



XCELENT Customer Base 2021

XCELENT Functionality 2021

Overview

Loan Portal, Powered by Fusion Corporate Channels

Accelerate complete omni-channel digitized self service with Loan Portal. Have real-time loan data at your fingertips.



Executive Summary

Take your lending business to the next level.

Loan Portal is feature-rich, offering consolidated online access to real-time information, including the status of any transaction. By empowering corporates with simplified and streamlined self service capabilities, financial institutions are realizing increased customer loyalty as well as reduced costs.

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James Mellor,
Global Solutions Consultant,
Finastra

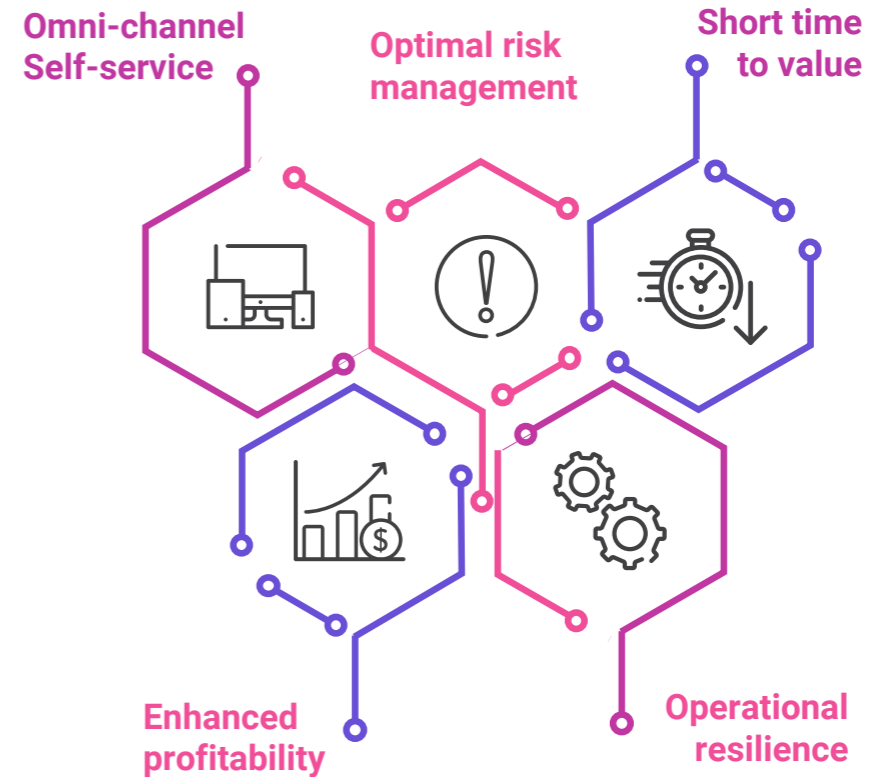


Loan Portal

Powered by Fusion Corporate Channels

The Loan Portal is next-generation digitized self-service. The portal integrates with Finastra's Fusion Loan IQ out-of-the-box to empower corporate clients with the

flexibility to access real-time loan data across multiple channels, while securely communicating with loan officers and initiating transactions.



The challenge

A person wearing a red hooded jacket and blue jeans stands with their back to the camera on a wooden pier. They are looking out over a vast body of water under a sunset sky. The pier has a dark metal railing with a crisscross pattern. The overall mood is contemplative and serene.

Corporates place a premium on efficiency, but the loan servicing experience offered by most financial institutions falls short of meeting current expectations for fast and seamless service. Instead, loan servicing is rife with paper-based processes and outdated means of communication that waste client time and take up banking resources.

This may be why only 25% of businesses give relationship managers a good rating, holding banking staff accountable for the lack of digital capacity that pervades lending operations. Without immediate access to real-time data, corporate clients are left in the dark, and while financial institutions should have the answers, it isn't always easy to locate paper documents or up-to-date information.

Unless financial institutions can streamline this information flow, they risk losing corporate clients and lending revenue. This is where Loan Portal comes in, delivering digital self-help channels to corporate clients, built on real-time access to updated and accurate information.

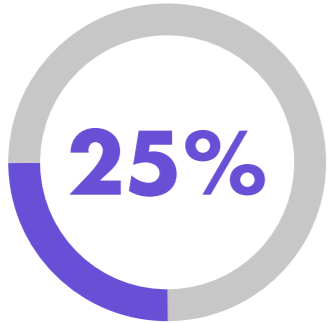
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An enhanced customer service and real-time lending for better business decisions, with Loan Portal."

James Mellor,
Global Solutions Consultant, Finastra

Loan Portal – Powered by Fusion Corporate Channels

Self-service, your clients' way



Only a quarter of businesses give relationship managers a good rating.

Corporate clients want seamless access to loan accounts, including the ability to quickly and easily manage loans and loan payments. Now financial institutions can deliver fast, with the Loan Portal. It's front-end accessibility to back-office support directly at the fingertips of corporate clients.

With Loan Portal, realize benefits for your clients:

Enhanced customer service with Loan Portal

- On-demand 24/7 portal availability for anytime anywhere access to loan information and transactions
- Single view of all loans, issued bills and ongoing fees with simplified tools for making transactions and monitoring status
- Omni-channel support across the communication channels that clients use the most
- Automated transaction processing, allowing clients to self-serve loan payments and maintenance activities without the need for bank support.

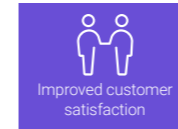
Real-time lending for better business decisions

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Enabling self-service with the borrower portal will provide high level benefits



- Improved middle/back office employees productivity
- Increased sales from improved productivity (avoided work) for relationship managers
- Reduction of IT costs through using out-of-the-box solution



- Increased lending and cross-selling revenue from improved customer service
- Reduction of customer churn and improved acquisition of new customers through offering digital capabilities across all products



- Reduction of operational risk
- Reduction of reputational risk
- Optimized funding through earlier drawdown awareness



- New functionality, e.g. for customer onboarding, loan origination
- Building block of end-to-end digital process – together with LenderComm for communication with the lenders



Finastra named a leader in corporate digital banking platforms by Celent

Celent recognized Finastra with XCELENT Awards 2021 in categories for 'Breadth of Functionality', and 'Customer Base & Support' for our solution Fusion Corporate Channels.

XCELENT Customer Base 2021

XCELENT Functionality 2021

The benefits of real-time loan data at your fingertips



Meet customer needs

Improved Customer Service: Corporate clients expect the transparency offered by digital self-service tools, but Loan Portal goes above and beyond, with online reporting and monitoring capabilities that improve client accessibility to loans and transaction information. The omni-channel support offered through web, mobile, WhatsApp and even Chatbot ensure clients can always access the information they need.



Drive business growth

Enhanced Profitability on Tap: With Loan Portal, the banks' relationship managers spend less time answering routine inquiries and more time on value-added tasks, aiding in profitability by reducing costs. The solution is powered by Fusion Corporate Channels, which means that banks have with the flexibility to extend the corporate banking platform to other areas of the bank, such as Trade Finance, Cash and Supply Chain Finance, financial institutions can easily drive the same powerful efficiencies across the organization. The easily configured interface also allows for tailored brand messages and personalized push marketing campaigns via the portal.

Smooth Rapid Deployment: Loan Portal is easily connected to bank systems via APIs, meaning simplified installation with no need to change existing infrastructure.



Reduce operational risk and cost

Greater Operational Efficiency and Resilience: Not all of benefits associated with Loan Portal belong solely to the customer. They also benefit the bank. The opportunity to securely receive uploaded documents and review information in real time is at the root of operational efficiency enhancements, putting the financial institution in tighter control of internal workflows.

Optimized Risk Management: Loan Portal seamlessly integrates with Fusion Loan IQ, providing real-time access to both front- and back-office data. Financial institutions realize greater transparency of lending exposure while also eliminating the need for double data entry, thereby reducing the risk of errors in the process.



Support faster, better business decisions.



Simplified Dashboard:

Your corporate clients want quick and easy access to information, so Loan Portal features a persona-based dashboard, putting the most relevant details for each user up front with opportunities to drill-down into deeper levels of data as needed. Information is clearly organized with loan and facility listings based on status.



End User Personalization:

Customers can create their own dashboard to customize the data that they see, to ensure the information is most relevant to their business. Clients can drag, drop & remove widgets to update the dashboard with ease and speed.



Simplified Relationship Management:

Loan Portal offers a suite of custom communication tools, allowing borrowers to interact with bank personnel in real time and to safely upload information, documents and quotes. Relationship managers can even be aligned with particular borrowers for automatic email alerts when a transaction or request is made.



Full international support:

Multi-language support is available, including Arabic and double byte characters, to ensure financial institutions and their customers are always personally served with compatible information.

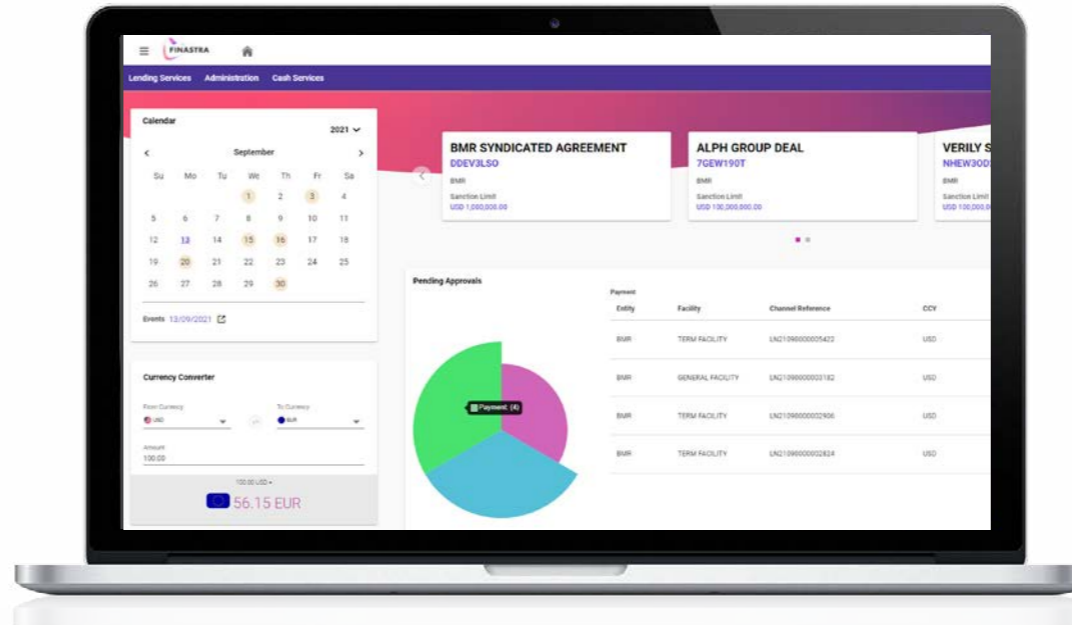
Get the right lending experience for clients.

Comprehensive Information Set: With Loan Portal, clients have relevant details at their fingertips, with access to deal summaries, facilities list, loan request approvals, interest rates, repayment terms and activity history.

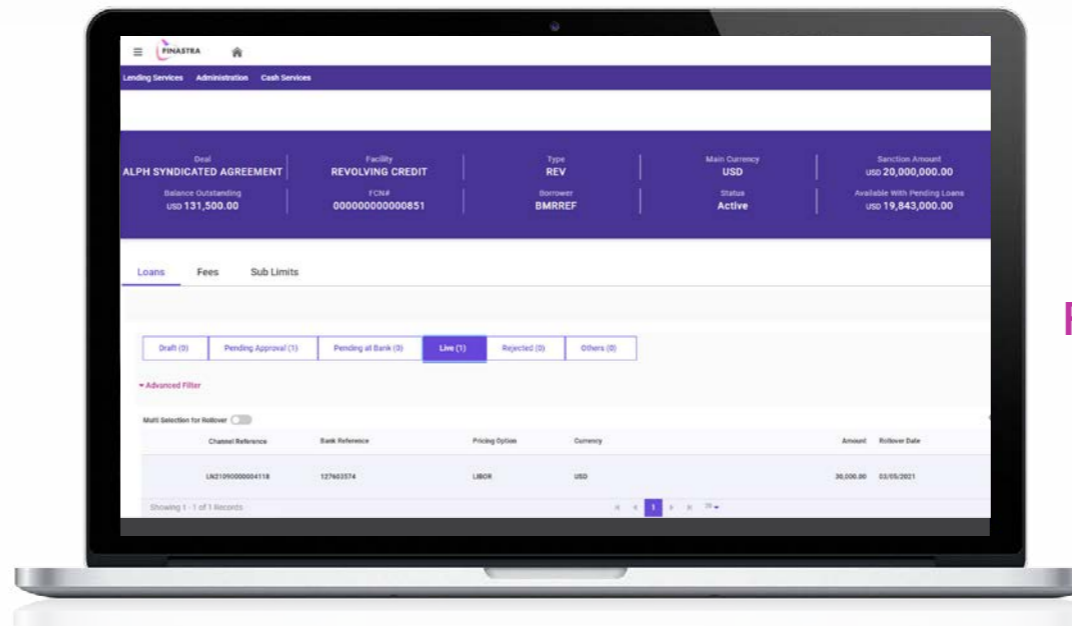
Smart Search: Put the right information in front of your clients every time, with Loan Portal's smart search, a simplified search capability for fast and efficient service. Documents are listed by bank with due date for greater compatibility with client needs.

Custom Build Flexibility: With a wide variety of pre-built pages and widget options, financial institutions can customize the lending portal to meet the needs of corporate clients, allowing for a more personalized and applicable user experience. Banks can also determine which facilities can be accessed via the Loan Portal, based on the nature of the facility and any contractual commitments found in the existing credit agreements in Fusion Loan IQ.

Full Accessibility: Loan Portal conforms to all WCAG 2.1 web accessibility guidelines to ensure seamless access for all users, across all devices.



Lending Dashboard



Facility Details

THE FUTURE OF FINANCE IS **OPEN**

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.

Contact us

About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top 100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at finastra.com

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