

FUSION MORTGAGEBOTPOS AND FUSION DECISIONPRO

# Combine the Appeal of an Online Application with an Automated Decisioning and Loan Processing Solution

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With the integration of Fusion MortgagebotPOS and Fusion DecisionPro, financial institutions can harness the power of both of these powerful solutions to maximize the convenience and efficiency for today's borrowers while automating their lending processes.<sup>77</sup> Today's tech-savvy consumers expect the convenience and efficiency of online accessibility from their financial institutions.

In a competitive banking and lending environment, it's critical to be able to offer convenient, secure self-service options online—and to be able to deliver fast, accurate answers.

## Proven Experience Leading to Improved Efficiency

For nearly 20 years, Fusion MortgagebotPOS has earned praise for its intuitive, logical online mortgage application process. Borrowers can access the form via their financial institution's website, fill in their information on their own schedule, and quickly receive an approval. They can also start the application online—or even at a branch and finish it later with the help of a loan officer.

When it comes to a proven endto-end consumer lending solution, Fusion DecisionPro has over 20 years of experience in consumer credit, underwriting millions of direct and indirect applications. Fusion DecisionPro supports financial institutions by providing automated workflow, improved credit and compliance risk management and operational efficiency.

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### **Increase Customer Retention**

Providing additional self-serve options increases your online presence and simultaneously offers greater convenience and accessibility to your customers. In addition, an accessible online application solution lets your loan officers keep in touch with customers at any time of the day or night, while ensuring that your financial institution follows required policies and procedures.

## Fusion MortgagebotPOS and Fusion DecisionPro Integration

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### Capturing Today's Connected Consumer

Fusion MortgagebotPOS offers a secure, convenient online branch that's open at any hour of the day or night.

- A connected, versatile application experience that lets users begin and complete an application in one channel (online, for example), or begin in one and complete in another, such as a branch location.
- Web-based SaaS technology lets consumers explore rates, fees and products, and complete a loan application from any location around the clock.
- A browser-based solution that eliminates the need for extra hardware or onsite software installations and updates in your branches or call centers.
- Industry-leading risk mitigation and regulatory functions.
- A secure infrastructure that protects sensitive borrower information with redundant back-up systems, multilevel data security and rigorous independent audits.
- Advanced integration to third-party business partners by linking directly to automated underwriting systems and credit reporting solutions.

#### Seamlessly Link to Fusion Decisionpro

- Fusion MortgagebotPOS pushes loan application data to Fusion DecisionPro, eliminating the risk of input errors, as well as the need to rekey the data in Fusion DecisionPro from a static web form or paper application.
- Users of Fusion MortgagebotPOS can use this integration to process applications secured by real estate collateral, including HELOCs, and receive a decision in real time.
- The integration improves upon internal efficiencies that lead to quicker application decisioning, reduced lending risk, plus a more satisfying customer experience and a cleaner loan closing.

### **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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#### North American Headquarters

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

