



## FUSION MORTGAGEBOTPOS

# Pricing Engine—Deliver a Superior Borrower Experience by Instantly Providing Consumers with Accurate Mortgage Pricing Information

Mortgage shoppers are highly sensitive to rate fluctuations, and they want current mortgage-pricing information instantly.



The unique and sophisticated pricing engine helps you provide a superior borrower experience by keeping your loan-product information in front of borrowers on their terms...”

That’s why the advanced pricing engine from Finastra—part of the end-to-end Fusion Mortgagebot platform—enables you to maximize your rate exposure and deliver current rate-and-fee information immediately through a variety of flexible delivery methods that meet the needs of today’s active consumers.

The unique and sophisticated pricing engine helps you provide a superior borrower experience by keeping your loan-product information in front of borrowers on their terms, at their convenience. You can count on the Finastra pricing engine to instantly and accurately display all of the loan products a consumer is eligible for, based on credit score, loan amount, property value and location, interest rate, loan term and payment. You can deliver highly detailed rate-and-fee quotes—with fees accurate to the city level—that will help borrowers select the mortgage product that’s right for them.

Best of all, there are multiple ways for consumers to access rates. You can provide quotes via your website, email alerts or directly to a smartphone or other mobile device.

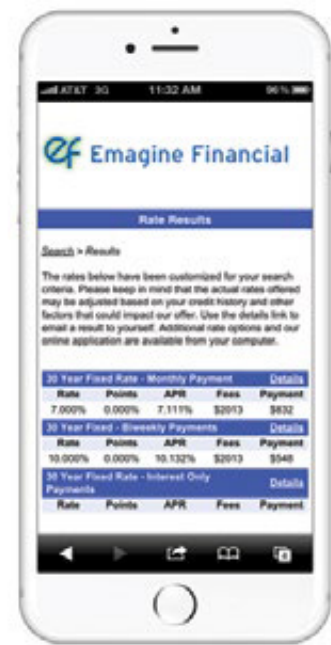
### Features

- Offer a range of rate-quote delivery options to increase your opportunity to connect with borrowers
- Help consumers select the best product by delivering thorough and detailed rate-and-fee information
- Keep mortgage shoppers engaged and informed by automatically alerting them when rates change to meet their desired criteria
- Instill consumer confidence by accurately displaying your organization’s rates and fees in real time

### Automation is Key to Providing Consistent, Accurate Loan Pricing

Our proprietary pricing engine is at the core of the Fusion MortgagebotPOS solution. It uses sophisticated product-eligibility filters to provide potential borrowers with accurate, itemized rate-and-fee information. The pricing engine is a centralized database that is shared by the 1,400 clients using Fusion Mortgagebot and contains the details of over 30,000 different loan programs.

# The Finastra Pricing Engine Gathers Its Information in Real Time from Your Live Product Database



It's an industry-leading tool that performs tens of millions of rate searches every year for consumers nationwide.

When activated by a request for information, the pricing engine evaluates the data supplied by the consumer against your unique product offerings and business rules, and identifies the mortgage products for which the consumer is eligible. The pricing engine then displays a detailed listing of those products including interest rate, points, APR, closing fees and payment for every eligible product.

## 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 Misy 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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Unlike other systems, the Finastra pricing engine gathers its information in real time from your live product database—which means all quotes are completely accurate when presented. In fact, the data displayed reflects the same fees you would show on a Loan Estimate (LE) if the consumer were to apply online.

## Rate Watch

Publish rate-and-fee information through Fusion MortgagebotPOS Direct's Rate Watch option, which informs borrowers via email when their preferred mortgage products become available at their desired rate.

## Fusion Mortgagebot Mobile

Use Mobile to instantly and automatically deliver accurate, real-time quotes to users of smartphones and other mobile devices.

## XML Technology

Use XML technology to stream live rate data for featured loan products directly to your corporate homepage, or even to the website of a local real-estate agent.

## Rate Search

Use Rate Search to collect consumer quote requests right from your corporate homepage—and instantly redirect potential borrowers to personalized rate results on your site, in just one click.

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