



Lending

End-To-End Lending: Maximizing Portfolio Performance— While Transforming Borrowers' Experience

THE FUTURE OF
FINANCE IS OPEN



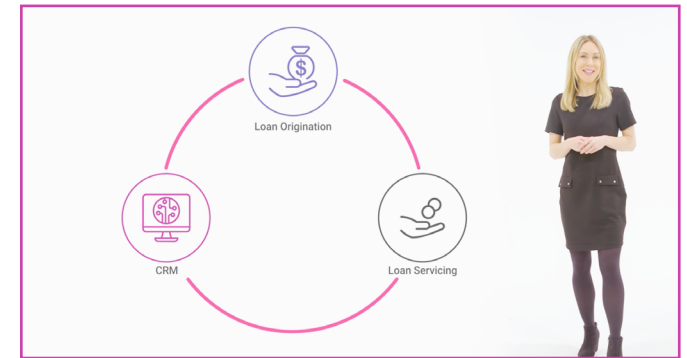
Welcome to the way forward: End-to-end Lending from Finastra

Finastra's end-to-end lending solution connects and integrates the entire corporate loan process—all the way from loan origination through decisioning to servicing.

As well as connecting and uniting the process end-to-end, Finastra's solution uses digital connectivity and automation at every stage, providing unprecedented insight, transparency and control at every stage. As a result, the solution sweeps away the manual interventions, paper trails, ad hoc queries, delays and lack of visibility inherent in the traditional corporate lending process, and transforms it into a single seamless digital flow that meets borrowers' needs faster and more fully while enabling banks to maximize portfolio performance.

By utilizing Finastra's broad range of financial solutions and enhancing them through our open API architecture with partners such as salesforce.com, Finastra's corporate loan origination empowers banks to identify the best opportunities sooner, enhance customer communication, reduce errors, and ultimately increase revenue.

All of these benefits are facilitated by end-to-end workflows that improve transparency and operational efficiency throughout.

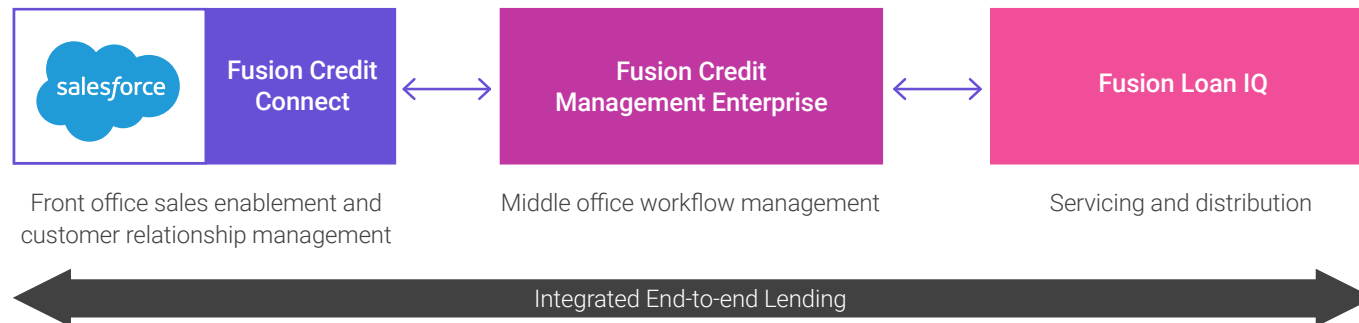


See how Finastra is redefining the loan origination space with End-to-end Lending

Three integrated components

The solution is made up of three key components, all seamlessly integrated.

Finastra's lending ecosystem: Origination to servicing and distribution





Why use Finastra's solution?

For banks, Finastra's end-to-end lending solution offers better product selection, increased efficiency, lower costs, fewer errors and bigger margins—all adding up to maximized portfolio performance.

Our solution is clearly differentiated in the market by being the only one that seamlessly integrates the corporate lending process from end-to-end. It stands apart particularly because of three key attributes.

The drivers for a front-to-back lending cycle?

Customer demand

Borrowers expect and demand higher levels of convenience, interactivity, and real-time visibility from the corporate banking solutions they use.

Operational efficiencies

Like all areas of the bank, corporate lending is under growing pressure to find faster and lower-cost ways to operate - pressure that is intensified by the current low interest rate environment.

Portfolio performance

Banks need to apply proper management of capital and maximize portfolio performance. As well as offer an AI-enabled tool to drive revenue increasing RM activity.

Why use Finastra's solution?

Manages complex products

The ability to support complexity continues throughout the suite of solutions, with direct sharing of data removing the need for error-prone dual-keying.

Enhanced usability

Features proactive alerts of the next steps the RM will need to take in the lending process, and an automated, constantly updated "timeline" showing what to do and when.

Integrated workflow

A consistent integrated workflow and data sharing all the way from initial client contact, and loan origination through loan servicing.

We'll now go on to take a closer look at the three components of Finastra's end-to-end, front-to-back corporate lending solution.

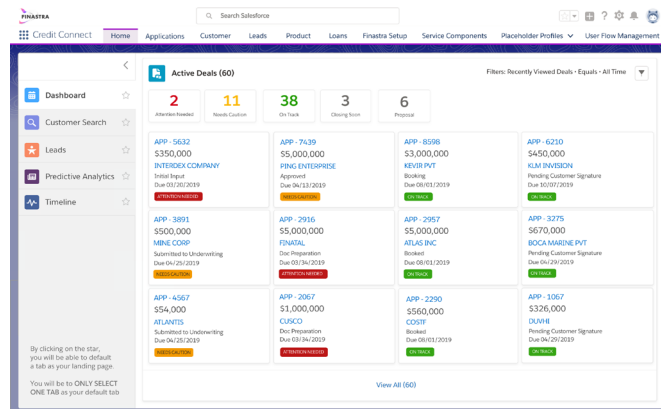


Fusion Credit Connect

Fusion Credit Connect empowers RMs to identify the best opportunities sooner, improve communication with customers, reduce error rates and ultimately generate higher revenue.

These benefits are underpinned by the solution's end-to-end workflows, which enable increased transparency and operational efficiency throughout the lending process. Built on Salesforce's Financial Services Cloud, Fusion Credit Connect is designed to integrate seamlessly with Finastra's loan origination Fusion Credit Management Enterprise (CME), and with Fusion Loan IQ, Finastra's world market-leading loan servicing solution.

By combining these we've created the broadest, deepest lending solution available anywhere for large commercial, middle-market and SME lending. The entire suite is underpinned by Finastra's acknowledged market leadership in the global lending space, with over 130 clients worldwide and over 30 years of expertise in every aspect of lending.



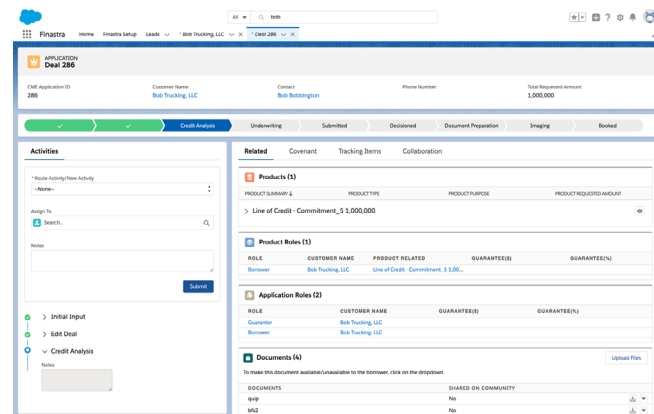
Intuitive deal dashboard

Deal dashboard of relationship manager, showing tasks, pending deals and next best action recommendations using predictive analytics.

Advanced capabilities

The advanced capabilities and functionality of Fusion Credit Connect empower RMs to do their jobs better, faster and more productively. Its features include an intuitive deal dashboard and "timeline" that proactively display the current deal status and next steps, and a predictive analytics engine that highlights new revenue opportunities.

The solution also has an AI-based tool—"Next Best Action"—that helps RMs recommend the optimal product for each client, boosting sales and margins. And it uses the Salesforce interface and user experience to make it easier to navigate the solution and integrate customer data.



Detailed customer insight

Get insight to make informed product proposals and increase revenue opportunities.

The Benefits



- Increase the productivity of front-line relationship managers



- Ensure the optimal product is recommended for customer through an AI tool



- Exploit untapped revenue opportunities by exposing the information needed to take action



- Improve the customer experience end-to-end through timely notifications, collaborative technology and greater visibility into the credit application process



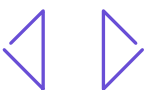
- Reduce errors with reduced paperwork, less dual-keying and greater transparency into the application process



- Reduce complexity through simplification and automation



- Shorten time to close and boost application throughput rate



Fusion Credit Management Enterprise

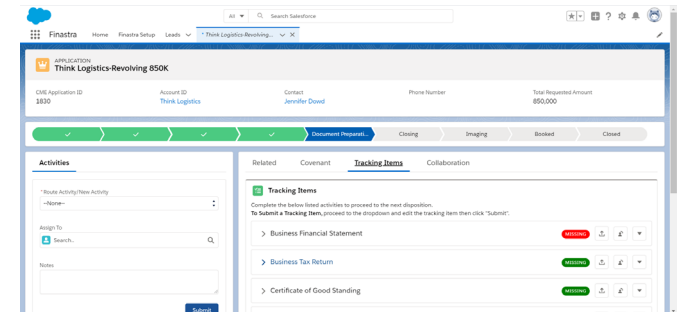
Fusion Credit Management Enterprise (CME) provides functionally rich workflow management for corporate loan origination—integrated seamlessly into the end-to-end lending process.

As well as delivering best practice lending process workflows on a state-of-the-art technology platform, the solution monitors and minimizes the operational, credit and compliance risks associated with lending. These attributes mean CME has the proven ability to help banking organizations grow and compete in today's fast-changing lending environment.

Lower risk with increased control

For banks using CME, the solution's management and monitoring of exposures make it easier to meet the demands of many stakeholders—including regulators—by helping them manage risks more effectively and increase transparency. Its flexible business rules and risk matrices ensure banks have the right tools and insights to control all aspects of lending risk and compliance. At the same time, CME accelerates communication throughout the lending process via a common platform and best-practice workflows that automatically manage approval and routing.

CME ensures that mandatory credit policies and other rules are enforced, tracks covenants, collateral and documentation. It also provides early warning notifications of potential future defaults—thereby enabling banks to intervene proactively before problems arise.



Integrated front & middle office

Fusion Credit Connect creates transparency in tracking and managing outstanding tasks from managing the relationship with clients to compliance and credit.

The Benefits



- Operate fully integrated origination across the front, middle and back office



- Manage workflows more efficiently and effectively to reduce costs and streamline processes



- Apply business rule logic to reduce risks while increasing control



- Leverage the solution's depth of functionality including covenants, collateral and documentation generation



- Adapt easily to accommodate new product offerings, and scale up in an agile way to handle increased volumes



- Shorten time to close and boost application throughput rate



Fusion Loan IQ

The world's leading solution for servicing commercial loans—seamlessly integrated into Finastra's end-to-end lending environment.

Fusion Loan IQ is the solution of choice for banks worldwide when it comes to servicing corporate loans. It has the proven ability to reduce the costs of system and process redundancy in commercial lending, and its comprehensive coverage includes structured, SME, project, syndicated, bilateral, asset-based, commercial real estate, agricultural and niche lending.

For banks servicing any or all of these types of loans, Fusion Loan IQ increases transparency, strengthens risk management, provides better customer insight and makes it easier and simpler to enter new markets or business lines.

Grow, optimize and automate lending

Fusion Loan IQ delivers these benefits by providing banks with a global, end-to-end platform based on a single data model with common, scalable processes. These qualities bring it the ability to help institutions grow, optimize and automate their lending lines of business quickly and strategically. And by tightening control, delivering streamlined workflows and providing timelier, more accurate data, it helps to ensure that growth is profitable.

Experience shows that institutions that choose Fusion Loan IQ run more effective operations and can seize new business opportunities faster. These benefits are increased still further by integrating Fusion Loan IQ with Fusion Credit Connect and Fusion CME—boosting throughput, transparency, margins and customer experience throughout the end-to-end process.

The Benefits



- Increase efficiency and transparency



- Reduce costs



- Increase growth and production



- Reduce errors and improve risk management



Building today for tomorrow

With Finastra's fully integrated, end-to-end corporate lending environment as the bedrock, banks can build a winning lending proposition for the future.

The seamless integration between Fusion Credit Connect, Fusion CME and Fusion Loan IQ puts banks and their customers on a mutual journey to greater value. By enabling digital collaboration between RM and customer, and providing transparency on demand for customers into their position, the Finastra environment keeps customers much more involved and engaged in the process. It also enables banks to be more proactive in highlighting opportunities for customers to manage their exposures in a smarter way, further reinforcing the relationship.

Better lending...

We've already highlighted the operational and cost benefits that our end-to-end lending solutions brings to banks—including better product recommendations, faster throughput, fewer errors, higher efficiency, and enhanced transparency across the front, middle and back offices.

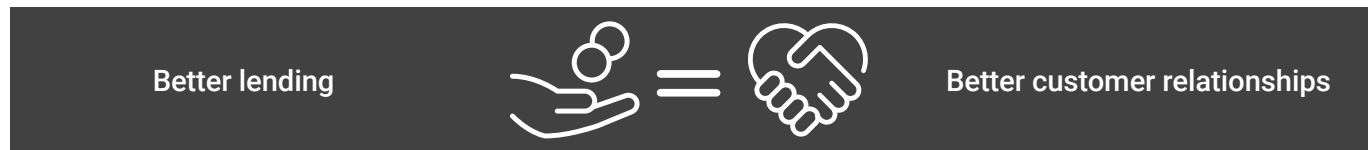
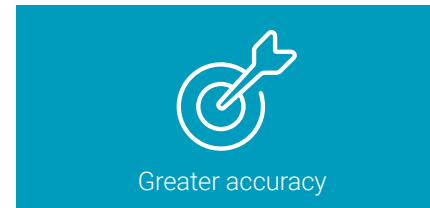
However, these advantages are just the start. The combination of AI-supported product selection and greater visibility into the loan portfolio for RMs reduces credit risk, while also opening the way for banks to make better use of capital and maximize portfolio performance as a whole. Added to this is easier and more accurate regulatory compliance through the rules embedded into the solution.

...and better customer relationships

Equally importantly, Finastra's end-to-end environment positions banks to meet the needs of their corporate lending customers more fully and effectively, both in terms of the products provided and also the complete experience of securing and drawing down the loan. The Finastra lending ecosystem enables banks to respond to customers' information requests with the immediacy, precision and transparency they have learned to expect from retail banking providers. Combined with the opportunity for more collaborative interactions with RMs, this contributes to the creation of deeper and stronger customer relationships.

All of this means that Finastra's multi-award winning, end-to-end, front-to-back lending solution provides the ideal basis on which to build the market-leading corporate lending proposition of tomorrow. For banks, it's time to create the future of lending. And the time to start is today.

A seamlessly integrated solution will give you





Contact us finastra.com/contact/sales

About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at finastra.com

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