



# Retail & small business loan origination.

Make borrowing easier for customers.  
And less complicated for you.

**Lending is an important service offered by your institution but it can also be a timely and complicated process with myriad tasks and controls needed to support accurate and compliant decisions.**

It is important, therefore, for lenders to be able to view customer data, track key tasks and complete third-party checks consistently within one workflow. As a result, customers experience a more efficient lending process, and lenders benefit from spending more time building advisory relationships.

Valeyo is a leader in lending technology, delivering trusted solutions to help your institution fund loans faster, more efficiently and with greater confidence.

Criterion, our solution for Retail & Small Business Loan Origination, accelerates the end-to-end lending process with extensive features and integrations that improve operational efficiencies, increase automation and scalability, and enforce credit policy and compliance.

**Auto-decisioning enables faster application processing by up to  $\frac{1}{3}$  when compared to manual adjudication.**

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## Key benefits

### Efficiency

Increase operational efficiencies, improve application approval times and reduce human error by automating manual processes from data entry to transactional and administrative-based tasks.

### Compliance

Create and outline customizable work flows that accurately track and enforce your institutions credit policy, processes and procedures, including the ability to configure and set individual lender limits.

### Scalability

Reduce your institution's dependency on a traditional work environment to achieve growth and efficiencies. Scale lending operations quickly and affordably by creating streamlined, repeatable and traceable processes that can be assigned or routed to staff working in branch or remote; and support on-the-go application review and approval with mobile approval feature.

Continue to next page.

## Key capabilities

1

### Auto decision engine

Configure our data-driven auto decision engine with rules based on your institution's credit policy

2

### Online application

Reach existing members and prospects with online application submissions and pre-approvals

3

### Verified integrations

20+ industry-leading banking systems and third-party service providers to strengthen and streamline the loan origination and adjudication process

4

### Indirect lending

Support indirect lending with credit application submission through auto-dealer and mortgage broker networks

5

### Credit insurance integration

Grow non-interest revenue through integration of credit insurance point of sale directly within the lending workflow

## Credit the end-to-end experience

Institutions are increasingly focused on digital lending – but need to keep the end-to-end experience in mind. The ability to service members through online channels doesn't replace the need for a robust back-end system that supports the lender experience and your institutions regulatory and compliance requirements.

Digital solutions are part of the lending process, not a standalone experience.

### Speak with a solutions expert, today.



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Valeyo is a leading Canadian-based solutions provider, partnering to deliver a full suite of business solutions, including lending technology and insurance related products and services for financial institutions nationwide. For more than 40 years, clients have trusted us to be their go-to provider based on the strength of our proprietary products, strategic partnership and people. Valeyo is a wholly owned, independently operated subsidiary of Securian Financial Group.

