

COLLATE

Product Sheet



Collateral management can unlock asset value for the benefit of all parties involved allowing credit to be extended with confidence that the collateral has been properly perfected and valued.

In today's economy, there are unrelenting pressures to grow loan books against a backdrop of stringent capital requirements, increasingly robust regulatory oversight and continuous demands to reduce costs. Effective collateral management, deployed strategically, plays a vital role in meeting all these goals.

"COLLATE has allowed us to significantly improve our RWA reporting. Within 12 months, through data quality"

COLLATE

COLLATE is the leading collateral management product in commercial lending. Deployed in banks around the world, it has a proven track record of driving growth, redefining how collateral is managed and greatly enhancing operational efficiency. Supporting the capture of fixed and liquid assets, COLLATE manages collateral during each phase of the credit lifecycle, from initial evaluation through to release.

Collateral management – a strategic capability

A holistic end-to-end view of collateral is required in order for it to be fully utilized across the entire value chain for both the customer and the bank's benefit. Taking this strategic view of collateral management delivers value far beyond the building blocks of reducing risk, ensuring compliance and improving the bottom line - offering new growth opportunities, substantial balance sheet savings and expanding existing customer relationships.

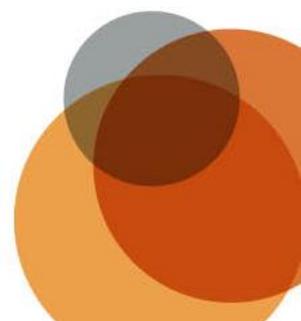
Focus on selling your product

One size does not fit all. The variety and scope of credit facilities, customer needs and applicable regulations is almost infinite and expanding all the time.

IS COLLATE FOR YOU?

- Do you need to accurately identify credit to be extended based upon eligibility and quality of collateral pledged?
- Do you need to know if you can safely release collateral based upon current market conditions?
- Do your relationship managers need real-time access to exposures and collateral?
- Would you like to be able to produce regulatory statements instantly?
- Would you like a centralized, coherent view of your business?
- Would you like to automatically notify customers when there are problems with their collateral or send them reminders of key events with a single click?
- Are you prevented from growing your loan book as your existing systems can't scale?

If the answer is 'yes' for any of the above, then COLLATE is ready to help you. It boasts comprehensive asset support, evaluation and monitoring capabilities as required, for institutions that offer commercial based loans.



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To be successful, lenders need to find a way of adapting to and executing within this dynamic environment efficiently and effectively. COLLATE's industry-leading configurability ensures that business rules, asset classes and workflows can be tailored to your business dynamically, without underlying code changes.

"I get a report every day telling me what I need to be worried about. I can then model 'what-if' scenarios at the touch of a button."

Scalability

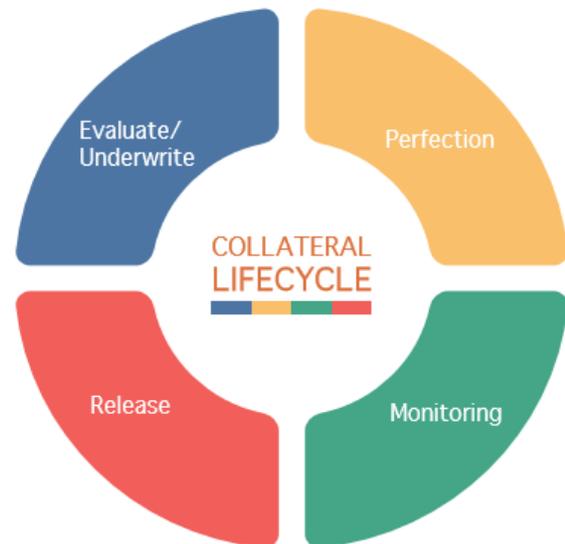
Regulators are now insisting that proper systems and checks are in place before you can grow your loan book. Spreadsheets and legacy systems can't cope with the growth that now defines the marketplace. COLLATE is designed to scale as your business grows in size and complexity. With successful implementations covering loan books from \$5 billion to over \$500 billion, COLLATE allows your business to flourish while delivering the real-time access that allows you to compete for and win new business.

The full credit cycle

COLLATE supports each phase of the credit lifecycle and can adapt to your business. COLLATE offers off-the-shelf best practice including jurisdictional and regulatory framework support, enabling you to rapidly gain tangible benefits.

Pre-sales

COLLATE allows lenders to evaluate proposed collateral portfolios in real time, enabling the sales force to give immediate customer feedback regarding line of credit capacity.

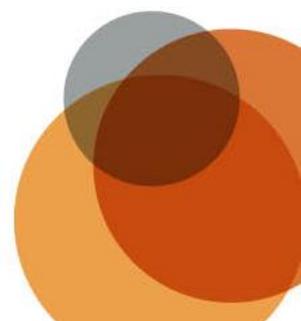


Post-sales

COLLATE supports daily monitoring of loan-to-collateral positions so that lenders know immediately if there is a need to issue a warning or margin call. This incorporates automated margin calls via email and escalation if the issue is not resolved in a timely fashion, including automatically generated position statements which reflect the full collateral calculation breakdown.

COLLATE in action

COLLATE is the result of continuous product investment since Rockall was first engaged by Wells Fargo ten years ago. That, combined with our acute understanding of the regulatory environment, makes COLLATE the product of choice for banks engaged in commercial lending.



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Grow profits

Ensure that you are achieving maximum profits from your existing business and can scale to new levels.

RWA optimization

Optimize your capital ratios by accurately reporting the full extent of collateral held and drive down capital requirements.

Loan capacity

Increase your loan book in a controlled and profitable manner by identifying the optimal risk/reward trade off using our profiling algorithms for each customer and facility.

Lifecycle

At each stage of the customer credit lifecycle COLLATE offers flexibility to maximize sales opportunities while ensuring that risks lie within defined parameters.

Asset classes

Unparalleled coverage of asset classes that can be extended and altered to ensure that you can grow and expand your business by capturing all securities pledged.

Modules

Fully modularized so you can choose which modules add value to your business.

Calculations

Real-time calculations provide key metrics and ratios covering stress tests, what-if calculators, release calculators, roll-ups and haircuts.

Improve operational efficiency and scalability

Your business is unique and COLLATE allows you unparalleled flexibility in configuration and scalability, ensuring your operational needs are met.

Insight

Make informed decisions using real-time analytics and automated alerts based upon hundreds of key metrics.

Notifications and alerts

Get notifications and alerts direct to your dashboard and inbox to keep informed of key events.

Integration

Prevent duplication and errors by integrating with existing systems rapidly and efficiently using our integration toolkit.

Reports

Use standard reports or create your own to address key management and regulatory requirements regarding your clients, exposures and collateral.

Workflow

Ensure that the correct process is followed avoiding costly errors using the configurable workflow options.

Business rules

Apply your own business rules, no matter how complex, to drive decisions and data quality.

