

# Unify Corporate Lending

## One platform to consolidate corporate and commercial loan portfolios

Consolidate loan servicing across corporate, SME, and retail lending. Pipeline management integrated with servicing workflows drives faster decisions and time to market for new products. With broad and deep commercial lending coverage, banks can service a wide range of loan types on one global system — from high-volume bilateral loans, to complex corporate loans. This means lower TCO with re-usable lending capabilities, a single source of data to increase accuracy and a superior corporate customer experience.



## The opportunity in corporate lending

As banks look to capture opportunities from higher-margin corporate lending business, system fragmentation, data inaccuracy and high manual intervention hold them back. A lack of scalability and high cost to service such loans and portfolios means that lenders need to simplify workflows, unify loan servicing for multiple asset types under one roof and ensure consistency in the way these loans are captured, processed and settled.

### Unified

Standardizing processes across lending lines and automating the loan servicing lifecycle is critical to capturing new opportunities and increasing margins. Temenos Corporate Lending unifies operations across commercial lending asset classes to reduce costs and reduce turnaround times.

### Accurate

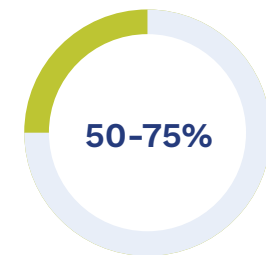
Disparate systems mean poor data quality and higher risk and

inefficiencies. Banks using Temenos software benefit from a single golden source of data across the commercial loan portfolio.

### Continuous Innovation

Legacy infrastructure holds back innovation. Temenos delivers packaged, component capabilities for corporate lending, on a cloud-native, open and real-time event driven architecture so banks can plug and play with corporate channels or downstream systems, and embrace third party innovation.

Percentage of corporate banking revenue driven by bilateral, syndicated loans and corporate financing



Sources: BCG Research; PwC and ABBL Corporate Banking Survey 2022

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## The challenges

### Disparate systems end-to-end and across lending lines

- Slow transaction turnaround times due to manual, error-prone handoffs along the loan lifecycle
- High total cost of ownership and remediation costs leading to lower margins

### No single source of truth across corporate lending business

- Risks of data duplication and error-prone reconciliation
- Low data accuracy and resource intensive analytics and reporting

### Lack of standard pipeline and servicing workflows across corporate credit

- Hard to capture complex credit agreements and implement end-to-end compliance
- Lack of unified processing for multi-product credit facilities
- Increased costs of FTEs, credit and operational risk

### Product manufacturing challenges

- Cannot extend current core systems to capture new corporate lending opportunities
- Highly manual and bespoke processes around product creation and pricing
- Losing corporate bids to competitors



Now more than ever, corporate banks need to aggregate data and have a comprehensive customer overview to protect their balance sheet and structure their loans and risk portfolio accurately, deciding which corporate customers are viable to support. Solutions like Temenos' corporate lending platform improve transparency and a consolidated view of the corporate customer over legacy technologies, ostensibly supporting banks as they set their corporate lending strategies.

**Jerry Silva**  
Vice President  
IDC Financial Insights

# 14%

**Corporate Banks that run Temenos have a 14% better time to market for new products**

Source: Temenos CEO Navigator — comparison of banks using Temenos solutions versus banks



## Consolidating corporate lending with Temenos

Temenos uniquely covers commercial, SME and bilateral loans, underpinned by a flexible and configurable set of banking capabilities.

Temenos Corporate Lending enables banks to consolidate loan servicing across complex, SME and bilateral

loan portfolios — all on a single platform. Standardize process automation for the entire loan servicing lifecycle, and deliver a single version of the truth for more accurate decisions, reduced risk and portfolio insights.

Using these capabilities, banks reduce costs, capture new revenue and deliver faster servicing transaction turnarounds — for the simplest bilateral loans, to multi-national, multi-product and multi-lender credit.



We understood from customers that Temenos really works with you to overcome issues to hit their dates, and in a large program that's really important."

**Paudie Bell**

Head of Core Transformation  
AIB



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## Features



Multi-level agreement structures for multi-product credit facilities



Complex pricing grids



Bilateral and syndicated lending



Loan drawings and repayments



Covenant and condition management



Real-time transaction accounting



Collateral management suite



Flexible integration with extensive Open API set



**Eliminating the silos in Corporate Lending — across people, process and technology”**





## A new platform for AIB's credit business



For us culture, and basically making sure a program's purpose resonates with all the people involved, I would call out as really critically refreshing in our experience with Temenos. The culture of the team that Temenos has, working with us, is impressive.”

Pat O'Sullivan  
CIO Business Platforms  
AIB



## The value of unified corporate lending

### One platform for corporate loan servicing

- Standardized pipeline management and processing coverage from SME loans to complex credit facilities
- Highly scalable with reusable components, agile product creation, open APIs, continuous delivery
- Available via Temenos Banking Cloud as a SaaS offering, or on-premise

### Best-practice automation and workflow for the entire loan lifecycle

- Faster time to market and transaction turnaround times
- Increased operational efficiencies, reduced reconciliation and FTE overheads
- Lower cost and risk of errors with unified oversight and processing of multi-product and multi-purpose requests

### A single source of data for insight and reporting

- Better data and documentation gathering for faster, accurate decisions and portfolio insights
- Unified insights to optimize client profitability and compliance and reg reporting
- Enhanced transparency to access, track and audit data

## Analyst recognitions and endorsements

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