

## Factsheet - Lending

# Loan IQ Build: Simplify, streamline and automate loan onboarding

A module of Loan IQ Nexus, Finastra's market integration, Loan IQ Build integrates easily with your chosen loan origination system. The result is a seamless, straight-through user experience for both financial institutions and borrowers.

Developed with simple workflow management at its core, the Loan IQ Build module makes it possible to easily create, enrich and track onboarding in Loan IQ.

### The need for automation and integration

In reality, loan onboarding is highly inefficient. Origination data often has to be dual-keyed during the onboarding process, which inevitably introduces errors and reduces time-to-close. Additionally, upstream data from third-party loan origination services causes issues due to a data mismatch with servicing tools such as Finastra's Loan IQ.

As a result, integration – and all the related benefits of straight-through processing – is hard to achieve.

With Finastra's Loan IQ Build module, there is no need to understand Loan IQ onboarding data. Instead, Loan IQ Build integrates out-of-the-box with Loan IQ so that your bank can reap the rewards of straight-through processing and improved efficiencies.

### Creating transparency

Without a clear, consistent and up-to-date view of the onboarding status, booking agents and booking managers lack the information they need to influence onboarding and speed up the time to book the transaction and fund the client.



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Patricia Malin  
Principal Product Manager, Lending, Finastra

The result is a slower, manual, and less efficient process for banks. Having greater transparency will help lending teams to work faster and enable decisioned loan data to be sent directly to booking systems for final approval.

With a synchronized flow of data through the onboarding process, banks can start to automate parts of the lending process, thereby opening up a new world of possibilities to vastly improve the client experience by reducing time-to-funding (and reducing operational costs).

Streamlining the end-to-end lending workflow begins with loan onboarding, and Loan IQ Build transforms the process into a seamless experience - from origination through to closing and servicing. It leverages open APIs to standardize inbound data from any loan origination system so it can be integrated automatically into Loan IQ.

For lenders, this creates a single point of entry for automated onboarding, from simple, high-volume bilateral loans to complex syndicated loans. Borrowers experience a faster, smoother experience and lending professionals need only focus on managing exceptions.

When lending processes are disjointed and manual, clients' applications are passed back and forward between relationship managers, analysts, risk managers and other players throughout a set of inefficient processes.

But when those processes and players are integrated, the lending experience becomes transparent, efficient and automated. This is the best possible experience for the end-user and can now be achieved.

## Loan IQ Build: Key features



### Open APIs

The Loan IQ Build module uses open APIs for real-time integration of key loan origination system data, with real-time relaying of validation errors.



### Automated onboarding

Critical legal entity data, customer and credit details are automatically populated into the loan servicing system without the need for risky manual entry or re-keying.



### Single data source for improved quality, control and STP

With data from loan origination systems onboarded as non-editable, improvements in data quality and control can be accompanied by straight-through processing.



### End-to-end transparency

Clear visibility and communication with the lending system results in faster time to cash for borrowers.



### Web client dashboard for a single, real-time view

Using the Loan IQ Build module's web interface, lending professionals can easily manage the loan booking workflow.



### Time-saving auto enrichment

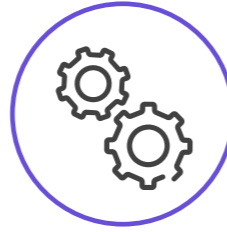
The Loan IQ Build module simplifies the booking agent's tasks by auto-populating many of the commonly required fields, which helps to reduce error rates and helps clients to draw down on funds quicker.

# Seamless Lending Operations

## Key features of Loan IQ Build for onboarding

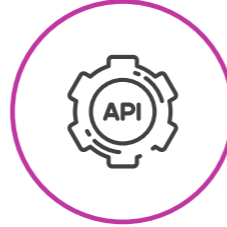
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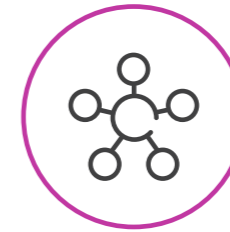
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## Loan IQ Build

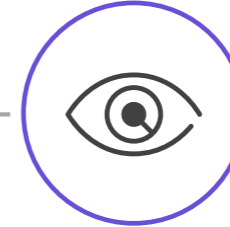
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Contact us to find out more about a better way to lend.

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