

TOTAL LENDING

eSignature Solutions – One Step Closer to Paperless



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Transform the way you do business and gain the competitive edge, reduce costs and increase loan volume. As a financial institution, you exchange important documents and information with your customers and business partners every day.

Unfortunately, a significant portion of the workflow supporting this document exchange is still paper-based and susceptible to process bottlenecks. These cause delays, create compliance risks and add unnecessary costs.

A key component in getting closer to paperless is changing from the traditional “wet ink” method of signing documents to one that requires eSignature.

There is a clear industry trend to digitizing. eSignature can be integrated or used as a standalone solution to align with the devices and systems you use. You can start sending documents to your customers quickly and painlessly-allowing you to streamline your business processes and provide your customers with a more positive and engaging user experience.

Solutions for an Evolving Economy

Escape the limitations of paper documentation with our Total Lending eSignature solutions and ensure an optimal signer experience across all channels. In those situations where you want to expand the eSignature

experience, you can select an eSignature solution from one of the following vendors:



Reduce Costs from Day One

Eliminate errors and reduce the need to manually scan signed documents into your imaging system. Quickly deploy whichever solution you choose. Our signing solution, ProSign Online, has been designed specifically for financial institutions. By tightly integrating into our Total Lending bundles (Premium and Complete), ProSign Online can minimize the cost of implementing your eSignature solution. Choosing to use one of the other eSignature solutions is a simple selection within the Total Lending solution.

Loan Closing Workflow Made Simple

Incorporating eSignatures into your current loan closing process is simple. Status of the documents and signing process are made available to users and you can even

The Esignature Process is Designed to Gather Each Signer's Consent to Sign the Documents Electronically

set reminders for notifications. Sending electronic documents is as easy as printing and clients retrieving those documents have a simple two-step process to complete. All activity related to the document workflow is tracked, providing a complete audit trail.

Regulatory Compliance

Regulations require lenders to send and closely track disclosures and documentation. Complying with these regulations is seamless with electronic delivery. Applicable documents and disclosures can be delivered securely, immediately and in compliance with the timeframes required by regulations.

Signature Consent Process

With a paperless workflow, it's important to apply best practices to the eSignature of documents. The eSignature process is designed to gather each signer's consent to sign the documents electronically and allows each signer to control the

application of their signature image to each signature line of each document.

eSignature Security

Our eSignature process follows industry-leading best practices for securing your data and transactions. Each eSignature is unique, documentable, encrypted, and tamper-evident and complies with the federal E-SIGN Act and state UETA statutes. The confidentiality of all transactions is ensured and a comprehensive audit trail is maintained for each signing event.

For those situations where documents are signed off premises or via other channels, there are a number of safeguards in place that ensure your electronic documents are safe.

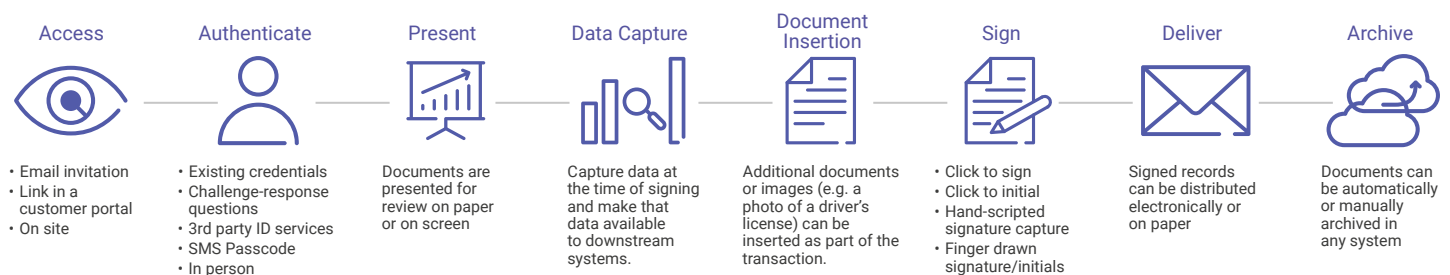
Once signed, send the electronic documents directly to your imaging system—the document export capabilities are flexible enough to accommodate most imaging system vendors.

Fast Account Opening

Delivered with Total Lending is deposit account opening with electronic document signing capabilities. Electronic versions of the documents are signed and ready to be shared immediately with your imaging system. High volume documents like signature cards can quickly be made available across your enterprise.

Key Features

- Instantaneous and automatic delivery of documents using the most cost-effective channel
- Streamlined business processes.
- Secure document delivery and document encryption
- Easy fulfillment within regulatory delivery timeframes
- Automatic electronic notification of document status
- Online organization and archival of documents for future reference and collaboration



About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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