



ORACLE

Credit Facilities Process Management in the Cloud

Combining the power of Oracle's modern credit facilities
process management solution and Oracle Cloud

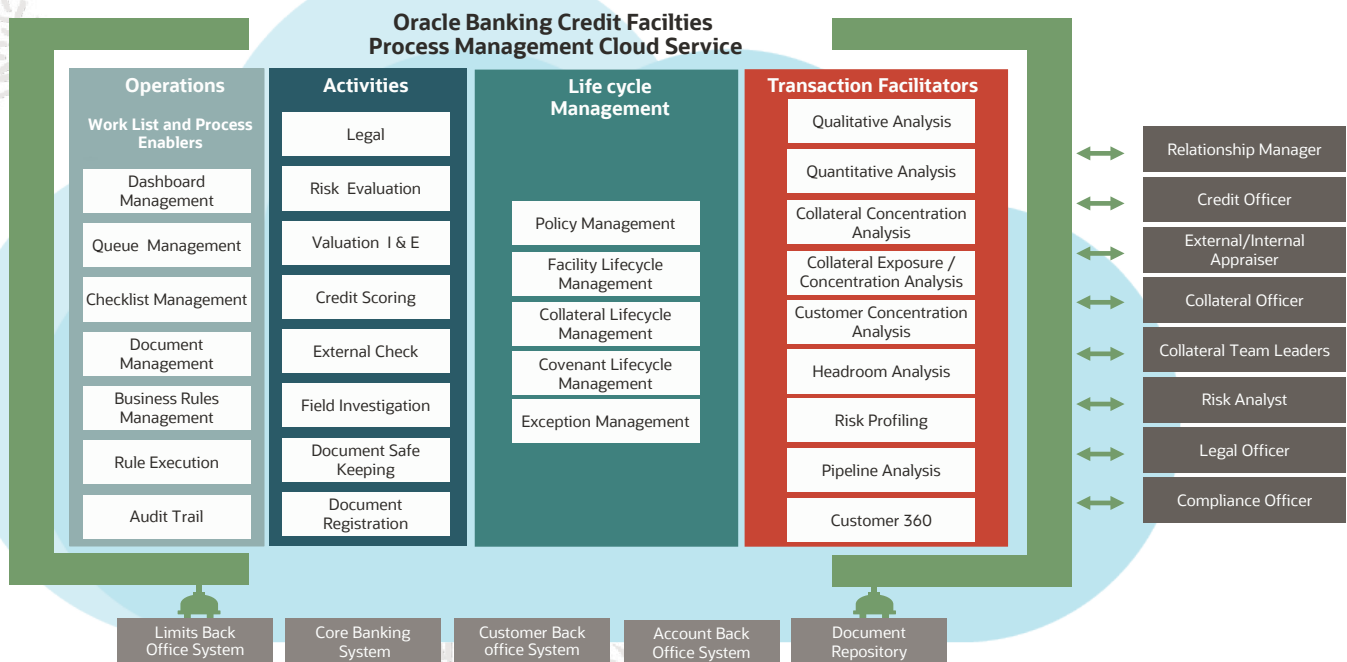




“The status quo is no longer viable as banks are challenged with new market forces. Technology is a critical differentiator for banks looking to thrive among competitors in this digital age.”

Traditionally, labor-intensive processes have been the norm in corporate banking. Corporate credit is one of the longest processes in corporate banking - it can take as long as a month or two for validation. This underscores the growing importance of flexibility and speed needed to grow and deliver exceptional value to corporate customers. Helping banks achieve this goal is, Oracle Banking Credit Facilities Process Management, now available as a Cloud Service. The solution enables banks to streamline their collateral and credit facilities operations from credit proposal to facility creation. 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.

Built on Oracle Cloud Infrastructure (OCI) and an adaptable microservices architecture, Oracle Banking Credit Facilities Process Management Cloud Service enables banks to combat labor-intensive processes and digitize them. OCI provides real-time elasticity for enterprise applications by combining Oracle’s autonomous services, integrated security, and serverless computers. With Oracle’s Credit Facilities 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 Credit Facilities Process Management Cloud Service helps banks build resilient, digital-led, operations through automated workflows with the flexibility to tailor as per the business needs.”



Single, Unified Collateral and Credit Facilities Solution

Using the solution’s deep functional capabilities banks can streamline and manage their credit processes and improve overall efficiency of their credit department. The solution provides flexibility and adaptability as needs change. With Oracle Banking Credit Facilities Process Management Cloud Service, banks can accelerate credit origination and servicing, pre-qualify credit lines, handle collateral evaluation, track and monitor the covenants in real-time, and mitigate business risks.

The solution addresses credit processes, from corporate customer on-boarding through validating credit facilities transactions enabling banks to streamline the collateral and credit facilities operations - 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 Credit Facilities 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 purchasing only what is needed.

Improve Operational Efficiency

“Oracle Banking Credit Facilities Process Management Cloud Service delivers a data-driven solution that drives process efficiency and outperforms with intelligence.”



Simplified Credit Facility Management

The cloud service helps banks capture customer details and interface with bureaus to pull data. With simplified processes for credit proposal evaluation, credit amendment, facility closure, credit proposal evaluation, credit proposal restructuring, credit proposal handoff, and credit exception management, the cloud service enables banks to streamline their credit department.

Efficient Collateral Lifecycle Management

Corporates and banks can effectively, efficiently and flexibly manage the entire collateral lifecycle including collateral evaluation, collateral perfection, collateral review, collateral release, collateral liquidation, collateral insurance management and covenant tracking. It empowers corporates and banks to gain 360-degree view of a collateral based on various user roles like Relationship Manager, Customer and Credit Analyst.

Robust Policy Management

The cloud-based solution is designed to validate credit proposals with respect to the bank's defined policies in each stage of credit process.

The defined credit policies cover both financial and non-financial dimensions of an organization seeking credit facilities. It provides a holistic view of the met and breached policies to the Credit Operations Manager.

Intelligent Data Analysis

Oracle Banking Credit Facilities Process Management Cloud Service enables banks to perform quantitative and qualitative analysis of the corporate clients. The Economic Dependency Analysis helps in understanding how the cash flow or the overall financial or trading position of the customer will change in case of any variation in dimensions such as Shareholders, Guarantors, Bankers, Creditor, Debtors, Currency, Country, Top Customers, Insurers, 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 lending solutions easier and brings seamless service to the corporate customer across Oracle and non-Oracle solutions.

Deliver Exceptional User Experiences

“Oracle Banking Credit Facilities Process Management Cloud Service enriches experiences for end users, empowering them with self-service and customizable dashboards.”

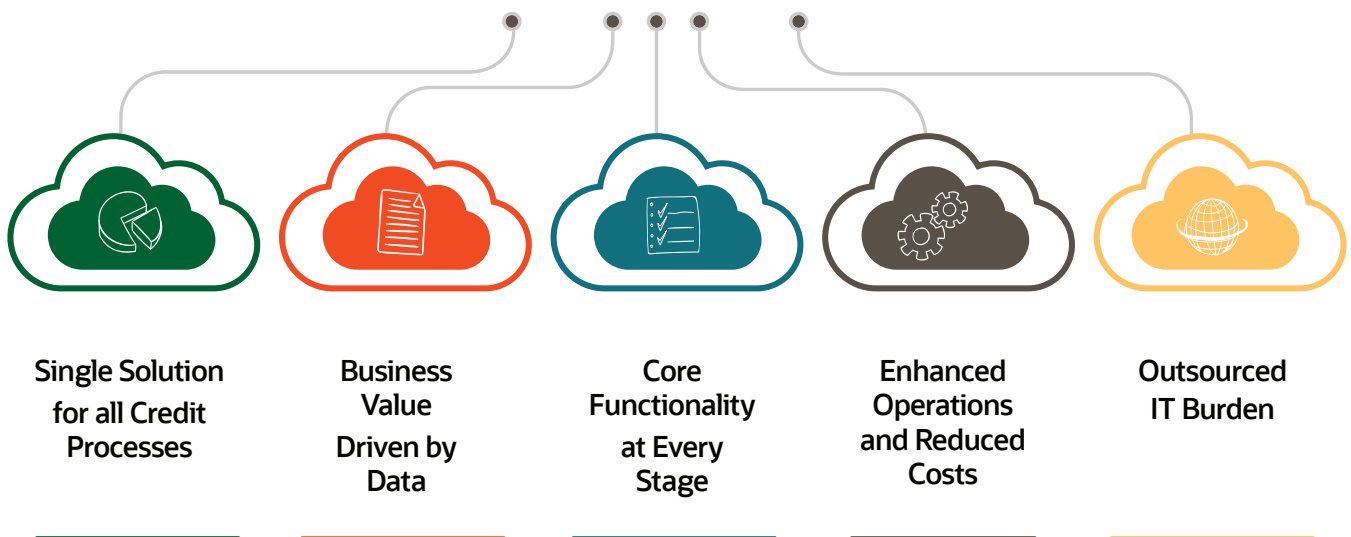
Superior Omni-channel Experience

When paired with the Oracle Banking Digital Experience, the cloud service enables corporate users to originate new credit facilities along with the management of their existing facilities and collaterals. Corporates can also inquire their facilities and collateral details and request for amendment of the facility.

User Persona-based Dashboards

Credit facility management dashboard provides Relationship Managers with a holistic view of the credit exposure of the corporate at their fingertips. It provides the synopsis of available and utilized amount of credit facilities and collaterals for a corporate in a graphical manner to facilitate smarter and faster decision making. It features a widget-based dashboard, supporting Relationship Managers with relevant data, statistics, and actionable information in a simple consolidated view to drive productivity. Here are some examples of alerts that are currently available: collateral due for review, facility due for review, pending credit exception, and so on.

Why Oracle Banking Credit Facilities 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 collateral and credit facilities middle-office cloud platform
- 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 burden
- Empower business users and lower IT dependency

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