

LOAN REVIEW SOLUTIONS

Software or Service — which is right for you?

OptimaFI makes loan reviews faster to launch, easier to run, and more useful when they're done. Whether your team conducts the review or ours does, findings flow into a platform built for deep portfolio analysis.

Side-by-side comparison

	Loan Review Software	Third-Party Loan Review Service
Who performs the review	Your internal team, including dedicated reviewers, credit staff, or administrators, using OptimaFI's platform	OptimaFI's seasoned credit professionals: former CCOs, regulators, and experienced bankers
Best fit for	Institutions with a dedicated internal loan review function looking to replace Word/Excel workflows	Institutions that engage an external provider annually and want a more experienced, tech-enabled alternative
Key benefits	• Comprehensive templates for simple to complex reviews • Track which loans need review and when • Prior-year inputs preserved; speeds repeat annual reviews • One-click board reports, exception logs & summaries • Unlimited users under one subscription	• Reviewed by former CCOs and regulators, not junior auditors • Defensible risk grades with clear, examiner-ready narratives • Fewer disruptions. We manage the process start to finish • Findings that feed a live analytics dashboard • High-quality output you can stand behind with your board
Time to launch	Under a week. No installation, no core integration, no IT project required	Engages on your schedule, using the loan-level extract you already pull from your core or LOS.
What sets it apart	Unlimited users, no IT lift, and faster to implement than anything else on the market, with automated reporting and finding summaries that connect directly into portfolio analysis.	Seasoned credit professionals handling your review start to finish, backed by a tech-enabled platform that gives you real-time access to work papers, reports, and exception clearing in one place.

Some institutions do both: running internal reviews on part of the portfolio while engaging an external provider for the rest. OptimaFI supports both on the same platform.



“They performed a high-quality loan review by seasoned reviews and efficiently used technology to enhance the process to make it transparent and less intrusive for us.”

Susan Rich

Executive VP & CCO, One Florida Bank



“The biggest surprise has been how seamless and easy to use the technology is for clearing exceptions and monitoring where things stand. The transparency is a breath of fresh air.”

Shaun H. Ahmad

Executive VP & Deputy CCO, National Capital Bank

How it works



Upload your core extract

Pull the loan-level file you already generate from your core or LOS. No IT lift, no integration required.



Run your review

Your team conducts the review using OptimaFI's platform, or ours does it for you, start to finish.



Report instantly

Generate board packets, exception reports, and finding summaries in one click, with findings that feed directly into portfolio analysis.

See how easy loan reviews should be.



Talk to a Specialist

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