

ORACLE



Corporate Lending Process Management in the Cloud

Combining the power of Oracle's modern corporate lending process management solution and Oracle Cloud

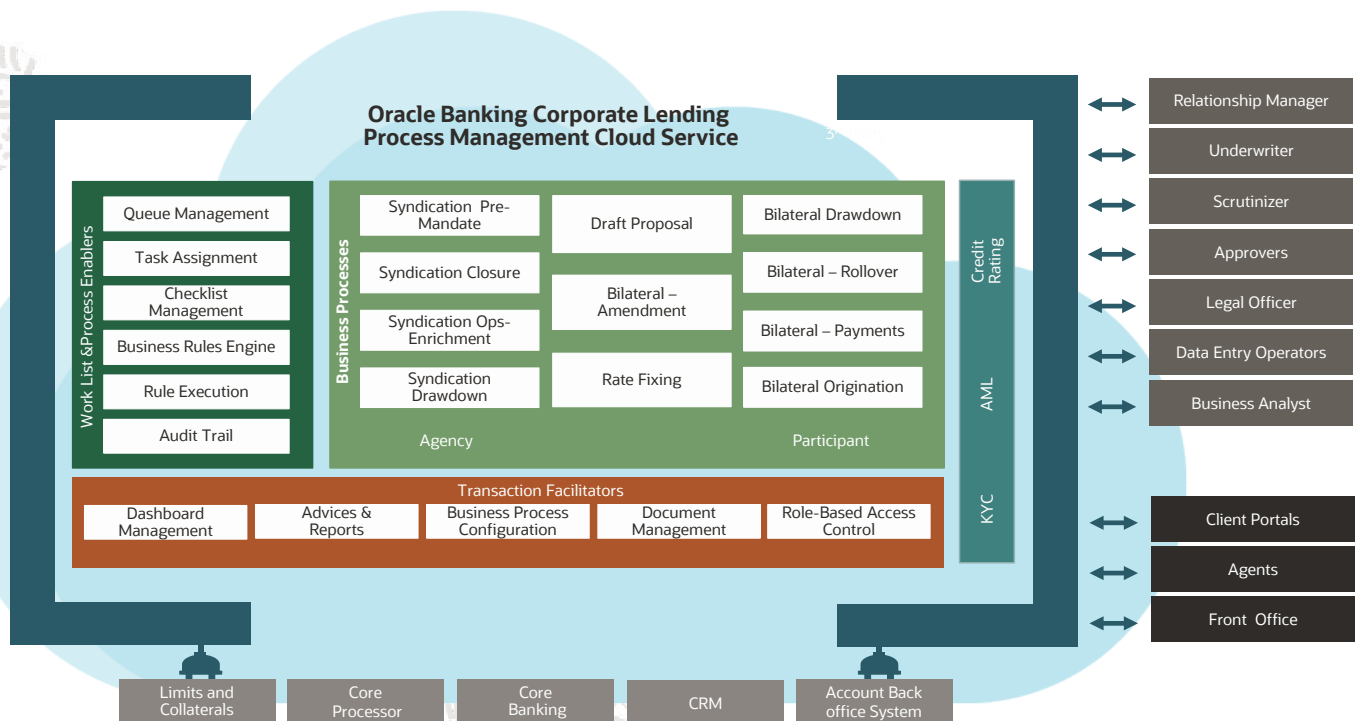




“Harnessing the power of digitization for corporate lending operations is a step towards enabling banks to deliver exceptional value to their corporate customers”.

The corporate banking world still primarily revolves around two things: customer relationships and paperwork. This underscores the growing importance of digitization to operate more efficiently and ensure more flexible, collaborative, and successful customer relationships. Helping banks achieve this goal is, Oracle Banking Corporate Lending Process Management, now available as a Cloud Service. The solution includes enhanced features for accelerating the loan process from loan initiation to closure - all without sacrificing user experience or transparency in the application process. Oracle delivers this service on its high-performance infrastructure cloud so banks receive the on-demand agility and scalability they need to innovate and succeed.

Oracle Banking Corporate Lending Process Management Cloud Service is built on an adaptable micro services-architecture. Banks do not need to take a disruptive and costly rip-and-replace approach to update their IT infrastructure. Instead, they can strategically “plug-in” these new services and modernize their mid-office systems. As the services are running on the high-performance Oracle Cloud Infrastructure (OCI) Container Engine for Kubernetes and automated with OCI Resource Manager and Terraform across multiple Oracle Cloud regions, global banks benefit from the highest levels of system availability, scalability, and data security. With Oracle’s Corporate Lending Process Management Cloud Service, banks can also save time and money by optimizing internal operational expenses and eliminating capital expenditure. Thanks to this new cloud-based version, banks can build resilience, gain business agility, improve operational efficiency and continuously deliver exceptional user experiences.





Build Resilience and Gain Business Agility

“Oracle Banking Corporate Lending Process Management Cloud Service helps banks build resilient, digital-led, operations through automated workflows with the flexibility to customize various lifecycle processes”.



Single, Integrated Corporate Lending Operations Solution

Using the solution’s deep functional capabilities banks can streamline and manage their corporate lending operations. The solution provides flexibility and adaptability as needs change. With Oracle Banking Corporate Lending Process Management Cloud Service, banks can accelerate the process of loan origination, servicing and closure. The solution addresses the business processes for bilateral and syndicated loan funding and servicing in addition to quick evaluation and proposals generation - all with a scalable and secure platform in the cloud - reducing the need for additional onsite datacenter investments and increasing operational efficiency.

Enterprise-Grade Scalability, Resilience, and Security

The Corporate Lending Process Management Cloud Service offers banks complete support and includes IT operations, infrastructure administration with disaster recovery and application maintenance services on a single extensible architecture platform. This means banks have unprecedented scalability, performance, multilayered security and data encryption while reducing IT risk and complexity and total cost of ownership. Banks can scale up and down as needed - avoiding any over-investment in infrastructure and only purchasing what is needed.



Improve Operational Efficiency

“Oracle Banking Corporate Lending Process Management Cloud Service delivers a data-driven solution that provides process efficiency and actionable intelligence”.

Powered by Machine Learning (ML)

With built-in Machine Learning (ML) - Natural Language Processing (NLP) framework, the cloud service allows auto initiation of participant drawdown process based on agent notice. The NLP model extracts and populates business tags and feeds them to appropriate tasks.

Efficient Loan Lifecycle Management

Corporates and banks can effectively, efficiently and flexibly manage the entire loan lifecycle including loan origination, loan drawdown, draft proposal, rate quotation, loan restructuring and loan servicing. A robust workflow engine enables transparency of the process from initiation to fulfilment and brings in rich user experience and process efficiencies.

Simplified Agency and Participant Management

The cloud service is capable of managing pre-mandate, post-mandate, closing stages of loan syndication origination and drawdown for bank role as participant. With simplified processes for pre-mandate lead arranger, pre-mandate co-arranger,

post-mandate agent, post-mandate arranger, post-mandate participant, operations enrichment and drawdown, the cloud service enables banks to streamline their corporate lending operations.

Automated Reports

The cloud-based solution is designed to capture the list of advices that needs to be generated and list of clauses that needs to be specified at every stage. The advices supported are: loan initiation, loan sanction, loan rejection, draft approval and so on.

Ready-made Integration Adaptors

The standalone product is flexible, agnostic to back-office application and easily integrates with any third-party application through Rest APIs, resulting in rapid integration and ease of data consumption. This makes integration with credit solutions easier and brings seamless service to the corporate customer across Oracle and non-Oracle solutions. It enables interface with internal and external systems for various checks like Specially Designated Nationals (SDN), Anti Money Laundering (AML) etc.

Deliver Exceptional User Experiences

“Oracle Banking Corporate Lending Process Management Cloud Service enriches experiences for end users with self-service and enterprise-level dashboards”.

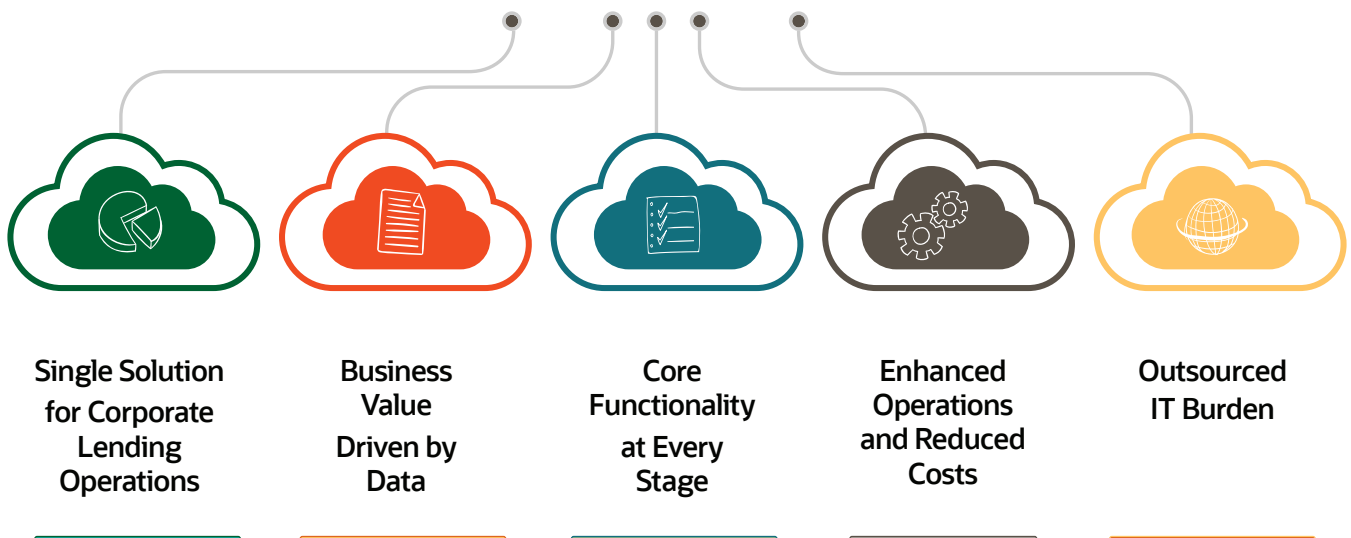
Superior Omni-channel Experience

When paired with the Oracle Banking Digital Experience, the cloud service enables corporate users to check the detailed view of each loan account. Corporates can also view the information of upcoming and overdue loan installments and the detailed loan account activity.

User Persona-based Dashboards

Oracle Banking Corporate Lending Process Management Cloud Service empowers front-line relationship managers to do their jobs better and more productively through queries and dashboard widgets providing a quick insight into the application process stage and status of the existing loans. It features a widget-based dashboard that provides relevant data, statistics, and actionable information in a simple consolidated view. This allows relationship managers make smarter and quicker decisions. Alerts, currently available include: assets at risk, loans maturing in subsequent weeks, loan application status, rate quotation status, pending loan disbursements, application ageing status, syndication invitation status, and so on.

Why Oracle Banking Corporate Lending Process Management Cloud Service?





Start Your Journey Today with Oracle

Instant Impact

- Up and running in minutes
- Rapid enablement
- No upfront costs
- Scale up or down automatically to meet demand

Save Early and Often

- OpEx model - avoid upfront and on-going infrastructure investment and maintenance costs
- Pay for what you use

Faster time-to-Market

- Configurable implementations
- Seamless integration using open standards

Streamlined Implementation

- Single, unified mid-office cloud platform for bilateral and syndicated loans
- Rules-driven
- Available anywhere, anytime

Automate Modernization

- No programming customization = always-ready-to-use platform
- Always-on upgrades
- Continuous enhancements

Empower IT

- Reduce IT management
- Empower business users and lower IT dependency

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