FINASTRA

Factsheet

Mortgagebot lending integrations

Finastra's Mortgagebot integration ecosystem enables a true "end-to-end" sequence from loan origination to e-closing and secondary marketing; maximize efficiency, minimize TCO, and optimize the borrower's experience.

" Digitizing the full front-to-back mortgage loan origination process is the best way financial institutions can future-proof themselves in today's rapidly transforming market. Finastra's mortgage proposition features integrations with over 100 industry-leading fintech partners to give you the competitive edge. "

It's easy to digitize parts of the complex mortgage process today. Originate Mortgagebot and MortgagebotLOS, for example, are fully integrated and streamlining the application and loan origination process for lenders nationwide.

However, at many financial institutions, most loan origination tasks are still done manually, slowing the onboarding process and introducing the risk of costly errors. In the highly competitive mortgage market, this can be the difference between growing your portfolio or losing customers to more agile competitors.

Finastra's app integrations for Mortgagebot are solving this problem. They "complete the circuit" between loan origination and closing, so borrowers get into new homes more quickly – and lenders can get loans on their books faster.

Finastra's open API developer platform ensures Originate Mortgagebot and MortgagebotLOS provide the most extensive front-to-back mortgage solution deployed on cloud, with streamlined connectivity to an industry-leading ecosystem of over 100 pre-integrated partners and fintechs.

FFDC integrations digitize critical steps in the mortgage loan onboarding process, automating time-consuming requirements that have historically been done manually:

- Credit reporting
- Mortgage insurance
- Fraud detection
- Verification
- Flood determination
- Appraisal
- Title vendor integration
- eClosing
- Pricing and hedge analytics
- Automated underwriting via Fannie Mae and FreddieMac
- Document providers

Our expert partners have published apps that automate and streamline each of these steps, creating a seamless end-to-end process for lenders and borrowers.

Benefits

Digitize faster
With Mortgagebot integrations, you can accelerate your own digitization strategy, improving the speed and quality of your service, and attracting and retaining more customers.

Meet evolving customer expectations
Today's consumers expect an omnichannel, digital-first experience in every aspect of their lives. Mortgagebot integrations support you to build a modern, all-digital service.
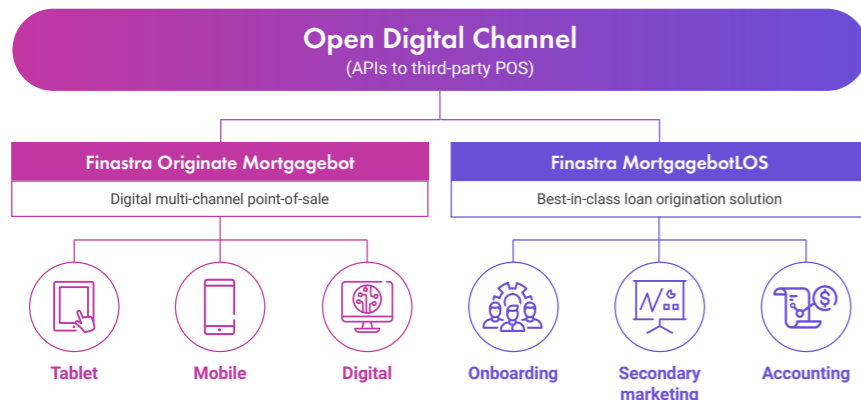
Future-proof your innovations
Finastra's platform model connects you with an ecosystem of expert partners. Along with Finastra, they ensure you can provide a constantly upgraded service with low costs and efficient capital allocation.

In a recent poll, Moody's Analytics asked financial institutions "How much of the loan process are you automating today?" The result: 50% of bankers surveyed said they were not using any automation tools whatsoever. Asked what their biggest challenges were in the loan initiation process, 56% answered the manual collection of data and ping-ponging conversations with the customer."

Open Digital Channel
(APIs to third-party POS)

Finastra Originate Mortgagebot	**Finastra MortgagebotLOS**
Digital multi-channel point-of-sale	Best-in-class loan origination solution

Tablet **Mobile** **Digital** **Onboarding** **Secondary marketing** **Accounting**

Finastra Mortgagebot integrations are helping banks and credit unions to:

- ☑ Reduce manual workflows
- ☑ Provide real-time access to data
- ☑ Decrease consumer effort
- ☑ Improve loan officer efficiency
- ☑ Deliver digital tools to meet consumer needs
- ☑ Shorten lending cycle times
- ☑ Automate regulatory compliance
- ☑ Establish growth scalability
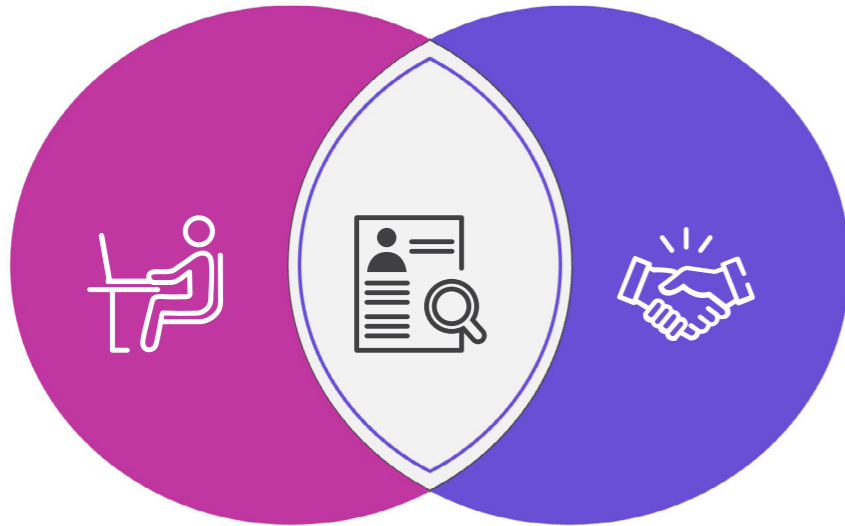- ☑ Elevate customer experience

Finastra Mortgagebot integrations optimize your customer and member experience as well as your bottom line. Finastra is constantly adding new third-party app developers, adding more capability and building a powerful "network effect"

Flood determination
ServiceLink   Factual Data
AFR SERVICES   CoreLogic
DATAVERIFY

Pricing and hedge analytics
optimalblue

Fraud Detection
EQUIFAX   DATAVERIFY

Title vendor integration
radian   First American

CRM
insellerate
engage.intelligently

E-Close
DocMagic   DocuSign

Appraisal
ACCURATE GROUP   Mercury Network

Mortgage insurance
Arch   Enact   ESSENT
MGIC   NationalMI
radian   UNITED GUARANTY

Credit reports
EQUIFAX   Factual Data   Fannie Mae
CoreLogic   sharperlending SOLUTIONS   meridianlink
FreddieMac

Document providers
DocMagic

Verification
EQUIFAX   FORMFREE

Automated Underwiring
Fannie Mae   FreddieMac

Learn more about the types of digital mortgage onboarding tools, that will revolutionize your underwriting process.

Get started today!

Mortgagebot end-to-end integration ecosystem

Originate Mortgagebot

- Credit card payment
- Identity Verification
- Identity Authentication

Shared

- CRM
- Mortgage insurance
- Product & Pricing
- Fee engine
- Credit reports
- VOI, VOE, VOA

MortgagebotLOS

- Appraisal
- Flood determination
- E-Close
- Fraud detection
- Title vendor
- Tax transcripts
- Document providers
- Automated underwriting
- Pricing & hedge analytics
- Workflow automation

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