

MOODY'S

LENDING SUITE

Small Business



Lenders are vital to supporting small businesses with the capital they need to succeed. However, profitable small business lending can often be a challenge for financial institutions. The process can be complex, with underwriting taking the same time and resources as large corporate credit requests.

Moody's Lending Suite streamlines small business lending from application to close with effective automation. Spend more time building relationships and getting small business clients the funds they need and less time on data entry and document collection.

What we do?



EFFICIENT AUTO-DECISIONING

Accelerate decision-making and enhance profitability in small business lending with auto-decisioning for loans under \$250K. Establish rules based on your business's risk appetite and let our solution handle the heavy lifting, helping you better compete for small business customers. Our flexible approach also allows for manual credit risk analysis and underwriting for more complex loans, allowing thorough credit assessments when needed.



IMPROVED CUSTOMER EXPERIENCE

Better serve your small business customers with convenient, digital applications and specific capabilities to support the processing and funding of SBA loans.



COMPREHENSIVE CREDIT RISK ASSESSMENT

Boost your understanding of borrower risk with integrated access to the FICO® Small Business Scoring Service and Moody's content including industry and peer benchmarks.

How can we help you?



BORROWER ENGAGEMENT

Create better interactions from request to approval and digital signature through an engagement hub that simplifies data collection, streamlines communication, and provides transparency.



SPREADING & SCORING

Organize and assess tailored financial templates and reports for small business credit requests. Improve strategic planning with debt scheduling, industry projections, and benchmarking analytics.



UNDERWRITING & DECISIONING

Make informed credit decisions by supplementing industry data and macroeconomic factors for a comprehensive view of risk. Harness the power of GenAI to automatically compile borrower data and documents, along with Moody's rich content, into fully written, ready-to-edit credit memos as required.



LOAN OPERATIONS

Optimize the flow of data across all teams—from loan operations to the front office and directly to customers. Dramatically reduce paperwork and accelerate closing times with our auto-generated documentation and one-click digital signature feature for borrowers.



MONITORING

Systematize data ingestion and aggregation for efficient portfolio analysis, offering a comprehensive view of assets, market data, and benchmarks. Early warning signals and advanced pattern detection provide a better and more timely understanding of risk. Automated financial covenant tracking strengthens client relationships by focusing on high-risk loans early and boosts operational efficiency for timely decisions.

CONTACT DETAILS

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