

TITAN

LOAN MASTER



CENTRAL SOFTWARE

International Limited



Why Central Software International



John Ormond *MA Cantab*
CEO

Central Software International Ltd [CSI] is a Microsoft Silver Development Partner which took over the business of Central Software in September 2014. The company now owns the software which has been supplied to large corporate clients in the Banking and Unit Trust sectors. From 1993, when the World Bank commissioned a study to examine over 600 banking software packages, and placed Central Software in the Top 20, through to the present day, our software has been subject to continuous improvement. It has been used in an increasing number of countries worldwide.

The core software has been well tested in a wide variety of environments and has proved solid but flexible. Having a robust and yet adaptable system has enabled us to provide dependable and secure software solutions whilst being able to quickly react to changing client requirements. The software is also designed to be easy to integrate with that of other software suppliers. For example, we would work with a 3rd party to provide a customer facing internet front end.

We pride ourselves on attracting and maintaining our clients over the long term. Our clients include Lloyds Banking Group, Santander-UK and Britannia International. CSI knows that its clients want reliability and adaptability to their needs and this requires a knowledgeable and listening software supplier. This can only be attained over time. CSI will give you that time.

CSI makes it a deliberate policy to employ individuals who have a very high level of technical skill and real business experience. Hence, many of our staff have varied backgrounds in banking, business, unit trusts and general management. The above factors also tend to lead to a more mature staff with significantly increased levels of dedication, hard work and people skills.

Over the years, these skills have enabled our clients and staff to build up excellent working relationships that have enabled rapid support, and speedier solutions.



Titan Loan Master

Titan Loan Master is a flexible and easy to use loan servicing system that helps banks, alternative lenders, finance companies and other lending organisations to remain profitable and grow their business in an increasingly competitive environment. Titan Loan Master is very easy to install and update. With versions, available on MS SQL Server Express or MS SQL Server databases, Titan Loan Master can meet the loan servicing needs of lenders of all types and sizes and includes multi-currency capabilities.

Key Benefits

Respond to new business opportunities

Exploring new business opportunities in lending often requires investing in various types of lending portfolios. Titan Loan Master can be customised to meet specific business needs, enabling lenders to manage a mixture of portfolios from traditional lending to multi-currency corporate financing. Regardless of the portfolio, Titan Loan Master servicing software supports you with the flexibility you need for detailed billing, daily accruals and incisive management reports. With Titan Loan Master's intuitive screen presentations that provide easy access to customer and lending information, lending organisations can better respond to new opportunities. Titan Loan Master features a robust help system, user-definable field descriptions and a complete menu driven operation. Sophisticated search capabilities enable you to conduct searches based on a wide array of data fields.

Manage Growth Profitably

Sound business decisions depend on the timely availability of management information. Accurate record keeping and comprehensive reporting are critical to profitability and growth, especially as loan volumes increase. Titan Loan Master servicing software simplifies maintenance of the general ledger by generating transactions that can be imported into your organisation's general ledger system. Titan Loan Master automates the full range of interest calculations from simple interest to floors and ceilings. The systems also offer enhanced reporting capabilities and the ability to create custom reports either in Crystal Reports or Excel. These comprehensive reports help lenders keep control of their portfolios, regardless of the growth rate.



Key Benefits

Improve Customer Service

Providing superior customer service is essential to retaining current loans and generating new business. Easy access to information helps lending organisations provide comprehensive responses to customer requests. This improves the speed and accuracy of lending organisations' reporting and billing, which results in superior customer service.

Improve customer experience and standardise documentation across the business

Titan Loan Master's document scanning and communications module, 3C Communicator, allows the lender to define documents that are submitted by applicants and those to be generated internally. The system provides for exchange of notes between loan officers to facilitate better communication while reviewing loan applications. The module provides a self-populating document function based on word templates. The documents are automatically populated from Titan Loan Master and filed and indexed. What's more all e-mail correspondence is automatically filed against clients' data, whenever the client's e-mail address is recorded on Titan.

Reduce Operational Risk

Risk management tools allow underwriters to automatically evaluate loan risks and provide alerts that draw attention to doubtful situations. The risk management module evaluates applicants for Liquidity, Collateral and Credit History. Our World-Check web interface allows your organisation to complete Continued Due Diligence (CDD), safeguarding your organisation and FSA license.

Reduce Operations Costs

Often the cost of customising an application, or the time involved for staff to learn an application in support of a new portfolio prohibits the exploration of new lending opportunities. Titan Loan Master handles multiple types of loans and can be tailored to your business needs without draining operations' resources. Titan Loan Master automated accounting and comprehensive management reports enable organisations to control costs and evaluate performance.



Key Features

Amortisation Schedule Preparation
Audit Trail
Automatic Funds Distribution
Call Centre Management
Collections Management
Compliance Management
CRM Integration
Custom User Interface
Customer Database
Customisable Accounting System Customisable Fields
Customisable Functionality Customisable Reporting Database Integration
Historical Loan Information Access
Industry Specific Configuration
Late Payment Notifications
Loan Consolidation
Loan Process Automation
Loan Submission Management
Security and Encryption
Serves Automotive Industry
Serves Construction Industry
Serves Mortgage Industry
Serves Payday Loans
Serves Student Loans
User Defined Scoring
Workflow Management



Architecture

The market requirements point to the need for more flexible and more informative operational systems; ones that can easily plug and play in a heterogeneous, rapidly changing functional and technical environment.

Titan is designed as a Service-Oriented Architecture (SOA) supporting the co-existence interface requirements that are a necessity in the complex application architectures that have evolved within large retail banks. However, more importantly, the reusable discrete component design of Titan takes SOA significantly beyond ease of integration to delivering agility and flexibility, whereby discrete functional components can be aggregated to create new products, services and processes easily and quickly. Today's next generation banks have realised - similarly in the evolution of the manufacturing industry - that significantly improved quality, productivity and cost reduction can be achieved through reusing standardised proven components across multiple product lines and that the end products can be much more closely aligned to the needs of their customers.

Technology

Titan represents a major technology leap forward. It uses a modern, scalable retail banking platform capable of efficiently handling the business volumes of the largest and fastest growing banks worldwide. Titan was architected and designed from its inception to handle all sizes of operation processing needs of retail banks. It is a contemporary, scalable and open multi-platform solution.

Summary

Titan has been designed using industry-leading tools and technology. This has resulted in the development of best business practices and a system with extremely high levels of business logic re-use. This means that Titan is functionally rich and can evolve to meet the new demands of today's sophisticated markets. Most importantly Titan, through regular product releases, can meet the changing demands and evolution of the banking industry.



CENTRAL SOFTWARE
International Limited

Head Office

57 Murrays Lake Drive, Mount Murray, Santon, Isle of Man, British Isles, IM4 2JA

Tel: +44(0) 1624 624957

E-mail: info@censoftint.com

Website: www.censoftint.com