



Dienekis Information Systems AUTOMATED LENDING

Partner Solution

■ **Target Industry**

Banking and Financial Markets

■ **Business Applications**

Commercial Lending

Consumer Lending

Credit Cards

Mortgage

■ **Products**

IBM FileNet Business Process

Manager

IBM FileNet Capture

IBM FileNet Content Manager

IBM ILOG Business Rule

Management Systems (BRMS)

Business Challenge

Shifts in interest rates and the increasing competitiveness of the current financial services industry have left lenders looking for new ways to improve performance. Current market situations make the outlook for pure revenue growth increasingly challenging, and with traditional areas for cost-cutting already exhausted, lenders must look to process improvement for continued growth in returns.

In the lending process, paper-based systems present the single biggest operational headache and an important area for improvement. By automating their complex, paper-intensive lending processes, financial institutions can directly impact bottom line performance and enhance customer service. To accomplish this, these organizations must completely rethink the way they do business, while considering how to manage both content and process from an enterprise wide scale. As part of this, these organizations must find ways to squeeze maximum business value from existing systems.

These desired changes to lending systems must improve overall productivity and cost-efficiency on an ongoing basis. While most

organizations have looked at ROI as a one-time measurement, for future competitiveness, lenders need solutions that allow for continuing process optimization. As part of this, these enhancements must not only consider efficiencies, but also how those efficiencies impact customer relationships and loyalty, particularly in their ability to make cross-selling more effective. At the same time, financial services organizations want solutions that enable them to efficiently scale operations to any market environment. For tomorrow's lending leaders, the real answer is a multi-faceted approach for improving lending procedures that addresses people, process and technology for optimal success.

Solution

Dienekis AUTOMATED LENDING is a comprehensive loan origination system built on IBM's Enterprise Content Management (ECM) suite of products that brings efficiencies and controls to the lending process. By streamlining and automating the lending environment, AUTOMATED LENDING enhances the process from the initial loan request through funding. By facilitating the quick qualification of loan requests, full underwriting, multi-level credit sign-offs, as well as



pre- and post-closing due diligence, AUTOMATED LENDING supports a variety of lending processes ranging from mortgage, consumer and commercial loans to credit cards. The system offers integrated document generation and tracking, task lists, customizable business rules and email functions to facilitate a collaborative electronic workspace that provides all involved parties a consistent view of any deal.



With AUTOMATED LENDING, banks can set production goals, measure volumes against those goals and analyze the quality of loan requests submitted by third parties. Built on the IBM ECM suite of products, AUTOMATED LENDING integrates easily with back-office administration procedures and systems. This results in less time and resources required for uploading loans to the bank's core systems, facilitation of a paperless system, and a more customer-centric lending environment.

Value Proposition

Dienekis AUTOMATED LENDING offers financial institutions greater flexibility in optimizing processes for their specific work and business needs. Through the use of IBM's FileNet Process Analyzer capabilities, the system also helps institutions identify process trouble spots and enable continuous process improvements without disrupting day-to-day operations. Dienekis recognizes that implementing a complete ECM framework all at once isn't always feasible. AUTOMATED LENDING offers financial institutions a modular entry point that enables cost-effective incremental development that can scale up as the organization is ready. As a result, banks can squeeze the maximum business value from existing systems while simultaneously optimizing their overall process.

By combining state-of-the-art technology and extensive experience in the banking sector, Dienekis has developed AUTOMATED LENDING to deliver measurable enhancements to lending profitability, efficiency, security and service. With greater access to information, banks can improve their decision-making and respond more readily to customer needs. As an end-to-end solution, lenders will enjoy greater transparency in the process and improved compliance to regulatory challenges.

Company Description

Dienekis Information Systems S.A. is an enterprise computing company founded in 1988. Since that time, Dienekis has provided the financial services industry with integrated solutions for improved performance. With expertise ranging from Enterprise Content Management and system management to fraud prevention, networking and voice applications, Dienekis has implemented significant IT projects that have delivered measurable results.

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