

# CL Portal™

## Engaging Borrower Experience for Commercial and Consumer Loans

### Business Problem

Improving Customer Experience is one of the top objectives of Financial Institutions. Driven by online lenders, banks and AltFis are looking to providing a differentiated digital experience but are constrained by existing legacy and “one size fits all” software. Problems include disconnected front and back-office operations resulting in long, costly originations and dissatisfied customers. Current approaches also prevent bringing new, engaging products market such as a cost-effective small business loan product. The net result is stagnant growth and a disconnect with a new generation of borrowers.

### Benefits

- Differentiate yourself from the competition by providing a unique, personalized borrower experience
- Increase customer satisfaction by reducing the amount of manual entry required from borrowers, leveraging third-party data to complete the borrower profile, and ultimately evaluating, approving, and funding the loan more quickly
- Offer a comprehensive array of online products and attract a new generations of customers through a personalized experience

## 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 product workflows and document management to create a personalized and unique experience for loans ranging from fully automated consumer loans to multi-entity, collaborative commercial loans. CL Portal supports multiple portal types based upon loan type. Included is a Consumer Loan Application Portal, Small Business Loan Application portal, Commercial Loan Origination Portal, and an Investor Portal for marketplace platforms.

### Consumer Loan Application Portal

Provide a multi-channel personalized and differentiated borrowing experience for each of your consumer loan products. Configurable workflows allow you to manage the complete consumer loan application to your specifications including acknowledgments, credit, document delivery, offer and acceptance.

### Small Business Loan Application Portal

Facilitate a cost-effective, online small business loan origination process leveraging automated scoring criteria and third-party data. The Small Business Loan Portal is a complete solution designed with small business loans in mind with an integrated borrower and back office lending workflows, 3rd party data collection, and document collection and review from CL Originate.

### Commercial Loan Origination Portal

Designed for solving the complexity of commercial loans, The Commercial Loan Origination Portal is centered around a virtual workspace for borrowers to access and manage their loan information. This includes access to loan status, documents delivered by the financial institution, and the ability to view/upload document requirements.

### Investor Portal

For financial institutions extending investment opportunities to their customers by making portions of loans available for investment. CL Portal enables investors to view investment opportunities, bid on applicable loans and manage existing investments.



### Benefits

- Provides a self-service option to borrowers to originate loans with low overhead
- Build a marketplace and facilitate marketplace investment
- Enable lenders and borrowers to actively engage, communicate and collaborate throughout the loan origination process



## Features

### **Borrower Experience**

100% control over the borrower experience

### **Configurable Branding**

Configurable branding via stylesheet

### **Configurable Application Flow**

Configure Screen-by screen application flow by lending product

### **Borrower Document Requirements**

Display document requirements by product, borrower entity and collateral type

### **Document Management**

Manage document upload, review and delivery

### **Self-registration**

Allow for borrowers self register or use CRM to preregister

### **Borrower Account Management**

Management of contact information and loan approval status

### **Disclosures**

Configurable disclosures and acknowledgments delivery and verification

### **Portal Offer**

Present offers from scorecards and rate cards

## Cloud Lending Platform

CL Portal™

CL Originate™

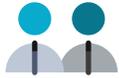
CL Loan™

CL Lease™

CL Marketplace™

CL Collections™

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.



Great Customer  
Experience



Agile  
Operations



Lower Operating  
Costs



Mitigate  
Risk



Power of the  
Salesforce Cloud

Q2 is a secure, cloud-based digital banking solutions company headquartered in Austin, Texas. Our digital banking solutions for deposits, money movement, lending, leasing, security and fraud enable financial institutions to deliver a better financial experience to their account holders.

For more information on Cloud Lending, go to [cloudlendinginc.com](http://cloudlendinginc.com)

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