

# MortgagebotPOS™

**ONE POINT-OF-SALE SOLUTION. MULTIPLE CHANNELS.**

MortgagebotPOS™ – part of the end-to-end Mortgagebot® lending platform from D+H – makes it possible for lenders to take efficient, error-free loan applications electronically through every point-of-sale channel: consumer direct via the Internet, in the branch or call center, or through professional loan officers.



The web-based (SaaS or cloud-computing) technology lets users explore rates, fees and products; complete an application in minutes; get instant approvals; and receive immediate online disclosures – from anywhere they have Internet access.

## The power of integration

Because the entire platform is housed in the cloud, borrowers have the flexibility to complete an application in one channel or move seamlessly between channels based on their needs and preferences. It also integrates directly into the all-in-one MortgagebotLOS™ for processing, closing, imaging and secondary marketing or into third-party loan origination systems.

### Power every point-of-sale origination channel

- MortgagebotPOS™ Direct – For your self-serve online borrowers
- MortgagebotPOS™ Advisor – For your branch staff and call center representatives
- MortgagebotPOS™ Pro – For your loan officers

### One solution, multiple channels

MortgagebotPOS is part of the comprehensive Mortgagebot lending platform. The best-in-class technology positions you

## FEATURES

### ENHANCE SERVICE AND EFFICIENCY

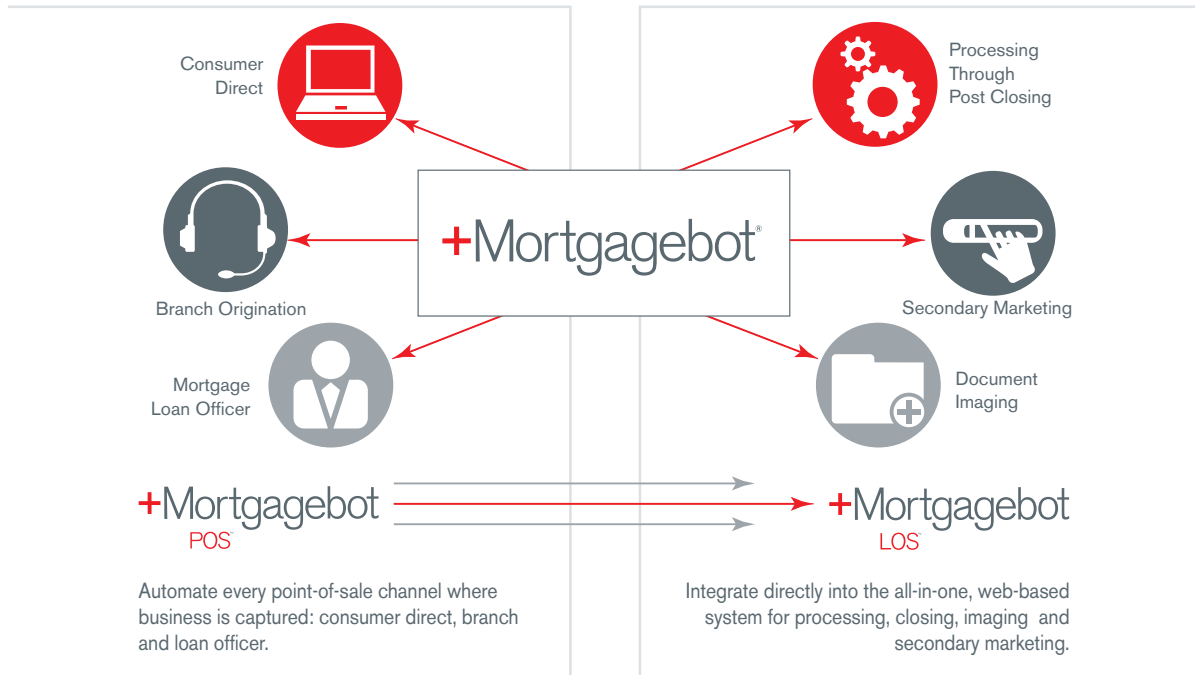
- Meet rising consumer demand for online self-serve options
- Maximize every branch opportunity even if a loan officer isn't available
- Make loan officers more productive and mobile than ever
- Sharpen your competitive edge now and to succeed into the future
- Replace outdated, manual processes to save time and money
- Streamline the application, pricing, disclosure and approval process
- Remove compliance complexity and bottlenecks to drive efficiency and profitability

to enhance your lending profitability in every point-of-sale channel where business is captured (consumer direct, branch and loan officer) by helping you boost efficiency throughout your origination processes, reduce costs, enhance service, streamline compliance and close more loans quicker.

And when combined with the all-in-one MortgagebotLOS, it offers a unique end-to-end solution to streamline your entire lending operation.



## The MortgagebotPOS™ solution



### The solution for all of your lending technology needs...

**Dynamic.** MortgagebotPOS personalizes the application “path” based on borrower-specific information, loan type and more. MortgagebotLOS is configurable by user type, institution and products, and offers a built-in workflow to streamline all processing requirements.

**Accurate.** Correctly handles all product, fee and pricing details and ensures that when applications are submitted via the consumer direct channel, only completed applications are accepted, minimizing wasted time and resources.

**Integrated.** Completed applications can flow directly from MortgagebotPOS into MortgagebotLOS for processing, closing, imaging and secondary marketing or into third-party loan origination systems.

**Connected.** Links directly to automated underwriting systems, credit-reporting solutions, fraud-detection products, AU, flood zone determination, MI, appraisal, compliance check and loan documents.

**Compliant.** Aggressively maintained and enhanced to ensure the platform complies with all regulatory changes.

**Secure.** Protects sensitive borrower information with redundant back-up systems, multi-level data security and rigorous independent audits.

**Reliable.** Supported by our dedicated team of professionals with rich technical knowledge and extensive lending experience to deliver a rapid, proven implementation along with outstanding service.

### About Mortgagebot

More than 1,400 clients nationwide are using the robust, scalable, easy-to-use Mortgagebot platform for automating loan applications, pricing, approvals, disclosures as well as processing, closing, imaging and secondary marketing.

D+H is a leading financial technology provider that the world’s financial institutions rely on every day to help them grow and succeed. Our global payments, lending and financial solutions are trusted by nearly 8,000 banks, specialty lenders, community banks, credit unions, governments and corporations. Headquartered in Toronto, Canada, D+H has more than 5,400 employees worldwide who are passionate about partnering with clients to create forward-thinking solutions that fit their needs. With annual revenues in excess of \$1.5 billion, D+H is recognized as one of the world’s top FinTech companies on IDC Financial Insights FinTech Rankings and American Banker’s FinTech Forward rankings.

For more information about D+H, visit [dh.com](http://dh.com).

