



(THE FUTURE OF
FINANCE IS OPEN

LENDING

FUSION LOAN IQ

**THE MOST TRUSTED COMMERCIAL
& SYNDICATED LOAN
SERVICING PLATFORM**

Banks Struggle with Fragmented Loan Servicing Solutions

Inability to efficiently manage complex loan portfolios causes high costs, lost revenue and unnecessary risk exposure, while negatively impacting your ability to meet customer demands.

Compliance & Reporting Challenges

Financial institutions are grappling with rising financial and human costs required to comply with regulations like IFRS 9/CECL and AnaCredit. Manual and offline processes prevent banks from delivering consistent internal and external reporting, and low data quality results in high risk and reduced profitability.

High Total Cost of Ownership & Fragmented Data

In the context of customer and regulatory demands, multiple legacy platforms and manual processing result in expensive ongoing updates of mainframe systems, integration across multiple solutions and consolidation of non-uniform data. Your front office struggles to access the right data fast, leading to missed opportunities and sub-optimal customer experience.

High Operational Efficiencies and Risk

Manual input and re-keying makes it difficult to capture and enforce the full credit agreement in one place. Offline workarounds are staff-intensive and incorrect bookings or errors are costly. Clients are demanding agile, flexible solutions that provide transparent loan services.

Slow Response to Demanding Clients

Competitors are investing in modern, customer-oriented and integrated lending technology to meet demands of bank and corporate clients. At the same time, alternative lenders are offering corporate clients easy access to finance, along with intuitive self-service capabilities that are loosening longstanding bank-client relationships.



Having consolidated our operations by implementing Fusion Loan IQ, we have reduced manual administration and ensured a quicker and more consistent processing experience across our global lending business. Finastra supported us well throughout the integration. We have seen a great improvement and enjoy the benefits of the new centralised system”

Hans Krantz

Global Head of Structured Finance Operations IT, SEB

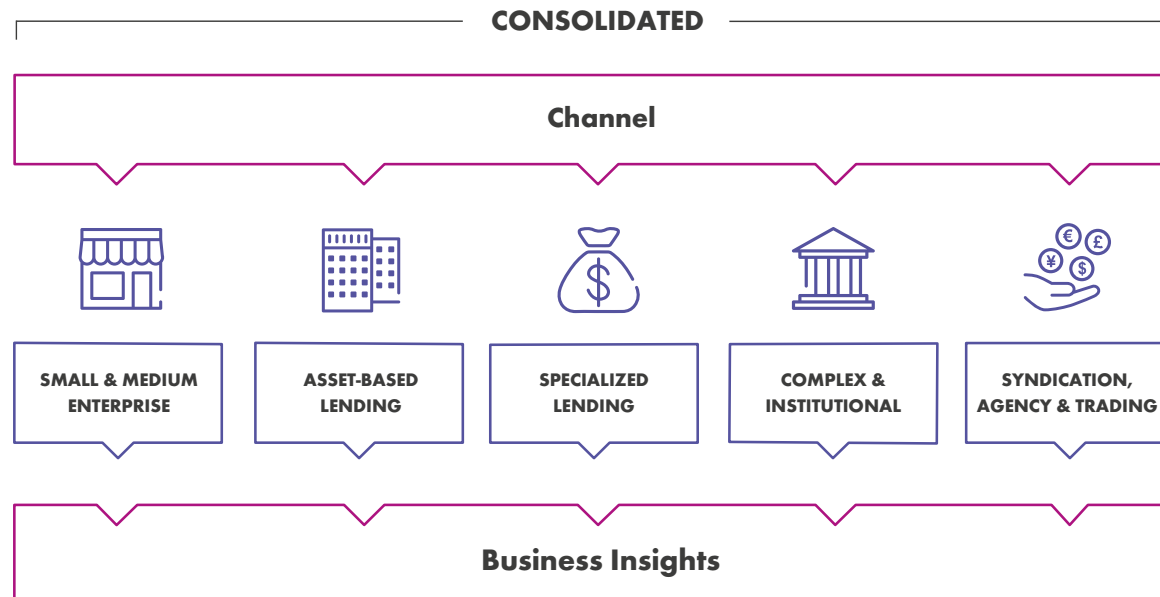
Fusion Loan IQ Consolidates Multiple Lending Systems Down to One

The only platform able to comprehensively service your entire loan portfolio

Offered in an industry-standard technology stack, Fusion Loan IQ brings portfolio-specific functionality to efficiently manage everything from the simplest high volume bilateral loans to the most complex & syndicated lending – ensuring you offer a superior client experience than your competitors can offer.

A proven solution developed to meet the needs of the world's most demanding lending markets, Fusion Loan IQ builds upon more than thirty-five years of collaboration with top industry participants to bring best practice methods to all aspects of lending.

Fusion Loan IQ alleviates the high costs of system and process redundancy within commercial lending operations, while bringing efficiency and rich functionality at every stage of the loan lifecycle, from deal management and servicing to trading and settlement. Banks that run Fusion Loan IQ enjoy improved business agility to enter new markets quickly and easily with complete visibility across risks, performance and exposure.



The Fusion Loan IQ Advantage

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

Enabling Business Growth

Identify and isolate non-performing loans through the Fusion Loan IQ levers, reducing risk and freeing up capital per portfolio. This means you will have more efficient allocation of funds to manage a greater number of loans, or to pursue new business.

Increasing Efficiency

Improve automation of all business processes with off-the-shelf best practice methods and workflow, including agency administration, to increase productivity and mitigate risk.

- 20-30% reduction in loan processing time
- 20-50% reduction in time to set up deals
- 30-80% reduction in time spent on calculations
- 20-40% total headcount reductions

Reducing Costs

Access a single commercial lending platform that builds scale and reduces integration costs across business lines.

- 30% Reduction in IT support
- 50% Reduction in integration costs
- 20-80% Reduction in IT systems maintenance cost

Improving Transparency

Develop a central source of integrated high-quality data for sound decision-making, credit risk management and regulatory reporting, including Foreign Account Tax Compliance Act (FATCA).

- 20% Reduction in loan defaults
- 90% Reductions in time to create reports.

Empowering Flexibility

Fusion Loan IQ is a scalable, high performance solution that can be configured to meet individual needs. It is available as either an installed solution or as a service, which enables you to benefit from its powerful functionality at lower cost and quicker time to market.



Fusion Loan IQ is trusted by 9 out of the top 10 agent banks globally”*



20-30%

reduction in loan processing time



20-80%

reduction in IT systems maintenance cost



90%

reduction in time to create reports

*Source: Bloomberg

Solution Capabilities

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

Comprehensive Agency Servicing

Lifecycle management for all the relationships, processes, and documentation required to service loans on a single platform. Fusion Loan IQ is designed to streamline processes, minimize risk and reduce errors throughout an institution or group.

Effective Management of Large, Complex Multi-Lender Deals

Manage the relationships, processes and all the documentation required to service complex syndicated deals. You can support from a few to many hundreds of lenders in any given deal. From the outset, Fusion 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 you with an up-to-date picture of company-wide performance.

Optimized Workflows for all Loan Types

Industry standard Fusion Loan IQ workflows enable clients to streamline commercial or bilateral loan booking and processing activities. Fusion Loan IQ supports your Small Business, Business Banking, and Middle Market portfolios as well as, but not limited to, your specialty lending businesses including Commercial Real Estate, Agriculture, Shipping, Aircraft, Infrastructure or Asset-Based.

Superior Accounting & Audit Control

The Fusion Loan IQ 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 lender shares and 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 & Business Insights

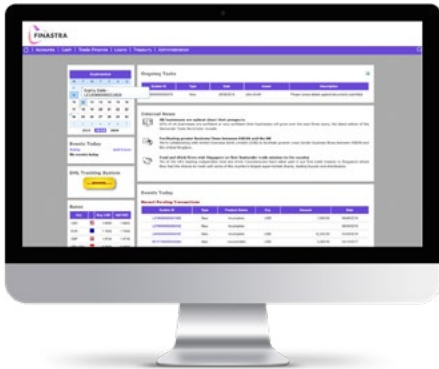
Fusion Loan IQ allows for the management of multiple portfolios and offers many views of the same portfolio, enabling your organisation to accurately account for company-wide risk. Fusion Loan IQ allows you to merge together data from multiple asset classes within many different systems, and consolidate 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 collateralised 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 collateralisation and insurance.

Solutions Enhancements

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



Borrower Portal

The Borrower Portal module is designed to improve the borrower experience by enabling self-service and real-time access to information. Initiate transactions for faster access to capital and queries.



Business Intelligence

Specifically designed for front office and credit risk, Fusion Loan IQ – Business Intelligence enhances critical decision-making with powerful tools for real-time insights, financial and exposure analysis, and client metrics. Gain insight into the profitability of customers, branches and products and deliver services that your customers will value most.

Looking to customize
Fusion Loan IQ to your
bank's specifications?

Software Development Kit (SDK)

The Fusion Loan IQ Software Development Kit empowers institutions to enrich business logic and processes to suit their specific needs. Users can extend the reach of Fusion Loan IQ and achieve new levels of configurability and usability demanded by today's rapidly evolving financial markets.

The SDK removes the dependency on Finastra to carry out non-Core, functional enhancement coding for customisation. This is much more cost-effective for Fusion Loan IQ users. A rapid turnaround for changes means faster access to business benefits and a quicker impact on the bottom line without compromising the ability to upgrade.

Fusion Advance Services

Upgrade your bank to the latest version of Fusion Loan IQ and maximize the value of your investment.

Our Approach



AGILITY/SPEED

- Early & Faster Test Cycles
- Co-Location with Development
- Allows Change Management.
- Smart Tools, Proven Methodology



RISK REDUCTION

- Full Coverage (Core & Custom)
- Tailored Test Plans
- Client Batch Interfaces Tested
- Specialised Co-Located Team



CERTAINTY & VALUE

- Fixed Price & Duration
- Shared Automation Platform
- Clear Milestones and Reporting
- Committed Quality
- Enhanced Test Coverage

Premium Delivery Phases



STUDY

- Analysis of Usage and Gaps with QA Tests Risk Assessment per Feature
- Derive Test Strategy



TEST DESIGN

- Design Test Scenarios and Test Cases on Functional and Technical Aspects



PRE-UAT TEST

- Execute Tests
- Fix Issues
- Deliver the UAT Ready Version



SIT/UAT

- System Integration Tests
- User Acceptance Tests



GO LIVE

- Rehearse and Execute the Production Upgrade

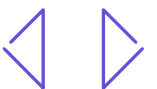
Upgrade Packages: At a Glance

Standard Upgrade

- Scoping
- Functional and Technical Training
- UAT Test Case Preparation Support
- Solution Installation & Database Upgrade
- Configuration Test
- SIT Support / UAT support
- Solution Deployment

Premium Upgrade Add

- Functional & Technical Risk Assessment
- Client Test Case Preparation
- Client Test Case Execution
- UAT Ready Software Delivery



Innovation Spotlight: Fusion LenderComm

Streamlined information exchange for Syndicated Lending

Developed in close collaboration with some of the world's top global banks Fusion LenderComm is a distributed ledger-based platform for the syndicated lending community aimed at reducing the cost and burden of agent-to-lender administration and enabling lenders to see accurate information on-demand so they can optimize syndicated loan portfolios.

The solution enables financial institutions acting as agents to publish loan data to the ledger and extend self-service capabilities to lenders. Through their own portal, agents can define and then publish lender-specific deal position data to Fusion LenderComm, so individual lenders can drill down into the data without needing to query positions by phone, fax or email, as is typical today. Fusion LenderComm digitizes communication with lenders – driving efficiencies in the process, saving agents time and money, and eliminating operational risk.

Powered by Corda, highly secure nodes on the Fusion LenderComm network maintain all transaction history. This gives every lender a personal view of deals they participate in and a time-stamped audit trail.



As a leader in the syndicated loan market, Natixis is always eager to provide a best-in-class customer experience to its clients. By allowing the sharing of syndicated loans position data more efficiently between loan agents and participants, Fusion LenderComm addresses a key pain point by automating the costly manual processes traditionally involved in such sharing of information. It has been a pleasure to work with Finastra and R3 on this groundbreaking initiative.”

Frédéric Dalibard

Head of Digital for Corporate & Investment Banking, Natixis



[Fusion LenderComm Overview Video](#)

The Most Trusted Loan Servicing Solution

Fusion Loan IQ services more than 48% of global syndicated loan volume.



Fusion Loan IQ was the clear choice in the technology selection process. We needed a partner that could support our systems consolidation initiative in order to fuel our super regional growth strategy. We selected Fusion Loan IQ because of its rich, tried-and-tested and specialist financial services industry knowledge, rather than develop a system in-house or partner with other core system vendors in this instance.”



Andrew Leithhead
Executive Director
Transformation Projects at ANZ



With Fusion Loan IQ, we're saving money, reducing complexity and maximizing efficiency. It's been the perfect solution for modernizing loan management.”



Phillip Brand
Application Manager
Norddeutsche Landesbank



With deeper insight into customers and portfolios, teams will be able to make more informed decisions, and engage more effectively with customers.”



FARM CREDIT
BANK OF TEXAS

Michael Elliott
Chief Information Officer
Farm Credit Bank of Texas

**Award-Winning Innovation
Fusion LenderComm**

2018 Blockchain Project of the Year
FS Tech

2018 Innovators Award
Global Finance Magazine

Handelsblatt Diamond Star
Digital Banking Award 2018



Contact us

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today –spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers.

48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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