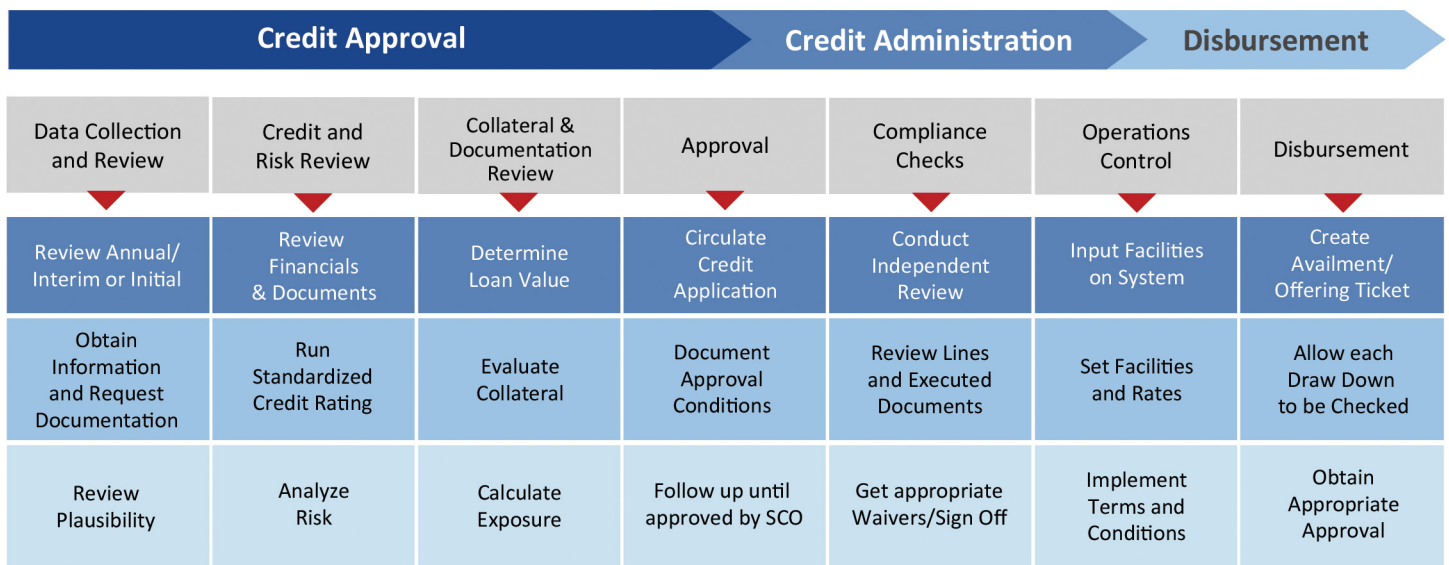


## Workstream Corporate Credit Approval and Administration Suite (CCAA)

Let the Workstream CCAA help you manage your Credit Approval processes better. We automate the entire process from initial Credit Approval applications, to renewals and disbursements empowering you with the necessary information to make better credit decisions.

### Customizable Credit Processes that provide information required for Capital Adequacy Reporting



#### Better Decision Making

- Improved Credit Decisions
- Well Documented Conditions of Approval
- Risk Driven Reporting

#### Improved Compliance and Control

- Standardized Documentation
- Independent Checks at Different Levels
- Timeliness of Action

#### Centralized Document Repository

- Linked Documentation for each Client
- Improved Version Control
- Up-to-date info available to all departments

### WHY USE THE WORKSTREAM CORPORATE CREDIT APPROVAL AND ADMINISTRATION SUITE?

- Provides a centralized e-document storage facility with all original documentation cross referenced by client so you can instantly locate any document at any time.
- Generates an automated Credit Approval Diary – Receive advance notifications directly to your inbox enabling timely renewals and trigger line-freezing procedures where necessary.
- Calculates total exposure accurately enabling correct approval levels as required by your policy.
- Maintains Credit Officer lists with their limits to allow timely routing of CAs to the right people.
- Enforces Corporate Credit standards through standardized processes while having the ability to document any deviation or waivers.
- Offers powerful reporting allowing you to extract and summarize key aspects of your credit information.
- Ensures client confidentiality and reduces the risk of fraud with controlled access

## MODULAR APPROACH – CHOOSE WHAT YOU NEED

The Workstream Corporate Credit Approval and Administration Suite comprises the following modules:

- Credit Approval: Collect & Review Data, Credit & Risk Review, Collateral & Documentation Reviews and Approval.
- Credit Administration: Compliance Checks & Operations Control.
- Disbursement: Availment and Offering ticket module, Draw down Checks, full audit trails.

Each stage is customized to achieve rapid automation of manual and semi-automated Credit Approval and Administration processes allowing effective implementation of Credit Policy throughout your organization.

### INTEGRATION & COMPATIBILITY:

The Workstream Product Suite supports multiple databases such as Oracle, MS SQL Server, DB2, Post GRESQL, Sybase, SAP and others. Workstream products also works with data collected through Web, Terminals, HTML (Web Applications) and connectors that support Java, .NET, C, C++.

**CASE STUDY:** An expanding regional bank with a large portfolio of corporate clients wanted to build on SME financing. This would result in increased volumes of credit approval and credit monitoring work.

**CLIENT PROBLEM:** There were problems regarding service performance and stability as a result of poor processes and lack of capabilities. Backlog of expired Credit Lines and a highly manual process, spread over a number of cities and regions made tracking and resolving these issues impossible. Centralization and standardization of the Credit and Risk Review process was proving impossible with existing technology. Auditors were unhappy with the existing systems and recommended a revamp.

**CLIENT SOLUTION:** By deploying our Credit Approval module, the client was able to solve all of the above problems. Processes became quicker and control could be maintained over the quality of approval decisions. Senior credit officers gained instant access to summarized credit information and could see at a glance where credit decisions were taking too long. Workstream allowed the bank to be well prepared for future expansion opportunities.

## ABOUT WORKSTREAM AUTOMATION

Workstream was founded in 2003 by a team of experienced IT and business professionals to deliver business process software tools and methodologies that help clients analyze, improve and implement changes to how they work. We enable clients to quickly optimize their business processes and realize a rapid gain in targets.

Workstream has assembled a team with a wealth of experience in business process modeling, automation and process improvement, backed by domain expertise in related industries. We understand our clients' needs because we've been there; successfully delivering major process improvement and IT projects on time and to budget, time after time.

### WORKSTREAM SERVICES

Workstream can help you automate your business processes with our dedicated, highly skilled consultants. Our consultants work with you to:

- Analyze your business processes
- Optimize & Monitor processes
- Automate processes

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