



► Wealth Management

Current Situation

- Lots of manual processes
- Many involved parties
- Inefficient information gathering
- Long processing times - frequent loops

Automation of complex lending business

- Facilitating assistants in every step
- Multiple entry points
- Interfacing with CRM, DMS, core banking....
- Automated (rule based) decisions

Benefit for Business

- Reduce processing time & operating cost
- Speed up time to market
- Improve customer experience
- Increase transparency



Higher level of automation and interfacing with existing systems result in up to:

90% of credit requests decided without manual interaction and back loops

80% cost reduction per credit case

10 times larger credit book

Supporting strategic goals

- Manage your credit risks
- Reduce resources
- Close credit contracts in reasonable time
- Gain transparency
- Adapt to new needs easily
- Let solution grow with your business strategy

Agile Implementation Strategy

Deliver initial project in 9-12 month length - bring immediate business benefit. Keep complexity manageable.

Stay agile with continuous enhancements such as more products, higher integration, enlarging process length or enhancing level of automation.

Originate Loan

Front-end for credit experts

- Capture cases of all complexity
- Full flexibility for customized deals

Case assistant for client advisors

- Assistant supported case entry
- Routing to experts

Direct access for clients

- Integrated into eBanking
- Direct case fulfillment and tracking

Underwrite Deal

Case origination rules for the front

- Configuration offering
- Pricing schemas for all configurations

Escalation rules for special deals

- Competence based escalation
- 4-eyes principle & audit trail

Pricing Rules

- Process for individual pricing
- Competence based approvals

Check Credit Risk

Credit analysis

- All case information in one place
- Customizable case scoring

Credit decision

- 4-eyes check and escalation process
- Revert to front for credit request amendment

Automated decision rules

- Conditions for automated decisions
- Sort out cases for individual check

Generate Documents

Document preparation & presentment

- Automation of complex contracts
- Reduced contractual risks

Online presentment & eSignature

- Optional integration of eSignature
- Designated signatories handling

Check Completeness

Document returns

- Assisted verification of documents signed by client
- Make use of existing DMS

Close loan

Complete loan booking

- Assisted check of booking conditions (audit proof)
- Internal and regulatory documentation

Loan Servicing

Annual review status tracking

- Annual review alerting
- Dynamic action check lists

Credit monitoring

- Action alerting
- Customized monitoring rules

Monitor Cases & Process

Audit trail & business reporting

- SLA-monitoring & escalation
- Performance monitoring of process, people and products