

CASE STUDY

Streamlining Credit Servicing processes for global operations



Client Background

Client is a leading financial service company in the automotive industry, and one of the subsidiaries of the German car manufacturer



Business Challenges:

- The company has set up an organization to harmonize, streamline, optimize and automate different business functions across countries in Vehicle Retail and Commercial Loan/Lease processing.
- Deployment and rollout of our CreditFinanceEdge Platform in 10 different languages.
- Rollouts in the various markets such as Japan, Thailand, South Africa, Australia, New Zealand, Korea, China in the region and other markets which are planned for future (Malaysia, Russia, etc).
- The architecture to be used for these solutions needed to be such that rollout in different countries is fast, smooth and required minimum changes beyond the country-specific peculiarities.
- Easy maintainability, internationalization requirements were some of the key non-function requirements



Our Solution

Our Solution Team conducted business workshops in different countries to identify the best approach to meet the requirements of business users. CreditFinanceEdge Platform demos, our experience from past projects and industry best practices were presented to the client. The workshops identified the following:

- The common requirements for all regions which would form the "core"
- Region specific requirements with assigned owner or accountability and sign-offs

The key platform modules planned in the new system are:

- Calculation Engine
- Delinquency Management
- Invoicing & Cash Management
- Securitization Support
- Accounting Configuration
- Common functions
- Reporting
- Restructuring

CreditFinanceEdge Platform implementation streamlined critical steps in the system. It improved the overall efficiency by removing redundancy and automating flows through the system which were previously done manually.



Business Value delivered

- Improved operational efficiency, data quality and accuracy of business
- Rollout in ~10 countries over next 3~4 years
- Reduced TCO and time-to-market
- Process harmonization and single IT portfolio across countries

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