

TOTAL LENDING COMMERCIAL ESSENTIAL

The Essential End-to-End Commercial Lending Solution

Total Lending Commercial–Essential gives financial institutions everything needed for a simplified, transparent, and integrated underwriting workflow.

“Simplify and standardize loan origination, processing, and documentation.”

Total Lending Essential covers a full range of borrower, collateral, and loan types. Streamline loan origination and processing and automate challenging compliance functions with speed and precision.

Key Benefits



Improve the customer experience with reduced time to decision.



Gain speed and precision by reducing manual entry and duplicate data entry.



Drive revenue growth through business decision optimization and workflow standardization.



Improve risk management and compliance using dynamic, compliant loan documents.

Origination and Processing

Originate and process your commercial, consumer and mortgage loan requests while ensuring regulatory compliance. A streamlined and standardized transaction workflow that handles all of your lending needs, including credit memo capabilities for commercial lending.

- Core Integration—Quickly access customer information directly from core systems (we interface with over 70) including details of existing depository and lending relationships.
- Vendor Service Pulls—Tap built-in consumer and commercial credit reporting and other vendor services, including flood map verification services.
- Customer Lending Profiles—Create a centralized storehouse for responding to new loan requests.
- Pipeline Reporting—Gain visibility into a loan’s process. Create user-defined pipeline reporting statuses or milestones based on your determined workflow.

Streamline Small Business Loans and Consumer Loans, or Simplify Large Complex Commercial Deals

- Task Manager—Predefine work tasks or group work items in a task list based on your lending requirements for each loan.
- Secure Document Storage—Store important client-related documentation securely for future reference.

Compliance Excellence with Configurable Document Prep Delivered by Fusion LaserPro

- Streamline small business loans and consumer loans or simplify large complex commercial deals with confidence that the documents are compliant in every state.
- Simplify document completion with pre-populated loan data on relevant documents for the transaction.
- Complete SBA loans with an intuitive workflow that streamlines the entire lending process through the Small Business Administration's 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.

Essential Provides Deposit Account Opening:

- Improve accuracy and consistency with a solution that guides front-line staff through the myriad of tasks required to open a new consumer or small business account.
- Process multiple accounts in a single session.
- Keep a full library of account ownership/entity types.
- Leverage 50-state interstate banking with dynamic and compliant Fusion LaserPro documentation.

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.

1 **Gather client data**
Input direct from the client and pull directly from the core.



2 **Originate and process loan applications**
Utilize a streamlined and standardized workflow to manage and underwrite transactions for all of your lending needs.



3 **Document the loan**
Generate closing stage loan documents that are compliant with federal and state statutes and regulations.

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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North American Headquarters

120 Bremner Boulevard
30th Floor
Toronto, Ontario M5J 0A8
Canada
T: +1 888 850 6656

