

Personal Lending



Digitisation, personalisation, regulatory changes, and demand for alternative lending options are driving significant changes in the consumer lending industry. Mambu provides the tools for lenders to build and launch fully configurable personal lending solutions that are tailored to the unique needs of their customers.



Who

Banks (global, regional, and local), credit unions, and neo-banks.
Non-Banks (lenders, fintechs, non-FIs e.g. telcos and retailers).



Why

Lenders looking for a flexible product core, and ability to compose solution with ecosystem partners.



What

Interest-bearing secured or unsecured loans for individual consumers and household use.



How

Configure products via APIs or UI. Low-code / no-code products, processes, and data configuration.



86%

The percentage of consumers willing to pay more for a great customer experience¹.

To find the opportunities, lenders need to continue streamlining their processes and make use of digital decisioning data to be able to consistently deliver fast and convenient financing to all categories of borrowers.

Deliver distinctive experiences for your customers with Mambu

Whether you want to offer secured or unsecured personal loans, Mambu provides the tools for lenders to build and launch fully configurable solutions that are tailored to unique needs of your customers.



Speed & Agility

Our cloud-based platform enables rapid deployment and can be **quickly scaled up or down** to offer fast, efficient personal lending solutions.



Global expansion

Rapidly expand across multiple geographies with innovative products that are **configured to your customers' needs**, compliant with local regulations via cloud providers, and integrated with existing technology/systems.



Loan application automation

Automate the loan application process to **reduce the potential for human error**, ensuring consistency and adherence to processes, compliance and increased security. Access our marketplace to integrate with best-for-purpose modern technology vendors to provide a seamless loan experience.

The features you want, when you need them

Need the flexibility to create differentiated Personal Lending solutions? Our lending engine allows you to create solutions through configuration at product and account level, with the flexibility to change terms in response to market conditions.



Popular product configuration

- **Dynamic term loan:** A term loan where interest is dynamically recalculated over the life of the loan account.
- **Fixed term loan:** Interest due is calculated when the account is opened and fixed for the lifetime of a loan.

Product level highlights

- Define new product settings and loan amount limits.
- Set up interest rate and configure fees.
- Create product link to deposit account for settlement.
- Capture additional details using custom fields.

Account level highlights

- Create loan account and define account terms.
- Link deposit, down payment and fees.
- Link transaction channels for flow of funds.
- Link loan securities - guarantors and collateral assets.

In-loan servicing

- Process loan repayment.
- Reschedule loan.
- Refinance loan.
- Edit and customise repayment schedules and payment holiday.

... and more

Note: these are key features available for configuration. Some of the listed configurations are optional if applicable to the customer requirements.

**Mambu is the cloud-native core banking platform
where modern financial experiences are built.**

Launched in 2011, Mambu fast-tracks the design and build of nearly any type of financial offering for banks of all sizes, lenders, fintechs, retailers, telcos and more. Our unique composable approach means that independent components, systems and connectors can be assembled in any configuration to meet business needs and end user demands. Mambu supports hundreds of customers in over 65 countries - including Western Union, Commonwealth Bank of Australia, N26, BancoEstado, OakNorth, Raiffeisen Bank, ABN AMRO, Bank Islam and Orange Bank.

**Let's start your
Personal Lending
journey together.**

Mambu.com

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