



Modernize, Digitize, and Optimize Credit Management

Oracle Banking Credit Facilities Process Management



Banks need to empower their staff with contemporary tools and process frameworks and offer superior digital services to address customers' on-demand and customized credit needs and mitigate business risks.

Banks are under significant pressure to transform their corporate credit management business. On one hand, there is a paradigm shift in the way corporates undertake their business operations, giving rise to new challenges in credit management. Corporates demand immediate and customized credit solutions. On the other hand, banks need to minimize losses and business risks. To address these opposing needs Oracle has introduced, Oracle Banking Credit Facilities Process Management, a new solution that can empower staff with state-of-the-art tools and optimize processes. The solution enables banks to accelerate credit origination, customize credit lines while tracking global business exposures in real-time and mitigating business risks.



Empowered bank staff	Lowered business risk	Superior customer experiences
<p>Empower bank staff with process automation, intuitive dashboards and IT architecture to address dynamic market needs</p>	<p>Track exposures real-time, accurately assess customers' credit worthiness and mitigate risks</p>	<p>Accelerate credit origination and servicing, customize specific to customer needs and build superior service capabilities like digital frontend and connecting to ERP</p>

Oracle Banking Credit Facilities Process Management Differentiators

“Banks should be geared to address two facets of credit management – customers’ unique financing needs and business profitability and risks.”

EMPOWER BANK STAFF

Oracle Banking Credit Facilities Process Management is built to help staff provide superior customer services while enhancing operational efficiency and mitigating business risks. The solution offers a state-of-the-art process framework that enables banks to optimize processes. Comprehensive dashboards provide purposeful insight to help banks address each customers' unique needs. The solutions' support for Open API empowers IT staff to offer differentiated experiences.



Power pack Relationship Managers to offer superior services

Oracle Banking Credit Facilities Process Management is a one stop solution to Relationship Managers better handle corporate credit management activities. Leveraging the solution's advanced dashboards, Relationship Managers can gain a comprehensive insight into all the customers, facilities and collateral and offer innovative solutions to customers. Relationship Managers can now easily initiate all applications, track status and expedite processes using a single dashboard. Additionally, with the ability to configure widgets, Relationship Managers can personalize dashboards to suit their unique needs and maximize their efficiency. The solution provides multiple filter options to query the collaterals for initiating, review, release, or liquidation process.

Enhance Underwriter efficiency

Underwriters can now leverage customer and credit dashboards to track global exposures in real-time, undertake quantitative and qualitative analysis and calculate accurate credit worthiness. Prebuilt interfacing support for various credit bureaus, risk and legal systems enables underwriters to expedite

market evaluation and fraud checks. Additionally, leveraging a superior business process framework and the support for Open APIs banks can easily integrate with external and internal systems, enabling the underwriter to easily collaborate with various banking stakeholders.

Maximize operational staff performance

The solution enables the staff to digitize processes, redesign process models and offer end to end digitized lifecycle support. The solution provides capability to define process configuration for all the collateral processes.

Empower IT

The bank's IT team can leverage an exhaustive set of Open APIs and easily deploy this solution with existing banking applications. This allows the bank to effortlessly incorporate new capabilities and address dynamic market needs. With an API first strategy to security banks can ensure that the latest security protocols are in place. Tighter integration provided with Oracle's Enterprise Limits and Collateral solutions across facility, collateral & covenants.

“80% of back office time is spent on repetitive manual tasks, significant portion of these tasks can be automated.”

The Need for Better Corporate Bank Connectivity, IDC

“Relationship Managers (RMs) spend less than 30% of 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



“A tier 1 bank can now
deliver new services 2x
times faster”

“A leading bank in APAC
increases its credit facilities
by eight fold in 5 years”

LOWER BUSINESS RISKS

Banks can now lower business risks with real-time tracking of global exposures, covenant adherence and utilizations. The solution also helps banks proactively review collateral value and undertake periodical analysis of customers' credit profile.



Assess accurate collateral value

Oracle Banking Credit Facilities Process Management enables banks to undertake comprehensive collateral valuation with internal teams and external agents for risk, legal and market valuation. Banks can now accurately calculate customers' credit worthiness throughout a customer's loan lifecycle.

Real-time exposure tracking

Oracle Banking Credit Facilities Process Management enables banks to track real-time exposures to customers by country, industry, currency and sectors. By analyzing exposure proactively banks can balance their exposures and safeguard themselves.

Proactive risk assessment

The solution enables bank to proactively analyze risks throughout customer's credit lifecycle by tracking utilization and covenants in real-time and re-evaluating a customer's credit and risk scores at an organization and individual subsidiary level.

“Real-time exposure management and tracking of utilizations versus limits and ensuring that collateral is accurately valued helps banks mitigate credit, liquidity and market risks.”

ENHANCE CUSTOMER EXPERIENCES

Banks can now enhance customer experience by accelerating credit origination, pre-qualifying credit lines, customizing solutions specific to customer needs and building superior service capabilities like digital frontends and connecting to ERP systems.



Digitized credit origination and servicing

Banks can now leverage a digitized credit origination process to accelerate credit origination and servicing, extend a wide range of credit lines to customers and customize credit lines specific to customer needs throughout a customer’s credit lifecycle. Leveraging Oracle’s credit solution a leading Asian Bank increased its credit facilities by eight fold in 5 years.

Superior digital experiences

Leveraging an exhaustive set of Open APIs for credit functions, banks can now enhance digital experiences for customers. Banks can offer innovative self service capabilities to differentiate themselves. Additionally, banks can also integrate with corporate ERP 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.”

Digital in Corporate Banking Reaches the Tipping Point: Is Everyone Ready?, BCG

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

The Need for Better Corporate Bank Connectivity, IDC



Oracle enables Smarter Operations for Credit Facilities

Modernize, Digitize, and Optimize Credit

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