

Factsheet

Fusion Loan IQ SME Lending

Fusion Loan IQ's small and medium-size enterprise lending is always evolving, with new functions continually being rolled out.

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Whether your business involves highly complex syndicated loans or large volumes of bilateral loans, you need one system that can manage your entire loan portfolio, booking and processing activities while simultaneously handling a greater number of transactions."

The challenge

Small and Medium Enterprise (SME) lending covers a huge spectrum of clients, from firms with <\$500k in revenues all the way up to half-billion dollar enterprises.

This range of business sizes plus the many specialty lines of lending business leads to fragmentation. Banks have multiple systems processing different business lines in different locations – which drives up cost, creates integration problems and causes issues with data quality. And it means they may not have the depth and breadth of capability needed to maximize their business. There's a clear need for consolidation.

Clients across SME and speciality lending need more:



Head of SME lending

Support high- volume, low-touch lending segments with straight-through processing capabilities across the loan lifecycle



Head of CRE lending

Wide breadth and depth of real estate loan and project financing functionality on a centralized system that provides clients with faster time to cash



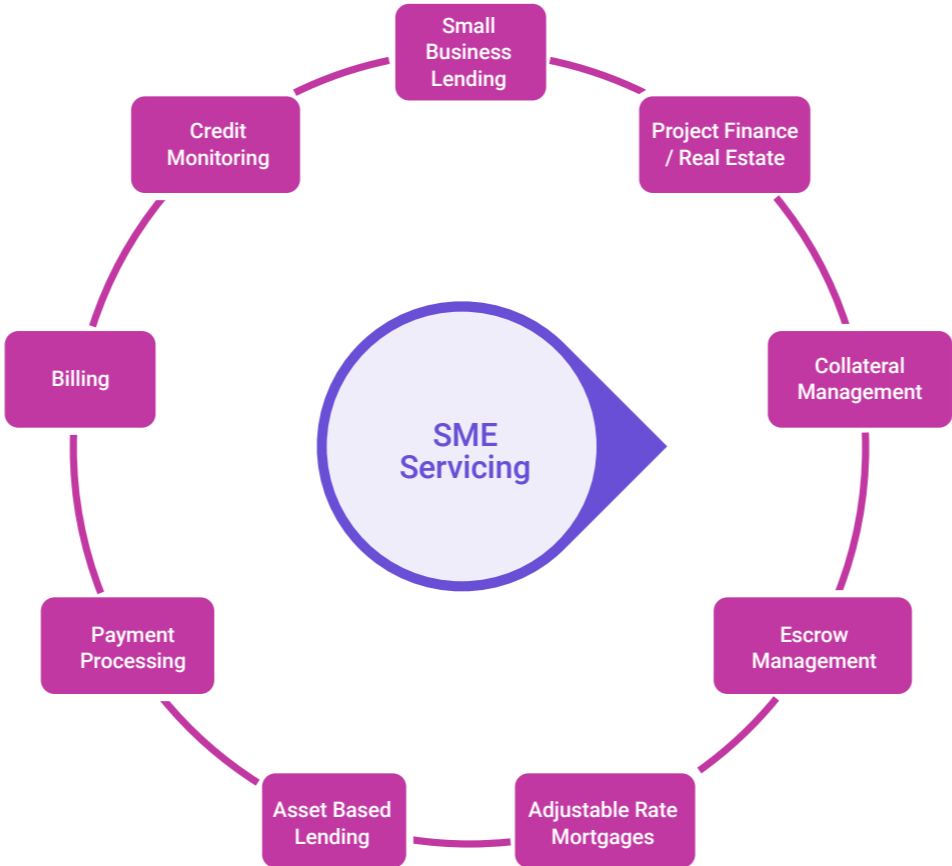
Head of ABL lending

Manage receivables and collateral to calculate borrowing base data that integrates with loan servicing while reducing costs and meeting borrower liquidity needs


Why Fusion Loan IQ for SME lending?


The market leading solution, Fusion Loan IQ, gives lenders in the SME and speciality markets the capabilities they need. All in a single application with common standards, workflow and business processes, and maximum scalability.


Fusion Loan IQ SME & Specialty Lending existing features



Why Fusion Loan IQ

Functional depth and breadth to service an entire portfolio 

Automated transactions, payments and billing 

Manage by exception 

The world's most trusted commercial loan platform, Fusion Loan IQ makes it possible for SME and specialty lenders to service all business lines from a single solution.

Consolidation typically starts with syndicated lending and continues to include other business lines, depending on each bank's strategy.

Phased consolidation shortens time to returns, minimizes disruption to BAU and offers attractive benefits:



Simplifies system architecture with a global platform-based solution on a single data model



Optimizes operating models with a gradually centralized, standardized best-practice approach across all business lines



Automates high volume transactions to reduce operational risk and cost, increasing business while making it possible to focus on high-value deals



Reduces Total Cost of Ownership by eliminating legacy technology and integration complexity while providing a golden source of data for regulatory reporting



Grows revenue with a single customer view that gives a better understanding of risks and/or opportunities



Pre-empts LIBOR impacts with capabilities that solve the inconsistent rollout and publication timing across new Alternative Reference Rates (ARRs).



Future-proofs investment for the long term with the latest technology and Finastra innovation.

Fusion Loan IQ product bundles supporting consolidation

- ✓ Functional depth and breadth to service an entire portfolio
- ✓ Automated transactions, payments and billing
- ✓ Management by exception
- ✓ Process efficiency
- ✓ Consolidated reporting
- ✓ Real-time oversight

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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