



TOTAL LENDING™—COMPLETE

Lending Without Limits—Get the Most Out of Your Partnership with Finastra



With Complete, you'll receive a comprehensive and flexible workflow platform that brings together origination, analysis, underwriting, documentation, and executive reporting.”

With the Total Lending™—Complete solution, lenders are offered all of the tools required to remain competitive in a strategically important marketplace.

With Complete, you'll receive a comprehensive and flexible workflow platform that brings together origination, analysis, underwriting, documentation, and executive reporting in a collaborative streamlined solution.

Credit Manager provides a standardized transaction process that supports streamlined data entry for the review, analysis, collaboration and decision-making of loan applications by incorporating streamlined workflow, document management, account aggregation, risk rating, automated credit memos, relationship management and more.

- **Core Integration**—Quickly access customer information directly from core systems (we interface with over 70) including existing depository and lending relationship details.
- **Vendor Service Pulls**—Tap built-in consumer and commercial credit reporting, which gives you immediate access to credit rating information for borrowing entities, principal owners,

guarantors and other vendor services including flood map verification services.

- **Credit Memo**—Automated credit memos automatically assemble all information using the familiar Word format. Organize and aggregate all information to create a loan package while reviewing all customer-related banking activity, a big picture and overlapping ownership and influence on a credit. Precise content, format and layout is controlled by you.
- **Pipeline Reporting**—Gain transparency into a loan's process. Automated workflows assist with navigation, enforce following established rules and captures all decisions on a request. A personalized view of pending applications, alerts, exceptions, emails, ticklers, referrals and opportunities at your fingertips.
- **Risk Mitigation**—Incorporate simple small business or professional customer risk models or conduct comprehensive multi-step commercial risk assessment. Manage and enforce

With Finastra solutions, experience industry-leading compliance

Streamline small business loans and consumer loans, or use it to carefully craft large complex commercial deals, confident that the documents are compliant in every state.



A 360° view of all relationships throughout the entire lending lifecycle.

Key Benefits



Improve the customer experience with reduced decision turnaround time.



Drive revenue growth through business decision optimization and deeper customer engagement.



Boost productivity with standardized work flows, collaboration and access to files.



Mitigate risk and provide sound decisioning using industry leading financial statement analysis.



Improve risk management and compliance using dynamic, compliant loan documents.



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

the entire risk rating process with retrieval of risk related information in real-time.

- Aggregate and display all risk related information about each borrower, risk indicators and alerts.
- Build a strategic data mart of historical risk data that facilitates the development, calibration and maintenance of internal rating models including support for Basel II models.
- Secure Document Storage—Store important client-related documentation securely for future reference.

Financial Analysis Capabilities that provide unmatched flexibility in the ability to spread all types of financial statements (individual and business), and capture accurate information to minimize credit risk and ensure knowledgeable, timely, and effective credit decisions are made. Comprehensive peer analysis lets you compare to the industry standard Risk Management Association® data or to specific peers.

- Enhanced spreading tools to capture data and link it between worksheets and financial models
- Flexibility to configure data capture and display
- Standardized direct and indirect cash flow calculations plus global cash flow
- 70+ financial ratio calculations
- Projections

- Covenant definition and monitoring
- Detailed graphs and reporting
- Financial sharing and collaboration of analytics across the financial institution

Compliance Excellence with Configurable Document Prep Powered by LaserPro. Streamline small business loans and consumer loans, or use it to carefully craft large complex commercial deals, confident that the documents are compliant in every state.

- Simplified Document Completion—Relevant documents for the transaction are pre-populated with loan data and ready for completion.
- Customize Your LaserPro Documents—Available for those complex transactions where you need the flexibility but wish to preserve policy and content.
- Participation—Limit your exposure for various industries and loan types and make loans that may exceed your maximum loan limits. With your solution be assured that your documents support the precise role you wish to take as a lead institution, maintaining control over fees and revenue that flow through a participation and simplify participation management and servicing.
- SBA Loans—When an SBA loan is called for, you're provided with an intuitive workflow that uses a single application to complete your SBA loan package, eliminating duplicative data entry. Further expedite transactions

by submitting loan guaranty requests electronically through the SBA E-Tran system.

- \$2 Million Compliance Warranty (coverage up to \$5 Million available)
- 50-State Collateral and Document Capabilities
- Barcoding—Facilitate tracking and imaging of all loan documents.
- Digital Document Signing—Implement an electronic signing solution that helps you efficiently manage account opening and loan closing. Initiate electronic signing of the documents and then send the completed package directly to your imaging system, eliminating the need to scan most documents. Taking you one step closer to paperless.
- Geocoding—Standardizes and geocodes addresses to reduce the cost of mailings, better target sales campaigns, as well as improve regulatory reporting and lien filings. Also store census tract, MSA, and other data for CRA reporting.
- Compliance Confidence—At the heart of LaserPro is its legal and compliance knowledge base. Supported by a 50-state attorney network, Finastra constantly monitors state and federal regulatory changes to ensure that our solutions meet your ongoing needs.

Boarding—Upload funded loans to your core system – with more than 70 core system options.

1

Gather Client Data

Input direct from the client and pull directly from the core.



2

Originate and Process Loan Applications

Access vendor services—credit bureaus and flood verifications. Underwrite, decision, process, and generate necessary letters and disclosures.



3

Document the Loan

Generate closing stage loan documents that are compliant with federal and state statutes and regulations.



4

Upload to the Core System

Interface with more than 70 core systems to load funded loans to the core system.



5

Execute Risk Manager

Manage the life cycle of the loan—deploying an array of risk rating models, needed metrics and reports on credit risk, profitability, and level of banking activity at portfolio level to the customer level

At the heart of LaserPro is its legal and compliance knowledge base

Reporting—Benefit from a line-item reporting system that provides all of the features needed to access data and prepare over 140 standard executive-level reports.

Portfolio Management—Once loans are funded and boarded to the core, obtain detailed insight into your credit portfolio and give decision makers the information needed to effectively manage portfolio risk.

Flexible data segmentation allows one to drill down into the portfolio to continuously monitor concentration levels by exposures, industry, segment and geography.

Leverage Stress Testing tools and ALLL reporting to quickly identify individual loans or portfolio segments requiring additional attention.

What Sets Finastra Apart



More than 3,500 financial institutions worldwide rely on our industry leading compliance solutions.



Every Total Lending solution we offer is flexible and grows with your business.



Delivering a simplified, collaborative experience across commercial, small business and consumer lending.

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

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