

LOANXPERT

Moving Financial Institutions with Dynamic Xpert Solutions

The constant credit ups and downs have driven both financial institutions and corporate borrowers to constantly reevaluate asset quality and their ability to quickly generate cash flow. LoanXpert is a centralized loan lifecycle management system that proactively analyzes loan portfolios from pre-approval through maturity or refinance. Alerts are generated automatically and distributed to the responsible parties, ensuring borrowers and guarantors have fulfilled their obligations. Through this consistent automated approach, LoanXpert enables financial institutions to minimize risk, prevent fraud and reduce costs. It effectively puts a loan's entire history at your fingertips.



Loan Approval

Regulatory scrutiny and internal controls mandate that the approval of a loan include over 12 independent steps. Most financial institutions use either spreadsheets or a manual approach to track loans, making it nearly impossible to efficiently track the steps and ensure all elements are completed properly.

LoanXpert's virtual approval workflow includes smart multi-step approvals - from assignment to appraisals, independent reviews and attorney participation. Letters to the borrower are automatically generated if a loan is declined with customizable justifications.



Loan Risk Management

The key to asset quality assurance is the ability to monitor loans using a risk-based methodology. LoanXpert affords organizations three different mechanisms to monitor loan documentation, loan covenant and overall loan risk.

Once approved, the user can easily risk rate the loan using a predefined template and attach required loan covenants and documentation, including the assignment of user responsibility, terms and frequency.



Documentation and Covenants

Unknown to the credit risk or compliance areas, loan covenants and loan administration documents expire daily. In order to effectively manage the loan agreement terms it is imperative to fully automate the business processes and allow users with the proper authority to view and maintain daily control of the loan covenants and required documents.



Notifications to Interested Parties

LoanXpert offers the flexibility to contact responsible parties when documents or covenants are due. User-defined templates can be timed to be sent to the borrower, co-borrower, guarantor or the agent.



Loan Concentration Analysis

With a wealth of integrated loan information, LoanXpert provides a flexible framework to analyze and report on every aspect of the loan. Besides multiple predefined concentrations such as loan type, product type, country of risk or interest rate to name a few, institutions can customize their accounts to instantly analyze and drill down to the underlying details on the loans.