

Tieto Lending

AI Powered
Lending Platform



tieto

Lending by Emric, part of Tieto Group

LENDING by Emric means automated loan processing.

Available separately or combined, Loan Origination and Loan Administration are solutions for processing high volumes of corporate credit, mortgages and unsecured loans. For each product, there's a choice of standard service level and delivery type: Software as a Service (SaaS), pure licenses based and Financial BPO.

While banks and financial institutes focus on core business, we take care of the administration. Welcome to business process management made simple.

Support for the entire credit process

Regardless of the product, or the way your Emric solution is delivered, you can count on process support that unlocks added value. With more than 20 years of experience, we have a unique understanding of how the lending market works. We understand how clients think, what services they require and how various processes can be streamlined. And this knowledge is inherent in Emric solutions. With Emric, best practice comes as standard.



Which business are you in?

Consumer Finance

Are you a start-up? Or moving into consumer finance? Looking to keep up with rapidly changing customer demands and need a lean and agile system for consumer credit? Lending by Emric simplifies credit origination and administration, all the way from first customer contact to loan administrator and pre-collection.

Consumer Finance products supported:

- Unsecured loans
- Consumer credit
- Deposits
- Self-service web clients.
- Card approvals

Banking

Need a lean and agile platform for sector-specific loans? Looking for a modular solution that's easy to integrate with your core-banking platform? Lending by Emric is a machine learning powered lending platform that simplifies loan origination and administration.

Banking products supported:

- Corporate loans
- Agricultural loans
- Bank guarantees
- Personal loans
- Mortgages
- Consumer credit
- Deposits
- Savings accounts
- Card approvals

The best solution for your banking needs

Whether you're a bank, insurance company, online lender or alternative financing company, Emric has your core banking software needs covered.

Our approach to software development and delivery is that of an agile product company that intimately works together with our customers in order to takeaway pains and deliver gains.

This product orientation enables us to deliver our solutions at record breaking speed, reduce implementation costs and continuously upgrade our applications with the latest advancements in our software.

Benefits of Emric platform:

- User friendly
- Able to process large volumes
- Multi currency & language support
- Flexible and scalable
- OMNI channel ready
- Built with Open APIs and native integrations to leading core banking systems

Loan Origination at its best

Loan Origination is part of the platform that covers application, decision and documentation.

All input data is validated in the application phase and a high volume of data can be handled, whether single parameters, such as income, or complex variables, such as mortgage certificates. The decision phase combines the risk scoring, lending thresholds and business rules that determine the loan decision. And the third phase, documentation, ensures that all necessary documents are produced with the correct client information. The credit document can now be signed.

Based on the Microsoft technology, Loan Origination modules include support for the following: multi-tenancy, multi-collateral, multi-country, multi-currency, reports, business rules, electronic signature and public interfaces.

Emric Loan Origination is the leading system for consumer credit, mortgages and corporate financing in the Nordic region, with more than SEK 900 billion processed through a software used by more than 15 mortgage institutes.

Automated loan processing



YOUR CHALLENGE

Lowering risk and faster time to market



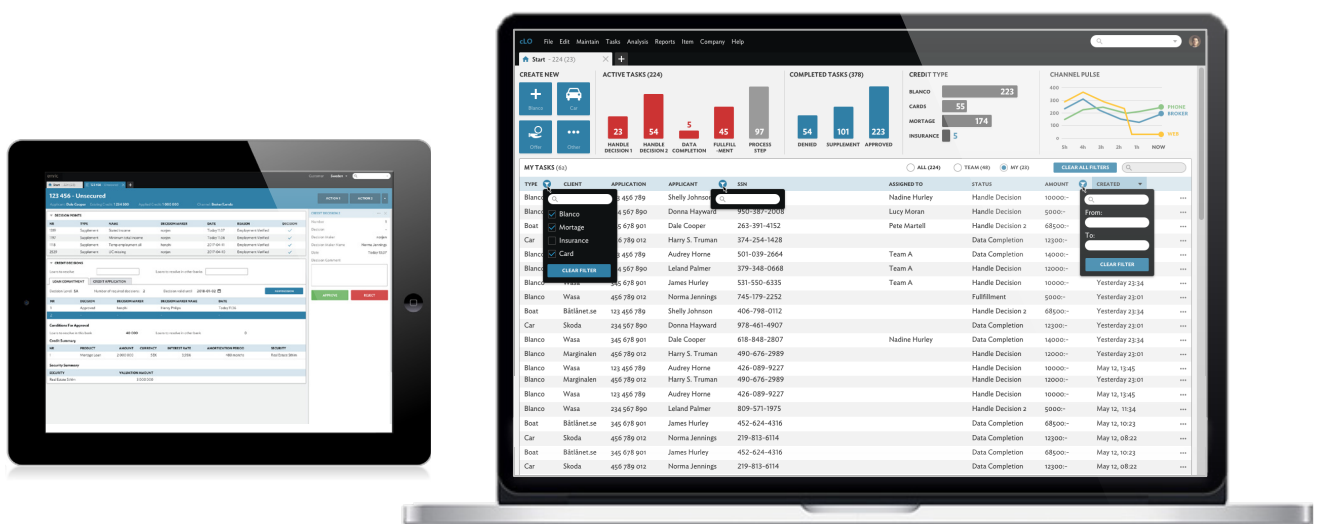
OUR SOLUTION

Automated credit process for application, scoring, decision and documentation phase for corporate credit, mortgages and personal loans



RESULT

A fully automated process which will enable you to focus on your core business



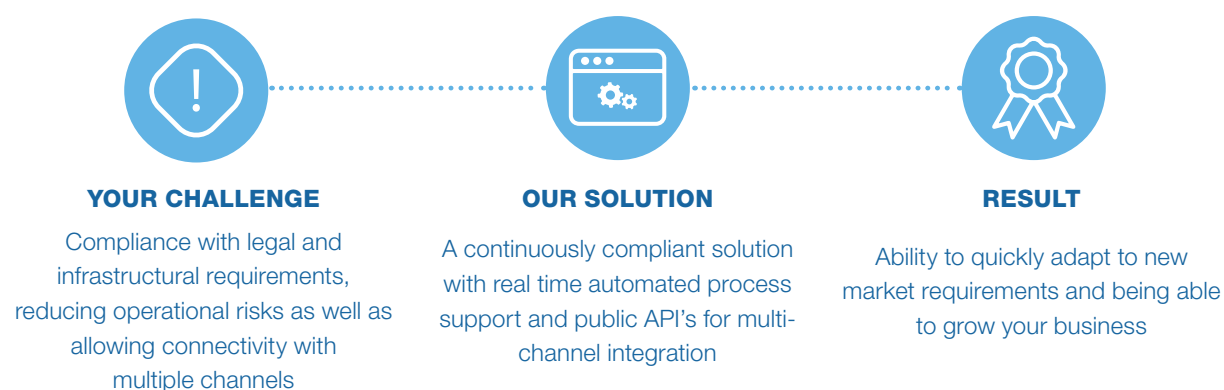
Loan Administration at its best

Once the credit has been signed it passes into the administration phase. Loan Administration software looks after credit processing from first payment to final accounting. Loan status updates are made in real time with the highest level of data security.

Loan administration is based on the Microsoft technology and is the leading system for consumer credit, mortgages and corporate financing in the Nordic region. In total it is in used in 19 countries, with clients including a number of major banks.

Loan Administration modules include support for the following: multi-tenancy, multi-collateral, multi-country, multi-currency, reports, self-service, accounting and public interfaces.

Compliance made simple



Sourcing Options

By choosing Emric's lending platform, banks and credit providers get end-to-end system support for credit processing. Both modules (origination and administration) are available with a choice of standard sourcing options.

You can choose software licenses or let Emric take care of hosting with Software as a Service (SaaS). We can also supervise all or part of the origination and administration process with our Financial BPO services. Select the sourcing option that suits your business needs:



License



SaaS – purchase the software as a service with external hosting by Emric



Financial BPO – external process management for origination and/or administration. Emric can take care of the credit process from first application to final accounting. Standby services are also available for securitization programs

Book a demo!

For more information and to book a demo, please contact :

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About Tieto

Tieto aims to capture the significant opportunities of the data-driven world and turn them into lifelong value for people, business and society. We aim to be customers' first choice for business renewal by combining our software and services capabilities with a strong drive for co-innovation and ecosystems.

www.tieto.com

Emric, part of Tieto Group, is a global provider of software solutions for origination and management of virtually any type of loan, mortgage, asset finance and lease. With 60+ customers in 24 countries and management of financial contracts in 94 countries Emric develops products that are designed for multinational conditions.