

Factsheet – Finastra Originate - business deposits

Enable fast and easy online account opening

Finastra Originate creates a single portal for business account opening, offering account holders 24 x 7 access via all channels and devices - delivering real-time onboarding, account creation and funding.

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Finastra Originate enables new and existing account holders to explore products and open single or multiple new accounts in minutes, receive immediate online disclosures, upload documents and fund their new account – from anywhere they have internet access.

Thanks to sophisticated ecommerce platforms and the innovative user experiences provided by new challenger banks and fintechs, business now expect all digital services to be equally intuitive and simple to access. The COVID-19 pandemic has given extra force to this trend: in Q2 2020, two-thirds of checking account applications were submitted online or via a mobile device.

So, for financial services organizations operating in an increasingly competitive sphere, success depends on a smooth digital account application process. Yet, simplicity for account holders must also be accompanied by the highest levels of security and compliance, all in an efficient and error-free process.



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How it works

Originate enables new and existing account holders to explore products and open single or multiple new accounts in minutes, receive immediate online disclosures, electronically sign documents, upload documents and fund their new account – from anywhere they have internet access.

Covering every point-of-sale origination channel, Originate helps community banks and credit unions streamline workflows, boost efficiency, lower costs, and build their business.

With real-time decisioning for new account setup, Originate improves application completion rates, back-office efficiencies, and regulatory compliance, for a unified experience across all channels.

The solution gives business the same experience regardless of how they open their new account or what type of account they open: personal deposit, business deposit, consumer loans, or credit card. Originate provides real-time decisioning, approval and access to their new account, and the ability to add account-specific services such as debit/ATM cards, digital statements and overdraft protection.

Benefits

- ✓ Transform your website into an online sales channel
- ✓ Convert prospects into account holders with self-service application
- ✓ Eliminate manual processes, reducing errors
- ✓ Deliver a unified, modern UX for business account holders

- ✓ Access unified support and implementation processes
- ✓ Drive growth strategies
- ✓ Scale digital business cost effectively

Key features



SaaS solution, hosted in Microsoft Azure, for online account opening



Expandable to business accounts and business lending, and mortgage lending



Seamless integration with Finastra’s LaserPro, Phoenix solutions as well as third-party core banking solutions



Highly configurable and can be tailored to match bank branding



Omni-channel, supporting online business applications, branch and call center staff



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