

Factsheet

Loan IQ Transact

Streamlining loan servicing through integration and automation

Corporate loans are a fast-growing and complex asset class that are continually evolving to meet the demands of the market. Despite the high volumes and intricate nature of the product, the loan market has been slow to innovate and is still heavily dependent on inefficient, manual processes.

The failure to innovate makes loan servicing a challenging task for financial institutions that are forced to rely on antiquated communication methods, such as email and fax, to receive information on loan lifecycle events that must then be manually input into their system.

The manual nature of the loan market introduces a great deal of risk to financial institutions in the form of operational errors and processing delays. These inefficiencies also negatively impact capacity and require large support teams with high levels of expertise that is increasingly difficult to find and develop.

These inefficiencies stem from the lack of interoperability that pervades the loan asset class, with market participants relying on a multitude of disconnected applications to manage loan lifecycle activity. The loan servicing space is sorely in need of innovation that will bring about the efficiency and automation needed for financial institutions to optimize their lending business.



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Loan IQ Transact consumes transactions from any upstream system which enables clients to move from manual data entry to STP."

Patricia Malin
 Principal Product Manager, Lending, Finastra

Loan IQ Transact – Bringing straight-through-processing to loan servicing

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.

Finastra builds and maintains generic, market facing generic APIs which can connect to any upstream system and Loan IQ Transact manages the integration to and consumption into Loan IQ.

Key Features:

- Smart ingestion of transaction details agnostic to the upstream system providing the information
- Translation layer which maps upstream data to Loan IQ data
- Incoming transaction details are validated against Loan IQ data to ensure compliance with credit agreement terms

- Simple and user-friendly UI and streamlined workflow using exception-based processing that involves little to no user intervention.
- Automated creation of transaction in Loan IQ.

Key Benefits:

- Enables straight-through processing that increases efficiency and provides the scalability needed to support business growth.
- Eliminates the need to rekey information manually into the loan servicing system
- Lower TCO with Finastra owning the build and maintenance of the market facing APIs and data translation.
- Enhance user experience with an intuitive UI, intelligent automation and native controls that flatten the learning curve

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Loan IQ Transact allows clients to easily connect with external systems using generic APIs while Finastra manages the translation and integration to Loan IQ."

Patricia Malin
Principal Product Manager,
Lending, Finastra



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ID-88493 / 0426

Corporate Headquarters

Four Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

FINASTRA