

# OpenText™ STP Financial Hub for Commercial Financing

Fully automated end-to-end wholesale finance solution for banks and finance providers to track, manage and reconcile credit and leasing agreements with customers and trading partners.



**Speed to market  
and time to  
revenue**



**Enhanced  
customer  
experience**



**Powerful visibility,  
reporting &  
workflow platform**



**Increase  
Transparency**

**A multitude of organizations seek financing from their financial institutions for automobiles, industrial equipment and recreational vehicles. In order to process these requests in a seamless way, the financial institution needs a platform to process and capture the information through the lifecycle of the loan. The platform must balance the customer's need to see the financed inventory and loan utilization along with the bank's need to manage risk and ensure proper loan and lease repayment.**

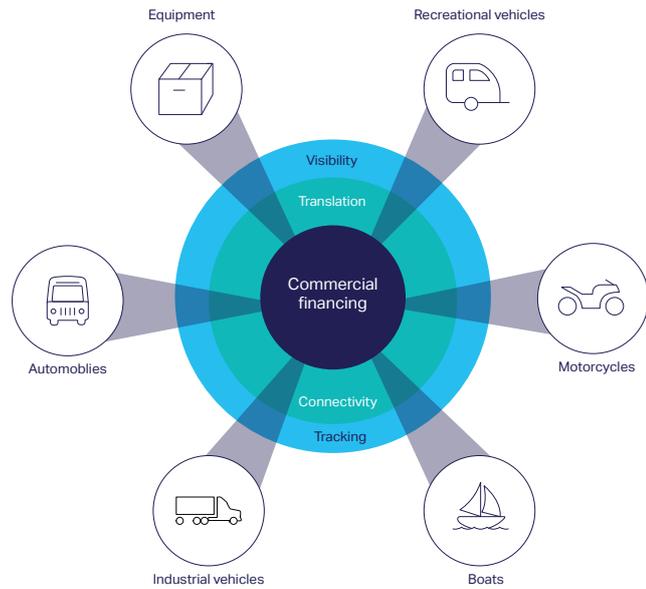
Commercial financing requires sophisticated reporting, workflow management for generating credit and lease arrangements and asset tracking. The process involves complex calculations for interest and curtailment processing. Furthermore, banks and finance providers face manually intensive processes with high-risk exposure that can prevent their business from scaling up effectively.

*"One of the key considerations for us was to look for a partner who was an expert in the trade processing space and who can really give us that quick time-to-market."*

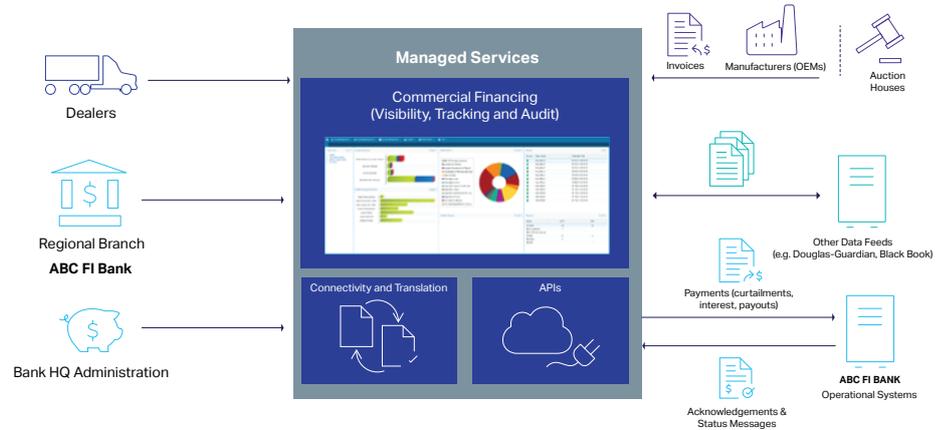
**Rajat Bhalla**

Head of US OpenWealth Technology  
Genpact

[Read the full Success story](#)



The OpenText™ STP Financial Hub for Commercial Financing solution is a scalable transaction and message management platform with established connectivity in the automotive finance marketplace that provides full end-to-end transaction processing, workflow, data visibility, reporting and exception management. The platform is built on world-class, secure, best-of-breed technologies to create an intuitive and productive customer experience.



**Runs on the OpenText Cloud**

OpenText™ STP Financial Hub for Commercial Financing is offered in a Software-as-a-Service (SaaS) model, with no software to license, implement or maintain. Customers can leverage the functionality of the portal via a monthly subscription pricing model, rather than having to invest up front in capital expenditures. OpenText assumes responsibility for all hosting and management of the software, including upgrades.

## Delivered as a Managed Service

The cloud-based data integration and management is delivered as a managed service to extend your IT resources with people, processes, technologies and years of best-practices. Managed Services is a comprehensive outsourcing solution that enables the finance marketplace to offload complex integration requirements to OpenText and includes:

- Mapping and data translation
- Trading community implementation and management
- Proactive transaction monitoring
- Customer and trading partner onboarding and support
- Support for Internal and third-party auditor functionality

OpenText handles the day-to-day management of your technical infrastructure—systems health monitoring, data backup, network management, systems administration, database management, and application support. In addition, OpenText manages the migration and onboarding of your customers and trading partners with our proven process that includes connectivity setup, map development, and end-to-end testing.

## Modern design, user experience and features

- Single page application design
- Active landing page with live dashboards focusing users on pending actions and activities
- User and system identity management with flexible role management and permission entitlements that ensure the data is secure, yet accessible, to authorized parties
- Secure web services used to retrieve data and perform updates
- Multi-lingual platform which can easily adapt to many languages
- Web Content Accessibility Guidelines (WCAG) 2.1 AA compliant

## Integrates easily with existing infrastructure

Implementation of the application is fast and easy, as OpenText will integrate the commercial financing portal with your existing infrastructure. OpenText also supports host-to-host file and message exchange with middle-office and back-office applications and facilitates connecting to customers and partners through whatever mechanisms best support their needs. OpenText supports a wide variety of connectivity options, message standards and file formats.

The OpenText™ STP Financial Hub for Commercial Financing delivers exception management, proactive alert notifications, and configurable reporting features that are designed to minimize risk. It offers a simple end-to-end view of credit and leasing arrangements in an easily configured control environment that can be white-labelled. It includes full maker/checker capability to deliver an extremely flexible control environment while leveraging an intuitive user interface.

 [See the demo](#)

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**The OpenText™ STP Financial Hub Commercial Financing** platform offers self-service administration and provisioning tools as well as 24x7 technical support from OpenText. It delivers transparent financed-asset management, automated invoice and file processing, and scheduled curtailment collection to reduce costs and operational risk by eliminating complexity for commercial financing organizations.

- **Hosting**—OpenText provides complete hosting of Commercial Financing with the standard offering of customer testing, production and disaster recovery environments delivering the control environment you need to ensure proper authorizations are in place for your processing scenarios
- **Administration**—Permission to use the functionality of the platform is controlled by the customer through a multi-tiered administration module that supports role-based access. Self-service password reset is available to reduce administrative costs
- **Security**—Users access the Commercial Financing platform through secure authentication. Based on preference, all data is encrypted during transport. A full audit trail of user access and file uploads is maintained in the platform to support the historical analysis of transactions
- **Technical Support**—OpenText provides technical support services for customers through a multi-tiered model. Support specialists work with customers to troubleshoot problems, pinpoint root causes, and implement corrective action

## About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit: [opentext.com](https://opentext.com).

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