



TOTAL LENDING

SOLUTION COMPARISON

More than 3,500 financial institutions use Finastra's Total Lending solutions to help them succeed and grow.



Regardless of your lending focus, we have a solution that's right for you.”

Informed by more than 30 years of lending experience and legal expertise, Finastra takes a collaborative approach to partnering with financial institutions to ensure our lending solutions support your strategic vision. Partnering with Finastra means you can provide every loan that any borrower needs with simplicity, convenience, and speed.

Right-Sized Solutions

Regardless of whether your institution is focused on consumer, mortgage, small business, commercial or a combination of them all, we have a solution that's right for you. With our convenient right-sized solutions underpinned by Fusion LaserPro, we'll help you identify the level of technology needed to match your lending strategy.

Essential

Simplify and standardize loan origination, processing, and document preparation.

Key Benefits

- Improve quality of service through standardization and consistency
- Gain speed and precision by eliminating redundant data entry
- Assure regulatory adherence with dynamic, compliant documents

Premium

Gain operational transparency, powerful financial analysis capabilities, and core connectivity with a comprehensive end-to-end lending platform.

Key Benefits

- Scale to grow with the lending needs of your organization
- Gain efficiencies with automated boarding to the core loan system

Complete

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

Key Benefits

- Reduce turnaround time and boost productivity by automating credit memos, tasks and reports
- Drive revenue growth through adaptive workflows, collaboration, and common access to electronic files and document management
- Mitigate credit risk and regulatory costs with a compliant, standardized process
- Increase quality of financial statement analysis and gain confidence in lending decisions while reducing operational costs

Total Lending solutions are built on Fusion LaserPro, our flagship document preparation software. Its legal and compliance knowledge base is supported by a 50-state attorney network that constantly monitors for state and federal regulatory changes, allowing clients to make loans in, and take collateral from any U.S. state.

| Client Solution Plans* | Essential | Premium | Complete |
|---|-----------|---------|----------|
| \$2 Million Compliance Warranty (coverage up to \$5 Million available) | X | X | X |
| 50-State Collateral and Document Capabilities | X | X | X |
| Configurable DocPrep Streamline small business loans and consumer loans, or simplify large complex commercial deals with confidence that the documents are compliant for every state. | X | X | X |
| Origination & Processing Automate the origination and processing of your consumer, mortgage, and commercial loan requests while ensuring regulatory compliance | X | X | X |
| Core Integration Quickly pull in client data directly from your core system (we interface with over 70). | X | X | X |
| SBA Loans An intuitive workflow that streamlines the entire SBA lending process and boosts the efficiency of the small business lending process. | X | X | X |
| Deposit Account Opening Compliant deposit account opening documents and workflow tools to address the myriad tasks required to open a new account. | X | X | X |
| Client Support Available to diagnose and resolve issues quickly to help customers maintain smooth day to day operations. 24/7 through Case Management and Knowledge Center. | X | X | X |
| Fusion Compliance Management – Essential Single-user with Managed Compliance Risk Assessments published by Finastra for limited Federal Consumer Protection Laws and Regulations. | X | X | X |
| ** For upgrade to Fusion Compliance Management – Premium, with multi-state compliance tracking, please contact your Rep for information on pricing. | | | |
| Fully Customizable DocPrep Enhanced configurability with the added value of editing, customizing and managing your commercial and consumer closing documents to accommodate unique loan terms or covenants. | | X | X |
| Custom Document Management A business process improvement solution that allows for the import of custom documents and PDFs generated by third parties that, creates efficiency by streamlining the document process, reducing redundant data entry, and minimizing risk from human error. | | X | X |
| Boarding Upload your closed loans to your core system—with more than 70 core system options. | | X | X |
| Loan Participation Provides the tools needed to operate safely in this strategically important marketplace. | | X | X |
| Geocoding Standardizes and geocodes addresses to reduce the cost of mailings, better target sales campaigns, and as improve regulatory reporting and lien filings. | | X | X |
| Digital Document Signing (e-Signature) Implement a paperless process to reduce operational cost, improve operational efficiencies and optimize the customer experience. | | X | X |
| Financial Analyzer Reduce the time spent by credit officers and credit analysts in capturing, reviewing and analyzing their customers' financial statements. | | | X |
| Credit Manager A comprehensive and flexible workflow for managing, reviewing and analyzing credit applications. | | | X |
| CRM Connectivity Securely integrate systems allowing lenders to work their pipeline in Salesforce and originate in CreditQuest. Send and view borrower and deal status in real time. | | | X |
| Executive Risk Manager Deploy an array of risk rating models and receive metrics and reporting on credit risk, profitability and level of banking activity, from portfolio to the customer. | | | X |
| Peer Benchmark Data Integrate RMA's industry benchmark data into your financial analysis. Make smarter decisions by seeing how your current and prospective clients compare to industry standards. Compare ratios, actual numbers, or common sized balance sheet and income statement detail to better serve your customer base. | | | X |

Purchase any add-on consumer solution to complement your commercial solution.

| Consumer Lending Add-Ons | Essential | Premium | Complete |
|---|-----------|---------|----------|
| Online Applications —Browser-based platform on which borrowers have an intuitive, easy-to-follow path when applying for non-real estate secured loans. | X | X | X |
| Automated Loan Decisioning— Direct Lending A streamlined policy based credit underwriting and work flow management for consumer loan origination | | X | X |
| Automated Loan Decisioning— Indirect Lending A streamlined policy based credit underwriting and work flow management for consumer loan origination | | | X |

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.

Please visit finastra.com

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US 74 / 0619

North American Headquarters

744 Primera Boulevard,
Suite 2000, Lake Mary,
FL 32746
United States
T: +1 800 989 9009

