

Commercial banks have traditionally used a wide range of disparate systems and manual processes to originate loans, manage lending relationships and monitor client accounts. As a result, processing is slow, errors are frequent, operations are inefficient, growth is limited and information is inaccessible. Does this describe your lending operation? Are you able to respond quickly with outstanding service to grow your portfolio while still managing risk and controlling costs? Is your operation competitive?

Straight Through Processing Platform for Lending

CapitalStream™ is an integrated software platform enabling commercial banks and finance companies to implement Straight Through Processing (STP) across business and commercial credit portfolios. CapitalStream transforms manual paper-based lending operations into streamlined automated enterprises that respond quickly, efficiently and consistently.

CapitalStream streamlines sales, origination, credit analysis, decisioning, document generation, closing, funding, booking, account monitoring and ongoing risk management to revolutionize how financial institutions manage lending relationships.

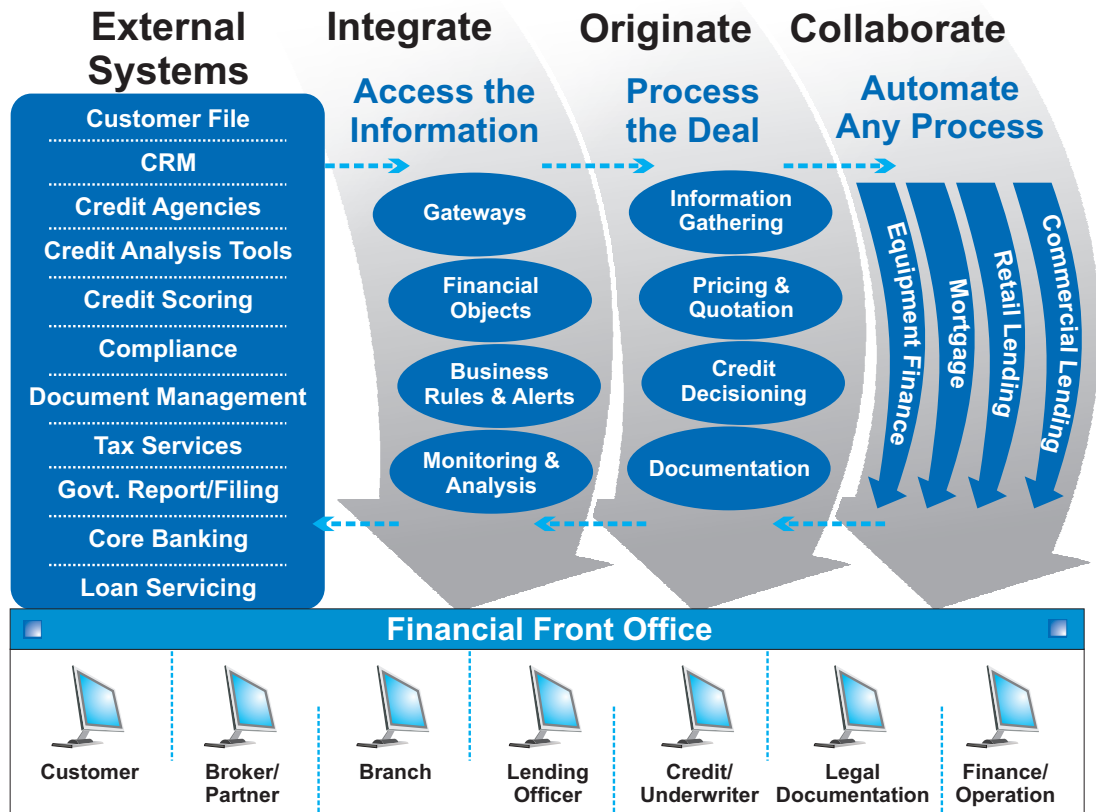
CapitalStream is part of HCL's growing portfolio of integrated software products and services offering commercial banks and financial institutions end-to-end solutions that are proven, low cost and quick to implement.

Reduce Cost, Risk and Processing Time While Growing the Portfolio

The CapitalStream solution provides a complete workflow automation platform including proven best practices based on implementations at world class financial institutions that ensure success and minimize implementation time and cost. The information, screens & processes are highly configurable allowing each bank to tailor the system to the way they do business.

The web-based, n-tiered architecture integrates easily with existing applications so information is accessible, intuitive and flows seamlessly from one function to the next.

CapitalStream provides comprehensive integration, automation and analytics capabilities that enable banks to reduce cost, risk and processing time to grow portfolios without increasing the headcount.



One Platform to Automate & Integrate Lending

The CapitalStream solution allows more effective collaboration, creates closer relationships with customers and closes deals more quickly while managing risk more effectively.

Origination – Enter and maintain terms and conditions, borrower, relationship, security and collateral information for simple to complex deal structures.

Credit/Underwriting – Automatically retrieve and store all credit information and manage sophisticated underwriting processes that integrate scoring with automated review and approval routing.

Documentation – Electronically generate, revise, store and deliver contracts and other documents tracking all revisions to close deals more efficiently and consistently.

Workflow – Route transactions automatically through all needed departments and personnel according to size, score or other business rules. The entire team knows who needs to do what and when.

Integration – Standard gateways integrate with other lending, banking, credit and documentation systems so information is entered once to ensure consistency and eliminate redundant data entry.

Monitoring – Monitor customer credit and account information after the relationship is established to automate covenant compliance and financial statement tracking.

Analysis – Analyze customer, exposure, rate, credit, security, collateral, balance, transaction and other information to monitor operational and portfolio performance, credit exposure and customer profitability.



Success Stories

CapitalStream's Straight Through Processing platform has achieved significant returns on investment at Bank of America, Bank of the West, Capital One, M&I Bank, Scotiabank, Rabobank, TD Bank, National Bank of Canada, Siemens and many other finance and commercial credit providers.

Benefits

- Increase processing efficiency by over 100%
- Double or triple transaction throughput with no headcount increase
- Reduce decision times from days or weeks to hours or minutes
- Achieve returns on investment in excess of 100% with payback in less than one year

Additional Information

For additional information contact your HCL Account Manager, send an email to fs.hcltech@hcl.in or visit the HCL CapitalStream website at www.hcltech.com/capitalstream



Hello there. I'm from HCL Technologies. We work behind the scenes, helping our customers to shift paradigms & start revolutions. We use digital engineering to build superhuman capabilities. We make sure that the rate of progress far exceeds the price. And right now, 49,000 of us bright sparks are busy developing solutions for 500 customers in 18 countries across the world. How can I help you?

www.hcltech.com