



PRODUCT BRIEF

# Compliance-Driven Retail and Commercial Lending

*OnBoard Loans™*

**jack henry** lending

Still working with outdated loan software that doesn't provide the flexibility and versatility you need? OnBoard Loans offers the intuitive design, cutting-edge features, and easy navigation that can rapidly boost branch productivity and make the lending process more tailored and seamless for your bank's staff and your customers. This fully integrated system's single-input process is significantly less labor intensive than stand-alone systems.

### Looking for More in a Lending Solution?

The OnBoard Loans lending solution streamlines retail and commercial loan origination by automating manual processes. This compliance-driven system uses dynamic documents for all 51 jurisdictions, which are updated via Internet downloads and are produced based on applicable regulatory requirements, loan type, and transaction-specific information. OnBoard Loans integrates with a variety of forms vendors' dynamic technologies and supports a wide variety of lending transactions including consumer secured and unsecured, consumer real estate, home equity lines, construction, and commercial. With OnBoard, bankers can efficiently originate new loans from start to finish and more rapidly respond to customer and account inquiries.

### Automate Loan Workflows

OnBoard Loans' advanced design reduces errors by propagating data when possible and by providing field-level edit checks to validate data entry. It regulates progress using checkpoints and status updates so users cannot proceed from one step to another until all required information is obtained. This cutting-edge lending solution automates loan origination, application tracking, underwriting, online needs analysis, credit bureau checks, document preparation, and loan closing and booking.

### Improve Manual Processes

This fully integrated system's single-input process is significantly less labor intensive than stand-alone systems. When a new loan is originated for an existing customer, OnBoard Loans pulls the customer information from the core database, assigns an account number, interfaces with credit bureau reporting, obtains credit scoring, and identifies other documents that are required. New loans, refinanced loans, modifications, and renewals can be added to the core system online for immediate inquiry and memo posting, all without cumbersome file transfers or batch processing delays.

### Take Advantage of Full Integration

OnBoard Loans is fully integrated with the SilverLake System®, Core Director and CIF 20/20® core processing platforms and uses the parameter files from these systems to define default values and collateral codes, validate fields, support call report generation, and more.



This compliance-driven system uses dynamic forms that expand and contract to adjust to regulatory requirements, loan type, and information provided by the user.

## Outstanding Features and Functions

- Offers an automated, integrated solution for originating loans, streamlining retail and commercial lending processes.
- Utilizes dynamic forms that expand and contract based on loan type.
- Integrates with Wolters Kluwer Expere® dynamic forms technology and supports a wide variety of lending transactions including consumer secured and unsecured, consumer real estate, home equity lines, construction, and commercial.
- Helps ensure regulatory compliance by utilizing dynamic documents for all 51 jurisdictions and providing automated form updates downloadable via the Internet.
- Reduces errors by propagating data when possible and by providing field-level edit checks to validate data entry.
- Provides a single-input process that is less labor intensive than stand-alone systems, saving valuable time and money.
- Allows new loan accounts to be added online to the core system for immediate inquiry and memo posting – without cumbersome file transfers or batch processing delays.
- Provides full integration with Jack Henry SilverLake System, Core Director and CIF 20/20 core solutions and complementary products.



## Key Benefits To Your Bank

- Optimal flexibility and functionality
- Improve operations and productivity
- Customizable based on individual needs

## Compatibility

- SilverLake System®
- CIF 20/20®
- Core Director

For more information, visit [jackhenry.com/lending](https://jackhenry.com/lending), or [contact us](#).