



Commercial Lending Center Suite™



The shortest distance to profitable lending is not a straight line.

Improve the Borrower Relationship

If you're still looking at the lending process as a straight line that stops at payoff, you're going to lose borrowers and the upsell opportunities those relationships give you. You can build borrower relationships that continue beyond loan payoff.

Commercial Lending Center Suite™ from ProfitStars® is a complete lending lifecycle management solution that helps you:

- Strengthen the relationships you have with your commercial borrowers and create opportunities for renewable business.
- Simplify the loan application process and enhance decision-making to increase efficiency and reduce risk.
- Manage the entire loan lifecycle from application through renewal.

Elements of Effective Loan Generation

Commercial lending is not just about loans, it's about relationships – those close connections between business owners and their lenders. To facilitate strong relationships, you need a commercial lending platform that includes:

- ✓ Easy, configurable application processes via web, mobile, and branch
- ✓ Intuitive work queues and process updates that feed sales management pipelines
- ✓ Business rules and credit policies that can be configured to your institution
- ✓ Robust financial spreading that includes special types of industries
- ✓ Integration with providers of third-party information, such as personal credit data, business risk scores, flood determination for CRE, and more
- ✓ Seamless transition from spreading and analysis to loan officer presentation
- ✓ Specific functionality for monitoring multiple loan types (C&I, CRE, and more)
- ✓ A simplified approval process between lenders, executives, committees, and boards
- ✓ Integration with loan documentation systems, profitability management, and CECL compliance tools
- ✓ Integration with your core to eliminate dual entry

It is the integration of all these components that closes the loop and creates endless possibilities for growth in your commercial lending initiatives.

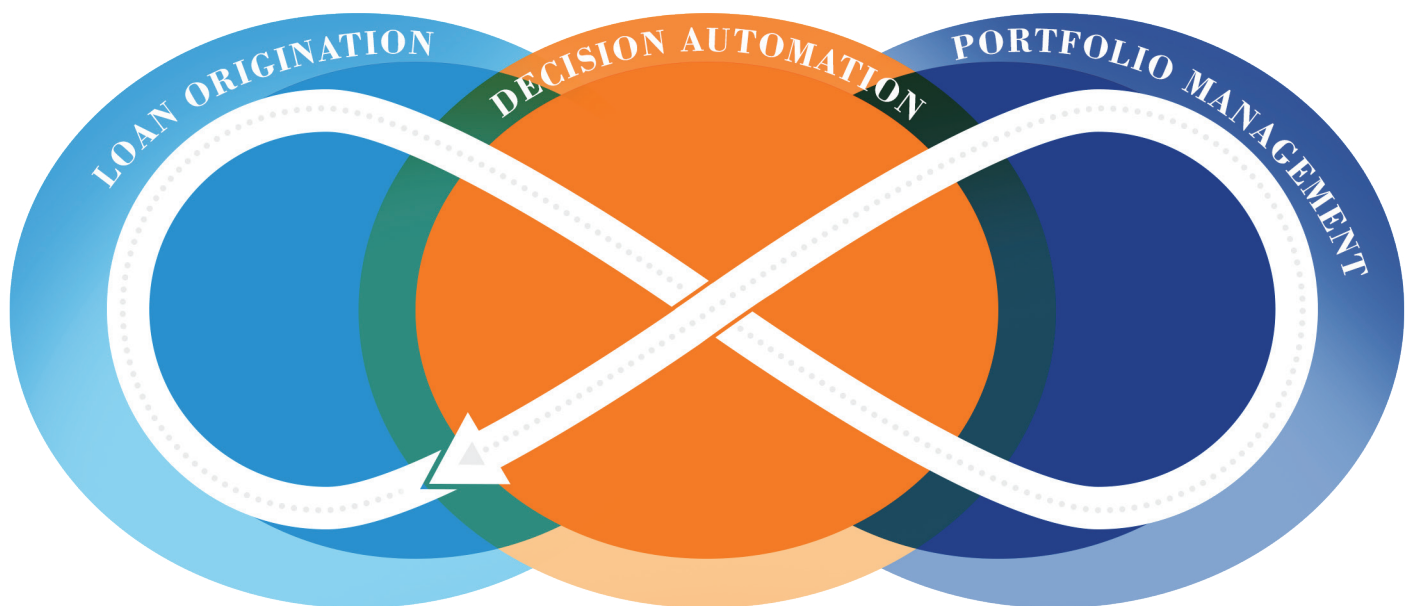
How it Works

The Commercial Lending Center Suite is a fully-integrated loan lifecycle management system that takes customer data out of silos and consolidates it so your employees can make better business decisions. The Suite provides an integrated environment in which data from the loan origination system, the Core, and other systems used for the underwriting and documentation of commercial loans work together in harmony.

Dashboards

With user-specific, highly-configurable dashboard views, the lifecycle of a single loan or an entire portfolio is at your fingertips. Performance metrics and activities can be tailored to user roles and delivered in a modern, intuitive experience. You only sign-on once to access all things commercial lending, which frees staff to better manage and service borrowers.

The Commercial Lending Center Suite has three functional components that deliver a complete loan lifecycle management system:



Commercial Lending OriginationCenter™

Loan origination is now entirely digital – from prospects to active applicants. All loan types are configurable and customizable. An agile document management portal lets you request and receive required documents, electronic signatures for applications, term sheets, and personal financial statements. Even sales pipeline activity is tracked.

Commercial Lending DecisionCenter™

Decision-making has been simplified for all types of business loans. By pairing loan criteria specific to your financial institution with multiple types of credit intelligence, underwriting workflows are simplified for complex transactions. With web-based and mobile approval queues, you and your borrowers can electronically sign digital documents.

Commercial Lending Portfolio ManagementCenter™

The continuous monitoring of all existing commercial loans means you'll know what stage of the loan lifecycle your transaction is in at all times – right down to renewal. You have full control of a diverse array of risk management tools, including covenant and exceptions tracking, financial statement updates and collateral management.

Your business is built on relationships that could benefit from better technology. Updating that technology to give you better access to data and automate time-consuming loan processes will empower your commercial lenders to build better relationships – relationships that extend beyond the life of the loan and drive new revenue for your institution.

For more information about ProfitStars®, email sales@profitstars.com, call 877-827-7101, or visit ProfitStars.com