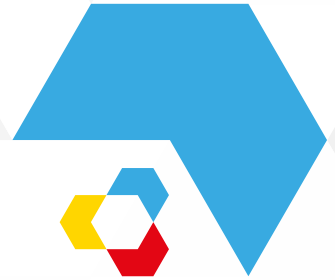




BUREAU VAN DIJK

# Credit workflow



FACT centralises all your credit data and manages user access. Automate all your approval procedures and credit policies.

FACT's workflow manager allows a fast and efficient flow of information, from a proposed rating to the approval of credit applications. Utilising a workflow system helps standardise and enforce your internal credit policies.

## Creating credit workflows in your FACT solution: key features

**Supported workflows** – FACT supports a variety of workflows ranging from the rating approval of various types of obligors, to the approval of complex credit transactions.

**Approval of financial data and counterparty rating** – Data from spreading and financial analysis is used to generate proposed ratings which are then approved in the workflow process. Historical ratings are securely stored as PDF files and can be retrieved along with the data used to calculate them at any time.

**Approval of facility rating and credit limits** – You specify the facility at the start of the credit application process, then add the subject's collateral and send the application to various levels of management for appropriate authorisation. At each stage the application can be accepted, rejected or re-routed to another stakeholder. You can create automatic alerts to notify specific stakeholders. You can set up alerts to be activated by certain event triggers or anomalies. Each user can organise and track applications using their own task list, outlining all applications and their current status.

**Ease of use** – Simple interface with clear navigation.

**Configurable** – FACT can configure different types of workflow, handling approval authorities, outputs and business rules. You can automate the approval of low risk transactions.

**Integrated** – Integrate any data sources, files or systems and use as criteria for the approval process.

**Automated alerts and reminders** – You can automate frequent, standard processes with specific rules governing the flow of data around your organisation. Automatically notify users when reviews of ratings and facilities are overdue or when covenants are breached.

**Document management and audit trail** – All completed stages of the credit process are automatically archived and securely stored. A snapshot of the stage, the results and corresponding data used and any related attachments are saved as a PDF file. You can use this to satisfy auditing and business process compliance requirements.

## Benefits

- ▶ Manage detailed rating and credit application approval processes
- ▶ Personalise the design and layout of your credit templates and tailor them to your needs with the purpose-built report designer
- ▶ Centralise your solutions - no need for separate Word documents or internal systems
- ▶ Store all your credit data in a secure location
- ▶ Track changes including details of the change and author



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