

TOTAL LENDING™ POWERED BY LASERPRO® BUNDLED SOLUTIONS

Get the most out of your partnership with Finastra. Finastra provides solutions to nearly 8,000 financial institutions that for decades have relied on our technology to help them succeed and grow.

At Finastra, our teams have a deep understanding of your lending needs, taking the time to listen and develop a collaborative relationship that ensures delivery of your strategic direction and vision. Partnering with Finastra means you can provide every loan that a borrower needs, with the convenience and speed they expect from your institution.

Bundled Solutions

Regardless of whether you are focused on consumer, mortgage, commercial, small business or a combination of them all, we have a solution that's right for you. With our convenient bundled solutions, it's easy to determine the right technology to invest in for your lending strategy and help you at each step within the lending life cycle.



Regardless of your lending focus, we have a solution that's right for you.”

Essential

Simplify and standardize the origination, processing and document preparation for lending.

Key Benefits

- Improve quality of service through standardization and consistency
- Gain speed and precision by keying in data only once
- Assure regulatory adherence with dynamic, compliant documents

Premium

Gain operational transparency, powerful financial analysis capabilities, and core connectivity with a comprehensive end-to-end lending platform.

Key Benefits

- Scalable to grow with the lending needs of your organization
- Increase quality of financial statement analysis and gain confidence in lending

decisions while reducing operational costs

- Gain efficiencies with automated boarding to the core loan system

Complete

Promote sustainable growth and operational efficiency with a 360° view of all relationships throughout the entire lending lifecycle.

Key Benefits

- Reduce turnaround time and boost productivity by automating credit memos, tasks and reports
- Drive revenue growth through adaptive workflows, collaboration and common access to electronic files and document management
- Mitigate credit risk and regulatory costs with a compliant, standardized process

At the heart of our Total Lending Solutions is LaserPro. Its legal and compliance knowledge base is supported by a 50-state attorney network that constantly monitors for state and federal regulatory changes allowing clients to make loans in, and take collateral from, any U.S. State.

Client Solution Plans*	Essential	Premium	Complete
\$2 Million Compliance Warranty (coverage up to \$5 Million available)	X	X	X
50-State Collateral and Document Capabilities	X	X	X
Configurable DocPrep Streamline small business loans and consumer loans, or use it to carefully craft large complex commercial deals confident that the documents are compliant for every state.	X	X	X
Origination & Processing Automate the origination and processing of your consumer, mortgage and commercial loan requests while ensuring regulatory compliance	X	X	X
Core Integration Quickly pull-in client data directly from your core system (we interface with over 70).	X	X	X
SBA Loans An intuitive workflow that streamlines the entire SBA lending process and boosts the efficiency of the small business lending process.	X	X	X
Deposit Account Opening Compliant deposit account opening documents, and workflow tools to address the myriad tasks required to open a new account.	X	X	X
Client Support Available to diagnose and resolve issues quickly to help customers maintain smooth day to day operations. 24/7 through Case Management and Knowledge Center.	X	X	X
Fully Customizable DocPrep Enhanced configurability with the added value of editing, customizing and managing your commercial and consumer closing documents to accommodate unique loan terms or covenants.		X	X
Boarding Upload your closed loans to your core system—with more than 70 core system options.		X	X
Loan Participation Provides the tools needed to operate safely in this strategically important marketplace.		X	X
Geocoding Standardizes and geocodes addresses to reduce the cost of mailings, better target sales campaigns, as well as improve regulatory reporting and lien filings.		X	X
Digital Document Signing Implement a paperless process and eliminate the need to scan most documents after they have been signed.		X	X
Financial Analyzer Reduces the time spent by credit officers and credit analysts in capturing, reviewing and analyzing their customers' financial statements.		X	X
Credit Manager A comprehensive and flexible workflow for managing, reviewing and analyzing credit applications.			X
Executive Risk Manager Deploy an array of risk rating models and be provided with the needed metrics and reporting on credit risk, profitability and level of banking activity, from portfolio to the customer.			X

Purchase any of these add-ons independent of the lending bundle you choose.

Consumer Lending Add-Ons	Essential	Premium	Complete
Online Applications —Browser-based platform on which borrowers have an intuitive, easy-to-follow path when applying for non-real estate secured loans.	X	X	X
Automated Loan Decisioning —A streamlined policy based credit underwriting and work flow management for consumer loan origination	Direct Lending	X	X
	Indirect Lending		X

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 Misys 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

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