LOQUAT

IMPLEMENTATION GUIDE

How Loquat takes your institution from first conversation to live in production, in just a few weeks

Most digital banking modernization programs demand months of your team's time, a dedicated project office, and an IT department you may not have. Loquat's implementation was designed around the opposite premise: your team's involvement should be measured in hours, not months.

One business lead, one discovery session, and two approval checkpoints. Loquat manages the rest.

Whether you are deploying account opening, cards and payments, lending, or all of them at once, the process below is the same. Every Loquat journey is built on a common identity foundation: KYC for consumers and KYB for businesses. Once that foundation is configured to your compliance framework, each additional product layers on top of it, so the compliance groundwork is done once and reused everywhere.

WHAT WE NEED FROM YOU

DIGITAL BANKING & LENDING
FOR *financial institutions*

One business lead 01

A person who knows your current account opening or lending process end to end. No technical background required.

One discovery session 02

A single working session to walk through your current process, your compliance requirements, and your banking or lending core. The only preparation is to bring whatever documentation you have on your systems, products, and processes.

System access or documentation 03

Our AI agents can work from whatever you are able to share, whether that is API documentation, core system documentation, or access to a test environment. During discovery we map out the steps, timeline, and any certification requirements for Loquat to access your core.

Two approvals 04

Sign-off on the implementation plan before we build, and sign-off on the finished product before go-live. Nothing proceeds without your approval.

THE IMPLEMENTATION PROCESS

DIGITAL BANKING & LENDING FOR *financial institutions*

Discovery

WEEK 1

Your business lead walks us through how you open an account, underwrite a loan, or issue a card today. Together in this session we:

- Document your current process and the compliance requirements that govern each step, including KYC/KYB, BSA/AML, OFAC, and beneficial ownership
- Capture the business roles involved in each step so the platform reflects how your team actually works
- Review your documentation on systems, products, and core configuration, such as the coding your core requires to open a new checking account
- Identify your banking or lending core, plan the steps and timeline for Loquat to gain access, and flag any certification requirements from your core provider
- Choose your deployment architecture: a hybrid model where the database and file server stay on premises at your institution, or full hosting by Loquat

Implementation plan

WEEK 1-2

Loquat builds a plan that incorporates your current process, not a generic template, and maps the integration to your core. The plan starts with your KYC/KYB identity foundation and layers your selected products on top. We present it to you for review and approval before anything is built.

Build

WEEK 2-3

With your approval, Loquat turns the plan into an execution plan and carries it out. Our AI agents review your documentation and APIs, generate the integration design, and build the connections, while Loquat's implementation team manages and reviews every step. Each product is configured to your risk and compliance framework.

Test & Validate

WEEK 3-4

Everything is validated in a sandboxed environment that mirrors your production systems: your data, your core, your rules. We test the full journey end to end, from identity verification through account funding, card issuance, or loan disbursement.

Team training

FINAL

Before go-live we train your back office and support staff, and your branch personnel if you choose to offer the platform in your branches. Sessions are tailored to your workflows and supported by user documentation.

Your review & Go-live

GO-LIVE

We deliver the finished product to your team for review and approval. Your staff test the complete experience, your compliance team validates the controls, and go-live happens on your decision, not our deadline. No client interaction touches the platform until you say so.

WHY THIS IS A LIGHT LIFT

DIGITAL BANKING & LENDING
FOR *financial institutions*

AI speed, experienced oversight

Loquat's AI agents handle the time consuming work of system mapping, documentation review, and integration build, while Loquat's implementation team manages the process and reviews every step. Your team reviews the results.

No data migration

Loquat connects to your existing core via API. Nothing is ripped out or replaced.

Your process, preserved

We design around how your institution already works. Your staff are not retrained into a vendor's workflow; the platform conforms to yours

One compliance foundation

Your KYC/KYB requirements are configured at the start, and every product you add inherits them. BSA/AML checks run automatically and every decision carries a complete audit trail.

Sandbox before production

You see the platform working with your own systems before any commitment to go live.

AFTER GO-LIVE

DIGITAL BANKING & LENDING
FOR *financial institutions*

The platform operates continuously, routing decisions, surfacing exceptions, and optimizing performance, while your staff stay focused on clients. Loquat provides on-demand support directly from within the CALM Portal, along with refresher training and user documentation as your team grows. As your institution adds products, each new one activates on the same identity foundation without a new implementation effort.

READY TO SEE IT WITH YOUR *own data?*

Request a 30-minute executive briefing at loquatinc.io. No commitment required.