



DIGITAL BANKING & LENDING
FOR *financial institutions*

Open accounts.
Issue cards. Fund loans.
One seamless journey.



Loquat is the digital banking and lending platform that activates all four product lanes: business and consumer account opening, cards & payments, digital lending, and back-office intelligence – from a single integration. Co-branded to your institution, calibrated to your risk framework, live in weeks.

Under 10 min

Application to funded account

94%

Completion rate vs. 61% industry average

Just a few weeks

Contract to production

Zero

Confirmed fraud cases across
20,000 applications

***50% reduction in overall average
processing time***

OUR PRODUCTS

*for **business** & **consumer***

Account
opening



Cards &
payments



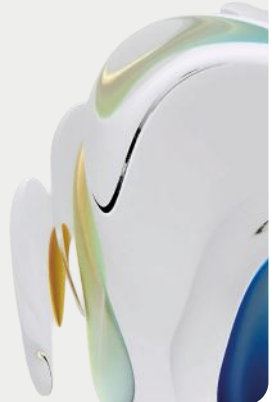
Digital
lending



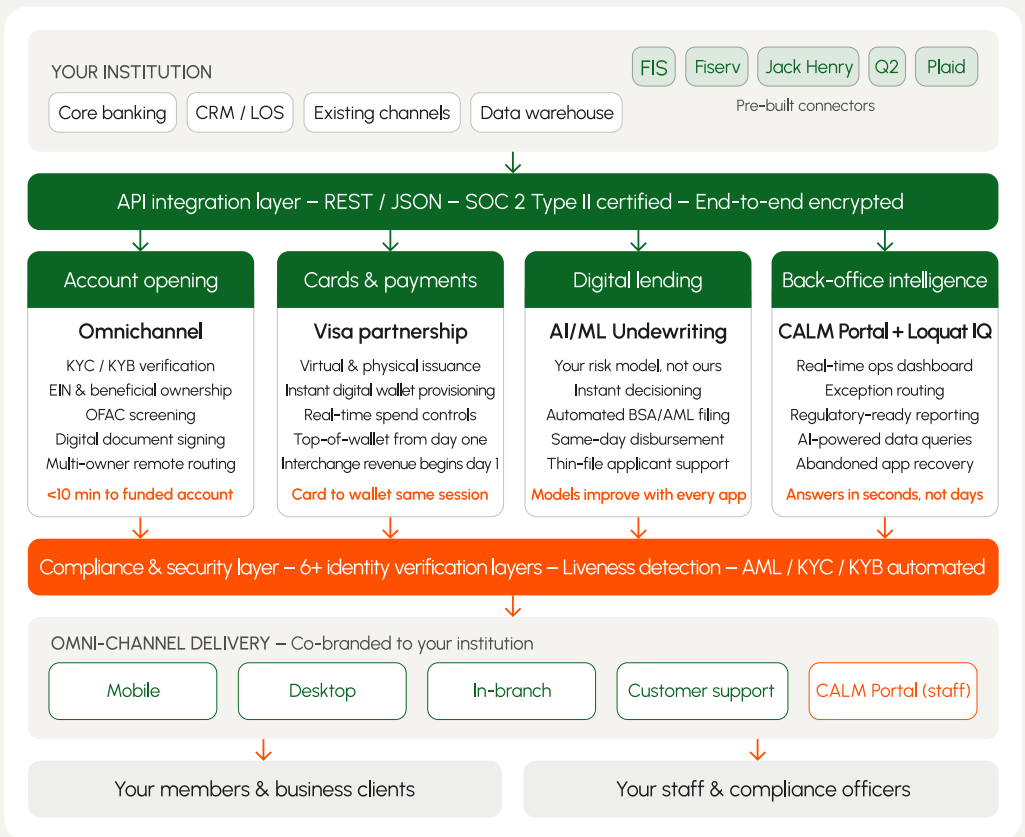
CALM
Portal



Loquat IQ



PLATFORM ARCHITECTURE



Loquat connects to your existing core – no data migration required.

Pre-built connectors for FIS¹, Fiserv¹, Jack Henry¹, Q2, and Plaid reduce custom development. The API integration layer handles core banking platform communication with end-to-end encryption, delivering all four product lanes through a unified, omni-channel experience across mobile, desktop, in-branch, and customer support.

¹ Integration coming soon

AMERICA FIRST CREDIT UNION



5th-Largest U.S. Credit Union | ~\$25B Assets | 1.5M+ Members | 120+ Branches

“ This marks a new chapter in how we serve our business members. Opening a business account used to mean juggling paperwork, multiple branch visits, and long wait times. With our new digital platform, members can complete the process quickly and securely.

— KAREY THOMAS, SVP OF BRANCH DELIVERY

Results – 12 months in production

Metric	Before	After Loquat
Account opening	45+ min	50%↓
Application completion	~61% (ind. average)	94%
Fraud cases	Minimal	Zero cases
Digital adoption	20%	40% (doubled)
Cross-sell referrals	Manual	7,500 automated

Project the impact at your institution

50%

processing time reduction
at \$30–\$45/hr fully-loaded staff cost

94%

Completion rate vs. 61% industry
average

Automated cross-sell at peak engagement

Based on America First's production data

Annual impact	5,000 apps/yr	10,000 apps/yr	20,000 apps/yr
Labor savings	\$29K-\$43K	\$57K-\$87K	\$113K-\$173K
Staff hours recaptured	967+	1,933+	3,867+
Additional funded accts	1,650	3,300	6,600
Automated cross-sells	1,875	3,750	7,500

Estimates exclude interchange revenue from instant virtual card issuance and incremental product revenue from cross-sell referrals. Additional funded accounts based on the delta between 94% Loquat completion rate and 61% industry average.

BUILT FOR REGULATED INSTITUTIONS

Bank and credit union executives evaluate vendors on security and compliance before anything else. Loquat's platform was designed by former banking executives, fraud specialists, and AML professionals who understand that compliance is not a feature – it is the foundation.

Identity verification stack

LAYER 1-2

Identity management

ForgeRock, Ping Identity, Microsoft Entra integration and others

LAYER 3-4

Real-time data checks

KYC/KYB verifications, EIN validation, OFAC screening, beneficial ownership

LAYER 5-6+

Biometric & document

Selfie verification with liveness detection, digital document signing, end-to-end encryption

Certifications & standarts

- **SOC 2 Type II** certified
- **End-to-end encryption** on all data in transit and at rest
- Automated **BSA/AML compliance** on every transaction
- **Full audit trail** for regulatory review
- **Data** provided for regulatory reporting
- **Sandboxed deployment** before live production
- **Zero fraud cases** across 20,000 applications (AFCU)
- **Human review** at key decision points



Core system compatibility

Core system	Connector	Status	Deployment
FIS (IBS / Horizon) ¹	Pre-built	Production	Cloud / Hybrid
Fiserv (DNA / Premier) ¹	Pre-built	Production	Cloud / Hybrid
Jack Henry (Symitar) ¹	Pre-built	Production	Cloud / Hybrid
Q2	Pre-built	Production	Cloud / Hybrid
Plaid	Pre-built	Production	Cloud
Custom / Private core	API-based	Configurable	Any

If your system has an API or other acceptable access method, Loquat can integrate it.
No data migration required.

¹ Integration coming soon

IMPLEMENTATION

AI BUILDS IT. YOU'RE LIVE *in just a few weeks.*

The typical modernization program runs 18–36 months. Loquat's AI agents map your systems, generate documentation, build the integration, and deploy to production. Pre-built connectors eliminate custom development. Your IT team reviews – Loquat executes.

WEEK 1

Your team shares API access.
That is the full extent of your time commitment.

WEEKS 1-2

AI agents explore your APIs, map complex codebases, and auto-generate implementation documentation – work that typically takes consultants months.

WEEKS 2-3

AI builds the integration, wires connections, and delivers a production-ready implementation validated against your sandbox environment.

GO LIVE

Your institution is in production. The platform operates continuously – routing decisions, surfacing exceptions, optimizing performance.

Every deployment begins in a sandboxed environment mirroring your production systems. Go-live is a decision you make – not a deadline imposed. No surprise costs.

Your **PARTNER** relationship, not just your vendor contract

Technical support

- On-demand multi-lingual **technical assistance**
- Integration **troubleshooting** and **monitoring**
- Continuous **platform updates** and **performance optimization**



Training & enablement

- **Train-the-trainer sessions** for branch staff
- Comprehensive **user documentation**
- **On-demand virtual training** tailored to your internal workflows
- **Loquat IQ continuous learning** expands capabilities over time



WHY LOQUAT

	Internal build	Point solutions	
Time to production	18–36 months	6–12 months	A few weeks
Product lanes	1 at a time	1 per vendor	All 4 unified
Vendor relationships	Internal IT	3–4 vendors	1 partner
Compliance automation	Build yourself	Partial	Full stack
Cross-sell capability	Manual	None	Automated
IT burden	Heavy	Moderate	Minimal



loquatinc.io

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