



# thirdstream.

## Retail Lending Online

Retail Lending Online effortlessly integrates with existing online platforms or launches independently.

The platform simplifies workflows by automating bulk loan applications, providing real-time adjudication and approvals. Applicants receive digital notifications about their application status, ensuring transparency and engagement. Disbursal workflows are linked to real-time adjudication, allowing immediate payout to applicants. Flexible fee and rate maintenance options meet diverse client needs, ensuring a personalized lending experience.

Retail Lending Online integrates with financial institutions' existing online platforms or operates independently. This solution facilitates real-time adjudication and funding of consumer lending applications, offering a streamlined and efficient process for both institutions and applicants.

## User Login

thirdstream offers various mechanisms for employee access, including SAML-based SSO integration with Microsoft Active Directory and direct flow-through logon using banking floor credentials.



## Interface

The admin portal is a secure, permission-based platform. Authorized users can oversee applications, manage fraud/risk, and finalize funded applications conveniently in one location.



## Auto-Decisioning

The platform features a configurable auto-decisioning engine. Clients determine approval limits based on income and beacon scores. Thirdstream adapts to specific needs by considering various metrics provided by financial institutions.



## External Links

Realize substantial savings in annual operating costs and increase product sales through natural cross-sell.



**Maximize  
efficiency**

**Ensure  
compliance**

**Save  
costs**

## Adaptive decision technology



### Personal Loans

The platform supports personal loans, lines of credit, and overdraft protection. It can be expanded to include mortgage applications and additional lines of personal lending, catering to diverse financial needs.



### Funding Methods

The platform supports multiple account funding methods, including Interac eTransfer, Online Money Transfer via EFT, Remote Deposit Capture, mail-in cheques, and in-branch deposits with geolocation leverage.



### Fraud Check

We integrate with various fraud solutions, including Equifax Citadel and Equifax AML. It incorporates risk and fraud mitigation tools like ThreatMetrix and WhitePages, exceeding client requirements and meeting regulatory needs.



### Signing Forms

thirdstream utilizes eSignLive for document authorizations. It accommodates physical signatures on touchscreen-enabled devices or offers "click to sign" capabilities, ensuring flexibility in document signing processes.



### Real-Time Funding

Loans are funded instantly upon approval, providing applicants immediate access to funds for personal or business needs, eliminating delays effectively.



### Auto-Adjudication

The platform facilitates auto-adjudication similar to auto-decisioning. Financial institutions set approval limits based on income and beacon scores, with criteria provided by clients and implemented upon deployment.



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