



***FinnOne***<sup>TM</sup>  
power of retail banking



# Customer Acquisition System



In today's competitive financial services market, the speed of acquiring customers with the right level of risk management is the key success factor.

Customers look forward to speed in decision making along with the most suitable financial products to meet their individual needs. Banks like to exceed customers' expectations, but at the same time have to follow the prudential lending regulations and policy guidelines. Yet, they need to optimize their income by adequately pricing the risk they are undertaking.

FinnOne™ Customer Acquisition System (CAS) is part of the FinnOne™ suite that provides technology infrastructure to help banks meet these two diverse objectives.

FinnOne™ CAS enables the banks to design new products and offerings, improve workflows to meet the needs of speed and control, integrate functions of various business partners in the loan origination process, such as field investigators, collateral appraisal agencies, credit bureaus, document verifiers and dealers among others.

FinnOne™ CAS is impeccably integrated with FinnOne™ Loan Management System, and can be integrated well with other loan servicing systems also, allowing the organizations to service applications faster and with minimum rework to ensure intelligent risk and credit management without any scope for human error.

To address the unique requirements of Retail and Small & Medium Enterprises (SME) segments, FinnOne™ CAS has two focused modules – Retail Loans and Corporate Loans.

**Retail Loans** module supports origination of four fundamental business categories - Auto Loans, Personal Loans, Home Loans and Credit Cards.

**Corporate Loans** module supports five fundamental product categories - Working Capital Loans, Trade Finance, Loans for Investments, Treasury Loans and Combo Loans.

Inclusion of Retail and Corporate Loans modules in a single application provides lending organizations with a comprehensive, powerful and flexible system to support their loan origination process. With the centralized and controlled product designs, organizations can effectively introduce quick-to-market products and schemes to hone their competitive edge of being change leaders.

FinnOne™ CAS is an effective system that enables lending organizations to focus on the Retail and SME space and leverage the same technology platform to manage scalable, high volume, controlled and yet a flexible customer acquisition system.

# Retail Services

## FinnOne™ CAS

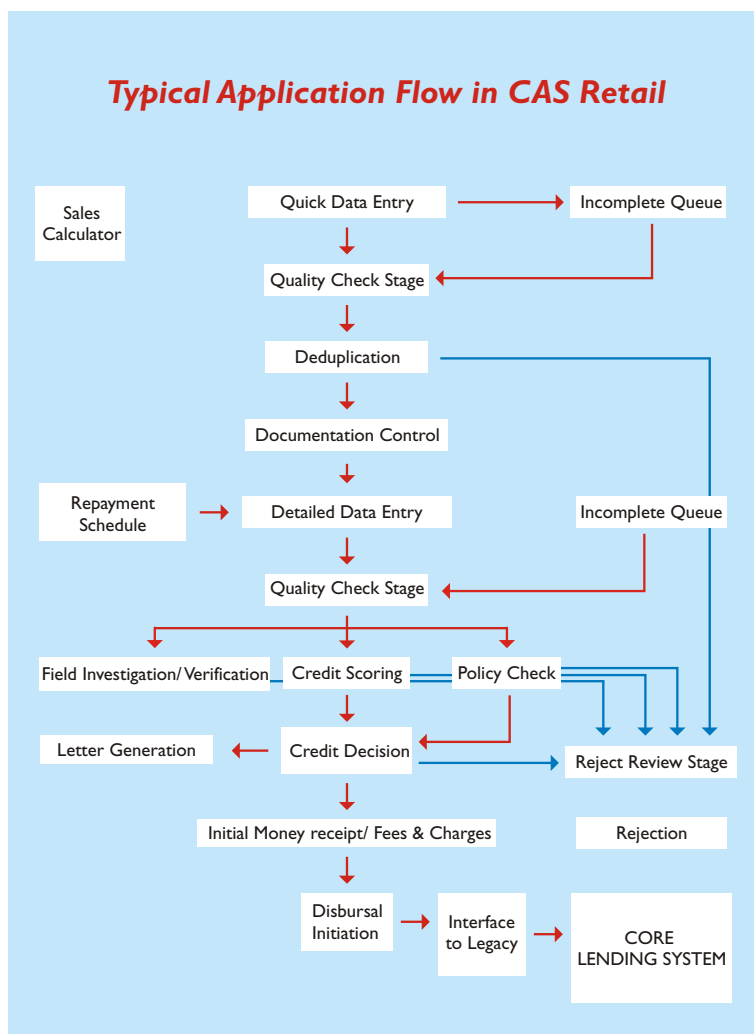
Retail Banking is dynamic and complex. FinnOne™ CAS from Nucleus best addresses this challenging environment. FinnOne™ CAS integrates the various touch points of the application origination system of banks and financial services organizations in areas such as credit appraisal, need analysis, in-built deviation approval escalation, and integration with the loan management or core banking system.

The system takes a request for credit from its first point of contact through the various credit approval workflows to the final decision making.

## Key Features

- Web-enabled application that supports intranet and internet-based loan/credit card processing
- Multi-channel interfacing with other enterprise systems (call center, branch, servicing)
- Powerful product management module
- Secured information integrity and organization
- Open standard interfaces to allow online information to be extracted from Middleware / Backend Systems, for example, CIF of existing customers.
- Fully integrated credit processing solution that automates a paperless flow of information from data entry through documentation, pricing, loan decision, deviation etc.
- Facility to save partially filled applications.
- User defined verification type and template of field investigation to suit the requirements of banks.
- Rule based decision support components with user definable credit-risk management
- Risk and credit done at customer level rather than Product/ Scheme/ Promo level
- Deduplication as a powerful force multiplier. FinnOne™ CAS has the ability to check duplication on existing and imported databases
- Support for credit bureau interfacing, facility to receive merged-in files, external and multiple investigation agencies and third-party scorecard scoring
- Strong credit risk analysis capability facilitating the lender's ability to make better decisions, accurately price loans, and lower the risk of delinquent loans
- Ability to cater to workforce management and capacity planning of workforce
- Interface with Card Management System

### Typical Application Flow in CAS Retail



# SME Services

## FinnOne™ CAS Corp

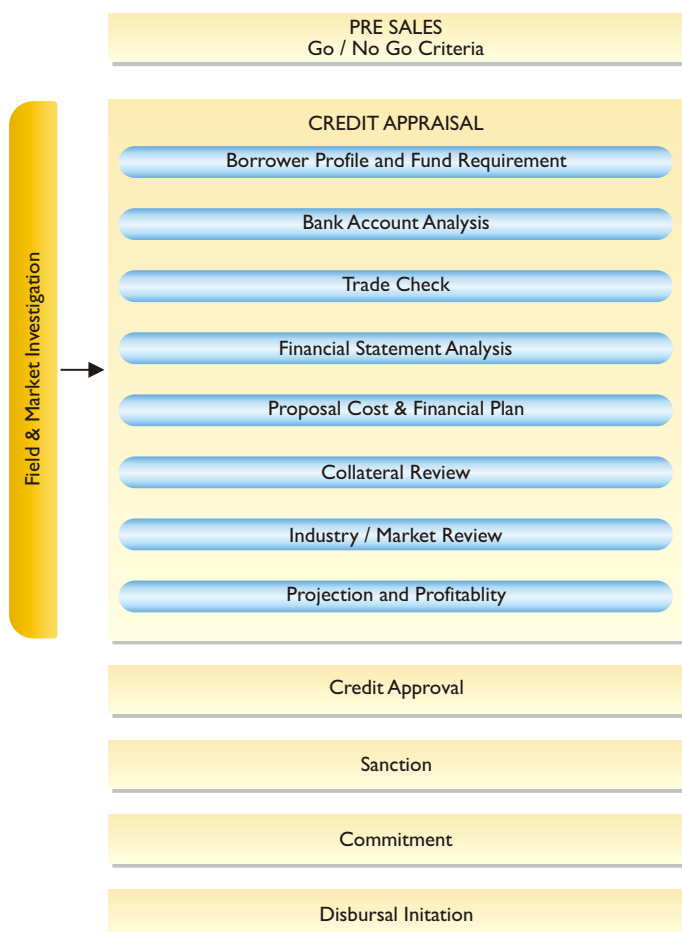
SMEs are considered the growth engine of an economy. The Corporate module of FinnOne™ CAS (or FinnOne™ CAS Corp) focuses on the unique business needs of this segment. FinnOne™ CAS Corp empowers banks to create innovative products for this heterogeneous business segment with customer size varying from small traders to large corporate houses, each segment having its own unique needs. FinnOne™ CAS Corp offers technology, specifically focused on the SME segment.

FinnOne™ CAS Corp deals with the origination process of corporate loans and other financial products designed for the SME segment.

The module is powered by engines for borrower profile and need, bank account analysis, go/no criteria, credit scoring, financial statement analysis including ratio analysis, market and future profitability.

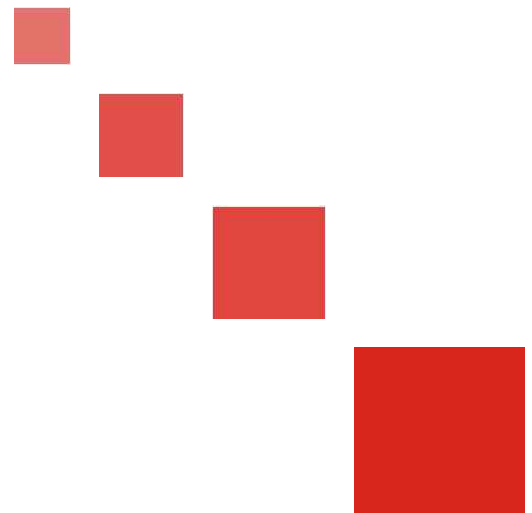


### Typical Application Flow in CAS Corp



## Key Features

- Flexibility to define product offerings for various business segments and borrower's legal constitution
- Flexibility to process applications requesting for one or more financial facilities.
- Facility to capture bank account statements, which are automatically processed by the system to calculate credit scores.
- Facility to upload applicants' financial statements and projections for future years
- In-depth financial ratio and other analysis on the financial statements and the projections for future years.
- Computations of values like Working Capital utilization, Over Draft Limit utilization
- Presence of risk rating engine to facilitate grading of risk and then pricing the same
- Capability to capture details of collaterals that may be submitted by the corporate applicant
- Dynamic screens for collateral appraisal with specific field values for each collateral type
- Facility for market analysis/ trade check by capturing buyer and supplier information for determining business stability, dependence on suppliers, buyers and cash flows, which can be used for grading
- Availability of relevant analysis/ summary of the proposal to the Underwriter desk. For detailed review links are provided for the approver to view the application data entered in the different stages of application processing.
- Facility to generate approval letters, rejection letter and loan agreements, detailing the approved terms and conditions
- Facility to define the Document collection checklist for mandatory as well as non-mandatory documents.
- Facility for the Sales team to review approval details for greater client satisfaction and reconsideration of approval conditions
- Option to build interfaces with various product processors to service approved applications.







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