

TOTAL LENDING™ CONSUMER

Providing Financial Solutions with an End-to-End Self-Service Consumer Lending Channel



A comprehensive, end-to-end solution that delivers online applications and automated consumer loan decisioning and processing, which is scalable to meet the needs of any financial institution.”

Finastra takes financial institutions to the next level with Total Lending™ Consumer, allowing consumers to leverage digital, self-service channels, while helping your financial institution attract and retain customers.

Consumer Lending

Flexible, Digital Experiences

Total Lending™ Consumer helps you deliver a seamless, online experience to your customer with ‘on the spot’ decisioning. As consumers continue to shift to digital channels, you need to deliver an easy, online loan application with fast approvals. Total Lending offers application management from initiation through decisioning and processing. Total Lending also helps you to increase the number of successful applications and address pending applications to improve productivity—lowering application costs, and experiencing greater risk control.

Total Lending Consumer

- Offers a comprehensive, end-to-end solution that delivers online applications and automated consumer loan decisioning and processing, which is scalable to meet the needs of any financial institution.
- Ensures fair and consistent credit decisions based on strictly-defined policy parameters.

- Delivers policy compliance with set lending limits and carefully documented overrides.
- Promotes regulatory compliance utilizing legally compliant represented and warranted documentation, a well-documented transaction history, support for HMDA data collection and FACT Act and ECOA compliance.

Online Access

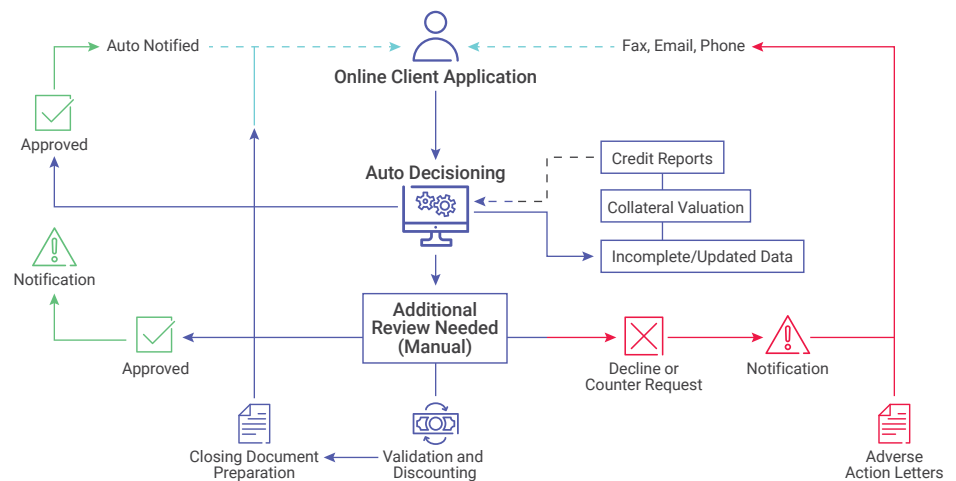
Total Lending gives you the power to offer online access to consumer lending services, allowing your customers to request a loan when and where they want. Total Lending Consumer also provides—

- Single or joint applications.
- A huge reduction in re-keying, as customer information follows the workflow.
- Dynamic application fields based on multiple criteria, including loan type.
- The ability for applicants to begin and finish an application in a single session, or to save and come back to an application in multiple sessions.

Total Lending™ Consumer improves decision quality and reduces credit risk

Total Lending™ Consumer provides automated workflows, better credit and compliance risk management and improved operational efficiency.

“Total Lending™ automated decisioning draws on over 20 years of experience in consumer credit, underwriting millions of direct and indirect applications.”



Automated Lending

Part of Our End-To-End Consumer Lending Solution

Whether you're a community lender, bank, credit union, or finance company, Total Lending™ Consumer provides automated workflows, better credit and compliance risk management and improved operational efficiency. Total Lending Consumer Premium and Complete bundles not only offer online applications but deliver a powerful suite of productivity and risk mitigation tools that can be implemented during credit underwriting and origination workflow management for direct, and indirect lending.

Total Lending goes beyond customer convenience, offering your institution flexible workflows, bureau interfaces and efficiency, with automated application decisions and processing across all origination channels. Once customers complete their consumer loan applications online, they are submitted in real time


for underwriting, where an approval can be rendered in seconds. From there, compliant loan documents are created.

Credit Application Underwriting Done Right

Total Lending automated decisioning draws on over 20 years of experience in consumer credit, underwriting millions of direct and indirect applications. The system is built on a solid foundation of practical experience, and is able to accommodate automated decisions in small to large volumes and a wide range of credit products. Total Lending can be quickly deployed in workgroups, or for enterprise-wide access and functionality.

Credit Risk Management

The automated decisioning in Total Lending Consumer improves decision quality and reduces credit risk by considering score, rules and internal policy, ensuring fast, fair and consistent treatment for every applicant. Total Lending helps you to enforce lending limits and override



limits for each officer—documenting any exceptions—and employ OFAC and bureau alerts, such as Fraud and Active Duty Alerts, to minimize related exposure.

Flexible and Powerful Workflow

Total Lending Consumer is highly flexible to meet your institution's lending needs. Users can define the level of decision automation, and tailor the workflow to your product types, employing automatic work routing and queue management for efficient information flow and access.

Credit analysts can work applications sorted by preference, routing them for fast service, specialized handling or anything in between. Decisions are instantly and automatically delivered by fax or email, or you can follow up by phone when personal interaction is desired.

To address a variety of loan programs for your diverse customer base, you can change fields, populate drop-down lists, adapt form flows and more to match the way your loan programs are structured. The system provides staff with consistently prepared data, making it easy to see what is strong, weak or unique about an applicant.

Better Compliance—Smoother Audits

Total Lending Consumer makes it easy for you to comply with a the host of regulations which govern your industry. Use Total Lending Consumer Premium or Complete to facilitate HMDA data collection, HPML risk-based pricing, FACT Act and ECOA compliance, and a well-documented transaction history. Produce

documents with “near origination” delivery requirements while you remain compliant with state and federal regulations.

Improve Your Closing Process

Emailing, collateral searches, appraisals and tracking receipt of signed and recorded documents—all part of the many steps in addition to making the decision whether or not to approve a loan. Total Lending automates those steps and helps you track the rest. Workgroup status reports help you find bottlenecks, reassign workloads and adjust the process to streamline your operation.

Browser-Based Client Service Manager

Total Lending Consumer offers the browser-based Client Service Manager, which improves your ability to easily enter, manage and decision credit applications. Accessible everywhere on your network and easy on network resources, it is designed to fulfill key customer service functions in loan origination and underwriting.

Fast and Consistent Decisions

Making approve / decline decisions is the heart of credit application processing. To recommend decisions, you need objective tools, such as credit reports, flood, title and appraisal reports, budget and ratio analysis. FICO LiquidCredit® Application Risk Models can be utilized as part of the decision making process but the human touch is also valuable to maintain oversight of technology, to provide a “reality check” and to properly consider exceptions. Total Lending pulls it all together,

automating most of the credit underwriting steps, making it faster and easier to process a credit application. Risk-based Pricing is also available as part of Total Lending Consumer to increase yields and enable a financial institution to establish credit parameters that are automatically applied as a discount or premium rate for an applicant following within those parameters.

Indirect Lending

Total Lending Consumer Complete offers indirect lending—that is, automobile dealer interfaces which provide the ability to receive and process loan applications from remote automobile dealerships through third-party dealer processors DealerTrack® and RouteOne® (Depending on your institution's environment, additional hardware and third party software components may be required.)

The Vehicle Valuation Integrator Service delivered with Total Lending Consumer provides you with the ability to value used vehicles with NADA Used Car Valuation Black Book®* or Kelley Blue Book®.

Total Lending does just what the name implies, providing a complete solution that covers your consumer lending needs—everything from accepting online applications, through automated processing and decisioning, to compliant documentation and electronic document signing. Want to learn more? Contact us at 1-800-815-5592 or visit us at www.finastra.com.

* NADA valuations are purchased separately and additional third party licensing is required.

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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