

## Centier Bank Rolls Out C2 Systems New Customer-Facing Digital Experience

This new module of the C2 Covalent Loan Origination System provides a seamless process from the customer to the back office for real-time decisions.

COLLEYVILLE, TEXAS, USA, May 9, 2023 /EINPresswire.com/ -- C2 Systems, LLC, a leading developer of cloud-delivered, Al-driven loan origination solutions, has recently implemented the newest version of its Customer-Facing Digital Experience at Centier Bank. Support for credit cards has now been expanded to include support for HELOCs, automotive and other titled vehicle loans, home equity term loans,



consumer lines and CD/Savings-secured loans. Accessed from the lender's website, the new Customer Experience Module provides customers an option to apply for a loan or credit card and receive an approval decision, including loan terms, in minutes, without requiring a banker to intervene. Covalent's rules engine takes care of the underwriting decision, related compliance, and the loan terms automatically.



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John Misiora, senior vice president of Centier Bank

In our post-Covid world, more than ever before, there is a need for community and regional financial institutions to offer a wonderful customer-facing digital experience that is on par with, or exceeds, what is offered by the biggest banks in the US. In addition, our younger generation is demanding an online channel to fulfill their needs, with the instant gratification of receiving an answer to their loan or credit card request. C2's new solution levels that playing field.

C2's secure, cloud-based Customer-Facing Digital Experience Module is branded to match the client's

website and is fully responsive from a computer screen down to a handheld device. Features can include government ID document authentication, existing customer confirmation via an interface to the institution's loan servicing system, marketplace pre-qualification, a data entry experience that is unique to the product being applied for, disclosure presentation and download, automated decisions and terms, approval stipulation resolution management, and customer-initiated document e-signing. This extends an already robust feature set in the best-in-class Covalent lending solution for the fastest, most frictionless loan process from application intake through closing and automated booking.

"We have been using C2's customer-facing web app module since last September to automate decisions and line amount approval for our credit card product line. We recently rolled out our new bank website and chose C2 Systems' new digital web app module because it enables us to offer an online option for our other consumer loan products, especially our HELOCs. This provides our customers with the speed and flexibility they demand", said John Misiora, senior vice president of Centier Bank. "This is another significant step towards C2's goal of providing our clients with an exceptional customer-facing self-service solution that enables them to meet their customer's needs and win more business," said Stephen G. Sargent, president and chief executive officer of C2 Systems.

"We are excited to offer this new solution to our clients," said Stephen G. Sargent. "Much of the lending process provided by other software companies continues to be outdated and disconnected and can only support multi-hour, or in some cases, multi-day experiences. Our mission is to enable community and regional banks and credit unions to provide an exceptional customer experience using tools on par or better than those custom developed by the biggest lenders in the industry."

## About C2 Systems

C2 Systems, LLC is a leading developer of cloud-based, automated credit application decision support technology. Clients use C2 Systems solutions to quickly and consistently process consumer, mortgage, small business, and commercial loan applications from point of sale, through underwriting and document preparation, with an integrated hand-off to the financier's loan servicing platform.

For more information about C2 Systems, visit <a href="https://go-c2.com">https://go-c2.com</a>, or <a href="https://linkedin.com/company/c2-systems-usa/">https://linkedin.com/company/c2-systems-usa/</a>

## **About Centier Bank**

Headquartered in Merrillville, Indiana, First Bancshares, Inc. is the parent holding company of Centier Bank. Founded in 1895, Centier Bank is the largest, private, family-owned bank in Indiana. As a family-owned bank, we stand firmly behind our "Not For Sale" commitment, pledging to our associates, clients, and the communities we serve that we will continue to

preserve independent hometown banking in Indiana. Centier has 58 locations and is currently serving in 11 counties with over 900 associates and more than \$6.4 billion in assets.

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