



TOTAL LENDING™—PREMIUM

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



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

With the Total Lending™—Premium solution gain scalable operational transparency, and powerful financial analysis capabilities, all combined with Finastra’s industry leading compliant documentation.

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

Origination and processing of your commercial, consumer and mortgage loan requests while ensuring regulatory compliance.

- 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.

- Customer Lending Profiles—Create a centralized storehouse for responding to new loan requests. This provides easy access to the information you need to quickly respond to new loan requests and renewals and identifies additional cross-selling opportunities.
- Credit Memo—Outline your analysis of business credit requests and automatically populate data to templates and print using Microsoft® Word.
- Pipeline Reporting—Gain transparency into a loan’s process. Create user-defined pipeline reporting statuses or milestones based on your determined workflow.
- Task Manager—Seamlessly drive underwriting and processing policies into the documentation process to streamline transaction processing and create a documentable, repeatable process.
- Secure Document Storage—Store important client-related documentation securely for future reference.

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.



Client Support is available to diagnose and resolve issues quickly to help you maintain smooth day to day operations. 24/7 through Case Management and Knowledge Center.

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.

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.

- 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 a 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 SBA0 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.
- 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.
- 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.

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



Premium Brings You Deposit Account Opening

- A deposit account opening solution that guides front-line staff through the myriad of task required to open a new consumer or 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



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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