

Oracle FLEXCUBE Corporate Lending



KEY BUSINESS BENEFITS

- Single platform for origination and servicing providing holistic coverage across all loan types
- Seamless experience across multiple channels enables customer to use the channel of their choice
- Comprehensive support for syndicated lending and trading loans on the secondary market enables banks to meet the financing needs of multinationals
- Interoperability with existing banking systems and external systems enables banks to provide complete end to end lending solution
- Limits and Collateral management support enables banks to track exposure real time
- Business process automation and straight through processing helps banks to eliminate routine administrative tasks and improve employee productivity
- Complete transparency and real time status updates across channels for customers and participating banks

Corporate Lending has always provided substantial growth opportunities to bank than most other businesses such as treasury services but declining interest rates and lower spreads have reduced the potential profits banks can make and even enhanced the risk of losses. Additionally regulatory requirements have further enhanced the overall complexity of the lending processes. For instance regulations such as Dodd Frank and Basel III have enhanced capital and liquidity requirements forcing banks to incorporate more robust procedures to calculate exposure and US GAAP/IFRS has further increased the complexity of loan accounting.

Current corporate customers want faster loan processing and complete transparency across all customer portals. Additionally they place high value on having consistent experience across all channels. Banks need to embark corporate lending transformation journey because current loan processing system will not be able to meeting customers' requirements and adhere to newer regulations' standards. Banks need to transform their corporate loan processing system to the one that offers high level of automation and straight through processing, higher transparency across customer portals, consistent customer experience across multiple channels, easy integration capability to integrate with multiple internal and external 3rd party systems across business units and teams, and centralization of data.

Oracle FLEXCUBE Corporate Lending is an end to end automated solution that enables easy integration with internal systems and external systems of customers, banks and agencies to meet any type loan requirements of customers through options such as Bilateral Loans, Syndicated Loans or trading the loan on the secondary market. It offer seamless experience and complete transparency across all channels to customers.

KEY FEATURES

- Business process automation and high level of straight through processing
- Seamless experience across multiple channels with real time status updates
- 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 debit and credit bureau data sources to get debit/credit bureau report and score
- Credit appraisal management for faster credit proposal processing
- Capability to offer syndicated loans and trade loans on the secondary market
- Complete lifecycle support for Syndicated loans
- Master agreement for participant banks in Syndicated Lending process
- Complete functionality support for tranches and draw downs

Enhanced customer experience and complete transparency across portals

Oracle FLEXCUBE Corporate Lending centralizes customer centric capabilities. It enables seamless flow of data across different stakeholders such as customers, agents, partner banks with its integration capability. This enables faster loan processing and underwriters can effectively calculate bank's exposure, deal value and expected corporate loans growth enabling bank staff to structure the right solution to customers and cross sell and up sell products and services enhancing customer experience

Centralization of customer centric capabilities also help banks to provide seamless experience across channels and customer can avail the facility of choosing the channel of their choice to initiate or complete a transaction. Bank staff can easily change terms and conditions requested by the customer whenever necessary without the need to transfer this data manually across different stakeholders.

Oracle FLEXCUBE Corporate Lending with high level and automation and straight through processing enables banks to provide complete transparency and real time status updates to customers across all the portals

Provide complete functional and lifecycle support to Corporate Lending

Oracle FLEXCUBE Corporate Lending empowers banks to provide a complete lifecycle support from credit appraisal management, to loan origination and services.

It's all encompassing limit and collateral management capability enables banks to effectively calculate their global exposure to clients and track these exposures real time. Banks can define Multi Country, Multi Subsidiaries, Multi Product and Multi Currency limit structures and link them to them to the loan.

Oracle FLEXCUBE offers a centralized loan origination system that enables banks with faster underwriting processing and the ability to structure loan solution meeting the needs of all types of corporate customers from small organization to large conglomerates with multiple subsidiaries and operations spanning across the globe.

Oracle FLEXCUBE Corporate Lending enables banks to offer flexible loan solution to suit the needs of the customers. It offers various features such as revolving and non revolving commitments, multi currency and multi loan products support, flexible interest and fees, automatic or manual payment and settlement options through multiple accounts, flexible rollover options and multiple disbursement facility. Additionally it offers banks the ability to track and manage non performing loans

RELATED PRODUCTS

Oracle FLEXCUBE is a comprehensive product suite that addresses the varying needs of financial institutions through a single platform. The Oracle FLEXCUBE suite includes:

- Oracle FLEXCUBE Payments
- Oracle FLEXCUBE Universal Banking for Corporate
- Oracle FLEXCUBE Universal Banking for Retail
- Oracle FLEXCUBE Investor Servicing

Complete solution for loan syndication and trading loans on the secondary market

Oracle FLEXCUBE Corporate Lending's service oriented architecture enables banks to integrate with customers, partner banks and agencies to offer syndicated loans to customers and mitigate the risk of financing large loans all by themselves.

It provides a complete functional and lifecycle support for syndicated loans with flexible borrower facility and master agreement to enable transparency for borrowers and participating banks.

Oracle FLEXCUBE Corporate Lending enables banks to provide similar flexible features that it offers to loans to underlying tranches and draw downs and enables automatic update of term and condition changes to the tranches and draw downs whenever necessary.

Its complete solution for trading loans on the secondary market include features such as position tracking, trade settlements, trade and market accounting and setting up fees such as brokerage, break funding and amendment fees.

Complete end to end automated solution

Traditional Corporate Lending processes often involve manually transferring data across multiple systems used by different business units such as business banking and middle markets and different stakeholders such as sales, underwriters, and product managers. Oracle FLEXCUBE Service Oriented Architecture enables easy integration with both internal systems such as sales force and external systems such as credit bureaus enabling the bank to seamlessly transfer data across the multiple stakeholders without the need to input the same customer information repeatedly again and again or transfer the data manually. This integration capability also enables a bank to partner effectively with other banks and outsourcing providers and scale effectively to bring in more customers and also cross sell and up sell to existing customers.

Oracle FLEXCUBE Corporate Lending enables automated workflow with straight through processing. This capability eliminates many of the routine administrative tasks such as filling multiple forms, frequently monitoring customer compliance and repeatedly requesting customer documents. Elimination of routine administrative tasks enables bank staff to focus more on important tasks enhancing their productivity.

Empowered bank staff

Oracle FLEXCUBE 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 banks exposure to customers and the ability of the customers to repay under different economic scenarios. Access to past customer relationship data enables bank staff to structure the most appropriate solution to customers 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 and debit bureaus to perform important sub-processes such as customer identification, KYC, credit decisioning, and collateral valuation, removing friction from the process and supporting strong regulatory compliance.

Additionally centralized and consolidation of customer data enables bank to simplify KYC and AML compliance processes and also effectively calculate global exposure to clients and prospects mitigating the risk of having higher number of nonperforming loans and not meeting the capital and liquidity requirements of Basel III, Dodd-Frank and CRD IV.

CONTACT US

For more information about [Oracle FLEXCUBE for Corporate Lending], visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.



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