

Sopra Financing Platform (SFP)



Capitalize on the **SFP modular ecosystem to digitize your end-to-end lending business**

Sopra Financing Platform (SFP) launches two new apps that with our SFP Wholesale system, the global leading dealer commercial lending solution, cover your entire lending process. Our solutions can originate and service a wide range of business types including auto floorplan, trucks and yellow goods, industrial equipment and many other asset types. Built on the Salesforce platform, the new apps deliver digitization, innovation, lower operating costs, reduction in operational risk and enables agile operations

APPS

SFP Credit & Risk

Customer
Onboarding &
Renewals

Risk
Management

SFP Account Management

Digital
Marketing

Customer
Service

Asset
Recovery &
Collections





Key Features of the Customer Onboarding and Renewals

OPEN BANKING

- Open Banking is becoming a widely adopted credit and risk tool
- Building it in at the start of the journey creates customer acceptance and efficiency
- Speeds up the lending decision and improves portfolio risk management
- Different Open Banking suppliers can be integrated into the application

CUSTOMIZABLE WEB FORM FOR CUSTOMER ONBOARDING

- Built on Salesforce technology as a white label solution for your company
- Embedded Communities webform containing a high level of configuration capability to match your onboarding policy
- Allows for an easy implementation of a digital client-facing solution

LETTER TEMPLATES AND E-SIGNATURE

- The application uses Conga document generator and Conga sign for digital contract and forms signature
- This speeds-up the process of onboarding a customer or changing their facility terms
- All the lender's documents are stored in template format ready to be populated within minutes of a credit decision being made
- Note that customers can swap out Conga for other e sign tools such as DocuSign, One Span and Adobe

CREDIT DATA AND DECISION

- Fully configurable credit decision templates and workflows
- Integration with credit bureau to provide real-time credit data using API hooks
- Consolidation of retrieved and entered data in a simple, user-friendly view
- Easy and quick decision processing with onward workflows including a credit forum

SFP WHOLESALE INTEGRATION

- Load new customers to SFP Wholesale with no manual rekeying, meaning significant efficiencies for the user and faster origination of new loans
- New API and templated designs make packaging even a complex franchise dealer group straightforward and can be completed in real-time
- Integration with other asset financing systems can be considered on a case-by-case basis



Key Features of Risk Management

REAL-TIME AUDIT DATA

- The application uses pre-configured integrations with digital and physical audit providers to display summary information on the latest audits
- Standard integrations exist with SFP Digital and VAS Audit Services
- Integration with different audit providers can be considered on a case-by-case basis

AUDIT TRACKING AND REVIEWS

- The audit summary records provide a comprehensive overview of the audit data
- The application enables an easy-to-use exception management and resolution process
- Automated workflows are triggered based on audit outcomes for Risk team follow-ups
- Ability to configure trigger databased on your customer risk profiles and internal risk policy

DYNAMIC RISK PROFILING AND INSIGHTS

- Real-time portfolio risk tracking with a ranking refresh every seven days
- Automated updates via API triggers from SFP Wholesale, open banking alerts, credit bureau or other risk and audit alerts
- Configurable weighting of risk factors, allowing agile changes in risk management to be applied to your portfolio
- Five risk rankings are catered for, providing granular risk buckets for review and trend monitoring

RISK MANAGEMENT AND WORKFLOWS

- The application allows for timely remediation of risk breaches via dedicated screens and workflows all driven by API fed risk data triggers, meaning you don't miss a risk event or trend
- Surface insights around customer behaviour in different risk areas (financial health, audit compliance, payment timings) in one place in discrete dashboards
- Understand the risk weighting of different elements of your portfolio



Sopra Banking Software is the partner of choice for more than 1,500 financial institutions worldwide. The rich variety of our solutions, the strength of our conviction and our passion for innovation enable us to support our clients on a daily basis and in their future projects, as well as in their goals regarding financial inclusion. Our customers, based in over 80 countries around the world, benefit every day from our technologies and software, as well as the expertise of our 5,000 employees.

Sopra Banking Software is a subsidiary of the Sopra Steria Group, a European leader in consulting, digital services and software development. With more than 46,000 employees, the Sopra Steria Group generated a turnover of €4.3 billion in 2020.

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