

FinnOne Neo Corporate Customer Acquisition

Unlocking growth and superior
customer experience with digital

→ Every business is unique in terms of their financing requirements and it applies even to businesses operating in the same industry and serving similar customers.



To serve these businesses well, corporate lenders need to be flexible and agile, tailoring loan offerings to meet their needs closely. This has long been the case in corporate lending but the challenge is becoming more profound. As personalization increases in other industries, businesses are expecting their lenders to offer tailored services. These expectations begin the very first time the customer approaches the bank, at the customer acquisition stage in lending – and so it is vital for corporate lenders to set a high benchmark for the experience by revamping their processes for the personalized world.

FinnOne Neo Corporate Customer Acquisition (CAS) is an advanced technology solution which provides banks and other financial institutions the flexibility they need to meet the sophisticated requirements of their corporate customers easily. By digitizing the entire origination process the solution helps corporate lenders offer tailored solutions and capabilities faster, resulting in higher win ratios during the sales negotiations with their customers.

OFFER TAILORED PRODUCTS, MEET CUSTOMER NEEDS

To cater for each business' specific requirements, the loan facilities offered may need to

ABOUT NUCLEUS SOFTWARE

Nucleus Software is the global leader in advanced digital technology platforms that power Lending and Transaction Banking businesses worldwide. With over three decades of expertise, it supports the mission critical operations of more than 200 financial institutions in 50 countries across Retail and Corporate Lending, Transaction Banking and Cash Management, Automotive Finance and other business areas.

AWARDS**Celent Model Bank Award For Retail Lending****2020**

RattanIndia Finance, India

IBS Intelligence FinTech Innovation Award**2019**

Roha Housing Finance, India

Best Lending Technology Implementation Award**2018**

SPFC, India

Celent Model Bank Award**2016**

Celent Model Bank Vendor Award

2014

ICICI Bank, India

2013

Vietnam Prosperity Bank, Vietnam

2010

HDFC Bank, India

2009

ICICI Bank, India

IDC Insights Award**2015**

DCB Bank, India

Asian Banker Technology Implementation Award**2014**






ICICI Bank, India

RBI Trailblazer Award**2013**

CIMB, Malaysia

FINNONE NEO CORPORATE

FinnOne Neo Corporate is an end-to-end digital lending solution that delivers the business agility required in lending to large corporates and Small-to-Medium Enterprises. The technologically advanced solution enriched with Nucleus Software's deep domain experience helps financial institutions manage the complete loan lifecycle from origination to servicing and delinquency management.

-  Customer Acquisition
-  Loan Management
-  Collateral Management
-  Corporate Communications
-  Collections

be tailored across a wide range of aspects including credit risk assessment, repayment schedules and disbursal frequency. FinnOne Neo Corporate CAS supports these needs with features such as multi-facility application processing, multiple collateral/documentation support and flexible repayment structures, supporting wide range of products across lines of business. Users have the option to define multiple due days and repayment schedules.

SPEED-UP ON-BOARDING, ENHANCE CUSTOMER EXPERIENCE

FinnOne Neo Corporate CAS enables corporate lenders to provide seamless customer on-boarding, while carrying out comprehensive credit analysis and managing their credit risks effectively. The solution has been designed to capture a wide range of data points such as company structures and stakeholders information. A range of analysis templates can be defined to calculate financial and eligibility parameters for customers, companies and groups of companies.

MANAGE RISK BETTER, ALIGN COST WITH RISK

With FinnOne Neo Corporate CAS, lenders can strengthen their credit risk management capabilities using scorecards that can either use the attributes available in the system or cover the recorded subjective information. The solution allows business users to define credit scorecards using unique parameters and assigned weights, which can be structured as per the need to arrive at respective scores. These parameters can either be direct user inputs or be values derived from customer data such as demographics, company data and financials. The scores can be used to apply risk based pricing markups on the deals being processed.

COMPREHENSIVE RISK ASSESSMENT WITH CONFIGURABLE WORKFLOWS

FinnOne Neo Corporate CAS helps banks and other financial institutions handle contract specific compliance needs faster and more effectively. Banks can compile specific terms and conditions before disbursements and track them till the loans are closed. These can be in the form of documentation or compliance measures that are required post approval. The solution also helps lenders conduct periodic reviews of customer's financial and risk positions. Corporate lenders can easily track revisions of credit limits as part of periodic covenants. FinnOne Neo Corporate CAS allows unified workflow for multi-facility application for approval and documentation while providing flexibility to lenders to configure workflows for products post approval.

LINE OF BUSINESS COVERED

- Business Loan
- Cash Credit
- Bill Discounting
- Loan Against Property
- Commercial Vehicle Loan
- Commercial Equipment Loan

KEY FEATURES

- Flexible repayment structures
- Paperless loan sourcing
- Analysis of financial and bank statements
- Configurable workflows
- Dynamic rules engine
- Robust communication engine
- Multi level covenant tracking