

Origination

MAKE PRECISE AND PROFITABLE DECISIONS

WHAT DOES IT DO?


Zoot's origination solution streamlines the loan origination process and allows you to offer paperless lending anytime, anywhere. Our flexible, easily integrated solution supports the origination process from application to servicing, across multiple markets, segments and channels. It provides agile technology that allows you to close more loans faster, with fewer resources.

WHY IS IT IMPORTANT?

Zoot's origination solution gives you the flexibility and agility to adjust to the rapidly changing marketplace. It allows you to establish and manage individual business standards and automate virtually every transaction. It also gives you the tools to mitigate risk and update pricing and regulatory documentation instantly, across the entire platform.

WHO DOES IT BENEFIT?

It's designed to help lenders operate in compliance with increasing regulations, gain new efficiencies through automation, to scale the business and enhance profitability, and deliver superior customer solutions.



“The updates to Zoot’s loan origination solution allow us to directly manage the path and flow of the application from beginning to end, where previously our level of control was over the decisioning portion. The ability to make changes on our own across the entire origination process allows us to control our own destiny.”

CABELA’S CLUB VISA

Financial institutions (FIs) face an ongoing battle to acquire not only more customers but good customers who are the right fit for their products. Today's consumers are more savvy and demanding than ever. To win more customers, FIs must find new ways to connect and engage with them.



Drive Profitable Growth

Zoot's origination – an application-to-decision-to-servicing solution – delivers a competitive advantage to origination decisions. Our solution allows lenders to cost-effectively build more profitable portfolios and manage risk at the customer level while adapting to rapid changes in the business and regulatory environments. Zoot delivers the most robust and customizable approach to credit decisioning in a flexible solution complete with built-in monitoring.



A Comprehensive Approach

In dynamic markets, inflexible solutions can become barriers to efficiency and customer satisfaction. Zoot's origination solution conquers this problem to deliver the rich blend of data, analytics, decisions and execution needed to increase profitability and grow customer lifetime value. Our solution will allow you to control the value of expanding data assets for a comprehensive view of prospects. Robust decisioning and increased control of business process management capabilities improve the origination process across channels while reducing costly IT coding.



Regulatory Compliance

Zoot's origination solution plays an important role in supporting regulatory compliance standards. Zoot's flexible, configurable technology and readily available testing tools can help you address regulatory compliance issues and help your organization attain best-practice credit risk management.



Improve Operational Efficiency

Zoot's origination solution allows lenders to achieve improved credit analyst productivity through auto-decisioning, with the added benefits of increased approval rates and potential cross-selling opportunities. Employing one solution for multiple lines of business enables your institution to reduce infrastructure investment and maintenance costs.



Quicker ROI

Zoot's solution speeds the credit decisioning process to allow for automated, straight-through processing of high volumes of credit applications – a must for lenders experiencing fast growth. Our platform can pull from virtually any data source to provide criteria in the credit decisioning process. This capability is essential in markets that do not have established credit bureau reporting resources.



Enhance Customer Experience

Today's customers expect fast responses and a stellar lending experience – no matter if they are in the branch, at home or on a mobile device. Zoot's origination solution enables reduced processing times that helps win applicants. Lenders can enhance the speed and precision of the credit decisioning process through timely information requests to customers – sent through various communication channels. We can help you keep communications and customer experiences well orchestrated and consistent between channels.

Our integrations with device and identity authentication provide an additional layer of protection for both businesses and their customers.

**To request a demo
or speak with a representative,**



Call (406) 556-7555



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