

# Celestial Managed Services: Loan Origination

## *Accelerating Lending with the Power of AI*

Loan origination drains time and resources. Manual workflows, disconnected systems, and opaque decisioning drag out approvals and frustrate members.

**Celestial Managed Services: Loan Origination (CMS-LO)** adds an AI native acceleration layer on top of your existing platforms so you can reduce costs, process loans more quickly, and increase customer trust without ripping and replacing core systems.

### From Bottlenecks To Breakthroughs

CMS-LO is designed to make lending simpler, faster, and more resilient. These are the tangible results lenders see when they add our AI native layer to existing systems:



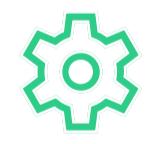
#### Efficiency

Automate intake, verification, and document handling to reduce manual workload and scale without adding headcount.



#### Speed

Accelerate underwriting and approvals by 50 - 70%, moving applications submission to funding in days, not weeks.



#### Control

Gain built in transparency and auditability, with fraud and compliance risks flagged early to protect both members and the institution.



#### Experience

Deliver quicker, fairer loan outcomes that expand access for qualified borrowers and build lasting member trust.



### Expertise That Sets Us Apart

The partnership between **Celestial**, **Digital^Shift**, and **ThinkForces** combines deep strategic expertise with extensive engineering capabilities. That means:

- ✓ **Engineering excellence:** Celestial has spent more than two decades building and operating production systems in regulated industries, with deep bench strength in AI, data engineering, and enterprise integration.

- ✓ **Pragmatic innovation:** Digital^Shift ensures strategy translates into results. Their delivery frameworks are designed to de-risk modernization efforts and move projects beyond proof of concept into measurable, ongoing value.

- ✓ **Strategic transformation:** ThinkForces partners with leadership teams to design digital first roadmaps and embed AI in business strategy. Their execution models align operations and technology, so institutions modernize responsibly while scaling with confidence.

# Where We Add Value Across The Loan Lifecycle

Every institution's lending process looks a little different. CMS-LO is built to slot in where it matters most — whether that's a single bottleneck or across the entire origination journey. At each stage of the lifecycle, we bring targeted capabilities:



DIGITAL<sup>▲</sup>SHIFT  
PRAGMATIC INNOVATION. DELIVERED.

THINKFORCES

## Intake & Application

Guided digital applications with configurable workflows and exception handling.

## Document Processing

AI-powered document capture and validation with classification and OCR.

## Data Enrichment

Integrations with credit bureaus, ID verification, and open banking data.

## Risk & Scoring

Explainable ML-driven scoring with bias checks and transparent outputs.

## Decisioning & Reporting

Automated approvals, pricing, dashboards, and audit-ready reporting.

## End-To-End Partnership

CMS-LO is delivered as a managed service, with a partnership model that ensures quick time-to-value, scalable adoption, and ongoing compliance support.

- 1. Consult-first** – We start by mapping your workflows and compliance needs.
- 2. Modular rollout** – Activate the stages with the highest impact first, then expand at your pace.
- 3. Continuous optimization** – Ongoing monitoring, retraining, and compliance updates, delivered under formal service level agreements.

## Get Started Today

See how CMS-LO can help your institution cut costs, reduce fraud, and deliver faster lending decisions.

Book a demo to explore AI-native loan origination in action.

### Contact Us Today

[sales@celestialsys.com](mailto:sales@celestialsys.com)



## Proven Technology

We leverage world-class platforms to deliver scalable, cutting-edge AI solutions.