

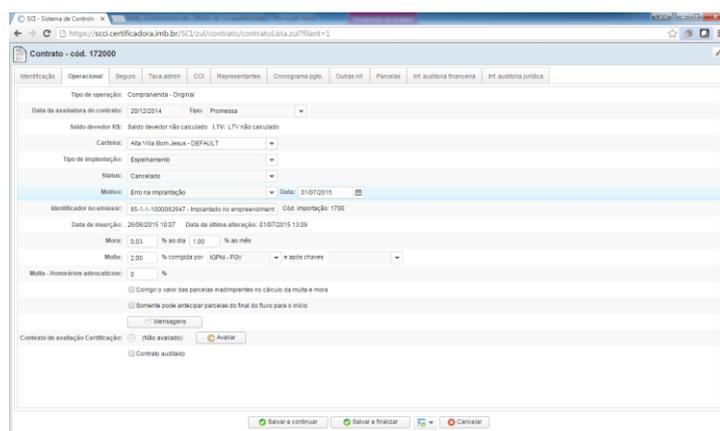
BRL Trust

Founded in 2005, BRL TRUST Investment started their activities providing trust services in private loans. It is currently the largest independent administrator of the investments funds in Brazil, according to the Anbima ranking.

“We chose ZK because it provides a fast, secure and reliable solution, as well as most of the usual interface components we needed already implemented in a very useful way.”

About BRL Trust

Founded by partners and some of the key executives of the BRL TRUST Investimentos, the Certificadora de Créditos Imobiliários (“Certificadora”) was designed to provide financial services geared to the mortgage market and the capital market. Its main goal is to be recognized by both the real estate market as the Capital Market, as the best and most complete solution for certification, monitoring and trading platform for buying and selling of mortgage loans in the Brazilian market. Its purpose converges with innovative initiatives from regulators who seek transparency and good governance in the securitization market, which will contribute to the growth of market share capital in real estate financing.



The screenshot displays a web application interface for contract management. The browser address bar shows the URL: <https://scc.certificadora.inb.br/SCZ/ctrl/contrato/contratoLista.zul?filant=1>. The page title is "Contrato - cód. 172000". The interface includes a navigation menu with options like "Operacional", "Seguro", "Taxa admin", "CC", "Representantes", "Cronograma pagto", "Outras inf", "Parcelas", "Inf auditoria financeira", and "Inf auditoria jurídica". The main content area contains a form for contract details, including fields for "Tipo de operação" (Compravenda - Original), "Data da assinatura do contrato" (20120214), "Tipo" (Promessa), "Saldo devedor RL" (Saldo devedor não calculado), "Carteira" (Alta Villa Bom Jesus - DEFAULT), "Tipo de implantação" (Espalhamento), "Status" (Cancelado), "Motivo" (Erro na implantação), "Data" (01/07/2015), "Identificador no emissor" (65-1-1-100002647 - Implantado no empreendimento), "Cód. Importação" (1700), "Data de inserção" (26/06/2015 10:07), "Data de última alteração" (01/07/2015 13:09), "Mora" (0.03 % ao dia), "Multa" (2.00 % com prazo ISFNU - FGV), "Multa - honorários advocatícios" (0 %), and checkboxes for "Compro o valor das parcelas inadimplentes no cálculo da multa e mora" and "Somente pode antecipar parcelas do final do fluxo para o início". At the bottom, there are buttons for "Salvar e continuar", "Salvar e finalizar", and "Cancelar".

ZK x Certificadora

To provide the real estate and capital markets permanent and systematic monitoring of real estate credit, legitimacy and accuracy

of these assets and also elimination of the inefficiencies that make the process in the capital markets more difficult and expensive, the System developed by Certificadora is divided in 5 major modules:

SALES SHOWROOM

Enables developers to sell the development's units, using Certificadora's system, which guarantees them monitoring of the Real Estate Credit since its origination. The system will allow, at the time of sale, the use of legal instruments and checklist of documents to ensure certification of the real estate credit.

"ZK makes it possible to implement a web application while also enjoying the convenience of desktop programming."

BACKOFFICE

Aims to provide all conditions to Certificadora for managing all activities relating to control of the Certification processes, securitization transfer and control of corporate debt guarantees related to real estate credit portfolios, controlled by the Certificadora.

INTEGRATION BOARDS OF CLEARANCE AND CUSTODY

Responsible for communication with CETIP (publicly-held company that offers services related to registration, central securities depository (CSD), trading and settlement of assets and securities) through transmission of files and reception of data in batches that must be originated and be made available via FTP.

CORPORATE FINANCE

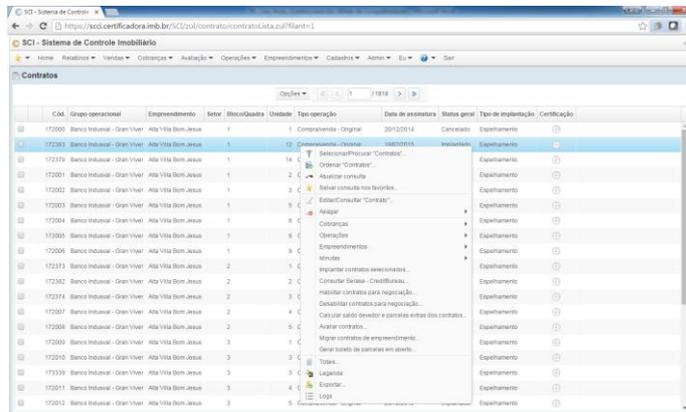
Responsible for management of Real Estate Credits that are pledged as collateral in corporate financing, controlling minimum guarantee margins and eligibility criteria required for financing.

COLLECTION

Since the company may act as collection agent or as mirroring agent for collection on Purchase and Sale Promise Agreements for

Definitive Sales Agreements (CCVS), this module is responsible for registration of financial data in regards to Real Estate Credits, through the update of the financial flow of installments, and generation of Bank Collection Slips.

“ZK provided a quick, secure and reliable way to implement complex web interfaces, ultimately presenting a rich, instinctive solution that helps users with the heavy workload.”



Cód.	Grupo Operacional	Empreendimento	Setor	Bloco/Quadra	Unidade	Tipo Operação	Data de assinatura	Status geral	Tipo de implantação	Certificação
172000	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	1	13	Compreensão - Original	28/12/2014	Cancelado	Empreendimento	
172181	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	14	13	Compreensão - Original			Empreendimento	
172179	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	14	14	Compreensão - Original			Empreendimento	
172001	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	2	2	Alterar consulta			Empreendimento	
172002	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	3	3	Alterar consulta			Empreendimento	
172003	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	4	4	Alterar consulta			Empreendimento	
172004	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	5	5	Alterar consulta			Empreendimento	
172005	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	6	6	Alterar consulta			Empreendimento	
172006	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	1	7	7	Alterar consulta			Empreendimento	
172173	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	2	1	1	Minutos			Empreendimento	
172182	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	2	2	2	Minutos			Empreendimento	
172174	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	2	3	3	Minutos			Empreendimento	
172007	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	2	4	4	Minutos			Empreendimento	
172008	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	2	5	5	Minutos			Empreendimento	
172009	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	3	1	1	Minutos			Empreendimento	
172010	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	3	2	2	Minutos			Empreendimento	
172011	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	3	3	3	Minutos			Empreendimento	
172012	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	3	4	4	Minutos			Empreendimento	
172013	Banco Indusval - Gran Viver	Alta Vila Bom Jesus	3	5	5	Minutos			Empreendimento	

Architecture

ZK + Java + JDBC + PostgreSQL database.

The entire platform is located in AWS VPC.

The project is developed in MVC design pattern. We use ZK for the View (with zul files) and Control layers. The Model layer is implemented with customized Java JDBC Data Access Objects (DAO pattern).

The Challenge

For the majority of the project modules we needed to develop a large number of complex web interfaces. These interfaces should also help users that have a heavy workload, especially in the Backoffice module.

Why ZK

Previous projects were implemented with AJAX solutions like Struts 2, Spring and Angular; however, in this project, the number of interfaces/forms and the complexity of each created the demand of a new type of solution. We chose ZK because it provides a fast,

secure and reliable solution, as well as most of the usual interface components we needed already implemented in a very useful way.

The Best of ZK

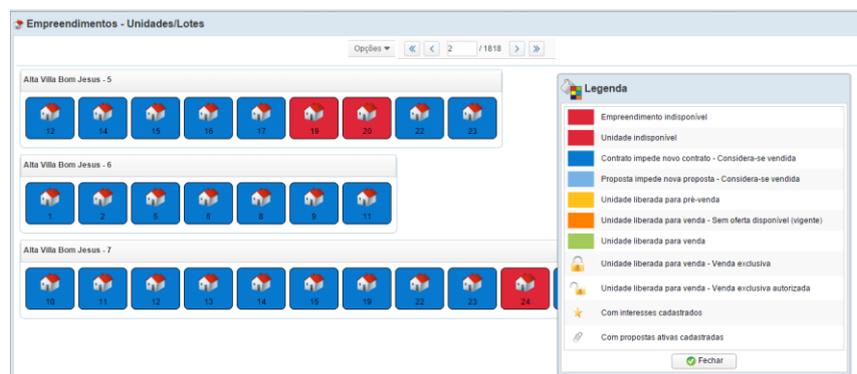
ZK makes it possible to implement a web application while also enjoying the convenience of desktop programming. There is no need (or almost no need) of extra JavaScript implementation.

The different modules of the project are intended to run on different platforms (web, mobile & tablets), and ZK makes this transparent. We also like to keep the business logic on the server side.

Furthermore, all the interface components are very well implemented, with lots of functionalities. Overall, it's easy to customize and contains very useful charts and reports components.

The Result

This project demanded a large number of web interfaces, most of them very complex. ZK provided a quick, secure and reliable way to implement them. As a result, the project modules present a rich, instinctive interface that helps the users with the heavy workload (especially in the Backoffice module).



About ZK

ZK is the leading enterprise Java Web framework with more than 1,500,000 downloads. ZK is deployed by a large number of Fortune Global 500 companies, including Barclays, Allianz, Swiss RE, Roche, Deutsche Bank, Sony, Sun Microsystems, and Toyota, providing them with the ability to rapidly create rich Ajax enterprise level applications.

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