

Misys Loan IQ

The efficiency engine for Commercial Lending



The market leading solution which enables financial institutions to control, optimise and grow their commercial lending business.

The efficiency engine for Commercial Lending

With more than 20 years as an industry leader, Misys Loan IQ has a proven track record of success. Today, our world class solution is used to process more than 1/3 of the world's syndicated loans and more than 1/2 of the world's loan trades. With multi-currency, multi-branch capabilities, industry leading workflows and robust functionality, Misys Loan IQ is designed to maximise your organisation's business, today and in the future.

Seamless coverage and feature-rich functionality is provided by Misys Loan IQ at every stage of the loan lifecycle – from origination to syndication to trading to settlement. All Misys Loan IQ modules are fully integrated, resulting in a unique straight through processing solution from front to back office.

Misys Loan IQ helps your organisation control and expand its commercial lending business by delivering more accurate and available data, streamlined workflows, and reduced operational risks and costs. Misys Loan IQ clients have optimised existing operations through systems consolidation and headcount reduction. Our solution has enabled clients to enter new growth areas of the commercial lending market with the confidence that their system will be able to handle their new requirements.

Misys Loan IQ is supported by a full range of professional services to help you maximise your investment. Our global deployment record is unmatched in the industry, and we offer clients the flexibility to implement Misys Loan IQ as an in-house installation or as a managed hosted solution.

The potential is limitless. The payoff is clear.



Misys Loan IQ leverages 20+ years of commercial lending and software expertise to deliver a superior solution for every stage of the loan lifecycle.



Misys Loan IQ works with the top financial institutions and commercial lending standards bodies to ensure that our solution best meets client demands. We integrate with best-of-breed systems vendors to provide robust coverage at every stage of the loan lifecycle.

We are committed to developing and investing in Misys Loan IQ to ensure that it continues to be a world class solution. We have extended Misys Loan IQ's historic back office strengths to the front office to provide our customers with a truly integrated straight through processing solution.

Complementing our new front office functionality, Misys Loan IQ can also be integrated with any front office origination solution, whether it is another vendor's solution or an in-house solution. We offer flexible APIs to streamline the integration process backed by years of experience working with the industry's leading solutions providers.

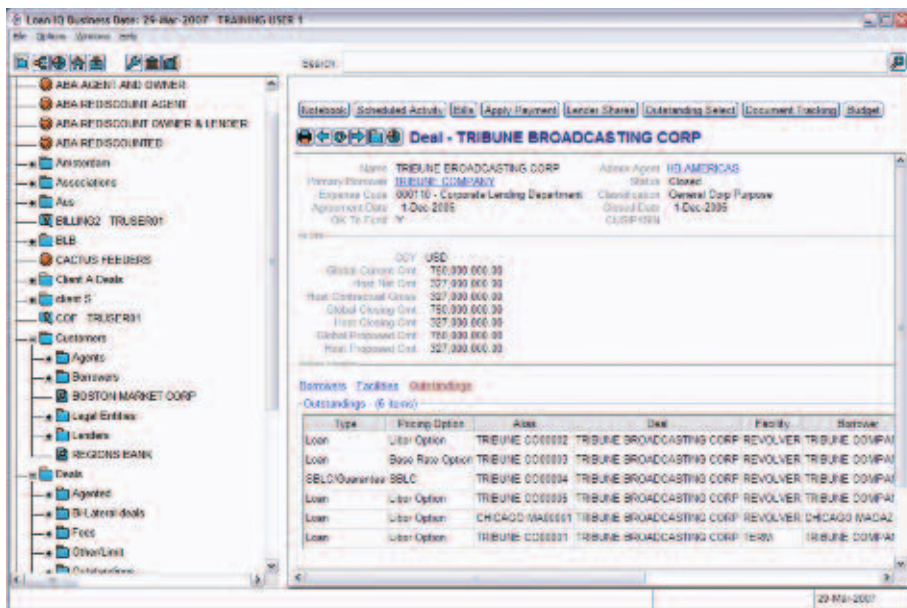
Misys Loan IQ Highlights

- + Fully integrated solution with true straight through processing capabilities
- + Comprehensive coverage for bilateral loans and highly structured syndicated deals
- + Single multi-entity, multi-currency global platform with real-time information available 24/7
- + Proven scalable technology
- + Delivered via a managed hosted solution or as an in-house installation
- + Support for double byte languages (Japanese, Korean and Chinese)

Misys Loan IQ Functionality

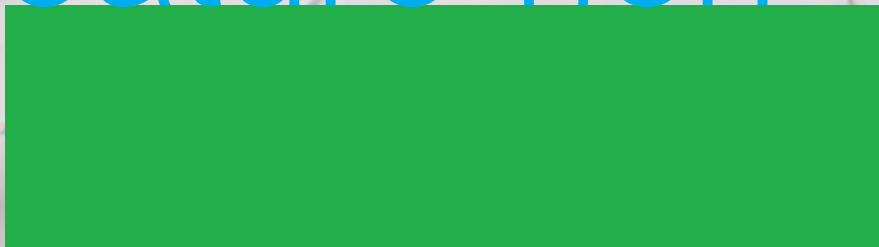
- + Origination
- + Syndication (Deal Management, Book-running, Document Distribution)
- + Agency Servicing
- + Loan Trading
- + Accounting
- + Portfolio Management
- + Loan Administration
- + Collateral Management
- + Treasury
- + Total Return Swaps
- + Export Credit
- + Reporting

Misys Loan IQ





Feature-rich



Misys Loan IQ provides advanced functionality and robust coverage to seamlessly integrate all activities during the loan lifecycle.

Agency Servicing functionality

- + Scalability for hundreds of lenders
- + Dynamic amendment and restructuring capability
- + Salability protection
- + Automated management of interest and fee accruals
- + Intelligent governance of drawdowns
- + Comprehensive management of principal, interest and fee payments
- + Automated notifications
- + Standard fax server interoperability
- + Support for emerging FpML data standard for agency notifications

Agency servicing

Effective management of large, complex multi-lender deals

The Misys Loan IQ Agency Servicing module efficiently manages the relationships, processes and documentation required to service syndicated loans. It delivers improved process automation, increased accuracy of vital information and an enhanced user experience for heightened productivity, greater timeliness and reduced errors.

Our robust solution is designed to minimise risk, maximise efficiencies and streamline processes, communication and workflow within the bank group. To meet the demands of today's complex market, the Misys Loan IQ Agency Servicing module scales to support many hundreds of lenders in any given deal. Moreover, it is designed with the ability to accommodate complex portfolios that are constantly changing as a result of secondary trading.

Lender Shares

The screenshot shows a software window titled "Shares for (USD) Deal/Facility: NON-HOST BANK AGENTED DEAL / TERM A". It contains a table with the following data:

Lender	Actual Amount	% of Global	Servicing Group Name	SG Alias
HOST BANK AMB-HCAS	7,999,999.00	20.000000000000%	AMB-HCAS/SUB-H	SC
BANK	999,971.00	2.000000000000%	CONTACT	SC
BANK	7,999,999.00	20.000000000000%	MURPHY	MM
BANK	-1,999,925.00	-4.000000000000%	NONE	NONE
ISPB	7,999,999.00	20.000000000000%	CONTACT/SERVICING	CS
BANK 12	7,999,999.00	20.000000000000%	CONTACT	SC
BANK 12	999,959.00	1.000000000000%	NONE	NONE
ABC FINANCIAL GROUP	7,999,999.00	20.000000000000%	CONTACT	SC

Actual Total: 39,999,000.00

Below the table, there is a section for "Participants" with columns for Host Bank / Participant, Sell Amount, Buy Amount, % of Global, and Servicing Group Name. This section is currently empty.

At the bottom, there is a section for "Host bank shares" with a table showing:

Legal Entity	Actual Amount
HOST BANK AMB-HCAS	7,999,999.00

Actual Net All Total: 7,999,999.00

Misys Loan IQ Trading highlights

- + Front-to-back, straight through processing for loan trades on a single database
- + Robust functionality to support the most sophisticated loan trading demands
- + On-demand customisable reporting and tools to analyse company-wide trading performance and profitability

Functionality at a glance

- + Multi-currency, multi-branch capable
- + Real-time position and P&L monitoring
- + Mark-to-market and trade date P&L
- + Customisable trade history viewing
- + Document generation, including LSTA and LMA confirmations, assignment agreements and transfer certificates
- + On-demand flexible reporting
- + Full mark-to-market functionality
- + Assignments & participations
- + Funding memos
- + Delayed compensation

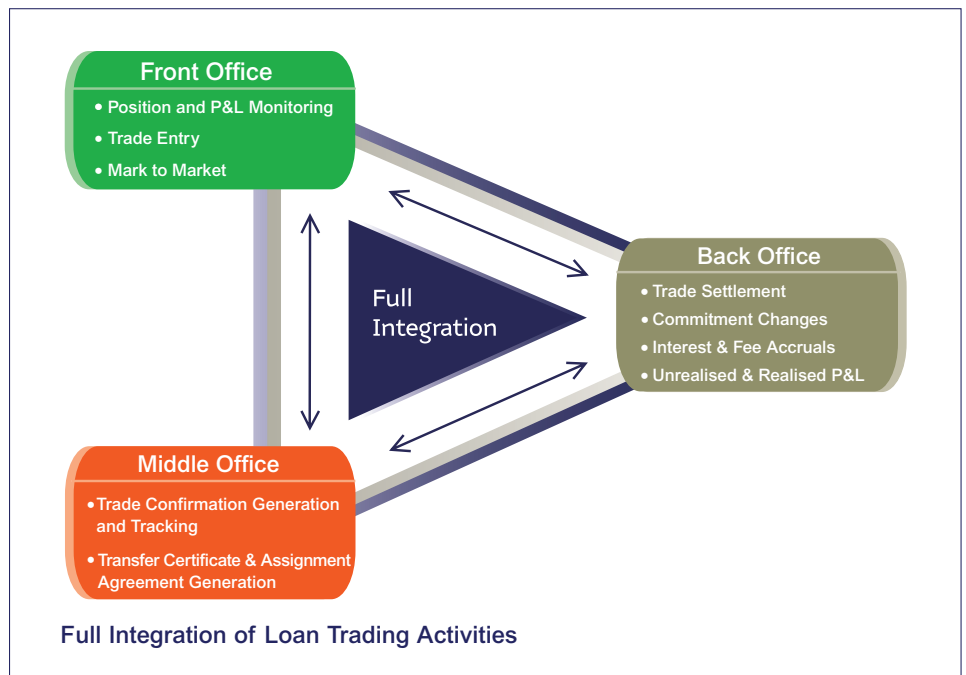
Trading

Full straight through processing for loan trades

Misys Loan IQ provides superior management of all of your loan trading activities from front to back office. As trades need to be keyed into the system only once and the underlying asset serviced only once, your organisation benefits from enhanced data integrity, streamlined workflows and lowered operational risk.

Misys Loan IQ enables traders to quickly access up-to-the-minute P&L and position information. Our solution captures back office transactions which affects a trader's portfolio (e.g. commitment reductions, interest and fee accruals) and updates the trader's view in real-time. The trader is able to view all changes which affect his portfolio for the entire loan lifecycle.

Misys Loan IQ is multi-currency, multi-branch capable, and can seamlessly manage the most complex types of trades worldwide from a single platform. Our comprehensive, scalable solution provides your organisation with an accurate, comprehensive view of risk and performance across trading desks, enabling you to better understand your company-wide performance.



“

Misys delivers the only true straight through processing syndicated lending solution in the industry today.

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Misys Loan Coordinator

The Complete Syndication Solution

Misys Loan Coordinator delivers superior management for syndicated lending deals by providing a single platform for book-running, document distribution and deal management. Our solution enables a bank's syndications desk to easily access information (investor interest, deal outcome probabilities and contact details) to structure better, faster and more profitable deals.

Misys Loan Coordinator allows all authorised syndicate members to access deal-related information, anywhere and anytime. As all information is hosted on a single online site, correspondence delays, errors and manual processes are minimised, thereby improving communication and workflow amongst the syndicate.

When utilised with Misys Loan IQ, Misys Loan Coordinator is the only solution today to provide front-to-back straight through processing for syndicated loans.

Misys Loan Coordinator highlights

- + One-stop-shop for managing communication, information sharing and workflow amongst syndicate members
- + Book-running, deal management and document distribution capabilities on a single global platform
- + Enhanced visibility of dealflow from origination to closing. Real-time deal information is available 24/7 on a secure online site
- + Robust analytics tools to track investor appetite
- + Minimised operational risk due to less reliance on faxes, emails and paper documentation
- + SaaS (Software as a Service) delivery for quicker implementation
- + Multi-tranche, multi-branch, multi-currency capable
- + Scalability to support many hundreds of lenders

Misys Loan Coordinator

The screenshot displays the 'Organization_LQ_1047 - Deal' overview page. At the top, there are navigation tabs for 'Admin', 'Issues', 'Track', 'Notes', and 'Offers'. The main content area includes a summary table with the following data:

	Total (Booked)	Probability (Booked)
Organization_LQ_1047	0.0	0.0
Medium (Book)	40.0	33.3
Low (Book)	0.0	0.0
Commitment (Book)	40.0	33.3
Total (Book)	40.0	33.3
Overbook (Book)	0.0	0.0

Below this summary is a table titled 'All Active Syndication Deals (14)' with columns: Deal ID, Name, Issuer, Tenor, Proceed, Commitment, Status, Collateral, and Amount. The table contains four rows of deal data:

Deal ID	Name	Issuer	Tenor	Proceed	Commitment	Status	Collateral	Amount
Deal 1	Organization_LQ_1047	Bank	3M	100	100	Completed	TRC	100000000
Deal 1	Organization_LQ_1047	Bank	3M	100	100	Completed	TRC	100000000
Deal 2	Organization_LQ_1047	Bank	3M	100	100	Completed	TRC	100000000
Deal 1	Organization_LQ_1047	Bank	3M	100	100	Completed	TRC	100000000

Managed Hosting

Delivering Misys Loan IQ with controlled costs

Misys Loan IQ's managed hosting services provides your institution with the full technological infrastructure and personnel required to operate, maintain and upgrade your solution. Managed hosting clients bypass potentially lengthy in-house installation and avoid significant hardware and database purchases, thereby benefiting from a quicker, smoother implementation.

Misys has been delivering mission-critical, managed hosted solutions since 1994 with more than 1 billion transactions processed per year. We service more than 850 clients worldwide, including the leading banks, fund managers and corporations.

Each Misys Loan IQ managed hosting client has its own dedicated database in which all information is fully segregated and secured. To ensure the strictest level of control, Misys provides a 24 x 7 monitored data environment with a geographically separate disaster recovery facility.

Unlike other systems providers who outsource services to 3rd party vendors, Misys provides and manages all aspects of the hosted environment. This enables us to reduce your costs and minimise your exposure to 3rd party vendor liabilities while providing your organisation with a single point of contact.

It's the same market leading Misys Loan IQ solution – just delivered via a quicker, and more cost-effective method.

Managed Hosting highlights

- + Proven global solution
- + Complete turnkey solution, including system installation and maintenance
- + Quicker, more cost-effective implementation
- + Predictable costs and minimised operational risks
- + Maximum security and control of data with geographically separate disaster recovery facility



Proven





global solution

DataNet highlights

- + Improved reporting consistency and accuracy
- + Real-time direct access to information stored within the Misys Loan IQ database
- + Enhanced display options with capability to view data graphically or in tabular format – all of which can be customised
- + Pre-packaged report templates for quick and easy generation of frequently used reports and queries

DataNet benefits

- + Minimises time consuming and costly in-house development
- + Reports can be deployed globally, in multiple formats, in multiple languages
- + Easy-to-use front end allows clients to efficiently access critical business information

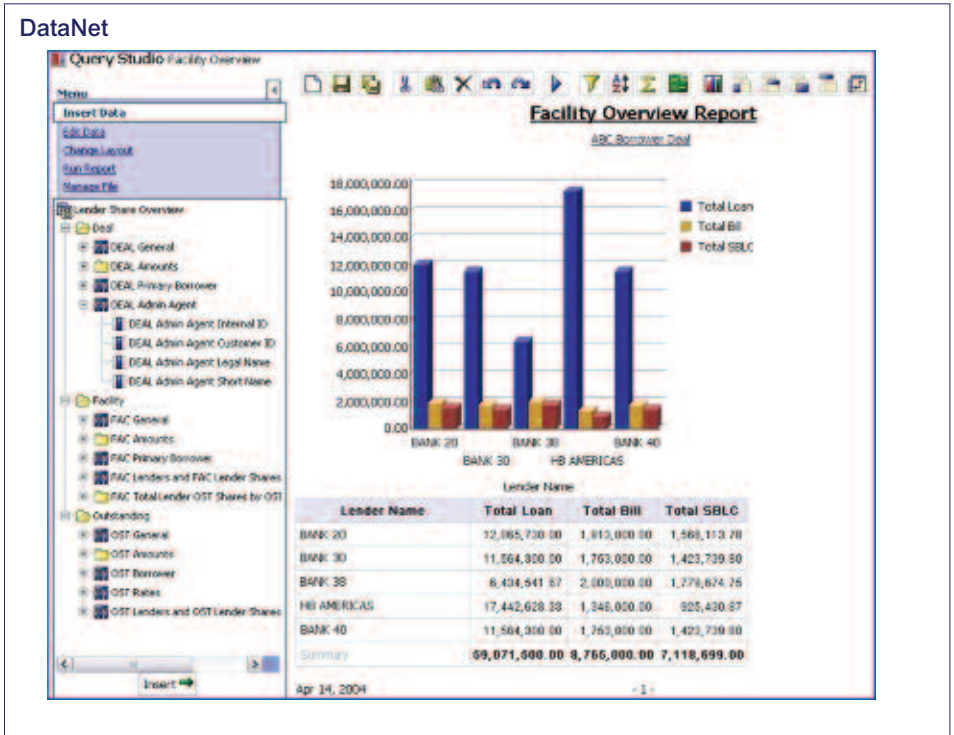
DataNet

Real-time flexible reporting for Misys Loan IQ

DataNet addresses all of your Misys Loan IQ reporting requirements by providing a customisable easy-to-use platform to efficiently create reports which provide full visibility into your company's performance. DataNet puts reporting control directly into your hands without your organisation spending valuable time and resources to develop a costly in-house reporting engine.

DataNet's intuitive and user-friendly interface makes it easy for your organisation to create tailored reports which detail the specific drilldown information you need – anywhere, anytime.

DataNet elements, terminology and data fields are consistent with those within Misys Loan IQ. Clients can generate reports using a pre-defined menu of data fields. This standardised framework delivers more reliable, data rich and consistent reports to meet all of the different requirements within your organisation.



Bilateral Lending

High volume automated processing for bilateral lending

Simplified user interface. Streamlined data entry. Highly automated processing. These are the key concepts around which Misys Loan IQ was designed to optimise your organisation's bilateral lending business.

Industry standard Misys Loan IQ workflows enable clients to streamline bilateral loan processing activities while simultaneously handling a greater number of transactions. Clients can focus on their core business with the assurance that their system will be able to handle the processing demands of bilateral lending.

Whether your business involves highly complex loans or high volume loans, you need a system that can effectively manage your entire loan portfolio. Companies who use Misys Loan IQ for both bilateral and syndicated lending activities gain invaluable straight through processing benefits in the form of faster processing, automation and improved data accuracy and availability.

Bilateral Lending highlights

Wizards: Providing streamlined data entry to maximise efficiency

- + Wizards for Customer, Deal, Facility and Loan setup
- + Easily customisable by clients to have specific fields and specific default values in fields
- + Once data is saved it can be quickly approved and closed

Streamlined user interface for high volume business

- + Simplified Customer Notebook to quickly capture the information required for bilateral loans
- + Reusable product templates for fast, easy data capture and set-up

Loan servicing

- + Various types of amortisation schedules
- + Scheduled rate changes for fixed rate loans
- + Complex pricing
 - + Interest rate caps and floors
 - + Split-tiered interest pricing
 - + Based on date matrices, amounts and user-defined conditions
 - + Payment in Kind (PIK)
 - + IAS 39
- + Enhanced fee processing, including matrix pricing, pre-payment penalty and other one-time and ongoing fees
- + Escrow functionality for real estate taxes and insurance
- + 1098 / 1099 tax and IRS reporting
- + Comprehensive budget tracking
- + Lockbox payment matching

Loan Wizard

The screenshot shows the 'Create Outstanding' wizard interface. The navigation pane on the left is expanded to 'Loan'. The main form includes a 'Type' dropdown menu currently set to 'Loan - Fixed'. Below this are several input fields: 'Deal', 'Facility', 'Alias', 'Borrower', and 'Currency'. There is a 'Pricing Option' dropdown menu. Below these are four checkboxes: 'Fixed Rate / Interest Rate Applied', 'Fixed Rate / Interest Rate', 'Multi-Tiered', and 'Spread to Floor'. At the bottom of the form are a 'Risk Type' dropdown menu and a 'Submit' button. The status bar at the bottom of the window indicates 'Page 1 of 5' and 'Required Field'.



Misys Eagleye for Loan IQ allows clients to effortlessly devise and maintain monitoring criteria specific to their operational and risk management needs.



Misys Eagleye for Loan IQ

Monitor, control, comply

Misys Loan IQ clients can ensure that they minimise their risk through real-time monitoring of trading limits, credit limits or activities by branch, customer, or product.

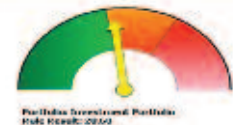
Our system allows clients to easily devise and maintain monitoring criteria and define rules. With proactive management of exceptions and immediate alerts of any discrepancy, Misys Eagleye for Loan IQ ensures that potential issues are identified and resolved as early as possible.

Misys Eagleye for Loan IQ consolidates monitoring, automates manual tasks and reduces financial institutions' reliance on spreadsheets. Because the system automatically flags breaches and exceptions in real-time, this minimises your organisation's time, effort, expense and potential errors due to manual checking. In addition, the details of each individual breach can be accessed through drill-down screens for easy analysis of the issues.

Misys Eagleye for Loan IQ highlights

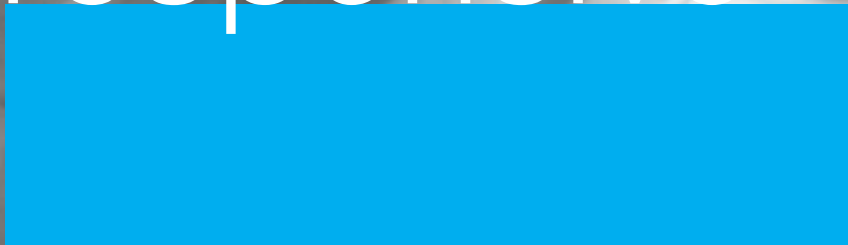
- + Helps address compliance issues in today's highly regulated environment
- + Monitoring by breach and exception
- + Real-time notification sent via emails, text and desktop alerts
- + Consolidated monitoring across a variety of systems and asset classes
- + Reduces delays / errors due to using manual spreadsheets

Real-time notification of breaches sent via emails, text and desktop alerts





Highly responsive



Misys Loan IQ is supported by a full array of professional services, including training, optimisation and health check services, to enable you to customise your solution and maximise your investment.



Misys is committed to developing a highly responsive long-term partnership with our customers.



Professional Services

Consulting, support and training

Misys' comprehensive professional services help you to quickly maximise your return on your Loan IQ investment. Our dedicated team offers unparalleled experience and deep product knowledge to help your organisation best utilise the system to meet your specific needs. We are committed to helping you realize the value of your investment as soon as possible, and our global deployment record is unmatched in the industry.

Misys provides a state-of-the-art education program 'Misys Academy' to help you train your employees on how to best use Loan IQ. We are focused on providing an end-to-end education strategy for clients aimed at improving organisational performance. Misys Academy is built on best practices methodologies and best-of-breed tools developed over years of educating clients.

To help you maximise your system's performance, we also offer a comprehensive package of optimisation services, including health checks, performance monitoring and system maintenance.

Professional Services

- + Optimisation Services
 - + Health Check / SLA Optimisation
 - + Performance Monitoring / Remote Capacity Management
 - + Performance Tuning & Client Benchmarking
 - + Disaster Recovery
 - + System Maintenance
- + Misys Academy
 - + Education Strategy
 - + Misys Learning Suite
 - + Certification
 - + E-learning Solutions

World class technology.
Infinite scalability.
Maximum security.
These are the key concepts which drive our technology strategy.

Technology

Architecture

Misys Loan IQ is a n-tier global enterprise system comprised of three expandable tiers: the client, the application server, and the database. Misys Loan IQ's rich client is built with convenience, efficiency and performance in mind. Organised into workbooks, each functional aspect of the solution is managed with workflows and events to prompt and guide the end user.

The application server is designed from the ground up for performance and expandability. With out-of-the-box functionality such as weighted round-robin load-balancing, fault tolerance, work queues to offload client transactions to the server, and an XML based API process, Misys Loan IQ application servers can easily become one of the most mature and dependable touch-points in your enterprise.

Misys Loan IQ seamlessly works with both IBM's DB2 or Oracle's Enterprise Database. Capitalising on their functionality, real-time backups, high-availability capabilities and database clustering are easily deployed solutions for the Misys Loan IQ database.

Misys Loan IQ's modular design lets you customise your functionality according to your organisation's operational and budgetary requirements, and all of the system's modules are fully integrated on a single database. Our open architecture allows for easy integration with money transfer systems, email and faxing software, and other well established enterprise systems.

Scalability

Built to expand its application tier indefinitely, Misys Loan IQ is the premier system to manage the largest and most complex tasks. Able to easily host thousands of simultaneous users in multiple global locations who service complex deals in many currencies, Misys Loan IQ is proven to handle sophisticated lending requirements, even during peak volume times such as quarter and year end.

Misys Loan IQ is dynamically able to take advantage of extra-database CPU horsepower, add application servers to a hot environment, off-load end users' longest running transactions, and run across a wide area network (WAN) over a modem with no additional remote desktop solution. All of these capabilities combine to make Misys Loan IQ the leading solution in the industry today.

Security

Every part of Misys Loan IQ's functionality and database is built to maximise security and accountability. Audit is not merely an addition but rather an integral part of the entire solution's functionality. Every database table notes creations and updates. Every transaction is secured by the user's rights, and all data is filtered by the user's permissions -- making deployments to data secure countries such as Switzerland or Singapore a non-issue.

The 'double-key' concept (two different users are needed) is employed for important transactions such as user creations, and a 'division of labor' separates administrative tasks from operational ones. Security reports, password rules, histories, and dictionaries are all bundled into a robust security administration module.

The system encrypts transactions from client to the sever. Various cryptosystems are pluggable, including RSA Security, which utilises the award winning, patented, RSA BSAFE library.

Integration

Misys Loan IQ provides various mechanisms for integration with external systems, including a robust XML-based API engine, de-normalised interface database tables, and a complete java-based interface IDE: the Misys Meridian Integration Toolkit. The toolkit is a user-friendly, flexible integration development tool that makes an interface easy to develop as well as to manage.

Clients may build their own interfaces in any programming language or environment they choose, or they can engage Misys integration specialists to build interfaces according to their specific needs.

Misys has strategically built interfaces between Loan IQ and various industry standard applications, which are available to our clients. These interfaces include SWIFT, IntraLinks™, Trade Settlement Inc™, and various market leading fax servers.



Misys Loan IQ's rich client is built to drive convenience, efficiency and performance.





For further information on
Misys solutions, please
contact
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or visit: www.misys.com

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