



# Lending made efficient >

Lending is an important service offered by your institution and to the millions of Canadian who rely on loans each year to fund a home purchase or other major life investment.

Applying for and receiving a loan can be a straightforward transaction. However, approvals are often slowed down by inefficient or legal process and practices which result in higher overhead and lower productivity. The technology exists to support an integrated lending experience, so what is needed to drive efficiencies in your lending operations?

The answer is automation. Automation can improve your lending efficiency and here are three key capabilities our experts agree your institution needs to enable faster, more efficient lending:

#### **Auto-Decisioning**

Deliver faster approvals by configuring lending limits against your institution's risk appetite. The final approval might still need a human touch, but auto-decisioning will increase efficiencies and decrease waiting times for lenders and customers.

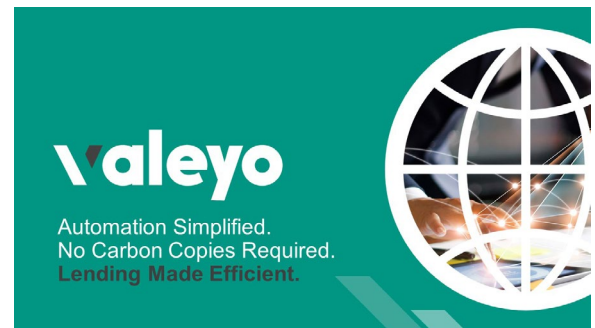
#### **Process Automation**

Reduce human error by automating every process possible, from data entry to transactional and administrative-based tasks.

#### **Integrations**

Deliver a seamless lending experience by integrating all required third-party credit and employment checks as well as credit insurance sales within one application workflow. In fact, a recent survey of Valeyo partners found ease of integration from the LOS to third-party systems was one of the top three priorities for institutions under their technology strategy.

Built on more than 20 years of lending experience, our solutions enable your institution to make more effective lending decisions through extensive features and functionalities that improve operational efficiency, increase automation, enforce credit policy and compliance.



## Contact us for a demo

Valeyo's leading web-based systems for Retail & Small Business and Commercial Loan Origination deliver an efficient end-to-end lending experience for Canadian financial institutions and their customers.

Email [support@valeyo.com](mailto:support@valeyo.com) to schedule your demo today.



Valeyo is a leading Canadian-based solutions provider, partnering with to deliver a full suite of business solutions, including technology and insurance related products and services for financial institutions nationwide. For more than 40 years, clients have trusted us to be their go-to provider based on the strength of our proprietary products, strategic partnership and people. Valeyo is a wholly owned, independently operated subsidiary of Securian Financial Group.