

## PRODUCT OVERVIEW

# Achieve agile origination and understanding for what's next in Asset Finance



Q2

## Q2 Origination for Asset Finance

Modern Asset Finance requires a flexible, digital first platform for origination and underwriting. This is critical to ensure you can manage your supply chain, price, quote and close at the pace of your business. One size doesn't fit all. The right Origination solution must take into account the complexities of your products, your processes...and most important...be responsive to how your customers want to buy from you.

### Who We Serve:

- Manufacturers
- Dealers
- Distributors
- Value added Resellers

### Types of Financing Supported:

- Secured Loans
- Un-Secured Loans
- Self-Financed Leases
- Externally Financed Leases

Q2 Origination is a customer-centric, digital-first origination and underwriting platform designed to meet the needs of asset finance companies globally. From the submission of the application to disbursements, Q2 Origination manages the entire origination and underwriting process including file management, auto-decisioning, parties management, equipment quotes, and pricing. Q2 Origination is a highly configurable, cloud-based solution that enables you to get to market quickly and win more business.

### **Branded Portal**

Provide a world-class digital experience to your borrowers. Our responsive portal works seamlessly across mobile, tablet, and desktop. The portal can be fully branded and configured to deliver the experience you want.

### **Integrated**

Leverage our library of pre-built integrations or build your own. Q2 Origination can communicate with your current and future 3rd party data providers to enable automated KYC/KYB, credit checks, account validation, document validation and more.

### **Automated**

Q2 Origination Workflows and Scorecards enable you to automate the application and underwriting process in a way that fits your business. Want to set up zero touch origination? We can do that. Not there yet and need to orchestrate your back-office process? No problem.

### **Document Management**

Manage applicant documents assigned by collateral, entity or product type through changing requirements and participants. Generate proposals, closing documents and track signatures.

### **Funding**

Easily manage and add funding sources with tailored credit, document and approval requirements.

## **Benefits**

- Structure program pricing by channel or direct and broker sources
- Dramatically reduce underwriting times via configurable automation, document management and workflows
- Empower Sales Organizations to provide quotes and multiple financing plans
- Easily configurable at the product level to set up unique pricing, funding, credit, approvals, accounting, financing, and other parameters
- Improve margins by lowering technical, operating, and servicing costs
- Grow top-line revenue by getting to market fast with new leasing products and funding approaches



## Features

### Equipment Pricing

Determine real-time valuation.

### Lease Pricing

Manage lease terms and cash settlement, capital reduction, calculate residual position, and selectable pricing options

### Loan Pricing

Manage loan terms, calculate interest rates, calculate payment schedules.

### Multi-Currency

Enable operations in multiple countries with financial arrangements in local currencies

### Quick Quotes

Quick generation of pricing quotes

### Record Delivery and Acceptance

Create specific contracts for equipment associated with an application when equipment is delivered and accepted

### Manage Funders

Track submission, approval or rejection to Funder(s) and document signing

For more information go to [www.eu.q2.com/commercial/asset-finance](http://www.eu.q2.com/commercial/asset-finance)