

IBM® BPM for Lending



The entire process of loan-application processing – starting with data entry and enabling the processing of data communications for related application systems – is addressed by Capgemini's Lending Application built on IBM® BPM v8.5

To capture today's demanding commercial customers, business lenders require the critical process of loan origination to run at maximum speed and efficiency while meeting increased regulatory pressures. At many commercial banks, the lending process leverages multiple, disparate and poorly integrated systems each with multiple applications, data sources, and interfaces resulting in inefficiencies that cause:

- increased loan processing cycles;
- cumbersome and expensive exception management;
- poor compliance reporting and pipeline management;
- lost loans and reduced lending volumes.

Properly functioning business rules and processes orchestration can significantly automate the routing and processing of lending tasks — often reducing the amount of human intervention needed by over 80%. Leveraging our extensive experience in the commercial banking industry, Capgemini has developed a Commercial Lending application that employs IBM's BPM suite, providing comprehensive BPM/ODM coverage from process modeling to execution.

Streamlining the Lending Process

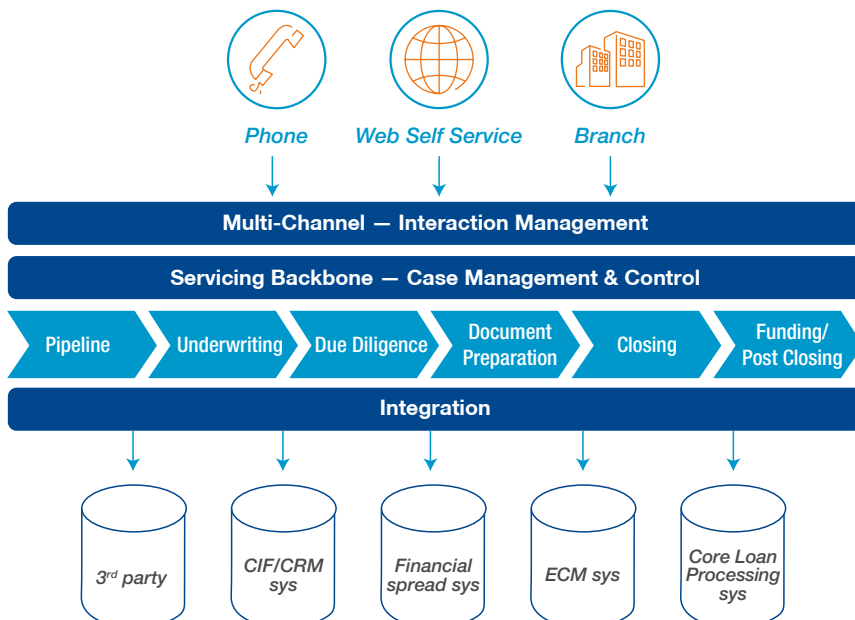
With the objective of achieving straight-through processing efficiencies, the BPM application organizes and automates the contributions of the knowledge workers to the commercial-loan approval and servicing operations. The major functions of the application can be configured to support bank-specific rules for:

- Data Capture
- Pre-screening
- Underwriting
- Document Preparation
- Closing

Among the key benefits which you can achieve with Capgemini's IBM BPM Solution for secure and unsecure lending are:

- Reducing new offer time-to-market, significantly
- Integrated risk management and pricing interface
- Easy exception management through systematic integration of credit policy
- Increased transparency and compliance for regulators through integrated audit trail
- Ability to view and analyze status of deals and research prior deals with process dashboards
- Reuse credit package on future deals by enabling archiving
- Improved data integrity and reduced downstream exceptions

The Capgemini Lending Application for IBM BPM v 8.5



Capgemini Value Added for IBM BPM Banking Applications

We firmly believe that to build the right solution for your business, it is imperative to possess domain-specific expertise which can address your unique industry challenges. We have invested in business accelerators that demonstrate how our domain IP can solve real business issues. These pre-built assets can also accelerate your transformation journey. For lenders, our demonstrator governs the multi-step process of assessing, verifying, underwriting, and approving loans for commercial clients. In the Cards space, our merchant onboarding solution for acquirer banks streamlines the activities for the bank staff to sign on a new credit card merchant.

As an IBM® Premier Business Partner with over 15 years of client-focused collaboration with IBM product professionals, the Capgemini Business Process Management practice has extensive experience and expertise using IBM Smarter Process technologies.

When you engage Capgemini, you gain access to all the resources of our global organization to the table, which include:

- Dedicated BPM Center-of-Excellence - consisting of methodologies, frameworks, and a community of process optimization specialists
- Domain-Specific IP and Expertise – in Financial Services, Manufacturing and Auto, Public Sector, Energy & Utilities, Consumer Products & Retail, and Telco
- Best Practices from hundreds of project deployments - using IBM Business Process Manager (BPM), IBM Operational Decision Manager (ODM), and BlueWorks Live
- Proven Rightshore® Delivery Model – providing the right resources at the right time in a cost effective manner
- Strong Alliance Partnership with IBM - enabling deep technical insight through discussions with product engineers and participation in beta cycles



About Capgemini

With 130,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2013 global revenues of EUR 10.1 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at

www.capgemini.com

For more information, contact us at: banking@capgemini.com
or visit: www.capgemini.com/banking

IBM is a registered trademark of IBM Corporation in the United States, other countries, or both.

The information contained in this document is proprietary. ©2015 Capgemini. All rights reserved.
Rightshore® is a trademark belonging to Capgemini.

