



Doxim Commercial Loan Origination

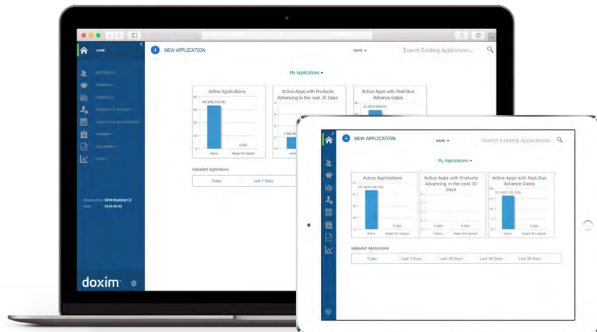
Reduce Friction And Get Funds Into Customers' Hand Quickly

Doxim Commercial Loan Origination is a web-based SaaS solution created for and in partnership with Canadian financial institutions that are struggling with inefficient, error-prone and costly paper-based commercial loan application workflows. It helps streamline the lending lifecycle so financial institutions can get funding into customers' hands quicker. With its concise and policy-compliant commercial loan origination workflow that supports a natural and conversational application process, lenders can now focus on building relationships rather than on paperwork.

Reduce Time-to-Fund and Increase Efficiency

By digitizing and streamlining the commercial lending workflow, banks and credit unions can ensure that their relationship managers are no longer bogged down with the complexities of this cumbersome and sometimes overwhelming task. Features like intelligent form fill, preconfigured covenants, and integrations to core banking and third-party providers reduce the daily grunt work for lenders. Plus, with data collected and stored in a central repository, information can flow seamlessly throughout the organization, creating unity and efficiency between front and back office staff.

With Doxim Commercial Loan Origination Staff can...



Achieve Compliance Excellence

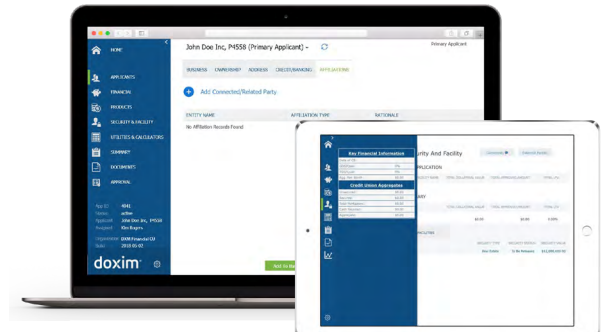
By providing control over permissions, as well as up-to-date audit-logs accessible in real-time, financial institutions can always ensure compliance excellence. Furthermore, lenders and compliance officers never have to worry about missing data or paperwork with dynamic forms and the ability to drag and drop documents on each application screen.

Better Risk Management

With Doxim Commercial Loan Origination, risk officers can always have a pulse on the FI's exposure, with a real-time dashboard view of all the customer's products existing in the banking system. With a complete view of the customer, their financials and their lending needs all in one place, risk officers can be confident with the decisions they make. Through simple automation and rule-setting, the solution also relieves lenders of the task of manually completing routine checks and balances.

Doxim Customer Engagement Management

Doxim Commercial Loan Origination is part of the Doxim Customer Engagement Management (CEM) platform, a suite of integrated SaaS solutions that helps streamline and personalize customer interactions across all channels, increasing customer satisfaction, loyalty, and wallet share. The modular design allows you to adopt one solution to start and plug in more as needed.



Doxim Commercial Loan Origination

Business Lending Made Easy

Features

Included

Complete Customer & Financial Views

- 360 degree view of the borrower (including a holistic view of the member's financial statements, current exposure, and complete loan summary) ✓
- Real-time credit scoring and credit report generation through Equifax ✓
- Ability to capture 4 years of commercial financial statements (Balance Sheet, Income Statement, Cash Flow and Ratio Analysis) ✓
- Capture ownership structures, including minority, non-banking owners ✓

Regulatory Compliance Management

- Full audit trail ✓
- Automatic flagging of missing required information ✓
- Track changes between original and re-opened/cloned applications ✓

Umbrella Loan Support

- Process multi-product loan applications, secured by the same collateral, in one process flow ✓
- Streamline approvals with the ability to approve whole deals with the click of a button ✓

Document Management

- Manage and update document templates in-house ✓
- Document generation using information entered on the loan origination applications and configurable document template ✓

Reporting

- Multi-level dashlet views – agent, branch or institution ✓
- Track in-progress applications ✓

Data Capture

- Intelligent form pre-population (auto-import data from banking systems, 3rd party loan-related service providers, and CRM) to shorten data entry time ✓
- Easily capture key demographic information to meet Know-your-customer (KYC) requirements ✓
- Ability to write diarized comments for each section of the application to give approvers a better understanding of the application and customer ✓
- Completely configurable set of exceptions, fees and covenants. These can be captured at each loan level or at the whole deal (application) level or at both levels. ✓
- Ability to clone already uploaded applications to facilitate amendments and annual reviews. ✓

Integrations

- Integrations for Doxim Loan Origination, Doxim CRM, Doxim ECM, Doxim Business Messaging (DBM) ✓
- Real-time data upload to core banking systems ✓

Modern User Interface

- Intuitive, web-based user interface optimized for desktops ✓
- Modern navigational components and features such as drag and drop documents ✓

SaaS Deployment

✓

Ready to see what Doxim Commercial Loan Origination can help grow your lending portfolio? Book a personalized demo and see how to decrease time to fund while minimizing costly errors.

[Request Demo](#)



Doxim is the customer communications management and engagement technology leader serving highly regulated markets, including financial services, utilities and healthcare. We provide omnichannel communications and payment solutions that maximize customer engagement and revenue, while reducing costs. Our software and technology-enabled managed services address key digitization, operational efficiency, and customer experience challenges through a suite of plug-and-play, integrated, SaaS software and technology solutions. Learn more at www.doxim.com.