

# HORIZON™ Loan Origination

## Quick and consistent automated loan functionality

CGI's HORIZON™ Loan Origination solution assists lenders in selecting loan products and options best suited to individual customer needs. Loan Origination retrieves all of the customer demographic and financial information available in the host banking system (in addition to any extraneous customer information from a prior loan origination system) and automatically creates and funds the loan following the approval process. Supporting term loans, mortgages, credit card applications, secured and unsecured lines of credit, overdrafts and small business loans, Loan Origination satisfies all consumer lending needs.

## HORIZON LOAN ORIGINATION FEATURES

HORIZON Loan Origination includes all the essential tools required by a lender and more:

- Smart management of lending applicant data
- Integrated Equifax credit checks
- Real-time CUMIS insurance quotes, enrolments and refunds
- Online PPSA registrations through CRM
- Comprehensive evaluation tools
- Rental analysis functionality
- Automated approval limit aggregation for manual approvals, plus an auto decision option, including the Qwiklend scoring model
- Email referral option
- Pre-populated loan documentation printing

## HORIZON LOAN ORIGINATION BENEFITS

HORIZON Loan Origination effectively streamlines the application process, providing the following benefits and more:

- Pre-populated data for repeat applications for the same customer
- Real-time updates of demographic and balance information; available either manually or automatically based on financial institution policy
- Automated population of net worth from the credit bureau



## FACT SHEET

ONE PROVIDER - ONE SOLUTION

### Services

- Business transformation
- Application development and solution integration
- Application management
- Infrastructure management
- Consulting
- Data conversion
- CGI circuit and hosting
- Data centers and networks
- Print services
- Consulting and professional services.

### Financial solutions

- Retail banking
- Customer relationship management
- Collections
- Loan origination
- Wealth management
- Loan portfolio management
- Insurance
- Treasury services.

- Ability to add co-applicants or joint applicants at any time during the application process
- Dynamic evaluation tools
- Single-button booking of a loan to banking system, including insurance enrolments

### Application overview

HORIZON Loan Origination works with your banking system to support both new and existing customers. For existing customers, real-time information, name and address, and real-time balances are retrieved and displayed from the banking system's database. Loan Origination uses existing information within the banking system and any from prior applications without the need for extracts or data entry. Once approved, loans can be automatically booked and disbursed directly through to your banking system.

In addition, Loan Origination's customer overview component calculates a comprehensive net worth, amalgamating all financial accounts from the banking system and credit bureau, as well as additional accounts captured during the application process. This reuse of information eliminates the need to rekey data by the lender. Following the logical path of Loan Origination, the lender can easily step through all the required stages of an application from start to finish.

Loan Origination is a Web-based application built using common Internet technologies, open components and JEE specifications. It requires only a standard browser and JRE for system access. The application supports ongoing feature enhancements and additional internal and external interfaces.

### Integration

Integration is a key requirement for loan processing. HORIZON Loan Origination is integrated with two core CGI banking solutions (HORIZON™ Financial Suite and RFS™ Retail Banking) and can be integrated with other banking solutions. In addition, Loan Origination is integrated with Equifax, CUMIS iCLIC, CRM for PPSA registrations, CMHC and MemberDirect®. CFS Qwiklend has been integrated into Loan Origination's auto decision component.

### Legislation and audit

HORIZON Loan Origination keeps up with changes to legislative requirements, including cost of credit reporting requirements. An internal audit process tracks all key activities within the application. In addition, any detrimental change to an approved application is automatically recorded and requires loan reapproval.

### Lending documents

Using Adobe PDF as a document manager, HORIZON Loan Origination prepopulates your custom documents to complete the lending process.

### Hosted or onsite solution

Used by more than 70 Canadian banks in 7 provinces, HORIZON Loan Origination is available as either a managed service or an onsite solution and is easily adaptable for any size organization.

### ABOUT CGI

With 68,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

For more information about CGI, visit [www.cgi.com](http://www.cgi.com) or email us at [info@cgi.com](mailto:info@cgi.com).