



# First Data® Loans Processing Solutions

## How are you managing today's consumer loans trends?

Innovate your lending strategy to help drive customer satisfaction and more revenue.

You know First Data as a leading payments processor. But we can also support your loan processing needs, all on a single platform. Our digital loan processing solutions enable you to:

- Decision new loan accounts in real-time
- Drive omni-channel customer experiences
- Cross-sell unique, personalized offers
- Manage account data real-time

Our platform effectively manages all of your credit and loan processing needs from application approval, to processing, to customer service support.

First Data simplifies the loan process and helps provide a better, faster loan experience to your customers.

## Benefits to Your Business



### Customer Growth

Capitalize on growing market demand for consumer loans by leveraging our loan processing solutions.



### Digital Transformation

Provide your customers with a seamless digital experience across their account lifecycle.



### Operational Efficiencies

Support each stage of consumer loans processing from application approval, to processing, to customer service.

First Data<sup>®</sup>

# Loans Processing Solutions

First Data offers end-to-end processing capabilities, real-time payment functionality, and a comprehensive set of ancillary support services to help optimize your consumer lending strategy.

## One platform supports multiple loan types:

### Consumer Unsecured Lending

- Personal loans
- Debit consolidation loans
- Healthcare financing

### Lines of Credit

- Standard and overdraft LOC with / without card access
- HELOC with card access

### Retail Lending

- POS loans
- Interest-free / teaser rate financing

### Card-Attached Lending

- Revolving and installment under one account
- Revolving-to-installment conversions

### Student Lending

- Private student loans

For more information, please contact your Account Executive, or visit [FirstData.com](http://FirstData.com).

**First Data**<sup>®</sup>

## First Data<sup>®</sup> Innovation: Point-of-Sale Loans

Technology and consumer demand drove this alternative financing solution at retail point-of-sale. An end-to-end loan processing solution that provides your customers with a more dynamic credit choice during checkout.

### What We Provide

#### Application Decisioning

Real-time application and credit decisioning at POS, online, and through mobile application with bank partner underwriting and support.

#### Integration

Flexible open architecture framework with reusable and configurable modules that can be deployed in multiple environments to meet your unique needs.

#### Loan Servicing

Multiple white-labeled omni-channel customer servicing options. IVR, call center, back-office, and digital support throughout the loan lifecycle. Modern customer statements and communications.

A multi-channel loan processing program that provides a seamless customer experience from application, approval, and processing, to customer service support.