

The MARQ Portal digitally gathers borrower information and supporting documents, and generates a small business credit score, allowing lenders to quickly understand the credit position of a borrower's business while expediting loan decisions efficiently. Make better decisions faster with the MARQ Portal.

PORTAL FOR BORROWERS AND LENDERS



PAPERLESS LOAN APPLICATION FOR INCREASED EFFICIENCY



ELECTRONIC DATA, FINANCIALS AND DOCUMENT COLLECTION IMPROVING TRANSPARENCY



INSTANT ANALYSIS TO STREAMLINE LOAN DECISIONING



Make Faster Decisions

- » Improve the efficiency and transparency of the loan application process with a comprehensive, intuitive digital loan application
- » Collect applicant financial data and supporting documents directly from borrowers and their business accounting software
- » Automate the lending process by mapping borrower loan and financial data gathered in the MARQ Portal directly into Moody's Analytics origination platform (Lending Cloud and CreditLens™) or your own lending platform through our API framework
- » Focus on higher-value activities by eliminating manual processes and reducing potential human errors associated with manual data entry

Make Better Decisions

- » Configure your solution to meet predefined standards and requirements
- » Improve competitiveness and profitability by instantly generating a small business credit score, estimating your applicant's probability of default, powered by Moody's Analytics RiskCalc™ Small Business model
- » Pre-qualify and auto-score small business credit inquiries with minimum inputs
- » Gain instant visibility into the compliance risk of new and existing clients via an integrated Know Your Customer (KYC) alerts and reports tool

Support Your Small Business Clients Throughout COVID-19

- » The COVID-19 pandemic has hit the global economy hard, and one of the industries left most vulnerable is small business. It is apparent that they will need assistance from both the government and lenders to survive. We have adapted our lending solutions to help lenders make sense of government assistance programs such as the Main Street Lending Program, the Paycheck Protection Program, and Loan Forgiveness so they can effectively provide capital to small businesses while mitigating risk.

“Moody’s Analytics is providing banks with a secure way to invite and receive digital documents for loan forgiveness, for small business owners who have been hard hit by the pandemic. We’re thrilled to have access to a digital, automated solution that helps us serve our customers better during this challenging time.”

Matthew Long, EVP
Chief Operating Officer at Ephrata National Bank

RiskCalc Small Business Lending Score

Available through the MARQ Portal, Moody’s Analytics RiskCalc Small Business score helps lenders and credit analysts improve the credit risk assessment of their small business portfolio by combining different types of data to produce an optimized score. Use the data that you have available to score a small business quickly with or without financials.

The MARQ Portal provides innovative technology for streamlined processes and supports automating spreading, scoring, and decisioning. [Visit us online](#) or contact your account representative today to learn more.



International Business Awards 2020 Bronze Stevie® Award for Most Valuable Technical Innovation

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