

# SMB LOAN ORIGINATION SYSTEM

*Loan origination software tailored to the needs of Small and Medium Business*

Our SMB Software enables banks to drive growth with SMBs while at the same time reducing operational inefficiencies and costs.

## Key features of the SMB Software include:



**OmniChannel Submission:** SMB borrowers can apply online, in the branch, or seamlessly work between a combination



**Centralized Repository:** Centralized repository that can be seen and shared across the bank allowing lenders to quickly review applications not fit for auto-decisioning.



**Self-Service Portal:** Ability to save and resume applications with self-service-portals for document uploads and status-tracking reduces friction in application process.



**Credit Analysis and Underwriting:** Powerful comprehensive credit analytics including financial information and credit profile.



**Straight-through Processing:** Straight-through processing with immediate approval of online loan applications with auto underwriting and auto decisioning.



**Scalability:** A flexible platform that grows with your business, accommodating expanding needs and increasing complexity.



**Integrated KYC and Due Diligence:** Seamless integration from 3rd parties for identity verification/authentication, fraud checks, and OFAC.



**Upselling:** When used in conjunction with the One Vikar Suite, provides the ability to bundle deposit account and treasury management services.



**Simplified User Interface:** Customer information is stored and shared in a centralized repository that can be seen and shared across the bank allowing lenders to quickly review applications not fit for auto-decisioning.



**Reporting:** A robust reporting engine enhances banks' lending and account-opening processes by providing actionable insights, improving decision-making, ensuring compliance, and boosting overall efficiency.



# ONE VIEW. ONE VENDOR. ONE VIKAR

Our solution enables community and regional banks to compete with larger financial institutions by empowering them with modern technology.

Vikar will never compete with our banking partners and offer direct lending.

## The efficiencies created by our SMB Software

### FEATURE

### RESULT

Automated rules for quick and easy decisioning and pricing



Ability to instantly approve loans leading to an increase in volume of loans processed

Automated workflow handles exception processing



No manual dropouts. Drastically reduces human intervention

Straight through core integration



Ability to push and pull data to tier-1 core providers such as FIS, Jack Henry and Fiserv

Direct integration for account opening and treasury management



Ability to open accounts anytime in under 3 minutes and cross-selling opportunities

These efficiencies help the bank's ability to profitably grow this business segment, making lending to SMBs less cumbersome and more attractive

Smarter Modern Banking: One View, One Vendor, One Vikar.  
For more information, visit [www.vikartech.com](http://www.vikartech.com)



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