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SMART COLLATERAL MANAGER

...Complete Collateral Management System

A Complete Product Brochure

Prologue

As financial institutions face stricter regulations and mounting competitions, effective collateral management has become increasingly important. Due to all the losses that have come with credit failures, banks have decide to focus more on the collaterals provided by customers.

The challenge is that the practises of managing customer's collateral are complex, not very efficient and uncoordinated with respect to the front-office and back-office processes.Therefore, for efficient collateral management, banks need a Software that;

·Minimizes manual processing task, Provides flexible capabilities

·Maps simple as well as complex relationships between receivables, collateral providers and collateral assignees.

·Accommodates international back-office requirements for collateral management

·Easily integrates with other systems (web application/software

Smart collateral manager 5.0 can help your organisation meet these needs.

Smart collateral manager 5.0 is a Basel II compliant collateral registration system that provides a comprehensive framework for the administration of the full lifecycle in a collateral management process.The system enables you to register collaterals and connect them to their related loans & Customers.

It is an intelligent collateral registration and management system that also registers relationship among collaterals, its owners and credit arrangements.

The system ensures that collateral data is suitable and of good quality with regards to Basel II requirements.

The software also registers collateral insurance information with fields and attributes that describes collaterals in details, allocates collateral value for each credit arrangement, and provides unlimited capabilities for miscellaneous reports.

Within the collateral management system, the user can also manage fake title, document checklist for collateral records, document deferments, electronic storage of collateral documents etc.

Smart Collateral manager is a front-end and back-end collateral management system that is easy to implement and is flexible for future needs and maintenance.

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- Fully web enabled (Intranet, Internet & Stand alone Capabilities)

- It's 100% Customizable: Can be modified to suite your specific needs

- Has Multi-Level security configuration

- Eliminate paper-flow & redundant data entry

- Successfully running at multiple locations across Nigeria

- Unlimited number of employees, unlimited number of companies

  & offices locations

- Domain knowledge acquired from leading industry experts

- Tested & trusted; a proven product with many years of research

COLLATERAL
RECORDS

Functional Modules

REPORTS

MANAGE
DOCUMENTS

DOCUMENT
MANAGER

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Smart Collateral Manager Features

The application's open architecture allows financial institution's risk control units and the collateral custodian unit (usually the legal department) to easily share information.

Smart collateral Manager also automates:

- Collateral release from credit arrangement
- Collateral value and credit balance control
- Collateral data quality control
- Indexing collateral value,
- Electronic storage, archiving and retrieval of collateral documents

STREAMLINE THE COLLATERAL REGISTRATION PROCESSES

· It will drastically reduce your administrative costs as well as the time required for collateral registration as it now requires very few staff to accomplish tasks being carried out by many staff when those tasks were done manually.

· REDUCE OPERATIONAL RISK

with the application you can reliably carry out correct assesment of collateral with respect to the transaction in question

Smart Collateral Manager Features

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ENSURE THE CONFIDENTIALITY, INTEGRITY, ACCURACY AND AVAILABILITY OF COLLATERAL DATA.

Since employees themselves are responsible for feeding their data into the system, more attention will be paid to its accuracy. This means less friction between employees usually accused of keeping inaccurate or out dated data.

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REDUCE OPERATIONAL COST BY PROVIDING DATA QUALITY CONTROL.

It supports the complete workflow of registering a collateral record. It collects, calculate, maintain and provide all collateral management related data and information necessary for Basel ii compliance. thereby improving quality control

Smart Collateral Manager Modules

COLLATERAL RECORDS	MANAGE DOCUMENTS
- Add New Record - Adjust Collateral Record - Send for Approval	Document Checklist
COLLATERAL MANAGER	**REPORTS**
- Post Deferment - Manage Deferment	- Perfectible Collaterals - Perfected Collaterals - On-going Perfection - Fake Title Report - Refinanced Collaterals - Released Collaterals - Customers with Deferrals - Deferred Documents - Reports by Product - Collateral Impairment

Smart Companies are getting sSMART Have Yours?

Smart Manager 5.0 (HRMS/Payroll). **Smart Financials 5.0** (Financial Accounting System).
Smart CRM 5.0 (Sales/Marketing Automation System). **Smart Supply Chain 5.0** (Supply Chain Management System).
Smart Credit Scoring 5.0 (Credit Scoring System). **Smart School 5.0** (Complete School Management System)
Smart PRAFS 5.0 (Payment Request and Fulfillment System). **Smart Budget 5.0** (Budget Management System).
Smart Medics 5.0 (Practice Management System). **Smart Fixed Asset 5.0** (Fixed Asset Management System).
Smart Collateral Manager 5.0 (Collateral Management System). **Smart Dealing Portal 5.0** (Treasury Management System)

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SMART PRODUCTS

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