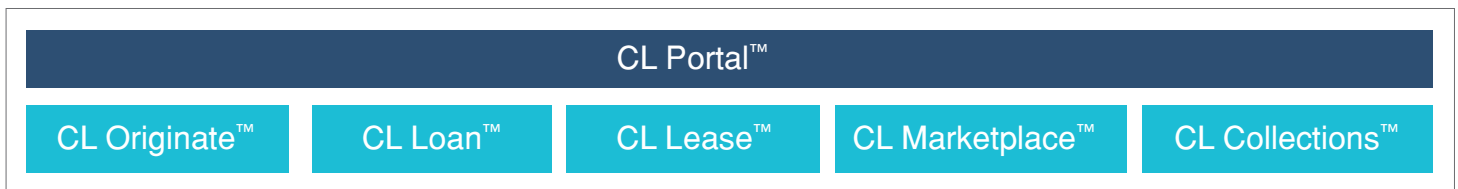




DATASHEET – CLOUD LENDING PLATFORM

CLOUD LENDING PLATFORM

The Cloud Lending Platform is a cloud-based, end-to-end lending solution that supports the entire lending lifecycle for banks, alternative finance and equipment lessors. CL Platform can originate and service a wide range of loan types including online, consumer, commercial, small business loans, marketplace loans, and leases. Built on Salesforce, CL Platform delivers innovation, lower operating costs, reduced risk and agile operations. CL Platform consists of 6 products that work seamlessly as a complete solution or can be used individually to supplement existing operations. Products in the Cloud Lending Platform include: CL Portal, CL Originate, CL Loan, CL Lease, CL Collections and CL Marketplace.



Great Customer Experience



Agile Operations



Lower Operating Costs



Mitigate Risk



Power of the Salesforce Cloud

CL PORTAL™

CL Portal™ is a configurable front-end portal that provides a differentiated borrowing experience for consumer, commercial and small business loans for borrowers, investors and stakeholders. CL Portal works seamlessly with CL Originate's underwriting and approval workflows and document management to create a personalized and differentiated experience.

CL ORIGINATE™

CL Originate™ is a customer-centric, agile loan origination and underwriting for banks, credit unions, lessors and alternative finance companies. CL Originate has been designed to meet the needs of consumer, commercial, small business, marketplace lending, and equipment leasing.

CL LOAN™

CL Loan™ is a complete loan servicing application that automates loan billing, payments, collections, and accounting within one robust, flexible, and secure platform. It efficiently manages portfolios, increases transaction volume, and rapidly brings new products to market. CL Loan enables real-time online updates of transactions, and can be easily integrated with mobile platforms, giving you complete control of lending products.

CL LEASE™

CL Lease™ is an agile, customer-centric, cloud-based lease servicing application that enables lessors to efficiently service equipment leases. It automates operations, manages and tracks multiple assets in a single lease, and manages repossessions and returns. It integrates the work of collection agents, repossession agents, equipment resellers, and dealers. CL Lease can automatically apply fees, calculate taxes, and collect payments through ACH and credit cards.

CL COLLECTIONS™

CL Collections™ is complete solution for lenders to define and automate customer communications and optimize collector activities. With CL Collections, lenders can track customer interactions, set priorities and optimize workloads.

CL MARKETPLACE™

CL Marketplace™ is a cloud-based marketplace application that is specifically designed to handle the complexities of managing the entire marketplace loan cycle from online origination, loan fractionalization, servicing and managing multiple investor portfolios.

FEATURES



End-to-end Solution: The CL Platform is an end-to-end solution for origination, underwriting, servicing and collections for lending, leasing and marketplaces.



Built Natively on Salesforce: Built natively on the world's #1 enterprise cloud infrastructure and business engine force.com platform from Salesforce. The CL Platform leverages the force.com sophisticated security, enterprise scalability and flexible business engine and integrates easily with 1000's other enterprise applications that are part of the Salesforce Appexchange ecosystem.



Single System of record: Consistent, accurate, and up-to-date customer data extracted from a single authoritative data source maintained securely in the cloud.



360 Degree Customer View: All activity around a customer is referenceable online - so there is a complete history of all customer activity from marketing campaigns through product's purchase and all communications around the servicing of those, or related products.



Secure: Based upon the force.com platform, the CL Platform leverages the security features and controls of user management, access control, disaster recovery, backups, physical and network security to satisfy the most demanding security requirements.



Scalable: The power of the cloud enables the CL Platform to scale from a few users to 1000's on demand.



Mobile Ready: CL Platform products are mobile ready via our revolutionary portal and integration APIs.



Open Architecture: Open architecture means the modules of the CL Platform can either be used together or independently. Together, the CL Platform is an end-to-end solution, while independently, CL Originate, CL Loan, CL Lease, CL Collections and CL Marketplaces are best-in-class products that can easily be integrated with existing systems.



Configurable: The CL Platform approach allows you to configure the solution as per your unique business needs.

LOAN TYPES

- Consumer Loans
- Online Loans
- Small Business Loans
- Commercial Real Estate
- Commercial Loans
- Marketplace Lending
- Equipment Leasing

INDUSTRIES

- Alternative Finance
- Leasing
- Banks

BENEFITS

- **Agile Operations:** Quickly getting to market with new products or updates to existing
- **Lower Operating Costs:** We lower operating costs through streamlined operations across all customer interactions
- **Great Customer Experience:** Deliver a great omni-channel customer experience for borrowers and staff
- **Mitigate Risk:** Mitigates operational and regulatory risks with a responsive and configurable approach
- **Power of the Salesforce Cloud:** Secure, scalable cloud platform that enables you to get quickly to market and supports long term growth
- **Single System of Record:** Consistent, accurate, and up-to-date customer data from a single authoritative source
- **360 Degree Customer View:** Insight into your customer relationships
- **End-to-end Solution:** Origination, Underwriting, Servicing and Collections for Lending, Leasing and Marketplaces

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Cloud Lending Solutions® is a lending platform for financial institutions looking to create the ultimate borrower experience. Through our integrated front-to-end lending platform, lenders can simplify their entire lending experience, accelerate loan processing and revenues, and reduce operational inefficiencies through automation & configurations. With solutions for Commercial Loans, SMB Lending, Construction Loans, Secured & Unsecured Consumer Loans, and Equipment Leasing, our platform supports the next generation of products and services aimed at providing true product differentiation. Built on the Salesforce Force.com platform, the world's #1 CRM, Cloud Lending Solutions has over 90 clients globally with offices in San Mateo, London, Sydney, and Bangalore.

