

Accenture's Commercial Credit Capabilities

Your Partner to Drive Growth and Efficiency




High performance. Delivered.


Due to increased market competition and regulatory compliance requirements, Commercial Banks are seeking a strategic supplier to efficiently analyze credit, provide enhanced access to metrics, and improve loan servicing.


Leveraging our industry experience, we help our clients transform their business operations to optimize outsourced and retained organizations while building confidence in reporting and credit controls.

In partnership with our clients, Accenture's team provides the expertise and scale for transformation within commercial lending and servicing organizations.

Our process results in:

30% savings in operational cost 

15% improvement in credit policy compliance through process consistency 

20% acceleration in financial statement spreading turn times 

Accenture Credit Services provides target operating model definition, analytics, and back office processing support for underwriting and loan servicing throughout the Commercial Credit value chain.

Commercial Credit Value Chain



Accenture's Commercial Credit Highlights

Scope



- Accenture's Commercial Credit Operations Group provides credit expertise and commercial servicing support to commercial banks, equity investors and the credit captive market
- End-to-end support for the commercial credit value chain including:
 - Underwriting Analysis and Financial Statement Spreading that drives higher quality and reduced turn times
 - Portfolio Management including borrowing base analysis and covenant testing
 - Booking and Funding capabilities that enables accurate metrics reporting
 - Monetary and Non-Monetary Servicing and collateral expertise
- Assets supported include:
 - Business Banking
 - Commercial Banking
 - Middle Market
 - SBA
 - Equipment Leasing
 - Muni/Dealer
 - Private Wealth
 - Corporates
 - Commercial Real Estate

Experience



- Accenture has decades of experience successfully providing commercial loan platform back office analytics and services
- Capability validated by several top ten commercial bank chief credit officers
- ~1,300 commercial credit analysts providing end-to-end capabilities in credit from origination support through asset servicing
- Ability to leverage a mature onshore/offshore model to drive significant quality improvement, cost reduction, and process efficiencies which enables our clients to increase their capability to react to market and regulatory challenges
- Accenture's process provides our clients with:
 - Enhanced control and visibility of their credit and servicing organizations
 - A flexible delivery platform that can support the bank's strategic initiatives
 - Improved market responsiveness and end-customer satisfaction through enhanced processes that create efficiencies between the front and back office
 - Reduction of Origination timeline through improved cycle times for underwriting analysis

Contact us

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About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with approximately 289,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$28.6 billion for the fiscal year ended Aug. 31, 2013. Its home page is www.accenture.com.