salesforce

Deliver Next-gen Experiences to Customers by Transforming Origination Journeys

In an era of instant gratification, the first interaction defines the relationship. **Salesforce Digital Origination** (*previously called* **Digital Lending**) provides the intelligent framework to turn complex applications into effortless conversations, ensuring your institution is always first to market and first in the customer's mind.

Gratification

Exceeding Modern Expectations

Today's borrowers and businesses don't just compare you to other banks–they compare you to their best digital experiences. Whether they are opening a retail savings account or securing a complex commercial credit line, friction is the primary enemy of conversion. Digital Origination removes these barriers, replacing slow, manual document gathering with automated, transparent, and connected onboarding journeys.

Speed

Speed Without Compromise

Dramatically accelerate your speed-to-market by leveraging a library of out-of-the-box templates and an agile product catalog. By shifting from months of custom coding to a low-code, AI-driven configuration, you can launch new financial products in weeks, responding to market shifts in real-time.

Scalability

Efficiency at Scale

Achieve massive operational scale without increasing headcount. By embedding Agentforce into your core workflows, you automate the routine from document validation to data entry, allowing your teams to focus on high-value advisory work. The result is a lower total cost of ownership, reduced regulatory risk, and a faster path to revenue.

Scale Every Origination on a Single Foundation

Retail Banking Demand Deposit , Saving , Checking Account	Credit Card Revolving Line of Credit	Lending: HELOC, Home Loan, Auto, Student, Personal, Collateral / Asset Backed Loan	B2B Products & Services Treasury Mgmt	Alternate Lending , Specialty Lending

Traditionally, banks have relied on fragmented point solutions - one system for mortgages, another for checking accounts, and a third for commercial treasury services. This fragmentation creates data silos, drives up maintenance costs, and results in a disjointed customer experience.

Managing multiple journeys from **Retail Deposits** and **HELOCs** to **Specialty Lending** and **Treasury Management** on a single foundation is no longer just an IT preference; it is a business imperative. A unified approach allows your institution to
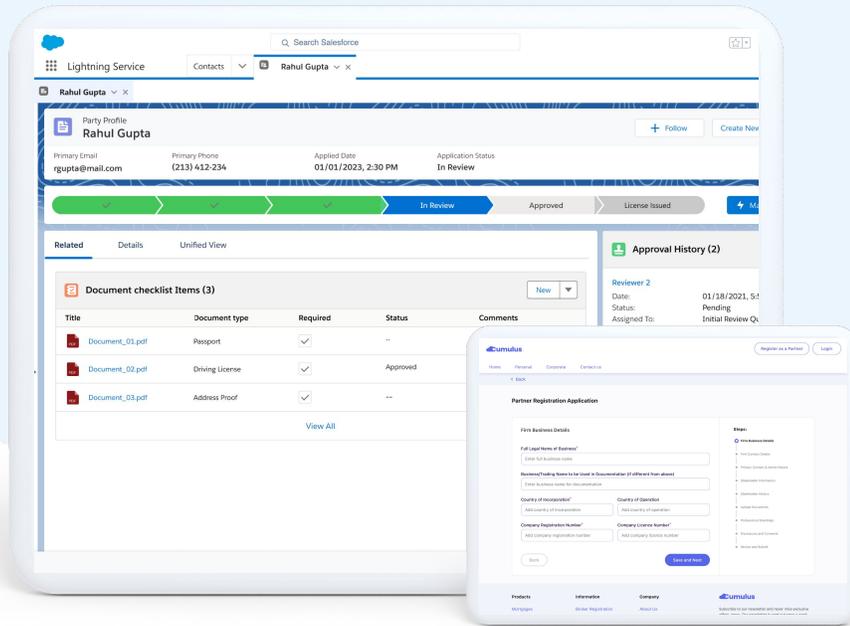
Eliminate Technical Debt
Stop paying for, integrating, and securing dozens of overlapping vendor solutions.

Create a 360-Degree Customer View
Understand a client's total relationship at the moment of application, enabling instant risk assessment.

Standardize Governance
Apply the same rigorous compliance & KYC standards across product lines, ensuring Compliance.

Contact us to learn more about the Transforming Lending Lifecycle.
salesforce.com/digital-lending-software

Why Choose Salesforce Digital Origination?

Pre-built Data Models
Digital Origination specific data model, Pre-configured solutions, Product pricing and Catalog, Underwriting workbench & many more

Customer -Centric Solution
Secure & scalable C360 Solution with features such as Relationships, Action Plans & easy configurability & extensibility

Adheres to Regulatory Compliance
Financial services-specific compliances like PCI DSS, GDPR, ISO & SOC standards, etc.

Lending Sector-Specific AI
Einstein AI streamlines application intake experience, borrower applications review, & more

Process Automation & Excellence
Built-in Business Rules Engine to automate complex decision-making; Service Process Studio to streamline end-to-end processes

Designed to Integrate
Seamless integration with legacy systems; Unification of disparate data sources to ground AI in trusted data

"With Salesforce Digital Lending, we successfully replaced our legacy system in just six months. The new system, along with our customer portal, proves that modern banking development can be fast and affordable."

Christian Wåhlstrand, COO Mortgages, Söderberg & Partners

Söderberg & Partners

30%

Increase in advisor productivity

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Secure AI-Driven Origination Hub

Assisted Application Intake
An experience that enables an agent to go through end-to-end loan origination on behalf of a borrower.

Collateral Management
Support secured loans, by easily declaring, evaluating and tracking collateral ownership and lien checks.

Disclosure and Consent Management
Define and surface all the appropriate information to customers and capture the necessary consents.

Document Generation
Generate and share loan documents with a template designer, and merge fields.

Integration Orchestration
Monitor status of key integrations pertinent to E2E Origination lifecycle. Allow mid-office worker to retry failed integrations.

Lending Data Model
Store secured and unsecured lending data in a purpose-built model in Financial Services Cloud objects.

Loan Product Assistance 🤖
Powered by Agentforce, this capability uses pre-built AI agent templates and the Einstein Trust Layer to securely orchestrate actions–like retrieving product details and analyzing loan amounts–enriched by your CRM and Data Cloud data.

Product Catalog
Streamline your loan offerings with a centralized catalog of reusable product templates, dynamic attributes, and configurable rules for product discovery.

Salesforce Pricing
Simplify pricing and payment calculations through reusable pricing elements to define pricing procedures using an intuitive drag-and-drop user interface.

Signature Capture
Securely capture consent from borrowers by allowing them to sign their application and store signature data in Salesforce.

Underwriter Console
Drive approval processes with an expansive view of all loan applications.

Business Rules Engine
Automate workflows by configuring sophisticated rating procedures with complex lookups and calculations.

Credit Check
Collect and store credit and KYC information in an out-of-the-box data model.

Document Checklist
Create a list of files required from each customer and enable documents to be uploaded with full visibility into tracking and approvals across departments.

Financial Intermediary Center
Simplify broker management including firm and employee onboarding, loan origination, collaboration and commissions.

Lending API
Build a custom user interface for application intake such as on a mobile app or customer native tech stack using a single business API for lending.

Loan Calculator
Provide a flexible tool for borrowers to understand loan details when browsing or applying for loan products.

Loan Configurator
Give borrowers control over loan options by allowing them to configure loan parameters and recalculate loan offers.

Reference Data Sets
Deploy auto and personal loans quickly with extensible sample business data.

Self-Service Application Intake
An Experience Cloud solution that enables a borrower to go through end-to-end loan origination.

Stage Management
Determine entry and exit criteria of each stage in a process and restrict stage transitions with user access.

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