



## Doxim Commercial Loan Origination

*End-to-End Management of New Loans and Annual Review*

Doxim Commercial Loan Origination (CLOS) is a web-based SaaS solution created for, and in partnership with, Canadian financial institutions struggling with inefficient, error-prone, and costly paper-based commercial loan application workflows.

The solution enables staff to eliminate paper, improve governance, work more efficiently, and get funding into the hands of customers faster. Its concise and policy-compliant workflow manages the end-to-end annual review cycle incorporating key financial calculations, mapping, and reporting that is purpose-built for small business lending and accounting requirements.

### Reduce Time-to-Fund and Increase Efficiency

By digitizing key aspects of the workflow the solution lightens the administrative burden on relationship managers. Features like intelligent form fill, preconfigured covenants, and integrations to core banking and third-party providers eliminate duplication and drive efficiencies.

### Centralize Your Tracking & Reporting

With data collected and stored in a central repository, information can flow seamlessly throughout the organization, creating unity and driving efficiencies between front-office and back-office staff.

### Annual Review & Operational Governance

The ability to store client data year-over-year also streamlines the annual review cycle, enabling you to clone the customer's data from the previous year, apply updates, then send it for review and

approval. The process is easy to manage and gives traceability for regulators and auditors – since all the data is located in one place.

### Achieve Compliance Excellence

By gaining control over permissions, as well as up-to-date audit-logs accessible in real-time, financial institutions can ensure compliance excellence. In addition, dynamic forms and the ability to drag and drop documents within the application means lenders and compliance officers have fewer issues with missing data or paperwork.

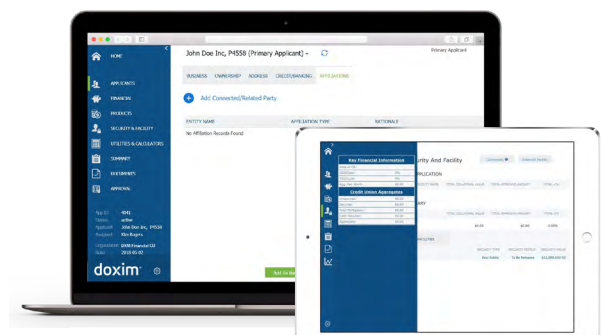
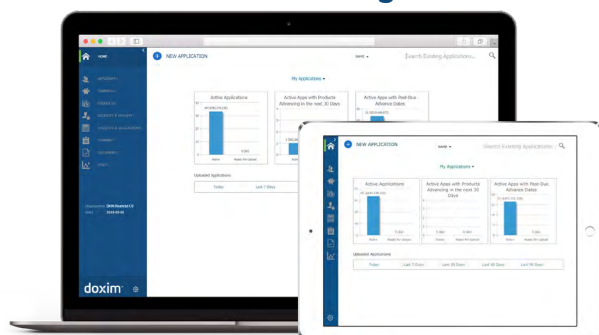
### Better Insights for Risk Management

With a complete view of the customer, and financials and their lending needs all in one place, risk officers get an instant pulse on the FI's exposure and can be confident with the decisions they make. Through simple automation and rule-setting, the solution also relieves lenders of manually completing routine checks and balances.

### An Integrated Solution

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 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.

### With Doxim Commercial Loan Origination Staff can...



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# Doxim Commercial Loan Origination

## Business Lending Made Easy

### Features

### Included

### Add On

#### Application & Loan Processing

Umbrella loan support to process multi-product loan applications, secured by the same collateral, in one process flow

✓

Streamlined approvals with the ability to approve whole deals with the click of a button

✓

Loan renewals and reviews along with detailed facility analysis

✓

#### Complete Customer & Financial Views

Holistic view of the customer's financial statements, current exposure, and complete loan summary

✓

Real-time commercial credit scoring and credit report generation through Equifax

✓

Capture 4 years of commercial financial statements (Balance Sheet, Income Statement, Cash Flow and Ratio Analysis)

✓

Capture ownership structures, including minority, non-banking owners

✓

#### 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-Business (KYB) requirements

✓

Write diarized comments for each section of the application to give approvers a better understanding of the application and customer

✓

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

✓

Easily clone already uploaded applications to facilitate annual reviews

✓

Ability to amend loans, financing or any lending products

✓

#### Product Configurability

Configurable decision engine and pricing matrix

✓

Configurable mandatory fields per your business needs

✓

Configurable loan product (loans, mortgages and LOCs etc.)

✓

Commercial decision engine that takes commercial criterion into account

✓

Zero interest products

✓

#### Document Management Powered by Doxim ECM

Configure, manage and add document templates in-house

✓

Preview and in-line edit documents (PDF documents only)

✓

eSign multiple documents at once

✓

Complete document history and versioning

✓

Secure storage, document search and purge policy definition

✓

#### Communication/Messaging Powered by Doxim DBM

Send and receive emails/SMS directly to customers in-app

✓

Save attachments in the email/SMS into the document repository for the application

✓

#### Integrations

Pre-Built integrations for Doxim Loan Origination, Doxim CRM, Doxim ECM, Doxim Business Messaging (DBM)

✓

Real-time data update to or from core banking systems (full data integration with Fiserv DNA®)

✓

Electronic signature support through OneSpan and DocuSign

✓

#### Regulatory Compliance Management

Full audit trail

✓

Automatic flagging of missing required information

✓

Track changes between original and re-opened/cloned applications

✓

## Application & Loan Processing

Multi-level dashlet views – agent, branch or institution

✓

Track in-progress applications

✓

## Modern Interfaces

Intuitive, web-based user interface optimized for desktops and tablets

✓

SaaS deployment

✓

Origination RESTful API

✓

API for auto-decisioning applications & uploading/push to banking core system

✓

API for applications via (applicants, financial, security)

✓

API for documents and eSignatures

✓

API for creating and managing sales opportunities via CRM

✓

Single sign-on through Azure AD

✓

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

[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](http://www.doxim.com).