

**CASE STUDY**

# TMF Group Wins New Business with Competitive Lending Services



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**Alfonso Pagano**  
Commercial Director, EMEA  
Capital Markets Services  
TMF Group

**THE FUTURE OF  
FINANCE IS OPEN**



## At a Glance

### Solution

- Fusion Loan IQ



After eliminating many of our manual and paper-based processes from our loan management activities, Fusion Loan IQ has greatly improved our efficiency, particularly when servicing our larger clients.”

### Helena Giles

Director of TMF Trustee Ltd  
TMF Group

### About TMF Group

Founded in the Netherlands in 1988, TMF Group has expanded to become a global professional and financial services provider. The company is staffed by leading experts in local business and operates an extensive network of offices in over 80 countries. TMF Group works with 60 percent of both the Forbes 100 and FTSE 100 companies, as well as small to medium-sized businesses all over the world.

### The Challenge

Facing increased demand for its industry-leading capital market lending products, TMF Group looked to streamline its loan management activities by eliminating manual, paper-based processes. The company also saw an opportunity to sharpen its competitive edge by developing an in-house Know Your Customer (KYC) screening solution, and including it as standard service with its loans resulting in a faster and more streamlined onboarding process for its transactions.

### The Solution

TMF Group deployed Fusion Loan IQ, equipping the company with a robust, ultra-reliable and intuitive system for all its loan management needs. TMF Group found that it can easily join-up the workflows of its in-house KYC solution with Fusion Loan IQ, creating an efficient end-to-end process.

### The Result

Since deploying Fusion Loan IQ at the heart of its capital markets lending services, TMF Group has been able to streamline the management of its loan portfolios—helping it to provide an ultra-reliable, convenient capital market lending solution. As a result, the company has been able to win new business, while reducing costs and boosting efficiency.

[tmf-group.com](https://tmf-group.com)



# Bringing together our in-house KYC solution with Fusion Loan IQ as a joint offering is helping us to provide much more competitive loan agency services.”

**Steffen Ruigrok**

Director of Investor Compliance & Regulatory Services, TMF Group

## TMF Group scales up with Fusion Loan IQ to meet increasing demand for its competitive lending services

### Growing Appetites for Lending

As large companies and SMEs increasingly turn to capital markets for strategic funding, leading commercial financial services providers have seen a surge in demand for capital market loan services.

TMF Group is no exception. The company has seen demand skyrocket on everything from small bilateral commercial loans to larger syndicated loans, opening up fresh opportunities for expansion.

Helena Giles, Director of TMF Trustee Ltd at TMF Group, explains: “To bring our reliable and convenient commercial lending services to more businesses, we recognized that we first needed to overcome barriers to growth. In particular, we found that our manual, spreadsheet-based loan management processes prevented us from scaling up our services quickly or cost-effectively, and reduced our ability to offer rapid client service.

“In many cases, transaction processing relied on paper-based workflows, and many of these workflows were different for each of our regional offices making loan management even more complex.”

As well as setting out to streamline and standardize loan management, TMF Group recognized that it could boost competitiveness by offering integrated Know Your Customer (KYC) services as a feature of its capital market loan services.

Steffen Ruigrok, Director of Investor Compliance & Regulatory Services at TMF Group, adds: “As a company with decades of experience operating in multiple jurisdictions, we’ve established in-house expertise on various national and international KYC regulations.

“We’ve built a solution in-house to support our own KYC identification checks, which are an essential element of creating any capital market financial instrument. We realized that if we could extend the solution and integrate it with our loan management processes, we could offer a more comprehensive service offering especially around the onboarding of clients deals.

### Evolving Loan Management

To fuel the transformation of its business processes, TMF Group established a central hub for all loan management activities with Fusion Loan IQ from Finastra.

Alfonso Pagano, Commercial Director, EMEA - Capital Markets Services at TMF Group, says: “Fusion Loan IQ came highly recommended to us by our clients. As soon as we evaluated the solution, we realized why so many organizations view it as best-in-class.”

Helena Giles continues: “We were particularly impressed with the intuitive user interface of Fusion Loan IQ—it makes training our staff quick and easy. The fact that we could join-up the solution with our other mission-critical systems was also a huge plus, especially considering our plans to bundle our loan management capabilities with our KYC solution.”

TMF Group decided to roll out Fusion Loan IQ in modular stages. The company currently uses the solution to manage the sophisticated loans of its larger clients, but soon hopes to use the solution to manage its entire loan portfolio.

In parallel, TMF Group further developed its in-house KYC verification solution and designed seamless workflows between its solution and Fusion Loan IQ. The KYC solution features double encryption for added security, and is regularly updated with the latest intelligence on potentially risky organizations from various sources, including global sanctions lists, regulatory notices, and law enforcement alerts.

Alfonso Pagano adds: “Enhancing our lending and KYC solutions will put us in a much better position to not only to help with the onboarding of our loan transactions but it will also allow us to share our deep understanding of global financial regulations with our clients, and provide a localized service to businesses operating in various markets.

### A Cut Above the Rest

TMF Group has already been able to increase efficiency, reduce costs, and attract more business by enhancing its loan management capabilities with Fusion Loan IQ.

Helena Giles says: “After eliminating many of our manual and paper-based processes from our loan management activities, Fusion Loan IQ has greatly improved our efficiency, particularly when servicing our larger clients. As a result, we can better meet our clients’ expectations and provide them with even faster, more responsive service.”

Because Fusion Loan IQ requires much less support than its previous systems, TMF Group has been able to significantly reduce costs and also transfer personnel who were previously focused on managing its legacy loan management systems to customer-facing areas of the business.

## TMF Group and Finastra plan to continue their global partnership to make capital market lending available to more businesses around the world



Finastra is incredibly easy to work with, its team go out of their way to help us go above and beyond for our clients. We look forward to continuing to collaborate with Finastra in the future as we expand our business internationally.”

### Helena Giles

Director of TMF Trustee Ltd  
TMF Group

At the same time, Fusion Loan IQ is helping TMF Group to reduce risk by lowering error rates and making it easier to track down the cause of any issues that may arise.

“Fusion Loan IQ is helping us to win new business,” explains Alfonso Pagano. “Our clients are already familiar with the system and know how user-friendly it is—so they know that they will be able to understand our account reports quickly and be confident that we have tight control over our loan portfolios.”

Steffen Ruigrok says, “Bringing together our in-house KYC solution with Fusion Loan IQ as a joint offering is helping us to provide much more competitive loan agency services.”

### True Partners

After many years of working together, TMF Group and Finastra have developed a close partnership and plan to continue building on this in the years ahead.

Alfonso Pagano comments, “We really value Finastra’s dedication to supporting us with our strategic goals, and we appreciate their global presence.

“No matter which part of the world we are operating in, we know that we can rely on Finastra to provide expert, local support if we encounter any issues.”

Throughout the Fusion Adopt implementation of Fusion Loan IQ, the Finastra Global Services team offered on-site support and assistance—helping to familiarize staff at TMF Group with the solution.

A dedicated Finastra team carried out the Fusion Adopt implementation, utilizing Finastra’s Fusion Blueprints best-practice methodology. Taking this approach, Finastra and TMF Group were able to meet key requirements immediately. Because the system had been pre-configured ahead of the implementation, Fusion Loan IQ was ready from go-live—enabling TMF Group to realize a much faster time-to-value.

During the project Finastra and TMF Group worked together to provide the resources and expertise that would enable the Finastra solution to be delivered in a very short timeframe—this included organizing system training, building out the application and completing user acceptance tests in under 6 months.

Helena Giles concludes, “Finastra is incredibly easy to work with, its team go out of their way to help us go above and beyond for our clients. We look forward to continuing to collaborate with Finastra in the future as we expand our business internationally.”

### About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world’s top 100 banks use Finastra technology. Please visit [finastra.com](https://finastra.com)

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