fiserv.

Originate℠ Loans

Drive Loan Volume With Efficient, Straight-Through Processing From Inquiry to Fulfillment

To successfully compete for quality loans, financial institutions need a process that's fast, accurate and efficient. Originate Loans from Fiserv delivers a fully digital, end-to-end consumer loan origination solution that can meet your most demanding business requirements.

A digital, mobile-first user experience makes it quick, easy and convenient for applicants to apply for various credit or lending products anytime and anywhere. This seamless, easy-to-use platform supports your financial institution's lending program from start to finish. Originate Loans integrates all the essential system components required for lending success – including tools for loan origination, automated decisioning, workflow and boarding to the core.

A User-Friendly Experience

For consumers, applying for loans should be accessible, fast and convenient. The user-friendly, frictionless experience offered by Originate Loans reduces the complexity often associated with other lending solutions, providing a distinct competitive advantage. Financial institutions are able to improve digital engagement by starting new relationships on a positive note from the moment new applicants apply, and keeping customers engaged until their applications are approved.

Our digital, responsive design leverages existing data and technology to make it easy to apply for a loan on a mobile phone or tablet. Comprehensive data resources positively identify and clear applicants for OFAC and IDV. Existing accountholders can bypass personal identification steps altogether when authenticating through the online banking application. For your staff, our intuitive design eliminates screen hopping and toggling for greater productivity and a more positive experience.

Streamlined, Customized Processing

Automating the application process enables your staff to spend less time reviewing applications and more time meeting your accountholders' needs. We can automate the process end to end, including decisioning and boarding, to provide the kind of real-time responsiveness expected by borrowers in the digital channel. Integrating Originate Loans with most Fiserv account processing solutions and online banking solutions provides a streamlined user experience for both your financial institution and existing accountholders by reducing the need for manual data entry. Automated procedures ensure all steps are followed, all applications are administered correctly and all data is verified in a consistent manner across channels, no matter how it is submitted.

Originate Loans collects loan application data through any sales channel, then underwrites and processes the loan in seconds using powerful engines that drive your forms, credit, assignment, conditions and decisioning. To ensure your lending process meets your business requirements, our solution enables customized business rules and workflows and incorporates your lending policies and guidelines for underwriting consistency.

Diverse Loan Types Supported

Consumer Lending – Originate Loans enables you to configure and tailor the consumer loan origination process to your needs, from credit, application assignment and conditions, to decisioning, forms and disbursement. You'll approve and fund loans faster and more efficiently.

Home Equity Lending – The solution streamlines home-equity loan origination and processing from application through booking. It accommodates open-end lines of credit and closed-end loans, whether fixed or adjustable rate. And the software makes it easy to manage and track ordering and receipt of third-party services needed throughout the process. System features facilitate compliance with regulatory changes, including those associated with early disclosures.

Indirect Lending – Originate Loans helps you expand your market by originating loans from car dealers and other indirect sources – with a fully automated, customized process that offers the 24/7 decisioning consumers expect, while adhering to your lending policies. The extensive dealer-reserve options in Originate Loans are perfect for dealer incentive programs.

Business Lending – The software enables you to offer competitive loans to business owners while ensuring your staff enforces your loan policies consistently. The system optimizes the process by capturing and presenting application, financial and collateral data in user-friendly credit, decisioning and funding views.

Digital Lending – Originate Loans helps you attract new borrowers more easily by enabling consumers to apply for loans online or on a mobile device, anytime and anywhere.

A Tool to Grow Wallet Share

Loan origination is an ideal time to offer additional relevant products or services to a new or existing borrower, and Originate Loans makes it easy to do. Our powerful cross-sell engine enables you to identify basic, competitive, approaching or consolidation loans – highlighting opportunities to upsell or cross-sell to expand relationships and drive new revenue. An integration with the pre-qualified cross-selling function in Deposit Director Flex (a part of the Originate Loans bundle) drives a new stream of loans through your digital channel.

Improved Efficiency, Reduced Costs, Better ROI

Typical loan application processing in a branch is associated with time-consuming, manual processing and much higher cost than that of applying online. Originate Loans combines its features into a streamlined, automated, online experience that makes lending efficient for your staff and convenient for consumers, while reducing costs.

The system speeds and simplifies loan closing by supporting various automated signing capabilities, including signature pads, e-signatures and remote signature technology. And the image-capture capabilities help you move closer to a paperless lending environment – reducing paper and labor costs and making loan document research faster and simpler.

Originate Loans delivers a strong return on investment by serving many departments and roles within your organization. Individual modules support the types of loans needed to compete in today's lending environment, with each module delivering powerful, targeted capabilities. As a preconfigured solution with comprehensive features – and optional add-ons – Originate Loans provides a complete, cost-effective solution.

Key Benefits

→ Tap into the digital consumer market for new revenue opportunities

→ Ensure a smooth, efficient experience, from the moment an applicant applies until the loan is booked

→ Increase revenue and expand wallet share using automated cross-sell capabilities

→ Meet borrower expectations for 24/7 loan decisions

→ Automate and streamline the underwriting and onboarding process of new loans

→ Enjoy greater flexibility and control with a highly configurable solution

→ Simplify and expedite loan closing using signature pads, e-signatures and remote signature technology

→ Improve loan underwriting using powerful features that drive forms, credit, assignment, conditions and decisioning

→ Gain insights into your lending program's effectiveness by seamlessly tracking loans by sales channel

→ Improve choice and control through integration with multiple account processing systems and third-party applications

fiserv.

Connect With Us

For more information
about Originate Loans:

800-872-7882

getsolutions@fiserv.com

fiserv.com

Fiserv is driving innovation in Payments,
Processing Services, Risk & Compliance,
Customer & Channel Management and
Insights & Optimization. Our solutions
help clients deliver financial services at
the speed of life to enhance the way
people live and work today.

Visit **fiserv.com** to learn more.

fiserv.