CreditAdmin
Business Application Template

WORKFLOW GBS
GLOBAL BUSINESS SOLUTION

Prompt Disbursement ...
Regular Review & Monitoring ...
Custodian of Documentation ...
With CreditAdmin,
you have the answer to all your queries.

Credit evaluation, approval, and administration processes on credit facility such as housing loan, overdraft, line of credit, hire purchase, and leasing can be laborious, tricky, lengthy and very often plagued by frauds, risks, and oversights, causing unnecessary overheads to financial institutions. The management of credit facility files, if done properly, can help financial institutions to improve their bottom line and at the same time, raise the level of customer service and thus enhance the corporate image.

CreditAdmin is just the ideal solution. It is a ready-made Business Application Product from **WORKFLOW GBS** for tracking and monitoring high volumes of credit facility files of various natures.

CreditAdmin delivers the following key benefits:-

- Up-to-date status on every active credit facility file can be accessed by all parties concerned to reduce cumbersome manual file retrieval for timely follow-up actions

- On-line follow-up action reminders avoid oversight of critical processes like prompt disbursement of credit facility upon approval.

- Conforms to financial institution's own internal guidelines on managing credit facility files; compliant with external governing authorities policies and procedures upon approval of credit facility application

- Monitors closely the performance of internal staff as well as business associates like legal firms and property valuers in their portion of work on credit facility files assigned to them. This will enhance the overall operational efficiency.

Within a financial institution, form Loan Disbursement, Documentation, Administration and Customer Service, to Branch Offices, **CreditAdmin** through its Multiple Collaborator Per Case Design, allows multiple parties to access and work on a credit facility file with their respective actions.

The same Multiple collaborator Per Case Design also allows financial institution to appoint and assign credit facility files to external business associates based on their expertise. This will assist the financial institution to handle certain important processes.

These business associates would be using a corresponding product from **P&O Global Technologies** with the help of a file exchange facilitator called Postman, an Add-On Software Module from **WORKFLOW GBS**, to execute their part of the actions required for a credit facility file, within an online environment easily and speedily.

P&O
P&O GLOBAL TECHNOLOGIES SDN BHD (181345-T)

K u a l a   L u m p u r   •   B a n g k o k   •   F l o r i d a

Salient Features & Benefits

No.	Function	Description
A.	**Host Integration**	• supports most industry-standard data sources, including: text files, Excel files, SQL sources and XML files. • Auto data download and upload via scheduler or base on workflow processes
B.	**Workflow Management**	Create custom workflow with triggers based on loan processing events. Easily modify workflow rules to keep pace with future changes
C.	**Case management**	Act as an electronic case folder to keep track of latest case status in term of mortgage type, case status, person in-charge, loan information, business partners assigned, documents, email and images
D.	**Case Distribution & Assignment**	Auto distributes and assigns cases to relevant users or business partner base on predefine case distribution formula
E.	**Document/Image management**	Using electronic case folder to store and catalogue case documents
F.	**Alerts, Notifications & Outstanding Tasks (Alarm Clock)**	Set custom alerts, notifications and outstanding tasks to automatically notify users & business partners of critical loan processing events
G.	**Management Information/Business Intelligent tool**	• Business partner performance report by loan tasks • Billing (Transaction and Aging report) • Commentary report – To show loan processing activities transpired since day one • Case status report • Status aging report by loan stages/tasks
H.	**Billing**	Keeping track of bills submitted by Lawyer and Valuer per case basis. Option of calculating fees base on predefines formula can be included
I.	**Email/Fax/SMS**	Allows standard email/SMS templates to be created and linked to workflow processes to enable speedy sending of email/SMS all within one system and in the form defined
J.	**Security**	• Define security profiles for different categories of users • Flexible combination of access rights to add, edits, delete or view • Audit Trail