



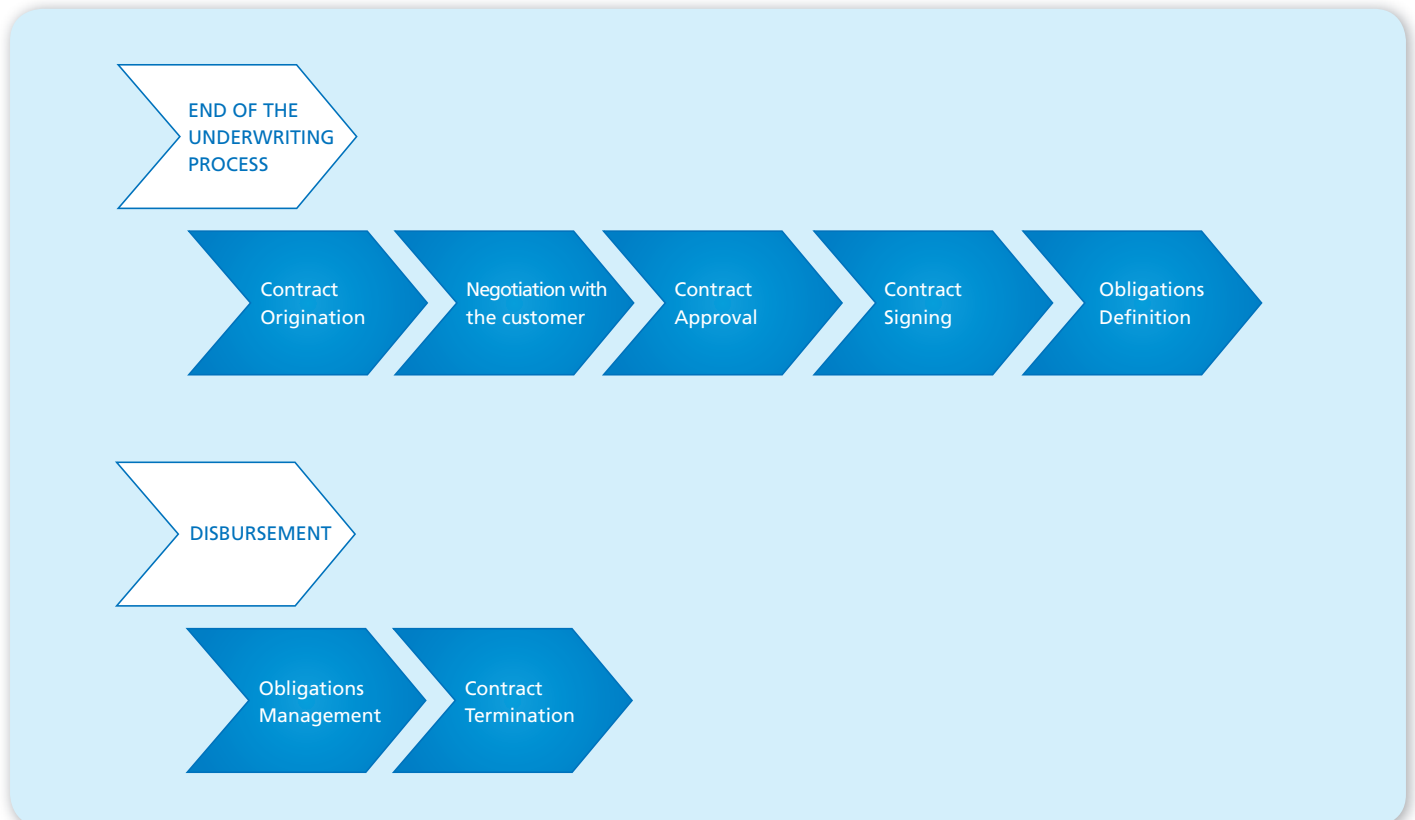
Credit Disbursement – CONTMAN

Immediately following the approval of a credit application, a bank starts the process of preparing the contracts for the customer to sign. In order to properly monitor the contract life-cycle process and avoid the operating risks related to manual activities, it is crucial to introduce an automatic tool to support the process. The added value for the bank is mainly related to the following areas:

- reduction of the processing time for contracts preparation;
- higher efficiency;
- lower operational risks;
- business process standardisation;
- ensuring the support for the business volume growth.

Expri^{ia} provides **CONTMAN**, a tool that automatically generates a contract starting from standard templates defined by the bank's legal department, as well as managing the 'approval' workflow in case of a negotiation with the customer leads to a non-standard contract. In **CONTMAN** it is also possible to associate some future obligations that the customer has to satisfy; a specific module will create a remind messages about the closest defined customer obligations not yet verified by the bank.

The following diagram summarises the processes managed by **CONTMAN**:



In more detail, below are the main functions covered by **CONTMAN**:

- definition of a dictionary of possible data items (*tags*) which value can be obtained from either via integration with external sources or manually entered by the user. During the contract generation process each tag is then replaced by the corresponding value;
- editing and versioning of the contract's components (Contract Building Block - CBB) that can be composed to define different contract templates. Each CBB is composed of fixed text and *tags* from the dictionary;
- editing and versioning of contract templates by assembling CBBs, with the possibility to specify activation rules in order to decide case by case which CBBs must be really used;
- possibility to link contract templates to different credit lines or collateral typologies;
- generation of a contract from a specific template and the values of the included *tags*;
- storing of the generated contract together with all the data used to produce it;
- possibility to handle non-standard contracts and an associated approval workflow;
- possibility to associate to a contract some future obligations that the customer has to satisfy and that must be verified during the contract's life;
- managing of a real time agenda where are shown to the user the activities assigned to him/her and the closest obligations to be checked.

CONTMAN is a web-based tool, multilanguage at user level, that can be easily integrated, through a set of predefined integration interfaces, with different components of the bank's information system to avoid redundancy of data and manual retyping of information already available.

Among the target input/output external system we have:

- the underwriting tool (i.e. **CreditOnWeb** the Exprivia tool for handling the lending process) for data concerning approved credit lines and collaterals;
- the core system for customer data;
- the document management system to store the generated contracts and the data used to generate them;
- the user authentication system.



EXPRIVIA

Exprivia Spa (www.exprivia.it) is an IT company specialising in the implementation of innovative software solution and IT services.

Exprivia bases its success on a wealth of skills and experience gained from more than 25 years of constantly working in Information Technology for banks and financial institutions, industry, energy, telecommunications, utilities, public administration and healthcare.

Listed on the Italian Stock Exchange since 2000 and in the STAR segment since October 2007, Exprivia has currently a team of about 1.400 people distributed among the offices in Italy, Spain, Mexico and Guatemala.