

Turn to Finastra integrated online solutions to optimize application processing across all your retail lending channels

As consumers have overwhelmingly embraced online and mobile experiences, it is essential that financial institutions bring as many of their products and services as possible to where their consumers want to do business – via laptops, tablets and smartphones.

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Offering an online loan or mortgage application and automated decisioning process can provide a financial institution with a competitive advantage.

Improve your borrowers' experience

End users want choices and smart design. Brand consistency between products offered by their financial institution builds their trust. Finastra designs its online retail solutions to match your brand and offer your applicants all of the loan options that you are willing to provide.

Our online loan and mortgage application responsive websites are built on the same platform, providing borrowers a consistent high-end experience as they apply for whatever type of loan they need.

Maximize opportunities

By leveraging all loan types and delivery channels, you maximize the opportunities available to your financial institution, transforming the concept of "normal business hours". Even though your loan officers are great at bringing in business, they do need to sleep and eat at times.

Digital channels mean your doors are always open, capturing business when your consumers are ready to start an application: late night, early morning, weekends... anytime and truly anywhere.

Improve application completion rates and productivity

Finastra takes financial institutions to the next level of sophistication with a seamless loan origination tool, enabling consumers to leverage the self-service online application channel and thereby improving the customer experience.

Thanks to easy application management from initiation through decisioning and processing, financial institutions can optimize the number of successfully completed applications while efficiently addressing pending applications. The result? Improved productivity, lowered application costs, and greater risk control.

With a deeply integrated family of solutions, information flow between the various systems is seamless

Powerful integration and increased efficiency

By eliminating the need for manual input or pulling reports from one system and uploading them into another, your lending team has more time to review and approve loans while providing excellent transparency and customer service.

Automated loan application processing

Regardless of loan type — car, boat, mortgage, HELOC, etc. — the dynamic user interface shows the applicant only those fields and field options applicable to the selected loan product and their situation. Reflecting the fast-answer expectations of today’s consumers. Completed applications are submitted in real time to the decisioning engine for origination and underwriting, where a decision can be rendered “and displayed to the borrower online” in seconds.

Scalability

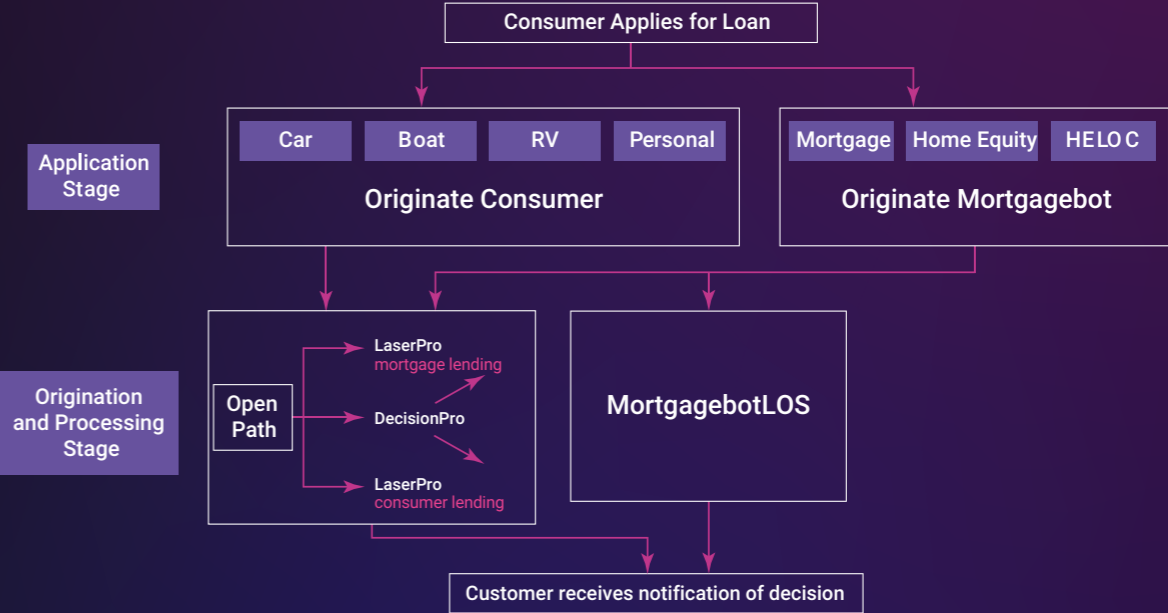
Finastra lending solutions, available variably as SaaS-deployed (web native) or on-premise platforms, provide critical business process management, integration and connectivity across the supply chain, enabling lenders to integrate service providers into their business processes, streamline resources and improve operational control and productivity.

Manage your vendor footprint

Finastra has built tightly integrated solutions based on the premise that a comprehensive solution not only works more efficiently, but it can simplify your workflows by potentially replacing several other vendors you might be using now.

However, if you wish to keep some of these relationships, we can and have integrated with other industry players to provide you with the best experience possible.

From initial application to origination and fulfillment, Finastra’s lending solutions offer a wide range of options for building your ideal system. In addition, these solutions seamlessly integrate, resulting in the efficient flow of your consumer and mortgage loans as well as clear customer communication.



About Finastra

Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning software solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (Retail, Digital and Commercial Banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by over 8,000 institutions, including 45 of the world's top 50 banks. For more information, finastra.com

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