

UNIQUARE Business-Management Loan

Efficient processing – high security

Today banks have to cope with significant pressures in respect of cost and competition as well as increasing customer expectations concerning products and services. More effective and flexible systems are needed to respond to new demands quickly and without risk. At the same time it is becoming more and more important to reduce high processing costs and to ensure cost effective loan processing. Specific process flows need to be more automated and standardized. In addition, new legal requirements necessitate uniform risk management and assessment systems.

UNIQUARE Business-Management

UNIQUARE Business-Management (UBM) directs and manages all processes and ensures the optimal use of the different distribution channels at the point of customer contact, from marketing, acquisition, advisory services, processing of loans to transaction handling. *UBM Loan* is the component that provides an efficient loan processing while minimizing the risk at the same time.

UBM Loan

Continuous, efficient processing: *UBM Loan* consists of powerful software components that optimize and manage workflows and enable a reduction of costs associated with the loan business. *UBM Loan* supports the complete loan business, starting at the request for a loan, to authorization, issuing the contract, ongoing loan monitoring until loan closure. All relevant additional functions, e.g. administration of guarantees are included in *UBM Loan* or optionally available. Ongoing process monitoring identifies any weaknesses in the sales process and supports their elimination.

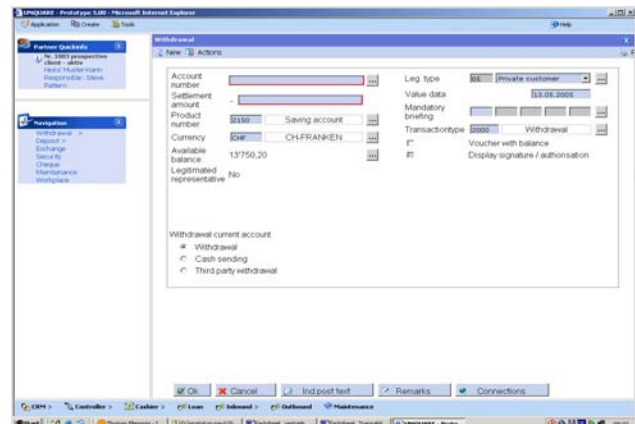
Minimized risk of default: Automation and standardization of processes by using *UBM Loan* generate savings between 30 - 40% of current process costs while improving the service quality as seen by the customer. Guided workflows and standardized processes lead to a higher sales closure rate. Automated checks minimize the risk of default.

Solution for corporate and retail banking: The solution supports the business processes in both, corporate and retail banking of all bank types and organizational units. It also maximizes the specific advantages offered by the different sales channels.

UBM Suite

UBM Loan is part of the *UBM Suite*, which offers specific loan components as well as standard components for acquisition, advisory services and transaction related business. The integrated nature of these components enables the effective support of the entire value adding process in banking.

Given its modular structure, *UBM Loan* can be integrated into the existing IT environment or implemented as part of the complete *UBM Suite* solution. Individual customization and parameterization of the various components enable us to meet your specific business needs.



UBM Loan similar to the *UBM Suite* as a complete package is available both in advanced Web technology and in client/server technology. Both versions are multi-platform capable, provide multilingualism and are fully scalable

Benefits

Increased revenue

- Higher closure rate
- Increased customer added value
- Greater efficiency based on:
 - Process optimization (automated, standardized processes), integration and ongoing process monitoring
- Minimization of error sources and prevention of redundant data recording
- Minimization of formal risks by automated testing

Improved customer service

- Fast transaction processing
- Competent product information
- Higher process transparency (continuous status information available)

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Specific Strengths

Optimized process performance

- Process management, monitoring, controlling and guidance through the complete loan process
- Multi-channel management across sales, advisory service and fulfillment
- Continuous data access and early consistency checks in all software modules
- Easy integration
- Modular architecture

User friendly system handling for staff members

- Availability and optimized presentation of all relevant information
- Intuitive user interfaces and dynamic screens
- Integrated help system

Reduced time to market

- Easy configuration of loan processes
- Easy configuration of loan products

Important Features

- System driven support of the loan process
- Automatic conversion of potential customer to customer
- Online requests of legacy system
- Online requests of borrower information systems/blacklists etc.
- Automatic account opening/closure
- Monitoring of loan by date and task
- Tracking of all relevant changes
- Cross-selling and up-selling by links to acquisition and advice modules

Interfaces to:

- Transaction system (including proprietary legacy systems)
- Acquisition and advisory system
- Borrower information system
- Collection service
- Cadastral register
- etc.

Further Information

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Components and Functions

Administration of customers and potential customers

Creation/update of customers and potential customers
Creation/update of associates (e.g. commercial entities)
Presentation of exposure

Product information system

Creation/update of product information
Optimized presentation according to target group (employee and customer) and distribution channel

Product comparison (financial mathematics)

Integration of financial mathematics tools

Creation, check and processing requests

Creation/update of master data
Analysis of economic situation (self assessment)
Recording of guarantees and calculation of coverage
Calculation of offer and payment plan
Arrangement of conditions and fees
Scoring/rating

Authorization

Determination of authority and information path
Approval and comments

Issue of offer

Offer generation
(Electronic) forwarding
Offer printing

Issue and administration of contracts

Generation of contracts
Printing of contracts
Return of contracts
Extension/deferral of loans
Electronic filing including all attachments

Loan monitoring

Ongoing monitoring of payments
Monitoring of loan rating at fixed dates
Identification of nonperforming loans

Optional: administration of guarantees

Creating/editing of guarantees
Assessment and calculation of guarantees
Establishment of guarantees
Booking of guarantees

Form management

Creation and administration of standard forms and contracts
Link to customer/business cases etc.
User administration and authorization