

**FUSION ESSENCE
LOAN ORIENTATION**

Profit from Retail Lending, Accelerate Through Automation

Loan origination accounts for as much as 40% of total lending costs – the ability to run effective and efficient origination processes is key to improving profit margins.



Consumer loan origination systems are a major source of competitive advantage for global banks.”

CEB TowerGroup

Incoming new competition – in the form of peer-to-peer and non-bank lenders – are stealing away the lending market from banks. Coupled with this, impulsive and impatient consumers abandon loan applications if they cannot be completed quickly and without onerous visits to branches. To combat this, banks are seeking to improve the conversion rate of loan applications.

Loan Origination supports the entire lending process, from onboarding to activating the loan account – with streamlined, automated processing. The result? More productivity, greater profitability and less risk.

Greater Lead-to-sale Conversion of Loans

With application progress monitoring and expiry functionality, you can track and monitor the offers made, offer acceptance and loan establishment events for a loan application. Automated SMS, email and push notifications can be triggered to loan applicants, reminding them of key deadlines and loan expiry – to increase sales from application.

Create Lasting Relationships

Customers have the power in today's 'buyers' market'. Loan Origination not only enables you to make competitively quick

lending decisions, it also enables you to help customers compare repayment types and provide helpful 'what-if' analysis. You can also use the system to track and improve lead times and improve backlogs, and monitor customer documentation centrally.

Build Profitability

The system streamlines loan origination, with tailored processes for onboarding prospective customers, prequalification and quotation, risk assessment, underwriting and creating the loan account. By doing away with manual processes it accelerates time-to-close, and reduces the cost to serve and the number of terminated applications.

Manage Risk Effectively

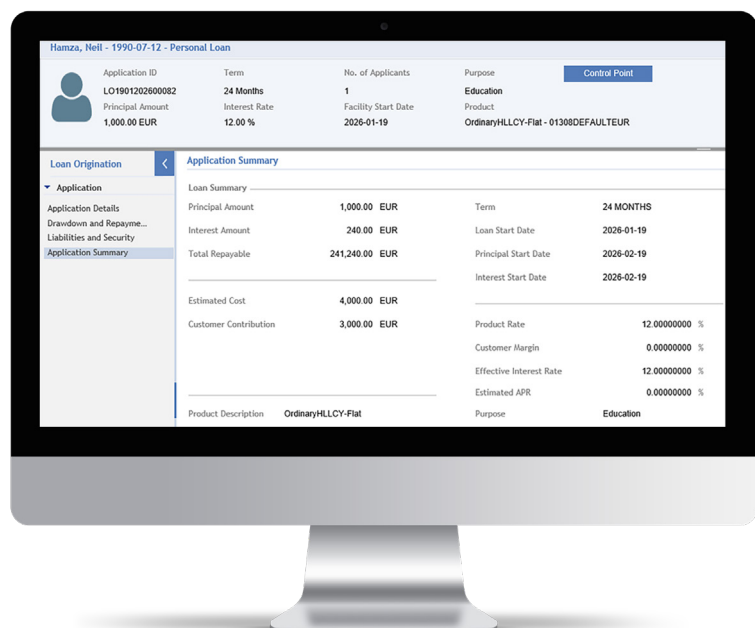
By structuring and simplifying the decision-making process, Loan Origination reduces risks, with the flexibility to use manual intervention for 'near pass' and 'near fail' cases. The system supports comprehensive risk assessment - ranging from complete automated assessment and credit scoring, to a more complex hierarchy-based manual and credit committee-based approval process.

Fusion Essence – Connected from Lead to Sale

Highly flexible and supporting a wide range of lending products, loan origination automates and accelerates loan origination, with a process-based approach.

Key features:

- Out of the box support for personal loans, home loans, enterprise/SME loans, overdrafts and commitments
- What-if scenarios with graphical analysis covering customer need and loan affordability
- Wizard-style UI that guides loan officers and underwriters through the origination process
- Comprehensive data capture and workflow/ process controls that eliminate costly errors and improve customer satisfaction
- Multiple assessment options – manual, automated and external– with the ability to capture customer exposure and collateral from the bank’s core banking solution and external sources
- Multi-year balance sheet information capture and ratios analysis for SME customers
- Advanced and configurable document capture and document-generation capabilities
- Scheduled and ad-hoc reporting features to support planning and decision-making
- Third party interface capability for interfacing with external pricing and credit bureau systems
- Control points that enable banks to define their specific business requirements through configuration rather than customisation
- Pricing framework that allow banks to define different pricing logic for different products
- High process flexibility achieved by allowing variations at product level through a combination of facility type, facility sub-type and customer type.

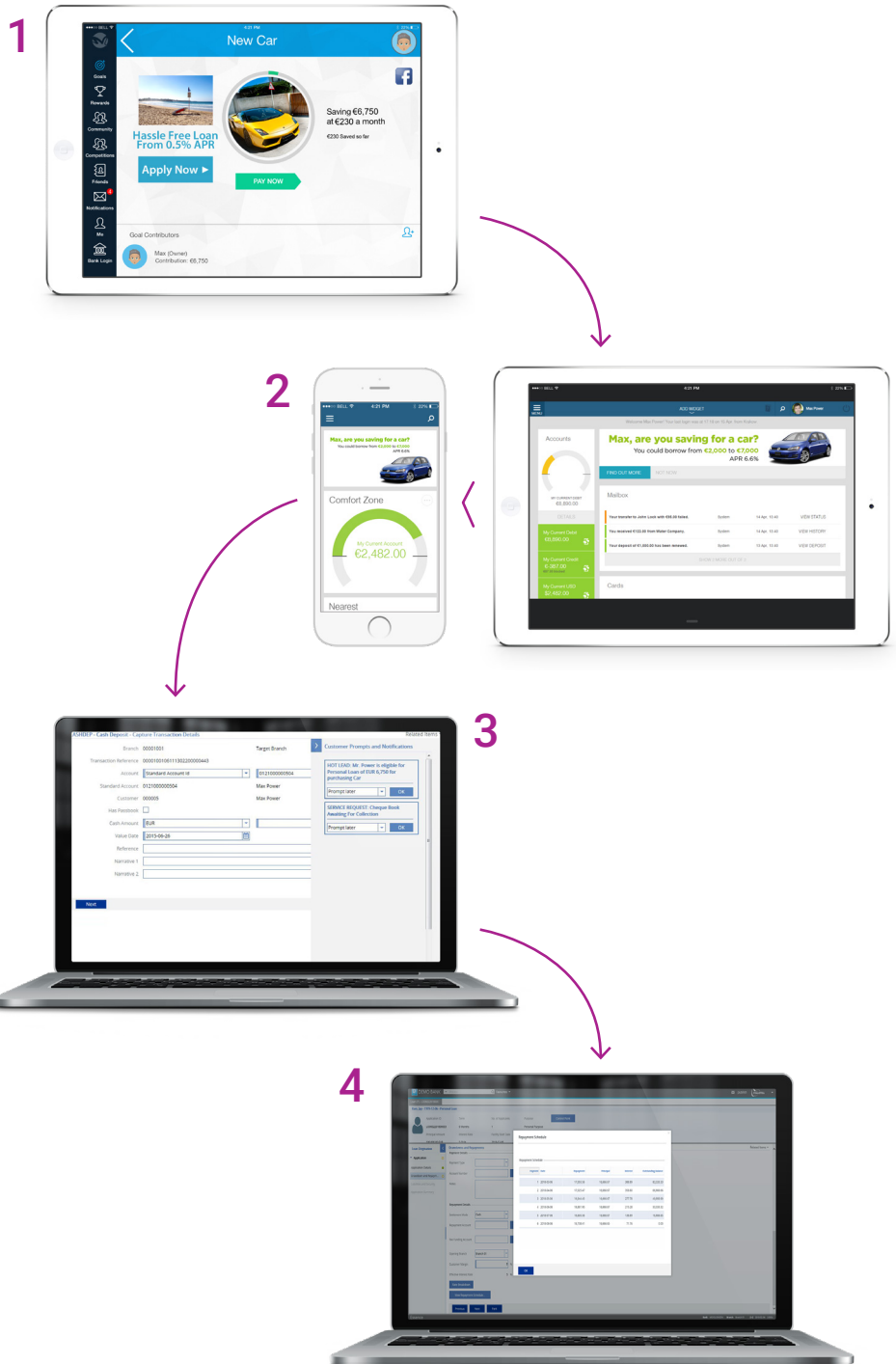


Loan origination: personal loan application

Fusion Essence is the most technologically advanced retail banking solution on the market. Its integrated suite of components spans loan origination, analytics, product factory, digital channels, branch applications and core processing. The connected front, middle and back office deliver the highest level of automation and straight-through-processing – increasing your margins and profitability.

Imagine the potential

1. Identify a 'hot' sales lead for a personal loan, when a customer sets a savings goal for a new car in Personal Financial Management
2. Promote a relevant – and affordable – personal loan with an advert in your online banking and promote the offer with Fusion Digital's mobile banking
3. Have a pop-up notification for your teller when your customer visits the branch, with Fusion Branch Automation
4. Ensure a rapid and automated origination process when your customer applies for the loan, with Loan Origination



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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