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Misys launches FusionBanking Lending to enable banks to connect and grow their lending businesses

*Comprehensive front-to-back office solution streamlines
the entire loan lifecycle across all lending asset classes*

Monday, 26 January 2015 – Misys, the leading financial software company, has launched FusionBanking Lending, an all-in-one lending solution that provides banks the ability to manage the full loan lifecycle on a single platform. This solution supports the entire lending workflow from origination, credit analysis and document generation in the front office, to servicing, accounting and portfolio risk management in the back office, covering syndicated and high volume commercial lending.

FusionBanking Lending was formed by combining the industry-leading commercial lending management and servicing solution, Misys FusionBanking Loan IQ, with Misys FusionBanking Credit Management Enterprise, the loan origination and credit workflow management software which was the result of the acquisition of Custom Credit Systems in August 2014. Both solutions can be licensed standalone but combined within Misys FusionBanking Lending for greater efficiencies, lower risk exposure and vastly reduced total cost of ownership.

“Since joining forces six months ago our teams have been working tirelessly to create a unique commercial lending solution by integrating our world-class solutions,” said Brian Shaw, General Manager, FusionBanking Lending, Misys. “The lending industry are looking at ways to streamline operations and reduce the cost of loan operations to support their growth. Incorporating credit and loan origination systems with servicing, we have the only all-in-one platform on the market that will drive this evolution and help our clients significantly enhance their lending capabilities.”

Banks around the world are increasingly under pressure as non-bank entities enter the lending space and regulations, such as Basel III, heighten risk management and capital requirements. At the same time, commercial loan growth is expected to double over the next ten years, according to PwC’s IHS Global Insight for Commercial and Industrial Loans



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report. In order to position themselves for success in this evolving landscape, banks must implement improved loan origination systems and efficient credit management systems while reducing costs throughout the entire lending lifecycle to remain competitive.

Responding to these market forces, the Farm Credit Bank of Texas (FCBT), a cooperatively owned source of financing for agriculture and rural America, is the first bank to implement FusionBanking Lending. “We have a responsibility to our customers to provide them with a seamless, efficient experience when they come to us for funding”, states Michael Elliott, CIO of Farm Credit Bank of Texas. “Misys is the only company that provides the full coverage we need in a single lending system. The integrated end-to-end system gives us an efficient workflow process minimising the need for re-keying of data, giving us maximum efficiency in our lending operations to keep costs low. The system will also allow us to take more control of the loan origination process, giving us a single customer view and credit management functionality to enable us to grow our business.”

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About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit www.misys.com and follow [@MisysFS](https://twitter.com/MisysFS) on Twitter.

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