

# Lending and Account Opening Origination Solution

## Originate More. Easier. Faster.

Through a partnership with CU Direct, PSCU offers one of the most comprehensive multi-channel lending and account opening solutions available to credit unions. Lending 360, best-in-class loan origination software, comes with powerful features that allow your credit union to improve the member experience by streamlining the entire application process. Through automation, simplified workflows and powerful reporting capability, credit unions can easily increase their productivity and efficiency. Lending 360 operates as a single origination platform to support your credit union with:

- Consumer lending
- Indirect lending
- Online loan applications

## An Intuitive, User-Friendly Staff Interface

The Lending 360 staff interface and administration interface is easy to navigate, simplifying the application process and making it easy to train new employees. Fewer clicks means faster processing.

## Responsive Design Online Applications

The Online Loan Application and Online Account Opening applications are branded to your credit union's website and are customizable.

## Solution Summary

*Lending 360 is an origination platform built specifically for credit unions.*

- *Train new employees faster with the new user-friendly, easy-to-navigate interface*
- *Offer a truly branded, mobile experience through our highly customizable, fully responsive application websites*
- *Receive decisions in seconds with our powerful decision engine that supports underwriting strategies from the simplest to the most complex*
- *Streamline origination, underwriting processing and disbursement with flexible third party integration*

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Being responsively designed, they render beautifully on nearly any device, allowing your credit union to offer a true mobile experience. Want to plug it in behind your Mobile Banking App? No problem. Want to pre-fill fields from existing member data? No problem. Prefer a shortened “quick app” for your members? We like that too. We can also include document upload and cross-selling of other loan products.

## New Account Opening

PSCU's New Account Opening in Lending 360 features a full eligibility wizard, member documentation uploads and online signatures through DocuSign. It is responsively designed for use with smartphones, tablets and desktop devices. In addition, core integration provides real-time account opening.

## Highly Configurable

Lending 360 can be configured by our implementation team to support your specific processes. We'll set up workflows and teach your team how to manage future changes using the system's administrative module.

## Powerful Decision Engine

Lending 360's flexible and powerful decision engine supports underwriting strategies with over 1,800 variables available for use in five 3D matrices and unlimited custom rules.

## Third Party Integration

Lending 360 can connect to most host systems and numerous third parties, streamlining origination, underwriting, processing and disbursement. We also offer optimal integration with CUDL and OnSpot Financing (retail lending). For example, you can make your members' approved auto loan applications available to dealers on the CUDL network.

## Why PSCU and Lending 360?

This technology, combined with PSCU's outstanding relationship management, broad array of products (beyond just lending and account opening solutions) and ongoing support, makes for a powerful team—one that you can use to your advantage.