CapitalStream FinanceCenter

The Leader in Front Office Automation for Business, Commercial and Equipment Finance

Established in 1995, CapitalStream® develops financial front office automation solutions that enable banks and finance companies to transform paper-based operations into integrated finance supply chains.

CapitalStream solutions streamline application processing, deal structuring, credit analysis and document generation to rapidly originate leases, loans, lines and cards.

As an established industry leader, CapitalStream has helped many small business lending, equipment finance and commercial lending operations to improve relationships with customers and partners, streamline operations, reduces risk and achieve significant revenue growth. CapitalStream has helped hundreds of financial organizations achieve returns on investment in excess of 100% with payback in less than one year.

With product support for lending, leasing, cards and lines, CapitalStream has successfully provided automation technology for leading fincial institutions such as Bank of the West, Bank of America, Northfork Bank, Scotiabank, National Bank of Canada, Siemens and many other finance and commercial credit providers

To see how CapitalStream can save your firm time and money, visit www.capitalstream.com to learn more or call 1-800-827-2010.

CapitalStream FinanceCenter provides a complete Front Office Automation platform that revolutionizes the way financial institutions identify, respond and manage commercial finance opportunities. FinanceCenter integrates with existing applications to transform inefficient, manual operations into streamlined, automated enterprises that respond quickly, efficiently and consistently.

By implementing FinanceCenter, our customers have doubled transaction throughput without increasing headcount while also reducing risk through consistent credit decisioning. The FinanceCenter platform accelerates your business by allowing the front office to rapidly evaluate, originate and manage financial transactions using web-based collaboration, process automation and advanced analytics.

- Applications - Enter and maintain all terms and conditions, customer and asset information plus additional data necessary to process the transaction. Manage any range of deal structures, from simple to complex.
- Quotation & Pricing - Instantly quote new opportunities and calculate payment schedules based on flexible rates, terms, and end-of-term options to support complex deal structures.
- Credit/Underwriting – Gather and store all credit information from current systems and services. Manage complex credit decisioning processes that integrate advanced credit scoring analytics with automated credit review and approval routing to support rapid credit decisioning.
- Contracts/Documents - Electronically generate and revise contracts and other documents while automatically applying standard amendments and tracking all revisions. Eliminate errors that frequently delay the closing process.
- Workflow - Route all transactions automatically through all needed departments and personnel, from sales to booking, with each transaction routed uniquely according to transaction size, credit score or any other business rule. Everyone knows exactly what needs to be done by whom and when, and workflows can be modified to adapt quickly to new business requirements.
- Integration – Easily integrate with back office servicing and accounting systems, credit services, documentation systems, UCC and tax services along with many other financial systems. Information is entered once, eliminating the errors, costs and delays associated with duplicate data entry.
- Account Monitoring - Monitor customer credit and account information after the relationship is established to automate credit management. Automatically search for account conditions, retrieve additional credit information, initiate credit reviews or change the account status. Instantly initiate corrective or follow-up actions such as notices, follow-up calls, re-scores and renewals.
- Analysis - Analyze customer, exposure, rate, credit, asset, balance, transaction and other information to research business issues, identify trends and monitor for exceptions. Access this information through an intuitive and flexible web interface that presents the information your front office, branches and partners need – in just the way they want to see it.