

# LoanVantage<sup>®</sup>

## Commercial Credit Analysis, Underwriting, Review, and Management Solution

In partnership with ProfitStars<sup>®</sup>, a division of Jack Henry and Associates<sup>®</sup>, COCC is pleased to introduce LoanVantage, a complete solution that streamlines and standardizes lending processes while controlling risk. Designed for ease of use and maximum flexibility, this browser-based system provides quick access to all information needed to make an informed credit-risk decision.

With robust functionality for all commercial loan business units, LoanVantage automates all critical functions performed by your commercial lending team, from prospecting and pipeline management through ongoing reviews and portfolio management. The system includes an industry-leading business rules engine and powerful workflows that ensure all required tasks are identified, automated, and tracked.

COCC clients have found that LoanVantage is transforming their commercial lending processes by making their processes run more smoothly and efficiently, allowing staff to focus on serving customers.



We have used LoanVantage for less than seven months. In that short time, we have gained significant benefits from automation of our commercial loan department. Our loan origination and credit functions are now combined into one contiguous system that can be tracked from start to finish, allowing us to recognize any slowdowns or bottlenecks in our procedures. Data accuracy has increased dramatically as all the data we use is fed directly from the core system. LoanVantage has already assisted us in reducing external costs by enhancing leads, prospecting, pipeline tracking, and reporting. This will enable us to phase out our old CRM sales product in favor of the integrated sales opportunities and tracking capabilities in LoanVantage.

– Connecticut Client

We adopted LoanVantage several months ago in order to securely streamline our credit analysis and decisioning process—and the benefits have been noticeable and growing ever since. We implemented LoanVantage across our commercial lending department to automate our process from lead to close. LoanVantage has allowed our department to digitize most of our previously manual processes, saving time and effort across the board.

Consistency in tracking, documenting and storing our loan maintenance and memos, merged documents, letters, and email communications to our customers is another a key benefit of LoanVantage. Organization throughout the loan approval process has skyrocketed, allowing us to serve our customers more efficiently, promptly, and securely than ever before. LoanVantage is a solution we would recommend to all COCC clients.

– Massachusetts Client