



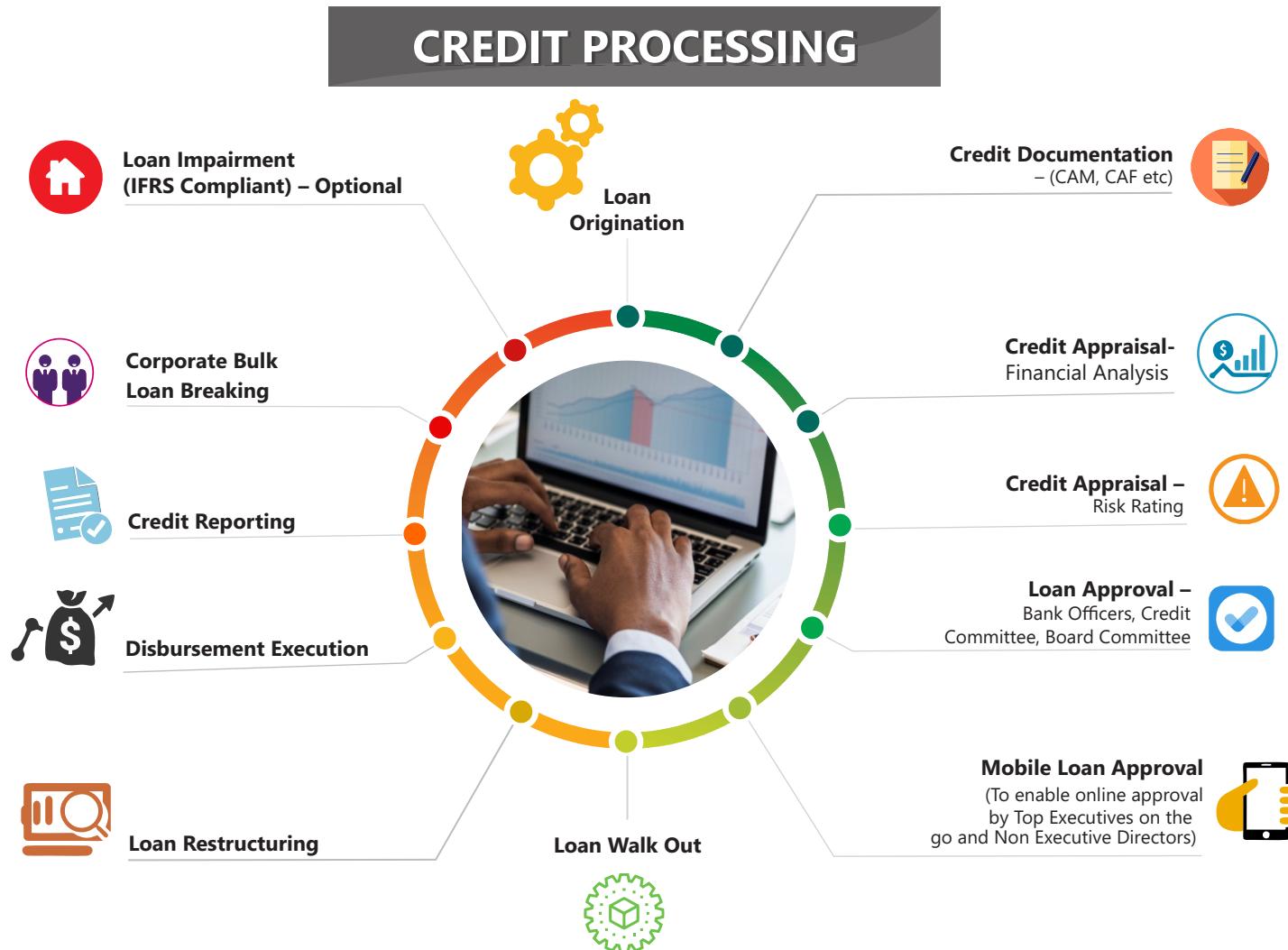
**TRANSFORMING CREDIT RISK
MANAGEMENT PROCESS**

FinTrak Credit Management solution is a flexible and integrated solution that empowers banks to transform completely their loan proposal management – right from origination to repayment. The solution has the capacity to accommodate variants of credit approval levels. It integrates with the bank's existing systems to provide a seamless, centralized platform for each stakeholder involved in loan approval. These systems include risk scoring engines, loan management systems, and collateral management system among others.

FinTrak Credit Management Solution is designed to enable the Bank consistently meet its enterprise credit objectives; some of which are:

- Improvement of operational efficiency and reduction of turnaround time.
- Empowerment of Account Officers to focus on consultative selling, rather than data management.
- Compliance with stringent audit and regulatory requirement.
- Ensure predictability and transparency
- Mitigation against the risk of fraud, errors and bad loan creations through automation

FinTrak Credit Management Solution is an end to end system that manages the whole credit process from loan origination to termination.
Our solution automates the credit process flow.



CREDIT 360 ARCHITECTURE



FUNCTIONALITIES

- Web based and can be easily accessed from all branches of the bank without separate installations on branch by branch basis.
- Work flow Driven implementation
- Multi User, Multi – currency, Multi - Branch
- Permit new products creation and product branding.
- Extensive security implementation - all activities are controlled by user profiles
- Approval mechanism for all banking and operational transactions that are so subject to approval



FUNCTIONALITIES (cont'd)

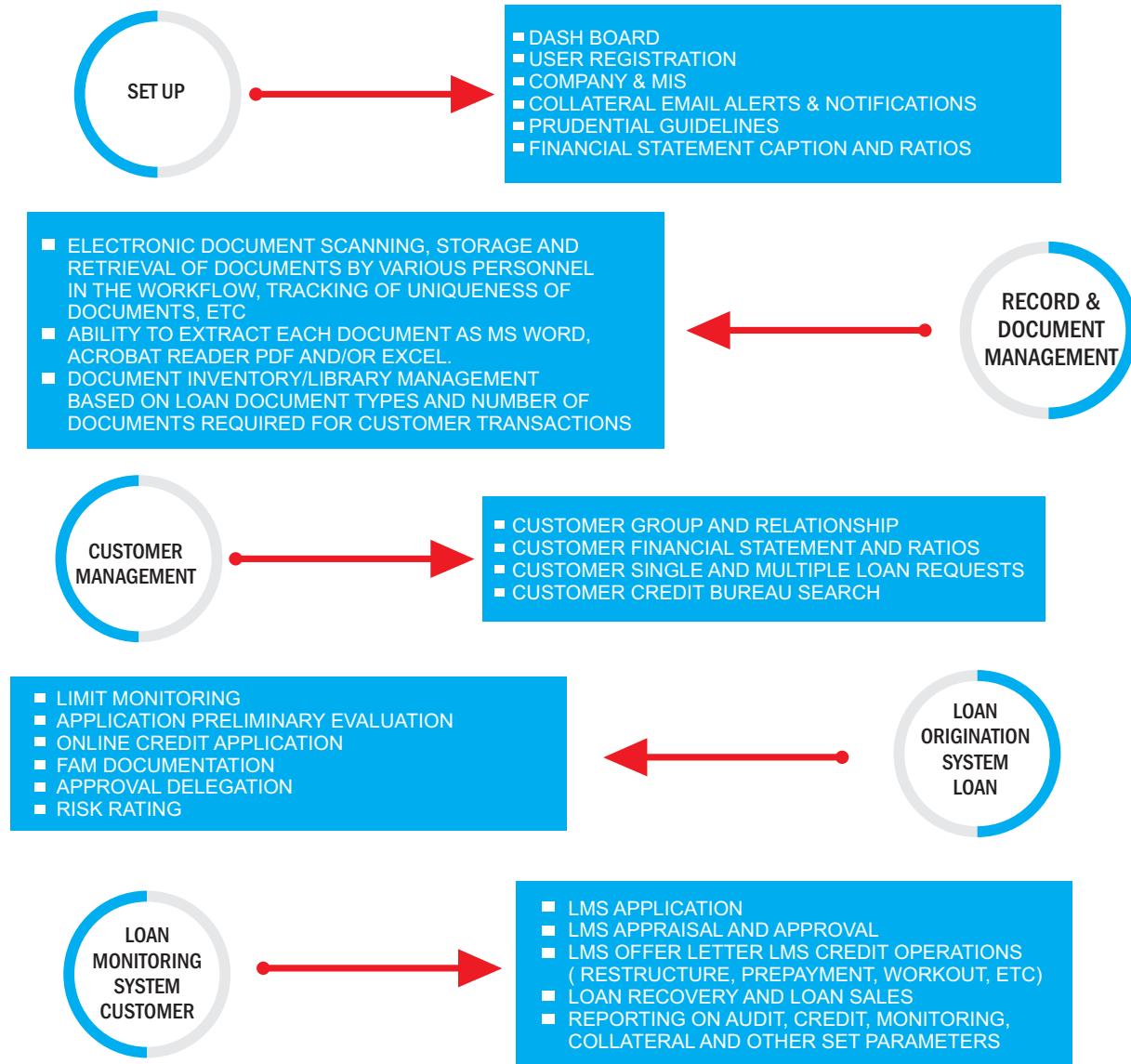
- Electronic alerts to persons having roles to perform on current transactions being processed.
- Internet Banking Platform interaction on the internet banking platform, customers are able to initiate Loan request and get feed back amongst other things.
- Electronic Deal Slip & Transactions letters capable of being electronically transmitted to recipients
- The credit processing module allows for creation and operation of credit related accounts for all kind of credits broadly classified into Loans and Leases.
- Products created under product definition sub module with product categories being Loans or Leases becomes available under credit processing module for specific customer loan or lease accounts creation and its management.
- All processes and operations are workflow driven and include the following functionalities and operations.
 - Account Opening & Mandates
 - Online Credit Documentation and approval processes
 - Financial Analysis of credits & credit appraisal
 - Credit Rating
 - Loan Schedule
 - Loan Statement of Account
 - Loan Policy management
 - Lien Management
 - Collateral Management System
 - Moratorium
 - Residual Value for Finance Leases

FUNCTIONALITIES (cont'd)

- Loan/Lease Creation
- Disbursement
- Additional Loans
- Rate Revision
- Interest Suspension
- Company and Management Information System
- Ability to set and monitor limits and set Minimum Risk Acceptance Criteria.
- Conditions Precedent, Subsequent and Transaction Dynamics
- Accredited Consultants (Principals, Solicitors, Employers, Auditors, Valuers, Recovery Agents, etc)
- Approval Workflow, SLA and Relief
- Credit Simulation
- Credit Application
- Checklist and Document Uploads
- Pre-lending Call Grid
- Fee and Interest Rate Concession
- Risk Rating

- Deferral Management
- Credit Appraisal, Conditions, Transaction Dynamics, Monitoring Triggers and Approval
- Credit Committee Approval
- Mobile Approval
- Output Document and Offer Letter
- Availment
- Collateral Management
- Booking
- Disbursement
- Automatic Repricing and Bulk Interest Rate Review
- Loan Write-Off
- Collateral Management (Sharing, Swap, Release, Revaluation, Perfection, Visitation, etc)
- Covenant Maintenance
- Credit Monitoring
- Audit and Credit Monitoring.

FUNCTIONALITIES





CLIENTELE





**FinTrak Software has built reputation in
financial services industry
as software that works even in environments
where other options have failed!**

We are pleased to send you a detailed proposal on Credit Risk Solution
or any other modules of FINTRAK and ready to
demonstrate the software to your stakeholders.

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