



ArgoKeys® LendingKeys™

Consumer and Business Lending

Increase cross-sell ratios and deepen customer relationships using a solution that automates the entire lending process. LendingKeys saves you time, reduces errors, and frees you to focus on providing your customers a higher level of service.

Expect Better Returns and Flexibility From Your Lending Process

BUSINESS VALUE

- Make Money
- Improve Operations

COMPATIBILITY

- SilverLake System®
- *LendingKeys includes both direct and indirect consumer loans as well as business and mortgage lending, building a familiar, easy-to-use platform that increases capture rates and expedites loan processing.*

IT WORKS LIKE THIS ...

ArgoKeys LendingKeys transforms the lending process by automating routine tasks such as needs analysis, underwriting, decisioning, loan closing, and booking. This state-of-the-art solution enables lenders to perform the entire loan process online, expanding the range of service while creating greater lending efficiency.

LendingKeys includes both direct and indirect consumer loans as well as business and mortgage lending, building a familiar, easy-to-use platform that increases capture rates and expedites loan processing. Each category has powerful, intuitive sales tools that perform customer assessments quickly, helping to ensure that lending product offerings complement individual customer needs.

THE BENEFITS OF INTEGRATION ...

This execution-ready, enterprise-wide solution is based on proven best-of-breed technology and is fully integrated with Jack Henry Banking's SilverLake System® core processing system.

An additional competitive differentiator for LendingKeys is full integration with the Synergy eSign™ module. Synergy eSign is a browser-based solution that digitally captures legally binding signatures and permanently and securely embeds them into non-editable and auto-indexed PDF files. Integrating the lending platform with the eSign document presentation and signature capture solution enables banks to further streamline branch operations, replace paper documents with a "green" alternative, expedite the enterprise-wide availability customer documents, and eliminate the time and resources required to scan, copy, and file paper documents. Synergy eSign supports any transaction that requires signatures and multiple signatories at separate locations.

LendingKeys also provides for direct Internet consumer loan submission and inquiry through integration with Jack Henry Banking's Opening Act™ application.

TAKE CHARGE OF CONSUMER LENDING ...

LendingKeys' Consumer Lending automates every phase of the lending process, providing an end-to-end solution that eliminates lost paperwork, incomplete tasks, and miscommunication.

It offers banks a leading edge in today's highly competitive consumer lending market, particularly those banks with a distributed branch network. LendingKeys transforms the historically time-consuming and inefficient aspects of the loan process with features and functionality that respond directly to today's market-driven demands while helping to mitigate portfolio risk.

This solution provides point-of-sale consumer lending tools that empower the branch staff to relate to customer needs, select the right products, give online presentations and expedite loan requests. Take advantage of the convenience and speed to automate decisions, print documents, and book loans all in near-real time.

The consumer lending function of LendingKeys supports home equity loans and lines, vehicle and watercraft loans, secured personal property loans, unsecured loans and lines, manufactured housing, and more. LendingKeys supports a wide variety of loans, including fixed rate loans, variable and adjustable rate notes, installment and term loans, and open-end and closed-end lines of credit. Payment types include fully amortized (equal payments), interest only, balloon, principal plus interest, single pay, and irregular repayment plans.

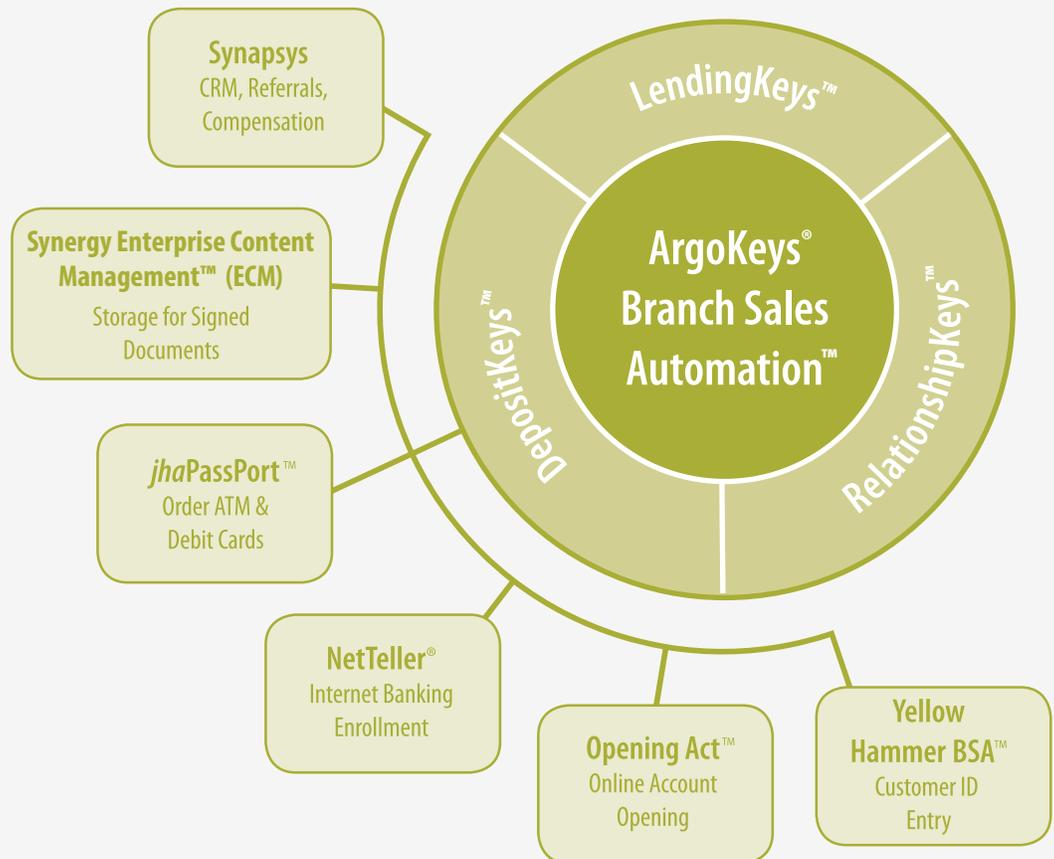
GET MORE OUT OF BUSINESS LENDING ...

The business side of LendingKeys streamlines the entire lending process, drastically reduces the amount of time it takes to process loans, and reduces potential errors at every step. It integrates underwriting rules and criteria that take into consideration consolidated analysis of business and personal financial statements. LendingKeys' business lending functionality enables banks to maximize the profit potential of their business customers by performing financial analysis ratios, global cash flow, debt service coverage, and rate stress testing. Event driven queuing and routing drives consistent processes enterprise-wide, eliminating many of the manual processes that burden banks.

This solution supports numerous business products including secured/unsecured operating lines of credit, working capital secured by equipment/accounts receivable, accounts receivable/inventory financing, equipment term loans, real estate acquisition, and construction and development. Loan types include fixed and adjustable rate notes, installment/term, and open-end and closed-end lines of credit. Payment types include amortized, interest only, balloon, principal plus interest, and single pay.

LendingKeys Online Services

- Product presentation
- Loan origination
- Application tracking
- Loan underwriting
- Credit bureau checks
- Document preparation
- Closing and booking for consumer loans, small business loans, mortgages, and refinancing



WHAT IT DOES:

- Provides sales tools that enhance customers' active participation in the sales process such as product presentations/comparisons and a what if calculator.
- Promotes proactive cross selling through product companion functionality.
- Offers product recommendations and available service options during account opening.
- Integrates with the Synergy eSign module, providing the ability to digitally capture legally binding signatures and permanently and securely embed them into non-editable and auto-indexed PDF files.
- Provides for direct Internet consumer loan submission and inquiry through integration with Jack Henry Banking's Opening Act application.
- Produces an automated, end-to-end process flow from the initial customer contact to the application/disclosure phase, the underwriting phase, and the closing/documentation/booking of the sale.
- Provides disclosure and required forms prompts when applicable so the employee does not have to memorize codes, disclosure rules and regulations, and forms completion.
- Calculates key ratios such as loan to value, net worth, and debt to income automatically.
- Interfaces with vendors to provide online credit bureau retrieval with a selection of easy-to-read views.
- Eliminates the need to stock preprinted forms such as loan applications and lending disclosures.
- Provides required field indicators and field edits.
- Helps ensure that all required forms are prefilled and printed.
- Maintains a comprehensive audit trail of all actions taken, when and by whom, throughout the lending process.
- Requires overrides when action exceeds user authority.
- Provides functionality to document online information pertinent to the loan file.
- Disbursement feature provides the ability to record the loan transaction directly to the host system eliminating the need to run G/L tickets.

WHAT IT DOES FOR YOU:

- Increases sales opportunities through an elevated sales process and customer experience.
- Automates processes, creating more time to profile customers and deepen relationships.
- Reduces operating and/or training time through field edits and controls.
- Saves money through reduced processing time and distributed processing capabilities.
- Reduces errors and enforces policies at the desktop.
- Increases customer retention and satisfaction by enabling employees to better understand and meet customer needs.
- Provides increased profits by utilizing available information and sales tools to cross sell and up sell products and services.
- Reduces risks by interfacing with vendors responsible for forms and calculations compliance.

This state-of-the-art solution enables lenders to perform the entire loan process online, expanding the range of service while creating greater lending efficiency.