

# Loan IQ

The most trusted commercial and syndicated loan servicing platform



## Without a comprehensive loan servicing solution, banks struggle to scale their business in the face of the myriad of challenges presented by today's lending environment.



### Market size and complexity

The loan market has seen considerable growth in recent years, with global issuance reaching a record \$6.48 trillion in 2025<sup>1</sup>. As the market has grown, so too have deal sizes and lender groups, which can now reach upwards of 1,000. The loan asset class also carries with it a high degree of complexity, with loan agreements that are highly sophisticated, bespoke and constantly evolving. Despite the size and intricacy of the asset class, the market has been slow to evolve and adopt innovation at the pace required to bring the needed efficiency required to enable further growth.



### Economic uncertainty

There has been considerable upheaval in financial markets related to various geopolitical and macroeconomic factors such as supply chain disruptions, inflation, rapidly rising interest rates, war and increased energy costs – and the loan market is not immune to these forces. As a result of these economic headwinds, default rates are projected to rise in the coming years and lenders must be ever more diligent in managing risk. This makes it more important than ever to have an integrated, streamlined end-to-end lending process with access to accurate, up-to-date data in real-time.



### Customer expectations

Customer priorities are shifting to expect a more retail-like experience that offers speed, transparency, self-service and automation via digital channels. Clients are looking for integrated solutions that will enable them to stay on the cutting edge and quickly capitalize on market trends. Interoperability that enables collaboration across platforms is in high demand and requires solutions that are open and integrated. Financial institutions with the ability to quickly innovate and adapt will be best positioned to meet the need evolving needs of today's clients.



### Competition

The commercial lending market is highly competitive, with banks and non-bank financial institutions vying for market share with the rapid expansion of private credit. This increased competition threatens banks' market share, can lead to margin compression and increased credit risk as they loosen lending standards to retain business, making it more important than ever for FIs to differentiate themselves from their peers by delivering a best-in-class client experience that seamlessly ties together all aspects of the lending process from origination through servicing.



### Higher TCO / Fragmented infrastructure

Banks struggle to connect all the various systems and solutions utilized as part of their lending process, often with little to no integration. Banks are relying on multiple systems to manage their diverse loan portfolios, resulting in inconsistent workflows and high operating costs. The fragmented lending landscape hinders the ability for financial institutions to meet customer demands, creates undue risk, data quality issues, and leads to inefficiencies. In combination, these factors breed higher technology and operating costs that negatively impact profitability, occupying resources that are unable to support value-add activities that fuel revenue.

1. <https://ionalytics.com/insights/debtwire/americas-and-emea-boost-loans-to-record-volumes-2025-loan-highlights/>

## The Loan IQ advantage

Loan IQ is a proven solution developed to meet the needs of the world's most demanding loan markets. It reflects over forty years of collaboration with top industry participants to bring best practice methods to all aspects of lending.

### Reduce technology costs

- Simplified system architecture with a global platform-based solution on a single data model allows for reduced hardware costs and a more streamlined and cost-effective infrastructure
- Fewer systems to support means fewer resources required for monitoring, maintenance, upgrades, security etc.
- Reduce and/or eliminate third-party vendor license fees

### Enable business growth

- Expand customer base with a large breadth of lending products to meet customer needs and attract new business
- Automation drives scalability to support growth in lending volumes
- Easier access to lending data via a single source with a unified rich data model; the single customer view gives a better understanding of risks and / or revenue opportunities

### Increase efficiency

- Ability to optimize operating models with a servicing platform using standardised best-practice approach across all business lines, a single application with common standards, workflow and business processes
- Automation will free up capacity to break the link between growth and resource requirements, allowing banks to do more with their existing headcount and avoid future hiring costs
- Reduced time spent on training as employees can develop expertise in one industry standard platform

### Improve customer experience

- Ability to service all business lines from a single solution provides for a better customer experience
- Standardized approach and self-service capabilities for all types of lending provided by the bank

- Improves responsiveness to customers, thereby reducing the need for expensive stop gap solutions to financing delays

### Reduce risk

- Enhanced controls and automatic 'quality validation' across the whole loan lifecycle to reduce errors in booking, pricing / fees, payments, settlement, bills / notices, AML compliance, collateral, etc.
- Consolidation and process automation reduces manual touch points to avoid operational risk events
- Single data model improves exposure management and controls, improving recovery in default scenarios via integrated collateral and covenant management capabilities

## Loan IQ

### Proof points

70%



Of total syndicated loans are serviced by Loan IQ



21

Of the top 25 syndicated lenders use Loan IQ



Finastra named a Leader in Corporate Loan Lifecycle Management by IDC in their 2025 vendor assessment

50%



Reduction in time spent on fee calculations

87



Clients globally



Chartis 2025 RiskTech 100 - Excellence in Lending Operations



50%

cost reduction at integration point

20%



Reduction in time required to set up new deals

# IDC MarketScape: Worldwide Corporate Loan Lifecycle Management 2025 Vendor Assessment

IDC MarketScape vendor analysis model is designed to provide an overview of the competitive fitness of technology and suppliers in a given market.

The research methodology utilizes a rigorous scoring methodology based on both qualitative and quantitative criteria that results in a single graphical illustration of each supplier's position within a given market.

The Capabilities score measures supplier product, go-to-market and business execution in the short-term.

The Strategy score measures alignment of supplier strategies with customer requirements in a 3-5-year timeframe. Supplier market share is represented by the size of the icons.

“

*Finastra, with its Loan IQ solution, has been recognized as a Leader in the IDC MarketScape for Corporate Loan Lifecycle Management. The company has firmly established itself as a reliable partner in supporting banks in their lending business. Loan IQ is a platform that efficiently supports the full continuum of lending. In addition to the advanced features to support even the most intricate syndicated structures, Loan IQ has evolved by introducing the Simplified Servicing module to seamlessly handle high-volume, bilateral lending needs.”*

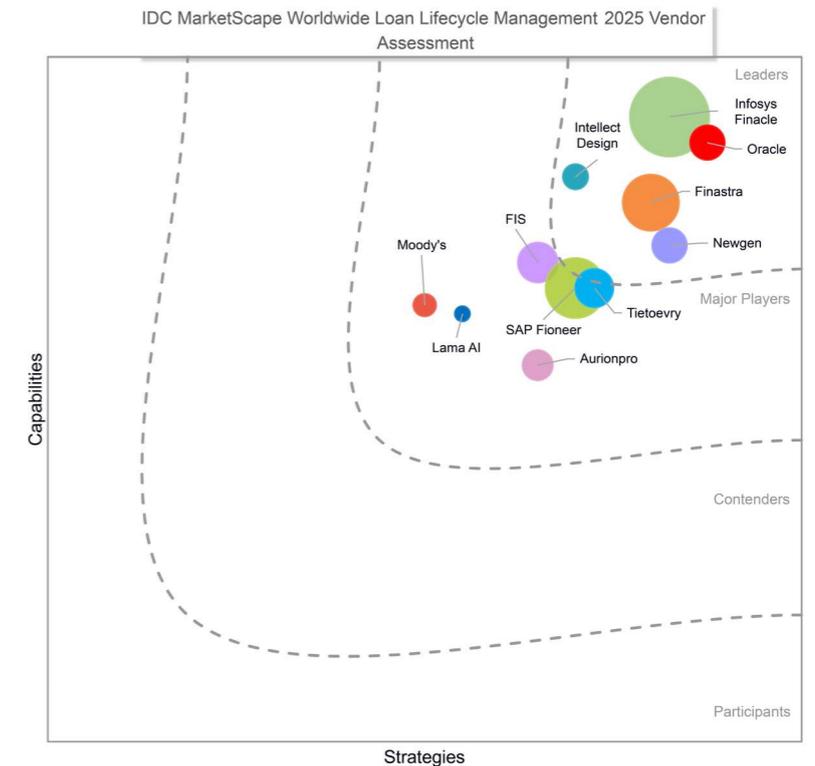
**Maria Adele Di Comite**  
Research Director, IDC Financial Insights

## Finastra has been named a Leader in the IDC MarketScape

### Worldwide Corporate Loan Lifecycle Management 2025 Vendor Assessment

According to the report, “Loan IQ supports multicurrency loans, flexible loan repayment schedules, complex pricing capture, and interest and fees accruals, along with automated billing and collections, and several other features geared toward smooth processing of all deals, even the more complex syndicated ones.

With its comprehensive set of features to streamline the management of all kinds of lending arrangements, LoanIQ enhances operational efficiency, reduces loan servicing times, and supports growth of the lending business.” We believe, with its cloud-ready architecture, advanced automation, and global scalability, Loan IQ continues to set the standard for innovation and efficiency in corporate lending.



Source: IDC, 2025



## Loan IQ enables consolidation of your lending platform from multiple systems down to one

### The only platform able to comprehensively service your entire loan portfolio

Offered on an industry-standard technology stack, Loan IQ empowers financial institutions to service multiple lending business lines with modern and portfolio-specific functionality. This enables lenders to efficiently consolidate all commercial loan types on one platform, from high-volume SME/bilateral loans to complex corporate/syndicated loans, reducing costs while ensuring banks can offer a superior client experience in comparison to competitors.

Loan IQ alleviates the high costs of system and process redundancy within commercial lending operations, leveraging an unrivaled depth and breadth of capabilities that enables banks to efficiently support all aspects of the loan lifecycle, from deal management and servicing to trading and settlement.

Banks using Loan IQ enjoy improved business agility to enter new markets quickly and easily with complete visibility across risks, performance and exposure.

Loan IQ is an open platform that serves as a full end-to-end loan servicing solution that reduces processing times, manual processes and integration costs, allowing for greater automation and improved controls throughout the loan servicing lifecycle.



## Loan IQ solution capabilities

Efficiently manage SME, bilateral, complex, syndicated and specialty loans in one consolidated system, on a modern technology stack with industry standard components, configurable to your institution.

### Optimized workflows for all loan types

A modern UI/UX and industry standard workflows enable clients to streamline loan booking and processing activities across their entire portfolio. Loan IQ supports SME, bilateral, middle market, complex and syndicated loans, as well as specialty lending businesses, including SBA, asset-based, commercial real estate and project finance.

### Comprehensive agency servicing

Lifecycle management for all the relationships, processes, and documentation required to perform the role of administrative agent. Loan IQ is designed to streamline processes, minimize risks and reduce errors throughout an institution or group.

### Effective management of large, complex multi-lender deals

With Loan IQ's extensive functionality, you can support from a few to over a thousand lenders in any given deal. Loan IQ has been designed to handle the broadest range of deals from the simplest to the most complex.

### Rich trading functionality

Benefit from a single, real-time view of all back-office transactions that affect a trader's portfolio during the entire loan lifecycle. Full multi-currency and multi-branch capabilities provide an up-to-date picture of company-wide performance.

### Superior accounting and audit control

Loan IQ's accounting functionality combines online accounting with real-time debits and credits to provide unmatched functional depth. Configurable parameters include multi-branch, multi-business line, general ledger/sub-ledger with configurable account mapping. Interest and fee option types are available. You can manage portfolio positions across multiple entities, reducing the need for double entry and reconciliation. Extensive audit trail and user security capabilities are inherent in the solution.

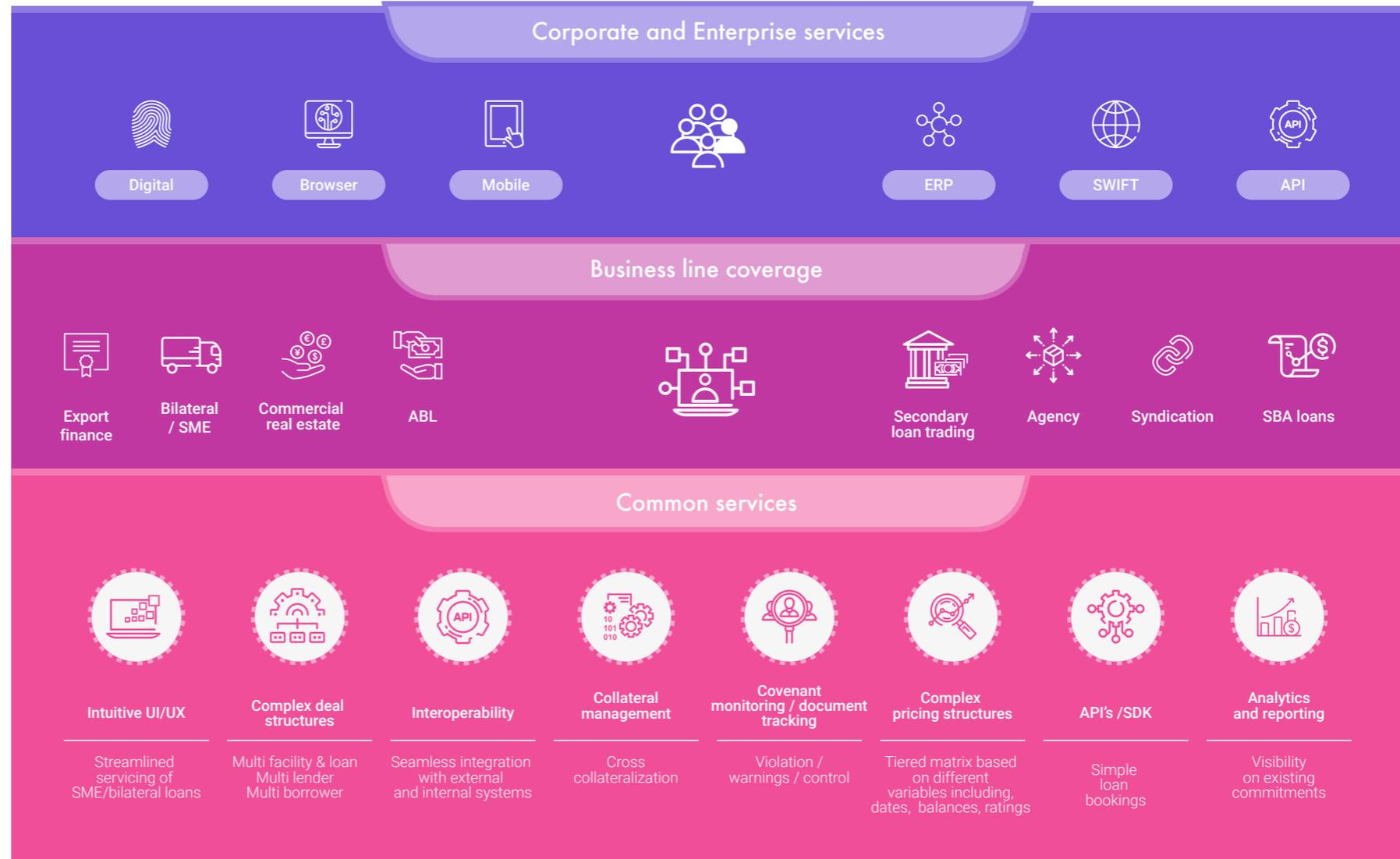
### Portfolio management and business insights

Loan IQ facilitates the management of multiple portfolios across different entities and business lines, enabling your organization to accurately account for company-wide risk. The solution allows you to merge data from multiple asset classes within many different systems, and consolidate this information onto a single comprehensive portfolio management tool.

### Advanced collateral management

Create and manage an increased volume of financial and non-financial assets associated with collateralized loans, such as commercial real estate. You can capture, maintain and report on a rich detail of collateral across the portfolio including asset registration, unit details, rent rolls and invoices. Support the tracking of assets against facilities and drawings, while managing collateral events, cross-collateralization and insurance.

## Streamline your back-office operations with Loan IQ



## Loan IQ Simplified Servicing

### Streamline SME/bilateral lending with the world's most trusted loan servicing platform future of SME/bilateral lending

Renowned for its ability to support complex and syndicated loans, Loan IQ and its Simplified Servicing solution, can also efficiently support SME/bilateral lending. Simplified Servicing provides a web-based user interface (UI) with dedicated functionality and streamlined workflows tailored towards high-volume bilateral/SME lending in Loan IQ.

Simplified Servicing takes the rich functionality available in Loan IQ today and combines it with a streamlined UI/UX, bringing together the best of both worlds and providing all the functionality needed to service your entire loan portfolio on one system.

From simple bilaterals to complex syndicated loans and everything in-between, Loan IQ covers the entire gamut and is the only lending platform that can support all of your loan servicing needs.

#### Key functionalities and capabilities



Modern UI/UX



Simplified workflows



Broad asset-class coverage



Workload management



Seamless integration



Dashboards and reporting



Payment processing



Oversight & controls

#### Benefits of Loan IQ Simplified Servicing



Revenue Growth

Seamless borrower experience and enhanced reputation



Reduce TCO

Simplified architecture via system consolidation



Boost efficiency

Streamline operations and reduce training needs



Enhanced risk management

Increased automation and data integrity

## Loan IQ Nexus

### Creating a connected lending ecosystem

Loan IQ Nexus is Finastra's market integration layer that fosters a connected lending ecosystem by promoting connectivity and interoperability across both internal and external market platforms. Nexus is comprised of four modules, Loan IQ Build, Loan IQ Transact, Loan IQ Maintain and Loan IQ Connect, all of which cover different aspects of the loan lifecycle. Loan IQ Build and Loan IQ Transact are currently available, with the additional modules to be included in future deliveries.

Loan IQ Nexus enables more value to be extracted from Loan IQ and represents a leap forward in reducing technical debt and accelerated innovation without the need for extensive technical knowledge of Loan IQ, with Finastra building and maintaining the generic, market-facing APIs.

#### Loan IQ Build

Loan IQ Build is a single point of entry for automated onboarding, from simple high volume bilateral / SME loans to complex syndicated loans. It provides a mechanism for fully automated onboarding and is loan origination system agnostic, leaving the end-users to only manage exceptions.

Loan IQ Build was developed with simple workflow management at its core, making it possible to easily create, enrich and track onboarding in Loan IQ.

#### Loan IQ Transact

Loan IQ Transact eliminates the need for users to manually key loan lifecycle event details into the system by allowing clients to ingest transactions/lifecycle events from any upstream system into Loan IQ. Loan IQ Transact allows clients to easily connect to external generic APIs while Finastra manages the translation and integration to LIQ.

#### Loan IQ Maintain

Loan IQ Maintain allows for the seamless configuration of market and reference data, such as holiday calendars and FX rates, ensuring that the information required to effectively support your loan portfolio is up-to-date at all times.

#### Loan IQ Connect

Loan IQ Connect provides out-of-box integration with a variety platforms in the loan ecosystem, such as industry data providers, trading venues and sustainability solutions, bringing much needed connectivity to the historically disjointed loan market.

### Key features of Loan IQ Nexus

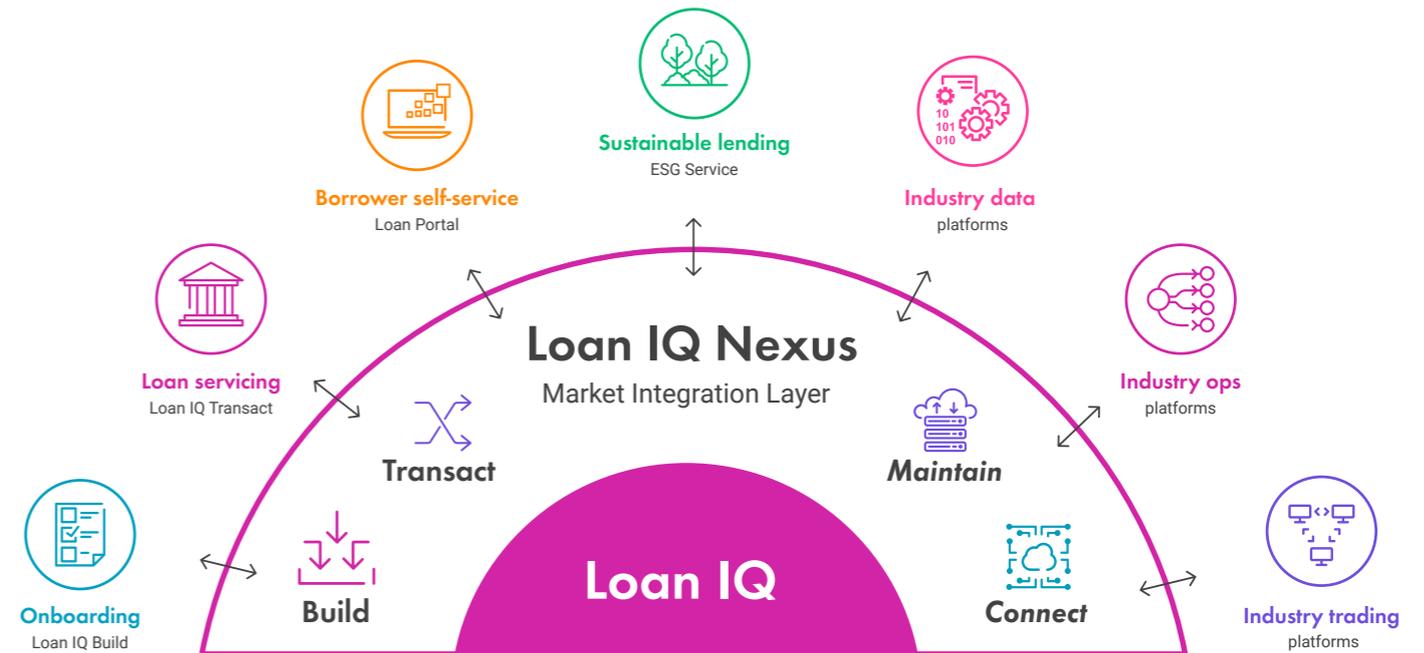
**Smart ingestion** – Agnostic to the system or service providing the information

**Seamless translation** – Convert incoming data to Loan IQ formats

**Auto-enrichment** – Add data with client-specific templates and defaulting rules

**Enhanced control** – Validate incoming data against existing Loan IQ deals and facilities

**Dashboards** – Monitor progress & highlights exceptions to intercept and remediate transactions



*\*Loan IQ Connect will be available in future releases*



## Expand the capabilities of Loan IQ with these complementary solutions

Loan IQ offers a range of enhancements to provide the right solution for your bank.

### Loan Portal

Loan Portal is a web-based front-end solution that enables your corporate clients to access real-time data about their loans, view upcoming events and initiate transactions digitally. It improves customer experience while providing a convenient and secure channel for corporate borrowers to exchange critical information with their bank.

### ESG Service

Finastra's ESG Service is a standalone cloud-native SaaS solution that simplifies sustainability-linked lending. Open and scalable, the ESG Service facilitates the integration of sustainability performance targets (SPT) criteria into ESG pricing, helping banks deliver a better, sustainable lending experience to their corporate clients.

### Data Propagation Tool

The Data Propagation Tool is a flexible solution that enables firms to optimize their data governance strategy by making it easy to archive and delete data from the production environment. Improved data processing capabilities leads to improved system performance, increased business agility and readiness to scale as business growth opportunities arise – while also remaining compliant with data regulations.

### Application Testing Toolkit

The Application Testing Toolkit is a regression testing toolset for Finastra's applications that helps clients save time, money, and minimize risk. It predicts hotspots, focuses testing on mission-critical features, and identifies recurring and common errors. It also enables the client to build integrations that simulate interfaces and isolate defects more easily.

### ISO 20022 Compliance

ISO 20022 is an international messaging standard that calls for MX XML-based messages to replace legacy MT messages. Although Loan IQ is not a payments engine, it does provide the data fields associated to a payment transaction, allowing banks to utilize this information in their payment interfaces. Finastra has enriched the data structure within Loan IQ to help address some of the challenges posed by ISO 20022.



## Keystone

### Streamlined deployment for Loan IQ

Evolving markets and business models are forcing your firm to accelerate their pace of innovation to meet the ever-changing needs of your clients. The market and regulatory environment are in a constant state of flux. Pressure to improve efficiency requires your firm to operate more streamlined, optimized, and efficient front-to-back processes. Increased economic uncertainty has made resiliency and security more important than ever.

Keystone is a simplified deployment methodology that provides a tightly scoped solution based on best practices that enables your firm to efficiently meet the challenges of today's lending environment. It enables you to onboard essential functionality quickly and safely, and then add new features over time. It delivers a foundation on which to grow and scale, focusing on getting live quickly, and minimizing scope creep and project overrun. The methodology ensures that the delivery

is collaborative and interactive, so we deliver what you need in the right timeframes.

#### Keystone Benefits

- Accelerated value delivery: reduce time to value with a streamlined implementation
- Optimal pricing: lower TCO with a standardized solution that is simple to implement
- Best practice usage: follow the intended and optimal way of using the product by following established best practices
- Scalable and flexible solution: the initial solution can be readily enhanced and adapted to meet your changing needs over time
- Safe and secure operations: a dependable and trouble-free solution that is tested and proven to operate safely and effectively

## Academy.AI

# AI-powered role-based training for Loan IQ users of all skill levels

Finastra is offering curated training and certifications for Loan IQ users. The course content is structured to enhance the skills of all users, equipping them with the domain knowledge and product skills needed to navigate complex business and technical requirements.

The learning program integrates practical product knowledge, reinforced with contextual business insights. Aimed at professionals with business and technical responsibilities, the Academy.AI courses offer an online learning approach, combined with interactive sessions and hands-on training.

### Maximize ROI

Unlock the full value of Loan IQ with expert-led training from Finastra's in-house experts

### Reduce risk and boost efficiency

Streamline operations by using the system as designed leveraging proven best practices.

### Engage and empower employees

Help users understand the "why" behind the "how" and become subject matter experts.

We offer three stages of certifications, covering Foundational, Advanced and Specialist levels. An additional course for the Delivery domain, with a focus on Loan IQ implementation, will be available in 2025.

### Foundational Course

- Lending business basics and Loan IQ fundamentals

### Advanced Course

- Complex lending concepts and Loan IQ functional and technical deep dives

### Specialist Courses

- Migration
- Software Development Kit
- Reporting
- Accounting

For more information Academy.AI, please visit: <https://www.finastra.com/solutions/academy-ai>



# INNOVATING FINANCE TOGETHER

Finastra partners with customers to deliver reliable and secure mission-critical financial services software shaped by their needs and driven by innovation.

Contact us

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