

Loan IQ Simplified Servicing

Streamline SME/bilateral lending with the world’s most trusted loan servicing platform

Nearly double
the number of SMEs (33%)
expect to change their
bank in the next 2 years
than did in 2017 (19%).

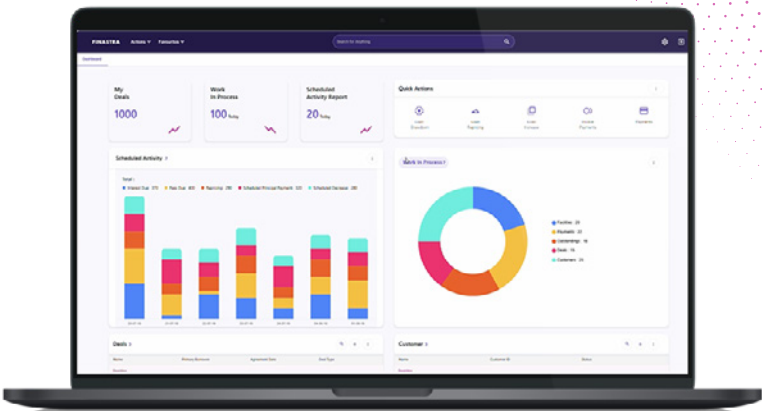
2024 Datos insights: Only You Can Prevent
Churn in SMB Banking

Lenders currently encounter numerous challenges that affect their operational efficiency and profitability. These challenges are intensified by the diverse profiles of borrowers, ranging from small and medium-sized enterprises (SMEs) to large corporations. SME lenders, in particular, face distinct difficulties in addressing the needs of their clients, who increasingly expect a retail-like experience from their banks. Notably, 75% of SMEs prioritize responsiveness, speed of service, and streamlined processes from their banking partner¹.

These challenges faced by SME lenders impact profitability, efficiency, technology, and risk management and include:

- **Profitability** is pressured by poor customer experience, limited ability to capitalize on growth opportunities, competition, and missed cross-sell opportunities due to a lack of integrated systems and data insights.
- **Operational inefficiencies** arise from outdated processes, lack of automation, fragmented infrastructure, and manual workflows, leading to longer processing times, higher costs, and reduced capacity.
- **Technological complexity** involves maintaining and integrating legacy and new systems, increasing risks of failures, data breaches, and compliance issues, while also being costly.
- **Risk exposure** is heightened by fragmented systems and manual processes, hindering comprehensive risk assessment and management. Effective risk management requires unified systems for real-time data and proactive decision-making.

Overall, these challenges are complex, involving technological, operational, and market-driven factors that necessitate strategic solutions.



Loan IQ Simplified Servicing Landing Page

1. 2021 EY Voice of the SME report.

Loan IQ's Simplified Servicing solution set supports the SME and commercial lending workflow requirements through intuitive interactions and fast pathways built on top of Loan IQ's proven lending platform

While today's SME lending environment poses a multitude of challenges for lenders, there is significant opportunity for those firms that can adapt and effectively meet the needs of SME borrowers. According to a McKinsey survey, top performing banks generate 32%² more revenue per SME client than the industry average. And SME firms are more focused than ever before in looking to digital their business, with 68% looking to manage as many aspects of their business via digital channels as possible³.

Loan IQ and its Simplified Servicing solution set provides firms with the capabilities and flexibility to capitalize on these opportunities. Simplified Servicing allows lenders to service their entire loan portfolio on one unified system. Simplified Servicing provides the nuanced functionality necessary to efficiently manage SME/ commercial lending by providing users with a modern UI/UX, intuitive workflows and automation that can support scalable growth.

Key Features

- **Modern UI:** Unified, web-based UI with a widget-based landing page that will enable users to easily access all Simplified Servicing screens and functionality.
- **Loan servicing efficiency:** Simplified transaction processing using intuitive workflows for transaction processing and task automation to support high volumes.
- **Improved transaction management and oversight:** Enhanced reporting for scheduled activity and pending transactions, along with streamlined approval/release.
- **Broad asset-class coverage:** Manage your entire SME lending book, including small business, business banking, middle market, asset-based and project finance loans on one centralized platform

Key Benefits

- **Revenue growth:** Scale cost-efficiently with a unified lending solution that improves the borrower experience through enhanced efficiency and reliability, builds a strong reputation that can be leveraged to win new business, and boosts cross-selling opportunities by consolidating loan types and increasing business agility.
- **Operational efficiencies:** Streamlines workflows through automation, optimizing operational capacity, organization structure and service delivery while reducing training requirements with an intuitive user experience and also acts as a single source of data which reduces reporting effort and improves accuracy.
- **Reduce TCO:** Simplify architecture by consolidating loan types and processes on a unified platform, reducing costs associated with multiple systems and middleware while also freeing up resources for growth and innovation.

- **Risk avoidance:** A unified lending solution, equipped with automation and integration, enhances risk management by reducing errors and centralizing data, which allows for accurate, real-time risk identification and mitigation, informed decision-making and regulatory compliance.

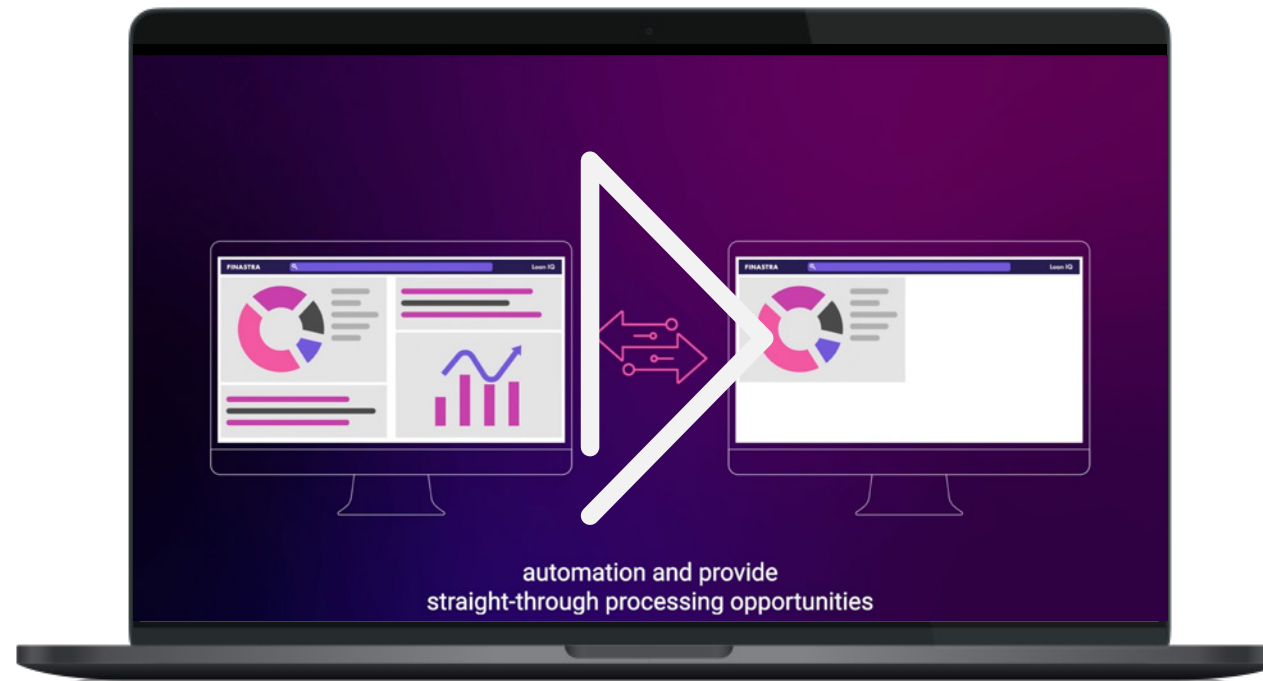
// *Simplified Servicing brings together the best of both worlds by providing the efficiency needed to support high volume, SME / bilateral lending with complex / syndicated loans on Loan IQ's market leading lending platform."*

Alexander Sparke-Read
Principal Product Manager

2. 2021 EY:The voice of the SME

3. 2021 EY:The voice of the SME

Loan IQ Simplified Servicing Solution Video



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About Finastra

Finastra is a global provider of financial services software applications across Lending, Payments, Treasury and Capital Markets, and Universal (retail and digital) Banking. Committed to unlocking the potential of people, businesses and communities everywhere, its vision is to accelerate the future of Open Finance through technology and collaboration, and its pioneering approach is why it is trusted by ~8,100 financial institutions, including 45 of the world's top 50 banks. For more information visit finastra.com

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