



Solution

Fusion Originate

Harmonized digital origination for deposits, loans and mortgages.



Bring new business on board faster

Designed for the digital age, Fusion Originate offers a consolidated and compliant platform for loan, mortgage and deposit account applications.

For today's account holders a seamless digital experience has become the norm. 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. The 2020 pandemic 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 financial products such as loans and deposit accounts that are the engine of new business. 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.

Financial firms have historically had to use different systems for originating loans, deposits and mortgages, creating different internal processes as well as inconsistent user experiences for account holders.

Fusion Originate changes all that.

With design thinking and the account holders experience in mind, it combines capabilities of Fusion Originate and Fusion Originate Mortgagebot. Fusion Originate is unique in offering a single solution for the full spectrum of origination types, so financial institutions can set up their entire digital channel with a common look and feel. Seamless integration with Finastra and third-party core banking solutions allows for maximum efficiency in a minimum amount of time.

Fusion Originate: key benefits



- Cover the entire spectrum of origination needs from consumer and business deposits to mortgages and consumer loans



- A streamlined origination process that guides the account holder every step of the way



- A unified, modern UX for consumers across all experiences providing economies of scale



- Access unified support and implementation processes



- Drive growth strategies whether through deposits or lending



- Scale digital business cost-effectively



- Consolidate origination

Powerful features for all origination types

With robust features for combating fraud and ensuring compliance, Fusion Originate can be tailored to handle the subtleties of mortgages, loans and new deposit account applications for both consumers and businesses.

Best-in-class experience, whatever the account

Highly configurable, Fusion Originate can be tailored to match your branding and the specific characteristics of your product range.

Multi-channel capability ensures a consistent experience for account holders across all account types.

Mortgages

Fusion Originate includes all the features of Fusion Mortgagebot, which enables account holders to explore rates, fees and products; complete an application in minutes; get instant approvals; and receive immediate online disclosures – from anywhere they have internet access.

Covering every point-of-sale origination channel, Fusion Mortgagebot helps community banks and credit unions to boost efficiency, reduce costs, streamline compliance and close more loans, faster. Over 1,400 institutions nationwide use Fusion Mortgagebot for automating loan applications, pricing, approvals, disclosures as well as providing a seamless on-line application experience for your borrowers.

New accounts

Fusion Originate provides a full suite of capabilities for originating new deposit accounts as well as consumer loans. Providing a unified process across all channels, this solution gives account holders the same experience regardless of how they open their new account or what type of account they open: personal deposit, business deposit, consumer loans, or credit cards.

Fusion Originate provides real-time decisioning, approval and access to their new account, and the ability to add account-specific services such as debit/ATM cards, digital statements and overdraft protection.

In addition, account holders can open multiple accounts within a single session, making it easier for the financial institution to begin building a lasting relationship with their new account holders.



THE FUTURE OF FINANCE IS OPEN

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.



Contact us

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

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