Lending Solution overview

Consolidate commercial lending

Strengthen core banking
Improve return on equity

How can your lending business become more efficient and competitive?
Consolidate lending and improve your return on equity

1. Banks that adopt a consolidated approach to lending will become more efficient, competitive and able to manage risk more systematically.

2. Many banks have a complex mix of loan products, supported by complicated, incompatible data models and disparate systems.

3. By simplifying and transforming their lending operations, banks can decrease the high cost of system and process redundancy, mitigate risk and increase return on equity.

“For most banks in the developed world, the technology that supports the commercial lending business is outdated and fragmented, with literally dozens of third party software packages, homegrown applications, and less than industrial strength database and spreadsheet solutions being used.”


“Over the decades, most large banks have invested in completely separate systems to support each of these commercial loan product families, resulting in complexity and duplicate (but not consistent) functionality.”


“Lack of investment in integrated commercial lending technology is responsible for higher levels of manual intervention than almost any other line of banking business.”

Misys FusionBanking offers comprehensive solutions that cover all lending business lines, including wholesale, retail, and corporate channels. Our lending solutions are equally suitable for global banks with multiple business calendars or domestic banks wishing to mitigate operational and vendor risk.

Combining comprehensive loan processing functionality, powerful analytical tools and ease of integration to deliver an unmitigated portfolio of lending solutions.
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With expertise in lending operations best-practice, integration into core banking and off-the-shelf complementary solutions to grow loan books, the Misys FusionBanking lending portfolio enables any banking system.

Misys FusionBanking | Lending | Solution overview
"We needed the most advanced solution on the market that would help us to manage workflow effectively across every stage of the loan lifecycle. We also wanted to improve efficiency and the customer service provided to corporates and financial institutions that participate in NBAD’s syndicated loans. Misys FusionBanking Loan IQ has been able to deliver these capabilities and will help us to grow business volumes while equipping us to react faster to changing market and customer requirements."

Nigel Carrington
Head of Operations at the National Bank of Abu Dhabi
Institutions that choose FusionBanking can consolidate lending platforms to increase efficiency and tighten control.

As the face of banking evolves, so does the face of lending. All banks need to innovate to grow wallet share by building cost-effective loan operations. And those operating with core banking systems can augment existing systems with an integrated lending solutions.

This sounds simple enough but commercial lending by nature is a capital-intensive business and loans need to be supported throughout the entire lifecycle from origination to maturation. Many banks have pursued efficiency programs to boost productivity and make better use of their balance sheets. All banks must measure, monitor and mitigate operational risk systematically to comply with an increasing burden of regulation. Solutions need to be functionally rich but flexible enough to meet evolving customer needs and there is a need for a consolidated reporting to meet risk management requirements and regulatory demands.

In practice, achieving a consolidated view can be a challenge when different lending systems have accumulated over time. As banks have extended into new areas of commercial lending or expanded into new geographies, they have been forced to adopt new systems to support complex business processes.

FusionBanking offers a streamlined alternative to a complex lending environment. Built on a wealth of practical experience at the heart of the lending business, the FusionBanking suite of products can help a bank transform its operating platform to service the most complex loan structures throughout the maturity lifecycle.

With FusionBanking, banks can more effectively support loan portfolios. FusionBanking delivers real-time information, from servicing systems to risk systems and other operational systems, and brings straight-through processing to the entire loan maturation process.
The Misys FusionBanking commercial lending advantage

Gain a step-change improvement in all aspects of commercial lending efficiency. FusionBanking products transform lending technology to deliver business benefits throughout the lending lifecycle.

Increase efficiency
Streamline and manage all aspects of lending, increase automation, improve efficiency and transparency at every stage of the lending lifecycle. FusionBanking lending solutions help lenders achieve more with less.

Strengthen your core
Grow your wallet share through innovation and optimisation. With the FusionBanking suite of products, you can build a cost-effective loan business to complement any core banking system. By offering the right lending products, your bank can unlock the potential of its core banking systems.

Accelerate time to income
Remove obstacles and potential delays with end-to-end processing. In this way, you can process loan applications more quickly and reduce manual processes to mitigate risk and improve lending margins.
The FusionBanking Loan IQ platform would not only deliver us considerable synergy, operational efficiencies internally but externally, it can give us capabilities to enhance customer experience which would make us far superior to the competition and will allow new levels of customer satisfaction through new functionality.

Vice President in charge of Commercial Lending Operations Division at a leading commercial bank

Expand into new business areas
Support newer, higher volume or more complex loans. FusionBanking solutions will support virtually any loan structure or business process and can deliver straight-through processing, even for the most complex loan syndications and loan trading as well as bilateral deals, asset based lending, commercial real estate and more.

Reduce costs
Centralise back-office processes and gain economies of scale. By reducing the number of systems you can enjoy a permanent reduction in total cost of ownership.

Improve risk management
View risk exposure in real time and across many lines of business. With advanced data management, FusionBanking ensures less handling of data, which reduces operational risk across loan portfolios. FusionBanking lending products enable banks to achieve the high levels of efficiency required to succeed in today’s complex lending environment. They offer the right combination of functional richness and the latest technology to help you excel in all aspects of commercial lending.
FusionBanking: best-practice, integrated, complementary solutions to grow your lending business.

Misys FusionBanking Loan IQ: the world’s leading solution for servicing commercial loans including structured, project, syndicated, bilateral, asset based, commercial real estate, agricultural, Islamic and niche loans. Calculates, stores and segregates loan and collateral data and enforces desired business and control processes.

Providing seamless coverage and processing for all stages of the loan lifecycle, FusionBanking Loan IQ delivers a consolidated commercial lending solution to help institutions grow, optimise and automate their lending lines of business quickly and strategically.
**Misys FusionBanking Loan Origination:**
a modern, integrated, end-to-end loan origination system which is designed to accelerate the loan process through eliminating manual processes, and increase banks’ profit margins in retail and SME lending.
Over many years, the bank had experienced steady growth in several geographies, which resulted in fragmented systems and data siloes. It needed a new global data operating model to improve efficiency, mitigate risk and to gain customer insight. To simplify and integrate its lending processes, the bank selected Misys FusionBanking Loan IQ as the strategic platform for its wholesale lending business.

FusionBanking Loan IQ provides the bank with more accurate data, streamlined workflows and integrated processes that will allow staff to work more productively, and reduce operational risks and costs.

“With better business knowledge and confidence in our data, we can make much smarter decisions” states a bank spokesperson. As well as improved processing efficiency, FusionBanking Loan IQ will remove capacity and functionality limitations to allow the bank to expand its business.

Leading provider of wholesale banking services across the Asia Pacific region transforms lending operation to improve information availability, increase productivity, and boost growth.
“We estimate that we can boost efficiency for operations personnel between 20% to 50%, and free them up to focus on customer interaction and other value-add activities.”

Bank spokesperson
“We appreciated the SAG service that provides a direct and effective communication channel between banks and the system vendor (Misys).”

Mr. Tang Yong Feng
Team leader, Treasury Systems - China Minsheng Banking Corporation

An industry proven best practice approach – that’s the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

Professional services
Best-practice delivery
The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry proven best practice process models helps our clients to save costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- Faster implementation: Repeatable delivery means projects are shorter and more predictable.
- Reduced TCO: Clear focus avoids unnecessary expenditure.
- Less risk: A standard, proven approach means many risks have already been mitigated.

Centre of excellence
Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

Customer support
Misys clients benefit from the expert knowledge of 1000+ resources worldwide whose primary function is to provide professional, scalable software support and maintenance.

Deep domain expertise.
Our technical and application support people have strong industry and product knowledge with continuous technical and industry training programs to ensure that Misys support teams can meet your evolving business needs.

Scalable support model.
As a Misys client, you can choose from a standard, professionalised support model or a specialised, premium support package depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

Valuable advisory services.
Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.
Proven, award-winning solutions

Finovate Europe 2014
Misys FusionBanking Essence: ‘Best of Show’

Banking Technology Awards 2013
Misys: Best Core Banking Product or Service

Banking Technology Awards 2013
Misys: Best Payments Product or Service

Global Trade Review 2013
Misys FusionBanking Trade Innovation: Leaders in trade, “Best Trade Finance Software Provider”

Euromoney Trade Finance Awards for Excellence
Misys FusionBanking Trade Innovation: Best trade finance tech-solutions company

Trade and Forfaiting Review:
Misys FusionBanking trade services solutions voted best technology for trade finance

Celent: The Big Leagues 2013 - Core Platform Sales Ranking (2014)
Misys wins xCelent Customer Base Award for EEMEA

TowerGroup: Core Banking Systems for the Large Bank Market
Misys: “Best-in-Class” solution for customer-centricity
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 on Twitter.

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