



Don't be puzzled by automated lending. LoansPQ™ puts the pieces together!



LoansPQ™ makes it fast and simple for your customers to apply for loans. Mortgage, auto and commercial loans as well as credit cards can be processed online 24 hours a day, seven days a week. Using an intelligent loan management system, LoansPQ™ streamlines every aspect of the lending process from application, to processing, to tracking and closing. LoansPQ™ also includes credit-reporting, ID verification, screening and automated decisioning.

Applicant credit data is analyzed using your specified underwriting guidelines. Scoring rules and decision criteria are fully customizable and additional third party authentication processes also can be integrated into the system. Within seconds LoansPQ™ provides accurate decisions based on up-to-the minute credit data and your own lending guidelines.

Overall productivity is enhanced with our customizable workflow, pre-populated forms, online tracking of loan status, improved applicant-staff communication using electronic notes, which can be attached to application files, and remote document signing (eSign).

Like our other sophisticated web-based applications, LoansPQ™ can be set up to communicate with any of your existing platforms and technologies and has broad support among industry leaders to enable tight integration with popular third-party vendors. In addition, LoansPQ™ easily consolidates applicant data from all existing channels — web, branch, call center, indirect, and kiosks — to raise productivity, reduce fraud and increase customer satisfaction.

Designed to effectively promote financial products, LoansPQ™ can facilitate cross-selling of loans, credit cards and anything else your bank would like to offer.

Two applications
one seamless solution.

FEATURES

- ◆ "Dynamic Cross-Sell Engine" identifies both new lending and refinance opportunities
- ◆ Point-of-sale "Opportunity Engine" with our Dynamic Cross-Sell Engine provides the ultimate automated cross-sell capability
- ◆ Customizable workflow
- ◆ Allows for loan and credit card applications online 24/7
- ◆ Supports multiple lending products — mortgage, HELOC, refinance, auto & indirect auto, personal, lifestyle and credit cards
- ◆ Provides robust credit reporting and credit analysis tool
- ◆ Immediate pre-qualification and real-time loan status tracking
- ◆ Seamless integration with any core data processing system and over 100 third-party vendors
- ◆ Reduces training time, administration and loan processing costs
- ◆ Consolidates applicant data from all existing channels — web, branch, call center, indirect and kiosks
- ◆ Easy-to-read management reports increase communication
- ◆ Provides optimal affordability with transaction-based fees
- ◆ Outstanding track record of security and reliability
- ◆ Creates paperless environment with remote document signing
- ◆ Presents consistent user experience
- ◆ Seamless integration with XpressAccounts™

HOW LOANSPQ MAKES LENDING FAST AND EASY

For more information or to schedule a free demo, contact us today at 888-593-8970

Accept Applications	Authenticate & Review Credit	Tracking & Decisioning	Docs & Signatures	Core Integration	Cross-Selling
A simple link is placed on your web site to allow customers to apply for loans — including credit cards, mortgage, auto and commercial loans as well as other financial products online.	Applications undergo ID verification, credit pull, authentication, and OFAC checks. Optional third party authentication processes and your own specified underwriting guidelines can be integrated into the system as well.	Customers will know if they are qualified for one or multiple loan products within seconds of their application submission. The status of loan requests can be tracked online and electronic notes can be attached to files to enhance staff-applicant communication.	LoansPQ™ will be set up to generate pre-filled loan forms for closing. You also can create a fully paperless environment using a digital signature pad and remote document signing (eSign) to realize immediate savings on printing supplies.	Seamless integration with your core system allows you to search for existing relationships prior to creating new customer and all account sub-records. Also facilitates transferring new loan data to your core system for servicing.	Applicants are prequalified for other additional loan and insurance products. Executive reports can be generated easily for data-mining campaigns and to bridge internal and external communication gaps.

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MeridianLink
Smart Solutions. Real Value.