



Business Lending

Dynamic solutions for modern business lending

Mambu's Business Lending solution provides efficiency needed to deliver lending products that meet the unique requirements of SMEs and drive business growth.

Mambu's commitment: For banks, fintechs, credit unions, and any financial institutions looking to serve SME and business clients, we enable you to quickly design, launch, and scale innovative lending products that are tailored to your customers unique needs.

Versatile funding options delivering value to lenders and borrowers

Mambu's modern Business Lending solution supports a wide variety of use cases, designed to address specific business needs and deliver meaningful value to lenders and borrowers alike.

Charging business growth



Term loans

Give your SME clients access to either secured or unsecured term loans to finance expansion, to purchase equipment, or fund any other long-term investment. Mambu gives you flexible loan configuration options to personalise funding to each SME.



Working capital loans

Designed for short-term operational needs, these loans help your business customers cover expenses like inventory or payroll. Mambu's flexible platform and access to automation tools for loan application and risk assessment helps you to provide business clients with essential cash flow support.



Microloans

Leverage Mambu's low-code tools to provide critical access to finance to underserved entrepreneurs and micro-enterprises to help launch or grow their businesses. Mambu helps you to cost-effectively reach a broader customer base and supporting financial inclusion



Line of credit

Provides your business clients with financial flexibility and peace of mind, knowing funds are available when needed without committing to a lump-sum loan. Mambu's real-time account and transaction management allow you to monitor credit usage in real-time, offering enhanced oversight.

And more...

Fit for purpose solutions

Fixed term loans

Provide SMEs with capital repaid over a fixed period with predictable installments. Ideal for long-term investments like equipment or expansion, these loans offer repayment stability, helping SMEs manage cash flow with confidence.

Dynamic term loans

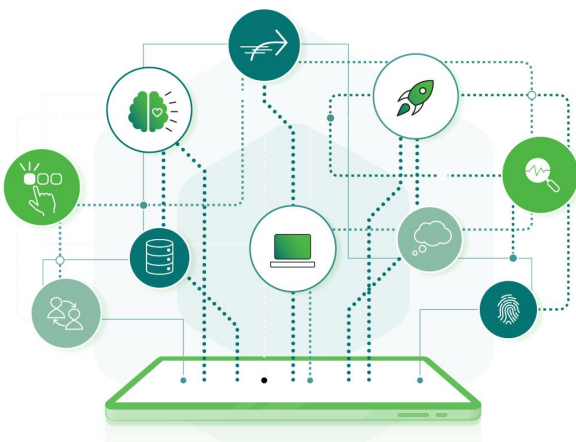
Feature adjustable repayment schedules and periodic interest recalculations, making these loans perfect for businesses with revenue fluctuations.

Interest-free loans

Focus on principal repayment without accruing interest, making them suitable for short-term needs like bridging cash flow gaps. These loans simplify financial planning and reduce costs, allowing SMEs to manage short-term liabilities more affordably.

Revolving lines of credit

Offer flexible, on-demand access to funds up to a set limit, with interest charged only on the amount borrowed. Ideal for working capital and unexpected expenses, these facilities provide SMEs with financial agility to sustain operations.



Solution highlights

Versatile product configuration

Interest calculation methods: Offers multiple interest calculation methods such as Declining Balance, Flat, and Interest-Free, allowing precise control over interest accruals.

Fee and penalty structures: Enables the setup of diverse fee types, including manual, planned, and disbursement fees, as well as penalty configurations for overdue accounts.

Repayment schedules: Flexible repayment schedule options such as equal Installments, bullet payments, or custom schedules that allow for tailored repayment plans to match the cash flow patterns of the SME.

Arrears management: Allows definition of arrears tolerance amounts and periods, facilitating effective management of overdue accounts.

Dynamic loan management and servicing options

Disbursement management

Supports multiple disbursement methods, including direct transfers to borrower accounts, with options for partial or full disbursements.

Repayment processing

Offers automated collection of repayments, with support for various payment methods and schedules to suit the needs of SMEs.

Reschedule & refinance

Allows for the modification of loan terms in response to borrower needs, including extensions, rescheduling, or refinancing options.

Account closure

Provides simple procedures for closing loan accounts once all obligations are met, ensuring accurate record-keeping and compliance.

...and more.



Powering growth with Mambu

Speed to market



Mambu's cloud-native core enables rapid product deployment, using low-code/no-code tools for easy customisation, helping you launch new products in days rather than months, gaining a competitive edge and increasing market reach.

Streamline customer experience



Automated loan processing reduce manual errors, ensure consistency, and enhance regulatory compliance. Our platform improves accuracy and reduces loan processing time, leading to a smoother customer experience.

Endless product configuration



Comprehensive configuration options allow lenders to tailor loan types, repayment schedules, and interest rates without compromising on speed. Mambu's lending tools offer various options for personalising loan products that attract and retain SME and business customers.

Let's start your Business Lending journey together.

Learn more about how we can help you in building your next generation of banking and financial experiences. Complete the form to share your request with our sales or partnerships team.

[Get in touch](#)

Mambu.com

hello@mambu.com