

LOAN ORIGINATION SYSTEM

**BOOST YOUR LENDING BUSINESS WITH FULLY AUTOMATED
END-TO-END LOAN ORIGINATION**

DQ LOS

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**MARKET
TASKS & REQUIREMENTS**

5 REASONS TO TRANSFORM YOUR LENDING

01

AUTOMATED PROCESSING

Non-automated manual processes often cause human errors and the need to re-work submitted loan applications.

This makes the whole loan origination a lengthy process and may lead to lost borrowers.



02

QUALITY OF CREDIT PORTFOLIO

The lack of automation in loan decisioning processes result in the low quality of the credit portfolio, a low repayment level and a high ratio of bad credits.



03

FAST DECISIONING

Inability to implement automated scoring and effectively manage decisioning rules result in:

- Long Time-To-Yes / Time-To-No (TTY/TTN),
- High decline rates and lost revenue,
- Increased risks & cost of lending.



5 REASONS TO TRANSFORM YOUR LENDING

04

FLEXIBLE CREDIT STRATEGIES

When competitors offer complex packaged products and quickly launch special offers and seasonal marketing campaigns, lenders need to keep pace with the market demands to retain customers and perform well.

Without a flexible solution architecture, it becomes challenging to adopt new product strategies and outperform competition.



05

FAST CHANGES

Operating in a rapidly changing market, it is not enough to simply automate business processes and configure new products.

It becomes crucial to be able to quickly adapt IT systems to changes, deliver new business functions and at the same time maintain system performance and reliability.



LOAN ORIGINATION SYSTEM

FULLY AUTOMATED, QUICK AND FLEXIBLE
END-TO-END BUSINESS PROCESS
TO BOOST YOUR LENDING BUSINESS

MAKE SPEED AND AUTOMATION YOUR PRIORITY AND COMPETITIVE ADVANTAGE



STREAMLINED OPERATIONS

- **Automated** processing instead of manual operations, reduced human errors
- **Paperless** operations with electronic document workflows guiding users through a business process



FAST TIME-TO-YES / TIME-TO-NO

- **30 seconds** – automated pre-scoring
- **5 minutes** – automated decisioning
- No lost borrowers and revenue due to the well weighted decisioning and counter offers



SUSTAINABLE BUSINESS GROWTH

- High quality of the credit portfolio due to the **streamlined scoring and decisioning**
- Quick growth of the credit portfolio
- **5000** consumer loans per day, **500** home loans per day, **500** motor loans per day



QUICK PROCESSING OF LOAN APPLICATIONS

- **5 minutes** – completing and submitting a loan application
- Low abandonment rate – The customer does not quit the loan origination process because of a long waiting time



NEW SOURCES OF LEADS

- **Omnichannel** access to services
- **Partner marketplaces** – The ability to initiate the loan origination immediately from partner service portals and digital channels



OUTRUNNING COMPETITORS

- **Fast TTM** – Quick setup and launch of new credit products, easy change of marketing campaigns
- Fast delivery of **changes** – New release every two weeks

FLEXIBLE CHANGES & ONGOING DEVELOPMENT WITH BUDGET-SAVING LOW-CODE TOOLS & MICROSERVICE ARCHITECTURE



COMPONENT-BASED ARCHITECTURE

Save your budget & flexibly pick only the **components that you need** to support your **current business tasks** and enhance the system based on your business needs.

The modern **microservice architecture** allows **independent replacement and enhancement** of any component without disrupting the operations.



VISUAL DESIGN OF BUSINESS PROCESSES

Make changes in business processes using a user-friendly visual designer – **without coding** or vendor involvement.



CREDIT PRODUCTS WITHOUT CODING

Quickly launch, test and update **new attractive credit** products with **Low-Code tools** – **without coding** and vendor involvement.

Flexibly add **powerful sales and promotion tools**, such as discounts, special offers, personalized programs.



EASY TESTING OF NEW BUSINESS IDEAS

Test new business ideas and models, select the most successful ones and make quick changes in other models.

Run **A\B tests** and change your strategies **without coding**.



LOW-CODE DEVELOPMENT TOOLS

Leverage modern **in-built development tools** for further enhancement of the solution and **in-house development** on new business features .

2

**SOLUTION IN DETAIL:
BUSINESS TASKS**

SUPPORT FOR ALL POPULAR CREDIT PRODUCTS



CONSISTENT EXPERIENCE IN ALL BUSINESS SEGMENTS

RETAIL BANKING

- Credit Card
- Home (Mortgage) Loan
- POS Loan
- Student Loan
- Overdraft Facility
- Auto Loan
- Motorbike Loan
- Kiosk Owner Loan

BUSINESS BANKING

- Working Capital Loans
- Loans secured by real estate
- Loans for SME in export or import industry
- Micro SME Loans
- Loan for Women-Owned Enterprises

CORPORATE BANKING

- Long-Term and Short-Term Loans for investment in fixed assets or business projects
- Line-of-Credit Facility
- Guarantee
- Overdraft Facility
- Project Finance
- Syndicated Loans
- Packages of Facilities

END-TO-END LOAN ORIGINATION PROCESS

THE USER IS GUIDED THROUGH THE WHOLE PROCESS TO AVOID ANY MISTAKES



FREQUENT AUTOMATION CHALLENGES

LACK OF MODERN READY-TO-USE LOAN ORIGINATION SOLUTIONS

Due to the lack of modern solutions for the end-to-end automation of the complete loan origination process, banks often need to select and implement separate functional solutions from different vendors:

- IT solution to automate the loan application processing workflows and user tasks
- Decision management software
- Analytical & reporting software
- Integration solution to enable a seamless interaction of components within the process and in different customer service and user channels



2+ YEARS

AVERAGE PROJECT
DURATION

x2 COSTS

RISK
OF COST OVERRUN

70%

PROJECT
FAILURE
RISK

DQ SOLUTIONS – ONE SOLUTION TO MEET ALL GOALS

COMPREHENSIVE SUITE
OF SOFTWARE COMPONENTS
FOR END-TO-END LOAN ORIGINATION
AND DECISION-MAKING

✓ **FULLY AUTOMATED END-TO-END
LOAN ORIGINATION**

from loan selection and application origination to scoring, decisioning, loan disbursement and analytics

✓ **FULLY-FLEDGED OFF-THE-SHELF
FUNCTIONALITY**

No need for costly and time-consuming custom development of the LOS solution or purchase of separate components for support of individual steps of the loan origination

✓ **ADVANCED ARCHITECTURE
COMPRISING ALL NECESSARY
FUNCTIONAL COMPONENTS**

Built-in agile BPM, Decision Management, Product Factory, Analytics

✓ **OMNICHANNEL ENABLEMENT**

Consistent customer and user experience in all service channels

KEY BUSINESS FEATURES

READY-TO-USE BUSINESS PROCESSES FOR THE SALE OF LOANS

- Management of leads
- Quick creation of applications
- Ability to submit short preliminary applications and full applications
- Digital customer profile
- History of submitted documents
- Flexible setup of loan application routing

ANALYTICS & REPORTING

- Customizable reports on every aspect of the lending process
- Customizable visual analytical dashboards
- Timely detection of bottlenecks in business processes
- Tracking sales KPIs

CREDIT CALCULATOR & LOAN SIMULATION

- Loan calculator
- Product selection
- Matrices of offerings
- Generation of the draft repayment schedule

COMPREHENSIVE SUITE OF PRODUCTS

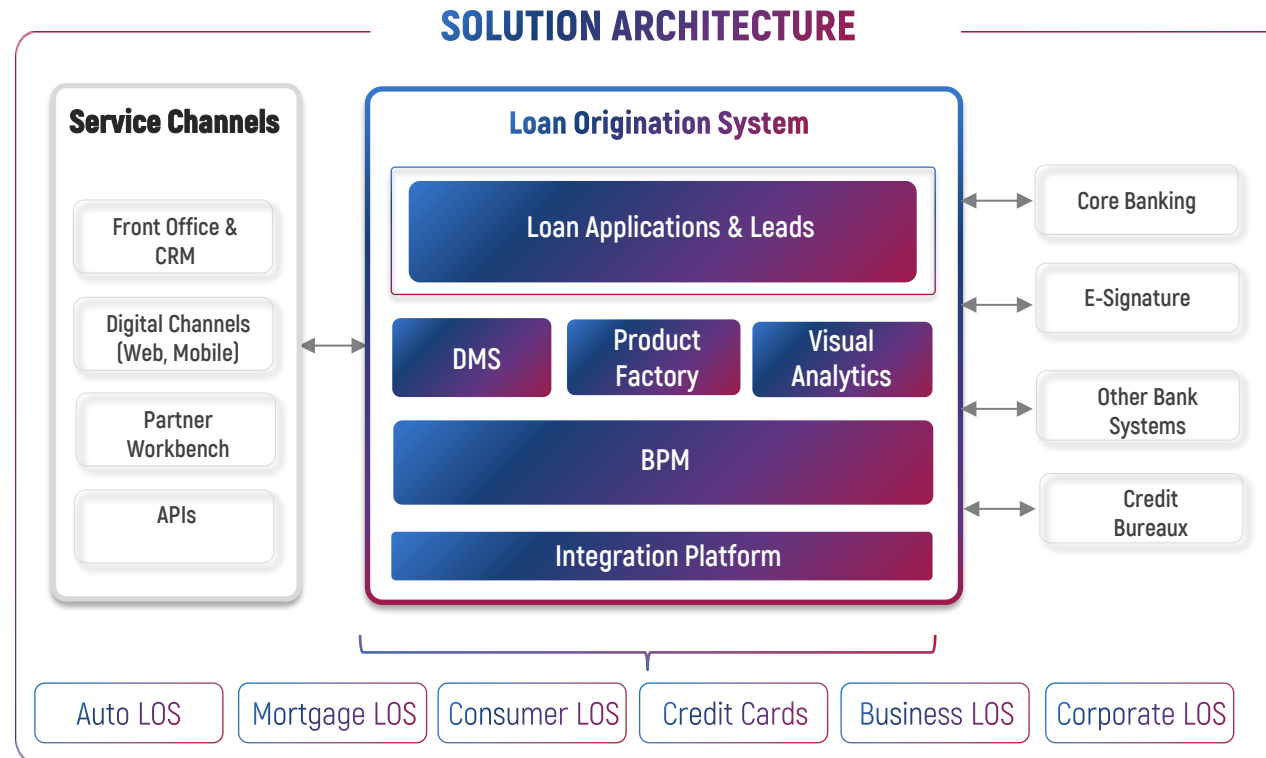
- | | |
|-------------------|----------------------|
| ▪ Consumer loans | ▪ Special offers |
| ▪ Mortgage loans | ▪ SMB loans |
| ▪ Moto loans | ▪ Corporate loans |
| ▪ Auto loans | ▪ State subsidies |
| ▪ Credit cards | ▪ Insurance products |
| ▪ State subsidies | |

AUTOMATIC SCORING & DECISION-MAKING

- Setup of automatic checks and decision-making rules in a visual designer
- Configurable score cards
- Calculation of the credit score
- Calculation of the maximum monthly payment and the maximum loan amount
- Quick pre-scoring due to automatic stop factors



SOLUTION ARCHITECTURE



DEMO: LOAN APPLICATION ORIGINATION



[Learn more](#)

LOAN ORIGINATION DEMO

- Loan calculator
- Loan origination process

Watch the video to track
the loan origination process

3

SUCCESS STORIES

SUCCESS STORY: CAPTIVE AUTO BANK

PROJECT

End-to-end loan origination process from application to loan disbursement with flexible selection of appropriate products, support of seasonal special offers and discounts

5/5 CAR LOAN ORIGINATION

PROJECT GOAL

Implement the 5/5 loan origination strategy, with the loan decisioning and loan disbursement both taking no more than 5 minutes

RESULT

Implementation of the strategy for the fully automatic decision-making. Parallel data checks: all requests for data from external systems are sent simultaneously. Implementation of automated document capture & recognition tools.

5 MIN
DECISION-MAKING

5 MIN
LOAN DISBURSEMENT

SUCCESS STORY: LARGE UNIVERSAL ASIAN BANK CONSUMER LOAN ORIGINATION

PROJECT GOAL

Implement the fully automated loan origination business process to speed up the loan origination for consumer loans.

RESULT

End-to-end support of the consumer lending: Loan Origination, Debt collection, Decision-Making Support, Scoring, Integration with the bank's back office.

Fast go-live: project implementation within 3.5 months.

PROJECT

End-to-end support of consumer lending

3.5 MONTHS
FROM CONSULTANCY
TO GO-LIFE

4

SOLUTION COMPONENTS

POWERFUL BUSINESS ACCELERATORS

LEVERAGE DIGITAL TOOLS TO IMPLEMENT YOUR MOST EXCITING BUSINESS IDEAS

01

BUSINESS PROCESS MANAGEMENT (BPM)

Microservice-based highload BPM for management and monitoring of business processes

02

DECISION MANAGEMENT SYSTEM (DMS)

Modern decision management tools ensuring reliable support of decision-making activities

03

PRODUCT FACTORY

Quick design, setup and customization of new digital products, services and product packages

04

REAL-TIME VISUAL ANALYTICS

Real-time collection, analysis and visual presentation of data on key business metrics and business processes

05

LOW-CODE UI/UX DESIGNER

Easy and quick design of custom UI

06

OMNICHANNEL PLATFORM

Consistent customer experience in all digital channels

07

INTEGRATION PLATFORM

Easy and quick integration based on low-code tools

DESIGN YOUR INDIVIDUAL BUSINESS PROCESSES

HIGHLOAD MICROSERVICE BPM PLATFORM TO EFFECTIVELY AUTOMATE AND STREAMLINE YOUR BUSINESS PROCESSES



VISUAL DESIGN

Visual tools for design of business processes with the use of the common notation. Joint design and ready-to-use templates



BUSINESS RULES

Setup of business rules for decision-making and process routing in a visual designer



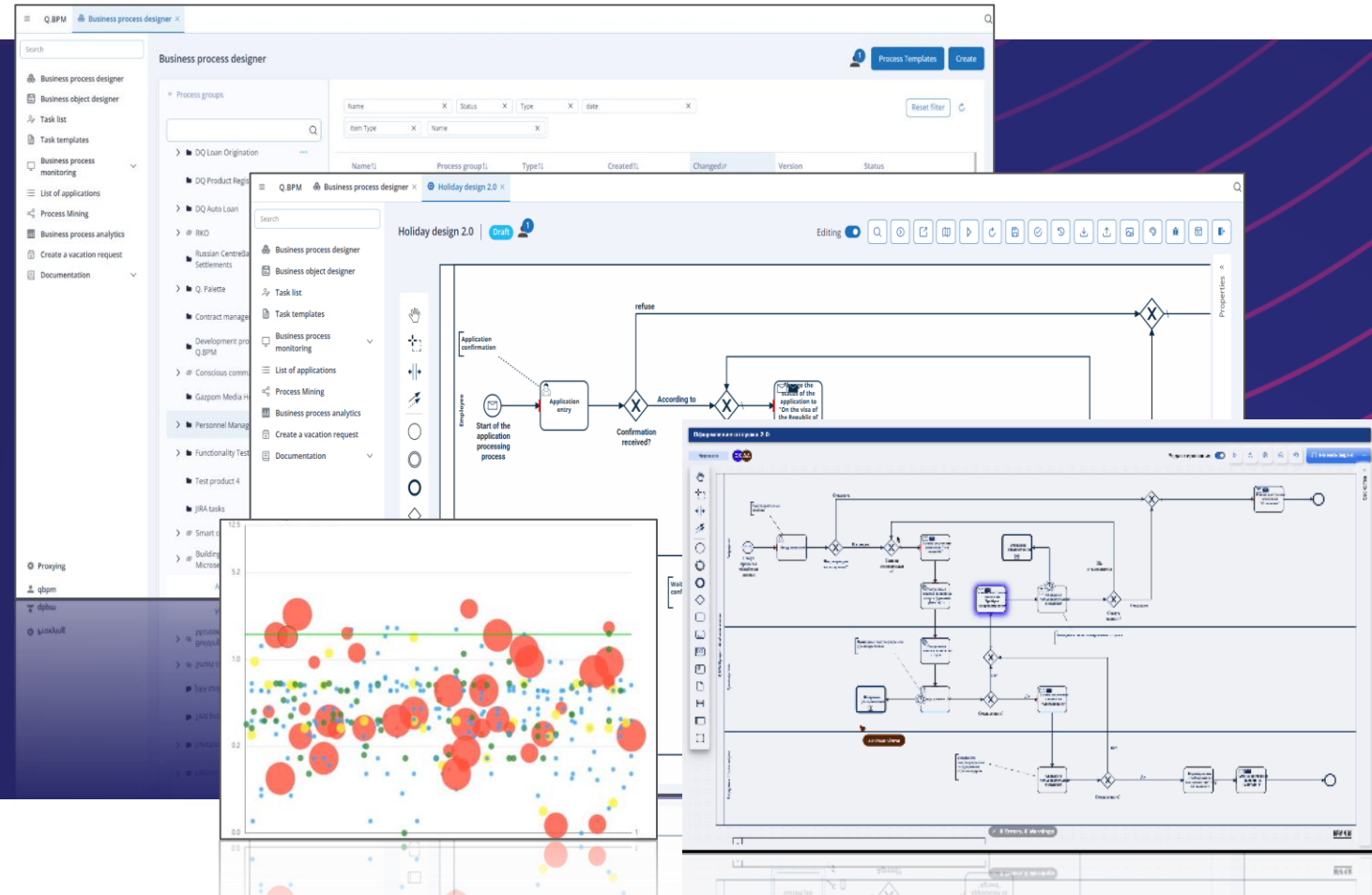
USER TASKS

Assigning tasks to specific users, roles, business units according to the business process

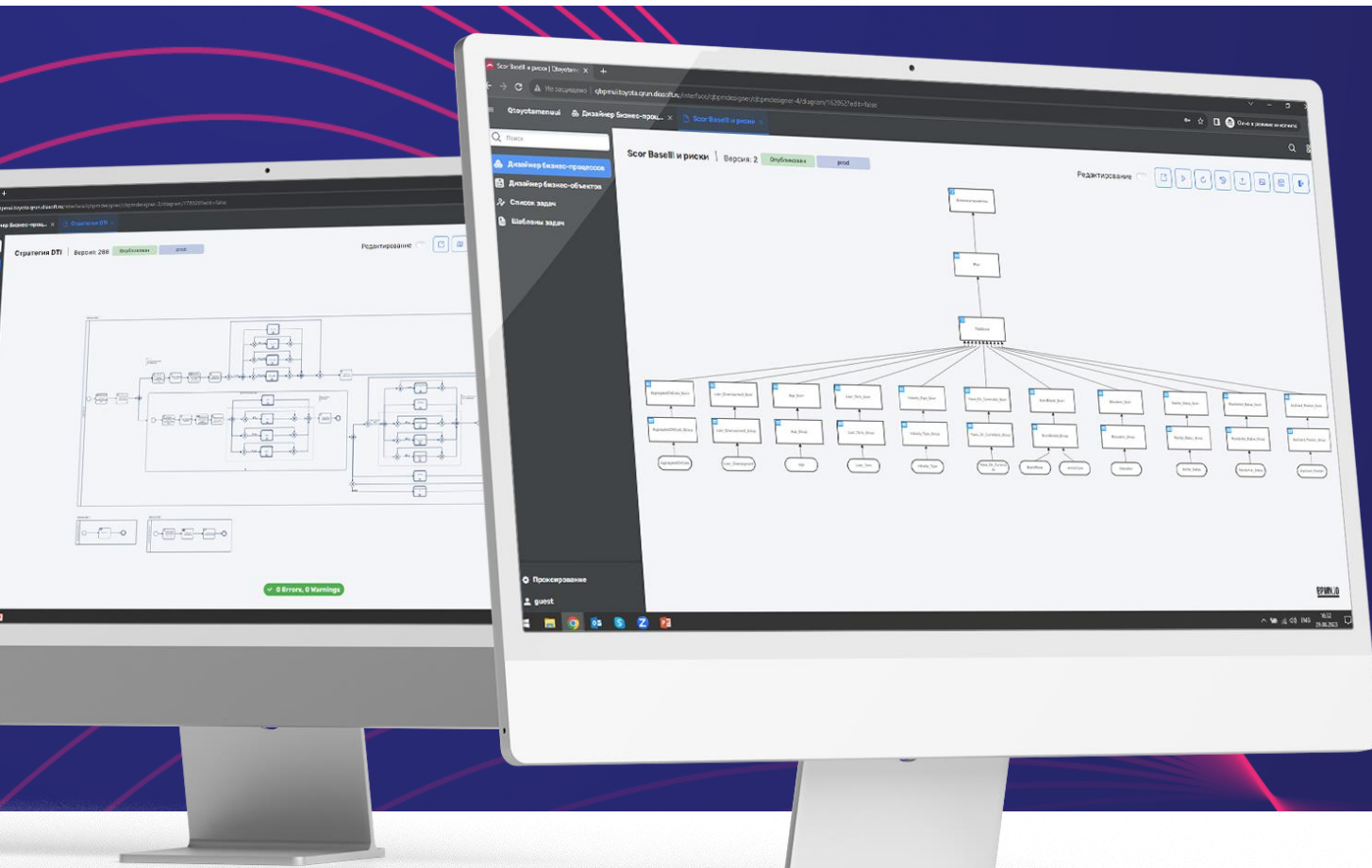


NO ERRORS

The solution guides users and roles through each step of the business process



IMPLEMENT DIFFERENT DECISIONING STRATEGIES, DECISION MATRICES AND TREES



- ✓ Pre-scoring based on stop factors
- ✓ Borrower credit score
- ✓ Automatic or manual decisioning
- ✓ Decision-making limits
- ✓ Decision trees
- ✓ Setup of covenants
- ✓ Online or offline Credit Committees

PRODUCT FACTORY

LOW/NO-CODE DESIGN &
CENTRALIZED PRODUCT
MANAGEMENT,
PRICING AND BILLING

DESIGN OF PRODUCTS AND SERVICES

- Set up products, services and their parameters, including service plans, fees, terms, etc.
- Support **partner products and co-branding** projects, publish products in marketplaces
- Boost **cross-selling and up-selling**
- Manage the whole **product lifecycle** from market launch to archiving. Maintain the history of **product versions**

MANAGEMENT OF PRODUCT BUNDLES

Create complex **product packages**, manage package contracts, implement flexible tariff rates for bundled products and services

PRICING

Implement flexible multi-product **pricing**

BILLING

Charge customers and track payments. Support **accounting and reporting** for sold services

LOW/NO-CODE TOOLS

Easy design and flexible change of products, services and product bundles by **business users**

INTERACTIVE REAL-TIME VISUAL ANALYTICS

SUPPORT MANAGERIAL DECISIONS AND IMPLEMENT TIMELY CHANGES IN BUSINESS PROCESSES

- ✓ 400+ types of pre-integrated visualizations (Sankey, Geo charts, heatmaps, etc.)
- ✓ Interactive personalized dashboards
- ✓ Drill-down and zooming without limits
- ✓ Real-time interaction with data



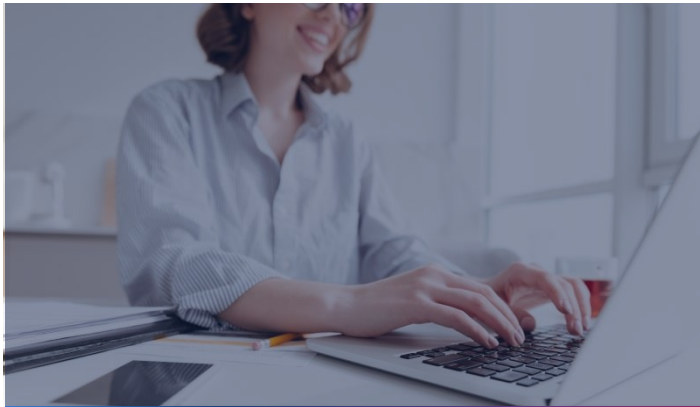
INTERACTIVE REAL-TIME VISUAL ANALYTICS

CUSTOMIZABLE REPORTS & DASHBOARDS ON EVERY ASPECT
OF THE LENDING PROCESS

- ✓ Reports on issued decisions
- ✓ Reports on declines with a breakdown by the reason of decline
- ✓ Conversion rate
- ✓ Tracking sales KPIs: user task processing KPIs, KPI breakdown by business unit, user, etc.
- ✓ Number of completed/declined applications, sales by branch/sales manager, etc.
- ✓ Timely detection of issues in the loan origination process
- ✓ Forecasts
- ✓ Interactive analytical dashboards



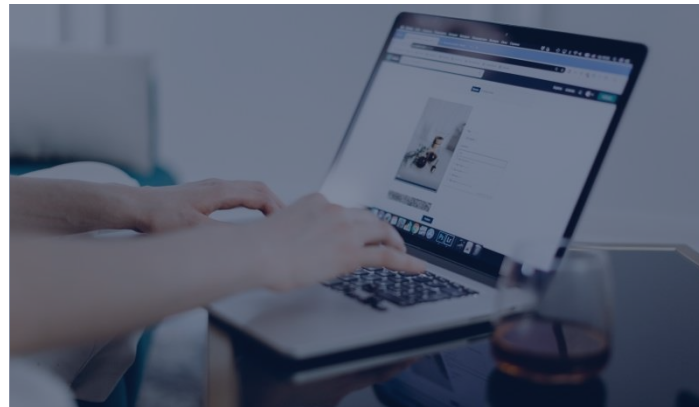
USER-FRIENDLY UI & CONVENIENT UX



QUICK ENTRY OF DATA

Search for data in external services by various parameters:

- Company name
- Contact details
- Addresses
- Documents
- Codes



CONVENIENT NAVIGATION

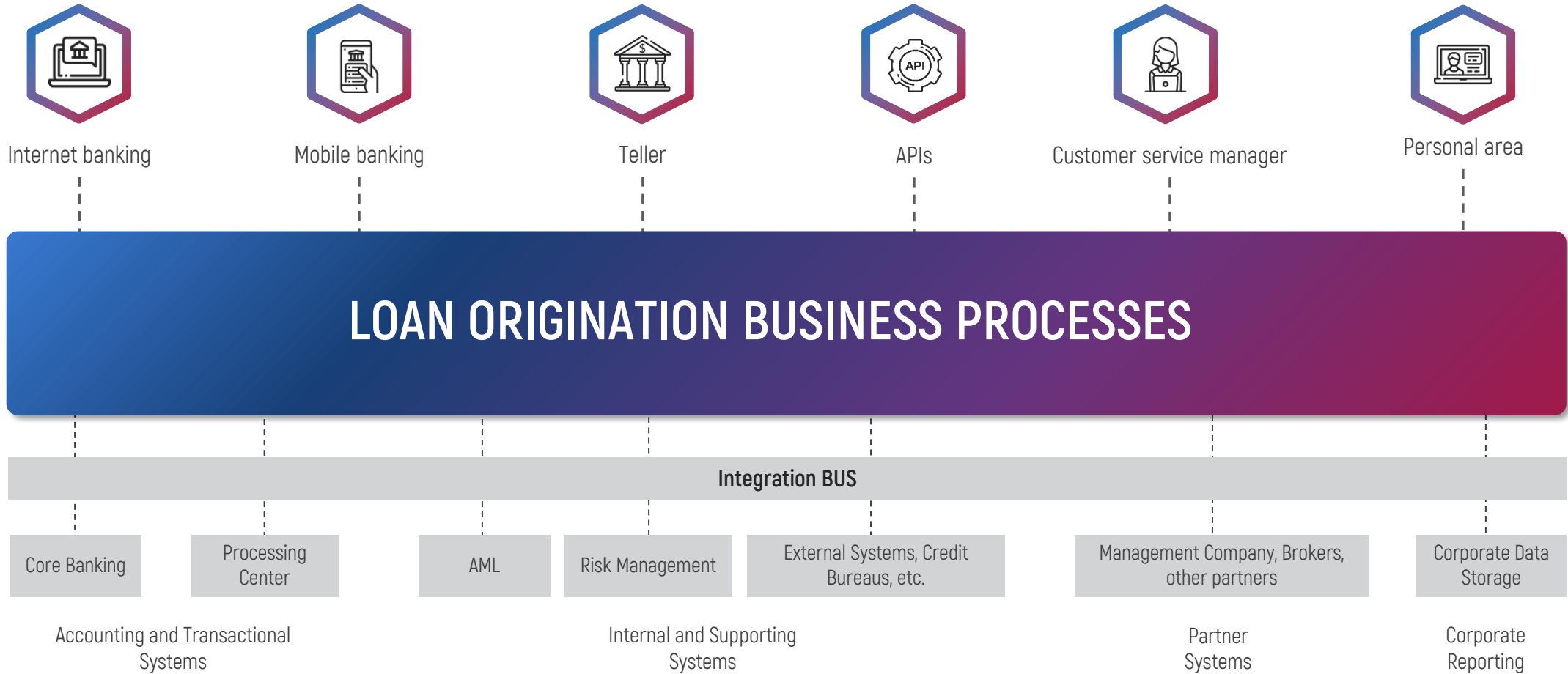
- Quick switch between tabs and menu sections
- Use of filters



INTUITIVE DESIGN

- Step-by-step data entry guide
- Hints and help
- Highlighting fields when hovering the cursor
- All information is broken into blocks and is in its place
- Color-coded indication

PROVIDE OMNICHANNEL ACCESS TO SERVICES





EASILY INTEGRATE INTO ANY IT LANDSCAPE

USE OF LOW-CODE INTEGRATION TOOLS

- ✓ Designing integration flows in the visual designer
- ✓ Use of integration patterns and ready-to-use connectors
- ✓ Generation of microservices

MICROSERVICE ARCHITECTURE



UI/UX

2-3 times faster opening of screen forms and switching between them due to the use of advanced UI technologies and a business process engine



NO/LOW CODE

Innovative **No/Low-Code Tools** help to solve most of loan origination tasks without coding or with a minimum amount of coding



TIME-TO-MARKET

Significantly **reduced TTM** and **quick delivery of new business requirements** in the production environment due to fast implementation of requirements, automatic deployment and reduced go-live time



AVAILABILITY

Availability **24x7**. Updates of only selected services (or services for a selected user group) without interruption of operations. New service versions can run simultaneously, gradually replacing the older ones



QUALITY

Reduced regression risks and no need for long-term or repeated testing by business and IT users due to the design of the system as a composition of independent components that have no or a minimum influence on each other



INDEPENDENT COMPONENTS

Flexible choice and independent enhancement or replacement of individual functional components

OUR EXPERTISE

SYSTEM INTEGRATION & DELIVERY OF THE LEADING GLOBAL SOLUTIONS IN ASIA PACIFIC

GLOBAL BEST PRACTICES, SOLUTIONS & TECHNOLOGY FOR THE FINANCIAL SERVICES INDUSTRY

VAST EXPERIENCE IN RETAIL, CORPORATE AND BUSINESS BANKING

COMPLEX DIGITAL TRANSFORMATION PROJECTS

CUTTING-EDGE FINANCIAL TECHNOLOGY

THANK YOU

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