

Say Goodbye to the ‘Swivel Chair’ with Modern, Digital Securities-Based Lending Origination Technology

Grow your Securities-Based Lending Business, Maximize Productivity, and Improve Customer Satisfaction with Supernova Technology’s Platform



Say Goodbye to the ‘Swivel Chair’ and Low Adoption of Home Grown SBL Origination Platforms

‘The swivel chair’ is a term derived from the practice of manual workarounds where employees turn from one system to enter data and then turn around and enter the same data into another system. With the swivel chair, institutions need to make up for their lack of automation with staffing, leading to FTE-heavy processes that are difficult to scale and cause long cycle times, bottlenecks, errors, and customer dissatisfaction.

Securities-based lending origination too often falls into the ‘swivel chair’ with labor-intensive processes full of cumbersome, repetitive work involving overlapping systems. However, the lending process does not have to be overcomplicated and dissatisfying for all. Supernova Technology’s industry-leading SBL platform eliminates the back and forth of the ‘swivel chair’ with state-of-the-art software that unifies processes into a single interface that uses automation to integrate and centralize data. By adopting Supernova’s technology, you will have the digital solution you need to streamline your origination process to reach and surpass your SBL goals.

The need for a well-designed, digital SBL origination platform is critical if your institution wants to:

- Scale your SBL business – *Supernova’s customers achieve remarkable results*
- Improve customer satisfaction – *with speed to liquidity and an easy-to-use loan process*
- Streamline and accelerate the lending process – *loans can be decisioned in minutes, not weeks, with full integration*
- Reduce costs and origination expenses – *origination cost savings can be 80% when adopting Supernova’s technology*
- Improve back-office staff’s satisfaction – *with easy-to-use systems and less repetitive tasks*
- Better accommodate compliance – *with centralized reporting and document management*

SUPERNOVA'S SBL TECHNOLOGY HELPS YOUR CUSTOMERS AND IMPROVES THEIR SATISFACTION

Your customers want affordable liquidity options, and SBL is a valuable product for institutions to offer. So why do so many institutions see minimal SBL penetration compared to their investors' eligible AUM? Because advisors know the importance of a good user experience and are reluctant to subject their customers to a manual, time-intensive lending process.

When institutions adopt Supernova's SBL platform, advisors gain the confidence to proactively offer securities-based lines of credit (SBLOC) to more of their customers. Our best-in-class clients achieve SBL penetration rates of eligible AUM as high as 8%. With Supernova's full integration, the game-changer is the time from completed application to accessing a line of credit is reduced to days or even minutes, not weeks. The accelerated speed to liquidity—with cycle times lowered by as much as 90%—is a driver of improved customer satisfaction.



The Benefits of Adopting Supernova Technology's Securities-Based Lending Origination Platform

Plus, Supernova's origination software comes with a liquidity estimator so that advisors can run 'what if' scenarios to evaluate lending options for different collateral accounts and filter out ineligible customers before a proposal is even started. Advisors and clients have full transparency to each step of the lending process with Supernova's technology. Does a thriving SBL business with more loans per advisor, reduced cycle times, and higher customer satisfaction sound appealing to you?

INSTITUTIONS CAN REDEPLOY RESOURCES, SAVE TIME AND MONEY, GROW NEW ASSETS, AND HELP WITH COMPLIANCE

The platform experience of Supernova's solution is transformative because our system was designed specifically for securities-based lending and solves for its nuances in a way homegrown systems or technology modified from other lending products cannot.

With Supernova's solution, more loans can be decisioned per employee per day with greater accuracy. The improvements start with a well-designed digital application that can be pre-

The all-electronic process is fast, efficient, and easy to use, leaving FTE operations resources for truly complex loans and adjustments.

populated and asks for information once with no extraneous questions. Supernova's clients see loan application pull-through rates improve by 30% on average. Then application data and pledged assets are automatically validated, with the majority of loans being decisioned through straight-through processing.

With the origination cost per loan on Supernova's platform \$50 on average, SBLOCs are no longer just for your ultra-high-net-worth (UHNW) customers. Your advisors can offer SBLs to a broader segment of customers and deepen relationships. Plus, firms often see investors with SBLOCs moving over new assets (AUM). According to expert opinions, one additional dollar pledged in a SBLOC can lead to one dollar in new assets being moved over to the originating institution. Does a thriving SBL business that scales, growing AUM, and redeploying staff away from manual work sound like a good return-on-investment (ROI) to you?

Supernova's solution is also a means to improve your compliance systems. With our digital document management and detailed system reports, your operations can manage compliance regulations and examinations more effectively. All parties can view the same information, packaged in one centralized location.

Supernova's technology is state-of-the-art, cloud-based, and API enabled. Our customers save as much as 80% on origination costs when adopting Supernova's platform and sunsetting their antiquated systems.

Supernova's clients achieve remarkable results and impressive ROIs when adopting our solution. You can make the old, cumbersome systems work, but don't your customers and operations teams deserve better? Doesn't your institution need to embrace best-in-class digital solutions to stay competitive? Don't you want a thriving SBL business and growing revenue stream? Don't wait! Email Supernova at info@supernovacompanies.com to schedule a quick demo today.

Figures provided by Supernova are estimates based on historical data and there is no assurance that projected results will be attained.