

TOTAL LENDING COMMERCIAL COMPLETE

The Complete End-to-End Commercial Lending Solution

Total Lending Commercial Complete gives financial institutions everything needed to compete in today's lending marketplace.

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Promote sustainable growth and operational efficiency with a 360° view of all relationships throughout the entire lending lifecycle.⁷⁷ Total Lending Complete provides a comprehensive and flexible workflow platform that combines origination, analysis, underwriting, documentation, and executive reporting into one streamlined lending solution for a full range of borrower, collateral, and loan types.

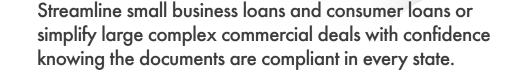
Credit Manager

Experience a standardized transaction process that supports streamlined data entry for the review, analysis, collaboration and decision-making of loan applications by incorporating streamlined workflow, document management, account aggregation, risk rating, automated credit memos, relationship management, and more.

- **Core Integration**—Quickly access customer information directly from core systems (we interface with more than 70) including existing depository and lending relationship details.
- Vendor Service Pulls—Tap built-in consumer and commercial credit reporting, which give you immediate access to credit rating information for borrowing entities, principal owners, guarantors and other vendor services including flood map verification services.

- **Credit Memo**—Automated credit memos automatically assemble all information using the familiar Microsoft Word format. Organize and aggregate all information to create a loan package while reviewing all customer-related banking activity, including overlapping ownership and influence on a credit. Precise content, format and layout.
- Pipeline Reporting—Gain transparency into a loan's status in the process. Automated workflows assist with navigation, enforce following established rules and captures all decisions on a request. A personalized view of pending applications, alerts, exceptions, emails, ticklers, referrals and opportunities is at your fingertips.
- **Risk Mitigation**—Incorporate simple small business or professional customer risk models or conduct comprehensive multi-step commercial risk assessment. Manage and enforce the entire risk rating process with retrieval of risk-related information in real-time.

Experience Industry-Leading Compliance



Key Benefits



Improve the customer experience with reduced time to decision

Drive revenue growth through operational optimization and deeper customer engagement



Boost productivity with standardized workflows,, collaboration and access to files

Mitigate risk and provide sound decisioning using industry-leading financial statement analysis



Improve risk management and compliance using dynamic, compliant loan documents

Promote sustainable growth and operational efficiency with a 360° view of all relationships throughout the entire lending lifecycle

- Aggregate and display all risk-related information about each borrower, including risk indicators and alerts.
- Build a strategic data mart of historical risk data that facilitates the development, calibration and maintenance of internal rating models, including support for Basel II.
- Secure Document Storage—Store important client-related documentation securely for future reference.

Financial Analysis Capabilities

Experience unmatched flexibility in the ability to spread all types of financial statements (individual and business). Capture accurate information to minimize credit risk and ensure knowledgeable, timely, and effective credit decisions. Use comprehensive peer analysis to compare with the industry standard Risk Management Association[®] data or to specific peers.

- Use enhanced spreading tools to capture data and link data between worksheets and financial models
- Flexibly to configure data capture and display
- Standardize direct and indirect cash flow calculations plus global cash flow
- Access more than 70 financial ratio calculations
- · Gain insight with projections
- Define and monitor covenants
- Improve insights with detailed graphs, reporting, financial sharing, and analytics across the financial institution



A 360° view of all relationships throughout the entire lending lifecycle.

Compliance Excellence

Configurable document preparation with Fusion LaserPro:

- Simplified Document Completion— Relevant documents for the transaction are pre-populated with loan data and ready for completion.
- Customize Your Fusion LaserPro Documents—Available for those complex transactions where you need the flexibility but wish to preserve policy and content.
- Participation—Limit your exposure for various industries and loan types and make loans that may exceed your maximum loan limits. Rest assured that your documents support the precise role needed as a lead institution, maintaining control over fees and revenue that flow through a participation and simplify participation management and servicing.
- **SBA Loans** Follow an intuitive workflow that uses a single application to complete your SBA loan package, eliminating duplicative data entry. Further expedite transactions by submitting loan guaranty requests electronically through the SBA E-Tran system.
- \$2 Million Compliance Warranty (coverage up to \$5 Million available)
- 50 state collateral and document capabilities
- **Barcoding**—Facilitate tracking and imaging of all loan documents.

- **Digital Document Signing**—Efficiently manage account opening and loan closing with electronic signing. Initiate electronic signing of the documents and then send the completed package directly to your imaging system, eliminating the need to scan documents, and taking you one step closer to paperless.
- Geocoding—Standardize and geocode addresses to reduce the cost of mailings, improve targeted sales campaigns, and improve regulatory reporting and lien filings. Store census tract, MSA, and other data for CRA reporting.
- Compliance Confidence—At the heart of Fusion LaserPro is its legal and compliance knowledge base. Supported by a 50-state attorney network, Finastra constantly monitors state and federal regulatory changes to ensure that our solutions meet your ongoing needs.
- Fusion Compliance Management— Provides a cloud-based regulatory change management system that automates your compliance program by providing managed federal compliance tracking. An upgraded version, Fusion Compliance Management – Premium, is available with multi-state compliance tracking and even more functionality to help compliance managers stay ahead of the ever-changing regulatory landscape and make better risk-based decisions.



Unmatched Commercial Lending Expertise

Boarding

Upload funded loans to your core system – with more than 70 core system options.

Reporting

Benefit from a line-item reporting system that provides all of the features needed to access data and prepare over 140 standard executive-level reports.

Portfolio Management

Once loans are funded and boarded to the core, obtain detailed insight into your credit portfolio and give decision makers the information needed to effectively manage portfolio risk. Use flexible data segmentation to drill down into the portfolio and continuously monitor concentration levels by exposures, industry, segment, and geography.

Leverage stress-testing tools and ALLL reporting to quickly identify individual loans or portfolio segments requiring additional attention.

What Sets Finastra Apart



More than 3,500 financial institutions worldwide rely on our industry-leading compliance solutions.



Every Total Lending solution is flexible and grows with your business.



A simplified, collaborative experience across commercial, small business, and consumer lending.

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. 48 of the world's top 50 banks use Finastra technology. Please visit **finastra.com**

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