universa LOS - loan origination system

The universa LOS is part of the universa suite of products developed by smartsolution.

universa LOS is a fully integrated and comprehensive loan origination system developed to assist financial institutions in the rapid, accurate analysis, processing and settlement of a selection of credit related applications/products.

What is **universa ?**

It's an integrated suite of core financial processing and management solutions, developed by smartsolution.

universa *core banking* is an integrated enterprise banking system built from the best capabilities of mature banking platforms.

By combining industry best practices with new advances and technologies, we have created the most **comprehensive** browser-based banking system.

key features & benefits of universa LOS

- Ability to manage a wide selection of loan applications, lines of credit (LOC), etc. in parallel
- Significantly reduces application processing time
- Minimized manual entry of credit information
- Rapid, real-time, comprehensive analysis
- Enables the institution to dynamically define, modify and/or test risk related rules and ratios
- Allows the institution to initiate and/or pursue a more aggressive loans portfolio
- Allows users of the LOS to enjoy easy and seamless integration to the universa suite and other third parties
- Quick notification to the financial institution's applicant
- Easy tracking of workflow history
- Advanced performance monitoring and audit trails
- Advanced compliance and regulatory requirements
- Significant flexibility in defining, customizing and adjusting work queues
- Advanced system administrator security and security functionality
- Complete integration with required PDF forms
- Integrated document management of all completed forms
- Convenient digital signature pad integration
- Flexibility in funding through multiple methods
- Ability to review and renew loans

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