# **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:

#### In-house & 3rd party integrations:

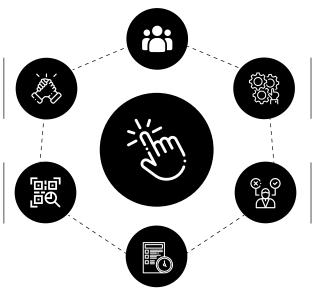
Offers loose coupling with core systems, credit bureaus, risk profiling systems, KYC and de-duplication check systems

#### Channel Support:

Supports omni-channel processing including mobile banking, online banking, branch operations, direct sales agents, web portal, and mobile app

#### Data Capture:

Offers data capture, recognition, and classification of customer documents; streamlines KYC and bank statement analysis



#### **Workflow Automation:**

Augments omni-channel sales and operations; supports underwriting, compliance, and risk management

#### **Decision Management:**

Supports approve/reject decisions through customer qualification, credit appraisals, risk profiling, documentation scrutiny, no-code rule designer

#### **Document Management:**

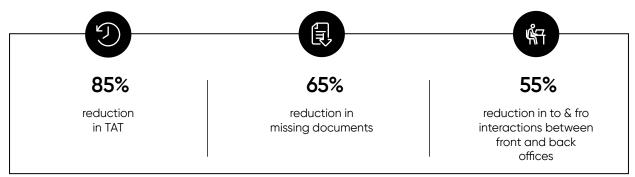
Provides enterprise-wide centralized content management with anywhere any time access to authorized personnel

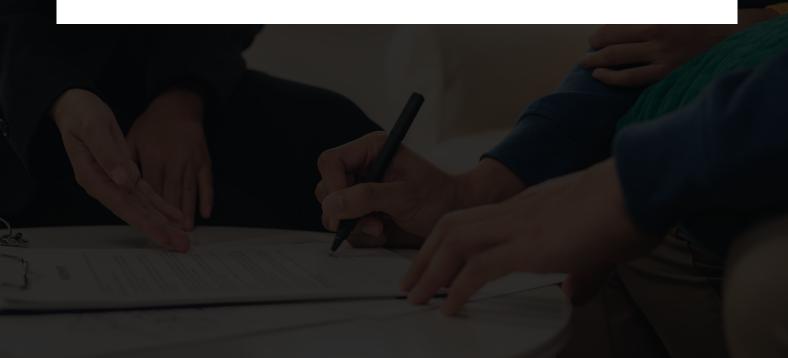
## **SOLUTION DIFFERENTIATORS**

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 his priority cases	for cr	Recommended products for cross-selling for easy reference		Load-balanced transaction assignment
Intelligent verifications	Residence checks   Employment checks   Business reference   Property valuation   checks					
Real-time updates	Real-time audit trails real-time SMS and email notifications to customers Case search feature audit trails					
Intuitive reporting	Branch level performance tracking	erformance Ageing reports to identify long pending cases		Proactive identification of issues for process optimization		
Auto data capture	1	Data extraction – both template and non-template based		Data verification and validation with built-in rules		

## **SOLUTION BENEFITS**







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## **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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