

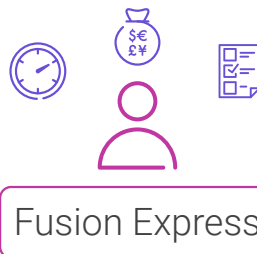
## CANADIAN MORTGAGE TECHNOLOGY

# Fusion Express—A Mortgage Underwriting Solution

“ Fusion Express simplifies mortgage underwriting activities for lenders, lowers operating costs and enables quicker turnaround on decisions.”

A mortgage underwriting solution which helps lenders remain competitive and responsive to their mortgage origination network while ensuring compliance with their credit risk policies.

In a highly competitive environment, mortgage lenders need to be able to respond quickly, reduce cycle times, and become more customer-centric. Fusion Express simplifies mortgage underwriting activities for lenders, lowers operating costs and enables quicker turnaround on decisions. Providing robust out-of-the-box functionality, it includes comprehensive processes and security features for fraud management. Fusion Express is highly configurable to ensure decisions are made according to your unique lending policies and guidelines.



### This feature-rich solution provides:

- **Real time connectivity**, through Expert, to key industry partners involved in the mortgage sales lifecycle for seamless and efficient processing.
- **An easy to use**, intuitive user experience that minimizes the investment needed to train staff.
- **The flexibility to configure a solution** that automates workflows according to your own business environment, incorporating your unique business rules, credit policies and deal conditions.
- **Sophisticated fraud management processes and security features** to limit your risk on a deal and ensure that underwriting decisions are based on legitimate information.
- **Real time ability to analytics** on credit risk, cross portfolio exposure, and portfolio trends.

# The Benefits to Mortgage Brokers and Lenders



Expediting the underwriting process through seamless integration with Expert to provide 'one stop' access to all the partners you need to complete a deal.



Built-in access to the Canadian broker network, allowing you to remain active with this network without the cost of having to build the connectivity into a proprietary underwriting solution.



Minimizing investment costs through configuration tools that allow you to easily adapt the solution to your business. scales readily as your business grows.



Mitigating risk by ensuring your business rules, mortgage conditions and risk management policies are followed.



Minimizing operational impact with a web-based solution that scales readily as your business grows.

## Why Finastra Canadian Mortgage Technology?

Our reputation as a trusted partner of efficient and accurate transaction processing in Canada's lending community is built on four key values:

- **Trusted** to deliver the right solutions that fit our clients' needs and make a meaningful contribution to their business results. Most Canadian Financial Institutions, specialty finance lenders and virtually all Canadian automotive finance organizations rely on us as their partner of choice.
- **Expertise**—Category leading expertise in the lending process and the most comprehensive lending suite available.
- **Solutions Oriented**—Our integrated, compliant, and client focused solutions enable our clients to grow, compete and optimize their operations.
- **Forward Thinking**—Anticipating changing market dynamics and providing relevant solutions that ensure our clients remain ahead of the curve.

## 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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