



TOTAL LENDING™—ESSENTIAL

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



Essential lets you streamline the origination and processing of your loans and automate challenging compliance functions with speed and precision.”

With the Total Lending™—Essential solution gain a simplified, transparent, and integrated underwriting workflow combined with Finastra’s industry leading compliant loan documentation.

Covering a full range of borrower, collateral and loan types, Essential lets you streamline the origination and processing of your loans and automate challenging compliance functions with speed and precision.

Key Benefits



Improve the customer experience with reduced decision turnaround time.



Gain speed and precision through decreased manual entry and duplicate data entry.



Drive revenue growth through business decision optimization and workflow standardization.



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

Origination and Processing

Origination and processing of your commercial, consumer and mortgage loan requests while ensuring regulatory compliance. Inherent in this solution is a streamlined and standardized transaction workflow that handles all of your lending needs, including credit memo capabilities for commercial lending.

- 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 and other vendor services including flood map verification services.
- Customer Lending Profiles—Create a centralized storehouse for responding to new loan requests.
- Pipeline Reporting—Transparency into a loan’s process. Create user-defined pipeline reporting statuses or milestones based on your determined workflow.

Streamline small business loans and consumer loans, or use it to carefully craft large complex commercial deals

- Task Manager—Predefine work tasks or group work items in a task list based on your lending requirements for each loan.
- Secure Document Storage—Store important client-related documentation securely for future reference.

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 as relevant documents for the transaction are pre-populated with loan data and ready for completion.
- SBA Loans Provided with an intuitive workflow that streamlines the entire SBA lending process through the SBA's E-Tran system to complete your SBA loan package.
- \$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.

Essential Brings you Deposit Account Opening:

- A deposit account opening solution that guides front-line staff through the myriad of tasks required to open a new consumer or small business account.
- Process multiple accounts in a single session.
- Supports a full library of account ownership/entity types.
- Provides 50-state interstate banking with dynamic and compliant LaserPro documentation.

1 **Gather client data**
Input direct from the client and pull directly from the core.



2 **Originate and process loan applications**
Utilize a streamlined and standardized workflow to manage and underwrite transactions for all of your lending needs.



3 **Document the loan**
Generate closing stage loan documents that are compliant with federal and state statutes and regulations.

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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