





Supported by a number of third party services, our fully integrated modules support your loan lifecycle from loan origination, through account management and collections.

## Loan types we support include:

- Residential mortgages
- Secured loans
- · Commercial mortgages
- Unsecured loans
- Motor finance
- Retail finance

In this evolving market our lending software enables you to diversify rapidly, maximise portfolio insight and value, whilst mitigating your risk. We offer a flexible range of options to suit your needs, our software can be taken in house or as a managed service.

### Originations

Having the flexibility to adapt to ever changing market conditions is critical to your business. You need to quickly provide innovative loan products with competitive rates, rapid approvals and excellent customer service. Our multi-product originations system provides the agility you need to innovate rapidly.

Our multi-channel solution supports applications from introducers, call centres, the web and your branch networks.

Diversifying and bringing new innovative products to market quickly is made easy with our configurable originations system.

### **Account Management**

Our innovative account management module takes up the administration of your loans once funds have been disbursed. Sophisticated automation plays a crucial role in providing you with a high level of customer servicing.

Your accounts will run in periodic cycles where income recognition and payments are processed through to the point of account closure.

Accurate insight into the performance of your portfolio is key to business success. Our system provides a granular level of financial data and management information.

### Arrears management

In a regulatory landscape where strengthening arrears management is essential you need a system that efficiently collects your overdue loan and mortgage payments.

Our collections module manages the entire lifecycle from identifying early repayment problems, managing delinquency through to debt recovery and litigation.

High levels of automation allow a host of time consuming activities to be completed more efficiently without your team's manual intervention. Our system will apply multiple pre-delinquency and arrears strategies which reduce your arrears rates and risk exposure.

# Benefits to your business



#### **Enabling innovation**

Our software enables you to rapidly adapt to changing market conditions, having the ability to run multiple loan products on a single platform makes diversification and new product launches simple.



### Improving your efficiency

Our systems optimise your performance and streamline your core lending processes for maximum efficiency. Our high levels of automation and workflow provide clients with transparency and control.



## Providing intelligent insight

Accurate insight into the performance of your portfolio is key, we provide granular levels of financial data and management information to equip our clients with flexible reporting and intelligence.

Trusted by leading financial services brands including:

- LV=
- Secure Trust Bank
- Nemo
- Barclays
- Welcome Financial Services
- Yorkshire Building Society

