

MONITOR YOUR LENDING PROCESS IN REAL TIME, AND MAKE IMMEDIATE AND LONG-TERM IMPROVEMENTS

How will your bank respond to growing business pressures to improve loan origination and servicing, enhance efficiency, increase customer loyalty, seize market opportunities and comply with increasing regulations?

Today's borrowers are more sophisticated and impatient than ever — and online services make it easy for them to shop multiple loan providers. In order to attract these customers, your loan operation needs to be more responsive and flexible and you need to convert applications into a fully funded loan as quickly as possible. Software AG can help you win more lending customers — faster.

Four simple ways Software AG solves your lending challenges:

1. Respond to loan applications faster

- Optimize operations based on real-time monitoring of Key Performance Indicators (KPIs)
- Anticipate and eliminate potential loan processing problems before they impact your business
- Streamline exception handling for consistent and quick recovery

2. Improve speed to market with new products and services

- Launch new lending products to market faster
- Cross-sell additional products and services

3. Reduce manual, human efforts

- Automatically share data between systems
- Automate electronic validation and approval checkpoints
- Receive real-time alerts when data issues create bottlenecks

4. Improve integrity of customer and loan application information

- Monitor customer information changes in real time
- Synchronize customer information changes across multiple systems
- Create a single view of your customer

National City Bank realized a 100% increase in loans won in 30 days, an 80% decrease in the time it takes to detect and identify reasons for a systems failure, and a 20% decrease in processing costs!

WHY SOFTWARE AG?

Software AG provides leading-edge capabilities for loan fulfillment:

Visibility

- Real-time analyst performance and queue volumes
- Application and process profiling and trends (baselines)
- Single view of multi-sites
- Pattern recognition (exceptions, defects)
- Real-time application status

Agility

- Workload balancing and real-time staffing
- Deadline management
- Dynamic business rules
- Real-time alerts on application activity trends and predictions (potential disruptions)

Process Assurance

- Outsourced third-party SLA management
- State and Federal regulatory compliance
- Process and system reliability
- Perfect application
- Perfect staffing

Adaptability

- Capacity/site management
- Real-time adjustments to promotions or marketing
- Process improvement
- Solution/asset re-use (SOA, Multi-Product, Portals)

KEY BENEFITS

Increases closed loans by 15%
Reduce the risk of customers withdrawing their applications by accelerating loan processing

Improves productivity by 25%
Real-time decision analytics expedites workflow balancing through improved visibility and control of your lending process

Lowers loan fulfillment costs by 20%
Lower costs by decreasing reliance on additional temporary staff to handle peak volume

Take the next step to efficient loan fulfillment — faster.

To find the Software AG office nearest you, please visit www.softwareag.com

ABOUT SOFTWARE AG

Software AG is the world's largest independent provider of Business Infrastructure Software. Our 4,000 global customers achieve measurable business results by modernizing and automating their IT systems and rapidly building new systems and processes to meet growing business demands.

Our industry-leading product portfolio includes best-in-class solutions for managing data, enabling service oriented architecture, and improving business processes. By combining proven technology with industry expertise and best practices, our customers improve and differentiate their businesses – faster.

Software AG – Get There Faster

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