

# Banking Loan Origination

## Deploy a self-service lending and post-loan servicing platform to accelerate your lending business.

Today, loan origination and servicing operations are riddled with manual, paper-based processes that are resource-intensive and drive up the cost-per-loan. This makes it difficult for lenders to gather and leverage client data in one convenient location. As a result, borrowers often experience inconsistent and lengthy borrowing processes.

Unqork's **Loan Origination Solution** is a turnkey application that empowers lenders to rapidly build and effectively manage a seamless, omnichannel experience for borrowers, underwriters, and agents. Potential borrowers can easily apply and upload their information, qualification criteria are automatically applied, and applications are aggregated and presented for efficient review by approval and underwriting teams. The result is a flexible solution allowing banks to transform their digital lending operations and stand-up a digital lending division for the first time.

### Key Benefits

- **Increased speed:** Automatically incorporate logic like KYC, OFAC automatically during the application process; integrate with popular accounting software to automate inputs
- **Enhanced flexibility:** Easily make adjustments when regulations or processes change, keep up to date with 7(a) and SBA regulations changes
- **Future proof:** Unqork's no-code platform allows for the creation of complex software without generating legacy code

## Key Capabilities



### Multiple Inputs

Allow borrowers to input company information, and instantly calculate eligibility and loan amounts



### Automated Diligence

Integrate with existing systems and external data sources such as KYC, OFAC, Fraud, Loan Checking, & core banking vendors for disbursement



### Seamless Integrations

Integrate with Plaid to connect with bank accounts and payroll providers, and integrate with DocuSign for seamless e-signing



### In-System Messaging

Send messages to borrowers for loan application management, notifications, and follow-ups



### Underwriter Workflow

Enable underwriters with dashboards to review business information and confirm supporting evidence all in one place



### Custom Processes

Easily implement custom approval, underwriting, monitoring, compliance, and forgiveness processes specific to your organization

## CUSTOMER STORY

### A wholly new SMB lending application developed and deployed in just 2 weeks.

As a response to the creation of the CARES Act, a top financial institution needed to rapidly develop small business lending capabilities to participate in the new lending opportunity. Time-to-market, efficient delivery, and compliance were all challenges to deployment, but using Unqork, the institution was able to rapidly develop and deploy a small business lending solution with custom workflows to support and augment their operations.

- Up and running with a turnkey lending solution in 2 weeks.
- Avoided significant manual effort and customization
- Reduced processing cost-per-loan
- Improved borrower NPS & drive more referrals

## About Unqork

Unqork is the industry pioneer no-code enterprise application platform that helps large companies build, deploy, and manage complex applications without writing a single line of code. Organizations like Goldman Sachs, Liberty Mutual, the Cities of New York and Washington, DC and Maimonides Medical Center are using Unqork's drag-and-drop interface to build enterprise applications faster, with higher quality, and lower costs than conventional approaches.

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