

Oracle Banking Credit Facilities Process Management Cloud Service



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. With Oracle Banking Credit Facilities Process Management Cloud Service, Oracle has created a standalone middle-office application that provides all the capabilities and flexibility that banks need, delivered as an easy to manage, cost-effective service. Combining the power of Oracle's modern credit facilities process management solution with the availability, scalability, performance, and security of Oracle Cloud, it enables banks to streamline and manage collateral and credit facilities operations.

Comprehensive, digital age solution

Oracle Banking Credit Facilities Process Management Cloud Service 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. All this is done on a scalable and secure platform in the cloud, reducing the need for additional onsite datacenter investments and increasing operational efficiency.

The cloud service 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,

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

Key Benefits

- Rapid enablement – provision of services in under 60 minutes
- High availability - near zero downtime for updates, multiple availability domains for continuous operations
- Automate scaling up or down immediately to meet demands
- Reduce IT management burden
- Empower business users and lower IT dependency
- Drive better visibility, agility, and business outcomes
- Seamless integration using open standards

documentation requirements, covenants requirements; T&C's to be used etc. and, in addition, handle credit exceptions.

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

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.

The best cloud infrastructure

Oracle Banking Credit Facilities Process Management Cloud Service is delivered on Oracle's next-generation cloud, Oracle Cloud Infrastructure (OCI). Oracle Cloud Infrastructure beats industry performance standards while providing the security and rock-solid reliability (disaster recovery, high availability across regions). It provides powerful capabilities that banks need to perform and to meet regional and industry-specific compliance requirements. By delivering credit facilities process management software as a service on OCI, we help you save time and money. Oracle's Credit Facilities Process Management Cloud Service eliminates the need for additional hardware and middleware, eliminates installation costs and reduces implementation costs. It also eliminates unpredictable costs of managing, patching, and updating software and hardware. Finally, we offer subscription-based pricing that's flexible, scalable for growth, and cost efficient.

The cloud service offers banks complete support with IT operations, infrastructure administration with disaster recovery and application maintenance services on a single extensible architecture platform; delivering unprecedented scalability, performance, and security while reducing IT risk and complexity and lower total cost of ownership.

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 Cloud Service cuts through functional silos and operational inefficiencies that come with fragmented, outdated technologies and manual processes. With Oracle Banking Credit Facilities Process Management Cloud Service banks can accelerate credit origination and servicing, pre-qualify credit lines, track exposures to customers in real-time, and mitigate business risks.

Connect with us

Call +1.800.ORACLE1 or visit oracle.com. Outside North America, find your local office at: oracle.com/contact.

 blogs.oracle.com

 facebook.com/oracle

 twitter.com/oracle

Copyright © 2021, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

This device has not been authorized as required by the rules of the Federal Communications Commission. This device is not, and may not be, offered for sale or lease, or sold or leased, until authorization is obtained.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group. 0120

Disclaimer: If you are unsure whether your data sheet needs a disclaimer, read the revenue recognition policy. If you have further questions about your content and the disclaimer requirements, e-mail REVREC_US@oracle.com.
