



# SBS Presents SBS Lending Suite: A Modular, Cloud-based, API/Data-Driven Platform to Modernize Credit Management

PARIS, FRANCE, April 16, 2026 /EINPresswire.com/ -- [SBS](#), a leading technology partner for banks and financial institutions, is proud to introduce SBS Lending Suite, a modular, cloud-based software platform designed to help financial institutions modernize their lending operations at speed and scale.

As legacy credit infrastructures struggle to keep pace with rising regulatory demands, increasing product complexity, and growing competition from fintechs and neo-banks, SBS Lending Suite provides a compelling alternative: a fully integrated yet independently deployable platform covering the entire credit lifecycle across both retail and corporate lending.

The platform is built on a suite of configurable modules, offering a broad range of capabilities. Each module can be deployed independently or as part of a pre-integrated package, enabling institutions to activate only what they need, when they need it. Core components include Loan Servicing, an end-to-end loan management solution supporting all loan types, from BNPL and mortgages to bank guarantees and syndicated loans; and Collection Management, a unified debt recovery solution covering the full spectrum from amicable resolution to litigation. Leveraging AI-optimized recovery strategies, SBS Lending Suite enhances cash flow, reduces delinquencies, and strengthens risk control.

Beyond these modules, the suite also provides numerous additional capabilities, including Collateral Management, Default Management, International Banking (trading and payments), Financial Analysis, and more.

Over 80 million contracts have been processed through SBS standalone modules in recent years, earning the trust of leading financial institutions worldwide, including Société Générale, BNP Paribas, Groupe BPCE, Crédit Agricole, La Banque Postale, Société Générale Côte d'Ivoire, Attijariwafa Bank, Banque de Tunisie, Bank of Africa, and Stellantis. SBS Lending Suite represents the natural evolution of this proven modular approach, building on its strengths to deliver a more powerful and comprehensive solution.

Clients report up to a 40% reduction in operational costs through automation and streamlined workflows, as well as 40% faster time-to-integration enabled by API-driven modularity and preconfigured connectors.

“Modularity is not a technical choice; it’s a business strategy. With SBS Lending Suite, banks can adopt the components they need today and expand at their own pace, without disrupting live operations. The result is a lending platform that is both resilient and truly flexible, one that adapts to the institution, not the other way around,” said François Cueille, General Manager at SBS.

SBS Lending Suite embeds AI to enhance credit decisioning, risk coverage, and operational efficiency, while built-in regulatory compliance supports frameworks such as Basel, IFRS 9, and GDPR, reducing audit complexity and governance overhead.

Available as SaaS or private cloud, the platform accommodates diverse data sovereignty and infrastructure requirements, making it suitable for institutions of all sizes and across geographies.

#### About SBS

SBS is a global financial technology company that’s helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Société Generale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota FS. Its cloud platform offers clients a composable architecture to digitise operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,400 employees in 50 offices, SBS is recognised as a Top 10 European Fintech company by IDC and as a leader in Omdia’s Universe: Digital Banking Platforms. SBS is headquartered in Paris, France.

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