

## SOLUTION OVERVIEW


# STP Financial Hub for Commercial Financing

An automated, end-to-end finance solution for banks and financial providers to track, manage and reconcile credit and leasing agreements with clients and trading partners.



 **Improve speed**  
to market and time  
to revenue

 **Enhance** customer  
experience

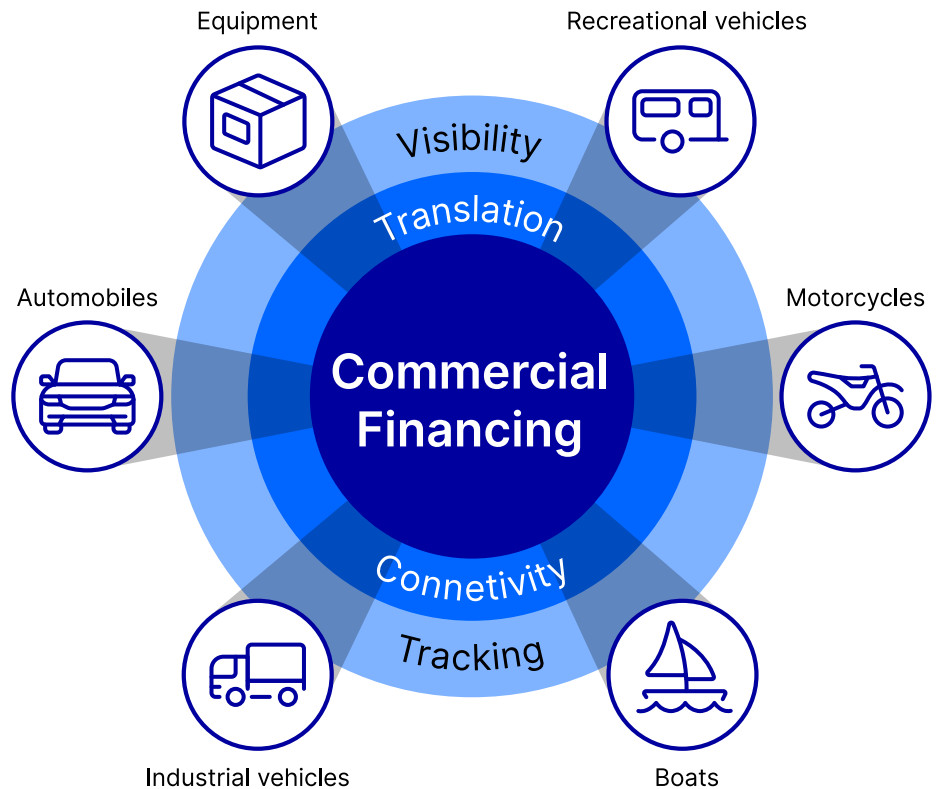
 **Gain powerful  
insights** with a  
robust reporting  
and workflow  
platform

 **Increase** global  
transparency

**Efficient management of commercial financing requires an automated reporting and workflow management solution. However, many banks and financial institutions are inundated with manual tasks that prolong opportunities for innovation and advancement. From generating lease arrangements to tracking assets and inventory, organizations must streamline these complex operations to effectively process client loan requests.**

Banks and financial institutions file a multitude of lending requests, to process these requests in a unified manner, financial institutions need a platform to process and capture the information through the lifecycle of the loan. The platform must balance the customer's need to see the financed inventory and loan utilization along with the bank's need to manage risk and ensure proper loan and lease repayment.

OpenText STP Financial Hub for Commercial Financing is a scalable transaction and message management platform, providing end-to-end transaction processing, workflow, data visibility, reporting and exception management. By seamlessly removing the manual efforts associated with generating a credit agreement, this solution has been designed to reduce complications and generate efficiency. With an intuitive and productive customer experience, built on modern and secure technologies, financial providers can increase operational efficiency while effortlessly managing operational risk.



## Delivered as a managed service

The cloud-based data integration and management is delivered as a managed service to extend an organization's IT resources with people, processes, technologies and years of best practices. OpenText Managed Services enables financial institutions to offload complex integration requirements to OpenText and includes:

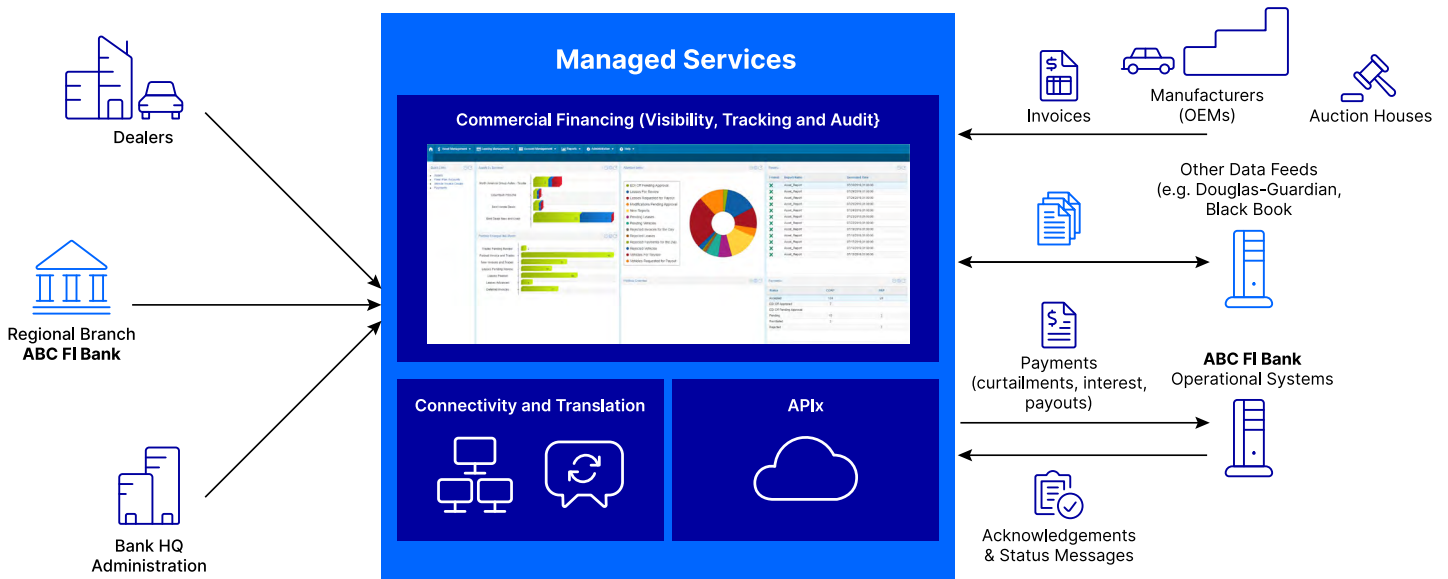
- Mapping and data translation
- Trading community implementation and management
- Proactive transaction monitoring
- Customer and trading partner onboarding and support
- Support for internal and third-party functionality for auditors and insurers

OpenText handles the day-to-day management of technical infrastructure, including systems health monitoring, data backup, network management, systems administration, database management and application support. In addition, OpenText manages the migration and onboarding of customers and trading partners with a proven process that includes connectivity setup, map development and end-to-end testing.

### Designed to minimize risk

Showcasing best-in-class exception management processes, proactive alert notifications and configurable reporting features, the platform has been designed to seamlessly minimize risk for financial institutions and their clients. Showcasing a simple, end-to-end view of credit and leasing arrangements in a configurable control environment, the system includes full maker/checker capability to deliver an intuitive user interface that features:

- Single-page application design
- An active landing page with live dashboards focusing users on pending actions and activities
- User/system identity management with flexible role management and permission entitlements
- Secure web services used to retrieve data and perform updates
- A multilingual interface, easily adaptable to any language
- Web Content Accessibility Guidelines (WCAG) 2.1 AA compliance



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Implementation of the application is fast and easy, as OpenText will integrate the commercial financing portal with your existing infrastructure. OpenText also supports host-to-host file and message exchange with middle-office and back-office applications and facilitates connecting to customers and partners through whatever mechanisms best support their needs. Supporting a wide variety of connectivity options, message standards and file formats, OpenText provides a robust solution for all floor planning, leasing and credit financing needs. This unique and custom-built solution provides distinctive benefits that include:

- **Speed to revenue** – Easily integrate with existing infrastructure to ensure a fast implementation and speed to revenue
- **Enhanced customer experience** – Enhance the customer experience with maximum self-service capabilities on an easy-to-use, intuitive customer interface
- **Powerful reporting and workflow** – Fully control the end-to-end process via a business-oriented workflow framework with extensive reporting options
- **Enhanced transparency** – Reduce errors, shorten transaction processing and lower operational risk to provide better transparency to clients
- **Compete automation** – Automate time-consuming interest- and fee-related calculations and view configurable rates at a granular level
- **Insightful tracking** – Leverage end-to-end tracking for complex curtailment schedules and automated payment generation

**OpenText STP Financial Hub for Commercial Financing** offers self service administration and provisioning tools, as well as 24x7 technical support from OpenText. It delivers transparent financed-asset management, automated invoice and file processing and scheduled curtailment collection to reduce costs and operational risk by eliminating complexity for commercial financing organizations.

- **Hosting** – OpenText provides complete hosting of commercial financing with the standard offering of client testing, production and disaster recovery environments. It delivers the control environment you need to ensure proper authorizations are in place for your processing scenarios.
- **Administration** – You control the permission to use the functionality of the portal through a multi-tiered administration module that supports role-based access. Self-service password reset is available to reduce administrative costs.
- **Security** – Users access the commercial financing portal through secure authentication. Based on preference, all data is encrypted during transport. A full audit trail of user access and file uploads is maintained in the portal to support historical analysis of transactions.
- **Technical support** – OpenText provides technical support services for customers through a multi-tiered model. Support specialists work with clients to troubleshoot problems, pinpoint root causes and implement corrective action.

## About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit: [opentext.com](https://www.opentext.com).

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