How It Works

More than a bank operating system – meet the most powerful banking solution in cloud technology.

Baker Hill NextGen® is changing the game with our end-to-end, responsive platform created by industry leaders to help you work smarter, make sound business decisions, and drive more profitable relationships. Specifically engineered to adapt to the evolving needs of banks and credit unions, Baker Hill NextGen® is the intelligent choice for those who want to boost productivity, maximize convenience, and lower costs of ownership.

- Informed by experts with the **most** industry experience.
- Built with the **most** flexible technology to allow for robust configuration and integrations.
- Packed with the **most** comprehensive combination of features and functionality in a single platform.

Commercial Lending

Consumer Lending

Small Business Lending

Risk Management

Analytics

CRM

CECL

Microsoft Azure

CORE Integration

LENDING

Consistent workflows and processes to serve the needs of business and consumer lenders while mitigating risk, supporting compliance and improving consistency and efficiency in the origination process.

- Manage, automate, and streamline commercial lending.
- Streamline the small business lending process and manage business credit requests of all sizes with greater speed and consistency.
- Process consumer loans consistently and accurately with a proven solution that conforms to your policies, mitigates credit risk, and ensures compliance.
- Offer competitive loans to auto consumers while maintaining your own standards, workflows, and credit policies.

Meet the needs of today's borrowers and maintain compliance with:

- Online Loan Applications
- Statement Spreading
- Exception Tracking
- Data Integration Web Services
- Compliance Doc Prep

RISK MANAGEMENT

- Manage and automate complex processes across your entire portfolio while maintaining sound credit quality through continuous risk management.
- Combined with our quality data and scores, you save time, mitigate risk, and gain a full view of your loan portfolio with continuous, automated monitoring.
- Develop strategies using the information for origination, pricing, and monitoring experience with portfolio concentration and stress testing.
- Manage risk and enhance processes with current and accurate bureau data, loan, deposit and collateral data, as well as financial statement data, from internal and external systems.
- Easily configured to import data from your core system or from other external systems.

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CECL

To satisfy CECL data requirements—and harness the business potential it provides—you'll need a sophisticated, configurable solution.

Regardless of where you stand today, Baker Hill can help you map out a strategy for your CECL readiness. We'll make sure that:

- Your loan level data is consistent and ready for analysis.
- Your loan pools are segmented accurately.
- You select the most suitable CECL loss methodologies.
- You put to the test—and fine-tune—your processe.
- You have all the essential risk management documentation.

ANALYTICS & MARKETING

- Use the insights gained from analytics to segment customers based on profitability, then target messages to those customers with top-of-mind campaigns that boost sales and retention and help you get the highest ROI out of your relationships.
- Closed-loop marketing automation generates new sources of revenue and profit and allows you to effectively identify and communicate to key target markets.
- Maximize your potential with sophisticated analytics and predictive modeling to strengthen relationships, increase wallet share, and identify the best alternatives for growth based on data – not guesswork.
- Highlight the products and services that generate profitability and enable your organization to capitalize on their performance.
- Optimize the value of big data for profitability insights, strategic planning, board reports, and impactful marketing tactics.

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About Baker Hill

Baker Hill's sophisticated technology solutions enable banks and credit unions to compete aggressively in today's complex lending environment.

LEARN MORE

READ OUR CUSTOMER SUCCESS STORIES

SCHEDULE A CONSULTATION

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