FINASTRA

Specialized Credit with Loan IQ:
Manage your specialized credit portfolio on the market's premier loan servicing platform

Loan IQ is renowned for its ability to effectively manage complexity, with an unrivaled track record in the syndicated lending space, making it the ideal solution to efficiently support specialized credit loans and drive further growth in the asset class.

- Loan Management System category leader in the 2025 Chartis RiskTech100 study
- 70% of the world's syndicated loans are serviced via Loan IQ
- $3.8trl in loans syndicated on Loan IQ in 2024
- 88 clients globally
- 21 of the top 25 syndicated lenders are Loan IQ clients

Why Loan IQ for specialized credit

Rich functionality

Loan IQ possesses the robust capabilities required to manage the complexity associated with specialized credit loans and cover all aspects of the loan lifecycle, including loan onboarding, servicing, syndications and trading. Loan IQ also has extensive asset-class coverage that enables to you to consolidate or expand your lending business.

Innovation and agility

As part of Finastra's commitment to remaining a leader in the lending space, Loan IQ is being continually upgraded to remain in lockstep with the needs of the market and at the forefront of innovation.

For specialized credit specifically, development is targeted to enhance Loan IQ's payment-in-kind (PIK) functionality. Finastra is leading working groups to prioritize specialized credit enhancements in partnership with our customers and prospects, further strengthening the platform's ability to support direct lending.

Benefits of Loan IQ

Revenue growth

Diversify and grow loan portfolio by expanding into other asset classes and geographies

Seamless Customer Experience

Real-time, digital communication with borrowers reduces lead times

Boost efficiency

Streamlined servicing of specialized credit loans

Reduce TCO

Simplified architecture via system consolidation

Key functionalities and capabilities

- Functional depth & breadth
- Bespoke transaction support
- Broad asset class coverage
- Workload management
- Seamless integration
- Syndication and trading
- Integrated borrower portal
- Oversight & controls