



Loan IQ

Finastra's Loan IQ is the leading syndicated lending solution for servicing commercial loans. Coverage includes structured, project, syndicated, bilateral, asset-based, commercial real estate, agricultural and niche lending, which provides a superior client experience. The Loan IQ system enables efficiency across lending operations from complex, syndicated loans to high-volume, bilateral lending. It promotes profitable growth by tightening control, delivering a streamlined workflow and ensuring timelier, more accurate data.

Developed to meet the needs of the world's most demanding lending markets, Loan IQ builds upon more than 35 years of collaboration with top industry participants, bringing best practice to all aspects of lending.

Institutions that choose Loan IQ run more effective operations and seize new business opportunities faster. Our solution offers you a proven path to success in loan management.

Loan IQ reduces the high costs of system and process redundancy within commercial lending operations. It establishes efficiency and rich functionality at each stage of the loan lifecycle, from deal management and servicing, to trading and settlement. Banks running Loan IQ enjoy improved business agility, entering new markets quickly and easily with complete visibility across risk, performance and exposure.

Loan IQ advantages

Enables business growth

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

Increases efficiency

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

- 20%-30% reduction in loan processing time
- 20%-50% less time setting up deals
- 30%-80% less time spent on calculations
- 20%-40% reduction in total headcount

Reduces 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 the cost of maintaining IT systems

Improves 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% less time taken creating reports

Empowers flexibility

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

“Loan IQ is trusted by 9 of the world’s top 10 agent banks”

20%-30%

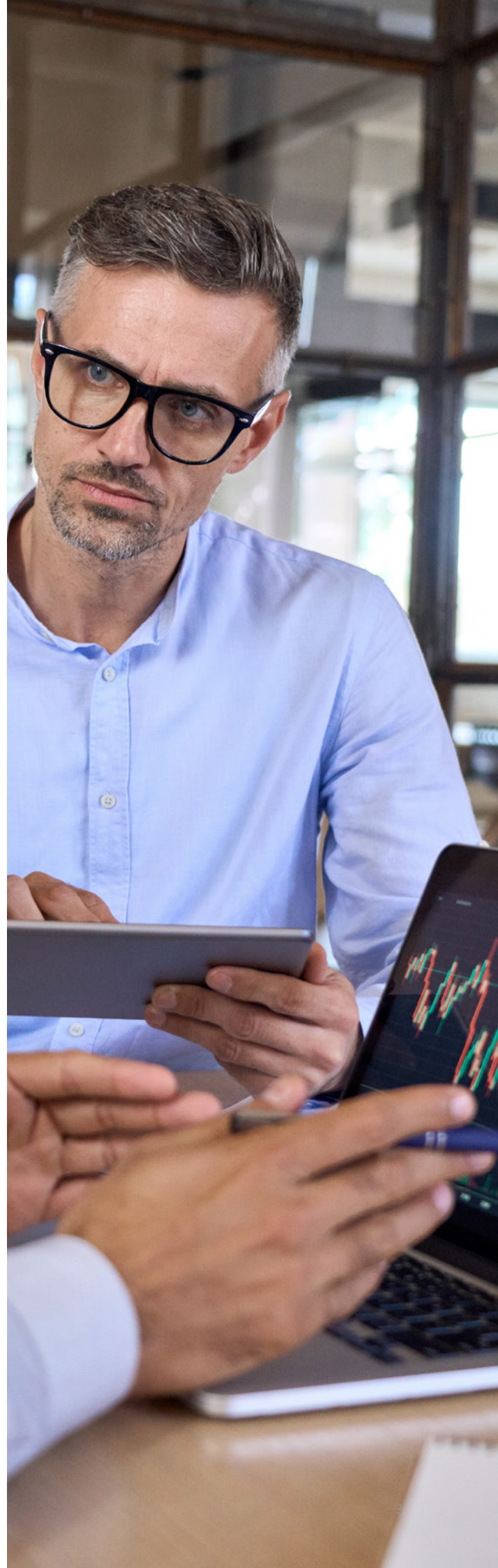
reduction in loan processing time

20%-80%

reduction in the cost of maintaining IT systems

90%

reduction in time taken creating reports



Comprehensive agency servicing. Lifecycle management for all the relationships, processes and documentation required to service loans, on a single platform. 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 a few or many hundreds of lenders in any given deal. From the outset, Loan IQ was designed to handle the full range of deals from the simplest to the most complicated.

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 Loan IQ workflows enable clients to streamline commercial or bilateral loan booking and processing activities. 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 and asset-based.

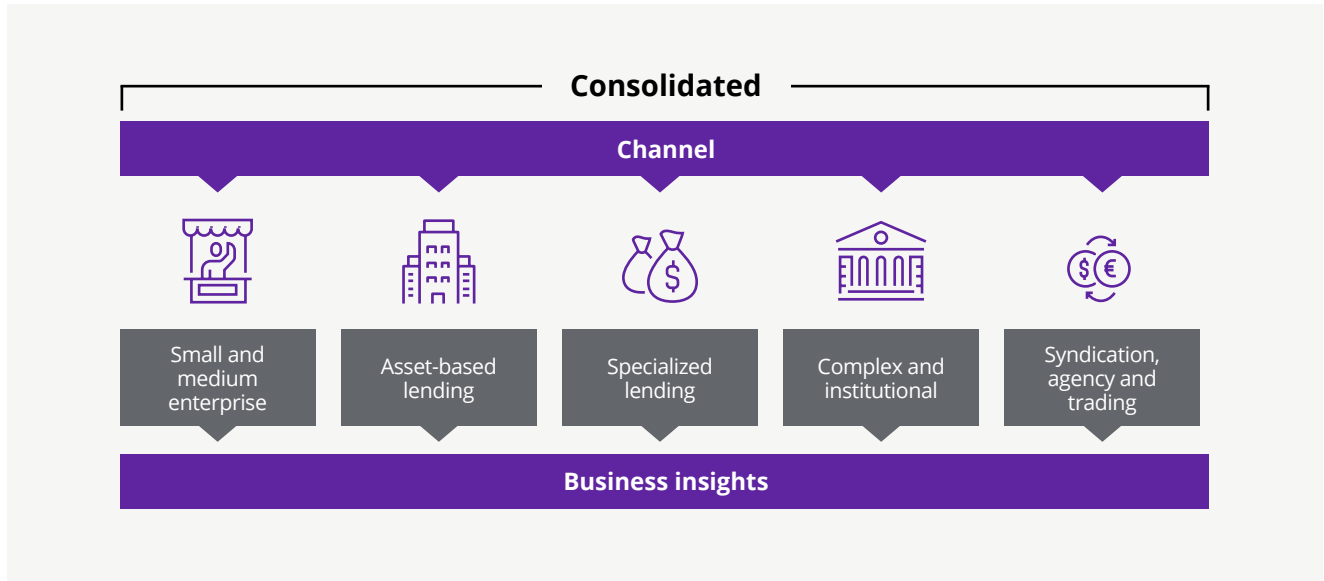
Superior accounting and audit control. Loan IQ's accounting functionality combines online accounting with real-time debits and credits to provide unmatched functional depth. Configurable parameters include multi-branch and multi-business line, plus general- and sub-ledger with configurable account mapping. 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 and business insights. Loan IQ enables the management of multiple portfolios and provides many views of the same portfolio, enabling your organization to accurately account for company-wide risk. Loan IQ allows you to merge data from multiple asset classes within many different systems, and consolidate this information onto a single, comprehensive, portfolio-management tool. Advanced collateral management creates and manages an increased volume of financial and non-financial assets associated with collateralized loans (e.g., commercial real estate). You can capture, maintain and report on a rich vein of collateral detail 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-collateralization and insurance.

Solution scope

Loan IQ's industry-standard technology stack provides portfolio-specific functionality that can manage everything from high-volume bilateral loans to the most complex and syndicated lending. Banks running Loan IQ

enjoy improved business agility, enabling them to enter new markets quickly and easily while achieving 360-degree visibility across risk, performance and exposure.



Why Luxoft

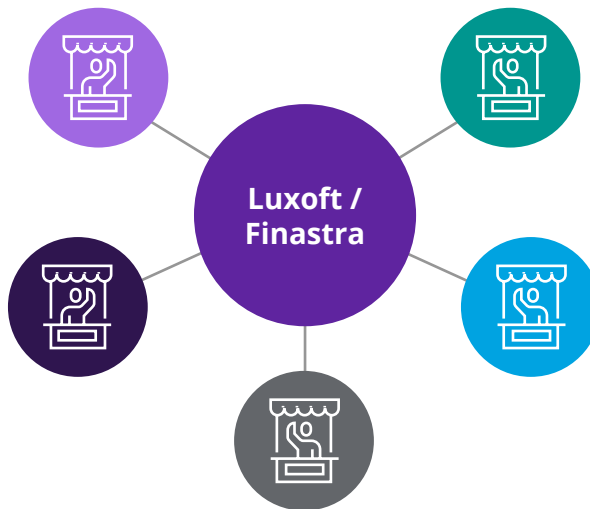
Synergy with Finastra

Simplification

- F2B integrated platform
- Single source of truth
- Consistent valuation

Future-proof compliance

- Regulatory reporting
- Regulatory controls



Optimized IT model

- Managed services
- On-premise / private cloud
- Leaner and more flexible

Global solution experience

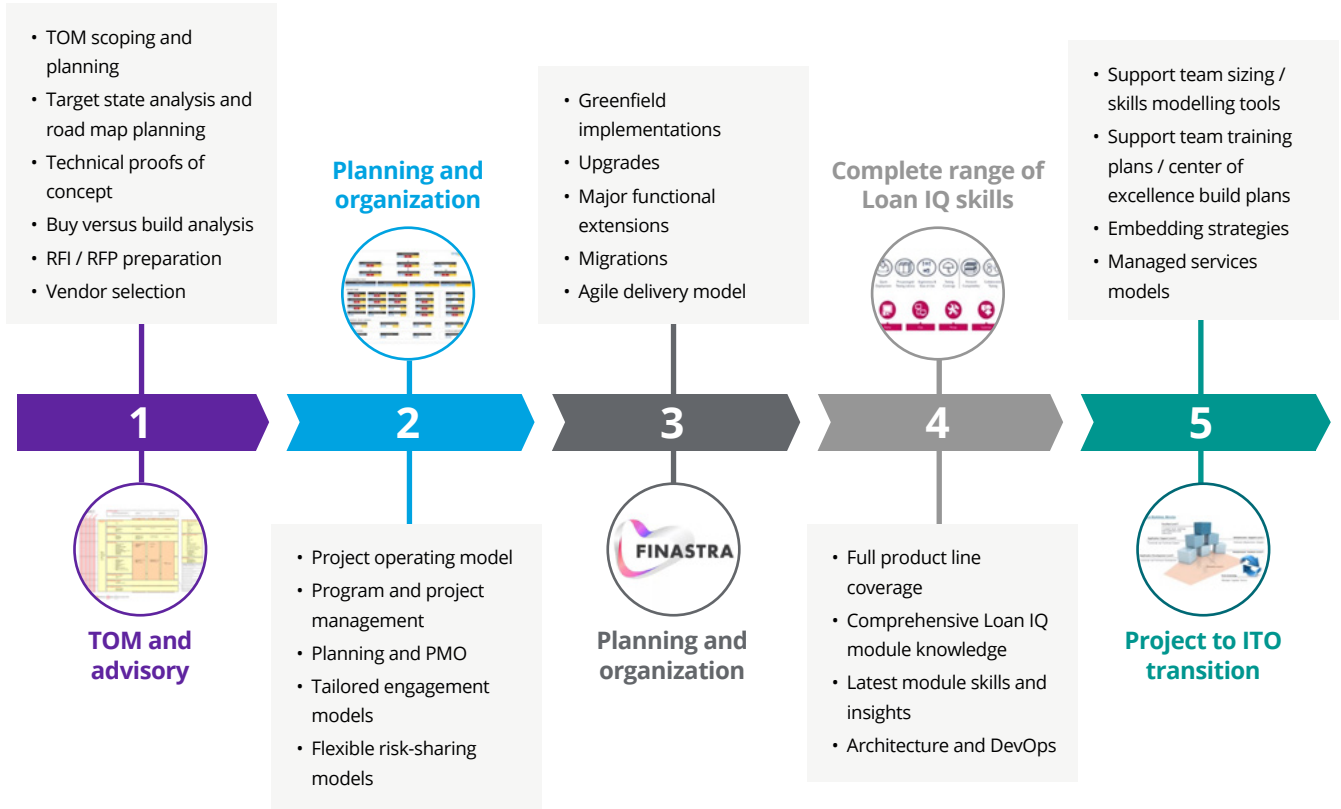
- Blended onsite / offshore delivery resources
- Post go-live support

Technology transformation

- Containerization
- Cloud readiness

Industry-leading Loan IQ capabilities

Ensures a full-services partner



About Luxoft

Luxoft is the design, data and development arm of DXC Technology, providing bespoke, end-to-end technology solutions for mission-critical systems, products and services. We help create data-fueled organizations, solving complex operational, technological and strategic challenges. Our passion is building resilient businesses, while generating new business channels and revenue streams, exceptional user experiences and modernized operations at scale.

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