

Software brief

eBanking for commercial lenders and borrowers

The Lending module of Misys FusionBanking Corporate Channels is a web-based front-end solution designed to advance the capabilities of FusionBanking Loan IQ to borrowers. Borrowers can easily view and manage FusionBanking Loan IQ activity online at any time and gain an up-to-the-minute understanding of loan transactions and risk exposure.

Real-time management of loan transactions

The self-service borrower portal helps financial institutions and their commercial clients to gain on-demand access to loan arrangements and automates loan servicing activities.

The result? Banks drive down the cost and speed of loan lifecycle management and reduce transaction errors with greater data accuracy and availability. Clients benefit from more efficient access and greater control over their lines of credit.

The solution is an integrated component of FusionBanking Corporate Channels, a unified digital corporate banking platform which today is deployed at over 100 financial institutions worldwide. The lending module can be deployed alone, or alongside other modules for Trade Services, Cash Management and Treasury Services.

The Lending module allows borrowers to perform online transactions that automatically feed FusionBanking Loan IQ in real-time, including the initiation of new drawdowns, increases in loan amounts and the management of repayments. It is fully integrated with FusionBanking Loan IQ and leverages standard interfacing capabilities via APIs and Event Management.

Key Benefits

- Front and back office system integration enhances processing efficiency and reduces costs
- Borrower self-service administration drives further efficiencies and increases client satisfaction, transparency and control
- Automation that reduces time on operational support to focus on value added service
- FusionBanking Loan IQ interface eliminates re-keying for high data accuracy and reduced error rates
- Increases transaction processing speed for clients and improves turnaround times
- Access to real-time information 24x7 increases transparency for the bank and client
- Improved management of risk exposure

Optimised risk management

As well as directly accessing data from FusionBanking Loan IQ via FusionBanking Corporate Channels, banks can extend business transparency beyond lending, to other risk, financing and transaction services products.

A single view across loan operations can be expanded with the enterprise portal to cover the full range of commercial banking services alongside lending activity to gain more consolidated views of client liquidity and payments for more proactive risk management.

In addition, the reduction in re-keying information from client requests significantly reduces operational risk. The online solution is designed to meet stringent security requirements by segregating information and access to data between the bank's front office and back office users.

Transparent, efficient and accurate loan processing

The online platform provides a consistent single view for clients and bank users across regional and global loan operations and credit lines. Operational costs can be reduced and international clients gain a single view of their credit lines with the bank.

A suite of client self-service and configuration tools, including dashboards, alerts, collaboration, calendar and customised reporting, reduces time spent on operational support. Borrower self-service reduces bank workload, expedites processing time and drives efficiencies across the business.

Relationship managers can easily access and manage loans held in FusionBanking Loan IQ. With STP from client to operations, transaction re-keying is eliminated maintaining data integrity and availability and providing up to the minute information for proactive loan servicing and client relationship management.



Corporate treasury

ERP connectivity



FusionBanking Corporate Channels



Lending

- › Loan maintenance
- › Loan drawdowns
- › Loan increases
- › Repricing
- › Payments
- › Enquiries and reports



Bank users

Back office integration

FusionBanking Loan IQ

Win on customer service

Today's digitally enabled corporate treasurer expects advanced self-service tools, anywhere and any time. With a single view of the customer, relationship managers can add value beyond the basic processing and management of a loan transaction.

With a consolidated view of a customer's lending profile and preferences the front office is better equipped to offer more tailored credit services, to help optimise loan agreements or to cross sell other risk mitigation or financing solutions.

Smooth, rapid deployment

In a competitive market, bringing new products to market quickly and rapidly delivering on digital strategy to gain a competitive edge is vital. The deployment of FusionBanking Corporate Channels with FusionBanking Loan IQ requires no additional infrastructure investment or complex installation.

FusionBanking Corporate Channels has been deployed within weeks, enabling clients to quickly start recognising the solution's benefits.

With a digital loan servicing solution you can extend real-time loan management to clients so they can rapidly access the financing they need.

“We selected FusionBanking Loan IQ because of its rich, tried-and tested and specialist financial services industry knowledge.”

Andrew Leithhead

Executive Director, Transformation Projects at ANZ

Additional features

FusionBanking Corporate Channels is a flexible solution that adapts to your needs – and those of your customer through a wealth of additional features, including:

- Real-time drawdowns, loan increases and repayments in sync with FusionBanking Loan IQ
- Content management and configurable UI to tailor to your brand and push news, marketing campaigns via the portal
- Collaboration suite and CRM tools to exchange information or quotes
- Full international support, localised per implementation (multi-language capabilities including Arabic and double-byte characters)
- Templates and static data maintenance for frequently used parties and phrases
- Built-in enquiry functions and integrated report designer
- Automated alerts to prompt customers to action
- Calendar for key dates and custom events management
- Extract to Excel, CSV, PDF
- Advanced workflow and powerful authorisation concepts
- Integration based on a web services framework. Can be linked to ERP systems and external electronic Business-to-Business (B2B) marketplaces.

A wide range of integration features

In addition to its operation by the banks through its browser-based front-end, the portal application offers efficient outgoing and incoming automated XML interfaces for a smooth integration with any trade finance back-office system and third-party applications. With integration capabilities based on a web services framework, it can also be linked to the customers' ERP back-end systems as well as external electronic Business-to-Business (B2B) marketplaces.

Versatile technology

FusionBanking Corporate Channels is built on the latest Java platform (JEE) specifications. It is portable across different middleware application server environments such as IBM WebSphere or BEA WebLogic application servers. It also enjoys portability across hardware platforms and operating systems since Java support is available on all the major Unix platforms and Intel based servers running Windows or Linux.

By utilising the Java Database Connectivity (JDBC) interface, the platform also supports various relational database management systems for its data-store.

About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit misys.com and follow us [@MisysFS](https://twitter.com/MisysFS) on Twitter.

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