

# What if Lending: Thinking into the Next Decade [& Beyond]

FNI Blueprint™ Loan Origination Software



FINANCIAL NETWORK, INC.

# Ideas for the Next Decade of Lending [& Beyond]

We start a lot of product development and insight sessions here with the same two words: “What If...” These simple two words capture our drive to develop the unknown and to create tools that make the lives of our lending partners better every day. In following this mantra, we capture a lot of ideas worth noodling on. So, *what if* we shared those ideas with you as we apply them to our approach to lending? Stay tuned as we expand on these thoughts to develop researched and insightful white papers.

## Capitalizing on Existing Systems to Build a Better L.O.S. Platform

Loan origination software should communicate-with and utilize existing data sources. How do we make this simple?

## Lending Platforms that Become Smarter with Each Loan

What if loan origination software used artificial intelligence to not only enhance decisioning but also marketing and the lending products, themselves?

## In Perfect Harmony: The Importance of Loan Orchestration

Bringing everything together for any organization can be a daunting task. How can open source LOS break down barriers?

## When Seconds Matter: Can an Auto Loan Decision happen TOO Quickly?

When competing on speed by fractions of a second, how do we ensure a smart and accurate decision?

## Combining Personality with Technology in Community Banking

Community and regional banks should consider relationships an advantage. How do we marry this with technology?

## Lend How Your Customers Want It: Catered Experiences Based on Data

Designing a bespoke lending experience for every borrower can build trust and retention. How do we automate this?

## Generating Multiple Lending Opportunities with a Single Credit Pull

We're already doing a soft credit pull. Can we show borrowers what other products can help at the same time?

## Make the Lending Process Your Own: Bespoke Lending for a Tailored Approach

When lenders have platform control, designing customized borrower experiences is easily accessible. How do we put this capability in the hands of lenders? And how do we maintain quality and security with heightened access?

## Cutting Down the Application Time Through Mobile UX Enhancements

Customers should be able to complete the entire borrowing process from their phones, and quickly. How do we design a baseline experience that can be built upon and take advantage of a handheld device?

## Creativity in Decision Strategies: What Other Data Sets Are There?

Shouldn't an LOS be able to provide recommendations on how to speed up or make the decisioning process smarter?

## Learning From 2020: How the Lending Landscape Shifts Forever

If we consider the potential of an entirely distant consumer lifestyle, how can we apply this to our real-world lifestyle blend?

## Updating Your LOS Alongside a Strategy Reconfiguration: What to Look For

When updating an LOS, there is already a lot to manage. Many lenders decide to take a second look at decisioning strategy during this time as well. How can we ensure that current and future strategies are smart, specific, and flexible?

## Why Loan Cross-Selling is the Most Important Thing Lenders AREN'T Doing

Once you've made the sale, stop selling. Or, so that's what you might have thought. When performing a hard pull, data suggests that lenders are more likely to consider additional financial opportunities. How do we close the sale and keep selling?

Discover Lending Insights and FNI Blueprint™ L.O.S. at [financialnetworkinc.com](https://financialnetworkinc.com)



# Take a Lending Software Product Tour

Financial Network, Inc. has been building flexible loan origination technology for America's financial institutions for over 30 years. Insight and experience leads to the launch of a loan origination and decisioning platform focused on lender growth and autonomy.

The mobile-first FNI Blueprint™ LOS, paired with the FNI DecisionCore™ decisioning platform makes for the lender's ultimate toolkit for contactless loan origination, decision testing, and strategy implementation.



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