



Commercial Lending supports the granting of a variety of business loans and leases, typically to assist with operating needs or for the purchase of equipment, operational collateral and real estate.

Commercial Lending is an easy to configure, user-friendly Loan Origination System designed to speed up the processing of commercial 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.

Commercial Lending has been architected to provide support for any or all of;

- Asset Purchases
- Equipment Leasing
- Mortgages
- Construction or Top-up Loans
- Corporate Credit Cards
- Business Lines of Credit
- Commercial Loans
- Agricultural/Farming Loans

It is full featured and powerful. Commercial Lending is a robust loan origination product designed to manage all your credit operations.

The Commercial Lending user interface is a web service, so it can be used anywhere the user has internet access. This enables a mobile salesforce, supporting in-office and 'kitchen table' lending. This means an ability to deliver lending services through many different channels, including;

- Branch Operations
- Call Centres
- Internet and Mobile Banking
- Remote Sales Forces

The Lending Process

Lender productivity is important and Commercial Lending has been designed to deliver the most **efficient application process** – one that permits lenders to spend their time on good applications, reducing risk and maximizing your investment.

Commercial 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 members who can maximize their throughput each and every day.

While the applications process can be designed to support any sequence of activities, Commercial 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 the loan?
- Can they secure the loan?



Features

- Application capture
- Multi-product capability
- Multi-currency capability
- Automated document generation
- Document and image capture
- Document library for easy reference
- Valuation database Interface
- Trade-in Management
- Notes
- Credit Bureau interface
- Automated decisioning
- Calculators
- Extensive functionality for security
- Documentation
- Support for multiple applicants
- Mobile/Web Interface
- Multiple Scorecards
- Management Reporting
- API Interface

Score Cards

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

Reporting

Complete, 'need to know' reporting is available from the individual lender level right through to the highest levels of your organization. Managing a lending pipeline becomes simple, with the status of each opportunity available only to authorized staff for review and discussion.

Reports can be created for individual lenders to help them improve and speed up the lending process and identify activities that will reduce risk and move an application forward in a timely way.

Workflow

Commercial Lending delivers a configurable workflow process that moves applications forward quickly, ensuring fast turnaround for customers and the best use of your valuable lending resources.



Call us to see how Highgate Commercial Lending can help you grow your business!