

EMPOWERING

Banking

Proposal Manager

[speaker name]



Built on Microsoft 365, the Proposal Manager Solution delivers banking specific capabilities for streamlining and improving the proposal management process for corporate lending



Integrated for simplicity

Integrate administration tools and insights with a modern, flexible experience and built-in compliance solutions.



Built for teamwork

Enable seamless cross-team collaboration with connected communications, document sharing, and co-authoring.



Unlocks creativity

Deliver compelling content quickly and easily with a connected experience across devices.

Commercial banking is extremely competitive



**Highly competitive
lending environment**

34% of the largest global firms work with 11 or more banks.¹



**Pressure to reduce
operational costs/margins**

80% of back-office commercial bank employees' time is spent on repetitive, manual tasks.²



**Increasing client
expectations**

68% of corporate clients are willing to change their primary bank to access services through a one-stop digital shop.³



**Increased compliance
and security demands**

57% of commercial banks name compliance as the biggest challenge to offering a digital lending solution.⁴



**Culture of
collaboration**

61% say the solution to reaching their strategic goals is collaborating more across functions, paired with faster decision making.⁵

Banks are Digitizing Core Processes

Corporate Lending

Loan origination

Proposal management

Risk analysis

Compliance management

Funding & disbursement

Loan servicing

Loan repayment

Refinancing

Loan origination



Integrated for simplicity

Automate proposal management

A Relationship Manager is building a repeatable process to create proposals for corporate bank clients. He needs to reduce the overall time taken to complete the loan process and deliver a proposal.

Data integration from core systems and documents

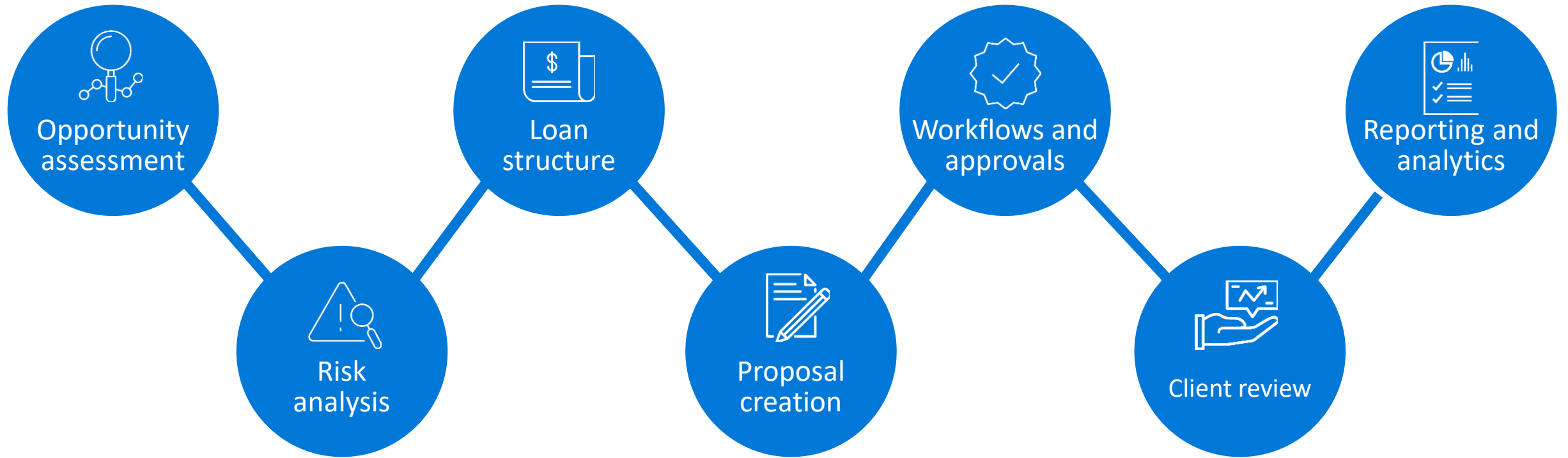
Customized and secure lending process workflows

Built-in proposal tracking and notifications

Dynamically generated proposals



Solution Streamlines and Automates a Disjointed Process



Proposal Manager: How it works

Scenario: A relationship manager and loan officer work with other team members to prepare a commercial lending proposal for a prospective client. The Solution streamlines these steps:



01

Kick-starts lending proposal process

Captures client needs on the go and uses pre-built templates from Teams repository, along with SmartLinks, to link data from disparate data sources and client documents.



02

Generates process flow

Identifies and engages key colleagues to create a proposal deal team in Teams, assigning key tasks, content owners and schedule.



03

Streamlines risk & compliance processes

Uses links to banking, credit, risk systems and spreadsheets, with pre-built workflows, checklists and document repositories to streamline tasks and approvals.



04

Collaborates with cross-group team members

Uses Teams to easily communicate, collaborate, assign, iterate and co-author sections of the draft proposal, ensuring key tasks are completed on time and securely.



05

Accelerates and simplifies proposal creation

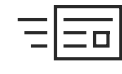
Streamlines editing effort and tracks proposal content across groups, while ensuring the completeness and consistency of documentation, risk, and proposal terms and conditions.



06

Expedites the proposal through internal approvals

Completes internal analyses, reviews, and client feedback or negotiations, gathers final rates, and submits the internal proposal document through the approval route.



07

Finishes proposal and formalizes to client

After iterative consultations with the client, deal team, and internal approvers, secures final sign-offs and presents the formal commitment letter to the client.



Opportunity assessment

Challenges: cohesively and holistically gather and track data and documents associated with corporate lending

Identify corporate lending opportunities and rapidly trigger the proposal process

Track proposal status and uncover opportunities to optimize the credit facility

Easily gather client documents such as financial statements and business plans and link selected data

Generate and upload call reports on the go clearly reflecting clients' needs

Efficiently formulate client cashflow and funding needs

Automatically select the required templates and forms





Risk analysis

Challenges: assessing client funding needs, cashflows, collateral assets, and guarantees with a holistic view while mitigating risk.

Easily access a complete set of client financial documents

Accurately assess and value client collateral assets

Seamlessly evaluate and optimize the client and credit facility risk

Consider obligor liability and limits in the proposal context

Easily collaborate with the proposal team to explore credit options with the client and improve return versus risk





Loan structure

Challenges: balancing competing priorities – creating a loan that is favorable to the bank while providing a competitive, winning deal structure. Presenting a credit structure that will engender internal approval.

Seamlessly generate credit facility structure disbursement schedules

Tap into the power of the team to consistently formulate viable options with pricing and expected returns

Determine credit terms and conditions

Set forth clauses of default





Proposal creation

Challenges: ensuring completeness, correctness, and currency of customer documents. Easily obtaining relevant internal documents. Streamlining the proposal creation process across disjointed data siloes.

Schedule tasks for and assign sections of the draft proposal to deal team members

Automatically create client documents (including waivers where required)

Prepare offering ticket for internal approvals, and determine appropriate approval route to expedite sign-offs

Dynamically generate proposal through collaborative iterations with the deal team and client





Workflows and approvals

Challenges: identifying point-people for approvals. Orchestrating the deal pursuit. Unifying and automating paper-based processes. Conducting interim and final approval. Automating compliance checks with artificial intelligence capabilities.

Efficiently conduct profitability analysis

Collect appropriate sign-offs from approvers and senior credit risk officers

Obtain approval from credit committee as necessary

Easily monitor workflow and individual task status via notifications and visualizations





Client review

Challenges: accurately capturing call memos and reflecting client's feedback. Incorporating feedback into a revised proposal. Creating customer presentation. Explaining loan structure, default clauses, and loan advantages and terms to customer. Making updates based on client feedback in real-time with notes and annotations.

Formalize and finalize proposal documents with automatic component compilation

Collect and securely safekeep documentation of financial collaterals

Easily submit the formal commitment letter to client, ensuring it reflects the agreed upon and approved terms

Conduct impactful proposal presentation



Proposal management processes tailored to a variety of roles



Relationship
Manager



Credit
Analyst/Loan
Officer



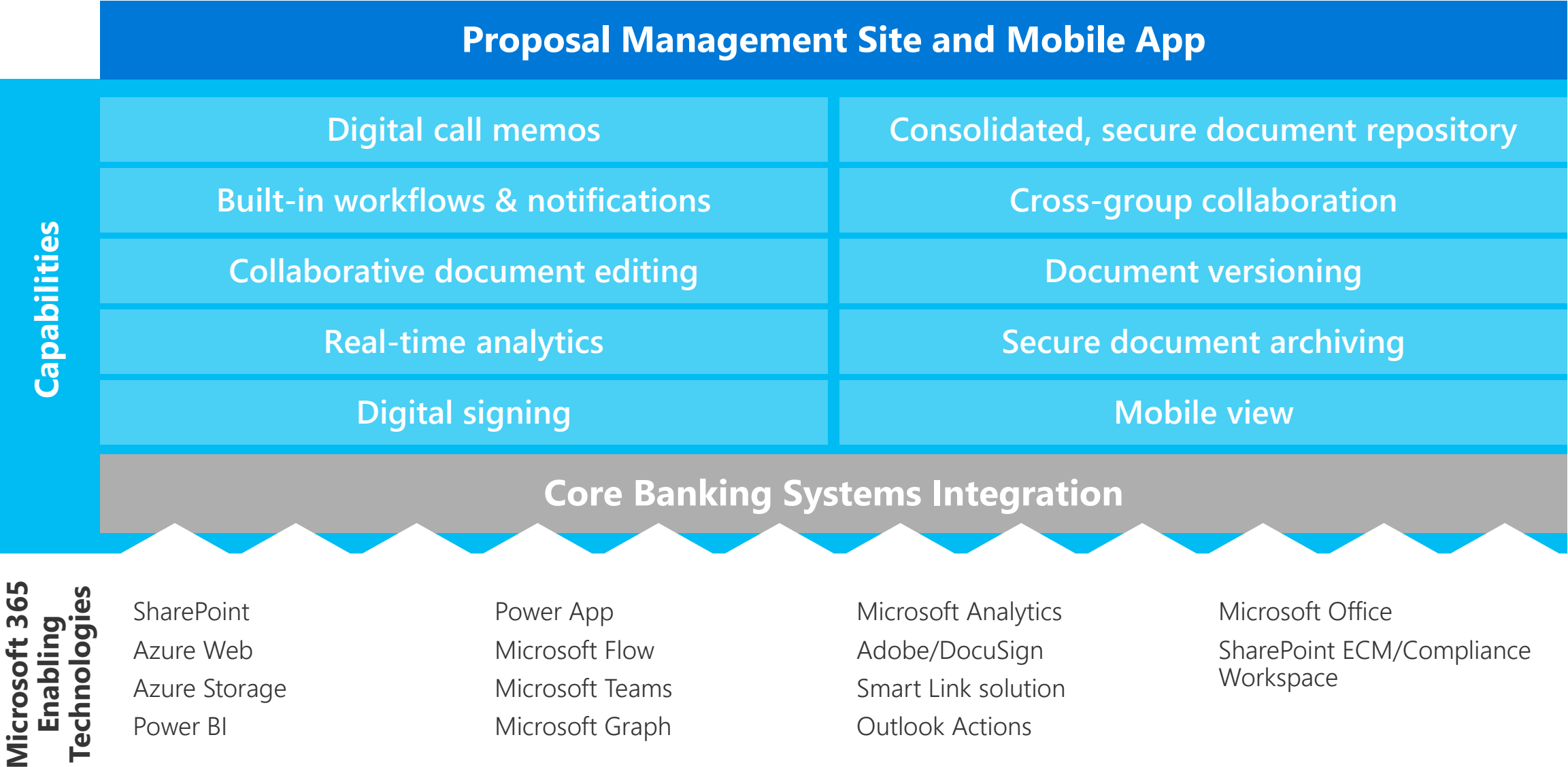
Risk
Officer



Compliance
Officer

Teams View

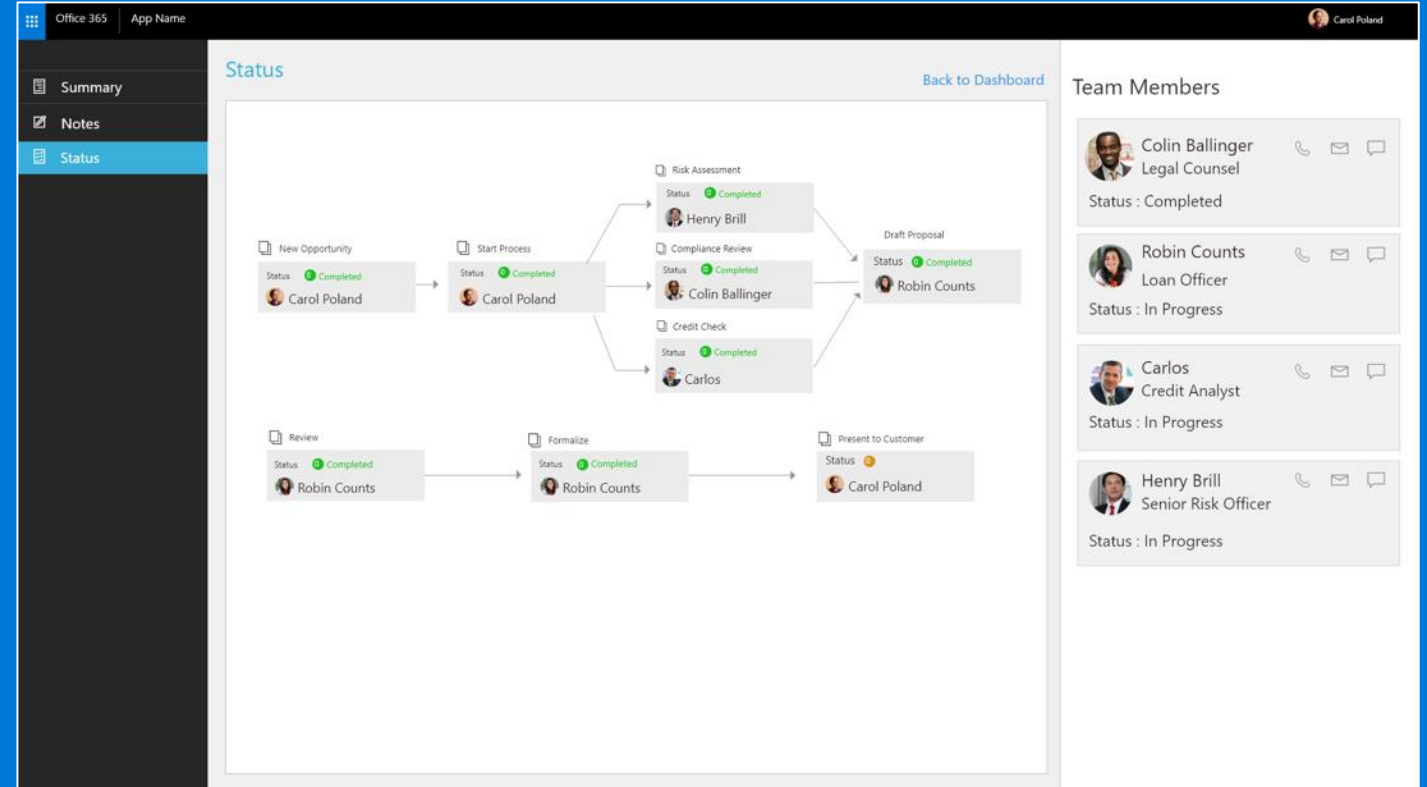
Banking Specific Solution Built On Microsoft 365



Built-in Workflow and Deal Team View

View the proposal workflow and overall status, broken down by role. One can see the status of different tasks and which team member is responsible for each step in the process.

See all channels related to a particular opportunity in a unified hub, as well as related conversations and files. This layout provides a snapshot of the proposal status.



Activity

Chat

Teams

Meetings

Files

Store

Feedback

Favorites

Supplemental Liquidity

General

Compliance

Credit Analysis

Customer Decision

Formal Proposal

Risk Assessment

Acquisition of Capital Stock

General

Compliance

Credit Analysis

Customer Decision

Formal Proposal

Risk Assessment

Revolving Loan Facility

General

Compliance

Credit Analysis

Customer Decision

Formal Proposal

Risk Assessment

Supplemental Liquidity > General ...

ConversationsFilesProposal Manager +

New Opportunity

StatusCompleted

CPCarol PolandRelationship Manager

Start Process

StatusCompleted

RCRobin ColinsLoan Officer

Risk Assessment

StatusNot Started

VEVictor EllisonSenior Credit Risk Officer

Compliance Review

StatusIn Progress

AWAlicia WilmerLegal Counsel

Credit Review

StatusNot Started

CSCarlos SlatteryCredit Analyst

Draft Proposal

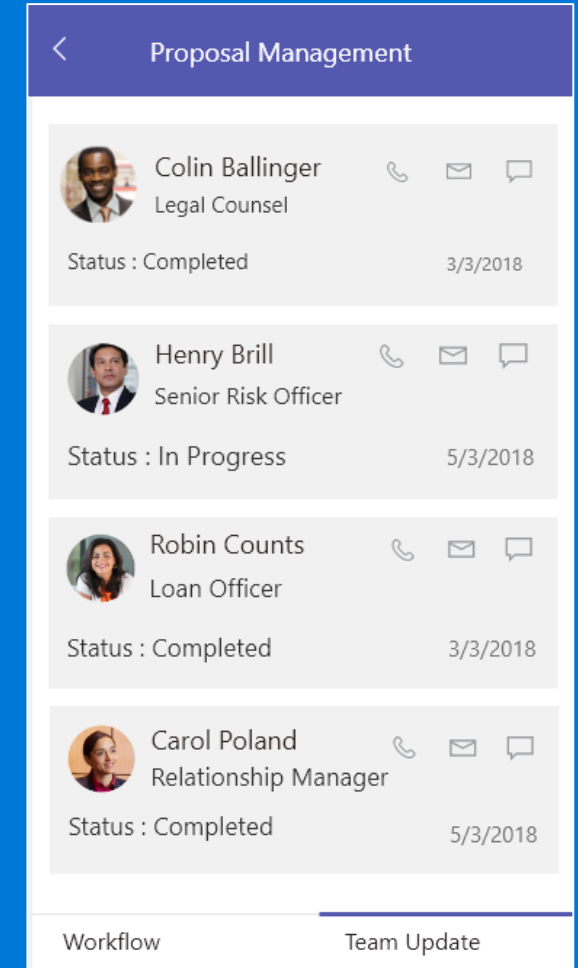
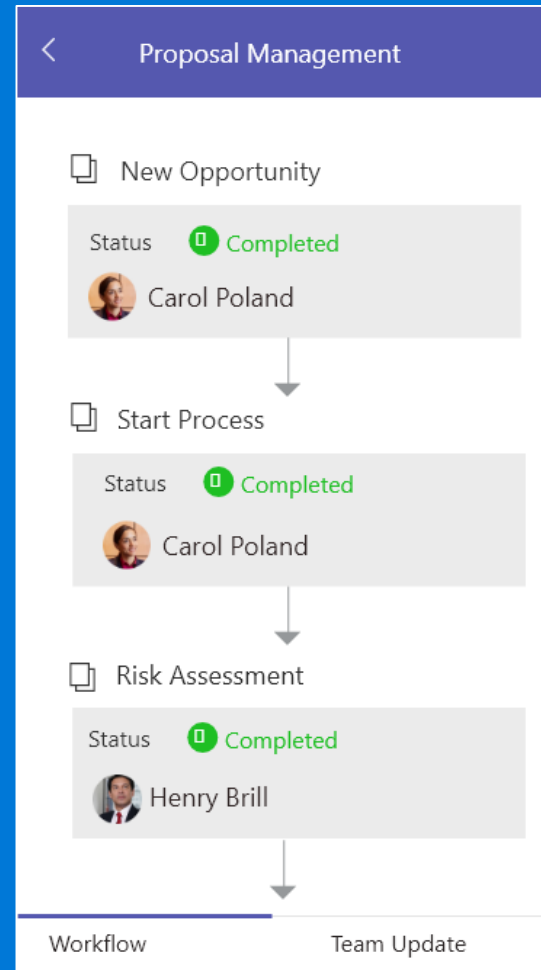
StatusIn Progress

RCRobin ColinsLoan Officer

WorkflowTeam Update

Mobile Workflow

View the proposal workflow and each item's status, broken down by role. One can see the status of different tasks and which team member is responsible for each step in the process.





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Section 1 – Executive Summary

Fabrikam will enter into a commitment letter to provide an unsecured credit facility in an aggregate principal amount up to \$3.2 billion to provide supplemental liquidity for general purposes through March 30, 2019. Fabrikam is a Telecommunications Company headquartered in Los Angeles, California

Click or tap
Smartlink.

Proposal Creation

Fabrikam / Opportunity 01

Description of the Opportunity 1 by Fabrikam. [View](#)

[Home](#) [Documents](#) [Call Reports](#)

Search

Name ↓

Call Report Q1-2018

4/18/2018 Friday

Call Report Q2-2018

4/18/2018 Friday

The Microsoft Advantage

A complete platform developed by a vendor with decades of industry relevant experience



One Vendor

- Complete solution for proposal management
- Integrated solution delivers a unified banking experience



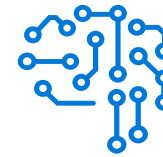
Deep Industry Experience And Credibility

- 80% of global systemically important financial institutions have adopted Microsoft's cloud



Rich FSI Partner Ecosystem

- Deep integration with core system providers
- Multiple Partner-built solutions on top of Microsoft's platform



Strong Investment In Analytics And AI Platform

- Flexible services for any scenario, from bots to natural language processing
- AI Infrastructure with virtually limitless scale
- Comprehensive tooling for AI coding and management



Global, Scalable, And Flexible Cloud

- More than 90% of the Fortune 500 on the Microsoft cloud
- Most consistent and complete hybrid cloud on the market
- WW network of datacenters across 42 regions, more than any cloud provider
- Specialized Microsoft FSI Compliance Program



Next steps

- ➔ Learn more about our vision for digital transformation at microsoft.com/banking
 - ➔ Our perspectives in blogs, videos and articles
 - ➔ Clients stories
 - ➔ Events & webcasts
 - ➔ Social channels

