Qualify.
Loan Decision[+]

About Loan Decision[+]

LoanDecision[+] makes it fast and simple for your customers to apply for loans. Mortgage, auto and commercial loans, as well as credit cards, can be processed online 24/7. Using an intelligent loan management system, LoanDecision[+] streamlines every aspect of the lending process from application, to processing, to tracking and closing. It also includes credit-reporting, ID verification, screening and automated decisioning.

The applicant's credit data is analyzed using your specified underwriting guidelines. Scoring rules and decision criteria are fully customizable and additional third-party authentication processes can also be integrated into the system. Within seconds, LoanDecision[+] will give you accurate decisions based on up-to-the minute credit data and your own lending guidelines.

Benefits of Loan Decision[+]

Your overall productivity is enhanced with our customizable workflow, pre-populated forms, online tracking of loan status and remote document signing with eSign. Plus, the program's electronic notes improves applicant-staff communication that can be attached to your application files.

Like our other sophisticated Web-based applications, LoanDecision[+] can be set up to communicate with any of your existing platforms and technologies and has broad support among industry leaders to enable tight integration with popular third-party vendors. In addition, LoanDecision[+] easily consolidates applicant data from all existing channels — Web, branch, call center, indirect and kiosks — to raise productivity, reduce fraud and increase member satisfaction.

LoanDecision[+] was designed to effectively promote financial products and can simplify the cross-selling of loans, credit cards and anything else your credit union would like to offer.

Features.

- Dynamic cross-selling feature identifies both new lending and refinance opportunities
- Enables credit union to customize workflow
- Allows for loan and credit card applications online 24/7
- Supports multiple lending products — mortgage, HELOC, refinance, auto, indirect auto, personal, lifestyle and credit cards
- Provides powerful credit reporting and credit analysis tool
- Immediate pre-qualification and real-time loan status tracking
- Seamless integration with most core data processing system and over 100 third-party vendors
- Reduces training time, administration and loan processing costs
- Consolidates applicant data from all existing channels — Web, branch, call center, indirect and kiosks
- Easy-to-read management reports simplify and increase communication
- Provides optimal affordability with transaction-based fees
- Outstanding track record of security and reliability
- Creates paperless environment with remote document signing
- Presents consistent user experience
- Integrates seamlessly with Xpress Membership

The LoanDecision[+] Process.

Accept Applications	Authenticate & Review Credit	Tracking & Decisioning	Docs & Signatures	Core Integration	Cross-Selling
A simple link on your website allows members to easily apply for loans online, including credit cards, mortgage, auto and commercial loans and more.	Applications go through ID verification, credit pull, authentication, and OFAC checks. You also have the option to include third-party authentication processes and your own underwriting guidelines.	Customers will know if they are qualified within seconds of submitting their application. Loan request status can be tracked online using electronic notes to enhance staff-applicant communication.	Loan closing documents are set up to be prefilled. Save money by using a fully paperless environment with the digital signature pad and remote document signing (eSign).	Seamless integration with your core system allows you to search for existing relationships prior to creating new member record. You can also easily transfer new loan data to your core system for servicing.	Applicants are prequalified for additional loan and insurance products. Executive reports simplify data-mining campaigns as well as bridge internal and external communication gaps.

CUsolutions GROUP

About Us.

CU Solutions Group

CU Solutions Group helps its customers serve, grow and build financial strength by offering solutions that manage strategies pertaining to technology, marketing, membership enhancements and performance management.

Technology Solutions

Technology Solutions is a full-service technology company with solid expertise in Web, mass media, digital, data, programming and more. We help our clients leverage these tools to provide them with unparalleled access to all the resources they need to grow their organization from one source—Technology Solutions.

We are an SAS 70 certified and credit union-owned company that has been serving hundreds of credit unions and credit union organizations nationwide, and their technology needs, since 1996. We worked with an auditing firm to achieve SAS 70 Certification as a result of our commitment to the needs of our clients and efforts to manage our systems securely and effectively.

Technology Solutions offers:

- Web Design & Development
- Financial Education Content
- Automated Applications
- Member Communication Tools

For more information:

To learn more about Technology Solutions and our quality products and services, please:

- Visit www.cusolutionsgroup.com
- Call your Business Consultant at 800.262.6285
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