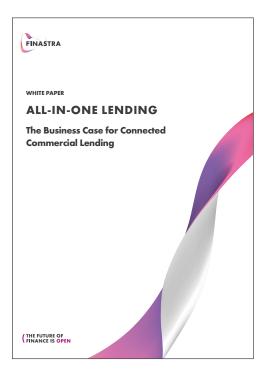




# **Data Accuracy and Quality Across Syndicated** and Commercial Lending

Confidently capture the entire credit agreement structure for even the most complex loans and consolidate servicing for a single version of the truth.



**Back-Office Consolidation** 

System fragmentation across loan products, regions and technologies impacts the efficiency, transparency, scalability and prudent risk management of your complex lending business. Data quality, driven by accurate deal capture is key. With FusionBanking Loan IQ, syndicated and commercial lending is consolidated on the market leading loan servicing platform for agency servicing, loan trading and compliance. The world's banks have chosen Finastra to consolidate commercial lending portfolios-to optimize risk management, capital, efficiency and customer service.

**Regulatory Compliant Lending** 

IFRS9, BCBS239, Anacredit and evolving capital requirements demand consistent reporting and analysis across the lending book. They demand accurate data, captured ever closer to the borrower, to understand exposures today, and predict losses and cashflows tomorrow. FusionBanking Loan IQ 43%

of world's syndicated loans are serviced on FusionBanking Loan IQ today

Banks have achieved 90% reduction in processing time

66

With Finastra, we're saving money, reducing complexity and maximizing efficiency. It's been the perfect solution for modernizing loan management."

Philip Brand Application Manager, Nord LB



delivers a single version of the truth, based on its unique ability to capture complex terms and feed into end-to-end portfolio management, cashflow analysis and accounting. Flexible deal capture and the ability to enforce and automate compliance rules means you can satisfy demands today and evolve easily for tomorrow.

## One Servicing Solution for Complex and Commercial Lending

FusionBanking Loan IQ is the only solution for all lending lines across corporate, institutional and commercial lending. Originally designed to support the most complex deals, it is a single platform to manage the origination pipeline, deal tracking, distribution, loan trading, P&L, loans admin and agency servicing business. The solution is also the go-to platform for banks that want to consolidate the wider commercial loan book, from specialized lending to bilateral loans and high volume SME agreements.

#### A Single Source of Data

Designed by banks, for banks, FusionBanking Loan IQ supports the accurate capture of the credit agreement structure. Enforcement of the terms and conditions throughout the entire lifecycle provides a significant improvement in both the quality and timeliness of data.

### Straight-Through Processing and Innovative Automation

Automate the management of simpler loans and reduce the manual work required to manage complex multi-faceted, multi-lender deals. Over 100 banks globally have reduced operational cost and risk, and delivered faster 'time to yes' and 'time to cash' for corporate customers.

With Open APIs and through FusionFabric, Finastra is uniquely positioned to help banks to exploit the latest innovations, whether through out-of-the-box and customizable APIs, artificial intelligence and robotics, or distributed ledger technology.

### Why Finastra for Consolidated Lending?

- The only solution able to service the full commercial loan portfolio
- Modern technology, highly flexible integration capabilities and driver of blockchain innovation (ask about Fusion LenderComm) and industry standards
- A community of 75+ banks and 17 of the top 25 syndicated lenders contribute to our product roadmap, ensuring market relevance, driving industry initiatives and sharing best practices
- Experience and reputation with global clients from ANZ to ING, BNPP to BAML and Westpac to Banco Popular de Puerto Rico

finastra.com



A lending solution that unifies origination, servicing and risk management

#### **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.

48 of the world's top 50 banks use Finastra technology. Please visit **finastra.com** 

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