



## FUSION LOAN IQ

# High Volume - Low Touch Processing for Bilateral Loan Portfolios



Fusion Loan IQ supports your Small Business, Business Banking, and Middle Market portfolios as well as your specialty lending businesses of Commercial Real Estate, Equipment Lending or Asset-Based Lending.”

**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.**

Industry standard Fusion Loan IQ workflows enable clients to streamline bilateral loan booking and processing activities while simultaneously handling a greater number of transactions. Clients can focus on their core business with the assurance that their system will be able to handle the processing demands of bilateral lending.

Companies that use Fusion Loan IQ, for both bilateral and syndicated lending activities, gain invaluable straight through processing benefits.

These benefits include faster processing, automation, improved data accuracy and availability, and reduced reliance, and the associated expense, to support multiple loan accounting systems for different portfolios of loans.

Fusion Loan IQ is designed to optimize your organization's bilateral lending business in the following ways:

- High volume automated processing for bilateral lending
- Simplified user interface
- Streamlined data entry
- Highly automated, low touch, processing
- Leveraging existing functionality for syndicated loans

# Comprehensive Functionality For Bilateral Lending

With features that enable simplified input and streamlined workflows coupled with robust loan accounting functionality, Fusion Loan IQ is designed to efficiently manage your organization's lending operations.

Fusion Loan IQ supports Small and Medium-Sized Enterprises (SME) and Specialty Lending.

## **SME Lending**

- Small Business - < \$500K revenue
- Business Banking - \$500K - \$20MM revenue
- Middle Market - \$20MM - \$500MM revenue

## **Specialty Lending**

- Commercial Real Estate (CRE)
- Equipment Lending
- Asset Based Lending (ABL)

## **Bilateral SME Loan Products Supported by Fusion Loan IQ**

- Revolving lines of credit
- Term loans\*
- Multi draw non-revolving lines of credit
- SBA loans
- Adjustable rate commercial mortgages
- Asset Based Lines (receivables and inventory borrowing base)
- Commercial construction loans with detailed budget tracking
- Equipment loans
- Loans secured by marketable securities or brokerage accounts
- Loans with escrow accounts

## **Typical Deal Structures:**

- Held for investment single lender loans and lines
- Held for sale single lender loans and lines
- Loan participations sold
- Club deals (small syndications)
- Loan participations purchased
- Unsecured and secured (collateralized) loans and lines
- Risk participations

## **Bilateral Lending Loan IQ Highlights**

### **Automated and Streamlined Input & Processing Capabilities**

- Wizards for customer, deal, facility and loan setup - customizable by clients to have specific fields and specific default values in fields
- Once data is saved it can be quickly approved and closed

## **Streamlined User Interface For High Volume Business**

- Simplified Customer Notebook to quickly capture the information required for bilateral loans
- Reusable product templates for fast, easy data capture and set-up

## **Auto-Generation And Auto-Release**

- Bills and rate change notices generate and go out automatically
- Recurring automated payment transactions are set up once and occur without user intervention
- Automated rate changes

\* US Only



### **Features And Functionality Beneficial To SME Lending**

- Supports various types of amortization schedules:
  - Complex pricing functionality
  - Rate caps and floors
  - Split-tiered interest pricing
  - Interest rates based on dates, amounts, and user defined conditions
  - Adjustable rate mortgage (ARM) pricing
  - Robust LIBOR pricing functionality
  - Enhanced fee processing, including matrix pricing, pre-payment penalty and other one-time and recurring fees
  - Non-accrual accounting
  - Escrow functionality for real estate taxes and insurance
  - Mass payments for escrow
  - IRS reporting
  - Comprehensive budget tracking for construction real estate loans
  - Lockbox payment processing
- Incoming wire matching within Fusion Loan IQ
- Document tracking
- Collateral management
- Mark to market functionality
- Mass portfolio sale functionality
- Loan covenant tracking
- Split risk ratings for loans
- Multicurrency functionality
- Additional User defined and MIS fields available at every level – customer deal, facility, loan
- FASB 91 Nonrefundable facility and loan fee and cost accounting functionality
- Sublimit functionality
- Non-loan functionality to manage availability from utilizations outside of Fusion Loan IQ
- Quick and Comprehensive LIBOR loan repricing functionality
- Specific transactions can be assigned to user defined roles
- User access can be limited to certain portfolios
- User defined approval levels assigned to roles

## 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](http://finastra.com)

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