



NUCLEUS
SOFTWARE

FinnOne for Automotive Finance

Driving business growth and
simplified operations

→ New technologies, changing customer demands and new market entrants are changing the global automobile industry.



These same disruptive forces are now creating challenges and opportunities for the auto finance industry as well – from new loan and lease products to new channels. To be successful, today's leading auto finance players are adopting agile business models powered by the latest proven technologies.

BUSINESS FLEXIBILITY, COMPREHENSIVE FUNCTIONALITY

FinnOne for Automotive Finance provides all the capabilities that market leaders need to prosper – from comprehensive product and channel support to sophisticated workflow for streamlined operations. The solution ensures that standard business processes can be easily implemented across multiple countries of operation, creating a centrally driven yet localized setup with enhanced efficiency, reduced cost, and simplified management. Changes can be introduced quickly to ensure that the agility required for the business needs is matched by system flexibility. It offers easy adaptability to the needs of regulatory changes.

LATEST TECHNOLOGY DRIVES AGILITY

The solution combines decades of business insight with the power of a Service Oriented Architecture (SOA) design. It allows seamless integration with peripheral applications and business processes such as credit bureaus, central bank reporting, coupon printing,

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

FinnOne is the next-generation lending solution built on an advanced technology platform, designed to shape the future of lending across Retail, Corporate and Islamic sectors for banks and financial service companies. The multi-channel solution which helps digitize the complete loan lifecycle end to end, supports both cloud and on-premise deployments. The solution handles complete loan lifecycle covering:

-  Customer Acquisition
-  Loan Management
-  Collections
-  Lending Analytics
-  Lending Mobility
-  Enterprise Content Management

FINNONE NEO LENDING MOBILITY

FinnOne Neo Lending Mobility helps banks manage the end to end loan life cycle of their customers on mobile. Powered by integrated modules that can be deployed separately, the solution helps banks on-board customers faster, deliver better service to customers and simplify collection processes for agents. The solution is made up of the following modules:

- Mobile Customer Acquisition System (mCAS)
- Mobile Loan Self-Sourcing (mApply)
- Mobile Loan Servicing (mServe)
- Mobile Loan Collections (mCollect)
- Mobile Microfinance (mFin)
- FinnOne Neo Geo Tracker

FINNONE NEO DIGITAL PORTAL

- Web Portal for Loan Self-Sourcing (eApply)
- Web Portal for Loan Servicing (eServe)

securitization interfaces etc. The system supports faster straight through processing and high availability during processing.

MOBILE CHANNELS – FULLY SUPPORTED

The integrated mobility services can be used effectively as a differentiated business model rather than just a value added service. The mobility services in FinnOne for Automotive Finance span across the entire loan lifecycle from origination to contract management to delinquency management.

LAUNCH NEW PRODUCTS IN MINUTES

With easily configurable workflows and pre-defined sets of rules & policies, FinnOne for Automotive Finance makes new product launches rapid and easy. It has a highly flexible setup for dealer commissions and manufacturer subsidy calculations with support for multiple payment methods allowing a modular approach to new product development.

STREAMLINE OPERATIONS, IMPROVE PROFITS

The automated business processes and powerful engines in FinnOne for Automotive Finance reduce the time taken for payments to be made to dealers for Loan Disbursements, Commissions etc. The result is improved dealer retention and increased satisfaction levels. The system's speed also helps with faster loan disbursals to the end customer, which is critical in today's competitive marketplace. The solution easily handles high volumes of transactions to support business growth and planned promotions and campaigns.

Automated processing also leads to higher conversion rates and increased profits.

FUTURE PROOFED SOLUTION

With an eye on evolving business needs, FinnOne for Automotive Finance offers integrated support for Residual Value calculations in various scenarios including multi-mode transportation models, vehicle sharing and eco-cars etc.

LEVERAGE INSIGHTS, ENHANCE RESULTS

The accurate customer segmentation offered by the analytics solution helps improve targeted marketing efforts, resulting in lower cost of customer acquisition. Nucleus Lending Analytics can analyse historical customer data to provide insights for developing new products for each segment/geography. It analyses CRM data and loan repayment patterns enabling lenders to identify the causes of customer churn, and thus helps to retain profitable customers.

KEY FEATURES

- Handling of dealer commissions & manufacturer subsidies
- Business intelligence reporting
- Capability to manage manufacturer and dealer campaigns
- Risk based pricing
- Installment deferrals / prepayments
- Contract withdrawals / Taxation & compliance handling
- Predictive dialler interfaces
- Flexible rule manager