



**Facilization**

Facilitate the Modernization

# Embrace the Digital-Lending Revolution

Simplify the loan origination process and boost customer satisfaction regardless of the complexity and size of your product catalog.



## About Creatio

Creatio is a premium provider of process-oriented, cloud-based software for marketing, sales and service automation. The simplicity and core value of Creatio products are the out-of-the-box processes that are ready made to provide users with more efficient decision making.

### AWARDS



Included in 5 Gartner Magic Quadrants **Gartner**

## Creatio & Facilization - a winning partnership

Since 2019, the unique synergy between Facilization's system integration and banking expertise coupled with the power and flexibility of Creatio, enables financial institutions to radically transform their customers' experience and increase their revenue. Together we offer the perfect specialization in taking your customer's digital experience to the next level



# Fully automate your entire loan process in a single lending solution

*Leveraging Creatio's no-code capabilities & Facilization's expertise in Creatio's integrations*

Loan origination is one of the most important processes for banks and lending institutions and one of the main sources of revenues. Streamlining the process via automation will:



Increase efficiency



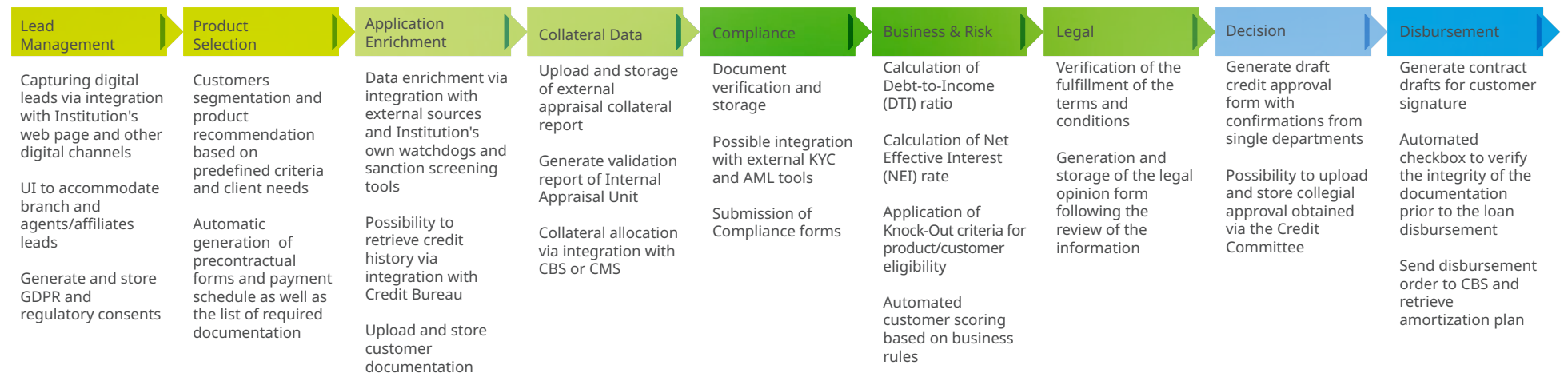
Lower costs



Reduce human errors



Increase customer satisfaction



# CHANGING YOUR BANK WAS NEVER THAT EASY

Customers are now demanding instant customer service and a seamless CX across all digital channels.

## Why use our Creatio native Loan Origination module?

- Customers expect and demand higher levels of convenience for the banking solutions they use;
- Banks need to lower cost through automation and adjust lending terms to their customers needs;
- Our Loan Origination tool enables institutions to manage the complete customer journey and streamline front and middle-office processes;
- Not sure what will come next? Our Loan Origination module allows for future process automation.

By embedding our Loan Origination module banks and lending institutions will avail of:

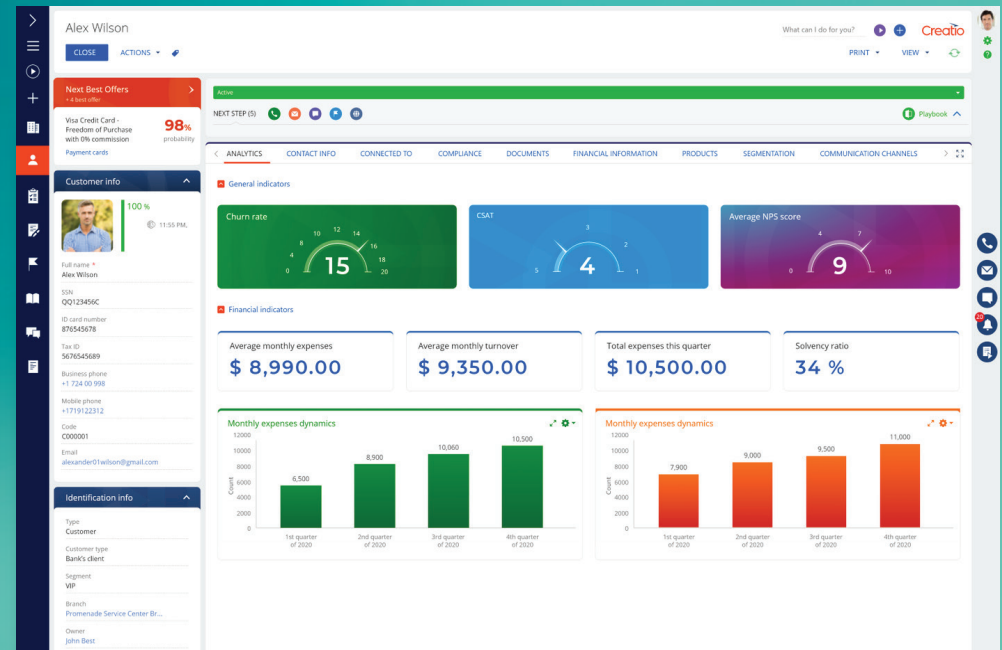
“ Neobanks are effortlessly taking over the market share of huge market players.

By 2023, neo banks could have up to 85 million customers, 20% of the European population over the age of 14. (AT Kearney)

By 2025, up to 40% of banks' collective revenue could be at risk from new digital competition. (McKinsey)



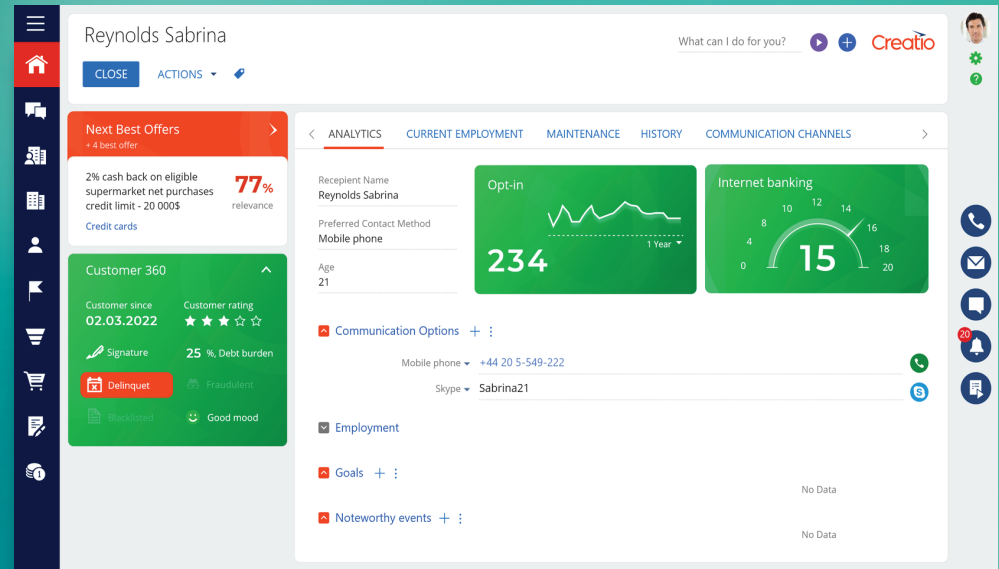
From the World FinTech Report 2020, 48% of new-age customers are frustrated with the narrow range of products and services offered by their primary traditional bank. Customers feel they do not receive a personalized relationship from their bank (50%) source: (World FinTech Report 2020).



## ► Consolidated and enriched customer profile

Get a clear understanding of customers with deep insights into their preferences, goals, needs, and behavioral patterns:

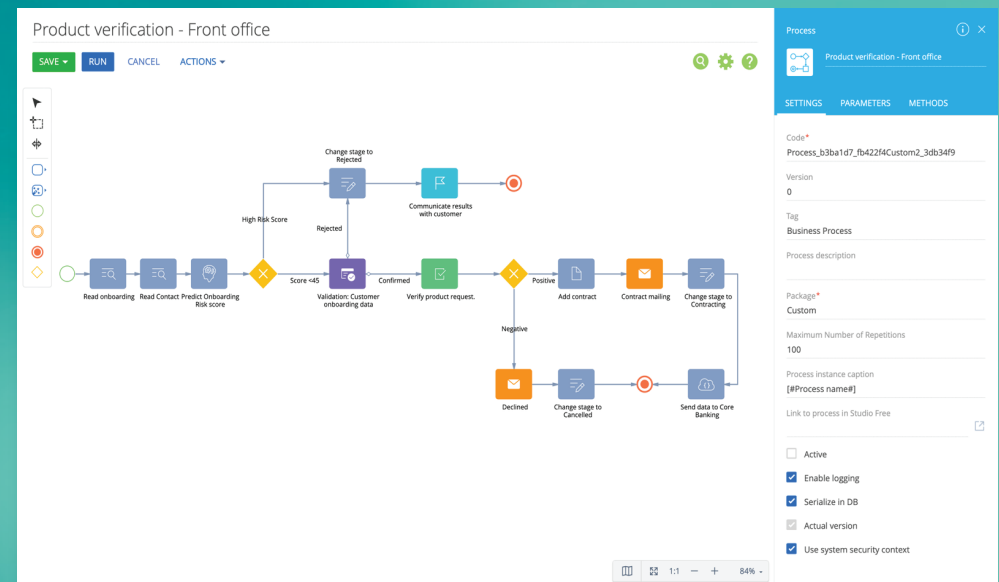
- Enhance customer journeys and experience;
- Get rid of the manual collection of data and subsequent back and forth with the client;
- Make better informed decisions through connected analytics stored in a single environment.



## ► Automated end-to-end customer journey

Low code design tools and composable applications to automate your operational and front office processes. Regardless of the complexity and size of the bank's product and service portfolio, you can predict a customer's buying behavior and target them with the right product offering at the right time:

- Improved search capabilities in the banking product catalog for improved user experience;
- Ability to select the right product according to conditions specified by customer and anticipate the next best offer to the customer through ML algorithms.





## ► Lending and front-office automation

Increase the speed and transparency of loan operations with end-to-end lending management processes covering the customer journey from lead to credit decision and disbursement:

- Workflow tools to connect and manage the lending process across functional teams and systems;
- Document management that enables you to configure all required documents at each stage of the loan process;
- Minimize operational risks by enabling check lists of the necessary verification actions needed while reviewing and approving loan applications.

## ► Compliance and governance

Unify and automate compliance processes across the **entire bank**, ensuring corporate compliance are met, reducing exposure and risk:

- Seamless integration with key compliance systems catering for KYC, AML, GDPR, CCPA and others;
- Efficient collaboration of front and back office teams that can adhere to the same standards;
- Low-code capabilities to manage data segmentation and streamline financial planning and reporting.



## Credit Analysis & Underwriting

Minimize the risks of loan defaults due to the verification of data in the application. The system enables creation of a simple and convenient check-list of necessary verification actions, to set the appropriate role selection, configure the parallel and sequential versions of checks and actions that are performed when reviewing and approving the application.

**Debt - to - Income - Ratio(DTI):** divide your customer's monthly payments (credit card bills, rent or mortgage, car loan, student loan) by their gross monthly earnings.

**Knock - Out - Criteria** - Knock out rules are expert based decision and product eligibility rules for eliminating high risk applications. E.g. request of the loan amount should be less than or equal 20 times the monthly income of the applicant or monthly income of the applicant should be greater than 1000 eur etc

**Risk Scoring** - The loan decision is made automatically within dozens of seconds using scorecards and risk models. A fully automated decision-making process checks the borrower by 20+ parameters from more than 10 data sources in the bank's internal and external systems, thus eliminating the effects of the human factor.

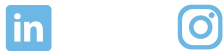




## About Facilization

Facilization helps banks and Fintechs implementing, maintaining and operating turnkey solutions. Since its inception in 2009, Facilization's motto was to facilitate the modernization of financial institutions. Our focus on customer needs and challenges was the catalyst of our innovation and the driver to develop software products and Cloud services.

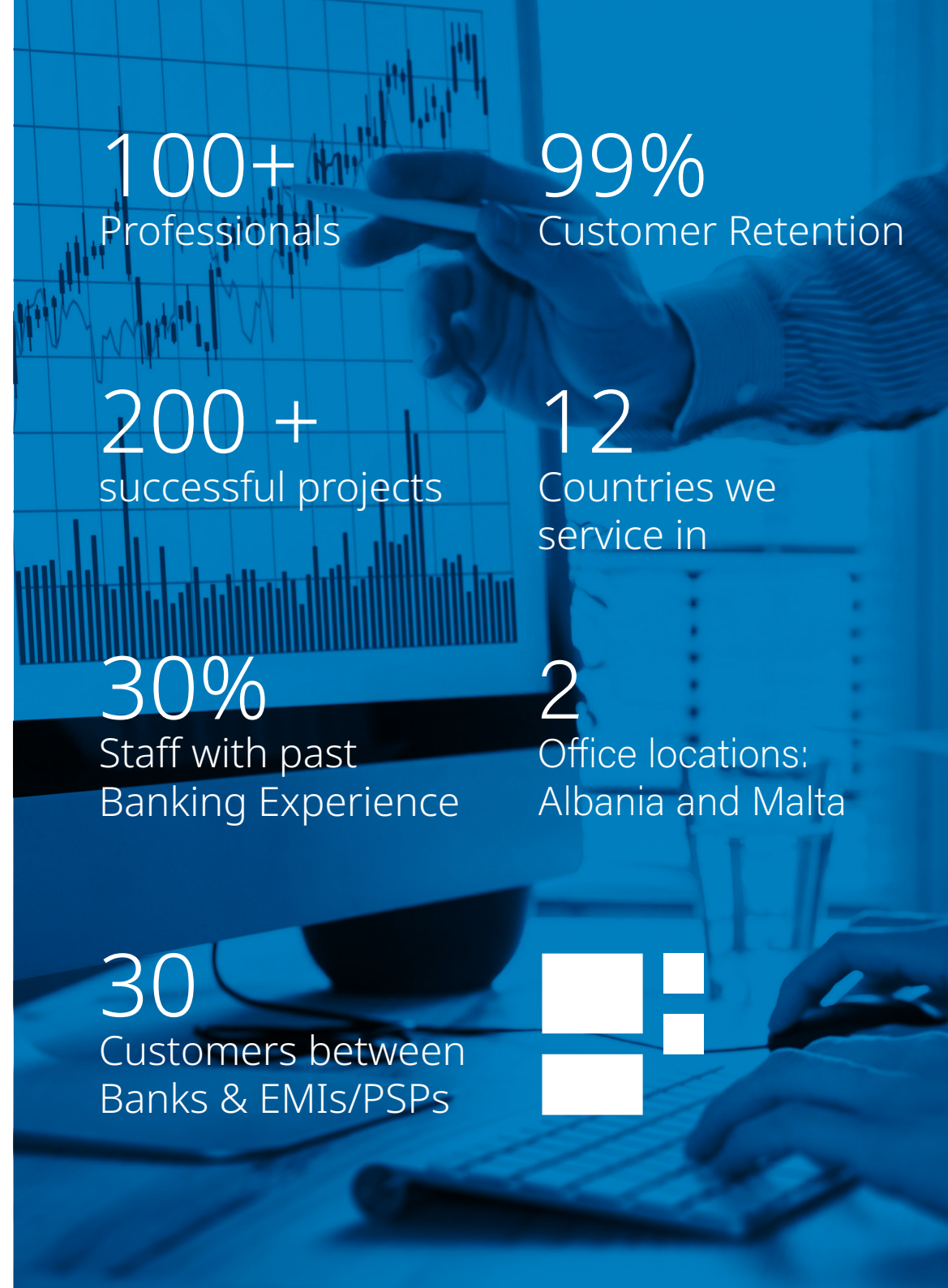
For more information, visit us at [www.facilization.com](http://www.facilization.com)  
Follow us on:



Are you in need of automating and integrating your loan process in a single tool? [Contact Us:](#)



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100+  
Professionals

99%  
Customer Retention

200 +  
successful projects

12  
Countries we  
service in

30%  
Staff with past  
Banking Experience

2  
Office locations:  
Albania and Malta

30  
Customers between  
Banks & EMIs/PSPs

