



YOUR CREDIT
UNION OWNED
SOLUTIONS SOURCE



Automated Consumer Lending & Cross Selling

LoansPQ is a state-of-the-art automated lending system that simplifies the lending processes and delivers a sophisticated yet simple means to facilitate the borrowing needs of a credit union's valued members. Its powerful decisioning engine analyzes applicant credit data using the specific underwriting guidelines of YOUR loan products and programs to determine a loan pre-qualification or referral. LoansPQ is fully integrated into i-POWER, so that a loan booked through LoansPQ is simultaneously booked into i-POWER for ongoing management of the loan.

Key Features

- Customizable pre-qualification engine.
- Collects applicant information, analyzes credit and loan data, and delivers an automated decision.
- Loan officer and applicant component:
 - Loan officer uses full LoansPQ application within your credit union.
 - Optional member-facing website allows members to
 - Apply for loans online.
 - Check on their loan status.
- Letters, applications and other forms can be integrated.
- Captures digital signatures using electronic signature pad.
- Seamlessly books loan information into i-POWER.
- Seamlessly imports member information from i-POWER.
- Comprehensive administration and management reporting system.
- Automatic cross-qualification for other loans.

Benefits

- Streamlines lending operations.
- Leads to consistent underwriting.
- Clean application design reduces the learning curve.
- Full electronic archiving, including signed documents if a signature pad is used.
- Convenient for members
- Multiple cross-selling opportunities.