



The SAP® Collateral Management application gives banks the front- and back-end support they need for efficient collateral handling and risk mitigation. It supports a broad range of collateral agreements and meets today's regulatory requirements. It can help you make the most of industry best practices, reduce costs, and manage collateral more efficiently.

SAP Solution Brief
SAP for Banking

SAP® COLLATERAL MANAGEMENT

Meeting New Challenges in Managing Collateral

As financial institutions face stricter regulations and mounting competition, effective collateral management has become increasingly important. Higher losses due to credit failures over the last few years have further strengthened banks' focus on the collaterals provided by customers. Frequently, however, banks' collateral-management practices are too cumbersome to meet new demands. Process flows are often not very efficient, and front-office processes are not coordinated with back-office activities. Typically, there is little or no system support, and distributed data makes reporting both time-consuming and costly.

For efficient collateral management, banks need software that minimizes manual processing tasks and provides flexible capabilities for mapping simple as well as complex relationships between receivables, collateral assets, collateral providers, and collateral assignees. The software must also accommodate international back-office requirements for collateral management, such as provisions in the New Basel Capital Accord (Basel II). And it should easily integrate with other systems, for instance: operative transaction systems, such as loan systems; reporting systems; and risk-management systems.

SAP® Collateral Management can help banks meet these needs.

Collateral Management With Sap Cms Configuration And User Manual

Peter Jones, John Burger



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