OnBoard Loans™

Compliance-Driven Retail and Commercial Lending

Still working with outdated loan software that doesn't provide the flexibility and versatility you need? OnBoard Loans offers the intuitive design, cutting-edge features, and easy navigation that can rapidly boost branch productivity and make the lending process more tailored and seamless for your bank's staff and your customers. This fully integrated system's single-input process is significantly less labor intensive than stand-alone systems.

jack henry Banking®

A DIVISION OF JACK HENRY & ASSOCIATES INC®

Looking for More in a Lending Solution?

BUSINESS VALUE

- Make Money
- Save Money
- Improve Operations
- Reduce Risk

COMPATIBILITY

- SilverLake System®
- CIF 20/20®

IT WORKS LIKE THIS...
The OnBoard Loans lending solution streamlines retail and commercial loan origination by automating manual processes. This compliance-driven system uses dynamic documents for all 51 jurisdictions, which are updated via Internet downloads and are produced based on applicable regulatory requirements, loan type, and transaction-specific information. OnBoard Loans integrates with a variety of forms vendors' dynamic technologies and supports a wide variety of lending transactions including consumer secured and unsecured, consumer real estate, home equity lines, construction, and commercial. With OnBoard, bankers can efficiently originate new loans from start to finish and more rapidly respond to customer and account inquiries.

AUTOMATE WORKFLOW
OnBoard Loans' advanced design reduces errors by propagating data when possible and by providing field-level edit checks to validate data entry. Users can choose the order in which to enter information, or the system can automatically direct them through the process. It regulates progress using checkpoints and status updates so users cannot proceed from one step to another until all required information is obtained. This cutting-edge lending solution automates loan origination, application tracking, underwriting, online needs analysis, credit bureau checks, document preparation, and loan closing and booking.

DO LESS HOUSEKEEPING

This fully integrated system's single-input process is significantly less labor intensive than stand-alone systems. When a new loan is originated for an existing customer, OnBoard Loans pulls the customer information from the core database, assigns an account number, interfaces with credit bureau reporting, obtains credit scoring, and identifies other documents that are required. New loans, refinanced loans, modifications, and renewals can be added to the core system online for immediate inquiry and memo posting, all without cumbersome file transfers or batch processing delays.

TAKE ADVANTAGE OF FULL INTEGRATION

OnBoard Loans is fully integrated with the SilverLake System® and CIF 20/20® core processing platforms and uses the parameter files from these systems to define default values and collateral codes, validate fields, support call report generation, and more.

WHAT IT DOES:

- Offers an automated, integrated solution for originating loans.

- Utilizes dynamic forms that expand and contract based on loan type.

- Integrates with a variety of forms vendors' dynamic technologies and supports a wide variety of lending transactions including consumer secured and unsecured, consumer real estate, home equity lines, construction, and commercial.

- Helps ensure regulatory compliance by utilizing dynamic documents for all 51 jurisdictions and providing automated form updates downloadable via the Internet.

- Reduces errors by propagating data when possible and by providing field-level edit checks to validate data entry.

- Provides a single-input process that is less labor intensive than stand-alone systems.

- Allows new loan accounts to be added online to the core system for immediate inquiry and memo posting – without cumbersome file transfers or batch processing delays.

- Provides full integration with Jack Henry Banking's SilverLake System and CIF 20/20 core solutions and complementary products.

WHAT IT DOES FOR YOU:

- Streamlines retail and commercial lending processes.

- Offers optimal flexibility and the functionality to efficiently originate new loans from start to finish.

- Saves banks valuable time and money by utilizing single-point data entry.

- Enables banks to respond to customer and account inquiries more effectively.

- Allows users to become proficient quickly and immediately improve branch productivity.

- Adapts to customized needs of individual banks.

This compliance-driven system uses dynamic forms that expand and contract to adjust to regulatory requirements, loan type, and information provided by the user.

For more information about Jack Henry Banking®, or to schedule a demonstration or talk to an existing user, email **askus@jackhenry.com**, call **417-235-6652**, or visit **www.jackhenrybanking.com**.