

DATAMATICS

BUSINESS
ACCELERATOR
FOR LOAN
PROCESSING

LOAN ORIGINATION SOLUTION

Cloud-based solutions for remote operations

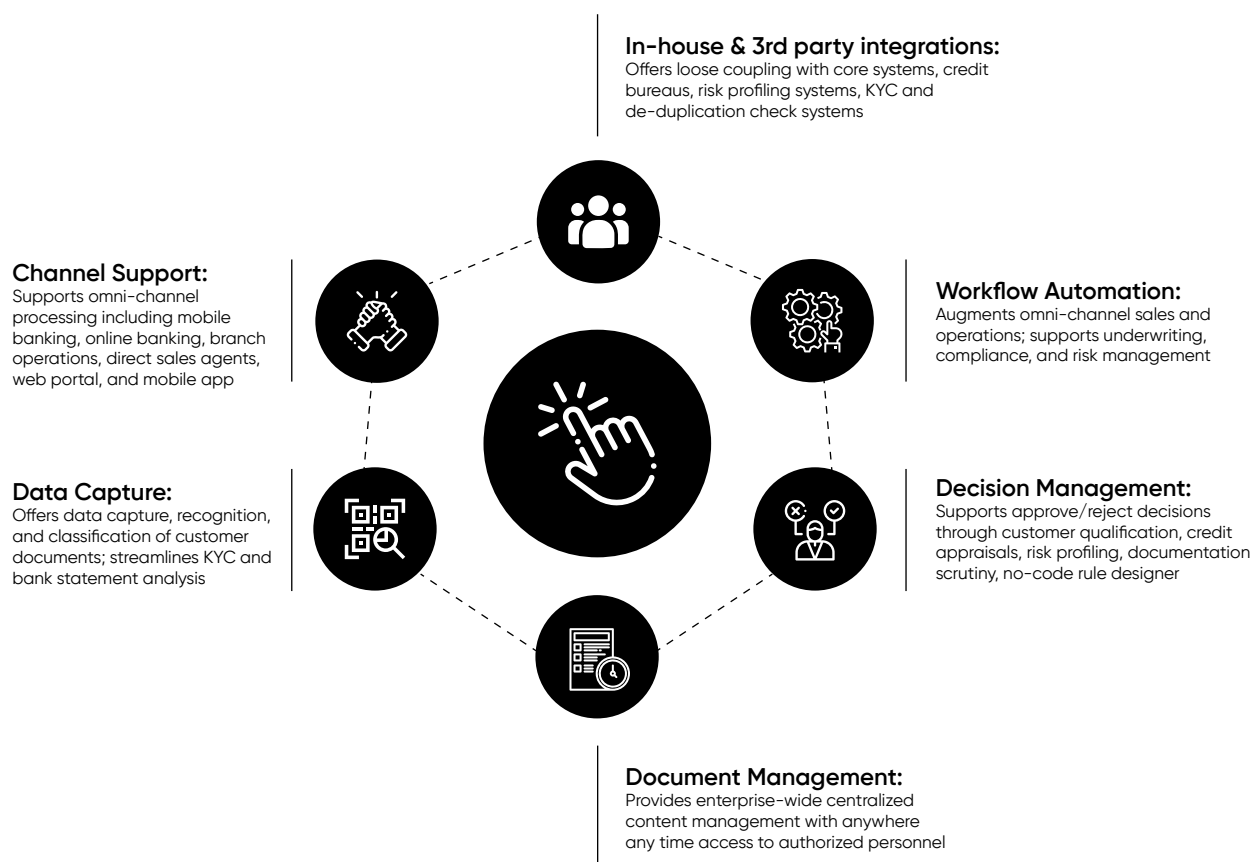


Businesses caught unawares in the changing business dynamics amidst lockdowns are looking forward to jumpstart their operations. Even as businesses grapple to seek short and mid-term loans, the **banking and financial services (BFS) institutions** are preparing to align to the new normal of remote operations. Cloud-based loan solutions that expedite the loan processing and make the loan processing hassle free for the customer are being sought by both the parties.

Datamatics Loan Origination Solution supports the BFS institutions with integrated and cloud-based loan processing solutions that improve the processing turnaround time and assure compliance with statutory and regulatory requirements. The solution supports the omni-channel sales and operations for the retail as well as corporate loan products. Built-in rules for approve/reject vis-à-vis credit appraisal, risk profiling, fraud assessment, customer verification, and KYC expedite the underwriting, processing, and disbursement of loans. The solution is loosely coupled with core banking, core lending, and KYC systems as well as third party Credit Bureaus and fraud assessment systems.

KEY SOLUTION TOUCHPOINTS

The cloud-based Loan Origination Solution progresses through multiple touch points while moving through important milestones of Customer Onboarding, Application Processing, Underwriting & Sanction, and Disbursement. These touchpoints are:

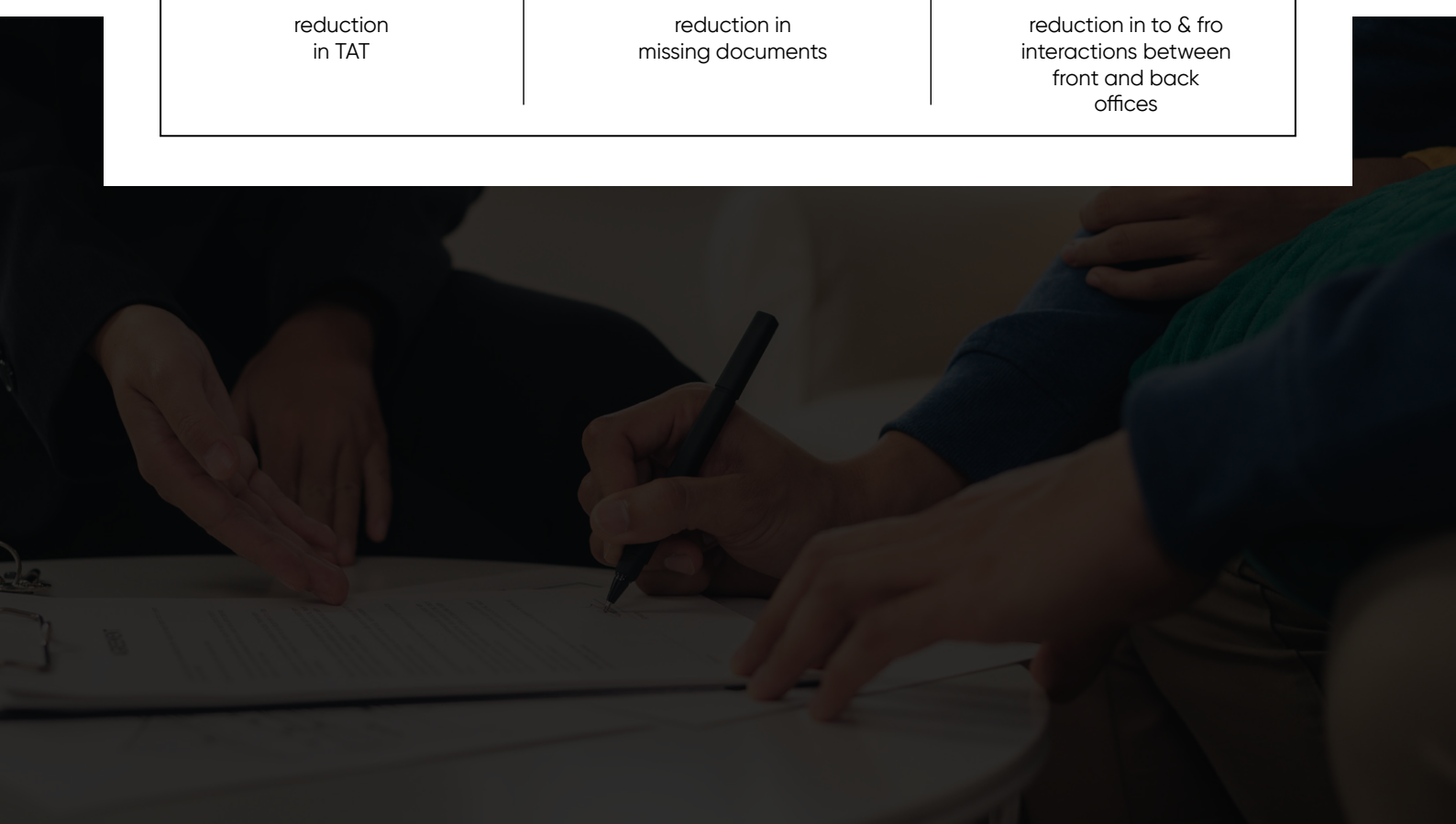


SOLUTION DIFFERENTIATORS

The solution offers seamless integration across multiple systems. The solution has the following differentiators that enable a 360 degree bird's eye view across this ecosystem:

Smart inbox	User specific dashboards for easy track of SLA	Indicators for high priority cases	Recommended products for cross-selling for easy reference	Load-balanced transaction assignment
Intelligent verifications	Residence checks	Employment checks	Business reference checks	Property valuation
Real-time updates	Real-time audit trails real-time audit trails	SMS and email notifications to customers	Case search feature	
Intuitive reporting	Branch level performance tracking	Ageing reports to identify long pending cases	Proactive identification of issues for process optimization	
Auto data capture	Auto-classification of documents	Data extraction – both template and non-template based	Data verification and validation with built-in rules	

SOLUTION BENEFITS



DATAMATICS
**Deep in
Digital**



ABOUT DATAMATICS

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit www.datamatics.com

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