



Terafina Omnichannel Sales Platform

Integrated with NCR Digital Banking

Terafina's omnichannel sales platform (OSP) is a multichannel product suite offering the broadest spectrum of products, including consumer deposits and lending, real estate, small business deposits and lending and commercial deposits—across digital, branch and call center channels. Integrated with NCR Digital Banking, it delivers a unified digital onboarding and sales experience for mid- to large-sized banks and credit unions—all on a single platform.

Benefits

- Remove friction from the user experience
- Lower acquisition costs
- Increase conversion rates
- Secure and close loans quicker
- Onboard deeper, cross-product relationships
- Attract and retain small business and commercial relationships
- Consolidate disparate front-end sales systems
- Enjoy rapid speed to market
- Take advantage of a flexible UI enabling multi-brand support (i.e., digital only brands)

Terafina's OSP offers the following products:

Consumer Deposits

Enable easy account opening in minutes—from standard checking and savings to individual retirement accounts, health savings accounts, education savings accounts and many more. Plus, offer additional relevant and complementary products with the solution's cross-sell capabilities.

Consumer Loans & Cards

Offer consumer loans, including personal loans such as vehicle and student loans. Includes options for personal lines of credit, rewards and advantage credit cards.



Real Estate

Provide comprehensive real estate products comprised of first and second mortgages as well as home equity lines of credit and refinances. Prebuilt mortgage loan origination system integrations like Ellie Mae Encompass allow financial institutions to provide seamless experiences and drive faster processing times. And rest assured knowing the entire customer journey is compliant, with important disclosures integrated into the solution.

Small Business Deposits

Equip small business owners with a seamless account opening experience. Allow them to open a small business checking or credit card account with ease. This offering supports sole proprietorships, single- and dual-member LLCs, limited partnerships and unincorporated organizations.

Small Business Lending

Deliver differentiated value in small business lending by using multiple channels to drive sales productivity and enhance the customer experience. This feature provides a unique opportunity, especially during economic uncertainty, to help small businesses get the resources they need. This offering supports sole proprietorships, single- and dual-member LLCs, limited partnerships and unincorporated organizations.

Commercial Deposits

Drive efficiency and reduce the friction of onboarding intricate commercial relationships. Complex applicant entity structures (involving many applicants with varying roles across multiple product relationships) can be opened simultaneously. Terafina optimizes applicant engagement through physical channels and a comprehensive digital collaboration portal to significantly reduce onboarding times and the back-office support needed to open accounts.

Terafina's omnichannel sales platform offers a comprehensive suite of products serving the consumer, small business and commercial needs of financial institutions—all through a single, integrated platform. To schedule a live demo or to learn more about the many features of Terafina's OSP, please contact your relationship manager.

Why NCR?

NCR is a leading global technology company that brings unexpected value to every interaction between customers and businesses. #1 globally in ATM software and powering 5 of the 10 highest-rated banking apps, our digital-first solutions run the entire bank, enabling secure, meaningful, "always on" experiences for FIs and their customers.

NCR is headquartered in Atlanta, Georgia, with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries

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