Lifecycle Management

Fle*x*Finance
powered by ▶ FERNBACH

The application covers all key features for lifecycle management using modules for managing loans and current accounts from a single pane of glass. This includes a clearly arranged cockpit, detailed storage of deal data, the mapping of numerous business events and the associated processes.

Other modules such as "Financial Accounting", "Regulatory Reporting", and "Loan Origination" can be seamlessly integrated according to the ETL standard and the web Service API, respectively. In addition, other systems such as as customer management systems can be integrated easily.

The following types of credit and loans are supported:

- Annuity loans
- Amortising loans
- Bullet loans
- Overdraft facilities
- Lombard loans

CHANNELS	DEAL MANAGEMENT				Current Account / Sub-Ledger
FlexFinance	**Loans Cockpit** ⟷ **Current Accounts Cockpit**				
App	**Deal details**	**Automatic Process**	**Business events**	**Problem loan management**	
Branch office	• Interest tranches	• Payment plan	• Withdrawing from contracts	• Close monitoring	
3rd party providers	• Annuities • Repayments • Collateral	• Generating payments due • Dunning	• Irregular repayments • Suspensions	• Forbearance measures • Restructuring	
Sales partners	• Fees • Account balance and transactions	• Generating documents • Follow-ups	• Deferrals • Changing borrowers	• Liquidation • Loan trading	
Retailers	• Forbearance log • …	• …	• Repayment agreements • Interest waiver • …	• …	