

# Simplify and integrate loan participation with Curated, a tailored Glyue™ application from Sandbox Banking.

Introducing Curated, the integrated Glyue™ app from Sandbox Banking designed to streamline your loan participation process. As loan participation becomes more essential yet operationally demanding, Curated utilizes your existing data and system connectivity to help banks and credit unions optimize their balance sheets, seize lending opportunities, and streamline secondary market processes within accounting and operations.

## The case for integrated loan participation

In recent years, loan participation trends for banks and credit unions have been influenced by:

- **Increased Participation:** Banks and credit unions are increasingly using loan participation to manage risk, diversify portfolios, and seize new lending opportunities.
- **Regulatory Considerations:** Regulatory changes have shaped loan participation, requiring institutions to navigate compliance requirements related to risk management and capital adequacy.
- **Technology Integration:** Advancements in technology have simplified loan market participation, with digital platforms and automated processes streamlining activities.
- **Market Demand and Conditions:** Loan participation trends are influenced by factors like interest rates, economic outlook, and industry-specific conditions.
- **Collaboration with Fintech:** Collaboration between traditional financial institutions and fintech firms has grown, with fintech platforms offering innovative solutions for loan participation and connecting lenders and borrowers.

It's crucial for banks and credit unions to monitor these trends and adapt strategies to remain competitive in the evolving loan participation landscape.

## Integrating loan participation strengthens business



### Balance Sheet Flexibility

Optimize your balance sheet amidst portfolio concentration, regulatory demands, and market fluctuations.



### Operational Automation

Overcome manual tasks and operational hurdles commonly found in secondary markets with automated processes.



### Enhanced Diligence

Eliminate data limitations that hinder the credit team's ability to seize opportunities.

# How the Curated application in Glyue™ benefits your loan participation activities



**Loan Switchboard:** Facilitates the exchange and normalization of existing loan underwriting and ongoing servicing data between both buyers and sellers, leveraging data from the existing banking core and loan origination system (LOS).



**Loan Orchestration:** Streamlines the entire funds flow and audit process life cycle, offering templated solutions for loan servicing information exchange.



**Process automation:** Boosts efficiency by automating manual processes in accounting and loan operations.



## Multiple loan type support:

- Commercial and industrial loans
- Commercial real estate loans
- Small and medium business loans
- Auto loans
- Unsecured consumer loans
- Consumer mortgages and HELOCs\*

\* Currently in build production

We have integrations with many Top Tier lending vendors, including these:



Don't see yours? [Ask](#) for our extended library of providers.

Want to know more?

 Let's talk!

 View our full integration ecosystem

 See which cores we integrate with