Comarch Loan Origination

Comarch Credit Process Management (CCPM) is a modern tool dedicated to credit and risk processes management. **CCPM** is based on the BPM standard and allows for configuring the process, as well as all the credit product parameters.
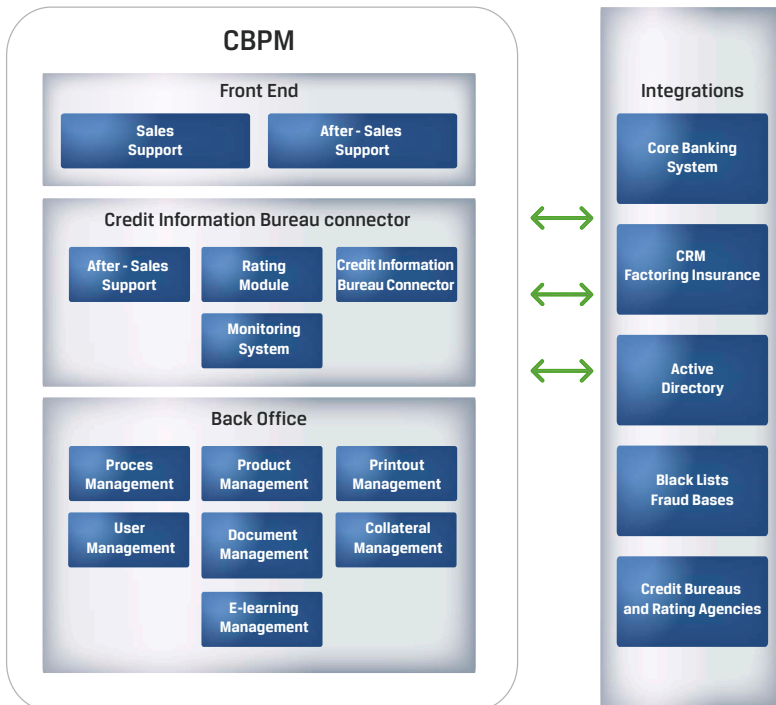
The SOA architecture standardizes and simplifies integration with external systems and databases. All the **Comarch Credit Process Management** components are available via a web browser and do not contain active elements.

Comarch Credit Process Management supports each stage in the credit-granting process, from simulation through to verification and decision making, to disbursing of funds. It also serves after-sales processes such as annexes, monitoring and soft debt recovery procedures. **CCPM** is a modular system, which provides customers with solutions tailored specifically to their needs.

Comarch Credit Process Management supports all major features associated with the process of loan origination:

- Registration/ client search via integration with a CRM or a core system
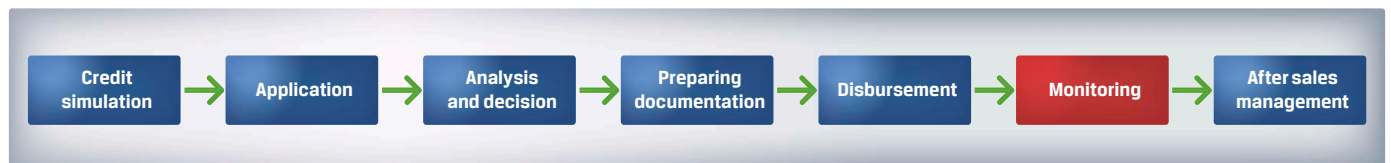- Credit simulation (based on built in business rule engine)

- Credit application
- Document management
  - Printouts based on defined templates
  - Support for scanning papers documents
  - Internal electronic repository
- Client verification – Credit Information bureau connector (Schufa, KSV, BIK)
- Credit analysis
  - Credit scoring
  - Customers and transactions risk rating
  - Collateral management
- Multi-level decision support (with access to the full tasks history)
- Disbursement conditions verification
- After-sales service
  - Credit monitoring & alerts
  - Annexes & renewals
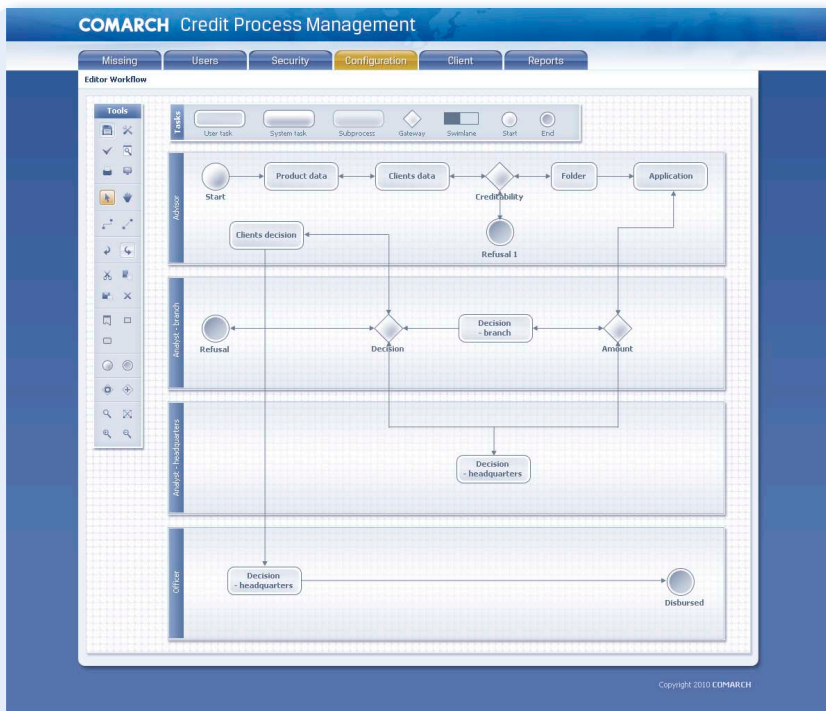 - Soft debt collection

Comarch Credit Process Management guarantees the design of business processes for every credit product, together with the definition of printouts, screens, interfaces, reports, and archiving of all documents associated with the process. They are built on workflow which may contain swim lanes, alternative process paths, loops and subprocesses. Forms used while running the process provide automatic validations and calculations. Flexible rules can define under which conditions a field is visible, editable or required. Workflows, forms, fields and dictionaries are under a versioning system. Their definitions can be copied and modified as a response to changing business needs.

Comarch Credit Process Management allows business administrators (not technical persons) to configure the system in a wide range:

- Process modelling, design and execution with minimal or no IT involvement
- Products parameters definition and management (via dictionaries and matrices)
- Human task forms design (e.g. defining of answers type, validations etc.)

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- Product **version management** (product policies)

Example products supported in **Comarch Credit Process Management**:

- For retail segment:
  - cash loans,
  - installment loans,
  - credit cards,
  - limits,
  - mortgage,
- for business clients (SME/Corpo):
  - overdrafts,
  - current lines,
  - revolving loans,
  - charge cards,
  - debit cards,
  - investment loans,
  - syndicated loans,
  - preferential loans,
  - modernization loans,
  - guaranties and warranties,
  - letter of credits.

- Defining every printout template
- Configuration of business rules and calculations
- **WebService mapping** via graphical editor
- Managing the **monitoring conditions**
- **User management** (internal module or integration with AD)

About Comarch

Comarch is a global IT business solutions provider specializing in forging client relationships to maximize customer profitability and optimize operational and business processes. Comarch's primary advantage lies in the extensive domain knowledge accumulated in our software products which we use to deliver and integrate sophisticated business IT solutions. Finance Business Unit's products are directed at the Banking Industry, Insurers, Brokerage Houses, Asset Management Companies, Mutual and Pension Funds, Factors and Capital Groups. Our product portfolio is vastly expanding as we launch new finance products every year to comprehensively accommodate all your developing needs.

- www.finance.comarch.com
- www.banking.comarch.com

Comarch Credit Process Management

Implemented in:

- GE Money Bank (General Electric Capital Corporation)
- Bank BPH (GE Money Group)
- Getin Bank (Getin Holding)
- ING Bank Śląski (Internationale Nederlanden Groep)
- Alior Bank (Carlo Tassara Group)
- Bank BGŻ (Rabobank)
- BOŚ Bank
- PZU – Polish National Insurance Group
- Lukas Bank (Crédit Agricole)

Clients about Comarch Credit Process Management

The implementation of the system required us to employ the skills of highly-qualified professionals. We knew, however, that with this present cost we were buying future benefits in terms of increased customer satisfaction and the growth of our loan activities.

Andrzej Wilk,
Distribution Director at CitiFinancial

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or contact directly our consultant: