Lifecycle Management

Fle*x*Finance
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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

- FlexFinance
- App
- Branch office
- 3rd party providers
- Sales partners
- Retailers

DEAL MANAGEMENT

Loans Cockpit ⟷ **Current Accounts Cockpit**

Deal details

- Interest tranches
- Annuities
- Repayments
- Collateral
- Fees
- Account balance and transactions
- Forbearance log
- …

Automatic Process

- Payment plan
- Generating payments due
- Dunning
- Generating documents
- Follow-ups
- …

Business events

- Withdrawing from contracts
- Irregular repayments
- Suspensions
- Deferrals
- Changing borrowers
- Repayment agreements
- Interest waiver
- …

Problem loan management

- Close monitoring
- Forbearance measures
- Restructuring
- Liquidation
- Loan trading
- …

Current Account / Sub-Ledger