

## **FUSION LOAN IQ**

### SOFTWARE DEVELOPMENT KIT

# Extending the Reach of Fusion Loan IQ

The Fusion Loan IQ Software Development Kit empowers institutions to enrich business logic and processes to suit their specific needs. With no need for core development, users can extend Fusion Loan IQ to achieve a new level of configurability, automation, performance and upgradeability.



SDK clients have extended Fusion Loan IQ to provide more automation, faster integration and event driven processes, helping reduce operational risk while increasing operational efficiency.”

#### **Putting More Control in the Hands of Clients**

Financial institutions are looking for solutions to help them achieve profitable growth despite challenging market conditions, which necessitates efficiency, speed and innovation. Flexible solutions that enable a quick response to new business opportunities and new client requirements – including changing regulatory, market or internal demands, are imperative. Institutions want extensible and programmable solutions that don't constrain their future.

The Fusion Loan IQ Software Development Kit (SDK) empowers users to enrich business logic and processes to suit individual needs, without core development, extending Fusion Loan IQ's reach and putting more control in the hands of clients.

#### **Building on a Trusted Heritage**

Fusion Loan IQ has a thirty-year heritage, helping major financial institutions to optimize, automate and develop their lending business. From highly structured syndicated to vanilla bilateral lending, Fusion Loan IQ enables institutions to manage their company-wide corporate lending business effectively, at every stage and from a single platform.

As a proven leader in commercial lending systems, Fusion Loan IQ offers an unrivaled breadth and depth of functionality and automation. When the SDK's flexibility is combined with Fusion Loan IQ's market-leading functionality, it creates the most extensive and extensible lending solution available in the market. It is a powerful combination that exceeds the demands of the world's most sophisticated lenders.

# Fusion Loan IQ is Used by 9 Out of The Top 10 Agent Banks in the Global Syndicated Loan Market

**Customize Fusion Loan IQ to suit your bank's specific needs and unlock even greater value from your investment.**

## **A new Approach to Customization**

Finastra recognizes that any system catering for the complex and evolving business that is commercial lending must be programmable and extensible to adapt to today's demanding environments and to those in the future. So, in an approach to customization that sits at the product level, rather than relying on carrying out specific projects for individual clients, Finastra has assembled the Fusion Loan IQ SDK. This enables clients to configure and tailor the system to meet their unique requirements, in order to:

- Reduce time-to-value, by expediting the delivery timeframe of a specific feature or function;
- Customize Fusion Loan IQ with additions, where a feature or function is not planned as part of core Fusion Loan IQ development;
- Improve governance, where the financial institution's processes are enforced by the system, rather than through manual intervention, review and so on.

## **Specialist "Do it Yourself" (DIY) for Fusion Loan IQ**

The SDK is the wrapper that holds together all of the Fusion Loan IQ programming kits, along with the tools needed to use these kits effectively. It includes APIs, for moving data in and out of Fusion Loan IQ; and event management, to trigger actions or behavior based on Fusion Loan IQ activity. And the SDK incorporates scripting, to manipulate Fusion Loan IQ domain objects; and descriptors for customizing user interfaces and Wizard layouts.

## **Key Functional Highlights:**

### **Scripted APIs**

APIs are the fundamental unit of interaction with Fusion Loan IQ. From simple indicator updates to complex deal structures spanning borrower, deal, facility, and multiple outstanding instruments, APIs have the ability to potentially handle them all. Scripted APIs can provide much needed bespoke integration points.

### **On Schedule Activities**

Leverage Fusion Loan IQ SDK to capture your business processes and the associated transactions in a programmatic manner via On Schedule Activities (aka scripted batch) to maintain and improve straight through processing initiatives.

### **Custom General Ledger Entries**

Fusion Loan IQ SDK allows you to collect supplemental GL entries for accounting for conditions that are bespoke to your bank and internal controls. For example, you may wish to account for the foreign exchange impact of a given transaction, or reconcile cash with receivables.

### **Server-Side Transactions**

The SDK enables user-supplied logic, implemented in Java and running on the Fusion Loan IQ Server, to be called from the 'Client'. Importantly, this process flow leverages the same security and concurrency mechanisms from which all Fusion Loan IQ server-resident transactions benefit.

\* Browser compatibility applies

### **User-Defined Primitive Functions**

This powerful capability allows clients to extend their use of Inquiry API, by implementing primitive functions, callable in Java. This enables them to write for more complex scenarios and to re-use.

### **Validation and Internal Actions**

On top of the set operations performed by Fusion Loan IQ, clients may have additional business processes that constrain what users can do. Additionally, they may need to augment business processes by calling external systems - querying these to get pricing or additional loan information, for example.

The SDK enables clients to embed these constraints directly into the system, to force an internal action or complex validation, together with the necessary object updates, as part of business event trigger processing. In this way, clients can implement the customized processing needed to enforce their business process steps.

### **Adoption**

The enhanced flexibility and functionality offered by the SDK stand to yield powerful results across any organization. Successful execution however, requires the necessary skill set and partnering with Finastra can expedite the maximum enablement of the SDK

### **Key Benefits:**

#### **Time to market**

Finastra clients control their own timeline and can reduce time-to-value for any specific developments needed to support new business opportunities or customer needs.

### **Throughput and Transparency**

The SDK provides the ability to streamline and control the interactions with upstream and downstream applications to make an optimum straight-through processing (STP) environment.

### **Conversion**

Importing accounts into your instance of Fusion Loan IQ can create potential conversion challenges for your bank. Fortunately, Fusion Loan IQ SDK allows you to automate this process through scripted APIs, which allow you to write bespoke API specific to your needs. Furthermore, whatever you build to improve conversion can be leveraged to further strengthen your BAU automation initiatives.

### **Integration (Server-Side)**

Server-side integration requires you to support a range of interfaces with unique data requirements, including batch, interval-based and/or real-time. Event management, scripted batch, scripted daemons, and scripted API allow you to handle a wide variety of data and delivery requirements on server side.

### **Integration (Client-Side)**

Seamless integration between client-side applications and Fusion Loan IQ through deep-linking and Scripted Desktop Items creates a superior user experience and empowers you to embed your intranet browser-based applications right inside the Fusion Loan IQ Navigator\*.

### **Extensible and Programmable**

The SDK-based extensible and programmable approach allows clients to tailor Fusion Loan IQ to fit their operation more exactly; meeting specific business, operational and regulatory processes within their required timeframes.

### **Enterprise Application Integration**

The ability to interface with external systems and integrate easily with them (using standards-based technologies such as Web Services, XML, and JMS) enables clients to develop enduring interfaces and consolidate systems, leading to greater efficiency and reduced costs.

### **Usability and Reliability**

The SDK allows financial institutions to configure support for their own business processes, on top of the set operations performed by Fusion Loan IQ. By embedding constraints on what users can do, and/or by automatically linking to other systems if necessary (to validate information, for example), a level of governance is built into the system. So staff can be reassured they are 'doing the right thing'.

### **Business Processing Control and Integrity**

Using the SDK, clients can ensure that Fusion Loan IQ fits their processes more closely, rather than having to compromise their processes to make them fit Fusion Loan IQ. The SDK provides a 'sanctioned' way of carrying out non-Core customization to Fusion Loan IQ, with the extensibility and programmability needed to ensure compatibility with future versions. Technical Kits:

# The SDK Consists of a Number of Sophisticated 'DIY' Kits, Including Technical Kits, Functional Kits and the Tools Needed to Use Them

## Why use the SDK?

The SDK removes the dependency on Finastra to carry out non-Core, functional enhancement coding for customization. This is much more cost-effective for Fusion Loan IQ users. A rapid turnaround for changes means faster access to business benefits and a quicker impact on the bottom line. The SDK adds to Fusion Loan IQ a level of flexibility that is critical in today's lending business – ensuring the solution can be fine-tuned to clients' processes, rather than the other way around. A better process fit means improved operational efficiency – and enhanced governance, as constraints on what users are able to do can be embedded into any developments.

This flexibility comes with control. The SDK hooks into industry-recognized version control systems, so client-developed artefacts are subject to version control and can be easily moved from one environment to another. And since all changes are made on the boundaries of Fusion Loan IQ, in sanctioned ways, development risk is mitigated, with clients able to take full advantage of future upgrades to Fusion Loan IQ - including the artefacts they have designed, effectively future-proofing their changes

## 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. 90 of the world's top 100 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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## Technical Kits:

### Event Management (EVM)

This allows clients to put together custom extensions to Fusion Loan IQ to interface with other systems, driven by a Fusion Loan IQ business trigger. Examples include checking limits on another system or checking customer payment status.

### Inquiry API

This mechanism enables clients to interrogate Fusion Loan IQ and extract business information without needing direct database access. This means they are always working with up-to-date information, with full control over the process.

### Scripted APIs

Where systems need to talk to each other or exchange a lot of data, clients can now augment an existing API or write a brand new API that includes nested XML structures. They no longer have to rely on Finastra to write these..

## Functional Kits

### Scripted G/L Entries

Inquiry API, Java, or JavaScript can be used by clients to create an additional set of GL entries, which can be used in various business scenarios - to represent 'non-host' bank positions and track them, for example; or to track currency

P&L fluctuations where a loan is booked in one currency but payment is made in another.

## Tools

The SDK incorporates a sophisticated tool set, enabling clients to develop extensions to Fusion Loan IQ and access attributes within business objects that can be used for queries:

### Scripting Editor

Supports file-based scripts and allows Finastra clients to easily integrate Fusion Loan IQ with their source control system, as well as re-use and migrate scripts between their environments.

### Object Inspector

Allows clients to access attributes within various business objects, including calculated attributes.

### Object Model Browser

Allows the SDK programmers to see the library of business objects that are available to interact with and program against.

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