

Oracle Banking Credit Facilities Process Management

The traditional approach in corporate banking has been largely concentrated on product processor-oriented work, backed by reams of paperwork. Facing new operational constraints and a renewed focus on reducing operational costs, banks seek new levels of flexibility, simplicity, and cost-efficiency from their limits management solution. Oracle Banking Credit Facilities Process Management enables banks to streamline and manage collateral and credit facilities operations.

Comprehensive, digital age solution

Oracle Banking Credit Facilities Process Management is a comprehensive, collateral and credit facilities middle-office solution that supports the various steps involved in creating and processing collaterals and credit facilities transactions.

It streamlines collateral evaluation, collateral perfection, collateral review, collateral release, collateral liquidation, collateral insurance and covenant tracking processes. It supports different types of covenants (internal /external, financial/nonfinancial covenants), rule as well as formula based. It allows users to upload/view and download financial documents of the corporate clients.

Data-driven, automated approach

The solution allows banks to simplify processes for credit proposal, credit amendment, facility closure, credit proposal evaluation, credit proposal evaluation restructuring and credit proposal handoff. It enables quantitative and qualitative analysis of the corporate clients to provide purposeful insight for better decision-making.

It empowers banks to define the credit policy on various dimensions like financial ratio requirements, financial parameter requirements, documentation requirements, covenants requirements; T&C's to be used etc. and, in addition, handle credit exceptions.

The solution helps relationship managers make optimal business decisions with role-based, interactive dashboards that provide information on collaterals that are about to expire, facility due for review and credit exceptions that are pending to be actioned.



Key Features

- Single solution for all collateral and credit processes
- Stand-alone system agnostic to back-office application
- Highly configurable workflow automation based on corporate specific needs
- Flexibility in modifying processes
- Role-based dashboards
- 360-degree view of collaterals
- Multiple filter options to query the collaterals for initiating, review, release, or liquidation process
- Single customer multiple liabilities linkages

Key Benefits

- 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

The tailored dashboards offer a comprehensive 360-degree insight into the collateral based on various user roles like relationship manager, customer, and credit analyst.

The solution provides capability to define process configuration for all the collateral processes.

When combined with Oracle Banking Digital Experience, this integration empowers corporate customers to originate new credit facilities along with the management of their existing facilities and collaterals. They can perform actions such as check the details of their credit facilities and collateral and request for amendments.

Modular architecture

The standalone product is built on an adaptable micro services architecture and can be easily co-deployed with third-party applications, so banks do not need to take a disruptive and costly rip-and-replace approach to update their IT infrastructure.

By bringing all essential limits and collateral management functions together in a single, integrated application suite, Oracle Banking Credit Facilities Process Management cuts through functional silos and operational inefficiencies that come with fragmented, outdated technologies and manual processes. With Oracle Banking Credit Facilities Process Management banks can accelerate credit origination and servicing, pre-qualify credit lines, track exposures to customers in real-time, and mitigate business risks.

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