

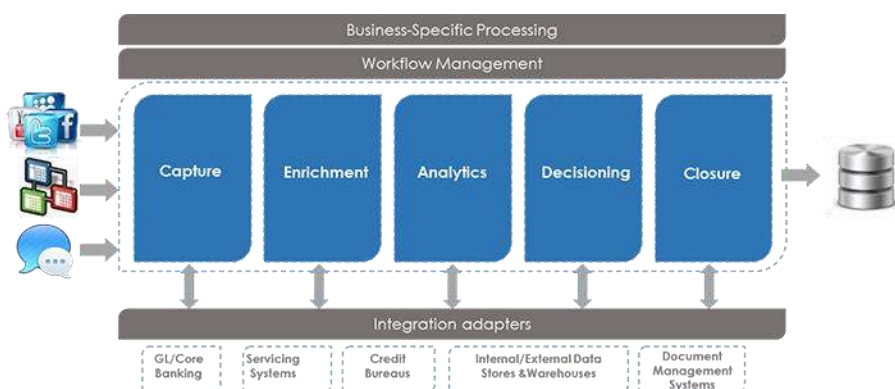
Accelerate Your Loan Origination Processes from Start to Finish

It's not easy balancing customer demands for fast response with the need to reduce time, costs and risks associated with each credit and lending approval. Too often, manual origination and risk decisioning processes drive up time, costs and inconsistency.

Provenir delivers a unified solution for automating credit and loan origination. From simple credit requests to complex loans requiring extensive due diligence, Provenir orchestrates the origination lifecycle from end to end. With Provenir, you can make the right decisions and make them faster to deliver outstanding customer experiences, shorten time to revenue and minimize risk.

- **Offer highly responsive service to your customers** with multi-channel applications, instant decisioning and straight-through processing for all types of credit and lending requests.
- **Cut processing time and costs** with automated workflows that guide every step in the origination process.
- **Streamline data gathering and enrichment** with pre-built adaptors that consolidate information from virtually any data source.
- **Increase compliance and reduce risk** with industry-standard analytic models operationalized in your risk decisioning processes.
- **Enhance business agility** with user-friendly configuration tools to create and change user interfaces, rules and processes, enabling immediate response to new opportunities, competitive challenges and regulatory changes.
- **Accelerate deployment** with Provenir Cloud First which offers a highly secure cloud computing environment with flexible options for domain setup, managed services, deployments and scalability.

Provenir for Loan Origination orchestrates and automates the entire origination lifecycle



Provenir for **Loan Origination**

Simplify the Application Process

- Industry-standard web technology makes it easy to configure a user interface suited to your exact business needs.
- Multi-currency and multi-language support ensure users in different countries can work in their native languages and currencies.
- Multi-channel support lets customers submit credit and lending applications over any channel and device including the Web, mobile phones and tablets.

Streamline Data Enrichment

- Pre-built adaptors speed integration with enterprise systems to automatically enrich an application with required data such as merchant, customer, loan and collateral details, credit bureau reports, financial information and document verification.
- Business-friendly configuration tools simplify data integration and mapping to multiple sources including enterprise and third-party systems, websites and social media.
- Native document management and adaptors for leading document management systems ensure relevant documents are attached to and travel with applications.

Operationalize Your Analytics

- Easy integration allows any type of model developed in industry-standard analytics tools, including SAS, R and Excel, to be operationalized in automated decisioning processes.
- Wizards import a model, map and validate data within a decisioning process in minutes and without any coding.

Speed Up Risk Analytics and Decisioning

- Straight-through processing enables instant decisioning for simple credit and lending requests, including document generation.
- Automated terms of business and pricing recommend the specific conditions for each customer and credit/loan request.
- Rules-driven decisioning identifies exceptions, determines when manual intervention is required, recommends the next best action and routes the application to the appropriate underwriter.
- Champion/challenger testing uses live data to test and determine the validity of alternative decisioning strategies before they are deployed.

Streamline Closure

- Configurable adaptors support quick integration to core banking systems to complete the origination lifecycle.

"Improving our existing loan automation strategy in a quick, efficient and effective manner was of major importance. Provenir more than met our expectations with the delivery of a high quality, flexible and innovative platform under ambitious timelines."

Andrew Swartz,
VP of International Risk

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FINANCE

Contact us at:

✉ marketing@Provenir.com

🐦 @ProvenirGlobal

📺 Provenir Ltd.



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