

# Solution overview for CREDIT GRANTORS

ORIGINATIONS & LOAN SERVICING

HD™ 2.0 | LMS®

## IMPACT® HD™ 2.0 | LMS® Loan Management System

HD 2.0 | LMS offers proprietary financial technology for credit grantors & servicers, delivering an all-in-one front-to-back-office “Loan Management System” (LMS) that automates originations, credit granting, servicing, collections, legal & portfolio management while virtually eliminating fraud & debt.

**Accelerate lending decisions:** make decisions in hours rather than days, & improve the customer experience.

### SOLUTIONS

- Advanced Visual Workflows
- Consumer Facing Portals
- Analytics & Dashboards
- Bureau Information Gathering
- Origination Workflows Engine
- Loan Servicing Rules Engine
- Billing & Notices
- Consumer Payment Portal
- Financial Regulatory Compliance
- Document Management System
- Auto-calculated Funding Payables
- Automated Transaction Workflows

### BENEFITS

- Automated originations process
- Auto approvals, declines & conditions
- Application decisioning & stipulations
- Payment calculation estimates
- Integrated loan billing & servicing
- Auto approval / non-approval alerts
- Integrated collections
- Integrated Legal System
- Vendor Management
- Data Annex Portal
- Loan history tracking
- Required enrollment
- Automatic payment enrollment offerings
- Paperless funding checklist
- Consolidated multi-loan funding
- Instant reduction in IT costs