MOODY'S ANALYTICS

News

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Moody's Analytics launches the Lender Application module for banks

NEW YORK, December 5, 2017 – Moody's Analytics has introduced the Lender Application module, a major release for our Lending Cloud platform that modernizes the loan origination process.

The Lender Application module comes with a built-in business rules engine that automates decisions. This expedites the lending process – especially for small business loans – by reducing time and resources spent on data entry. The business rules engine also contributes significantly to consistency and greater control over the application of bank policies and guidelines across locations.

The module is designed for use within our Lending Cloud platform, a cloud-based credit management platform that enables banks to handle all aspects of commercial, agricultural, and small business lending. Banks can onboard customers with the Lender Application module to gather loan requirements anytime, anywhere via mobile device.

The module's document checklist functionality provides an automated checklist of required documents for each loan application. By referring to the checklist, lenders can be clear on what is expected from each prospective borrower.

"The Lender Application module transforms how banks onboard and provide service to their customers," said Nancy Michael, Senior Director-Product Strategy at Moody's Analytics. "Its capabilities enable lenders and relationship managers to speed up the loan application process and improve the customer experience."

The Lender Application module complements the MARQ™ Portal, which provides an online customer-driven loan application and communication portal for ongoing loan relationship management.

Click here to learn more about the Lender Application module for the Lending Cloud platform.

About Moody's Analytics

Moody's Analytics helps capital markets and risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research, and financial risk management. By providing leading-edge software, advisory services, and research, including the proprietary analysis of Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges. Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO), which reported revenue of $3.6 billion in 2016, employs

approximately 11,700 people worldwide and maintains a presence in 41 countries. Further information is available at moodysanalytics.com.

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