

# Securities-Based Lending

Powered by Supernova Technology™



## End-to-End Enterprise Software

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Securities-based lending (SBL) is a valuable product for private banks and wealth management firms that want to provide holistic advice to their clients. Institutions, however, often struggle to scale their SBL business because of system limitations and antiquated procedures, fraught with frustrations for all. The result is limited adoption, with private bankers and advisors offering SBL only as an accommodation to high-net-worth clients.

Supernova provides a streamlined, easy-to-use SBL solution that can lead to private bankers and advisors proactively offering SBL more broadly, with confidence. Our platform was designed from the ground up and addresses SBL's unique characteristics in a way home-grown systems, adapted from other lending products, do not. Each stage of the loan process is digital, fast, and efficient and provides full transparency of loan details. Supernova's cloud-based SaaS software integrates real-time data from multiple systems and co-exists in harmony with institutions' enterprise ecosystem. Our state-of-the-art modular architecture and suite of APIs make integration easy.

### When institutions adopt Supernova's technology, they can realize remarkable results\*

- SBL business growth from increased adoption by private bankers, advisors, and clients
- Operational efficiency gains and cost reductions

### Origination

Using Supernova's origination platform means no more manual paperwork and time-consuming back and forth – loans can be approved in minutes, not weeks\*\*. By switching to our state-of-the-art underwriting platform, institutions can decision more loans per day and redeploy staff; cost savings realized can be over 80%\*. Capabilities include:

- Proposal generator for on-demand evaluation of collateral accounts, providing estimated loan terms and pricing
- All-electronic application with e-signature, for increased accuracy and higher customer completion rates
- Semi-automated underwriting for productivity gains and faster processing
- Secure online communication and collaboration between institutions, custodians, advisors, and borrowers for full transparency of key loan details

### Fast and Cost-Efficient Processing



Proposal



Application



Underwriting

### Risk Monitoring and Mitigation

Supernova reduces the effort required to monitor collateral, providing time-sensitive data from various sources all in one platform. Risk officers have powerful tools to stay ahead of events that may impact loan portfolio health. A collaborative messaging workflow allows for returning clients to good standing as swiftly and painlessly as possible. Capabilities include:

- Daily or real-time mark-to-market collateral monitoring and rules-based collateral valuation engine
- Risk ratings based on predictive intelligence
- Stress testing at the book or individual loan level to model potential outcomes based on certain factors and historic market events
- Collateral call management and messaging workflow

### Modern Risk Tools with Transparency



Collateral Monitoring



Collateral Management

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### Servicing

Supernova's platform has role-based portals designed for SBL's servicing needs. Institutions control access by job function to fit their client service model, and all users view the same, accurate information. Portals include:

- Advisor Portal where private bankers and advisors can start new proposals and applications and view loan details, as-well-as send, receive, and view client communications
- Client Portal where clients can view account information and activity, request a draw on a line of credit, make payments or set-up automatic payments, and access loan documents
- Service Bureau Portal is centralized for back-office service teams to process draws, collateral releases, credit line size or pricing changes, and adding or deleting borrowers
- Payment Management System handles monetary support for loan activities, including automated generation of ACH NACHA files, with secure transfers

### One-Stop Platforms for 24 \* 7 Servicing



Advisor Portal



Client Portal



Service Bureau Portal



Payment Management System

### Smart Analytics

Supernova's reporting and analytics portal leverages all of an institution's SBL data to monitor, report, and analyze its SBL business. A picture is worth a thousand words, and we pride ourselves on how we apply visualizations to bring data and insights to life. Functionality includes:

- Smart Reports with drill-down functionality for conducting analysis, with custom configuration features
- System Reports are scheduled and allow different functional groups to review for management and audit purposes
- Executive Reports show visual, high-level summaries of an institutions' SBL business

### Powerful Insights with Ease of Use



Smart Reports



System Reports



Executive Reports

To schedule a quick demo of Supernova's technology and see how streamlined and user-friendly securities-based lending can be, contact us at (312) 470-6280 or [info@supernovacompanies.com](mailto:info@supernovacompanies.com)



Speed



Easy to Use



Transparency



Cost Savings

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

*\*\*Assumes fully integrated solution.*