

Factsheet – Finastra Originate - Business Lending

Enable fast and easy online loan applications

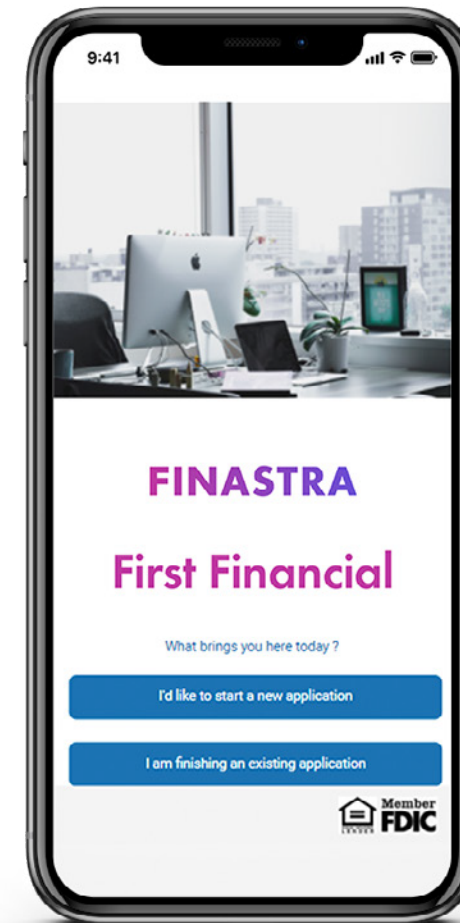
Originate creates a single platform for loan applications, offering businesses 24 x 7 access via all channels and devices with automated communications.

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Finastra Originate enables businesses to complete a loan application in minutes and receive immediate communications from their financial institution, from anywhere they have internet access.

Today's borrowers expect all digital services to be intuitive and simple to access. So, for financial institutions operating in an increasingly competitive environment, success depends on a frictionless digital loan application process. A tailored and personalized application process coupled with the flexibility of being able to apply anytime through their preferred device provides a truly engaging borrower experience.

Yet, simplicity for account holders must also be accompanied by the highest levels of security and compliance, all in an efficient and real-time decisioning process.



How it works

Finastra Originate enables businesses to complete a loan application in minutes and receive immediate communications from your financial institution, from anywhere they have internet access. It also enables the applicant to simultaneously apply for a new deposit account, which turns prospects into account holders.

Benefits

- ✓ Provide a digital portal for small business owners to apply anywhere or any time.
- ✓ Give small business owners the same user experience as when they apply for a personal loan.
- ✓ Expand your market presence and attract smaller businesses or startups that might not know your institution. Do this through transformation and increasing your digital footprint.
- ✓ Unified, modern user experience for business loans and business deposit accounts, to set the tone for what the client can expect from your financial institution.

Covering every point-of-sale origination channel, Originate helps banks and credit unions streamline workflows, boost efficiency, lower costs, and build your business. Originate improves application completion rates, back-office efficiencies, and regulatory compliance, for a unified experience across all channels.

- ✓ Eliminate manual data entry with integration to commercial LOS systems, for streamlined business loan origination.
- ✓ Turn abandoned applications into lead generators.
- ✓ Self-service and member configuration options to customize the application workflow to fit your needs.
- ✓ After driving customer loyalty with a great business loan application experience, expand to Originate Business Deposits and allow businesses to open their new deposit account with immediate funding.
- ✓ Make the most of a state of the art digital technology platform using Microsoft Azure.

Key features



SaaS solution, hosted in Microsoft Azure, for online lending



Expandable to business deposits, consumer deposits and lending, and mortgage lending



Robust administration tools for managing the entire lifecycle of the application process



Seamless integration with Finastra's CreditQuest and Phoenix solutions as well as third-party core banking solutions



Highly configurable and can be tailored to match bank branding



Simple and intuitive application flow coupled with the flexibility to self-serve configurations to drive greater engagement in the business loan online application flow



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