



Commercial & agricultural loan origination.

Make the complicated simpler.
Simplify portfolio management.

Commercial and agricultural lending is complex, and managing your institution's diverse borrower portfolios is no small task.

It is important, therefore, for lenders to have a holistic view of a borrower's profile including related accounts and industry trends. As a result, lenders are empowered to make strong credit decisions based on financial data and customer relationships.

Valeyo is a leader in lending technology, delivering a trusted solution that simplifies and streamlines your credit management, risk and portfolio management process.

Probe is our solution for Commercial & Agricultural Loan Origination. Built with insights from top lenders across Canada, it provides an end-to-end lending experience to automate, standardize and enforce your institution's credit processes and policies so you can make better lending decisions for your institution and customers.

“Prior to Probe, we utilized a Word based credit application. There was initial apprehension with using a new system, but it allows for quick turnaround on applications due to the stored data it carries over from past applications. I have no interest in using another program.”

Commercial and Agricultural Lender,
Sunova Credit Union

Key benefits

Compliance, audit and tracking

Automate manual processes and support digital audit trails, provide full visibility of application history, allow users to monitor status of entire loan portfolios and quickly create financial spreads for accurate reporting. CUDG approved and meets reporting requirements.

Standardize processes

Customize and configure workflows based on your institution's credit policy and centralize checklists to create standardized processes and procedures for all lenders across in-branch and remote environments.

Portfolio management

Achieve a 360 degree view of single and multiple-borrower information to accurately manage and evaluate credit decisions, including centralized access of loan histories and transparency of annual reviews in a syndicated lending model.

Continue to next page.

Key capabilities

1

Configurable workflows

Easily configure foundational workflows to enforce your institution's credit policy, processes and procedures.

2

Simplified processing

Single point-of-sale data entry simplifies application processing and reporting.

3

Provincial and federal compliance

Meets CUDGE Approved, CASL, FINTRAC, and other regulations.

4

Mobile lending-enabled

Elevates convenience for customers by eliminating the need for in-branch visits.

5

Forms automation and management

Access a full library of standard provincial forms that are regularly updated and maintained.

6

Verified integrations

Integrations to banking system and third-party service providers strengthen and streamline the origination and approval process.

Manage your risk & regulatory compliance

Many lenders manage their commercial and agricultural portfolios using spreadsheets and other manual processes. With an increasing focus on regulatory reporting, manual processes expose institutions to risk and make responding to audit requirements quickly and accurately difficult.

Centralized access to information permits your institution to drive efficiencies and create clean, digital audit trails that facilitate reporting complexities.

Speak with a solutions expert, today.



[Contact us](#) for more information.



[Follow Valeyo](#) on LinkedIn.

Valeyo is a leading Canadian-based solutions provider, partnering to deliver a full suite of business solutions, including lending 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 Securium Financial Group.

