

FlexFinance® Lending

Off-the-Shelf Customised Lending Suite: Manages Lending Processes and Optimises Back-Office Operations

Streamlining Go-to-Market Strategies for New Credit Products & Customer Segments

- ✓ FlexFinance® offers solutions for automated and legally compliant mapping of all lending processes and products: from lending origination, approval, back-office processing, settlement and posting to bank management including fulfilment of all legal and regulatory requirements.
- ✓ Consistent straight-through processing allows FlexFinance® to automate all processes from lending preparation up to lending conclusion after repayment. Banks benefit from:
 - Lower unit costs
 - Increased quality
- ✓ In addition to creating entire solutions for lending operations, FlexFinance® enables banks to acquire individual functional elements and lending process components, to integrate these into existing applications.
 - Streamline go-to-market strategies for new credit products and customer segments ensured.

Successful Projects = Successful Customers

- ✓ Together with a variety of workflow providers and system integrators, FERNBACH has implemented numerous projects at international banks.
- ✓ FlexFinance® Lending provides a complete, workflow-based lending solution and ensures integrated process support for the entire life cycle of diverse loans and controls working steps by an integrated workflow management system. The modular structure forms the foundation for compiling and adjusting applications to meet the specific requirements of a bank in terms of layout, process sequence, data set, functional scope etc.
 - Based on this workflow and component concept, FERNBACH has developed specific procedure models to implement lending projects of each size at low costs and in a short time.

Rapid credit assessment

Customised Software for Your Individual Requirements

- ✓ Business cases in focus: The modular software structure is instrumental in satisfying our customers' requirements and expectations.
- ✓ Branch offices, points of sale, dealers or mobile sales unit: Every sales channel can be integrated easily into lending operations via reliable web technology.
- ✓ The high degree of automation for routine activities and the most up-to-date process management strategies relieve the workload on banking personnel and allow them to produce rapid and highly accurate results and decisions.

Complete mapping of budget calculations to determine the disposable income

Monthly Income		Monthly Expenses	
Net Income of the 1st Debtor*	4,500.00 £	Rent and Related Costs*	900.00 £
Other Income of the 1st Debtor	£	Maintenance Payments	0.00 £
Net Income of the 2nd Debtor	£	Savings Expenses	0.00 £
Other Income of the 2nd Debtor	£	Provisional Insurances	0.00 £
		Installments for Mortgages	0.00 £
		Installments for Other Loans	0.00 £

Assets		Liabilities	
Real Estate	£	Mortgages	£
Securities	£	Installment Loans*	0.00 £
Other Assets	£	Other Liabilities	£

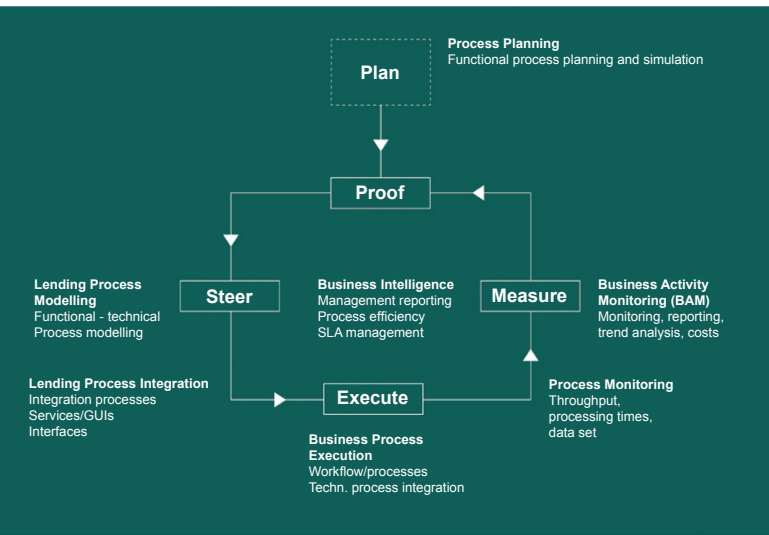
1. Debtor

Surname* Fisher | Street* / Number* Cork Street | 26
 First Name* John | Zip Code* / City* W1S 3NG | London
 Country* United Kingdom

Gender* Male | Marital Status* Single | Net Income* £
 Number of children* | Other Regular Income* 0.00 £
 Nationality* United Kingdom | Rental Expenses* £
 Date of birth* 14.08.1980 | Consent for obtaining credit reference agency information is available.
 Place of birth* London | Add 2. Debtor
 Occupational Status* Employee | Occupied since 01.09.2000

FlexFinance® Lending

Efficient Business Process Management; Ensuring Low Unit Costs



BUSINESS PROCESS MODELS ARE IMPLEMENTED DAILY BY FLEXFINANCE® LENDING:

DEFINE/DESIGN: Business processes, products, access rights and roles are modelled by professional administration tools. Banking staff can make any changes quickly and reliably.

MEASURE/ANALYSE: Every system entry, decision or process operation is documented in the system and can be analysed in the Management Cockpit.

IMPROVE/CONTROL: Any improvements that are made based on in depth analysis are checked regularly and made available to all users immediately.

✓ In the lending business, decision-making processes are instrumental to the success or failure of operations which highlights the importance of networking among managers with high-quality information.

- To facilitate data transfer, business operations and business process management are being increasingly automated by FlexFinance® Lending.
- FlexFinance® Lending can accommodate processes involving all information that culminates in a clearly defined outcome.

✓ The lending operations in a bank are modelled by FlexFinance® Lending in the BPM tool and linked to the information in the IT systems.

✓ Authorised users are involved in lending processes and accept only those tasks defined for them in the profile.

- Mailbox system enables direct access to the information assigned to them.
- Control system led through the workflows, hence everyone knows exactly what decisions should be made and when.

✓ The automated processing of information, for example from rating and/or scoring systems ensures shorter decision making processes and more accurate decisions.

Totally Modular Structure; Incorporating Sales Channels and Life Cycle M

- ✓ Sustainable market success involving competitive products, profitable margins and satisfied customers is a key objective in the lending business.
- ✓ FlexFinance® Lending, a solution that ranges from a lending business platform comprising more than 50,000 users to a back-office system for structured lending operations, has gone live.



Software solutions for all business models in the lending business

Fast Integration Capacity; Fully Extensible & Sustainable for Low Costs

✓ FlexFinance® Suite and all FlexFinance® Products are based upon the FlexFinance® Platform.

- FlexFinance® was developed in accordance with the Java EE standard and can operate in any ordinary hardware environment.
- FlexFinance® operates with any third-party software for Data Repository, Workflow Management, Rule Engine, Reporting and EAI Tools to connect to third-party systems.

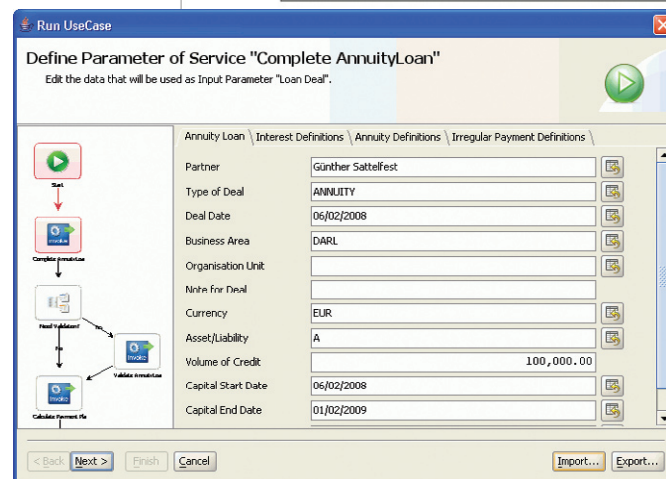
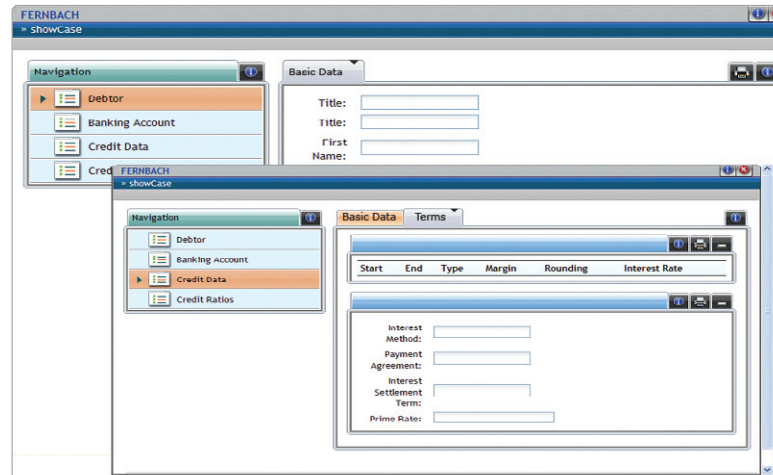
✓ The existing technical infrastructure in a bank can still be used.

✓ The FlexFinance® Suite forms the functional foundation for all FlexFinance® products and solutions.

- All components needed to set up banking solutions are included.
- FlexFinance® Lending is suitable for use in quick in-house development processes.

✓ The service-based components ensure optimum integration into existing architectures (SOA).

- FlexFinance® Suite Composer ensures individual requirements can be met using standard software.



Standard UI generated and deployed

Run Wizard for direct test

Management in One System

✓ FlexFinance® Lending is characterised by optimum product flexibility, mathematical/financial accuracy and transparency of processes and results.

- Sales activities based on financial consulting and focused on deal conclusions.
- Readily available and processing credit service centres.
- Complex lending portfolio management geared towards efficiency and risk control.

✓ FERNBACH's customers set the standard for the most cutting-edge credit solutions.

- Implementing customer-engineered or standardised credit solutions in complex system environments is part of FERNBACH's day-to-day business.
- The component-based solution FlexFinance® Lending and professional administration tools ensure quick and reliable system implementation.
- Customers are impressed by the user-friendly interfaces, which were developed using the latest standards of software ergonomics in order to secure customer investment in the new technology.

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Advantages

- Advanced architectural features specially tailored to meet specific customer requirements
- Comprehensive, process-based mapping of all functionalities of lending operations for retail and corporate lending
- Fast implementation of market and regulatory requirements and rapid deployment of new products onto the market
- User-friendly, state-of-the-art software
- Straight-through processing for all processes results in cost saving
- Uses existing systems and their functions
- Automation of the entire life cycle of a loan
- Modular structure provides possibility for customised extensions

REFERENCES MORE THAN 50 LEADING BANKS TRUST FERNBACH! An extract from our reference list:



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