The SAP® Model Company for Integrated Digital Banking service helps accelerate your prototyping, preparation, and exploration activities with a state-of-the-art reference landscape. By combining the latest SAP solutions with related best practices, all made available in the cloud, you can decrease time to value and improve project outcomes.

**Business Processes and Capabilities**

**Deposit and Loans Management**
- Account origination and contract management
- Product and condition management
- Posting and lock management
- Disbursement, prolongation, and postprocessing

**Collateral Management**
- Collateral object and agreement creation
- Collateral object and receivable linkage
- Collateral revaluation, liquidation, and expiration

**Finance**
- Financial planning (revenue, internal order, and cost center)
- Profitability and cost analysis
- Accounting and financial close

**Payments and Cross-Functions**
- Comprehensive payment processing
- Business partner management
- Organizational management
- Workflow-based approval
- Correspondence

**Delivery Approach**

**Preconfigured Solution**
- Ready-to-run appliance with applications, configuration, and sample data
- System provisioning over the SAP Cloud portfolio, your preferred cloud provider, or on premise

**Business Content and Accelerators**
- Business-process documentation
- Test scripts

**When to Consider**
- Discover the capabilities and innovations of a comprehensive SAP solution for your specific use case
- Prepare and explore using a ready-to-run system for enablement, fit-gap analysis, and solution design
- Support an agile and lean implementation approach with hands-on experience from day one
- Address resource bottlenecks in IT and business and reduce time and effort during realization

**Benefits**
- Reduced costs and resource effort thanks to a preconfigured, ready-to-run solution
- Elimination of risk through proven reference-solution architecture and comprehensive process support
- Increased innovation adoption and decreased time to value through agile and lean principles

**Applications**
- SAP S/4HANA® 1610
- Banking Services from SAP 9.0
- SAP Payment Engine 8.0

**Service-Scope Options**
1. Deposits management
2. Loans management
3. Payment engine
4. Collateral management
5. Finance

**Contact and Further Information**
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