

Lending Cloud

Improve operating efficiencies and credit decision quality to support regulatory compliance and increased profits. Lending Cloud provides you with an industry-leading cloud-based platform to streamline your credit management process – from origination throughout the life of the loan.

The Challenge: Comprehensive credit and risk management solution for all types of complex credits.

Easily manage all your commercial, commercial real estate, small business, and agriculture loans with a single, comprehensive lending platform. Our cloud solution manages and automatically deploys software installations and needed upgrades or maintenance, significantly reducing your IT hassles and costs. Our ongoing product enhancements are quickly deployed and ensure that you'll always have the latest technology.

Configure and Manage Your Entire Lending Process

The screenshot displays the Moody's Analytics Lending Cloud interface. At the top left is the logo. A navigation bar contains 'File', 'General', 'Credit Action', 'Bal. Sheet', 'Inc / Exp', 'Loans', 'Tax Forms', 'Links', 'Notes', 'Letters', 'Reports', and 'Tasks'. Below this is a 'Quick Access' section with eight circular icons: 'General Information', 'Balance Sheet', 'Income Expense', 'Tax Forms', 'Tasks', 'Service & Monitoring', 'Reports', and 'Credit Memo Scoring'. A bottom navigation bar features icons for 'Workflow', 'Contact Management', 'Credit Bureaus', 'Core Systems', and 'Loan Docs'. A 'Quick Access' menu is also visible at the top right with options for 'Quick Access', 'Locator', 'Calculators', 'Logout', and 'eHelp'.

Easy navigation through the system can be accomplished by clicking on the various icons in the Quick Access Menu.

Follow your loan process, step by step.

Automatic data entry & process improvements with system integrations.

The Solution: Loan Lifecycle Management in One Consolidated Solution

Making sound credit decisions fast is increasingly important given today's lending landscape. Automate and consolidate your lending processes for better efficiencies and sound credit decisions with Lending Cloud.

Credit Analysis

Lending Cloud is easily configurable to meet your lending policies and procedures, providing you with an automated process to effectively manage your portfolios. This uniform lending practice allows you to: Automate data calculation and analysis throughout the entire platform, save valuable time and resources, mitigate risk and help improve bottom-line profitability.

Balance Sheet Trends

Whole Numbers Nearest Thousands Nearest Millions

[Ratios](#)
[Repayment](#)
[SOF](#)
[SCF](#)

12/31/2012
 Tax Return
 Smith

12/31/2013
 Tax Return
 Smith

12/31/2014
 Compilation
 Smith

12/31/2015
 Comp Prep'd
 Jones

12/31/2012
 Tax Return
 Smith

12/31/2013
 Tax Return
 Smith

Commercial

Current Assets			
Cash	55	2	
Accounts Receivable	907	1.4	
Reserve for Bad Debts	55	1	
Net Accounts Receivable	852	1.2	
Inventory	1,384	1.5	
Notes Receivable	0		
Prepaid Expenses	0		
Other Current Assets	0		
Total Current Assets	2,291	3.1	
Non-Current Assets			
Machinery & Equipment	12		
Furniture & Fixtures	110		
Leasehold Improvements	119		
Buildings & Improvements	0		
Transportation Equipment	58	64	
Gross Fixed Assets	299	327	

Allows multiple levels of data input, such as:

- » Summary & detail
- » Math in a cell
- » Comments

Accounts Receivable - Trade

Description	Value	Col
<input style="width: 90%;" type="text"/>	<input style="width: 80%;" type="text" value="0"/>	<input type="checkbox"/> Add
<input type="checkbox"/> <input style="width: 15px;" type="image"/> 0-30 Days Detail	950,000	<input checked="" type="checkbox"/>
<input type="checkbox"/> <input style="width: 15px;" type="image"/> 30-60 Days Detail	250,000	<input type="checkbox"/>
<input type="checkbox"/> <input style="width: 15px;" type="image"/> 60-90 Days Detail	50,000	<input type="checkbox"/>
<input type="checkbox"/> <input style="width: 15px;" type="image"/> 90+ Days Detail	207,000	<input type="checkbox"/>
Total	1,457,000	

Scoring and Rating

Configurable risk rating allows you to utilize both objective and subjective criteria, as well as the ability to pull in data from credit bureaus (Experian, TransUnion, Equifax, Dun & Bradstreet, Experian Business) and/or FICO. This ability, coupled with your internal risk rating models, provides you with the ability to make sound lending decisions fast.

Loan Decisioning

Gain access to consistent and reliable decisioning tools for each type of customer within your financial institution. You can establish standardized credit presentations that can be configured to fit each type of credit request you process. This information can then be easily accessed across your entire organization. You can also modify your models as requirements evolve, easily amending components such as credit applications, scoring and rating models, and credit presentation forms.

Configurable Credit Presentation

CREDIT RELATIONSHIP																																																																																																																									
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Loan Administration

Manage the ongoing health of your lending portfolios by automating the steps from loan origination to loan servicing. As a result, you'll no longer need to maintain separate fragmented systems – or rely on a manual process and lots of papers. Once your loan is booked, you can rely on Tickler notification alerts to track and monitor covenant and borrow base schedules.

Stress Testing

Ensure you have the visibility and tools needed to measure and manage your institution's risk exposure – for commercial, commercial real estate, small business and agriculture credits you spread in Lending Cloud. You can conduct shock and stress testing, identify concentrations of credit, and then take the proactive measures needed to minimize your risk exposure.

VALUABLE BENEFITS FOR ALL TYPES OF LOANS

- » Increased profitability
- » Improved risk management
- » Improved efficiency
- » Standardized & documented processes
- » Cost effective compliance
- » Service improvements

Better Credit Quality

Make profitable credit decisions and proactively manage problem loans. Robust financial analysis and flexible risk rating models and scorecards help evaluate complex borrower requests. This enables you to easily identify if a loan is in jeopardy, so you can control exposure at the earliest opportunity and identify potential growth opportunities.

Uniform Lending Processes

Standardize the way you assess and approve your complex loan requests. Following your procedures and guiding users through every step, the platform manages your processes. This ensures you obtain the proper approvals and track exceptions.

Portfolio Risk Management

Have the visibility and tools needed to measure and manage your institution's risk exposure – at a single loan level and in a portfolio segment. Powerful reporting makes it easy to measure risk, arming you with the intelligence to head off potential problems before they harm your loan portfolio.

Complete Documentation

Increased regulatory expectations make it a necessity to document your decisioning process, including key data points and associated collateral. Lending Cloud automates the loan process and creates an electronic audit trail of how your institution conducts its lending decisioning and rationale. You can digitally store pertinent information considered for a loan request, eliminating paper storage and allowing easy access for auditors and examiners.

Improved Regulatory Exams

Staying on top of the latest lending regulations can be a full-time job. Utilizing a comprehensive lending platform that offers more than credit decisioning is key to supporting quick and positive regulatory exams. The ability to submit bulk data in an appropriate format, helps to decrease the need for additional resources and tedious tasks. Our cloud-based platform will serve as your single lending system of record for smoother exams for both the lenders and examiners. Data is also easily identified and accessed – resulting in faster, less expensive exams.

Lending Cloud Platform Delivered as a Service

Our cloud-based lending platform combines all of our most valuable assets—financial services expertise, technology solutions and collaborative services delivered in a SaaS model. With Moody's on-demand solution you always have access to the latest technology through automatic and rapid enhancements, saving you time and money.

ROBUST AND RESILIENT SaaS MODEL

- » Regulator examined platform & operations
- » SOC1/SSAE16 audited
- » Top tier data center
- » Encrypted data connections
- » Data encryption at rest
- » Real time data replication
- » Disaster recovery plan

About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit 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 offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

CONTACT US

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