

Amadeus™

The student loan industry's premier automated underwriting and pricing solution

Music to your ears

New lenders are entering the private student lending market, while those already in it are expanding their offerings. All are facing challenges keeping up with the changing landscape. Expanding beyond traditional Stafford loans has become a necessity in order to succeed in today's competitive student loan market. Fortunately there's Amadeus, the automated underwriting and pricing solution that makes it easy for lenders to manage private student loans.

A powerful, loan decisioning solution used by leading lenders nationwide, Amadeus empowers lenders to make more loans with higher profitability. Lenders can create custom loan products, get those products to market, deploy product changes and run decisions -- all with unparalleled speed, ease and efficiency. Amadeus is robust enough to power any loan channel, whether phone, web or retail, yet user-friendly and simple enough to turn on a dime and stay ahead of any market changes.



Fast, Efficient, Flexible

Amadeus is a web-based technology solution that helps lenders succeed in today's private student loan market.

- **Automated decisioning** enables instant access to eligibility, pricing and underwriting answers
- **Real-time credit access** to leading providers like Equifax, Experian, TransUnion and Credco ensures fast, accurate decisions
- **Pre-loaded credit analysis** that reaches well beyond cursory summary values provides the full range of credit file evaluations, including delinquencies, bankruptcies, and debt-to-income ratios
- **Product development** capabilities supported by complete, detailed credit reports facilitate modeling new solutions for borrowers
- **On-demand pricing** empowers users to create risk-based pricing and develop custom credit scorecards for rating borrowers
- **Underwriting workbench** permits designated users to manage the appeals process, to review application, credit and decision information, and to manage verification requirements

Amadeus empowers lenders to alter pricing and guidelines based on specific channels, such as direct-to-customer (DTC), individual schools and affinity groups; create credit-enhanced pools by institution; and deploy credit policy changes at unparalleled speeds. Plus, with Amadeus, control always stays in the business users' hands, and all policy and process decisions are entirely owned, operated and managed by the organization.

Additionally, lenders can:

- Use an unlimited number of user-created pricing matrices to create custom risk-based products
- Reduce underwriting turnaround times with pre-loaded decisions that ease credit policy management
- Quickly relay information to borrowers via web portals, call centers or other communication channels with instant access to eligibility, pricing and underwriting information

Succeeding in the private student loan market can be easy with Overture.

Now that's music to your ears.

Ready to find out more?

Contact Us

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The logo for Overture Technologies features the word "Overture" in a large, green, serif font, with "Technologies" in a smaller, orange, sans-serif font below it. The text is set against a background of several thin, wavy, light green lines that sweep across the bottom of the logo area.

Overture
Technologies