



AUTOMATIC BANKING SOLUTION

Transforming Banking through Precision Automation



Streamline Operations

Enhance Decision Making

Elevate Customer Experience

Power of Intelligent Automation

COMPANY PROFILE

FinRule Company Profile

With a solid track record in the financial technology sector, FinRule stands as a reliable partner for financial institutions worldwide. Our extensive experience showcases our stability and expertise, making us a trusted choice in the industry.

Client Base

We serve a diverse range of clients, from local banks to global financial institutions, demonstrating our ability to meet the unique needs of various organizations.

In-house Development

All our solutions are developed in-house, ensuring top-notch support, customization, and control over product quality.

Innovation

Innovation drives us forward. We regularly update our software and introduce new solutions, keeping our clients ahead of industry trends.

Client Feedback

We actively gather and respond to client feedback, continuously refining our offerings to meet evolving needs.

Demonstrations

We offer live demos and hands-on trials, allowing potential clients to experience our solutions firsthand before making decisions.

Scalability

Our solutions are designed to scale with your institution's growth, capable of handling various stages of the loan lifecycle.

Integration

FinRule's software integrates seamlessly with existing systems and external data sources, ensuring smooth operations with minimal disruption.

Implementation

Implementation is conducted through a robust agile approach with the team of combined banking and IT experience.

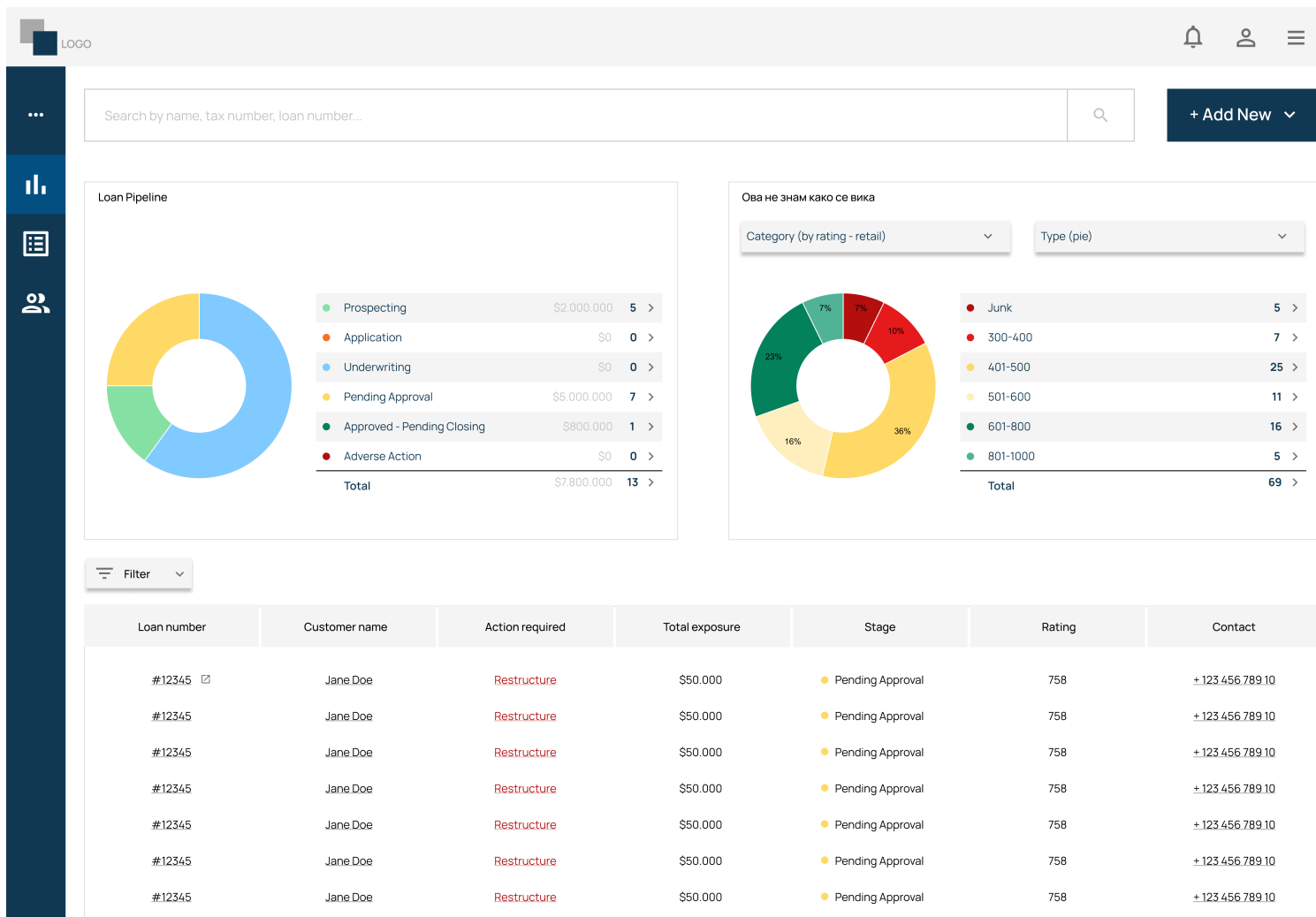


FinRule is more than a software provider—we are a partner in your success, committed to innovation, client satisfaction, and delivering solutions that enhance your operations

INDUSTRY CHALLENGES

- Cold calls and personal spreadsheets.
 - In-branch meetings for loan applications.
 - Request and track financial documents via mail, email, or in-person.
 - Use personal contacts for insights and potential upsells.
 - Manually enter borrower data and develop term sheets.
 - Manually spread financials and assign risk ratings.
 - Manually compile credit memos and distribute printed copies.
 - Gather feedback and signatures manually.
 - Write and track commitment letters manually.
 - Structure loan agreements manually or through third parties.
 - Collect documents manually, often requiring repeated follow-ups.
 - Collect in-person signatures and track document collection.
 - Request yearly financials and assess loans manually.

THE SOLUTION



THE PRODUCT

FinRule is designed to streamline and secure financial institution processes with the following key features:

Workflow Management

Customizable workflows align with different stages of loan origination, review, and management, ensuring efficient operations.

Document Management

Securely store and easily retrieve essential documents with **FinRule's** robust document management system.

User Access

Maintain data security and integrity with controlled, tracked access for all employees, allowing only authorized personnel to access sensitive information.

Ease of Use

FinRule's intuitive interface and flexible reporting tools simplify user experience, making it easy to generate and customize reports.

Compatibility

FinRule integrates seamlessly with existing systems and external databases, ensuring smooth operations without disruptions.

LOGO

-
-
-
-

< Back to Loans

Jane Doe

#Loan1234

✓ Prospecting

✓ Application

Underwriting

Decision

Closing

Closed

Request Amount

100.000\$

Current Stage

Underwriting

Loan Officer Johnnatan Doe	Proposed Product Commercial	Start Date 01/02/2025
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Project Closing

01/03/2028

Payment Type

Fixed Payment

Interest Rate

5%

Payment Amount

5.000 \$

Loan Term

48

Interest Rate Variable

No

Risk Rating

-

Amortised over

96

LTV

50%

Workflow Status

Approval

Name

Loan Request #1234

Current Phase

Underwriting

Approval - Credit Analyst

Credit Analyst - Assignee
Jane Doe

Approved

Approval - Loan Officer

Approval - Loan Comitee

Loan Roles

Primary Borrower

Name

Company Name

Phone

(123) 123-12345

Credit Score

AA

Email

hello@companyname.com

Co-Borrower

Connected Party(ies)

Documentation

Tasks

Verify Loan Details

Assignee

Johnnatan Doe

Due Date

01/02/2025

Note

Complete

Waive

Verify Collateral

Verify Financial Data

Mark Ready for Approval

Approval by Credit Analyst

Approval by Loan Officer

Approval by Loan Comitee

Document Preparation

Close Loan

KEY BENEFITS AND FEATURES

The screenshot displays the FinRule application interface. The top navigation bar includes a logo, a search bar, and icons for notifications, user profile, and a menu. The main content area is divided into two sections. The left section shows a customer profile for 'Jane Doe' with fields for Name, Industry Code, Customer Number, Tax ID, Credit Score, State of Formation, Organization type, Number of Employees, Year Founded, Date Current Management Established, Contact information, and Address. The right section shows a table of loan data with columns for Loan number, Customer name, Action required, Total exposure, Stage, Rating, and Contact. The table lists 15 loans, all with a 'Restructure' action required and a 'Pending Approval' stage.

Customer Profile:

- Name: Jane Doe
- Industry Code: 123456
- Customer Number: 123456789
- Tax ID: 12-12345
- Credit Score: AA
- State of Formation: State
- Organization type: C corporation
- Number of Employees: 123
- Year Founded: 2000
- Date Current Management Established: 2020
- Contact: James Doe
- Email: hello@companyname.com
- Phone: (123) 123-12345
- Fax: (123) 123-12345
- Website: www.comapnyname.com
- Address: 123 Street, 456 Street, City

Loan Portfolio Table:

Loan number	Customer name	Action required	Total exposure	Stage	Rating	Contact
#12345 12	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345 12	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
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#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10
#12345	Jane Doe	Restructure	\$50,000	Pending Approval	758	+123 456 789 10

Unified Customer Insights

Access all customer data on one screen to identify new opportunities and improve engagement.

24/7 Online Loan Application

Offer always-available online loan applications with automated data retrieval for a streamlined process.

Integrated Data Partners

Enhance assessments with additional qualifications from integrated data partners.

Streamlined Application Process

Reduce bottlenecks with an optimized, efficient application process.

Automated Notifications & Underwriting

Speed up underwriting with automated notifications and task management.

Advanced Financial Analysis

Automatically spread financial data and generate risk ratings with custom metrics.

Improved Accuracy & Consistency

Enhance accuracy and consistency in financial assessments through automation.

Dynamic Pricing & Memos

Auto-generate pricing and credit memos, offering multiple scenarios for better decisions.

Simplified Approval Process

Streamline approvals with consistent, high-quality memos.

Automated Reminders & Tracking

Track opportunities and renewals effectively with real-time data and automated reminders.

KEY BENEFITS AND FEATURES CONTD.

LOGO

Back to Loans

Jane Doe

#Loan1234

Actions

✓ Prospecting

✓ Application

✓ Underwriting

✓ Decision

Closing

Closed

Request Amount

100.000\$

Current Stage

Closing

Loan Officer

Johnattan Doe

Proposed Product

Commercial

Start Date

01/02/2025

Edit Loan Details

Project Closing

01/03/2028

Payment Amount

5.000 \$

Risk Rating

-

Payment Type

Fixed Payment

Loan Term

48

Amortised over

96

Interest Rate

5%

Interest Rate Variable

No

LTV

50%

Workflow Status

Approval

Open Task Manager

Name

Loan Request #1234

Current Phase

Approval

Approval - Credit Analyst

Approval - Loan Officer

Approval - Loan Comitee

Loan Roles

Edit Loan Roles

Primary Borrower

Co-Borrower

Connected Party(ies)

Documentation

Return

Approve

Tasks

Verify Loan Details

Verify Collateral

Verify Financial Data

Mark Ready for Approval

Approval by Credit Analyst

Approval by Loan Officer

Approval by Loan Comitee

Document Preparation

Close Loan

Assignee

Johnattan Doe

Due Date

01/02/2025

Note

Complete

Waive

Secure Document Management

Borrowers can upload documents securely via an online portal.

Faster Data Processing

Use the Electronic Tax Return Reader (ETRR) to input data directly and accurately.

Digital Approvals

Share memos and obtain approvals online for a standardized, time-saving process.

Automated Commitment Letters

Simplify by automatically generating and populating commitment letters.

Legal Document Automation

Electronically populate legal documents with required disclosures.

Efficient Document Tracking

Automate email requests and notifications to streamline document submissions and tracking.

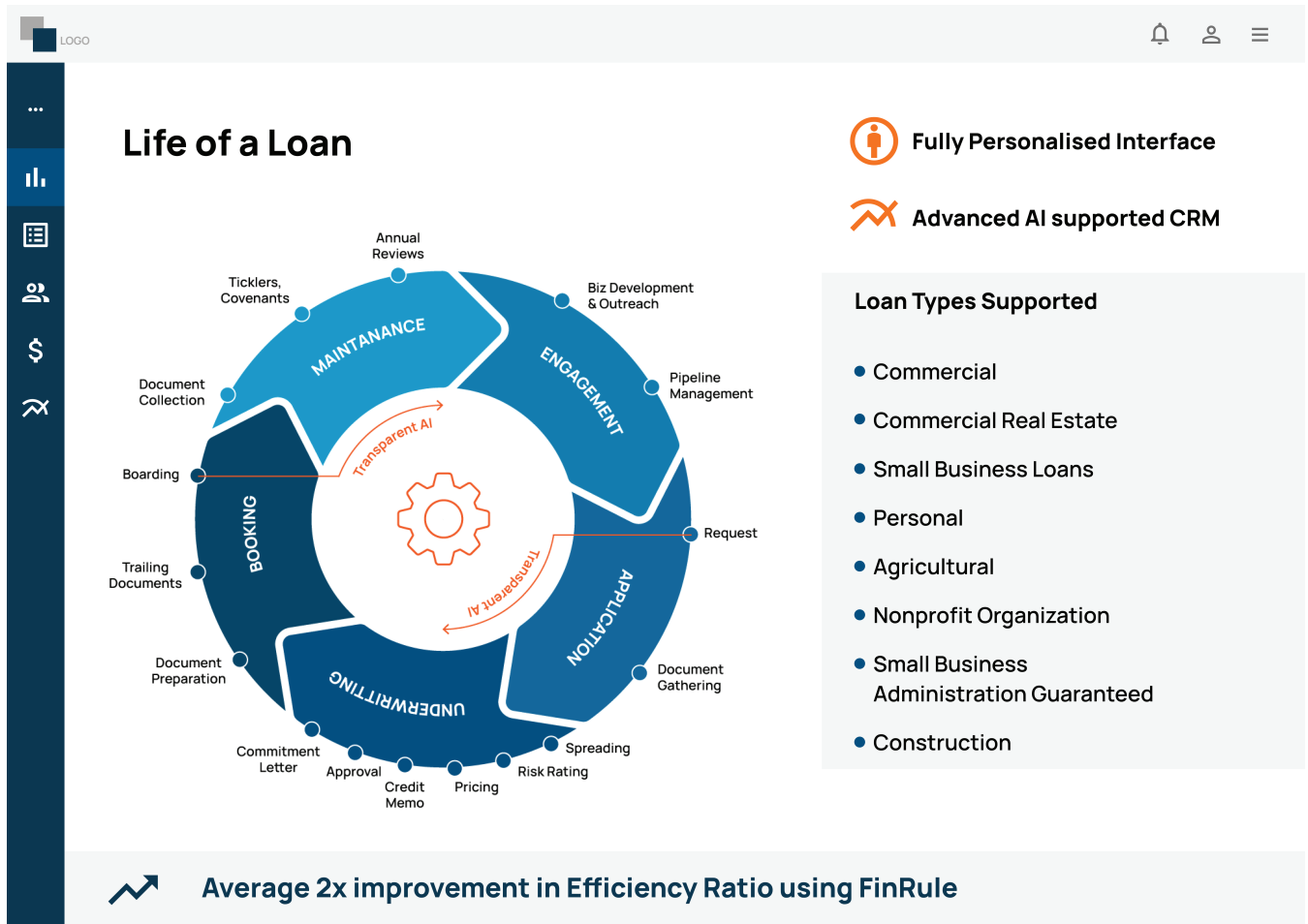
Digital Signatures

Capture e-signatures and track documents online, reducing administrative tasks.

Compliance & Annual Reviews

Automatically generate annual reviews and ensure compliance with minimal manual effort

SUMMARY



FinRule is a comprehensive automated banking solution designed to streamline the loan lifecycle. It offers unified customer insights, 24/7 online loan applications, and seamless data integration to enhance decision-making.

The software automates financial analysis, risk rating, and document management, improving accuracy and reducing administrative workload.

With advanced features like dynamic pricing, digital approvals, and compliance tracking, FinRule ensures efficiency, consistency, and security across all stages of loan origination and management.

BENEFITS

Efficiency: Reduce manual data entry and document tracking.

Accuracy: Improved data accuracy and consistency.

Speed: Faster loan processing and decision-making.

Customer Satisfaction: Enhanced convenience and service quality.

Compliance: Better tracking of compliance and regulatory requirements.



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