

Monetize Your Mobile Channel

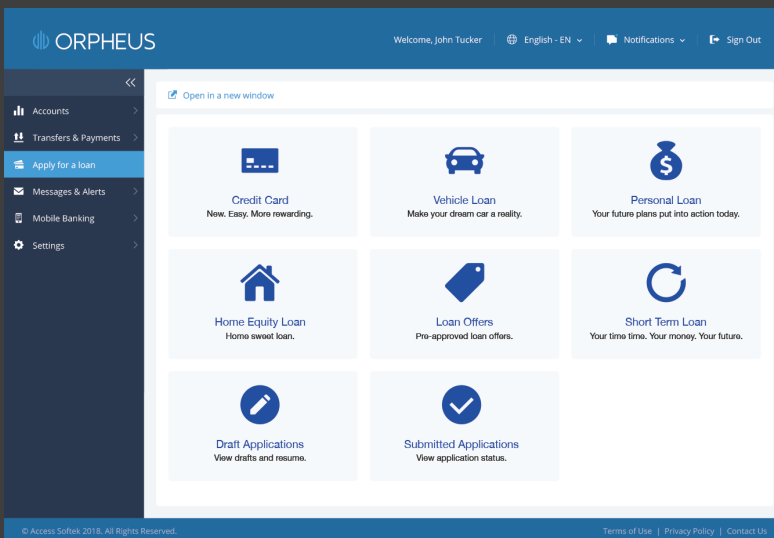
Omnichannel Lending from Access Softek

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R A L N P K Y H
Z B C C Y V R U
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ACCESS SOFTEK, INC

Cross-Channel Lending

End-to-end, fully automated Omnichannel Lending helps you increase loans, expand your banking channels, and provide one-stop 24/7 loan services. A rules-based decision engine drives identification of automatically eligible users. It can approve loans immediately and deposit funds to accounts. Pre-populated applications ensure accuracy and speed. Users can save application information so even more data pre-populates their next loan.



The screenshot shows the 'Apply for a Loan' mobile app interface. The top status bar displays system icons, signal strength, 73% battery, and the time 12:01 AM. The app header is 'Apply for a Loan' with a back arrow. The form fields are as follows:

Loan Information		1/6
Vehicle Type *	--Select Vehicle Type--	
Purpose *	--Select Purpose--	
Desired Loan Amount *		
Loan Term *	mo(s)	
1st Payment Date	MM/DD/YYYY	
Due Day		
Promo Code		
Is there a Co-borrower? *	No	
Preferred Branch *	--Select Branch--	
Vehicle Loan Limits ** Loan Minimum : \$3,000 Loan Maximum : \$250,000		

- One customer saw 111 loan applications in a week without any marketing or promotion.

FOUR PILLARS

- Online Banking
- Mobile Banking
- Online & Mobile Account Opening
- Online & Mobile Lending

(510) 848-0606
www.accesssoftek.com

OMNICHANNEL LENDING

Core Integration

- A time-saver for you and your users — no branch visits necessary
- Applications can be completed in minutes
- Instant funding respects your eligibility rules
- Mobile lending is a huge earner and effectively monetizes the mobile channel
- Instant Short Term Loans provide payday loan alternatives according to your rules
- The rules-based decision engine streamlines identification and funding of eligible applications
- Pre-populated application information simplifies the loan process and improves accuracy
- Users can select accounts for receiving and repaying the loan
- Documentation management keeps useful member documents close at hand
- Electronic signature functionality
- Real-time underwriting speeds the decision-making process

- One credit union saw one million dollars of balance transfer business in its first live month and \$19 million in pre-approved credit card requests shortly after.
- 22 credit unions generated over 18,600 personal loan applications in two years.
- Another client saw 5,900 short-term loan applications (5,580 were instantly funded).

The screenshot shows a mobile application interface for 'Apply for a Loan'. At the top, there's a status bar with various icons and the time '12:02 AM'. Below that, a blue header bar contains a back arrow and the text 'Apply for a Loan'. The main content area is titled 'Loan Protection' with a progress indicator '3/7'. It states: 'Access Softek, Inc. offers various loan protection products to secure your loan!'. There are five options, each with a checkbox and a label: 'Add Debt Protection to my loan.', 'Add Guaranteed Asset Protection (GAP) to my loan.', 'Add Mechanical Breakdown Protection (MBP) to my loan.', 'Add Credit Life to my loan.', and 'Add Credit Disability to my loan.'. At the bottom, there are three buttons: 'BACK' (red), 'NEXT' (red), and 'CANCEL' (gray).

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