QLana

DIGITAL
LENDING
SOLUTION

The Next Wave of Digital Financial Services is about Customer Centric Financial Services and Active Risk Mitigation

Q-Lana Digital Lending solution digitizes the financial institutions's entire credit value chain, facilitating them to provide knowledge based lending to their clients, being it individuals and businesses of all sizes.

Digital Lending to boost Digital Transformation

Open Banking to create and expand a digital ecosystem

Asset Management Solution as an end-to-end solution for private asset funds

SME Lending Fund Leverage your strengths through risk sharing

Product Highlight

Fast Launch

▶ Launch your first digital lending process in just four weeks and fast-track your digital transformation journey.

Process Transparency

▶ Introduce full transparency into the loan application process, across multiple teams and process steps.

Flexible Process

▶ Implement loan approval using rule-based processing (scoring) and/or human assessment-based decisions.

Intuitive Interface

▶ Minimize the adoption process with an intuitive user interface that will immediately engage your staff and lead to efficiency increases.

Customer Centricity

▶ Embark on a path to customer-centric banking by offering clients the products they need through the channels they prefer. Integrate a mobile app or web for mobile.

Single Platform

▶ Use a single platform for all lending activities, which grows with your institution's needs, so you never have to invest in another platform again.

Dashboards and Reporting

▶ Use transparent user-specific dashboards to support business generation, execution, risk, and portfolio management.

Economical Solution

▶ Benefit from a fully cloud-based solution with low monthly service charges.

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Product Features

Contact Management
- Contact information management for individuals, with KYC/AML review, as well as the ability to reference external information providers such as credit bureaus.

Company Management
- Company Information, including sector classification, categorization, background, and external reference checks. Multi-level tracking of governance structures, including KYC/AML checks of Ultimate Beneficial Owners (UBOs).

Rating and Scoring Module
- Comprehensive rating tool utilizing statistical and heuristic modules, incorporating internal and external data sources, as well as manual input information with knock-out criteria.

Facility/Loan Information:
- Tracking of all relevant information for facilities, including loan amount, type, currency, terms and fees as well as specific conditions.

Monitoring and Early Warning System
- Comprehensive qualitative and quantitative credit risk monitoring using automated data analysis and manual reviews.

Collateral Management
- Tracking of collateral information, and active collateral management support, including monitoring, valuation, and haircuts based on collateral type.

Collaboration Function
- Cross-team collaboration for both general-purpose and transaction-specific requests complying with both internal and external regulations.

Loan Processing / Workflow
- Manage the entire lending process workflow, from sourcing to collection, including due diligence, approval tracking, pre-disbursement checks, monitoring, and collection.

Reporting
- Generate essential reports to track workflow, including impact reporting among many other reports needed or required per specific financial institution with data analytics aspect.

Document Management
- Allow users to create documents such as term sheets, loan contracts, invoices, etc. from templates, with document management tools and monitoring dashboard.

Knowledge Management
- Collect and analyze both internal and external, qualitative and quantitative information and use platform contextual intelligence for deeper insights.
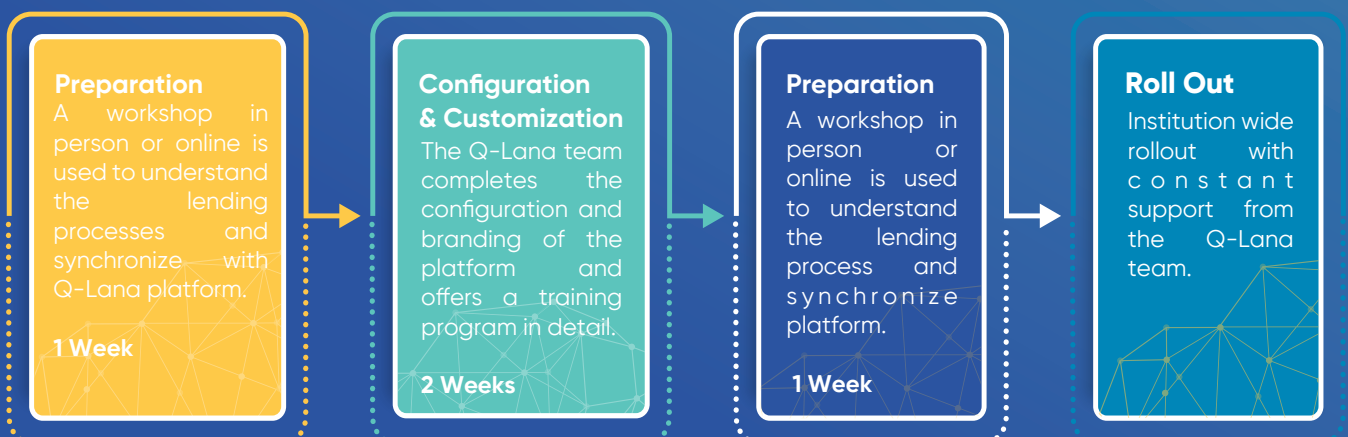
Specific Features for Funds
- We develop more extended features as required per particular client.

Q-Lana Onboarding Processes

Q-Lana's entry version of the Cloud Based Digital Lending Platform targets small lending organizations including microfinance. It aims at a focused and accelerated deployment. We will work with your institution remotely to understand your business activities and the positioning of your digital lending efforts.

The implementation steps are:

Preparation
A workshop in person or online is used to understand the lending processes and synchronize with Q-Lana platform.

1 Week

Configuration & Customization
The Q-Lana team completes the configuration and branding of the platform and offers a training program in detail.

2 Weeks

Preparation
A workshop in person or online is used to understand the lending process and synchronize platform.

1 Week

Roll Out
Institution wide rollout with constant support from the Q-Lana team.

What makes Q-Lana Special?

- Q-Lana uses a proprietary flexible low code platform, which makes digitization an agile tool to continuously adjust and grow with the needs of the institutions.

- Q-Lana's strength is the collaboration with Financial Institutions in the development and implementation of successful digitization strategies.

- Benefit from a low code based, open banking solution that elevates your current offerings and flexibly adjusts to rapidly changing customer demands.

- Combine existing products and services with innovative new ideas and third-party solutions to build the most Customer Centric solutions.

- We understand financial services have decades of experience in software development and financial services.

- We are experts in Risk Management and Lending.

- We have completed digitalization projects with institution of various size and complexity.

Derivation Of Our Name "Q-Lana"

The name **Q-Lana** is derived from Quollana, a word from the Inca Language, describing the wise man or the accumulation of **knowledge and experience** that has helped communities to conduct businesses or solve problems. Hence, Q-Lana is the core digital knowledge base platform for financial institutions, allowing them to conduct better business with their clients.

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Open Banking Solution Clients:

Other clients:

Scan here for more info:

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