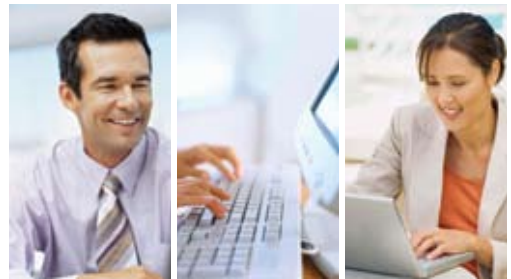


Online Lending

INCREASE YOUR PROFITS—AUTOMATICALLY



Online Lending

- Build your loan portfolio.
- Reduce operating costs and errors.
- Mitigate risk with real-time automated credit bureau integration.

With Online Lending, your loan office is open for business 24x7.



Maximize Revenue

Grow your loan portfolio and build long-term, income-producing relationships.

Online Lending is a powerful, economical way to add the Internet channel to your loan pipeline, setting the stage for dramatic growth in loan revenues.

Online Lending builds loan production in three ways. First, by placing your loan operations online and converting the application process into an anytime, anywhere activity, Online Lending greatly extends the reach of your loan production team.

Second, by streamlining the process, Online Lending increases the percentage of consumers actually completing applications. Thanks to its powerful decision engine and real-time links to credit bureaus, Online Lending can walk applicants through data entry, pull a credit report, and render a decision in less than five minutes.

And third, by presenting consumers with a variety of alternatives based on their preferences and credit scores, it increases the likelihood that consumers will find a loan that meets their needs and accept your offer.

But Online Lending doesn't stop there. It creates additional opportunities to boost revenues and deepen your relationship with consumers through targeted, real-time cross-selling of such products as GAP insurance, loan and deposit products, and credit cards.



Manage the Process

Cut costs and reduce errors, online and in the branch.

Thanks to its built-in intelligence and clean interface, Online Lending guides consumers swiftly and surely through the loan application process, substantially reducing operating costs. It enables financial institutions to shift the application process online with the confidence that consumers will submit accurate, error-free applications. In addition, your branch personnel can use the Intranet version to complete loan applications accurately and efficiently without additional training.

And with optional real-time host integration, keying is kept to a minimum and rekeying eliminated completely. Application fields are prefilled with consumer information drawn directly from your host system, while applications are automatically written to the host system once a decision has been rendered.

Whether you choose our hosted or on-premises solution, Online Lending puts you in control of the lending process.

Mitigate Risk

Apply your loan origination rules in real time with unprecedented consistency and minimize your credit risk.

Online Lending gives you the best of both worlds. Its highly configurable decision engine can implement the most sophisticated lending strategies, accommodating multiple credit matrices and ensuring that consumers are presented with products that meet their risk profile.

At the same time, its real-time integration with credit bureau services provides the up-to-the-minute information that's vital in avoiding credit risk and reducing delinquency rates. Online Lending is preconfigured to integrate with Experian, TransUnion, and Equifax.

Automatic document preparation helps minimize paperwork and satisfies compliance requirements.

The Smart Way to Automate the Lending Process

- Online, at the Call Center, or in the Branch
- Multitiered, Risk-Based Pricing
- Real-Time Integration with Credit Bureau Services
- Real-Time Host System Integration
- Intelligent Cross-Sell & Upsell
- Management & Reporting
- On-Premises or Hosted

Launch in 60 Days

Online Lending's modular design provides you the flexibility to quickly implement the base functionality and then add the advanced modules on your schedule.

Detailed configuration procedures lead you step-by-step through the process and accelerate the collection of business and third-party integration requirements, as well as debugging and testing.

Automate Every Step in the Lending Process

Online Lending will maximize the potential of your lending strategy, helping you build your loan portfolio and maximize revenues.

STEP 1 The Application

- Applicant data is checked to ensure that all required information has been entered.
- With optional host system integration, application fields are prefilled with consumer information.
- Service representatives can adjust debts and comment on the application.

STEP 2 The Credit Analysis

- Consumer information from credit bureaus is accessed in real-time.
- The credit report is analyzed and merged with information from existing consumer accounts.
- Applications are reviewed based on rules and thresholds established by your financial institution.

STEP 3 The Decision

- The consumer is offered rates and terms based on your pricing criteria.
- Approved applications are accompanied by appropriate cross-sell offers.
- Applications that are not approved can be referred to your credit analysts for further review.

Transform Your Lending Process

Online Lending is an intelligent, flexible, application architecture that can be readily configured to your exact business requirements. It has been used online and enterprise-wide by many financial institutions to accelerate their lending origination process, mitigate risk, and cross-sell services.

To take advantage of Online Lending, contact us at (703) 653-2468 or by email at banksales@orcc.com.



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