



Doxim Retail Loan Origination

Lending Made Easy

An Integrated & Configurable Solution

Doxim Loan Origination is purpose-built for the needs of community banks and credit unions. Retail or commercial, in-branch or self-service, all loan applications are handled through the same streamlined interface, to improve productivity, customer satisfaction, and compliance. From application and credit scoring to document generation and funding decisions, Doxim's Retail Loan Origination solution automates the lending process to make it faster and less error prone, all while providing more convenience for customers.

Originate Loans Anywhere, Anytime

Pair our in-branch and self-service modules together to give your customers the convenience of lending anywhere, anytime they choose – whether its online, in-branch, or via the call center. And, if for any reason they need to switch channels, they can do so seamlessly without having to repeat themselves.

Make the Right Decision Every Time

Mitigate risk by promoting a consistent application of credit policy across multiple locations and delivery channels with an automated decision engine. With a decision matrix in place, less time is spent on evaluating simple applications, enabling lenders to focus greater attention on more complex loan applicants.

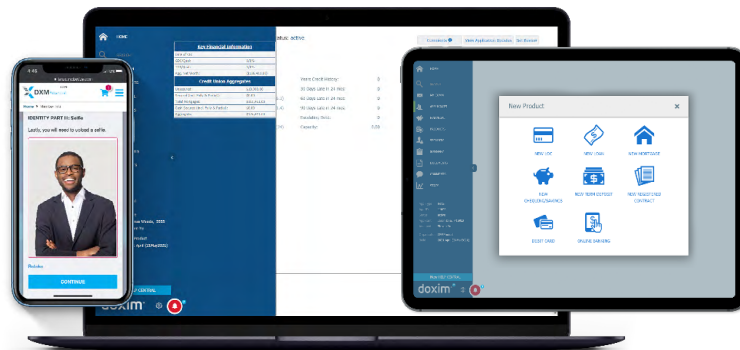
One Simple Application Process, Multiple Loans

Increase wallet share while reducing costs by processing multiple connected loans within a single application and securing them with common collateral.

Ecosystem of Integrations & APIs

From banking core, insurance, and lien searches, to e-signature providers, the solution has pre-built integrations to the key technology providers that make paperless lending possible without ever leaving the application.

Plus, the solution comes with a complete set of pre-built integrations to other solutions in the CEM platform as well as to Doxim ECM, DBM and more. APIs also expose the solution's data fabric allowing you to integrate and streamline workflows with other systems, accelerating the path to innovation and efficiency.



Your complete toolkit for omnichannel lending

Doxim Retail Loan Origination

For Banks & Credit Unions

Features	Included	Add-on
Application & Loan Processing		
Originate any loan type (mortgages, LOCs, personal, auto, student etc.)	✓	
In-app calculators (Cost of Borrowing Calculator, Heat Calculator, Rental Income Calculator)	✓	
Multi-product loan applications, secured by the same collateral, in one process flow	✓	
Process fully secured/unsecured and partially secured loans	✓	
Complete Customer & Financial Views		
Dashboards to quickly see recent sales opportunities, applications and messages for a customer in single view	✓	
Holistic view of the customer's financial statements, current exposure, and complete loan summary	✓	
Renewal & Refinance Loans		
Pre-filled customer data from original application	✓	
Ability to add existing securities to renewals & refinance loans	✓	
Original loan application and amendment history	✓	
Product Configurability		
Configurable decision engine and pricing matrix	✓	
Configurable mandatory fields per your business needs	✓	
Configurable loan product (loans, mortgages and LOCs etc.)	✓	
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	✓	
Secured 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		✓
Regulatory Compliance		
Full application audit trail and approval history	✓	
Qualifying and stress payment calculations	✓	
Real-time credit scoring and credit report generation	✓	
Address auto-complete & verification		✓
Reporting		
Multi-level dashlet views - at the agent, branch or institution level	✓	
Track in-progress applications	✓	
Data extracts to third-party tools		✓

Features

Doxim Self-Service Account & Loan Origination

- End-to-end digital account and loan origination for individuals & joint applicants
- Real-time ID verification, funding and approvals
- Omnichannel support so customers can seamlessly switch between channels
- Open multiple types of accounts in a single flow
- Multi-product workflow that dynamically adjust based on product selection

Pre-Built Integrations

- Integrations for Doxim Loan Origination, Doxim CRM, Doxim ECM, Doxim Business Messaging (DBM)
- In-app integrations with third-party service providers (CMHC, Genworth, Equifax, TransUnion, CUMIS Insurance, Valeyo Insurance, PPSA Canada, UpLevel, Blackbook)
- Real-time data upload to core banking systems
- Electronic signature support through OneSpan and DocuSign

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

Included

Add-on

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Contact Us

Book a personalized demo to see how quick and seamless it is to originate loans with Doxim Loan Origination.

[Book a Personalized 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.