

wipro gallagher



# NetOxygen

Loan Origination Solution

Fueling the future lender

## NetOxygen: Fueling the future lender

To meet a borrower's demand for greater convenience, self-service, and simplicity, today's lender must shift from a transaction-centric approach to a customer-centric one, while continuing to pursue strategic growth objectives that drive competitive advantage. To address this shift, lenders require an intelligent loan origination platform that can streamline operations while enabling engagement and innovation.

Built by lending and technology experts with more than 35 years of experience, Wipro Gallagher Solutions' (WGS) NetOxygen Loan Origination System (LOS) is not just a system of record, but a system of engagement and growth. With the use of NetOxygen, overcoming the complexities of the traditional lending model is within reach. While NetOxygen delivers the entire core lending functionality that is required by today's standards, its flexible architecture and configurability allows you to pursue emerging trends, enter new markets, and fuel your future operation.

**The NetOxygen LOS provides automation, smart configuration, and access to emerging digital tools that can differentiate you with customers and position you for next-generation lending.**

- Supports multiple channels including retail, wholesale, correspondent, consumer non-real estate, and consumer direct
- Automates compliance and quality management
- Enables customer-driven workflows
- Drives innovation through digital extensions, third-party integrations, and web application programming interfaces (APIs)

- Offers complete lifecycle coverage, including product and pricing engine (PPE), workflow, fee engine, and native imaging
- Provides the user an easy way to view what to work on next and what is coming up with optimized loan productivity dashboards.

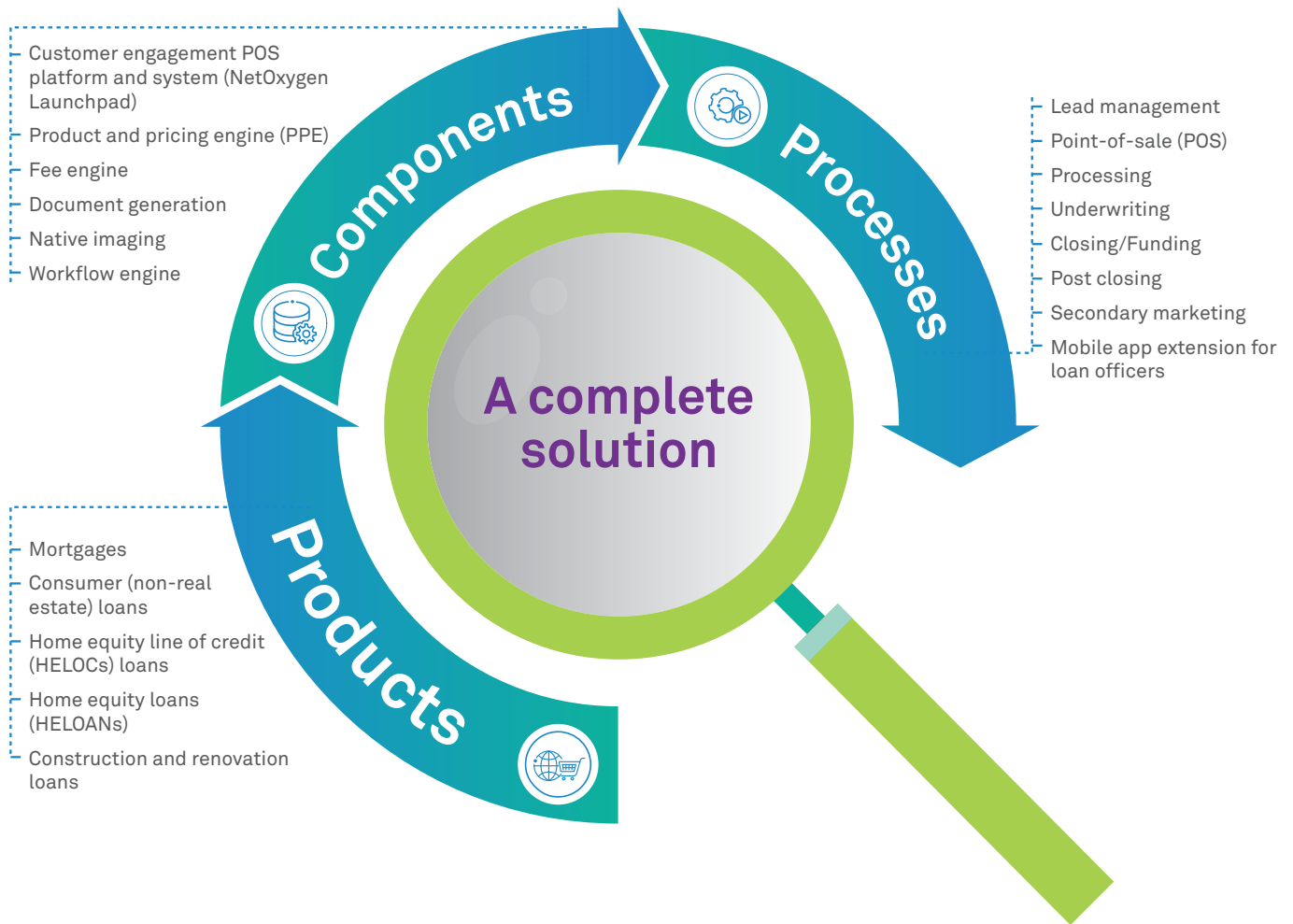
## Experience NetOxygen LOS

The NetOxygen LOS is an award-winning, web-based platform that drives profitability and customer-centric lending anytime, anywhere. NetOxygen's core features enable lenders to streamline end-to-end processes, increase efficiencies, elevate manufacturing quality, and improve the borrower experience.

Beyond its core capabilities, NetOxygen supports expansion into multiple channels, drives engagement through digital extensions, and allows lenders to meet innovation agendas through tailored workflows, third-party integrations, and web-based APIs.



Let's explore how NetOxygen can fuel you to :  
Reach>Engage>Innovate



NetOxygen offers robust product support and end-to-end loan lifecycle coverage and all the key components required to streamline lending.





## Core benefits

- **Increases efficiencies**

Say goodbye to duplicate data entry. NetOxygen auto-populates key forms to eliminate redundancies, validate data, and accelerate turnaround times.

- **Automates processes**

NetOxygen automates quality management and origination workflows to shorten processing time and reduce cost-per-loan.

- **Eliminates manual tasks**

Clear the clutter off your desk and drive a digital experience using e-Signatures and e-Disclosures enabled within NetOxygen.

- **Safeguards compliance**

Gain peace-of-mind and minimize costly risks. NetOxygen addresses key mortgage industry compliance changes and incorporates the latest security measures.

## Reach

Growth and expansion are top priorities for most lenders. NetOxygen facilitates multi-channel lending, eliminating the need for disparate systems and promotes cross-sell opportunities.

## Channels

- Retail
- Wholesale

- Correspondent
- Consumer non-real estate
- Consumer direct

## Engage

Streamlined communication and digital engagement have become increasingly important to all participants in the mortgage lending process.

Using NetOxygen extensions, lenders can leverage emerging digital tools to increase productivity and improve engagement with borrowers, loan officers, brokers, and correspondents.

## Innovate

### Ready-to-go ecosystem

When you have all the tools you need in one place, you can deliver a frictionless lending experience. NetOxygen seamlessly integrates with mission-critical services such as credit, fraud, appraisal, flood, e-Verifications, automated underwriting, and mortgage insurance. NetOxygen supports Fannie Mae's Day 1 Certainty™ giving lenders increased process efficiency.

### NetOxygen web-based APIs

Make your lending operation more productive and exciting and showcase your unique lending approach. Quickly build interfaces, engage new service providers, and integrate emerging fintech solutions with NetOxygen's APIs.





## NetOxygen Launchpad

NetOxygen Launchpad is an online portal that promotes collaborative loan data collection, starting from application intake. Using NetOxygen Launchpad, borrowers become actively engaged in the origination process and lenders achieve significant productivity gains. WGS provides optimized portals for both borrowers and loan originators to ensure each party is fully engaged throughout the entire loan process.

### NetOxygen Launchpad enables borrowers to:

- Complete the entire Uniform Residential Loan Application (URLA) online with minimal data entry
- Compare products and rates
- Auto-populate credit, asset, income, and employment information

- Monitor the progress of the loan
- Upload documents, e-Sign disclosures, and provide clarifications
- Chatbots, “just-in-time” messaging, and text alerts are available throughout the loan lifecycle

### NetOxygen Launchpad enables loan originators and lenders to:

- Improve borrower engagement and pull-through ratio
- Expedite application and processing timelines
- Integrate seamlessly with the back office to increase productivity
- Check status and details about each loan

## NetOxygen Business Suite

WGS NetOxygen Business Suite streamlines communication between the lender and its wholesale and correspondent partners to drive fast and accurate business loan transactions.

### Key features

- Enables private label branding
- Provides pipeline view, status, and dynamic pricing information for sellers
- Simplifies and expedites rate locks and automated lock confirmations
- Validates product eligibility and accelerates registration, pricing, and loan scenarios
- Enables partner access to critical interfaces
- Expedites file intake/acceptance with imaging integration
- Provides real-time stipulation management and image upload

## NetOxygen SaaS

NetOxygen SaaS brings the power of an enterprise class loan origination solution “on demand” to lenders in growth mode, who are focused on doing what they do best—originating and closing loans. It helps lenders to reduce origination costs and boost production efficiency through automation, while enabling quicker deployment and scalability.

### Key features:

- Ability to originate all products available on NetOxygen LOS
- Configurable task-based workflow for loan assignment via automation triggers
- Compliant with all federal regulations
- Integrated digital platforms for borrowers and loan officers
- Streamlined on-boarding process to facilitate quick go live

- Self-service tools that allow ultimate flexibility and maintenance using lender staff
- “Pay as you grow” approach to pricing that offers unlimited scalability and reliability
- Hosted via MS Azure, which includes world-class security hardening, disaster recovery, and scalability

## NetOxygen: Return on experience

### Borrower return

- Facilitates faster closing times
- Enhances customer service
- Prompts status updates and actions
- Minimizes manual paperwork
- Provides a seamless digital experience
- Fosters lender trust through instant communication

### Back office staff return

- Reduces admin work
- Accelerates turnaround times via automation
- Eliminates processing defects
- Improves lead conversions
- Increases productivity
- Maximizes efficiency with intuitive workflow

### Executive leadership return

- Reduces cost-per-loan
- Minimizes investor buybacks
- Improves competitive position
- Enables customer-centric innovation
- Attracts customers and talent
- Enables deployment of strategic vision





## Are you ready to fuel your lending operation?

Contact WGS today to request a demo. visit. [www.wipro.com/gallagher/](http://www.wipro.com/gallagher/) tel. 615.221.7312

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## Wipro Gallagher Solutions is fueling the future lender

Wipro Gallagher Solutions' NetOxygen is fueling the future lender with its truly digital loan origination solution. NetOxygen provides an unparalleled borrower and colleague experience via a work-flow driven, multi-asset, multi-channel, flexible, best-in-class integrated POS and LOS. NetOxygen caters to provide retail, wholesale, correspondent, and consumer lenders with a powerful origination

platform that drives profitable lending anytime, anywhere. NetOxygen LOS is also delivered in an easy to adopt, fast, scalable, "Pay as you grow", SaaS model. With NetOxygen SaaS, Wipro Gallagher Solutions will manage the technology and lenders can focus exclusively on what they do best, closing loans.



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