TEMENOS
T24 Transact

Corporate Lending
part of Temenos T24 Transact

Offered as part of our award winning core-banking solution, Corporate Lending provides comprehensive Servicing functionality enabling complete front to back product lifecycle management.

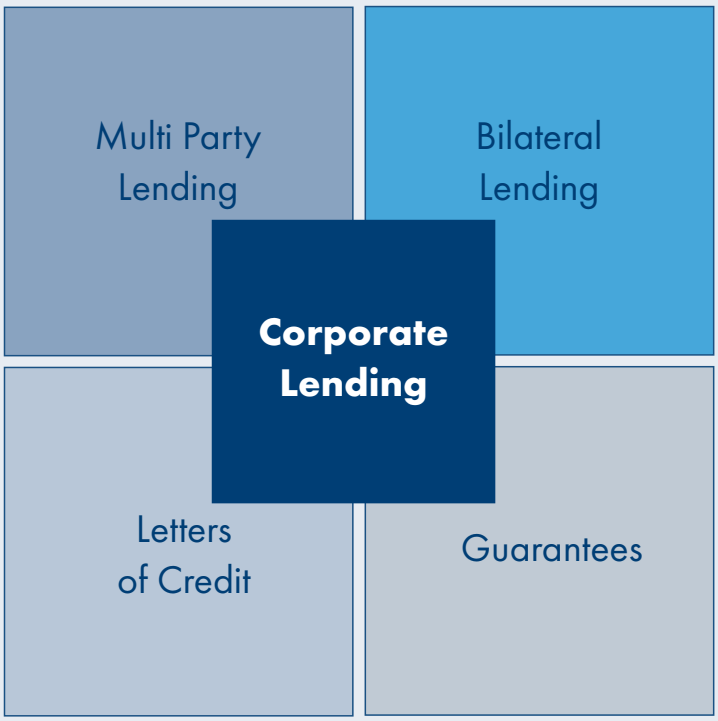
Like all modules within Temenos T24 Transact, the Corporate Lending module is built using **cloud-native, cloud-agnostic** software which scales out as needed, has **24/7** availability and is designed on API-first principles.

State-of-the-art technology, rich in functionality, Cloud (SaaS) native & agnostic, providing fully automated online, real time solutions.

Furthermore our integrated and intelligent systems help reduce risk and increase efficiency, lowering operational costs and greater portfolio insight throughout your organisation.

Introduction

WE OFFER A FULL RANGE OF INTEGRATED PRODUCTS TO MEET THE LENDING NEEDS OF YOUR CORPORATE CUSTOMERS



FEATURES

- **Multi Level Agreement Structures**
  covering Deal, Facility and Arrangements with single and multi lender functionality.
- **Standarised Deal Structuring**
  removing duplicated data entry and providing the capability for straight through processing.
- **Collateral Management Suite**
  allowing complex cross product pool bookings and configurable revaluations.
- **Covenants and Conditions Libraries**
  automating daily lifecycle management and past due tracking.
- **Real Time Transaction Accounting**
  enabling accurate balance sheet management and reducing financial risks.
- **Flexible Integration with an extensive suite of APIs**
  providing seamless data interactions with any of your required systems.
- **Analytics and Performance Dashboards**
  allowing for crucial information to be displayed as required.
- **Intuitive User Interface**
  providing a user experience designed specifically for operations users, by operations users.

Highlights

Understanding Your Corporate Lending Needs

Configurable functionality across the full lending journey allows for flexible booking of deal attributes to cover all your business requirements, whilst offering a single point of entry.

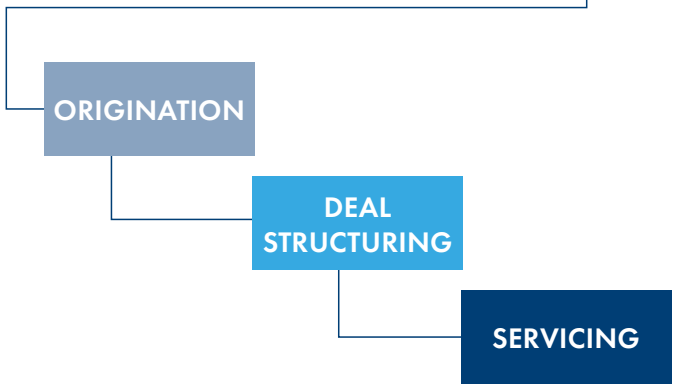
We offer the ability to support the lending needs of your Small Medium Enterprise clients all the way through to Large Corporates. You can be a single lender, a participant in a multi party deal or an agent bank managing a lending pool. Our functionality allows you to maintain single lender bilateral agreements through to the more complex multi borrower, lender and facility structures.

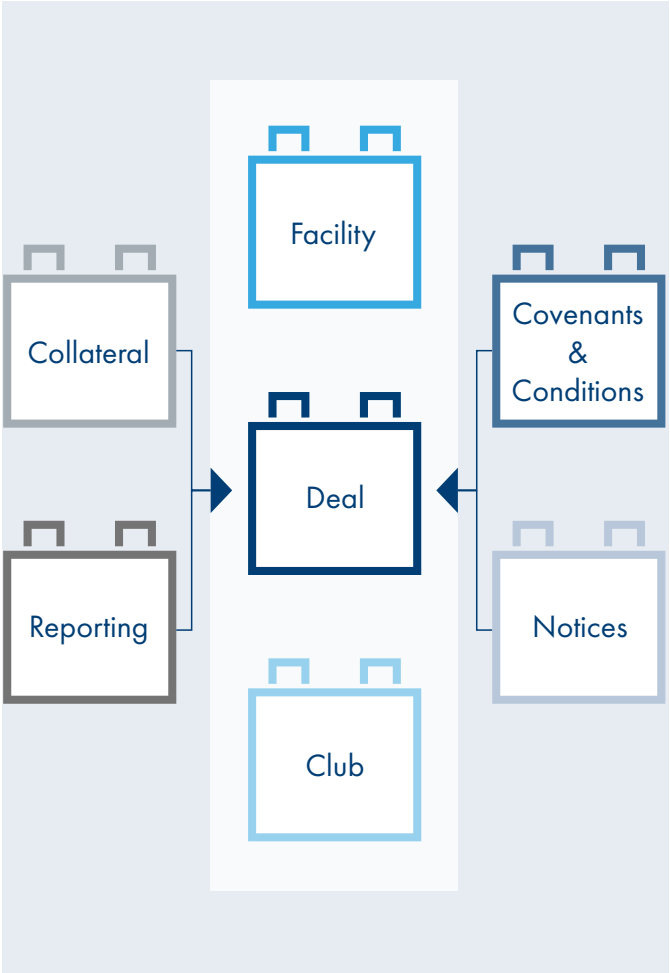
Collateral and Conditions

We offer easy to create Covenant & Condition catalogues including diary management functionality, allowing streamlined booking processes and definable past due tracking.

Conditions can be rule based to prevent further funding or credit extensions and the sufficiency ratio on the level of each Collateral Pool can be monitored and checked against configurable thresholds if required.

Collateral flexibility comes natively to Temenos T24 Transact. Users have the ability to apportion collateral across all or some of the customer exposures. Collateral can be posted by multiple entities regardless of their role in a credit agreement. Comprehensive collateral groups can be constructed to allow posted collateral to be apportioned to commitment or utilisation across multiple deals.





User Interface

Using widget based methodology our system offers easy and intuitive movement with a one level interface to remove the multi-layer approach seen in many systems today. Designed by an experience loan operations team the key principle was simplicity, with transactions being accessible at the click of a button and information available in a logical and ordered manner.

Highlights cont.

Fully Automated and Real-Time Reporting

Fully automated and online, efficiency and security are enabled through a real-time solution that supports a paperless environment while reducing operational and financial risk. Our transaction accounting ensures accurate and up to date reporting in all instances.

Real-Time Transaction Accounting Information

Improves productivity while managing cost and risk, through real time transaction accounting entries reflect the latest transaction position to provide 'one version of truth' to all stakeholders.

Completely Configurable

Flexible configuration allows for solution tailoring for business rules, accrual cycles for fee and interest, fee amortization, activity based charges and reusable parameters for reports, advices and notices for demand generation. Drawings can be made in a single tranche or multiple tranches in multiple currencies.

Complete Compliance Ensured

The module is fully SWIFT compliant and adheres with global regulations around KYC, GDPR and IFRS whilst making Central Bank and BASEL reporting simpler.

Seamlessly Integrated into a Complete Solution

The power of a holistic universal solution is in inbuilt integration. Siloed multiple systems create data duplication, data inconsistency etc. creating a huge operational risk impairing growth. Banks need to focus on customer centricity, extending their product portfolio, effective risk monitoring and transparent, accurate transaction accounting. Our Corporate Lending module supports this and more.

Our Corporate Lending module is part of a single, integrated solution which brings everything together to give you a commanding, real-time view of your business. And as part of a single solution, straight through processing is ensured. The module sits alongside other Temenos T24 Transact modules including **Import Letter of Credit, Import Standby Letter of Credit, Export Confirmed Letter of Credit and Bank Guarantees (Miscellaneous Deals),** while Payments can be viewed through seamless integration with our **Temenos Payments** solution to ensure maximum liquidity and control.

Next Steps

To hear more about Corporate Lending and our complete Temenos T24 Transact solutions contact us at sales@temenos.com

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