



## Refi Analyzer™

Near-Real-Time Analysis of Credit Reports to  
Identify Loan Refinance Opportunities

## BUSINESS VALUE

- Improve Operations
- Save Money
- Make Money

## COMPATIBILITY

- Episys®

Refi Analyzer scans credit reports to identify loans a member has open with other lenders, then automatically estimates interest rates and determines whether that person meets credit union defined criteria for a refinance opportunity.

### IT WORKS LIKE THIS ...

Refi Analyzer offers a number of functions and features that make it an indispensable way to generate business and assist members. For example, it can scan and analyze credit reports on the fly or in a batch process. It tracks and reports refinance offer details and status. Reports are created that list each refi offer based on its current status.

For revolving loans, Refi Analyzer calculates the credit report and refi offer payoffs based on the minimum required payments (using a default term set by the credit union). This gives the member a total interest comparison.

The product offers an easy-to-use Scenario Calculator so multiple loan scenarios, including insurance options and loan discounts, can be calculated and displayed. The calculator can compare up to 10 scenarios simultaneously, including shortening or extending the term, changing the payment frequency, adding loan protection insurance options, or lowering the rate with credit union-defined loan discounts.

Several other features increase ease and value. Refi Analyzer:

- Can be launched any time a credit report is pulled, including during the new member or new loan process
- Can be integrated with Synapsys® Member Relationship Management™, Enhanced Loan Application™, Enhanced Member Application™, and Account Cross Sell Jumpstart™
- Creates an account-level warning code, alerting staff when a refinance offer is created
- Creates an application record within Episys® once an offer is accepted
- SymForm PDF™ for printing offers

### WHAT IT DOES:

- Scans credit reports to identify open loans with other lenders
- Determines whether the member meets credit union defined criteria for a refinance offer
- Provides ongoing analysis or a batch analysis
- Tracks and reports refinance status in Episys
- Provides a powerful Scenario Calculator
- Can be launched when a credit report is pulled and can be integrated to launch within Synapsys and other Symitar® applications

### WHAT IT DOES FOR ME:

- Provides competitive loan cross-sell opportunities that serve both the member and credit union
- Automates and simplifies refinance processes