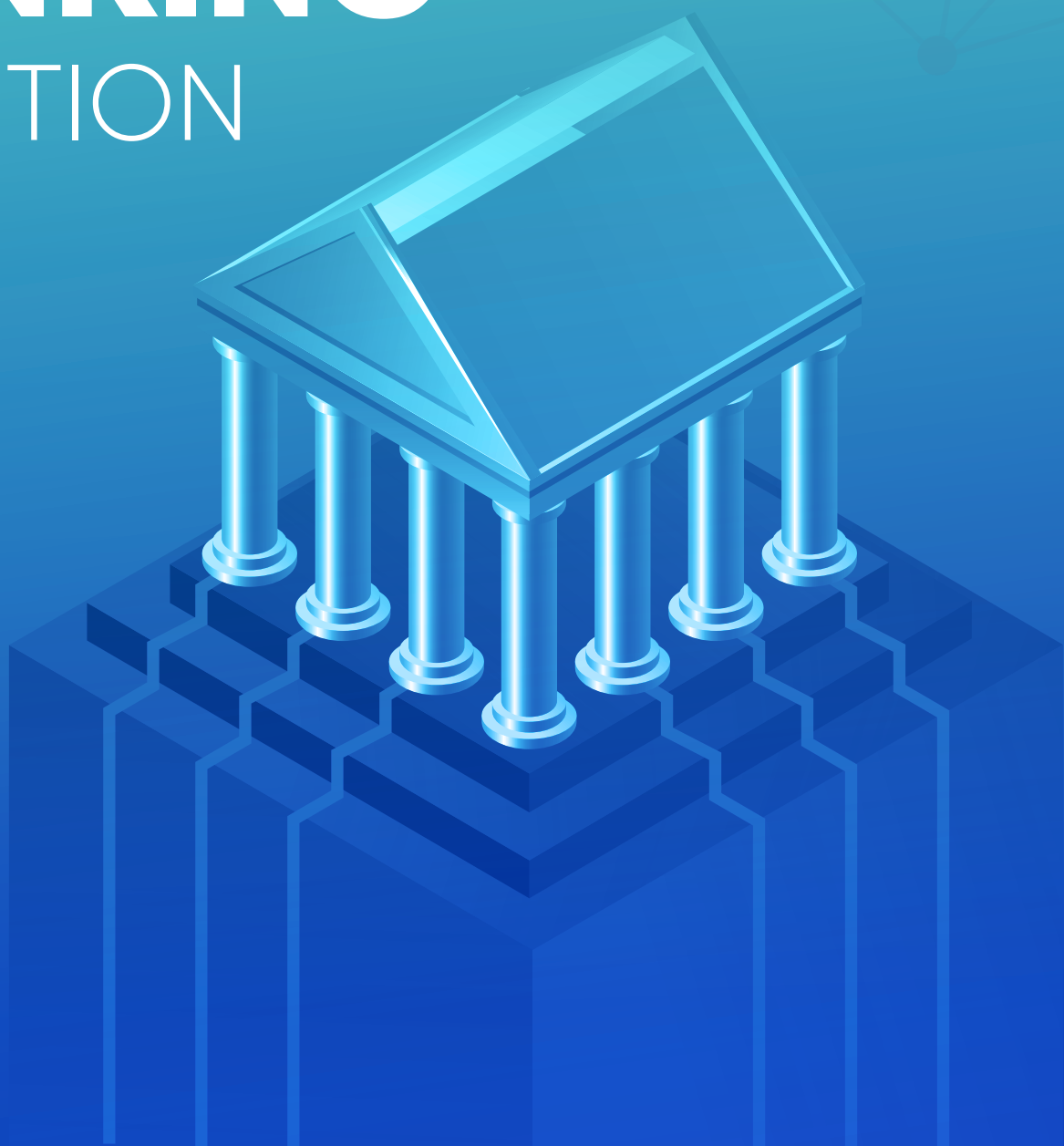


Qlana

**OPEN
BANKING**
SOLUTION



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

Q-Lana open banking solution offers a composable approach that combines APIs and microservices to build a specific platform tailored to any particular financial institution's business strategy. Q-Lana translates financial institution's broader goals into a digital reality, providing them with the necessary tools to succeed in today's fast-paced market.



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



Complete Digital Platform

- ▶ Q-Lana offers a comprehensive toolset to meet all digital banking needs, including loan management, integrated front-end, omnichannel customer approach, and integration into core banking.



Customer Centricity

- ▶ Q-Lana supports the expansion of a customer-centric business model by implementing the necessary tools, including mobile apps and web interfaces, to enhance customer experience.



Expertise

- ▶ Rely on Q-Lana's advisory skills and long-term commitment to guide through the next steps of the digitalization journey and address the challenges of digital transformation.



Low Code

- ▶ Q-Lana's Low Code platform provides the best of both worlds by combining the speed and completeness of an off-the-shelf solution with the flexibility and customization of a self-developed platform.



Structured Data Collection

- ▶ Q-Lana enables structured data collection of qualitative and quantitative information, leading to higher customer satisfaction, better risk management, and knowledge-based lending.



Co-Development

- ▶ Q-Lana supports the co-development of digital solutions with in-house teams and integration with third-party solutions to create a seamless, comprehensive corporate portal for enhanced experience.

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.

Preparation

A workshop in person or online is used to understand the core banking 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

Deployment & Testing

The platform is tested with a limited number of users to ensure full project success from the start.

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.

Z

Open Banking Solution Clients:



Other clients:



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