

Oracle Banking Credit Facilities Process Management

Banks have to radically transform their corporate credit management solution if they have to sustain themselves or risk losing a significant portion of their banking revenue. On the one hand banks need to meet the on-demand credit requirements of their corporate customers who are growing at speeds that defy conventional wisdom of scale, On the other hand banks also need to minimize loss and business risks. An optimum corporate credit management system, such as Oracle Banking Credit Facilities Process Management, can help banks achieve maximum success in their corporate credit business. Oracle's credit management system can help banks with faster credit origination, prequalify credit lines with right limits and enhance customer experience while proactively tracking exposures to customers and mitigating business risks.

COMPREHENSIVE AND DIGITIZED CREDIT ORIGATION

Oracle Banking Credit Facilities Process Management offers a completely digitized credit origination capability right from capturing customer's complete information such as its subsidiaries, partners, collaterals and liabilities to undertaking KYC and AML checks and collateral evaluation and perfection with both internal, external legal, risk and field assessment departments. The solution enables faster credit origination, with a time-frame of just a few days instead of months. Additionally banks can pre-qualify a wide range of credit lines with customer specific preferences and with right limits and covenants based on the bank's exposure to the customer and the customer's credit worthiness. Prequalifying credit lines eliminates the need to evaluate customer credit worthiness during a loan request and helps banks to meet the on-demand financing need of the customer, greatly enhancing customer satisfaction.

CUSTOMIZE TO CUSTOMER'S UNIQUE NEEDS

The corporate credit solutions offered by banks today are commoditized. Even though banks do offer specific type of credit such as working capital and term loans, the credit solution is not unique to the specific needs of the corporate customer. Oracle Banking Credit Facilities Process Management enables banks to customize credit lines specific to a customer's unique business need. Apart from offering a wide variety of loan plans, payment, interest, schedule, commitment and various other preferences, Oracle Banking Credit Facilities Process Management offers dashboards that enable relationship managers to track the customer's business operations more effectively and extend the right credit lines at any point during the customer lifecycle. Additionally banks can leverage a vast set of prebuilt APIs to integrate effectively with the customer's eco-system and participate effectively in the customers' day to day business operations and proactively offer the right solutions

Key Benefits

- Enhance customer experience by customizing credit line specific to customer needs
- Pre-qualify credit lines and simplify loans origination to just a drawdown
- Assess customer credit worthiness accurately throughout customer lifecycle and enhance limits or extend additional credit lines
- Leverage pre-built APIs to build differentiated and connected experiences to customers
- Track exposures in real-time and manage risks effectively
- Improve employee productivity with dashboard facility, efficient workflows and process automation
- Offer complete transparency and real-time status updates across channels for customers
- Easily adhere to IFRS, Basel III and CRD IV other regulatory requirements

EMPOWER BANK STAFF

Oracle Banking Credit Facilities Process Management has been built to enable the bank staff maximize their efficiency and serve customers better. The solution's process framework enables the bank staff to optimize process design with automated and computer aided workflows and maximize process efficiency. The credit risk management team can leverage the solution's comprehensive credit dashboard to monitor credit exposures across customers and mitigate credit risks. Relationship managers can leverage customer 360 and relationship managers' dashboards to offer innovative solutions to customers. Additionally, relationship managers can initiate all applications and follow ups with all the stakeholders from a single dashboard. With superior business process workflows and comprehensive customer and risk dashboards, underwriters can easily collaborate with various stakeholders and analyze accurate credit worthiness effectively and structure the right credit lines for customers. Oracle Banking Credit Facilities Process Management support for vast number of pre-built Open APIs empowers IT to easily enhance user experience, ensure latest security protocols are in place and enable a scalable ecosystem.

PROACTIVELY MITIGATE CREDIT RISKS

Oracle Banking Credit Facilities Process Management enables proactive credit management capabilities. It helps banks periodically re-evaluate collateral value and assess the customer's credit worthiness by undertaking a comprehensive credit appraisal process throughout the customer lifecycle. Additionally, it enables real-time tracking of the bank's exposure to the customer by country, its subsidiaries and credit types. Banks can also track real-time limits vs utilizations, collateral leverages, credit and risk scores, and covenants to ensure customers are meeting compliance requirements. By interfacing and leveraging Oracle Financial Services Analytical Applications, banks can further extend proactive credit management capabilities by gaining insight on credit losses, risk adjusted performances as well as operational and market risks.

OFFER DIFFERENTIATED EXPERIENCE

Banks can now leverage a vast number of pre-built APIs across credit management functions such as credit origination and collateral management and build different experiences to gain a competitive edge. Banks can build these differentiated experiences themselves, or in partnership with Fintechs or corporate customers. Integrating with corporate customers' ecosystems enables banks to understand their customers' business operations more deeply and offer innovative solutions that sets the bank apart from its competitors.

ADHERE TO REGULATIONS AND STANDARDS

Oracle Banking Credit Facilities Process Management offers comprehensive dashboards to capture real-time global credit exposures to clients helping banks not only mitigate the risk of nonperforming loans but also comply with capital and liquidity requirements of Basel III, Dodd-Frank and CRD IV. Additionally, interfacing with Oracle Financial Services Analytical Applications can enable banks to effectively forecast credit losses, compute short-term and long-term credit, liquidity and market risks and create extensive standard and customizable reports. Banks can therefore, meet reporting requirements of current and upcoming regulations and adhere to IFRS 9 and 13 accounting standards

Key features

- Comprehensive customer onboarding
- Credit appraisal management for assessing accurate credit worthiness
- Allows real-time tracking of limits and utilization across subsidiaries and various credit types
- Credit line easily customizable to suit customer's needs
- Enables real-time tracking of exposures by country, subsidiary, currency and sector
- Covenant setup and tracking through credit lifecycle
- Complete lifecycle support for collaterals right from evaluation, perfection, review and closure
- Facility to pre-qualify credit lines for a wide variety of credit types
- Vast number of prebuilt Open APIs across corporate credit functions
- Support for open APIs enables easy integration with internal and external 3rd party systems
- Easily configurable business processes and form parameters specific to credit types
- Easy Interfacing to various credit rating sources for obtaining credit ratings and scores
- Prebuilt interfacing to Oracle applications.
- Comprehensive 360 degree customer, RM and credit dashboards

CO-DEPLOY WITH 3RD PARTY APPLICATIONS OR LEVERAGE ORACLE SOLUTIONS

Oracle Banking Credit Facilities Process Management supports a vast number of pre-built Open APIs that easily integrate with the banks existing applications and further the banks' credit management capabilities. Banks can also leverage other Oracle solutions to maximize the effectiveness of their corporate credit management solutions. Oracle FLEXCUBE Enterprise Limits and Collateral Management offers wide range of flexible options that can be easily leveraged to enhance credit management capabilities. Oracle Financial Services Revenue Management and Billing enables banks to structure profitable deals with predictable outcomes. Oracle Banking APIs enables banks to leverage vast number of corporate credit APIs or easily build new ones to enhance corporate credit capabilities. Leveraging Oracle Financial Services Analytical Applications banks can gain purpose driven insights that help to mitigate risks, adhere to regulatory requirements and identify opportunities for cross-sell and up-sell. Oracle's integration framework enables banks to easily integrate with credit, field and other agency systems and accelerate the process of approval, market evaluation and fraud checks.

Related Products

The following are complementary products that add to the capabilities of Oracle Credit Facilities Process Management

- Oracle FLEXCUBE Enterprise Limits and Collateral Management
- Oracle Banking Corporate Lending Process Management
- Oracle Banking Corporate Lending
- Oracle Banking APIs
- Oracle Financial Services Revenue Management and Billing
- Oracle Financial Services Analytical Applications
- Oracle FLEXCUBE

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