

Misys Origination

# Optimising Processes and Reducing Risk in Loan Origination and Credit Decisioning

**Misys Origination is your solution to deliver efficiencies and reduce risk in loan origination. It improves the workflow and processing of your loan origination activities, and provides real-time access to global borrower exposure. Misys Origination delivers feature-rich functionality with robust workflows to automate and optimise your lending business.**

Misys Origination is a market leading solution which provides seamless support for all key activities in the origination process, including:

- + Prospecting and sales
- + Credit analysis and decisioning
- + Due diligence
- + Documentation
- + Closing
- + Funding and booking
- + Account and portfolio management

A lending group can enter, maintain, view and analyse all customer transactions, risk ratings, credit analysis, decisions and security information through a single platform. Automated workflow processing, and business rules engines enable your organisation to significantly reduce origination cycle time. Transactions are efficiently guided between multiple parties through the process, reducing operational risks and processing costs per transaction.

**Misys Origination Highlights**

**Business Process Management and Workflow**

- + Automated workflow processing, business rules engine and content management
- + Single screen view of customers, facilities and drawings
- + Automatic tracking of activities and exceptions to standards
- + System generated notices and transactions

**Credit, Compliance and Operational Risk**

- + Automated rules-based checklists for robust validation checks throughout origination process
- + Enforcement of credit terms, conditions, borrowing restrictions, covenants and pricing regulations
- + Access to borrower information, collateral, documents and guarantees on a single global platform
- + Elimination of redundant processes and data entry with transactions smoothly routed between all authorised parties

**Data Management**

- + Pipeline monitoring, tracking and reporting
- + Integration to information source systems for real-time access to deal-related information for all authorised parties
- + Future-dated transactions

**Business Intelligence**

- + Key performance metrics and trends with executive dashboards

**Technology**

- + Web-based, n-tiered, built on an open standard J2EE technology stack
- + Open platform supporting integration through XML, SOA and other integration standards
- + Operating Systems: Windows, Unix, Linux
- + Databases: Oracle
- + Java / Oracle solution that can be installed or hosted

## Misys Origination Functionality

### Prospecting and Sales

- + Review current accounts
- + Identify prospects
- + Manage contacts
- + Track calls
- + Monitor follow ups
- + Review relationships and exposure

### Origination

- + Multi-channel origination (web, branch, call center, RM)
- + Create/update customer and file
- + Enter/revise relationships
- + Negotiate pricing and terms
- + Compliance validations
- + Assign deal team
- + Monitor pipeline status

### Credit Analysis

- + Pull credit bureaus and score
- + Calculate exposure based on information in Loan IQ
- + Model customer/facility risk ratings
- + Calculate PD and LGD
- + Determine credit policy exceptions
- + Record covenants
- + Generate loan presentation

### Account and Portfolio Monitoring

- + Track and analyse financial statements
- + Monitor covenant, collateral and insurance
- + Automated customer correspondence
- + Ticklers and alerts
- + Monitor relationships and exposure
- + Account reviews and re-scores
- + Review and update risk ratings
- + Portfolio and operational analysis



### Credit Decisioning

- + Determine/assign signatories
- + Auto approve/decline if possible
- + Route loan presentation for review
- + Record credit decisions
- + Handle committee decisions
- + Manage counteroffers, declines and appeals
- + Track approval conditions or changes
- + Regulatory compliance

### Closing, Funding and Booking

- + Set up payments, ACH transfers
- + Collect Fees
- + Create settlement summary
- + File review checklists
- + Book in Loan IQ
- + Exception tracking

### Documentation

- + Determine, edit review required documents
- + Validate all information
- + Track revisions
- + Upload other submitted and scanned documents
- + Integration with external document systems (LaserPro)
- + Coordinate with outside counsel

### Due Diligence

- + Collateral analysis
- + Track insurance
- + Process appraisals/environmental reports
- + Manage service providers
- + Compliance validations
- + Monitor checklist

## Quickly Gather Information Required About the Customer, Principals, Guarantors, Structure, and Collateral with Real-time Validations

**Loan Request**

Customer Name: German Manufacturing Company [12842] | Transaction: Currently No Transaction | Amount: N/A

**Loan Request Fields:**

- Customer Name: German Manufacturing Company
- Date of Loan (Contract Date): 10/01/2006
- Credit Action: New
- Desired Closing Date: 10/01/2006
- Product: Term
- Desired Funding Date: 10/01/2006
- Payment Structure: Fixed Principal
- Documentation Prepared By: Internal Doc
- Amount Requested: \$100,000.00
- Date Docs Needed: 09/29/2006
- Loan Purpose: Finance Receivables
- Time Docs Needed: 12:00
- Secured/Unsecured: Secured
- Forward Docs to Location: Central Branch
- Priority: Standard
- What Gov't Guarantee Applies to this loan?: None
- HMMA Loan Purpose: Not A HMMA Use of Loan Proc.

**Terms and Structure:**

- Interest Method: 365/365
- Rate Type: Variable
- Rate Index: WS3 Prime
- Current Index Value: 6.25%
- Margin: 1.00%
- Term (mo): 36
- Maturity Date: 09/30/2009
- Balloon: No
- Principal Payment Frequency: Monthly
- Principal Payment Amount: \$2,777.78

## Manage Many Different Workflows for Different Operations, Products or Divisions with Just One System

**Workflow Management Interface**

Step	Task	Action	Status	Date/Time	Responsibility	
<b>Step 1 - Create Relationship</b> (Trx Status: Customer Request Received)						
✓	Initiate Credit Action Request Process		Completed	08/28/2002 06:53 PM		
<b>Step 2 - Term Sheet Process</b> (Trx Status: Facilities Structured)						
✓	Term Sheet Process		Completed	08/28/2002 08:00 PM		
<b>Step 2.1 - Client Data &amp; Facility Information</b> (Trx Status: Customer Request Received)						
✓	Complete Client Data and Determine CRR	Enter/Update Customer Data, Specify CRR	Completed	08/28/2002 07:55 PM	Jacob Moseley	
✓	Specify Initial Facility Information	Input Facility Information, Waiver Coverage and T.R.S.C.	Completed	08/28/2002 07:55 PM	Jacob Moseley	
<b>Step 2.2 - Term Sheet</b> (Trx Status: Facilities Structured)						
✓	Create Term Sheet	View	Completed	08/28/2002 07:56 PM	Jacob Moseley	
<b>Step 2.3 - RM/SH Approval of Term Sheet</b>						
✓	RM Approval of Term Sheet	Confirm Term Sheet OK as Presented	OK	Completed	08/28/2002 09:35 PM	Rick Tu
✓	SHM Approval of Term Sheet	Confirm Term Sheet OK as Presented	OK	Completed	08/28/2002 09:35 PM	Chris Steidman
<b>Step 2.4 - Term Sheet Delivered to Client</b>						
✓	Review Term Sheet with Client	Client Accepts Term Sheet As Presented	Completed	08/28/2002 09:36 PM	Rick Tu	

## Seamless Management of Multiple Business Lines

Flexible instrument definition enables support of many lines of business, bypassing the need for multiple, poorly integrated systems.

- + Syndications / Participations
- + Commercial Lending
- + Standby Letters of Credit
- + Export Finance
- + Commercial Mortgages and Real Estate
- + Equity, Discounted Instruments, Interest Rate Swaps

## Reduced Risk Across The Loan Lifecycle

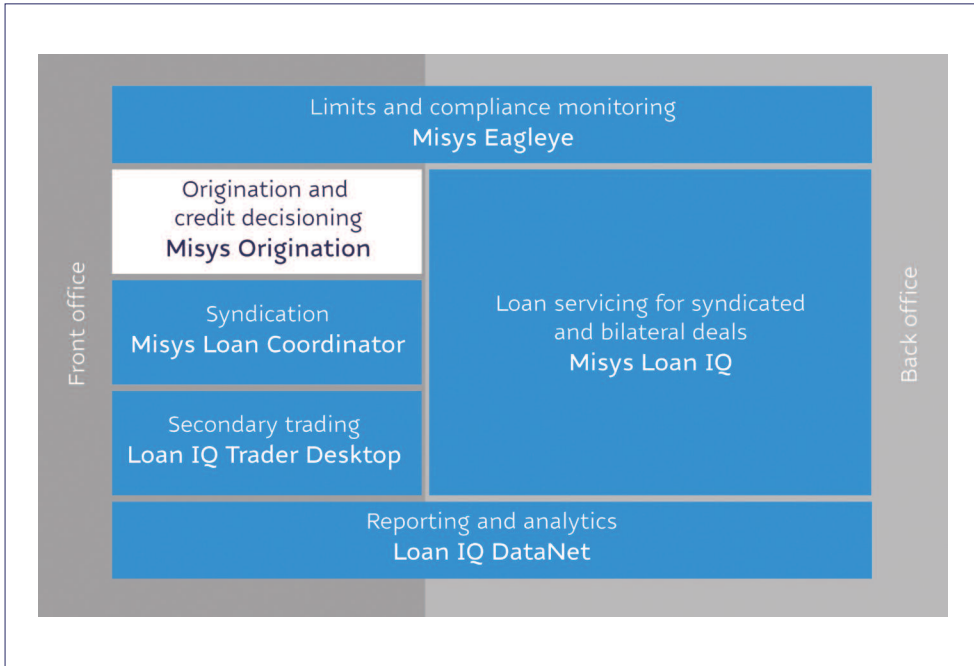
Misys Origination's powerful credit analysis and credit decisioning tools enable you to understand the risk and credit worthiness of a prospective borrower. An automated checklist function validates activities and ensures adherence to standards throughout the origination process, thereby reducing risk and compliance issues.

All authorised users of your offices worldwide will be able to access critical up-to-the-minute information as defined by their particular access permissions. All collateral and deal-related documentation is hosted on a single platform. Credit terms, borrowing conditions and restrictions are more visible and easily accounted for within the organisation. Your risk managers will be able to view lending transactions which are occurring across many different industries, offices and regions to gain a more complete understanding of your risk exposure company-wide.

## Robust Solution For Global Deployment

Misys Origination is multi-branch and multiportfolio capable. Transactions can be processed for one region while other regions stay online, minimising downtime for your business.

Our solution is invaluable in enabling you to understand and analyse your institution's credit risk and exposure worldwide.



### Straight Through Processing for Improved Data Integrity and Automated Workflows

Misys Origination is integrated with Loan IQ, our industry leading loan servicing solution for syndicated and bilateral deals. Misys' lending product suite also includes Loan Coordinator, Trader Desktop, Eagleye and DataNet – for robust coverage of all key lending activities. All authorised parties can access real-time data-rich information throughout the entire loan lifecycle - anywhere, anytime. Redundant data entry is eliminated, input error is reduced, and data transfer and handoffs between all parties are controlled and managed, ensuring that the time and effort required to process your loans is significantly minimised.

This solution is backed by rich functionality and strong workflows, resulting in tighter management and automation of all lending milestones where possible.

### Misys Origination Benefits

- + Single global solution with flexible instruments to manage multiple lending business lines
- + Integration with market leading Misys Loan IQ solution
- + Rapid gathering and analysis of credit information to reduce origination time and efforts
- + Cost reductions from streamlined processes and depth in functionality (elimination of costly workarounds)
- + Advanced workflow queue management and scheduled transactions to ensure transactions are not backlogged
- + Improved accuracy and availability of data through eliminating double data entry and automating workflow

For further information on how Misys Loan IQ can help you, please contact:  
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 or visit: [www.misys.com](http://www.misys.com)

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