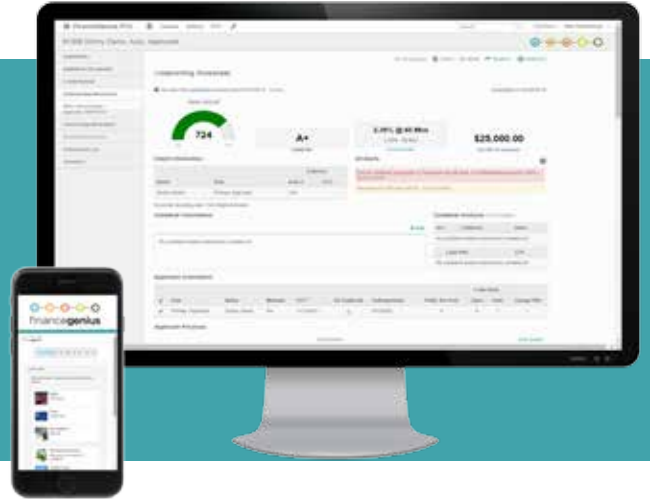


# FinanceGeniusLOS™

## Modernize and Streamline for Profitable Lending Growth without Disruption



FinanceGenius is a catalyst for change. We're a FinTech company helping financial institutions streamline lending for today's mobile-oriented consumers who demand simplicity and speed.

FinanceGeniusLOS is a new generation, cloud-based loan origination system which can be implemented to go-live in days instead of months. It transforms the customer and lender experience to make it faster and easier. The solution supports the origination and funding of consumer loans on a single platform providing a holistic view of borrower transactions across all channels and products. With FinanceGeniusLOS, lenders automate more of the process to speed up loan decisions, which accelerates loan growth and customer acquisition.

### Business Benefits

An all-in-one, fully integrated solution that covers the entire loan life cycle with one system of record.

#### FinanceGeniusLOS:

- Automates and simplifies the lending process, empowering lenders to close high quality, compliant loans more efficiently and consistently.
- Enables lenders to establish their own business standards, operating procedures, conditions and limits.
- Reduces application decision time by 50-80% and quickly flags applications that require manual review.
- Makes it easier to meet compliance requirements and perform regulatory updates.

With FinanceGeniusLOS, we're able to reduce our customer application decision time from 48-72 hours to less than 10 minutes.

CEO, Community Bank

#### Why FinanceGenius is Better!

- **Modern and intuitive design** - spend less time navigating and more time processing.
- **Methodical workflow** - screens clearly outline what action needs to be taken next, guiding both borrowers and lenders through the lending process.
- **Simple closing** - choose when and how a loan is closed with the borrower using paper, remote or in-branch tablet signatures.

## Modern, Intelligent Workflow for Borrowers and Lenders Alike

Everyone benefits with FinanceGeniusLOS. Borrowers get a fast decision and world-class experience; lenders can automate more of the process while providing hands-on supervision for the more complicated decisions; and marketers and administrators can implement new promotions and rules with ease.

### FinanceGeniusLOS Features

#### BORROWER EXPERIENCE

|   |  |
|---|--|
| <b>Easy Application Process from Anywhere</b> | No matter where the loan originates - from a mobile device to the branch, it is easy, consistent and quick from initiation to signature. |
| <b>Fast Decisions</b>                         | Because customers want a loan decision in minutes, FinanceGenius enables quick answers.  |
| <b>Electronic Signatures</b>                  | Borrowers can review and sign loan documents electronically.   |

#### LENDER EXPERIENCE

|   |  |
|---|--|
| <b>Borrower Analysis</b>                  | View active and past loans, payment schedule, extend or roll over loans for an enhanced borrower evaluation.   |
| <b>Credit Analysis</b>                    | A configurable credit analytical capability that allows for automated approvals and flagging of applications based on size, type, creditworthiness, alerts and collateral. It automatically retrieves information from credit reports.             |
| <b>Document Generation and Management</b> | Easily generates documents at any phase of the origination process with the potential to print, review, email and sign documents electronically or locally.  |
| <b>Funding &amp; Booking</b>              | Enforce business rules to ensure all funding requirements are met such as stipulations, collateral verifications for a secured loan, and the like. Lenders can manage multiple disbursements for loan applications.                                |
| <b>Audit and Compliance</b>               | Comprehensive trail of system and user activity. Supports ongoing compliance and regulations including HMDA, TILA, MLA, Fair Lending, Reg Z and others. Create policy rules and configure the rules in the workflow to identify policy violations. |

#### ADMIN EXPERIENCE

|                                 |   |
|---------------------------------|---|
| <b>Intuitive Tools</b>          | Easy to follow pages to maintain system controls. No business coding or confusing matrices.   |
| <b>Pricing Tools</b>            | Build custom yield based calculations and rate sheets for specific loan types and programs.   |
| <b>Rules Engines</b>            | Simple, yet powerful engines for rates, tiering and decisioning. Choose from over 2,000 attributes and build your own rules and criteria to screen and underwrite applications automatically. |
| <b>System and Custom Queues</b> | Design system or custom queues to track applications for loan type, statuses, sources, channels, and many other attributes for full control and assessment.                                   |

“The return on investment for FinanceGenius exceeded our expectations in the first three months of going live. We experienced an 89% year-over-year growth in loan applications that we can directly attribute to simplifying the loan applications process with FinanceGeniusLOS. We expect to continue on this growth path and now have the flexibility to run new promotions and modify our processes quickly.”

Jeffrey Cubberley, Vice President Lending, Webster First Federal Credit Union



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