

Enhance Your Application Process with an Intuitive Digital Solution Built for Your Team

Baker Hill NextGen® Banker Application

Baker Hill NextGen® Banker Application revolutionizes the loan application process by digitizing and streamlining in-person interactions between financial institution employees and their customers. Designed for commercial, small business, and consumer lending, this tool empowers your team to get loan applications off the street and into underwriting faster — giving you a competitive edge.

Manual loan application processes are riddled with challenges that can drastically hinder efficiency and customer satisfaction. Incomplete applications lead to frustrating delays, leaving clients in the dark about their progress and increasing stress for everyone involved. And rekeying application information not only slows operations but also raises the risk of costly errors. Without a digital solution, financial institutions risk falling behind in a competitive landscape where speed and accuracy are essential.

Key Benefits

- ▶ Empower Teams
- ▶ Simplify Loan Applications
- ▶ Enhance Data Accuracy
- ▶ Improve Compliance

Key Features

- ▶ Digital Application
- ▶ Configurable Prompts
- ▶ Prefilled Data
- ▶ Version Control
- ▶ Comprehensive Security

Digital Applications Simplify Processes

Not every employee at your institution understands the nuances of product fit, collateral requirements, or the data needed to complete every type of loan application you offer. But your borrowers don't know that. Baker Hill NextGen® Banker Application simplifies complex application processes and allows your branch staff and other employees to focus on what they do best — building relationships and providing exceptional service.

Whether managing a small business loan or a large commercial deal, the application ensures that the right products are offered to the right customers at the right time with prompts that are configured to guide the conversation and capture all the necessary information for a complete application. By standardizing procedures and offering visibility into application statuses, Baker Hill NextGen® Banker Application reduces frustration and enhances workflow efficiency, saving up to 30 minutes per application — whether it's a request or a renewal.

Digital Applications Improve the Borrower Experience

Clients today expect knowledgeable, efficient, and transparent service from their financial institution. Baker Hill NextGen® Banker Application drives a strong borrower experience that builds trust. Not only do borrowers get their immediate needs met, but they get visibility into their application status while integrated core data reduces wait times and repeated information requests.

Grow Without Sacrificing Accuracy

Financial institutions aiming for growth often struggle with balancing accuracy and efficiency. Baker Hill NextGen® Banker Application streamlines deal creation with the appropriate opportunities, client records, and collateral linked to the application. By automating these processes, you build deals on reliable data and reduce human error, allowing you to manage higher loan volumes without losing accuracy.

Prefilling applications with existing client and collateral data cuts down on manual data entry and improves data quality. With strong security features that control access by client, opportunity, product, collateral, and application, institutions can grow confidently knowing their data is secure and in compliance.

Drive Digital Evolution and Ensure Compliance

Baker Hill NextGen® Banker Application streamlines current processes and positions your institution for future growth. Digitizing your application process also ensures compliance, delivering the right disclosures at the right time. It also helps create a firewall between the application and underwriting processes, supporting regulatory compliance with the CFPB's 1071 Small Business Lending Rule. Baker Hill NextGen® Banker Application enables you to take a significant step towards a fully paperless loan application process while enhancing operational efficiency, ensuring compliance, and creating a competitive advantage in your market.

As Part of the Baker Hill NextGen® Ecosystem:



Baker Hill NextGen® Banker Application is an add-on that integrates effortlessly, working hand-in-hand with our commercial, small business, and consumer loan origination solutions within the comprehensive Baker Hill NextGen® platform. Data collected during the application process is instantly available for financial analysis and exception tracking, minimizing manual data entry and reducing errors. The streamlined workflow facilitates quicker decision-making and enhances compliance across the board. Baker Hill NextGen® Banker Application is more than just a loan application tool — it's a strategic asset that enhances every aspect of your lending operations.

Baker Hill is in the business of evolving loan origination by combining expertise in technology with expertise in banking. Built on decades of walking alongside banks and credit unions as they provide vital resources to their communities, Baker Hill NextGen® is a configurable, single platform SaaS solution for commercial, small business, consumer loan origination, and risk management that grows along with you as your business needs change. Baker Hill is lending evolved. For more information, visit www.bakerhill.com.