

Oracle Banking Corporate Lending

Corporate lending is a major growth and revenue driver for banks. However complex and time consuming manual processes, risk of non-performing assets, and non-compliance with regulatory requirements such as Basel III and Dodd Frank have made it difficult for banks to be profitable.

Furthermore, today's digitally enabled corporate customers are looking for faster access to funds, transparency and consistent experiences across all channels. Banks need to transform their corporate lending solution and offer high level of automation and superior digital experiences. The solution must also have the capability to easily integrate with multiple internal and external third party systems to maximize collaborate efforts.

ENHANCED CUSTOMER EXPERIENCE AND TRANSPARENCY

Oracle Banking Corporate Lending interfacing with Oracle Banking Digital Experience enables banks to leverage pre-built user interface to enhance customer experience. Additionally its service oriented architecture enables tailor user experience and enhance corporate ERP and bank's system connectivity. Oracle Banking Corporate Lending centralizes customer centric capabilities and ensures seamless flow of data across different stakeholders including, customers, relationship managers, underwriters, and risk, legal, mid-office, back-office and partner banks. This enables underwriters to effectively calculate the bank's exposure and undertake pipeline analysis, ratio and financial analysis, qualitative analysis and structure the right solution thereby enhancing customer experience. Centralization of customer-centric capabilities helps banks provide seamless experience across channels while customers choose a preferred channel to initiate or complete a transaction. The staff can easily change terms and conditions requested by customers without the need for transferring data manually across different stakeholders. High level of automation and straight-through processing enables banks to provide complete transparency and real-time status updates across portals.

COMPLETE FUNCTIONAL AND LIFECYCLE SUPPORT

The solution empowers banks to provide a complete lifecycle support for wide variety of loan types. Banks can improve the pace of underwriting as well as structure loan solutions to suit the needs of all types of corporate customers from small enterprises to large conglomerates with multiple subsidiaries and operations across the globe. With the Oracle Banking Corporate Lending solution, banks can offer flexible loan solution to suit the needs of the customers. The solution offers various features such as revolving and non-revolving commitments, multi-currency and multi-loan products support, flexible interest rates and fees, automatic or manual payment and settlement options through multiple accounts, flexible rollover options and multiple disbursement choices. Additionally, it enables banks to track and manage non-performing loans.

Key Benefits

- Gain a single platform for origination and servicing that provides holistic coverage across all loan types
- Provide seamless experience across multiple channels
- Enhance customer experience with pre-built user interface
- Meet financing needs of multi-national corporates by participating in loan syndication and trading loans on the secondary market
- Provide a complete end-to-end lending solution
- Eliminate routine administrative tasks and improve employee productivity
- Offer complete transparency and real-time status updates across channels for customers and participating banks
- Helps banks to adhere to IFRS, Basel III and regulatory requirements
- Offer insight to customers to optimize loan repayment with loan, pre-payment and value dated amendment simulation
- Enhance customer privacy with masking, granular authorization and anonymization

SUPPORT FOR LOAN SYNDICATION AND SECONDARY LOAN TRADING

The service-oriented architecture of the solution enables banks to integrate with customers, partner banks and agencies and offer syndicated loans to customers and mitigate the risk of financing large loans all by themselves. Banks can easily take on the role of lead agent and administrator in syndicated lending deals, effectively manage a large group of participant banks, and support participations such as silent participation and sub-participation. The solution capability for syndicated lending ensures banks are compliant with industry standards such as FpML. The solution enables banks to extend the flexible features offered in loan products to underlying tranches and drawdowns. The solution ensures any changes made to the terms and conditions of the loan are automatically applied to tranches and drawdowns as well. Oracle Banking Corporate Lending supports trading loans on the secondary market and includes features such as position tracking, trade settlements, trade and market accounting and setting up fees such as brokerage, break funding and amendment

END-TO-END AUTOMATED SOLUTION

Traditional corporate lending processes often involve manual transfer of data across multiple systems used by different business units and external entities. Oracle Banking Corporate Lending's service oriented architecture enables easy integration with both internal and external systems to ensure seamless flow of data across systems. This enables banks to provide a complete end-to-end corporate lending solution. Leveraging the solution's automated workflow and straight-through processing capabilities banks can eliminate routine administrative tasks such as filling multiple forms, frequently monitoring customer compliance and repeatedly requesting customer documents. Bank staff can focus on important tasks and enhance their productivity.

EMPOWERED KNOWLEDGE WORKERS

Oracle provides a spectrum of services that can help banks maximize the productivity of their bank staff. Centralization and seamless flow of data across multiple systems enables underwriters to effectively calculate the bank's exposure to customers and the customer's ability to repay under different economic scenarios. Access to past customer relationship data enables the bank's staff to structure the most appropriate solution with pricing based on relationship rather than the loan product.

MANAGE RISKS AND ADHERE TO COMPLIANCE REGULATIONS

The solution enables easy integration with vendors and credit bureaus to perform important sub-processes such as customer identification, KYC, credit ratings, and collateral valuation, removing friction from the process and supporting strong regulatory compliance. Centralized and consolidated customer data simplifies KYC and AML processes and also helps banks effectively calculate global exposure to customers and prospects mitigating the risk of high nonperforming loans and not meeting the capital and liquidity requirements of Basel III, Dodd-Frank and CRD IV.

Key features

- Business process automation and high level of straight-through processing
- Centralized corporate lending capability across the globe
- Comprehensive reporting capabilities and adherence to strict regulatory requirements
- Service oriented architecture enabling integration with internal and external 3rd party systems
- Interface to various credit rating sources for obtaining credit ratings and scores
- Capability to offer syndicated loans and trade loans on the secondary market
- Complete lifecycle support for syndicated loans
- Simulations for payment schedules on normal tenure, pre-payment, and value dated amendments
- Pre-built interfacing with Oracle Banking Digital Experience

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 APIs
- Oracle Financial Services Revenue Management and Billing
- Oracle Financial Services Analytical Applications
- Oracle Banking Digital Experience

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