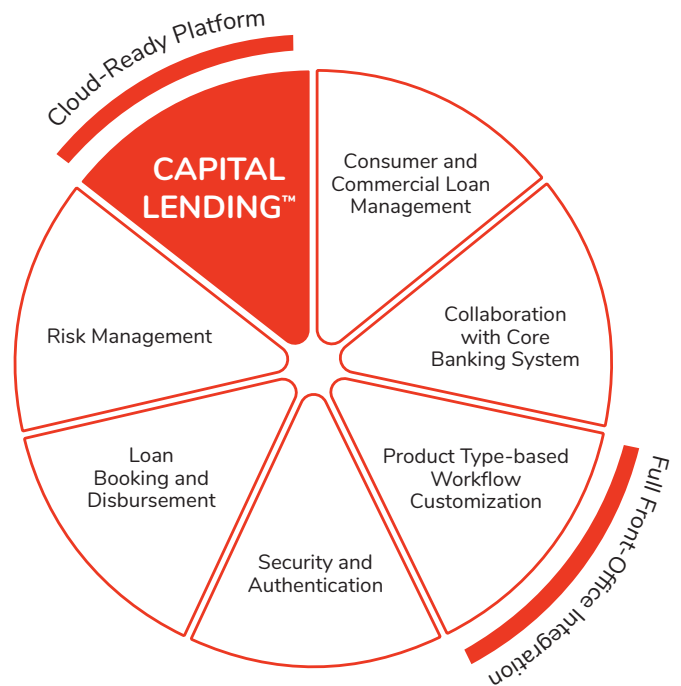


Automated loan processing accelerating profits



INTRODUCTION

CapitalLending™ from Capital Banking Solutions is a complete retail and commercial loan origination solution designed to assist banks and lending institutions to automate their loan process from origination to fulfillment and eliminating risk exposure.

Our web-ready lending solution helps you remove the complexity of managing your customer's lending lifecycle by eliminating manual procedures, automating requirements, limits and controls, and provides an easy online application process and visibility to customers.

BENEFITS

Our Capital Lending solution enables banks to achieve the high levels of control and automation of the lending process thereby:

- Improving internal processing and data management from product selection, loan application, approval to contract generation, disbursement and every stage in-between
- Reducing regulatory and lending risks as well as minimizing operational risks typically associated with managing disparate core banking and lending systems
- Achieving straight-through processing with full integration of core banking and lending systems
- Reducing data redundancies and improved data visibility and transparency for better customer relationship management
- Enhancing retail and commercial lending decisions leveraging advanced analytical and scenario analysis capabilities
- Accelerating and optimizing the full end-to-end retail and commercial lending process resulting in greater customer satisfaction and share of wallet.

FEATURES

Capital Lending works with your core banking system to support both new and existing customers. For current customers, during origination the solution uses existing information within the core banking system without the need for a double data entry. Throughout the process and with advanced data management, there is less handling of data, which reduces operational risk across loan portfolios.

Our solution helps you manage your customers' personal, consumer and commercial loans with its various features that are seamlessly and automatically managed in collaboration with the core banking document management system:

- Proposing loan products best suited for retail, SME and commercial needs
- Customization of screen views, documents, questionnaires and more are based on the type of lending product
- Identifying constraints and limit control conditions with required documentation and approvals
- Booking and disbursing approved loans through the core banking system
- Identifying risk exposure in real time, across many lines of business
- Fully automating the entire lending lifecycle – securely, efficiently, and economically

CAPITAL LENDING VALUE PROPOSITION

Capital Lending is a complete retail and commercial lending solution that streamlines the life cycle of your lending process through automation and risk exposure elimination tools. We help you increase profits quicker, while maintaining customer satisfaction.