



OneBank: Mortgage Solution

Digitalize your commercial banking to delight customers and engage employees, while elevating bank performance.

Optimize your mortgage offering through one central digital platform

Challenges

The mortgage system is fractured for many banking organizations. The mortgage journey can often display a lack of personalized experiences for the consumer. Systems are difficult to use and there is concern with dense content on CRM and client websites. What's more, customer, product and financial data are not organized for mining and analytics. At the same time, customers are demanding more transparency and a better user experience.

Questions

- Is your bank expanding into the mortgage space and looking to provide a unified customer experience to deepen your relationships?
- Are you getting the most strategic value from mortgage, leveraging customer-data rich financial data, to help drive referrals to other business lines?
- How are you managing the complex process handoffs across realtors, brokers, titles, and appraisers across numerous systems?
- Do you have a need for a centralized document repository to create transparency?
- Have you been looking to improve on your Loan Officer experience and productivity to better provide application process, data insights and actions about borrowers to make better decisions?

Solution

PwC's OneBank Mortgage Solution provides mortgage bankers, loan officers, loan officer assistants, and sales development representatives a deeper understanding of their clients and loan information, with a true client 360, based on action plans, goal tracking, analytics, and tailored insight into the needs of all clients and relationships.

Capabilities of PwC's OneBank Mortgage Solution:

- **Mortgage 360:** Key borrower details and data points, financial account rollups, KYC information, credit score, and customer segmentation
- **Loan Simulator:** Allows bankers to predict affordability based on client financial profile
- **Action Plans:** Set of predefined activities pertaining to each Loan Stage that the banker needs to complete moving across the loan process
- **Mortgage Cockpit:** Central page of guiding information - daily schedule, tasks, and key performance metrics
- **Advanced Analytics:** Best-in-class dashboards and reports to display key performance metrics
- **Guided Loan Application:** Allows leads to access loan applications via Community page and promotes collaboration with internal bankers
- **Lightning Scheduler:** Streamline event scheduling directly from Salesforce and offer inbound scheduling for leads via Community page

Benefits

PwC's OneBank Mortgage solution offers a central, digital platform that focuses on the balance of innovation and pragmatism to enhance the experience both internally and externally.

- **One location** for key details allows for achieving business goals, realizing consumer expectations, and monitoring regulatory constraints
- Increasing **consumer transparency** gives leads more opportunity to interact, impacting their buying decisions and communications
- **Predefined activities** across loan stages makes it easier and quicker for mortgage bankers to complete the necessary steps of the loan process
- **Goal tracking** offers leads increased insight into the process
- The **Guided Loan Application** creates a more convenient experience for leads while also shortening turnaround time
- One centralized spot for guided information provides verification and tracking of details, resulting in other **cost savings** and a **better consumer experience**



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