

CL Marketplace™

Marketplace and Hybrid Lending for Banks and Alternative Finance

Business Problem

The peer-to-peer or marketplace lending industry is growing at a substantial rate with industry experts forecasting a \$1 trillion industry by 2025. Today unsecured personal loans, commercial loans, and hybrid loans (a mix of on-book and investor financed funds) are finding presence in the online space which Morgan Stanley believes it can reach 10 percent of the market by 2020.

Marketplace lenders need to get to market quickly with a product that is agile. These lenders need an efficient and configurable technology solution linking borrowers and investors online.

Industry

- Alternative Finance
- Online Lenders
- CDFIs / MFIs
- Leasing
- Commercial Banks
- Community Banks
- Credit Unions

Loan Type

- Consumer Loans
- Online Loans
- Small Business Loans
- Commercial Real Estate
- C&I
- Marketplace Lending
- Equipment Leasing

Back-end processes such as origination, underwriting, servicing and collections for online loans can be complex and expensive without the right technology solution.

CL Marketplace™

CL Marketplace™ is a cloud-based marketplace application that is specifically designed to handle the complexities of managing the entire online marketplace loan cycle from online origination, loan fractionalization, servicing and managing multiple investor portfolios. Its open architecture enables lenders to quickly configure solutions that fulfill evolving market and regulatory needs. CL Marketplace also accelerates the delivery of capital, improves access to lending alternatives, and enhances the borrower experience. CL Marketplace is part of Cloud Lending Solutions' end-to-end lending platform for origination, underwriting, servicing and collections.

Complete Solution

Manage the loan cycles from online origination, loan grading and marketplace funding to fractional investing and fractional payments.

Origination

Manage the complete online origination process from taking the application, verifying identity, pulling third party data to run credit checks and scorecards for complete auto-decisioning and pricing.

Investor Management

Manage investor funds including loan investments orders and fractionalized payments during servicing. Automate investments across multiple borrowers based on loan grade exposure limits.

Servicing and Fractionalization

Manage borrower billing, payments, delinquencies and other servicing tasks. Payments are automatically disbursed to investor's accounts based on their share of the loan.



Benefits

- Fast time-to-market enabling rapid response to new product opportunities
- Unsurpassed borrower and investor experience fostering transparency and trust
- High transparency in the entire lending process
- Personalized, secure and convenient service to your borrowers



– Neil Roberts
CEO and Founder,
Harmony

“Harmony is not a bank or a finance company. Harmony is a technology enabled financial marketplace that needed a robust receivables platform that was flexible, cost efficient and quick to implement. Cloud Lending’s solution was the ready answer for our requirements allowing us to break away from legacy systems. Being cloud-based, Cloud Lending enabled us to reduce the time to market to a fraction of other alternatives.”

Features

Loan Fractionalization

Assign multiple investors to the same loan and automatically split repayments back to investors based on predetermined rates

API Support for Portal

Build responsive borrower and investor portals with our APIs to facilitate marketplace transactions and foster transparency

Investor Management

Create new investor profiles and manage entire investor portfolios

Multichannel Origination

Auto and manual decisioning based on custom business rules. Configurable workflow management

Comprehensive Back Office Support

Track notes, invoices and receive borrower and investor payments

Manage delinquency and collections

Create collection strategies, manage promise to pay and manage collection queues

Reporting

Build investor trust with customized and intuitive reports and dashboards

Multiple Credit Bureau Integration

Pull credit reports of borrowers from DataX, Experian, Transunion and Equifax

Auto Mix & Match

Automate the investment process for your investors

Cloud Lending Platform

CL Portal™

CL Originate™

CL Loan™

CL Lease™

CL Marketplace™

CL Collections™

The Cloud Lending Platform is a cloud-based, end-to-end lending solution that supports the entire lending lifecycle for Banks, Alternative Finance and Equipment Lessors.



Great Customer Experience



Agile Operations



Lower Operating Costs



Mitigate Risk



Power of the Salesforce Cloud

Q2 is a secure, cloud-based digital banking solutions company headquartered in Austin, Texas. Our digital banking solutions for deposits, money movement, lending, leasing, security and fraud enable financial institutions to deliver a better financial experience to their account holders.

For more information on Cloud Lending, go to cloudlendinginc.com

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