



# Equifax Enabling Technologies Loan Origination

## The Lender's Balancing Act

Lenders walk a tightrope. You are continually trying to balance risks with profitability — and lending capacity with staff productivity. Potential profits are meaningless if potential customers are taking their business elsewhere due to an inferior borrowing experience. Personal service cannot make up for inefficient processes, lack of capacity for growth or outmoded systems.

With your current lending processes:

- Can you assess and manage risks accurately and consistently, across all channels?
- Can you use one comprehensive, client configurable system for all your loan processing needs — from application to closing?
- Are you profitably expanding your market, increasing capacity without adding staff, and improving the borrower experience while intelligently managing risk?
- Can you give applicants immediate answers?

If your goal is to improve any of these critical functions, Equifax can help.

## The Industry's Most Extensive Line of Loan Origination Solutions

Equifax has the industry's broadest and deepest loan origination product line, with applications and tools for every need. Financial institutions trust our loan origination solutions for fast, rules-based analysis on all types of loans, including direct and indirect, prime and sub-prime lending for:

- Vehicles (Automobile, Marine, RV, Manufactured Housing)
- Home equity/Home improvement
- Credit cards
- Businesses

Equifax solutions can evaluate and decision loan applications in seconds. We can meet your loan processing needs across all sales channels for both business and consumer markets.

## A Compelling ROI

More than 1,000 companies rely on Equifax Enabling Technologies for making better lending decisions. Our customers range from large, national card issuers to community banks and credit unions. Below, one customer cites their reasons for selecting APPRO, our flagship loan origination system.

*"We needed a system with the ability to automate our consumer lending needs, as well as meet our needs in terms of both flexibility and functionality. APPRO's ability to automatically decision loan applications based on a variety of user-defined, customized credit criteria, and its ability to expand the volume of applications that can be decided, enables us to offer improved lending service to our members. Since implementing APPRO, we have found greater efficiency in our consumer lending processes."*

— Doug Smith, senior vice president, Consumer Lending,  
Alaska USA Federal Credit Union

**continued**

## End-to-End Loan Processing

If your institution is new to auto-decisioning, you can expect considerable benefits. Fast decisions greatly improve the borrowing experience. With consistent decisions from person to person, branch to branch, and channel to channel, you'll be better equipped to manage risks for optimum portfolio quality and profitability. Your staff can be more efficient, leaving more time for true customer service. When manual review is needed, your analysts will have the information they need for rapid resolution.

If you need additional capabilities, Equifax can take you far beyond auto-decisioning. We offer applications that simplify and streamline the full range of post-approval tasks, including fulfillment, document preparation and booking. Moreover, our products can be seamlessly integrated with a host of third-party applications.

In addition to auto-decisioning and end-to-end processing, Equifax offers a full suite of supporting solutions. Whether you seek positive ID verification, fraud prevention, or tools for everything from data acquisition to risk modeling and cross-selling, we can deliver the best solution for your needs and your budget. And we can support you with Gap Analysis, technology assessment, authentication tools, classroom and web-based training programs, and comprehensive professional services.

## Discover the Difference

End-to-end loan processing can positively impact your institution's bottom line. Staff productivity and account profitability will soar when you can approve most loans in seconds, arrange funding in minutes, cross-sell and down-sell in real-time, and automate the bulk of post-approval processing.

In your search for a complete loan origination solution, you don't have to compromise on your key requirements. Just talk to the loan origination experts at Equifax. Find out how we can help your organization to:

- Enhance every process in the loan origination cycle
- Assess risks rapidly and consistently
- Increase staff productivity through robust, intuitive technology that minimizes the need for manual intervention
- Build more profitable relationships with new and existing customers
- Serve multiple loan needs from a single platform
- Minimize total cost of ownership for a comprehensive solution

### Solutions from Equifax Enabling Technologies

#### Loan Origination

- » APPRO™
- » InterConnect™
- » Decision Power®
- » Decision Power Express™

#### Account Acquisition

#### Credit Risk Decisioning

#### Cross-Sell

#### Fraud Prevention

*For more information, visit [www.enable.equifax.com](http://www.enable.equifax.com) or call 1-800-722-6119.*