

# Oracle Banking Corporate Lending Process Management

Today, there is a clear disconnect between a corporate customer's financing needs and what banks are offering. Corporate customers demand immediate financing solutions to drive faster business outcomes and customized solutions suited to their unique business needs. Corporate customers also want banks to be thinking partners who proactively provide advice and solutions to maximize the success of their business. Banks, on other hand, are still traditional in nature, slow in processing loans, offering commoditized financing solutions with little customization. And bank's relationship managers though offering reliable services are not thinking partners who steer customers to success. It is therefore imperative banks transform their corporate loans solution or face the risk of losing their business to tech behemoths and Fintechs. Banks should leverage an efficient corporate loans process management system such as Oracle Banking Corporate Lending Process Management to enhance operational efficiency, digital experience and empower staff with right tools to address customer financing needs with innovative solutions.

## SIMPLIFY AND ACCELERATE LOAN ORIGINATION

Oracle Banking Corporate Lending Process Management offers a simplified and faster loan origination process that is minimalistic in nature, involving the least number of steps. The steps include capture customer loan requirements, collect necessary documentation, only if necessary, approve the loan and finance the customer. Any customer specific preferences and covenants are automatically taken from the credit line defined by the credit facilities systems.

## CUSTOMIZE TO CUSTOMER'S UNIQUE NEEDS

In addition to directly gathering the customer preferences from a specific credit line for which the customer requested a loan, banks also have the option to customize covenants and preferences such as interest types, schedule and other parameters specific to a particular loan if a customer requests for customization. Banks have the facility to customize a loan during loan origination or when the customer requests for a restructure during the loan lifecycle. Oracle Banking Corporate Lending Process Management is designed to offer the best possible solution to enhance customers' business outcomes.

### Key Benefits

- Meet on-demand customer financing needs with loan origination that is minimalistic
- Meet customers' unique financing needs with customizable options
- Easily meet customer renegotiation needs with flexible loan restructuring capability
- Build differentiated and connected experiences to customers with pre-built APIs
- Improve employee productivity with dashboard facility, efficient workflows and process automation
- Offer complete transparency and real-time status updates across channels for bank staff and customers
- Easily adhere to IFRS, Basel III and CRD IV other regulatory requirements

## ENABLE COMPLETE FUNCTIONAL AND LIFECYCLE SUPPORT

The solution empowers banks to provide a complete lifecycle support beginning with loan origination to servicing and closure. Apart from accelerating loan origination processes, Oracle Banking Corporate Lending Process Management offers comprehensive servicing capabilities such as undertaking revolving and non-revolving commitments, automated and manual payments and settlements options through multiple accounts, flexible rollover options and multiple disbursement choices. The loan closure capabilities enables a smooth workflow process that entails undertaking payment and settlement verification, payment of unsettlement amount, collateral release, legal verification and document preparation and generating loan closure advice. Additionally Oracle Banking Corporate Lending Process Management offers a comprehensive dashboard to track loan status and minimize non-performing assets. Banks also have the option to restructure loans to suit customer needs during the loan lifecycle.

## FLEXIBLE LOAN RESTRUCTURING

Oracle Banking Corporate Lending Process Management allows banks to restructure loans based on customer needs throughout the loan lifecycle. Customers have a wide variety of preferences such as changes in principal, interest rates, schedule, etc., to restructure loans. To safeguard banks from unforeseen risks that may occur due to the change in loan plan, Oracle Banking Corporate Lending Process Management offers the capabilities to undertake complete credit re-evaluation of the customer. Right from undertaking KYC and AML verification to internal and external field, legal and risk evaluation to get accurate credit worthiness of the customer and then restructure the loan to suit customers' unique requirements while ensuring the banks' credit risks are minimized.

## MAXIMIZE CORPORATE LOANS BUSINESS EFFICIENCY

Oracle Banking Corporate Lending Process Management has been built to enable bank staff to maximize their efficiency and serve customers better. Its process framework enables bank staff to optimize process efficiency with the right level of automated and computer aided workflows. It offers a comprehensive dashboard that enables bank staff to minimize non-performing assets, track application status and pending tasks across all stakeholders and expedite processes and ensure new opportunities are captured effectively.

## OFFER DIFFERENTIATED EXPERIENCE

Banks can now leverage pre-built API across corporate loans functions and build different experiences for a competitive edge. Banks can build differentiated experiences on their own, or in partnership with fintechs or corporate customers. Integrating with corporate customers' ecosystem enables banks to understand the customers' business operations more deeply and offer innovative solutions. This can not only set the bank apart from its competitors but address the customers' unique pain points.

### Key features

- Minimalistic loan origination processes
  - Pre-configure customer preferences and covenants directly from credit line or customize them based on customers' request
  - Easily amend or restructure loans on customers' request during loan lifecycle
  - Enables real-time tracking of application status, non-performing assets and tasks undertaken by various stakeholders
  - Complete lifecycle support for corporate loans right from origination, to servicing and closure
  - Support for Open APIs across corporate loans functions
  - Service oriented architecture and open API support enables integration with internal and external 3<sup>rd</sup> party systems
  - Configurable processes and form parameters specific to loan types
  - Prebuilt interfacing to Oracle applications.
- Comprehensive dashboard for bank staff to enhance efficiencies

## BOOST CORPORATE CREDIT CAPABILITIES WITH ORACLE SOLUTIONS

Oracle Banking Corporate Lending Process Management offers a true modular architecture and supports a vast number of pre-built APIs. The solution can easily interface with existing banking applications further enhancing banks' corporate credit and loans capabilities. Banks can also leverage other Oracle solutions to maximize the effectiveness of corporate credit offerings. Oracle Banking Credit Facilities Process Management and Oracle FLEXCUBE Enterprise Limits and Collateral Management to pre-qualify credit lines and minimize credit risks. Enhance the ability to meet all types customer financing needs with wide range of flexible options offered by Oracle Banking Corporate Lending. Oracle Financial Services Revenue Management and Billing helps structure profitable deals. Oracle Banking APIs enables banks to leverage a vast number of corporate credit APIs or easily build new ones and enhance corporate credit capabilities. Leveraging Oracle Financial Services Analytical Applications banks can gain purpose driven insights that help mitigate risks, adhere to regulatory requirements and identify opportunities for cross-sell and up-sell. Oracle's integration framework easily interfaces with credit, field and other agency systems and can accelerate the process of approval, market evaluation and fraud checks from external teams.

### Related Products

The following are complementary products that add to the capabilities of Oracle Corporate Lending Process Management

- Oracle Banking Corporate Lending
- Oracle Banking Credit Facilities Process Management
- Oracle FLEXCUBE Enterprise Limits and Collateral Management
- Oracle Banking APIs
- Oracle Financial Services Revenue Management and Billing
- Oracle Financial Services Analytical Applications
- Oracle FLEXCUBE

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