DeVision «SME Loan»
automation of corporate lending processes

made in FBS

ELECTRONIC VOTING

The system provides electronic coordination and adoption of the decision to grant the loan. The structure of participants in the voting is flexibly configured depending on the product type and the attributes of the loan application

ELECTRONIC CREDIT DOSSIER

All information about the customer is available for analysis to all participants of loan application consideration process who complement the dossier with different electronic documents

DeVision "SME Loan" is the front–office solution that automates loan origination business–processes in the field of corporate customers lending as well as customers representing small and medium size business: from receiving and evaluation a loan application until decision on loan granting, stamping and signing the necessary documents. The functionality of this solution includes the following:

checking the customer in the "stop list"; analysis of application attributes to detect suspicious moments and potential frauds (Anti-Fraud);

possibility of obtaining data from the Credit History Bureau;

entering into the system complete information about the customer and its business, necessary to make a decision: consolidated information about the customer, a description of the customer's business, funding structure, balance sheet, income statement, structure of assets and liabilities, turnover and cash payments analysis, cash flow analysis, description of the collateral. The set of information about the customer may vary according to the type of borrower's business;

calculation of necessary financial indicators of the customer solvency based on the data entered;

automatic calculation of the borrower rating: is carried out based on the borrower personal data entered, borrower's loan history, existence and the debt amount of the borrower to the Bank, the discipline (timeliness, regularity, completeness) of debt repayment;

registration of the application in the system in the form of customer "Electronic Credit Dossier": all information entered into the system about the customer is available for the analysis to all participants involved in the process of loan application consideration who supplement the dossier with different electronic documents, ratings and comments (statements, contracts, photos, signatures samples, rating calculation, calculation of economic indicators, conclusions provided by the departments, etc.). The solution enables import of financial statements (balance sheet, income statement, cash flow statement) from Microsoft Excel directly into the system;

printing the complete set of documents when granting the loan.

FLEXIBLE PRODUCT CONFIGURATION

DeVision "SME Loan" provides flexibility for the configuration of business-processes of any complexity, allowing to include into the process all necessary actions and to involve into the process all necessary participants.

The Solution enables the possibility of credit limits delineation according to the authority levels of Bank employees, ensuring the risk reduction of granting "problem loans". A configuration of roles for distribution of access to certain actions and documents of the credit product is also available.

The system allows a quick configuration of the loan application attributes the forms of input and display of information in accordance with the business requirements. For each loan product a particular number of loan application attributes is configured.

The Bank employees can configure by themselves the process of loan application

consideration and decision-making strategy to provide the loan. For each loan product a particular strategy for the application consideration and decision-making may be configured.

High effectiveness and controllability of credit products sales is reached due to pipelined conveyor organization of loan application processing, as well as due to control over the duration of each stage of loan application consideration and setting of time KPI's for all process participants.

DeVision "SME Loan" is implemented in a classic three-tier architecture, implying three components: the client application ("thin client"), server application to which the client application is connected and the database server with which the application server is connected.

To ensure the activity of users, their workplace should be provided with the web-browser MS IE 7.0+, Firefox 3.5+, Chrome.

Always in progress!

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