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**SGAIM Info**

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## **Guarantees Management**

# Guarantees Management

The management of Guarantees of monetary risks originated in loans, credits, operations of financial renting, postponement of debts payment... involves in Organizations of Credit and Societies of Rebailing, one of the main aspects in which the effectiveness of its management is specified.

The management of Guarantees is one of the most regulated parts of the Management of Risks (Guarantees special Registry in Bank of Spain Circulars 4/1991 and 6/1996), with multiple implications, and among these, in the level of contributions to the Deposit Guarantees Fond.

Because of that Guarantees are affected by strict requirements in accounting and reports (circular B.E.1/2004 on Risk Information Head Office). Its agile transaction is, in addition, an essential aspect of the competence in the banking market.

**SGAIM** gives an advanced solution of electronic management that makes the automated transaction of Guarantees easy, granting all the process a high degree of control, agility, quality and economy of costs, as well as a powerful system of reporting.

## Current Problems.

. Slow and troublesome Control of the fulfillment of legal and specific requirements of the Financial Organization, for each kind of Guarantee.

- Lack of agility, by lacks of normalization, in the communication between Managing Offices and Central Department of Guarantees, fact that reduces the rhythm of operations and reduces the competitiveness.

- Mistakes on the manual data recording, originating delays due to their detection and correction and little reliability of the computing registries.

- Slowness in the frequent insertions of new documents in Files on paper and deficient search time response.

- Difficulty of fast and operative incorporation of emailed information to the File, delaying the update of its situation state.

- Incidences in the management of cancellations, by lack of expiration warnings.

- Nonexistence of suitable security and confidentiality conditions in the safekeeping of Guarantees, circumstantial Deviations.

- Little flexibility and rapidity of the report system, in spite of the legal exigencies.

## SGAIM Solution.

The **SGAIM** solution, parametrizable for each Organization in its **TTID** computing platform (Treatment and transmission of the digital information), is centered in:

- Automation of the image and data capture (selfcategorization, OCR Full Text, ICR).

- On line Updating of the situation state of the transaction (**TTID**-Business Process Manager).

- Simplification of the Financial Organization / external Speaker interaction (**TTID**-e-forms and e-Mail management).

- **TTID** Integration with the Guarantee Management Application of the Organization.

- Powerful Reporting system . For the already existing files, the capture of structured formats (Request, Endorsement) is made with a previous digitalization, analytical image optimization, mapping and OCR Full Text.

This generates a catalogue of formats that allows a very fast process of selfcategorization of each document and the parallel interaction of different OCR programs.

The capture of very heterogenous or non structured formats, is made by means of the using of taxonomies and incorporated business rules of to a sophisticated motor of syntactic and semantic analysis.

This has a special importance in the case of Files of Issued or Received Guarantee from a foreign Bank, with a greater complexity, in which messages in English are quite usual.

The information resulting of the intelligent capture is validated, in all cases, against the files of the Financial Organization itself and by means of a double process of application of specific techniques of verification on each field (DC, bar codes, ranks of dates...) and of business rules.

The management of Files of new generation, is facilitated by means of predefined customized forms in **TTID**: on the part of the Customer to fill its Requests up and on the part of the Organization to generate the Guarantee or Cancellation document.

**TTID**-Business Process Manager allows, from a set of actions (to add, to classify by types, to seek information...), to update the situation state of the File, to automatically propose new communications or requests to the Customer,

banking Office or external Bank and , thus, to monitor the transaction from the opening of the File to its cancellation and subsequent destruction...

The information received by email, from different platforms and mail applications, is captured by **TTID**, turned into XML, analyzed, suitably catalogued, and incorporated to its File, generating the oportune effects and updatings.

The management of cancellations is monitored in **TTID** by a system of Guarantee Expiration Warning, with automatic emission of e-mails to the concerned people.

The quarterly arching of Guarantees and Amounts, demanded by the Bank of Spain, is nothing but one more of the Reports parametrizables in **TTID**; in this case, using its calculation functionalities.

**TTID** will facilitate the endorsement and guarantees data, with their date and record number, date of initial declaration to the Risk Information Head Office, and cancellation if in case.

Guarantees are classified by sector, by guaranteing Organization, by nature of the operation, by the complementary guarantees received, guarantees to high-ranking officials of the company or people linked...

**TTID** also allows to design all the required reports according to a model, as much the ones of the Guarantee management, as those feeding the countable system: requested, granted, formalized guarantees, formalized reguarantees.

And from a specific risk approach, guarantees doubtful by dilatoriness or other reasons, with or without obligatory cover, with rebailing contracts...

**SGAIM** carries out daily the disposal of the captured information for the Bank, in their **TTID** platform, as Web Service.

**TTID**-Link allows flexible levels of integration with the Business Application of the Bank, reading and emitting files with the format required by the Organization (XML, EDI...).The **TTID** Web Service option allows an almost complete transaction of the Guarantee management, integrating its information with the countable management of the Financial Organization.

The electronic information is stored, with RAID 5 protection and cluster servers, in the **SGAIM** Housing system, with an on line 24x365consultation availability.

All the information is dealt with digital fingerprint and time seal, with an additional backup on anon eraseable optical support.

The paper information is guarded in conditions of total security, in application of the legal and discretionary periods of preservation defined by the Organization, until its process of certified destruction.

## **SGAIM** Benefits.

Control of fulfillment of legal and specific norms of each Financial Organization. Automated intelligent capture with data validation.

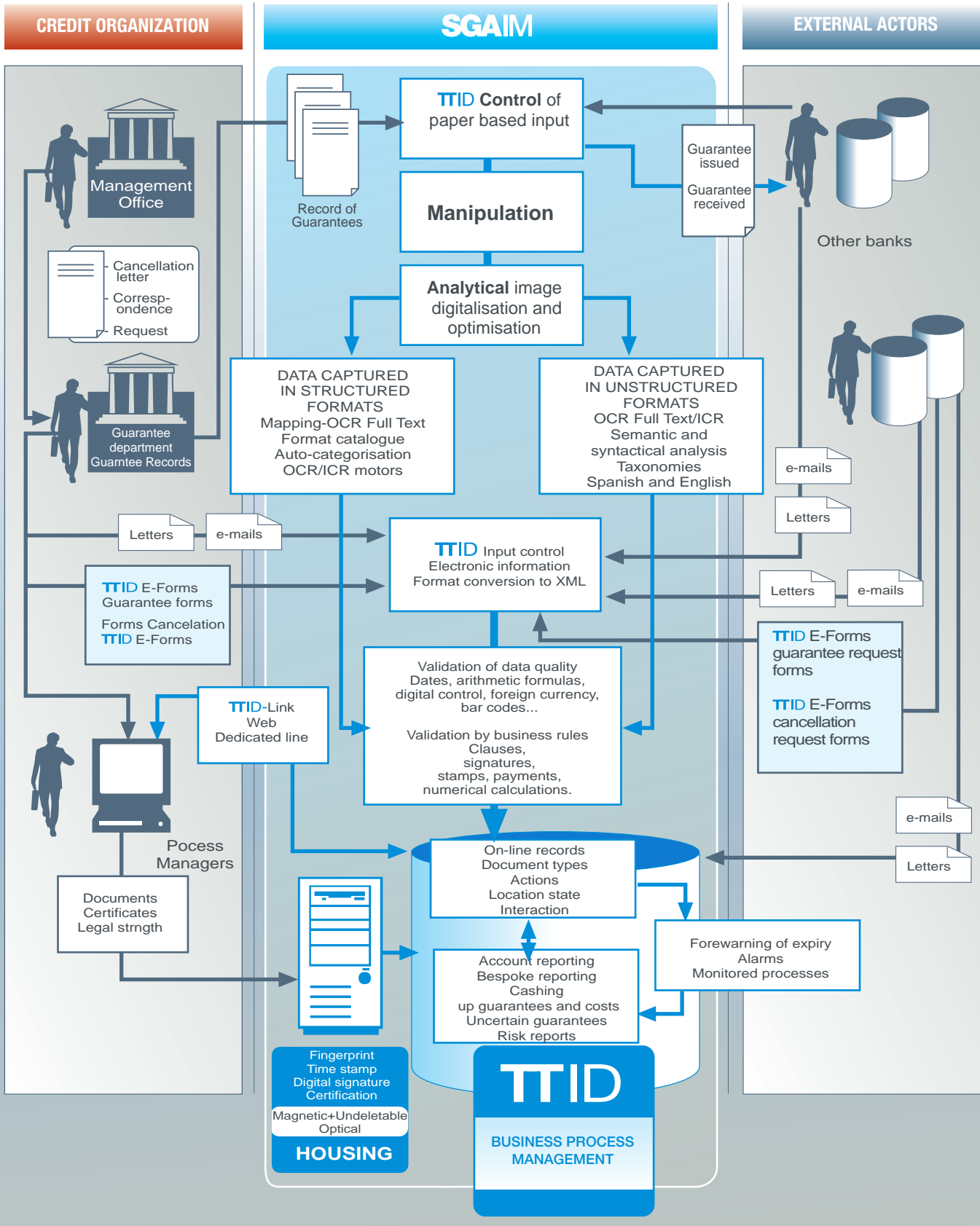
Total agility and control in the transaction of the electronic File.

Automated expiration warnings and cancellations monitoring.

Complete flexibility of the system of on line-on Time Reports.

Customized Integration with the business Application of the Financial Organization

# Guarantees Management





Information Management

## ECM Solutions Portfolio

### Core Solutions

- **Knowledge**DISCOVERY
- Portal e-Business
- **TTID** (Content Management System)
- Business Process Management (**BPM**)
- Integration with Business Applications
- Housing Solutions

### Global Solutions

- Suppliers Invoice Management
- Invoice Management
- Telematic Invoicing

### Specific Solutions

- Insurance Solutions
- Banking Solutions
- Consumer Goods Solutions

### Physical Content Management

- Analysis and Diagnosis
- Computing Process
- Transfer
- Safekeeping
- Consultations
- Inserts, Reinserts
- Destruction Proposition
- Destruction
- Destruction Certificate

### Records Retention & LOPD

### CONSULTING

### Technologies

- Intelligent Capture
- Information Organization, Taxonomies
- Selfcategorization
- Advanced retrieval
- Reporting
- Cold & e-print
- XML
- Web Services
- Data Quality Management
- **SGAIM** Electronic Signature System
- e-forms

**ECM** Enterprise  
Content  
Management

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