

### Factsheet - Fusion Originate - Consumer lending

# Enable fast and easy online loan applications

Fusion Originate creates a single platform for loan application, offering account holders 24 x 7 access via all channels and devices and delivering real-time decisioning, approval and account access.

11

Fusion Originate enables
a consumer to complete a loan
application in minutes, get instant
approvals and receive immediate
online disclosures – from anywhere
they have internet access."

Thanks to sophisticated ecommerce platforms and the innovative user experiences provided by new challenger banks and fintechs, consumers now expect all digital services to be equally intuitive and simple to access. COVID-19 has given extra force to this trend, as for many financial institutions, interaction has moved almost entirely online.

So, for financial services organizations operating in an increasingly competitive sphere, success depends on a smooth digital application process for loans.

Yet, simplicity for account holders must also be accompanied by the highest levels of security and compliance, all in an efficient and error-free process.



#### How it works

Fusion Originate enables a consumer to complete a loan application in minutes, get instant approvals and receive immediate online disclosures – from anywhere they have internet access. It also enables the consumer to simultaneously apply for a new deposit account, which turns prospects into account holders.

Covering every point-of-sale origination channel, Fusion Originate helps banks and credit unions streamline workflows, boost efficiency, lower costs, and build your business. Fusion Originate improves application completion rates, back-office efficiencies, and regulatory compliance, for a unified experience across all channels.

## **Benefits**

- Transform your website into an online sales channel
- Convert prospects into account holders with self-service application
- Eliminate manual processes, reducing errors
- Deliver a unified, modern UX for consumers

- A aı
  - Access unified support and implementation processes
- Drive lending growth strategies
- Scale digital business cost-effectively

## **Key features**



SaaS solution, hosted in Microsoft Azure, for online lending



Expandable to business, consumer account opening, and mortgage lending



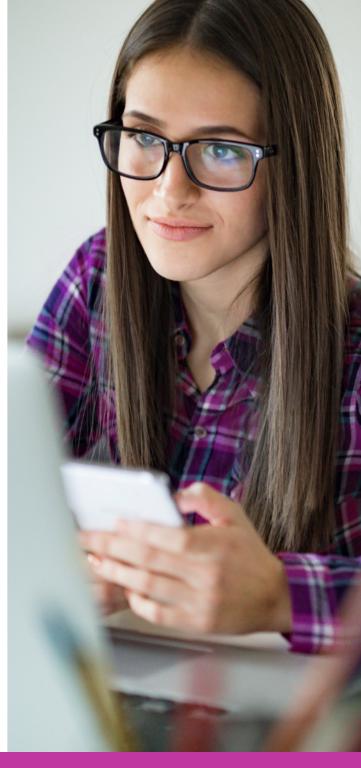
Robust administration tools for managing the entire lifecycle of the application process



Seamless integration with Finastra's Fusion LaserPro, Fusion DecisionPro, Fusion Phoenix solutions as well as third-party core banking solutions



Highly configurable and can be tailored to match bank branding



#### **About Finastra**

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at **finastra.com** 

Finastra and the Finastra 'ribbon' mark are trademarks of the Finastra group companies. © 2021 Finastra. All rights reserved.

#### **North American Headquarters**

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

