

# LOAN GALAXY™

## Credit, Loan and Collateral Management

Financial Institutions must be able to easily offer and manage the growing demands in both domestic and foreign currency loans, without compromising the institution's collateral, credit, regulatory, market risk management, accounting and audit requirements. LOAN GALAXY™ delivers exactly that with a simple and rich user experience.

### PRODUCTS

- ▶ Revolving loans
- ▶ Term Loans
- ▶ Lines of Credit
- ▶ Amortization
- ▶ Loan Payments
- ▶ Drawdowns

### TECHNOLOGY

- ▶ Plug & play interface
- ▶ Configurable workflow
- ▶ Blockchain
- ▶ Micro-services
- ▶ Faster in-memory data grid
- ▶ Hyper scalable architecture
- ▶ Drag & drop reporting
- ▶ Realtime monitoring



### Credit Management

Create and manage various credit products, commitments and different types of facilities including revolvers and term loans; define collateral requirements, manage syndications and participations. Assign user defined custom attributes to capture unique characteristics and standards across the credit/loan operating spectrum. Harness data rich records that facilitate additional system customizations and external integrations. Manage fees of varying types and applications.



### Loan Booking

Book, process and risk manage loans in any currency, with varying terms and conventions including payment terms, amortization scheduling, payment scheduling, fixed/floating rates, date conventions, index rate setting, and reset scheduling to form a contemporary commercial loan against the facility. Drawdowns can be wired out or can be deposited in a multi-currency account, and the loan can be hedged in SwapsTech's FX STAR™ or RATE STAR™ trading modules.



## Loan Servicing

LOAN GALAXY™ is fully integrated with Document STAR™ to generate and send payment notice, payment remainder, rate change notice, delinquent notice, capitalization notice, payoff statements, year-end statements and other servicing documents. Disbursing, drawing from the line of credit, scheduling payments, reconciling the balances, and making amendments and adjustments during the term of the loan is simply a breeze.



## Collections And Maintenance

LOAN GALAXY™ fully supports processing of payments, recording of principal and interest payments, calculation and processing of late fees, adjustment of accruals for back dated payments, and other payment collection functions. Non-accrual and non-performing loan management is fully incorporated, allowing suspension of accounts, commencing shadow accounting, and restructuring loans without losing track of historical activities; recover payments, and manage charge offs.



## Collateral Management

LOAN GALAXY™'s collateral management module provides the best in class tools to mitigate the risk of underwritten borrowers with collateralized assets and pledged securities. Manage the qualification, advance, margining, liquidation, risk assignments, and metrics of various asset classes, using a powerful rules-based engine that allows the bank to dynamically tailor its risk profile and appetite; in turn, allowing the bank to offer the borrower the optimal loan under changing market conditions. LOAN GALAXY™ can easily integrate with custodians and market data providers, so the bank can readily manage and monitor the performance of the collateral against the loans.



## Loan Accounting

The accounting module is robust, flexible, easily configured and integrated with the institution's accounting system. It generates detailed journal entries as per GAAP standards and can either act as a subledger or the main ledger. Manage delinquent payments, non-performing loans, restructurings with shadow accounting treatment; record the loan recovery and charge offs with ease; and fully secure the system and user activities by dual approvals.



### Software as a Service:

SwapsTech system can be hosted in-house or is available as hosted service in an SSAE 16 certified data center.



### Easy to use

Keeping a system simple is not easy. Our system is intuitive, easy to learn, flexible, and delivers continuous innovation.



### Multi-Asset solutions

Offer multiple products including FX, Trade Finance, Payments, Swaps, Lending, Treasury and Electronic Invoicing solutions with one user experience in one system with one integration.



### Faster time to market

Thanks to our Plug & Play architecture - SwapsTech guarantees 60-day Integration with core banking systems.

