



THE FUTURE OF  
FINANCE IS OPEN

MORTGAGEBOT®

# END-TO-END LENDING TECHNOLOGY





# Mortgagebot<sup>®</sup>—Solutions to Move Your Lending Forward

The Mortgagebot<sup>®</sup> platform automatically address compliance issues, while delivering enhanced borrower satisfaction, increased productivity and greater market share.

### Maximize Your Lending Potential

The web-based Mortgagebot lending platform lets you:

- Stay “open” 24/7 so online borrowers can complete applications anytime, anywhere.
- Expand your market share by reaching more borrowers through every lending channel.
- Capture borrowers in your branches, even when a loan officer is not available.
- Equip loan officers to be more productive, flexible and mobile.
- Deliver compliant disclosures at the point of sale, eliminating bottlenecks.
- Leave compliance updates to us, and focus on your customers.
- Streamline document management with a paperless process.
- Monitor activities in your pipeline across your entire mortgage operation.

As a solution that has served the mortgage industry for nearly two decades, Mortgagebot reflects an intimate understanding of the challenges that today's financial institutions face while trying to navigate your way through the uncharted waters of new and everchanging regulations. Loan officers struggle to keep track of required forms and documentation in order to ensure fast closings as well as trying to acquire customers in an increasingly untraditional mortgage market.

No matter your need, Finastra is here for you. Whether your business spans dozens of branches and states, or you focus on serving your hometown, we'll listen to you and configure a solution that fits your needs and goals.



## Fusion MortgagebotPOS™: Start With the Proven Point-of-Sale Solution

The digital revolution has transformed the lending industry.



For banks and credit unions that choose [Mortgagebot] POS, the payback is swift, in as customers can start their application online and finish in a branch if need be, giving borrowers what they want: online applications, 24/7 anytime, anywhere access, real-time loan status, accurate pricing, timely approvals and electronic disclosures.”

### U.S. Home Mortgages:

Onboarding and Risk Management  
Via for IT Dollars / Aite Group

### Tailored to Your Needs— Proven Pull-Through

- Not a fill-in-the-blanks lead form— Fusion MortgagebotPOS offers immediate answers for today's busy consumers.
- Options available for online, branches, call centers and loan officers.
- Outstanding application submission conversion.
- Efficient setup: configured and implemented for your financial institution in as little as 90 days.

This revolution allows financial institutions to more easily navigate through increasingly complex compliance procedures and regulations, while giving consumers the flexibility to shop for mortgages from their own home computers and mobile devices, fill out an application and receive immediate results.

Since we launched our first electronic mortgage solution in 1997, the financial technology market has exploded, with dozens of options available. However, our clients have found that Mortgagebot® still offers an unmatched set of features that fits the needs of both efficiency-focused financial institutions and today's digitally savvy consumers.

### Staying the Course

When you consider that a growing number of mortgage applications are now completed via the Web, user-friendliness is key. With an intuitive, easy-to-follow format instead of a static form, the Fusion MortgagebotPOS™ interface delivers the kind of experience that makes it easy for consumers to get the fast results they want. Rather than wait for a call back from a loan officer, borrowers can get real-time answers on products, pricing and pre-approvals. The results show how much these quick turnarounds matter: almost two-thirds of all online applications started on Fusion MortgagebotPOS are completed and submitted.

### Designed Around You

"One size fits all" often doesn't apply to online applications. Fusion MortgagebotPOS implementations are built around your lending footprint, products and pricing. FHA, VA, conventional, construction, home equity...Finastra makes it work to fit your requirements, instead of the other way around.

In addition, we design your application site to blend into your existing branding, matching logos, colors, styles and other elements of your website and creating a trustworthy, seamless experience as your customers navigate between your corporate site and the application.

### Been There, Done That—Proven Results

As a web-based, SaaS solution, Mortgagebot POS is serviced by a seasoned team that has been developing this online lending technology for more than 15 years. With a client base of more than 1,400 banks and credit unions, we're a proven provider with an unmatched history of testing, research and forward thinking. It's a legacy that Finastra is proud to offer to financial institutions that want to minimize risk and maximize their growth in an ever-growing and competitive market.

## Fusion MortgagebotLOS™—Simplified and Streamlined Through Post-Closing

Once the application has been completed, is your back-office system ready to take the next step?



Digital documentation can be easily routed, organized, searched, indexed and archived. And because everything's stored in the Cloud, lenders and borrowers can access and update files quickly and easily, at any time of the day or night.”

### Off-The-Shelf...Yet Highly Configurable

- Retail, Wholesale, and Correspondent capabilities and permissions can be enabled out of the box.
- Third-party interfaces for credit, automated underwriting, flood, fraud, MI, ULDD, UCDP and more.
- Compliance automation: real-time data validation and tracking and disclosure alerts.
- WorkQueue management policies and workflow built into screens controlled by user permissions.

The web-based Fusion MortgagebotLOS™ takes seamless automation to the next level, feeding your Fusion MortgagebotPOS™ application data directly into channels and workflows that meet regulatory needs and match your financial institution's way of doing business.

And when combined with Fusion MortgagebotPOS, it offers a complete mortgage lending solution that can give your bank or credit union a truly competitive edge in an increasingly active and aggressive lending industry.

### Paperless Workflow

Mounting regulations mean mountains of paperwork—paperwork that needs to be filed, updated, tracked and stored. The Fusion MortgagebotLOS SaaS-based model delivers built-in imaging capabilities, allowing you to tame that paper tiger. Digital documentation can be easily routed, organized, searched, indexed and archived. And because everything's stored in the Cloud, lenders and borrowers can access and update files quickly and easily, at any time of the day or night.

### Flexible to Fit Your Operations

Our years of experience in the mortgage sector have resulted in an LOS solution that's loaded with pre-built and fully tested workflow options to fit any process. The Finastra team handles all updates, regulatory changes and troubleshooting requirements for you.

### Web-Based Delivers Cost Controls

Fusion MortgagebotLOS makes state-of-the-art technology viable for financial institutions of any size. Not only does digital documentation require far less physical storage space, but time-consuming processes like user testing, software releases and maintenance resources are handled also by Finastra, freeing your IT staff to do other tasks. In addition, a controlled fee structure and scalable platform means that adding new users is as simple as granting access privileges—no additional equipment or licensing required.

### Compliance Advantages

With Finastra in the driver's seat, you no longer have to worry about installing the latest compliance requirements to your system—we do it for you. As loans are routed through each phase, validation rules automatically perform checks at each stage and deliver online, real-time loan alerts, keeping lenders and borrowers on the same page, and avoiding costly last-minute delays.

# The Mortgagebot Advantage— Efficiency, Agility and Customer Satisfaction

## Fusion MortgagebotPOS™

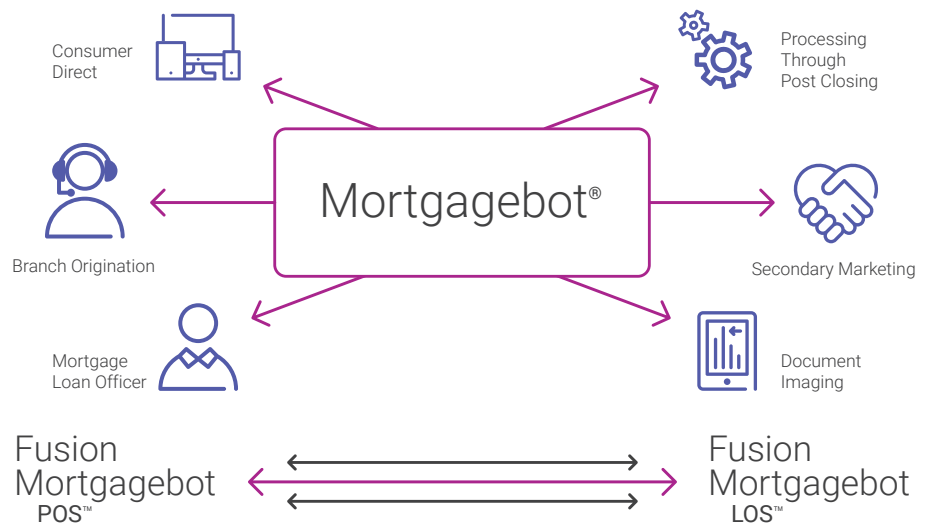
### How Does Your Application Stack Up?

*Converts Traffic to Business:* A fully transactional site that gives borrowers immediate results—rates, fees, disclosures and approvals.

*Boosts Customer Satisfaction:* Intuitive site flow, as well as built-in product and pricing engine that delivers instant answers, tailored to each applicant.

*Conforms to Compliance:* Time-stamped applications ensure timely disclosure delivery (and satisfy your auditors!).

*Touts a Proven History:* A leading lending solution for nearly two decades, Mortgagebot delivers efficiency, ease of use and unrivalled client satisfaction. privileges—no additional equipment or licensing required.



Automate every point-of-sale channel where business is captured: consumer direct, branch and loan officer.

Integrate directly into the all-in-one, web-based system for processing, closing, imaging and secondary marketing.

## Fusion MortgagebotLOS™

### What's the Web-based Advantage?

*Cost Advantages:* Scalability without additional licensing fees, with no additional staff needed to enter data or run the platform.

*No Maintenance:* Only requires a browser—no special hardware needed. Finastra handles all updates and equipment, freeing up your IT resources.

*Agile Updates:* Up-to-date compliance requirements—handled as both inline (real-time) alerts and email notifications—help eliminate risk and enhance efficiency

*Paperless Processing:* Built-in digital imaging tools efficiently organize, index and sort required documentation, allowing lenders and borrowers to easily track, share and transfer needed files.



## 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](http://finastra.com)

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