

Loan Management System (LMS) for Banks

Streamline Loans. Offer Profitable SBLOCs. Attract More Clients.

Automate your securities-based lending process with an end-to-end origination, underwriting, and collateral evaluation and monitoring platform.

Our Loan Management System (LMS) is a cost-effective platform that allows your customers to access liquidity using their securities as collateral. Through LMS, you can streamline the origination, underwriting, collateral evaluation, and monitoring of securities-based lines of credit (SBLOCs).

SBLOCs provide a tax-efficient way to help your customers finance a range of short-term liabilities, including payments to beneficiaries, annual gifts, large purchases, annual donations, or business financing. With LMS, SBLOCs can be initiated in under 5 minutes through a fully automated, end-to-end solution.

Benefits to Customers

- Cost-effective
- Tax efficient
- Higher borrowing power
- Approval and funding in 24-48 hours

Program Advantages for Banks

Automation

Initiate SBLOCs in under 5 minutes with our turnkey, end-to-end solution that automates the origination, underwriting, and monitoring of SBLOCs at scale.

Diversified

Loan portfolios can be diversified by asset class, geography, and business line.

Flexibility

Fixed or floating rate categorized as commercial or consumer.

Security

Designed to help you meet your customers' privacy and data security needs.

Support

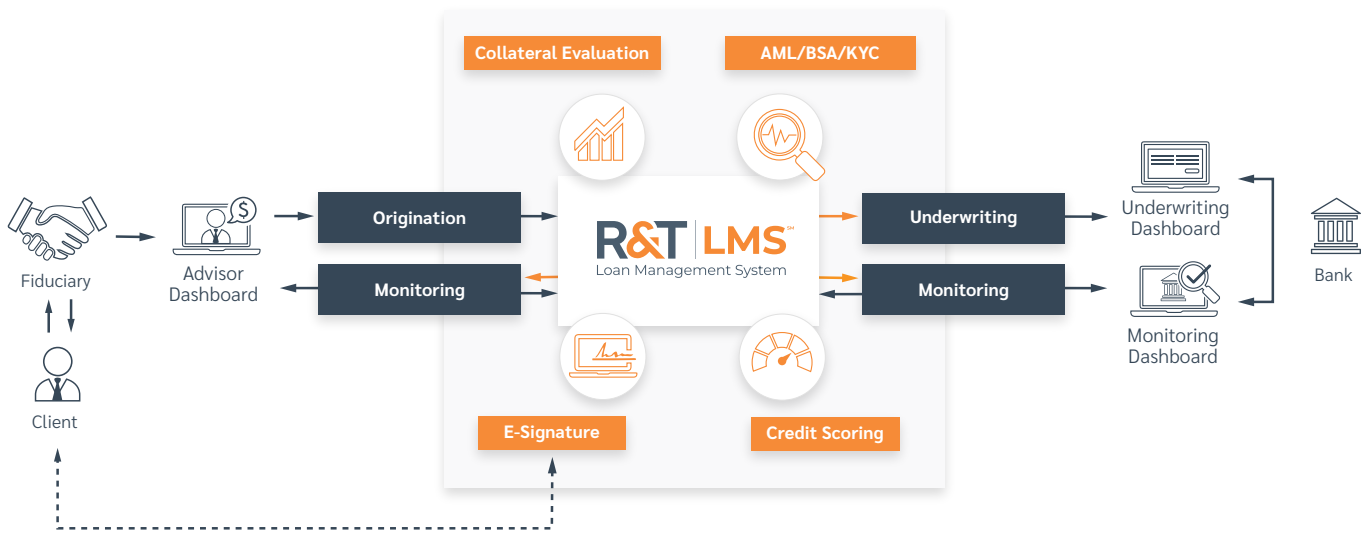
Industry experience, financial intermediary relationships, wholesale product training, and in-field sales support.

How It Works

Our turnkey LMS is simple to use and intuitive. Modular by design, it provides the flexibility to operate as a complete stand-alone system or integrate with external providers.

Using the configurable and branded interface, you can quickly identify accounts, evaluate portfolio collateral, price loans and generate pre-populated loan applications for clients in minutes. Once the application is complete, LMS streamlines the underwriting process, including AML/BSA/KYC, credit scoring, collateral review, e-signature, and exception processing.

Banks that participate in the R&T Insured Deposits (RTID®) program, administered by R&T, can finance SBLOCs with stable, cost-effective cash sweep deposits.



R&T Deposit Solutions provides banks, broker-dealers, trust companies, wealth managers, and other financial institutions with a comprehensive selection of products and services, designed to meet their unique cash sweep, deposit funding and securities-based lending needs.



Contact us to learn more:

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