



'How You Lend Smart' with HYLS

The **High Yield Lending Strategy (HYLS) connector** by LSCI can be incorporated into the decisioning process for a direct, or indirect, application within the Temenos Loan Origination module. Through the HYLS connector, applicants can answer a series of questions which LSCI uses to calculate a HYLS score, to guide lenders in making decisions based on the most comprehensive information.

Key Features

Streamlined Application Process

The integration with HYLS to Temenos' Loan Origination module dramatically reduces the number of questions asked during the loan application process, even eliminating manual questions completely with system rules. The account holder information is readily available and pre-populated into the decision engine to automate the application process with HYLS and Temenos.

HYLS Panel

The HYLS panel provides institutions with a clear view of the HYLS scores associated with each applicant on the application, as well as enables end users to access the HYLS Score Details screen to manually set HYLS Questions and Answers, manually calculate a HYLS score, and/or review a detailed summary of the Positive and Negative factors associated with an applicant's HYLS score.

Risk Assessment

The HYLS Underwriting Guide Calculator helps identify warning signs that might otherwise be overlooked, and surfaces positive factors which lenders can then use to build a loan out further. Temenos provides pre-configured system rules that can be activated to set criteria for the calculator so the financial institution can determine the level of risk associated with the applicant.

Automated Processes

The combined power of the Temenos Loan Origination decision engine and HYLS' Underwriting Guide provides instant feedback on loans, allowing lenders to build more loans with confidence. This automated guide captures a more in-depth snapshot of the financial institutions relationship, which is not shown in the traditional credit score. Temenos provides the capability to determine which rules the financial institution wants to put in place, and these can be changed in order to create an easy process for the system administrator.

Benefits

Additional Decisioning Tools

With the HYLS connector, identify high-risk applicants early in the origination process, decreasing the number of incoming loans that will later be charged off, or where the applicants file for bankruptcy, effectively reducing the costs associated with those losses.

LSCI Embedded Expertise

Temenos and LSCI have partnered to combine HYLS' decisioning methodology into the Temenos technology. The result being embedded expertise to decision on loans following the HYLS model.

More Information

System Requirements

Version 16 or higher must be installed, as well as the usage connector being active, in order to use the HYLS connector.

Provider Highlight

Lending Solutions Consulting, Inc. (LSCI) is the industry leader in providing training and consulting services to credit unions across North America. Founder Rex Johnson and our team of experts have trained over 30,000 credit union employees through



our University of Lending schools, on-site consulting, and webinars.

For more information about the HYLS connector, contact your Account Executive or contact LSCI at 1-877-915-7675.

