the technical standards triggers

- Opening of applications for entities to register as Securitisation Repository (SR); and
- Entry into force of new disclosure templates

Opening of applications for entities to register as SR

<https://www.esma.europa.eu/press-news/esma-news/esma-confirms-securitisation-regulation-requirements-entry-force-23-september>

EUROPEAN DATAWAREHOUSE SUBMITS APPLICATION TO ESMA TO BE REGISTERED AS A SECURITISATION REPOSITORY

**EUROPEAN
DATAWAREHOUSE**

PRESS RELEASE

European DataWarehouse Submits Application to ESMA to be Registered as a Securitisation Repository

FRANKFURT, GERMANY – 23 September 2020 – European DataWarehouse (EDW) today announced it has submitted its application to become a Securitisation Repository registered and supervised by the European Securities and Markets Authority (ESMA).

The extensive application describes in detail the sound operational and technical aspects of the company and its market-leading reporting solutions.

In January 2018, European DataWarehouse announced its registration as a Securitisation Repository under the Securitisation Regulation. The platform for the Securitisation Repository was initially launched in 2018 and has since then been updated to reflect the latest template changes.

Prof. José Manuel González-Páramo, Chairman of ESMA, stated: "EDW was founded in 2011 and has been a pioneer in the securitisation market and restore its track record as the securitisation repository. It is a pleasure that EDW will submit a successful application for registration as a securitisation repository by ESMA."

Steve Gandy, Managing Director of EDW, added: "As a founding shareholder, EDW is committed to promoting best practice in the securitisation market. Hence our continued support towards the goal of growing the securitisation market, and we are confident that EDW's reporting repository services which are a by-product of our successful application".

**ESMA RECEIVES
SECURITISATION
REPOSITORY REGISTRATION
APPLICATION**

23 September 2020

SECURITISATION

The European Securities and Markets Authority (ESMA), the EU's securities markets regulator, has received its first application for registration as a securitisation repository (SR) under the Securitisation Regulation.

ESMA, under the Securitisation Regulation, has direct responsibilities regarding the registration and supervision of SRs, who centrally collect and maintain the records of securitisation transactions in the EU.

The reporting obligation for reporting entities will begin with the registration of the first SR. ESMA will announce publicly when the first SR(s) are registered.

If you are interested in applying for a registration, please refer to this guidance, and for further information on the registration process, please contact SR-registration@esma.europa.eu.

“European DataWarehouse (EDW) today (23 September 2020) announced it has submitted its application to become a Securitisation Repository registered and supervised by the European Securities and Markets Authority (ESMA).

The extensive application describes in detail the sound operational and technical aspects of the company and its market-leading reporting solutions.”

PORTUGUESE LEGAL CONSIDERATIONS

MARCO ANGHEBEN, EUROPEAN DATAWAREHOUSE

SEBASTIÃO NOGUEIRA, VIEIRA DE ALMEIDA

TRANSITIONAL PERIOD REPORTING

MARINE MAITRE

MEETING THE WEBSITE REQUIREMENTS SET OUT IN ARTICLE 7(2) OF THE (EU) 2017/2402

EUROPEAN DATAWAREHOUSE:

1. Includes a well-functioning data quality control system
2. Is subject to appropriate governance standards and to maintenance and operation of an adequate organisational structure that ensures the continuity and orderly functioning of the website
3. Is subject to appropriate systems, controls and procedures that identify all relevant sources of operational risk
4. Includes systems that ensure the protection and integrity of the information received and the prompt recording of the information
5. Makes it possible to keep record of the information for at least five years after the maturity date of the securitisation

ECB PRESS RELEASE OF 22 MARCH 2019

On 22 March 2019, the European Central Bank announced that the **“transparency requirements of the EU Securitisation Regulation will be incorporated into the Eurosystem collateral framework”**

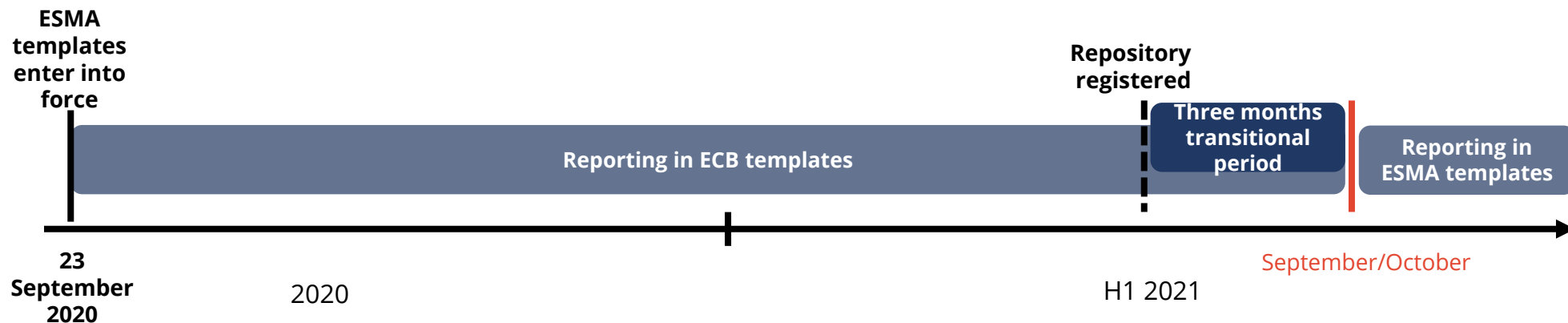
As part of this, the ECB has decided the following:

- The eligibility requirements for loan-level data reporting in the Eurosystem collateral framework will be adjusted to reflect EU Securitisation Regulation’s disclosure requirements
- The eligibility criteria for asset-backed securities will change at a future date, subject to the following two conditions being met:
 1. **The ESMA templates adopted by the European Commission must have entered into force**
 2. At least one securitisation repository must have been registered by ESMA
- The phasing-in of the new loan-level data requirements will be gradual

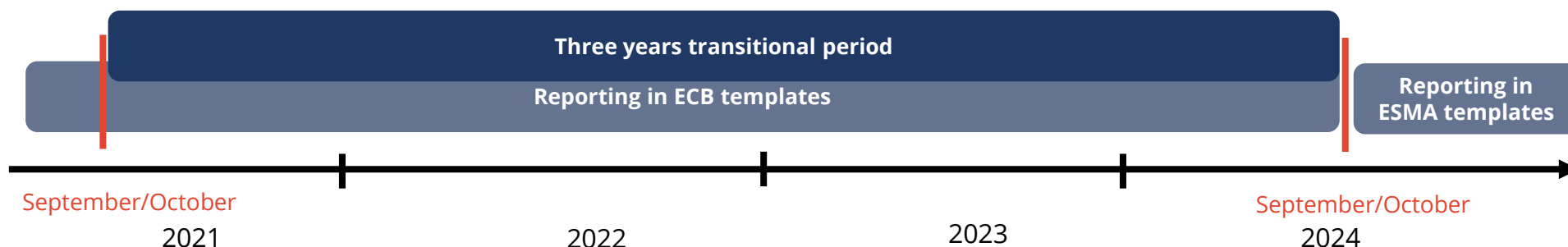
<https://www.ecb.europa.eu/press/pr/date/2019/html/ecb.pr190322~1fdcd3c43.en.html>

TENTATIVE TIMELINE* OF THE EUROSISTEM PHASING-IN OF THE NEW LOAN-LEVEL DATA REQUIREMENTS

Eurosistem transparency regime for 2019+ deals



Eurosistem transparency regime for < 2019 deals



* This timeline is based on ED calculations with the information publicly available as of September 2020 and it is potentially subject to change

REPOSITORY SOLUTIONS

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DISCLOSURE REQUIREMENTS – DOCUMENTS TO REPORT

Everything you need to know about the Reporting Requirements of the EU Securitisation Regulation

Disclosure Requirements - Documents to Report



Before Pricing

Documentation



Item Code	Document
[3]	Final offering document; prospectus; closing transaction documents, excluding legal opinions
[4]	Asset sale agreement; assignment; novation or transfer agreement; any relevant declaration of trust
[5]	Derivatives and guarantees agreements; any relevant documents on collateralisation arrangements where the exposures being securitised remain exposures of the originator
[6]	Servicing; back-up servicing; administration and cash management agreements
[7]	Trust deed; security deed; agency agreement; account bank agreement; guaranteed investment contract; incorporated terms or master trust framework or master definitions agreement or such legal documentation with equivalent legal value
[8]	Inter-creditor agreements; derivatives documentation; subordinated loan agreements; start-up loan agreements and liquidity facility agreements
[9]	Any other underlying documentation that is essential for the understanding of the transaction
[10]	STS Notification



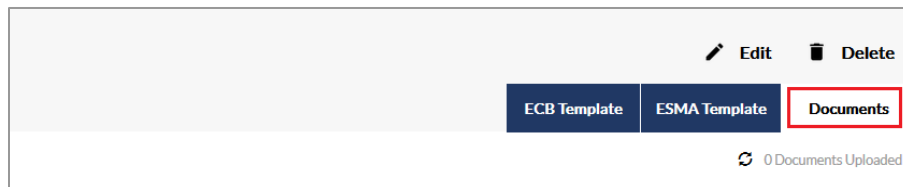
Quarterly (Non-ABCP); Monthly (ABCP)

XML Data Templates



[1]	Underlying exposures or underlying receivables or credit claims XML
[2] [11] or [12]	Investor report Inside Information or Significant Event Common XML file to report [2] and [11]/[12] in a single XML file XML

SUBMIT AND MANAGE DOCUMENTS – INDIVIDUAL DOCUMENT UPLOAD



To upload an individual document:

1. Please click “Documents” and select the Document Type
2. Individual document upload also supports URL upload.

A screenshot of the 'Upload New Document(s)' form. It has several sections:

- Upload Type:** Two buttons, 'Document' (selected) and 'Link'.
- Document Type:** A dropdown menu with 'Investor Reports' selected.
- Document File:** A file upload area showing 'Investor Report_2019-09-15.pdf' with a green checkmark.
- Signature File:** A button that says 'Click or drop signature file here'.
- Is Provisional?:** Two buttons, 'Yes' and 'No' (selected).
- Is Private?:** Two buttons, 'Yes' and 'No' (selected).
- At the bottom, there are 'Reset' and 'Upload' buttons.

A screenshot of the 'Document Information Required' form. It has a 'Pool Cut-off Date:' label and a text input field with a calendar icon. Below the input field are two buttons: 'Proceed' (red) and 'Cancel' (blue).

A screenshot of an error message box. It says 'Upload New Document(s)' at the top and '15049: Invalid File Name.' below it.

Please note:

- **Signature File is not mandatory for Document Upload**
- The types of Underlying Exposures, Investor Reports, Inside Information and Significant Events request also the Pool Cut-off Date in the file name with the below format, otherwise an error will be displayed indicating “Invalid File Name”.
- **FileName_YYYY-MM-DD**
 YYYY-MM-DD refers to the pool cut-off date (PCD). For example the file name of the investor report could be **Investor Report_2019-10-15.pdf**
 The PCD is supposed to be in line with the PCD in the LLD file

SUBMIT AND MANAGE DOCUMENTS - MULTIPLE DOCUMENT UPLOAD

Deals / AUTSDE87LI37103620198
STS Test Deal

Information Data & Documents ECB Template ESMA Template Documents

Here you can upload and/or delete submitted documents for this Entity. 0 Documents Uploaded

Upload New Document(s)

Upload Type

Document Type

Document File

Signature File

Is Provisional?

Is Private?

1_LeaseLoan_2019-12-01.pdf

2_Investor Report_2019-12-01.pdf

3_AccountDetail.pdf

4_Detail4 - Copy.pdf

5_Detail5.pdf

6_Detail6.pdf

7_Detail7.pdf

8_Detail8.pdf

9_Detail9_00.pdf

11_Inside Information_2019-12-01.pdf

12_Significant Event_2019-12-01.pdf

529900IUR3CZBV87LI37N201921.zip

To upload multiple documents,

1. Click "Documents" and select "Multiple" as the "Document Type" to upload.

Please note:

- To upload multiple documents, the filename needs to include the item codes. The zip file name could be "SecuritisationID.zip" or "EDCode.zip"
- The types of **Underlying Exposures, Investor Reports, Significant Events and Inside Information** require also the Pool Cut-off Date in the file name with the format:
ItemCode_FileName_YYYY-MM-DD
ItemCode_FileName

For example,
 2_Investor Report_2019-10-15
 3_Prospectus
 11_Inside Information_2019-10-15
 12_Significant Event_2019-10-15

CSV TO XML CONVERTER

BRUNO PEREIRA

XML CONVERTER UPDATES

EDITOR

Dashboard

Deals

Tickets

Findings

CSV to XML converter

EDW offers an online portal (<https://csv2xml.eurowdw.eu>) to convert ESMA Templates from EDW defined CSV to ESMA XML Format

Following the publication of the latest XML schema (v 1.2.0) by ESMA on 19 August 2020, EDW has released an updated version of the XML Converter

Main improvements include the following enhancements:

- Generation and validation of XMLs based on the latest XML schemas (v 1.2.0)
- Optional collaterals (performing exposures) for Corporate and Esoteric templates
- Optional collaterals (non-performing exposures) for Credit Cards, Consumer, Corporate and Esoteric templates

EUROPEAN DATAWAREHOUSE LOG OUT

CSV to XML Converter

- **Valid Zip File Name:** <SecuritisationIdentifier>_<CutOffDate>.zip (e.g. 9857106A0EDK9899AM17N192215_2018-05-31.zip)
- **Sorting of Loan IDs:** Loans and collaterals must be sorted in the same order using the "New Underlying Exposure Identifier" field

No file chosen [Download Sample CSV Files](#)

Frequently Asked Questions

File Naming and Formatting Instructions

- All CSV files must be named **exactly** as in the sample files
- All CSV files must contain **exact row headers** as in the sample files
- The CSV files must be zipped with the file name format: SecuritisationIdentifier_CutOffDate.zip
- The CSV files must be comma-separated. No other separators like Tab or Pipe is accepted
- If the field itself has multiple values, the values need to be separated by comma and enclosed using double quotes
- The loans and collateral CSV files must be sorted in the same order using the "New Underlying Exposure Identifier" field

Field Formats

How to populate SEAS6 / SESS6 (Material Amendment to Transaction Documents)?

How to populate the Counterparty section?

CONVERT

CSV to XML Converter

- Valid Zip File Name:** <SecuritisationIdentifier>_<CutOffDate>.zip (e.g. 9857106A0EDK9B99AM17N192215_2018-05-31.zip)
- Sorting of Loan IDs:** Loans and collaterals must be sorted in the same order using the "New Underlying Exposure Identifier" field

Choose File No file chosen
Convert
Download Sample CSV Files

Frequently Asked Questions

File Naming and Formatting Instructions

- All CSV files must be named **exactly** as in the sample files
- All CSV files must contain **exact row headers** as in the sample files
- The CSV files must be zipped with the file name format: SecuritisationIdentifier_CutOffDate.zip
- The CSV files must be comma-separated. No other separators like Tab or Pipe is accepted
- If the field itself has multiple values, the values need to be separated by comma and enclosed using double quotes
- The loans and collateral CSV files must be sorted in the same order using the "New Underlying Exposure Identifier" field

Field Formats

How to populate SEAS6 / SESS6 (Material Amendment to Transaction Documents)

How to populate the Counterparty section?

1. Click "Download Sample CSV Files" and fill in the data in the CSV files.
2. Select and compress the csv files to a zip file.
3. Rename the zip file to:
Securitisation Identifier_CutOffDate.zip
For example:
529900IUR3CZBV87LI37N201921_2019-12-31.zip
4. Browse the zip file and click "Convert"

Please note:


- Further instructions are provided in the section "Frequently Asked Questions".

Name	Date modified
1_AUT_Loan.csv	2020-01-20 11:32
2_Cashflow.csv	2020-01-15 09:32
2_Securitisation.csv	2020-01-15 10:50
2_TestsEventsTriggers.csv	2020-01-15 09:32
12_Account.csv	2020-01-15 09:33
12_Bond.csv	2020-01-20 11:35
12_CLOManager.csv	2020-01-15 09:33
12_CLOSecuritisation.csv	2020-01-15 09:33
12_Collateral.csv	2020-01-15 09:33
12_CounterParty.csv	2020-01-15 09:33
12_Other.csv	2020-01-15 09:33
12_Securitisation.csv	2020-01-15 10:45
12_SyntheticCoverage.csv	2020-01-15 09:33
529900IUR3CZBV87LI37N201921_2019-12-31.zip	2020-01-20 11:35




CONVERT

ZIP / CSV input validation succeeded
 Conversion succeeded
 XML output validation succeeded (as per ESMA's latest XSD schema published on 20 December 2019)

Conversion Result


[PASSED_529900IUR3CZBV87LI37N201921_2019-12-31_20200121165536791.zip](#) 

[« Convert another file](#)

Name
 1_AUT_2019-12-31.xml
 2_12_2019-12-31.xml
 529900IUR3CZBV87LI37N201921_2019-12-31.zip

ZIP / CSV input validation succeeded
 Conversion succeeded
 XML output validation failed (as per ESMA's latest XSD schema published on 20 December 2019). Please check the log for details.





Conversion Result

[FAILED_529900IUR3CZBV87LI37N202002_2018-05-01_20200120130732695.zip](#) 

How to correct your errors?

Please check your error log for the incorrect values. You can refer to ESMA's [explanatory Excel Files](#) on details of how these fields need to be reported.

For further assistance, please email your error log to our ESMA template experts at csv2xml@eurodw.eu

Name
 1_LES_2018-05-01.xml
 2_12_2018-05-01.xml
 098_SchemaError.log
 529900IUR3CZBV87LI37N202002_2018-05-01.zip

- The conversion result will be displayed.
- Click the link displayed as conversion result to access the XML files or error log files generated.
- The XML files are generated and prepared to be uploaded. See section 3.11 for the next steps.

(end of process)

Please note:

- In case the conversion of the CSV files fails the XML validation, the schema error can be downloaded.
- The XML files will be generated with the correct naming, for example: 1_AUT_2019-12-31.xml

UPLOAD XML AS DOCUMENT & VERIFY XML SCHEMA

Deals / AUTSDE87L137103620198
STS Test Deal

Information Data & Documents

ECB Template ESMA Template **Documents**

Here you can upload and/or delete submitted documents for this Entity. 41 Document(s) Uploaded

Upload New Document(s)

Upload Type
Document Link

Document Type
Underlying Exposures

Verify XML schema

Document File
1_LES_2019-12-31.xml

Signature File
Click or drop signature file here

Is Provisional? Yes No

Is Private? Yes No

Reset Upload

Code - Category Name	Display Name	Submitted On	Attributes	Action
1 - Underlying Exposures				
	1_LES_2019-12-31.xml (PCD : 2019-12-31)	2020-01-22T09:20:00		
	UE_2018-05-01.xml (PCD : 2018-05-01)	2020-01-15T11:09:15		
	UE_2018-05-01.xml (PCD : 2018-05-01)	2020-01-15T11:07:10		
	UE_2018-05-01.xml	2020-01-15T10:57:35		

Schema Validation Failed. Please click the icon to download error file.

1. To upload XML as document and verify ESMA XML Schema, click "Documents".
2. Select the relevant "Document Type", for example Underlying Exposures or Investor Report. To validate the XML Schema tick the checkbox "Verify XML Schema".
3. Browse or drop the XML file to be verified, click "Upload".
4. The files uploaded will be displayed under the Document Section.

Please note:

- If Schema Validation fails, a warning message will be displayed.




UPLOAD XML AS DOCUMENT & VERIFY XML SCHEMA

Deals / AUTSDE87LI37103620198
STS Test Deal Edit

Information **Data & Documents** ECB Template ESMA Template

+ Data Templates
 - Documentation

Results per category: 10 25

Category	PCD	Display Name	Submitted On	Attributes	Action
Underlying Exposures					
	2019-12-31	1_AUT_2019-12-31.xml	2020-01-20T15:58:03	-	
Investor Reports					
	2019-12-31	2_12_2019-12-31.xml	2020-01-20T16:10:53	-	
	2019-12-31	2_12_2019-12-31.xml	2020-01-20T16:10:24	-	

5. The uploaded files are available for download in XML format by navigating to "Data & Documents"

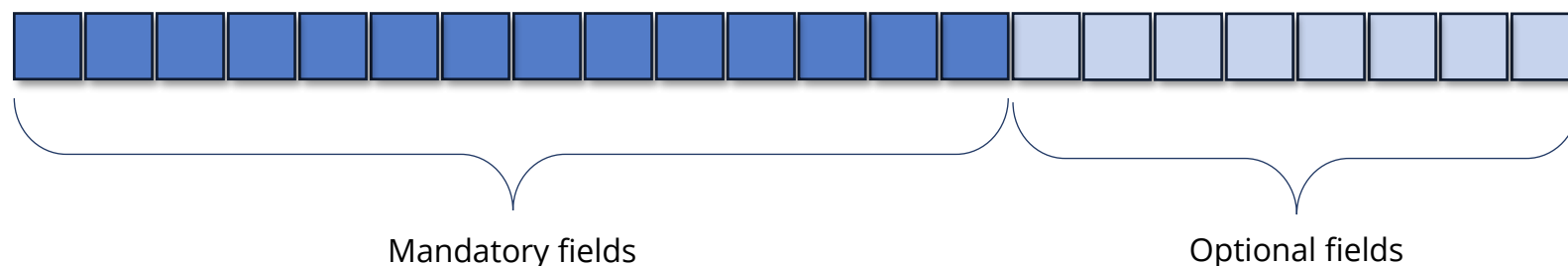
(end of process)

EDW EXTENDED REPORTING TEMPLATES

BRUNO PEREIRA

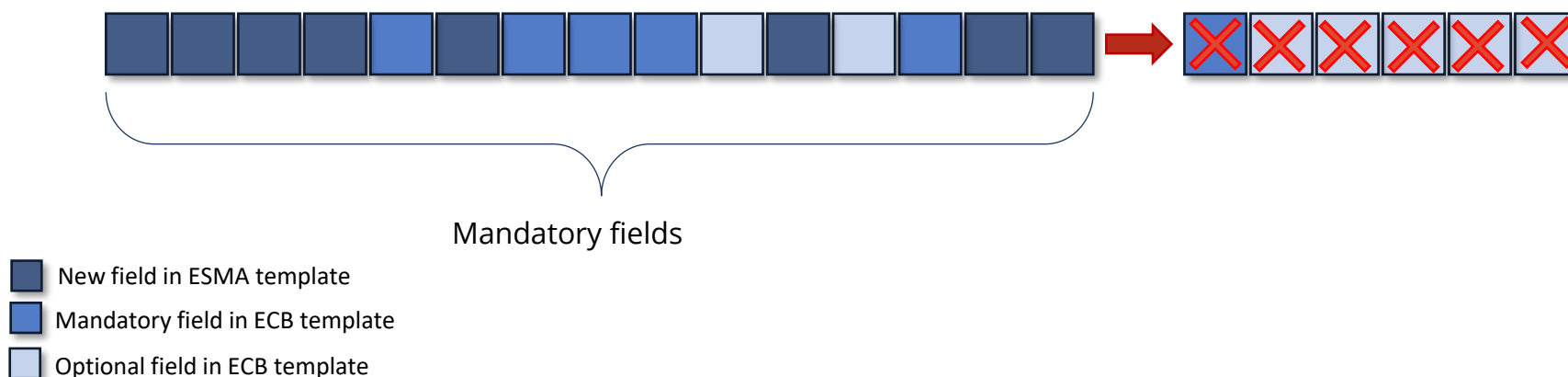
ECB TEMPLATES 2012 – TODAY

- Between December 2012 and September 2013 the European Central Bank (ECB) published a series of reporting templates that were intended to improve transparency, give investors access to loan-level data, as well as ensure that rating agencies and other market participants have the information they need to update their credit and cash flow models.
- The reporting templates consist of various sets of fields. While all of the data fields requested are in principal relevant to Asset Backed Securities, the Eurosystem decided that only a subset of those fields should be mandatory. Still counterparties were encouraged to include information in optional data fields in the template.



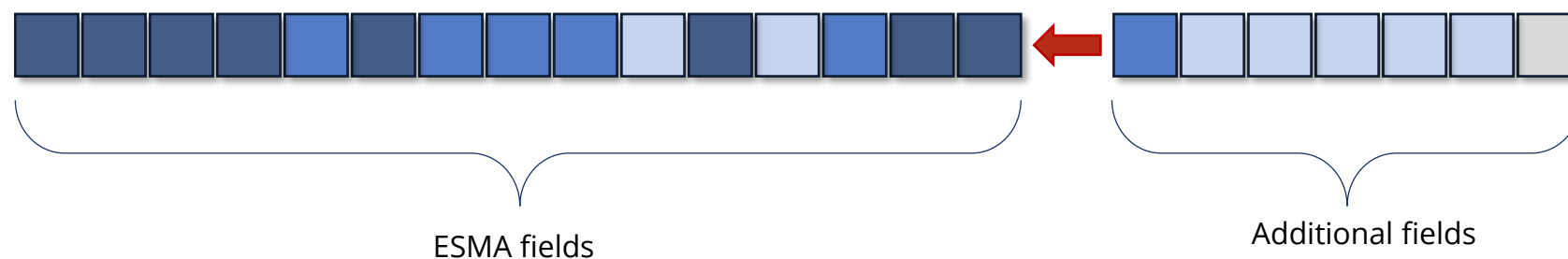
ESMA TEMPLATES 2018 AND GOING FORWARD

- In August 2018 the European Securities and Market Authority (ESMA) published the draft underlying exposure templates published in the first report by ESMA, and the subsequent versions published by ESMA, are based on the European Central Bank (ECB) Asset-Backed Securities (ABS) loan-level data templates and are taking into account other data reporting standards (Bank Integrated Reporting Dictionary) and the reporting under different regulations such as MiFID II and MiFIR.
- Compared to the ECB templates there are a series of key differences between the ESMA templates and the existing ECB templates.
- A key difference is the removal of fields. The ESMA templates include only mandatory fields. Some of the optional fields in the ECB templates were converted to mandatory fields and other optional fields have been removed from the ESMA templates.



EDW EXTENDED TEMPLATES

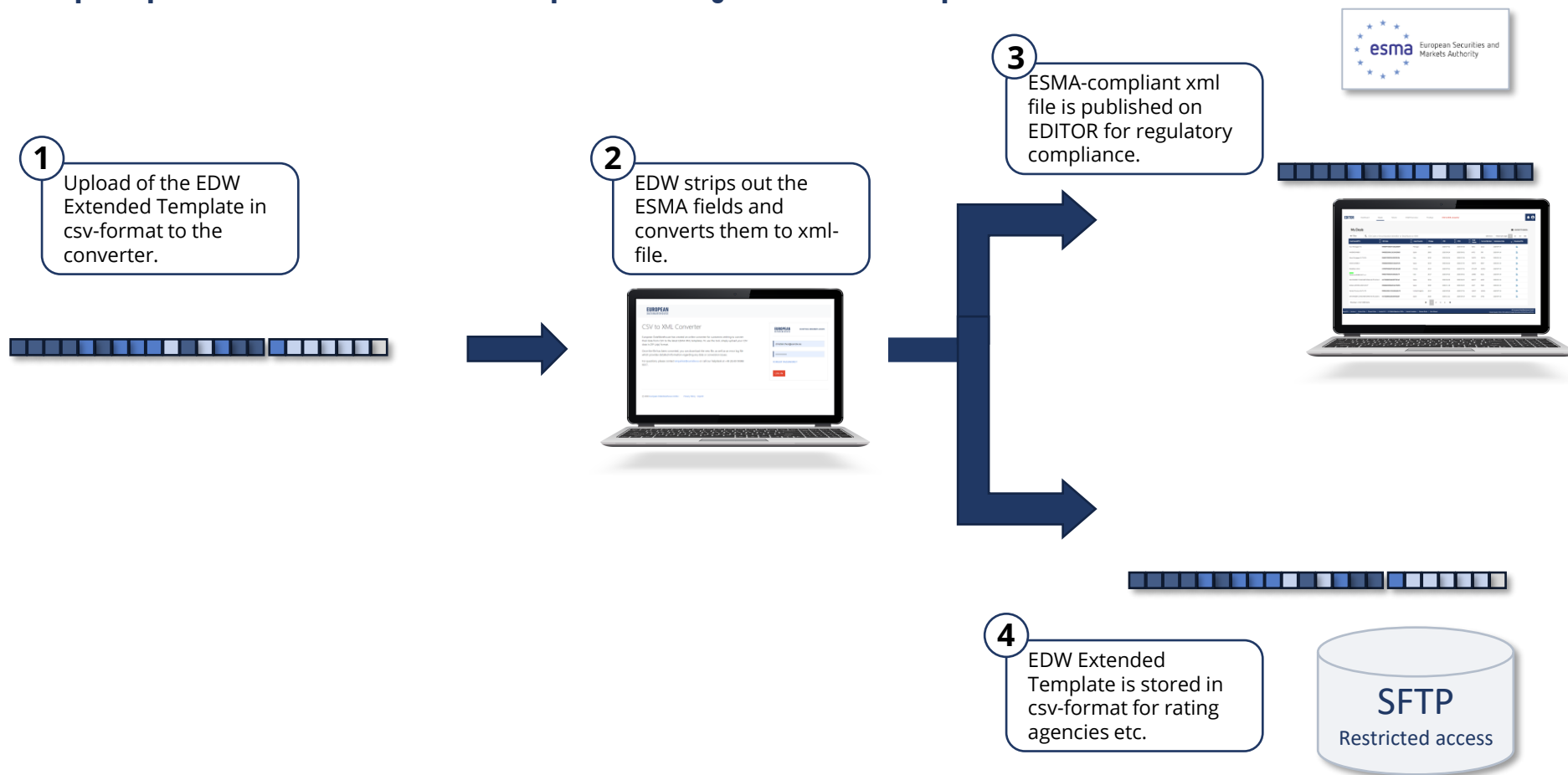
- The ESMA templates no longer comprise data fields containing valuable information that rating agencies and other market participants need to update their credit and cash flow models.
- European DataWarehouse (EDW) launched a project with the four leading rating agencies (Moody's, S&P, Fitch, DBRS) to extend the ESMA templates with the additional data fields containing the missing information.
- The result are the EDW Extended Templates comprising all data fields required to meet the regulatory disclosure requirements while at the same time providing all the information required by rating agencies and other market participants.



- New field in ESMA template
- Mandatory field in ECB template
- Optional field in ECB template
- Additional field required by rating agency

EDW EXTENDED TEMPLATES – DATA PROCESS

The upload process for the EDW Extended Templates is straightforward and simple.



KEY FEATURES & BENEFITS

KEY FEATURES

- **EDW Extended Templates contain all mandatory data fields prescribed by ESMA + the additional fields relevant for rating agencies**
- **Data can be submitted in easy to use csv-format**
- **Automatic generation of ESMA compliance files in XML-format**
- **EDW Extended Templates are provided via SFTP with restricted access for selected parties only**

KEY BENEFITS

- **EDW Extended Templates have been designed by EDW and the four leading rating agencies**
- **No need to prepare a second loan tape for rating agencies**
- **Saves time and resources**
- **Free of charge**



Q&A

THANK YOU//CONTACT US

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