

At its most basic level, banking is about providing loans to customers. Naturally, any information technology initiative begins at this point. Digital Credit Management System (DCMS) is a proven product which provides a comprehensive loans-application workflow and tracking system. For large financial institutions, DCMS streamlines their loans-origination process. The solution comes with a built-in intelligent workflow, automated collaboration and tracking, plus in-depth knowledge management of the end-to-end loans application process. DCMS accelerates a bank's move towards greater customer service and cost effectiveness.

DCMS is part of the e-Banking strategy unlike many stand-alone loan solutions in the market. DCMS's capabilities do not end at facilitating a comprehensive loan system for the banks, but rather begins with it. DCMS is an integrated module of eBworx's Digital Banker, which is a suite of e-banking solutions, that pave the way for cost-effective and speedy implementation of more customer-centric e-banking services. eBworx's solution provides a total e-banking strategy and framework that will allow the most comprehensive plug-ins and technology advancement to cater for long-term growth and business needs.

The multi-core features in DCMS streamline and automate the flow of the entire loan cycle with focus on all the core areas of loans-origination and provide a total end-to-end process, such as:

Marketing

DCMS integrates seamlessly with eBworx's Digital Sales Force Automation, to serve as a powerful channel that helps manage marketing campaigns to reach out to new customers and target existing customers via Cross-Selling and Up-Selling Opportunities.

Origination

With DCMS, the entire loans origination process – from the input and processing of customer data, customer data analysis and underwriting to closing of a loan transaction – is fully automated through multiple customer touch points.

Servicing

DCMS facilitates the handling of all account management duties and customer inquiries on existing loans, including the setting up and maintenance of loan account records, managing cash flows, monitoring compliance issues, administering escrows, accounting for and reporting to investors, as well as providing for better customer service.

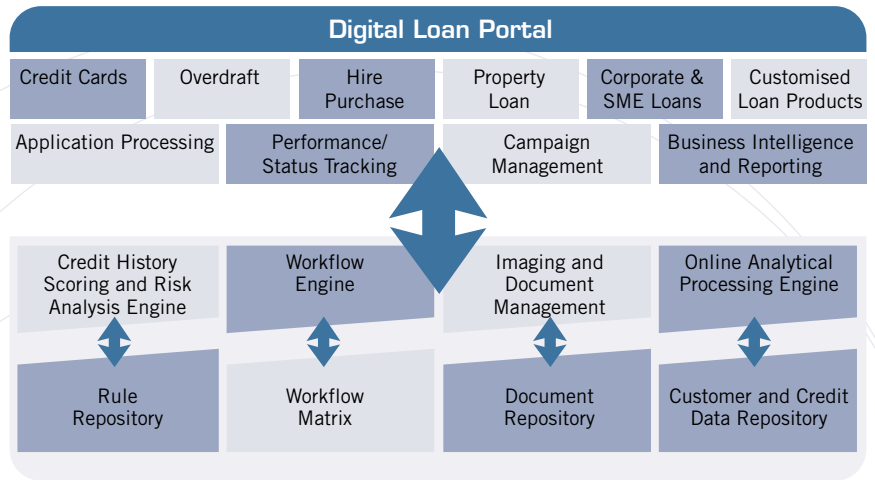
Flexible Collections and Recovery

DCMS allows lenders to detect accounts that may become delinquent and enable the collection agents to speed up the collection process. Automatic notification, credit evaluation and channel integration flexibility will also result in proactive servicing and collections in managing customer portfolios.

Minimize Credit Risk

DCMS facilitates the decision making process by automating a number of processes needed by the bank in evaluating the credit worthiness of customers. For example, DCMS filters all loans through more than 250 tested and proven business rules for credit risk assessment before approval, and hence, reduce credit risk caused by human error and subjective decisions.

DCMS Solutions Framework



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