



## STREAM CREDIT MONITOR FOR COLLATERAL MANAGEMENT

External and internal forces are making the proper management of collateral more and more challenging. The global credit market is becoming more complex, and global regulatory requirements increase the pressure on financial services firms to have a full picture of their assets. Within these firms, the use of multiple systems can make it difficult to track and monitor the many assets that their clients hold globally.

Stream Credit Monitor can help firms deal with these challenges. It provides a central repository to house all assets, loans, banking, trust, and brokerage information, enabling customers to access information more easily and see a fuller picture of collateral across the enterprise.

By standardizing the collateral valuation across the enterprise, the solution also helps reduce the risk of undercollateralized loans. In addition, Stream Credit Monitor can automatically compare collateral market value to the loan balances and provide timely indications of negative change.

Built-in functionality enables customers to aggregate loan balances and collateral, apply credit policy and regulatory rules relative to eligibility and exemptions and identify exceptions or at-risk situations. Stream Credit Monitor also performs pricing and market value calculations according to credit policy and regulations, haircuts per regulatory requirements, and calculations.

### KEY BENEFITS OF STREAM CREDIT MONITOR FOR COLLATERAL MANAGEMENT:

- Helps firms reduce charge-offs
- Provides timely and accurate notification of declining asset value
- Helps improve risk management and control as well as operational processing, while reducing manual intervention
- Provides real-time verification that current collateral value is sufficient prior to making advancement on an existing loan

### NEED MORE INFORMATION?

Contact your sales representative at +1-800-825-2518 or visit us at [www.sungard.com/streamcreditmonitor](http://www.sungard.com/streamcreditmonitor).