HIGHGATE
SYSTEMS
REAL TIME SOLUTIONS

RETAIL LENDING

Retail Lending is an easy to configure, user-friendly Loan Origination System designed to speed up the processing of personal credit applications and improve the quality of credit decisions. It provides both customers and lenders with a standardized, comprehensive decision process, and with an easy to use tool that supports superior service and improves the quality of the lending portfolio.

Retail Lending also supports remote application submission and approvals, including support for mobile sales forces and 'kitchen table' lending.

Retail Lending contains all the functionality needed to effectively manage loan application processing on behalf of the retail banking customer. It has been architected to provide support for any or all of;

- Consumer Loans
- Mortgages
- Credit Cards
- Lines of Credit
- Student Loans

It is full-featured and powerful. Retail Lending is not a simple loan origination product, but rather one designed to make the retail credit process fast and easy. The result is happier customers, better lending decisions and improved portfolio quality.

Features

- Application capture
- Multi-product capability
- Multi-currency capability
- Automated document generation
- Document capture, including image capture
- Document library for easy reference
- Support for multiple lines of business, branches and regions
- Credit Bureau interface
- Automated decisioning
- Calculators
- Extensive functionality for collateral documentation
- Support for multiple applicants
- Mobile/Web interface
- Multiple scorecards
- Management reporting
- API Interface

The Retail Lending user interface is a web service, and it is straightforward to implement interfaces to support

- Branch Operations
- Call Centers
- Internet and Mobile Banking
- Customer Self-service

Interfaces can be implemented that will integrate with your existing systems to meet your business objectives, with control over presentation, colours and branding.

The Lending Process

Lender productivity is important and Retail Lending has been designed to deliver the most efficient application process – one that permits lenders to spend their time on good applications and reduce the time spent on applications that are not likely to be approved.

While the application process can be designed to support any sequence of activities, Retail Lending is able to deliver a process based on progressive "GO/NO GO" decision points e.g.

- Who is the applicant?
- Is the applicant creditworthy?
- Can they afford the loan?
- Can they support it?
- Can they secure it?

Retail Lending also supports multiple applicants as well as guarantor-supported credits.

Score Cards

Retail Lending lets you implement one or more scorecards to automate the review and decisioning process. You can use a commercial scorecard, or you can work with Highgate to develop a scorecard that is tailored uniquely for your particular business needs. These scorecards are managed by you, and may be modified as often as necessary to meet changing conditions.

Retail Lending is **fast**. It permits your staff to process credit applications quickly and effectively. The results are reduced delinquency and happy customers whose needs have been met effectively, as well as highly productive staff customers who can maximize their throughput each and every day.

The power and flexibility built into Highgate Retail Lending permits you to implement strategies that make sense for your chosen markets. Maximize your results and build the portfolio you have always wanted. Highgate Lending can help you succeed.

Call us to see how Highgate Retail Lending can help your business!