

ORACLE
Financial Services



Modernize and Digitize Corporate Lending Process

Oracle Banking Corporate Lending Process
Management



Address customers need for on-demand, customized finance with superior process optimization, tools that enhance staff productivity and deliver superior customer experience.

Corporate customers today are re-engineering business models at a pace that defy conventional definition of scale and speed. They demand immediate financing solutions customized to suit their unique business needs. Banks, still traditional in nature, continue to offer commoditized financing solutions that do not adequately address the unique business challenges of today's corporate businesses. Furthermore, manual processes and poor collaboration between stakeholders inhibits bankers from addressing customers' on demand financing needs. Banks need to transform their corporate loans business with a corporate loans process management system such as Oracle Banking Corporate Lending Process Management. The solution can help banks enhance operational efficiency, improve customer experience and empower staff with right tools to offer innovative solutions and services. Banks can also address customers' large financing needs with syndicated loans and mitigate risks.

Oracle Banking Corporate Lending Process Management Delivering Value



Superior Customer Experience

Accelerate loan origination and servicing, customize specific to customer needs and build superior service capabilities like digital frontend and connecting to ERP systems.



Augmented Efficiency

Maximize corporate loans business efficiency with process optimization and insight into customer relationship, loans performance and business opportunities.



Superior Staff Value Additions

Empower bank staff with process automation, intuitive dashboards and IT architecture to address dynamic market needs.

“Bridge the divide between corporate customers’ financing needs and traditional banking solutions.”

ENHANCED STAFF VALUE ADDITIONS

With a contemporary process framework that allows for process optimization, comprehensive dashboards, a modular application architecture and Open API bank staff can offer exceptional services, minimize the number of non-performing assets and maximizing the performance of the corporate loans business.



Enable Relationship Managers to become “thinking partners”

Relationship Managers can now access a comprehensive dashboard that offers real-time insight into customer relationships, non-performing assets, applications status, type of loans availed by customers and their performance and finally the business opportunities that can be leveraged with various customers. With this level of insight, Relationship Managers are equipped to proactively provide advice and offer superior financing solutions for corporate customers. Additionally, Relationship Managers can gain a comprehensive view of all the tasks undertaken to address customer requests and easily follow up with various stakeholders from the dashboard and expedite processes.

Vest IT with modularity and Open API

The solution is designed with modular architecture that can be effortlessly extended with new capabilities to address dynamic business needs. IT departments can also leverage Open APIs to enable differentiated experiences and ensure latest security protocols are in place with an API first strategy to development.

Maximize operational staff performance

The solution enables the staff to digitize processes, redesign process models and offer end-to-end digitized lifecycle support. With these improvements banks can easily enhance operational efficiencies and provide the high service quality that their customers have come to expect.

“Relationship Managers (RMs) spend less than 30% of their time on client facing activities. Digitization of business processes frees up RM time. Next generation software tools enable planning, prioritizing and easy collaboration with colleagues.”

Leveraging the Digital Potential in Corporate Banking, Mckinsey

AUGMENTED EFFICIENCY

Oracle Banking Corporate Lending Process Management enables banks to maximize the efficiency of the corporate loans business with process optimization, insight into loans status and performance as well as the ability to capture additional business opportunities.



Optimize processes and data segment

With a state-of-the-art of process framework, the solution enables the bank staff to optimize process design with automated and computer aided workflows and maximize process efficiency. Bank staff can now leverage easily configurable wizard type screens to easily map data segment specific to the type of loan or a customer's unique business. Oracle Banking Corporate Lending Process Management is also built with processes to manage syndicated loans origination and drawdown optimally.

Minimize loan losses

The solution includes dashboards that offer comprehensive insight into performance across loan portfolios including information such as non-performing assets, past loan dues and write-offs. Insight into performance information enables the bank to evaluate and take necessary steps to mitigate loan losses and enhance business performance. Banks can now also mitigate the risk of financing large loans all by themselves with syndicated loans.

Enhance business opportunities

Dashboards with comprehensive information on loan performance across portfolios, sales pipeline and customers' business enables bank staff to

identify business opportunities to enhance business revenue and also address customers' challenges with innovative financing solutions.

“86% of corporate banking executives said that digital will change both the competitive landscape and the economics of the business.”

Global Corporate Banking 2018: Unlocking Success Through Digital, BCG

“Banks will need to reimagine their front, middle, and back offices and develop leadership skills in innovation, risk management, and service. Those that succeed will achieve as much as double-digit revenue growth, as high as a 20-percentage-point drop in cost-to-income ratios.”

Building the corporate bank of the future, Mckinsey

“A leading Asian Bank
increases its loan portfolios by
fifteen fold in 5 years”



SUPERIOR CUSTOMER EXPERIENCE

Oracle Banking Corporate Lending Process Management aids banks in addressing corporate customers' on-demand financing needs with digitized and accelerated loan origination and servicing with minimalistic processes. Banks can now also customize solutions specific to customers' business needs and build superior service capabilities like digital frontends and connecting to ERP systems.



Accelerate loan origination and servicing

The solution offers completely digitized loan origination and servicing that involves minimal process steps enabling banks to accelerate loan origination and servicing. Leveraging the solution's process framework banks can further optimize process steps and data segments to ensure faster processing of customers' requests.

Address custom financing needs

Apart from offering different types of loans, banks can offer solutions tailored to the unique business needs of their customers. Additionally, Oracle Banking Corporate Lending Process Management offers a wide variety of flexible options such as commitments, payments, schedule and loan plans to empower banks to customize the solution specific to customer preferences. Banks can now even support loan restructuring throughout the loan lifecycle, offering a wide range of amendment options. The solution also helps banks to address large financing needs of customers with syndicated loans.

Offer superior digital experiences

Leveraging an exhaustive set of Open APIs for loans, banks can offer innovative self service capabilities and gain a differential edge. Additionally, banks can also integrate with corporate ERP systems enabling corporates to access real-time data and enhance business operations.

“Self-service, convenience, efficiency, and strong data security top the list of customer demands.”

Global Corporate Banking 2018: Unlocking Success Through Digital, BCG

“76% of corporate customers agree that corporate bank connectivity will improve accuracy of financial data.”

The Need for Better Corporate Bank Connectivity, IDC

Accelerate loan origination and servicing with digitization

Optimize processes and data segments specific to loan types

Easily interface with internal and external 3rd party systems

Offer differentiated experiences with Open API

Enhance business performance with purposeful insight via contemporary dashboards



Oracle Banking Corporate Lending Process Management Edge

Modernize and Digitize Corporate Lending Process

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