






# ONE VIKAR

Vikar understands the challenges facing modern banks today.

Vikar is revolutionizing the way banks do business today. We are the only company providing software in which customers, lenders, branch managers, underwriters, KYC, and operation teams collaborate from a common interface across loans, deposits, treasury, and wealth management.



Vikar offers One Vikar, a modern solution with built-in rules and automation supporting today's demands from both bank clients and employees. The One Vikar solution is built with a holistic view of a bank's business and completely integrates into the core banking system so you can expect:

-  Enhanced teamwork
-  Streamlined processes
-  Improved customer and employee experiences
-  Coverage for all business lines: retail, commercial and wealth management
-  Availability in all three service modes: self, joint and full service

> We believe in simplifying complexities and supporting our clients on their journey toward more effective and customer-centric banking operations.

> We provide a single unified experience for both borrowers and bank employees from origination to onboarding and portfolio management.

> Vikar offers straight-through digital processing for account opening, lending, KYC, and financial reviews.

“ Vikar helped us reimagine the customer and team experience. Not only are they providing a complete end-to-end digital solution that directly connects to our core processor, but Vikar also brings best-in-class practices to our team, driving quick decision making and speed of execution ”

**Steven M. Klein**  
Chairman and CEO of Northfield Bank



# ONE VIEW. ONE VENDOR. ONE VIKAR

One Vikar provides **Loan Lifecycle** and **Client Lifecycle** Management solutions that save banks time and money by streamlining onboarding and lifecycle operations; allowing banks to efficiently onboard new clients and loans and grow revenue faster.

- Improved client experience
- Reporting Analytics
- Business Rules Engine
- Client & Employee Portal
- API-Data Aggregation
- Intelligent Workflow
- Removes all manual processes
- 3rd Party Connectors
- Document Management
- Guided Wizard UI/Screens

## One Vikar Features

### Loan Lifecycle Management

Provides a single unified experience for both borrower and bank employees from origination to on-boarding and portfolio management.

- Dynamic Generation of Credit Memo & Term Sheets with Built-in Rich Text Editing
- Handles Complex Relationships with Multi-Facilities including Underwriting
- No Re-keying of Data into the Core and other Third-Party Systems
- Covers all Loan processes: Origination, On-boarding, Loan Servicing, and Portfolio Management
- Handles Complex Borrower and Guarantor Structures
- Covers all simple and complex loan types

### Client Lifecycle Management

Provides a single unified experience from client to front office through compliance and operations for account opening and funding.

- Standardization and Consistent Client KYC Profile Across the Bank
- Covers all Business Lines: Retail, Commercial, Treasury and Wealth Management
- Multi-Channel Account Opening
- Automatic Multi-Criteria Risk Scoring for Every Client
- Eliminates Back-Office Friction for KYC Validation
- Multiple pre-built integrations out-of-the-box



For additional information contact:

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