

Business Reporter: Lendtech and Proptech must go further to deliver for all stakeholders

How automated platforms can address the new challenges of lending ecosystems

LONDON, UNITED KINGDOM, August 9, 2024 /EINPresswire.com/ -- In an article published on Business Reporter, Wesley Brooks, Director Global Business Development at Madiston talks about how technology advancements and automation in lendtech and proptech can help navigate the complexities of lending ecosystems, offer new levels of flexibility, as well as enable compliance. Lending ecosystems include a wide array of stakeholders from lending firms and borrowers to sellers and investors to solicitors and brokers. Collaboration between them is especially key in high-value, asset-backed lending. This makes collaboration platforms instrumental where – through intelligent routing – all participants have access to everything they need to satisfy their role in each transaction. Automation on these platforms will prompt each person in the ecosystem when tasks are due and vital information is distributed to ensure timely, well-informed decision-making.

Increasing complexity must be handled by technology, with an ever-expanding range of loan products offering different degrees of commitment and varying risk appetites. In Property Lending, retail investors are increasingly joining the market providing more funding for developers. Clearly beneficial, but retail investors also add extra layers of scrutiny and compliance. With potentially hundreds of investors to one borrower, the number of microtransactions means only automated technology can handle those volumes. All these factors call for a high degree of flexibility within lending systems, which low-code solutions can offer by enabling rapid customisation and configuration to suit changing business models. Lendtech platforms also manage KYC, AML and access control capabilities built into their automated processing, which ensures consistent compliance and liberates skilled people to focus on areas that drive the business forward.

To learn more about how lendtech and proptech can automate processes, read the article.

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About Madiston

The Madiston Platform for Digital Banking and Capital Markets includes all financial institutions need to take their financial services comprehensively online. The platform will suit neobanks, challenger banks, digital lenders, established institutions undergoing digital transformation or fintech start-ups. It is available as Licenced software, Software-As-A-Service, Platform-As-A-Service or the provision of the marketplace in which businesses can operate and manage their business. The Madiston Platform provides compliant online direct financial services including core banking systems and facilities such as Customer Accounts, Payments, Credit Risk Management and Loan Primary and Secondary Markets for multiple different lending models including Balance Sheet, Marketplace and Peer to Peer. Low-code configurable lending software with hyper-automated processing means a standard implementation can go live in as little as 90 days.

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