

FinnOne™ Suite as an Enterprise Account Origination Solution



- **The Challenges**
- **The Solution**
- *FinnOne*TM **Suite**
- **Process Flow**
- **Benefits**

Challenges faced by banks due to multiple product processors

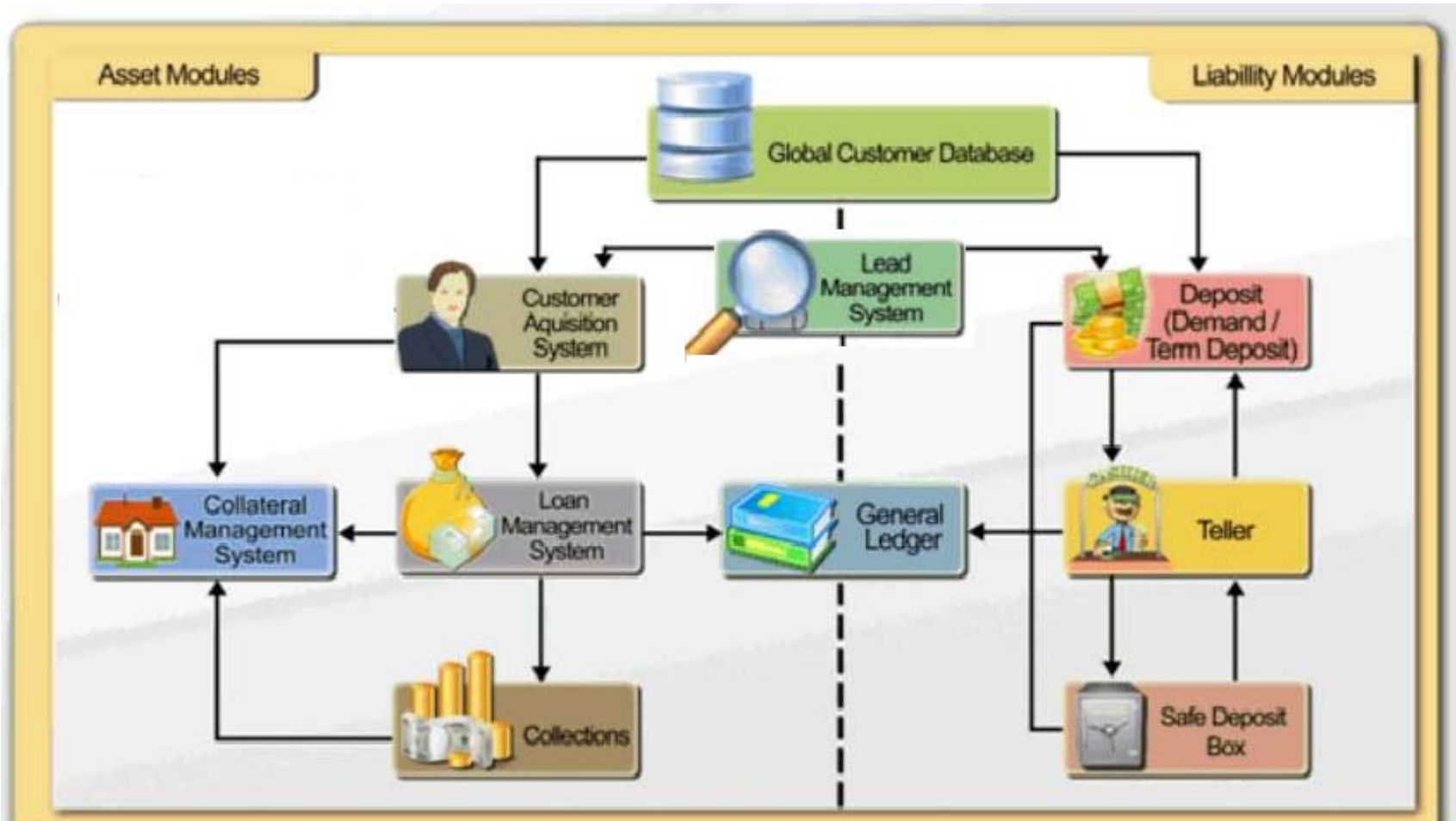
- Lost cross sell opportunities due to incomplete views of the customer holdings
- Higher customer attrition due to duplication of processes and documentation
- Limited ability to offer products to the customers across different business lines
- Repetitive data capture for the same customer
- Increased maintenance and training cost due to multiple product processors
- Decreased productivity due to a single employee handling a single product despite the common processes
- Limited agility, transparency and efficiency
- Adverse impact on customer satisfaction due to lack of proactive relationship management
- Issues in data synchronization
- Probability of slippage in Customer exposure tracking and collateral tracking

Solutions to overcome challenges due to multiple product processors

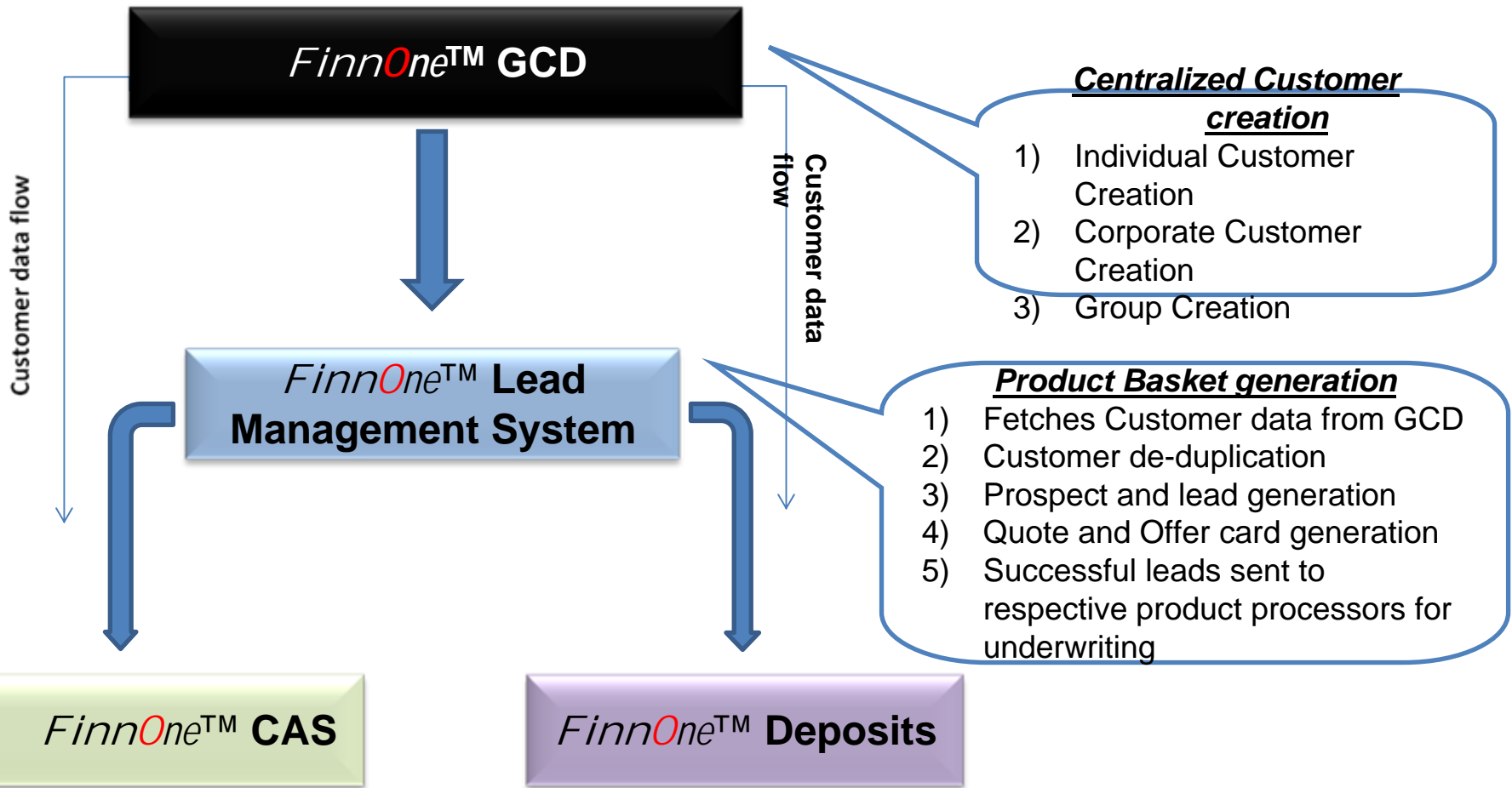
- Allows a single point customer creation
- Follows a single account origination process for different products across all business lines
- Allows the banks to have a Consolidated view for all the accounts of a particular customer
- Reduces operational costs through consolidated operations and simplified training
- Reduces the time to market a product
- Improves customer experience and smoothens the customer on boarding process

FinnOne™ Suite

FinnOne™ is a suite of financial software systems, designed to support the typical business offerings of lending institutions. This financial suite provides solution for both asset as well as liability side of business.



FinnOne™ Suite Process Flow



An implementation of *FinnOne*TM CAS along with *FinnOne*TM Deposits as an Enterprise account origination system facilitates:

- Handling of multiple loan products
 - Home Loans
 - Auto Loans
 - Personal Loans
 - Credit Cards
 - Education Loans
- Single Customer Creation and updation in *FinnOne*TM GCD
- Single unified customer view for
 - Relationship of different products
 - Customer credit rating

- Customer centric view for all the asset and liability accounts
- Modular Design with component based architecture
- Use of single repository of customer documents used across products
- Use of centralized database and distributed operations over the Intranet / Internet
- Dynamic workflow based system powered by a powerful rule engine
- Customer de duplication process
- Customer Scoring and eligibility calculations
- Centralized Underwriting

- Reduced inefficiencies due to redundant processes
- Reduced training cost due to a single application
- Increased employee productivity due to multi product handling
- Higher Customer satisfaction, Low customer attrition
- Increased Cross sell and up sell opportunities
- Smooth Customer on-boarding process
- Accuracy of Data, and flexibility to use data as information
- Saving of time due to centralized customer data

Thank you