



## TOTAL LENDING POWERED BY LASERPRO®

# Supporting the Growth of Your Credit Union— Strengthen Community Ties through Member Business Lending



Total Lending provides a comprehensive and flexible workflow platform that brings together origination, analysis, underwriting, documentation, and executive reporting.”

As a credit union, you’re integral to the financial success of your membership and the constituencies you serve. Their demand for increased business lending services has created an opportunity for your credit union to grow.

With Total Lending™ Powered by LaserPro® from Finastra, your credit union has all the tools it needs to be competitive in the strategically important member business lending marketplace.

### **Get the Most Out of Your Partnership with Finastra**

Business loan transactions are complex but the Total Lending Powered by LaserPro solution makes business lending easier so you have more time to focus on additional financial needs of members.

Total Lending provides a comprehensive and flexible workflow platform that brings together origination, analysis, underwriting, documentation, and executive reporting in one collaborative streamlined solution.

### **Automate Your Lending to Achieve Greater Efficiency and Scale**

Driving speed, profitability and improved member experiences means investing in an end-to-end loan origination solution that allows for easy process automation. With Total Lending, you can maximize

efficiencies using a standardized transaction process that make business loan transactions seamless and intuitive.

Total Lending provides a scalable, integrated solution, providing your credit union with a single point of access to all of the loan applications and an overview of the entire commercial loan portfolio.

Key functionality\* includes:

- Streamlined data entry, eliminating the need to rekey data.
- Collaborative analysis and decision-making for loan applications.
- Credit memo automation for the loan package.
- Pipeline reporting to gain transparency.
- Financial analysis capabilities.
- Monitoring tools—ticklers, policy exception tracking, alerts, and more to mitigate lending risk.

With real-time collaboration, you can work closely within your teams to complete loan packages, obtain credit approvals and arrange closings.

# Total Lending ensures document compliance through its industry leading LaserPro solution

## Key Benefits



Improve the member experience with reduced decision turnaround time.



Drive revenue growth by optimizing decision-making and strengthening member relationships.



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



Boost productivity with standardized workflows, collaboration and access to files.



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.

Great functionality needs to be accompanied by rock-solid compliance. Total Lending ensures document compliance through its industry leading LaserPro solution. Total Lending Powered by LaserPro gives you reliable and repeatable compliance excellence as well as configurable document preparation.

Once your loans are approved, Total Lending will:

- Simplify document completion as documents are pre-populated with loan data.
- Streamline business loan and SBA loan document preparation.
- Customize your documents for those complex commercial deals where you need flexibility.
- Provide electronic signing capabilities to reduce funding time and gain efficiencies.
- Integrate with your core system to accelerate workflow for operational efficiency.

With Total Lending, you get the industry expertise and the localization necessary to make compliant loans to your members with collateral anywhere in the United States.

Once loans are funded and boarded, you can gain detailed insight into your portfolio to give decision makers the information needed to effectively manage portfolio risk. And with configurable criteria and data segmentation, you can continuously monitor the health of your portfolio.

Deliver the optimized lending experience that's important to your credit union with Total Lending Powered by LaserPro.

## 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.

\* Key functionality varies based on the Total Lending package selected by the credit union. Please consult with your Finastra sales representative for further information.

## 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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US 80 / 0817

## North American headquarters

120 Bremner Boulevard  
30th Floor  
Toronto, Ontario M5J 0A8  
Canada  
T: +1 888 850 6656

