

**DATAMATICS**

**BUSINESS  
ACCELERATOR FOR  
LOAN PROCESSING**

# **DATAMATICS LOAN ORIGINATION SOLUTION**



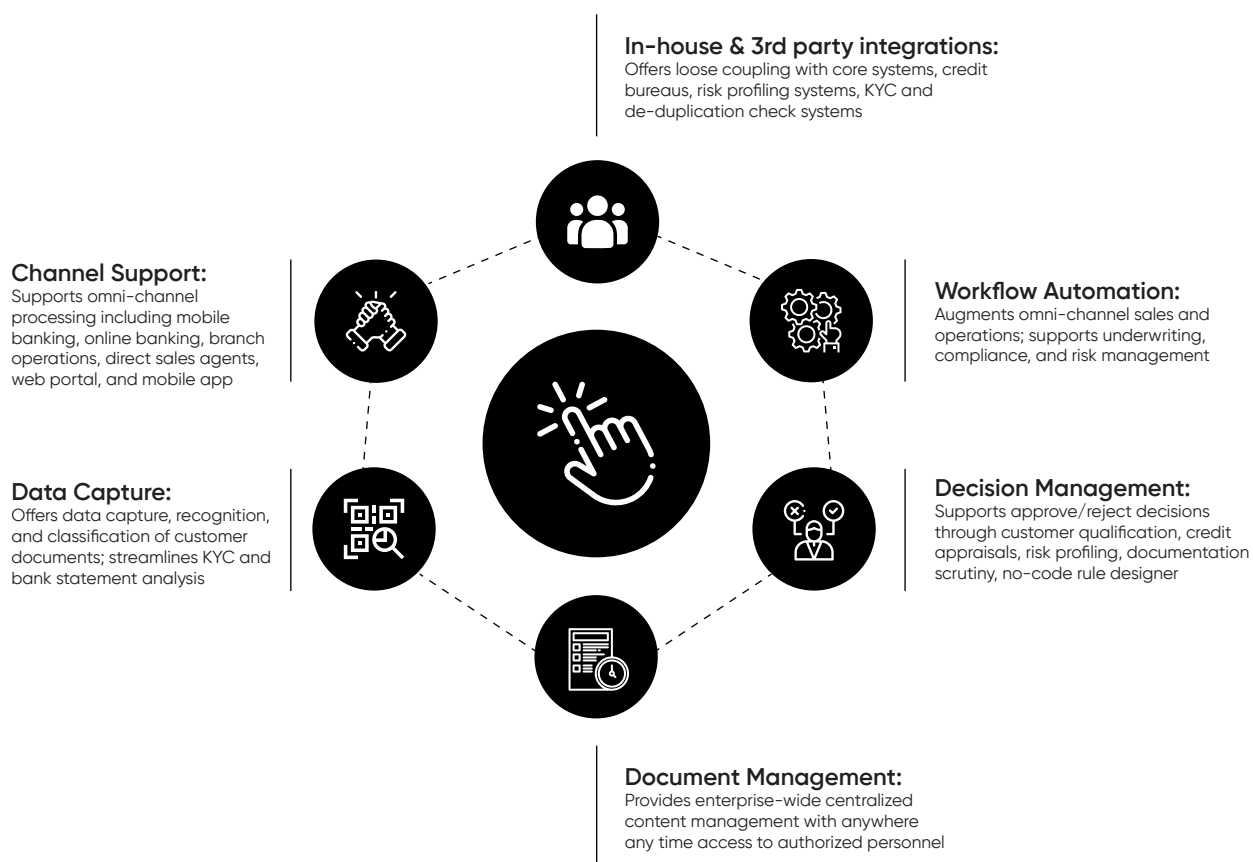
Businesses caught unawares in the changing business dynamics amidst lockdowns are looking forward to jumpstart their operations. Even as businesses grapple to seek short and mid-term loans, the banking and financial services (BFS) institutions are preparing to align to the new normal of remote operations. 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:

<b>Smart inbox</b>	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
<b>Intelligent verifications</b>	Residence checks	Employment checks	Business reference checks	Property valuation Property legal verifications
<b>Real-time updates</b>	Real-time audit trails real-time audit trails	SMS and email notifications to customers	Case search feature	
<b>Intuitive reporting</b>	Branch level performance tracking	Ageing reports to identify long pending cases	Proactive identification of issues for process optimization	
<b>Auto data capture</b>	Auto-classification of documents	Data extraction – both template and non-template based	Data verification and validation with built-in rules	

# SOLUTION BENEFITS



**85%**

reduction in TAT



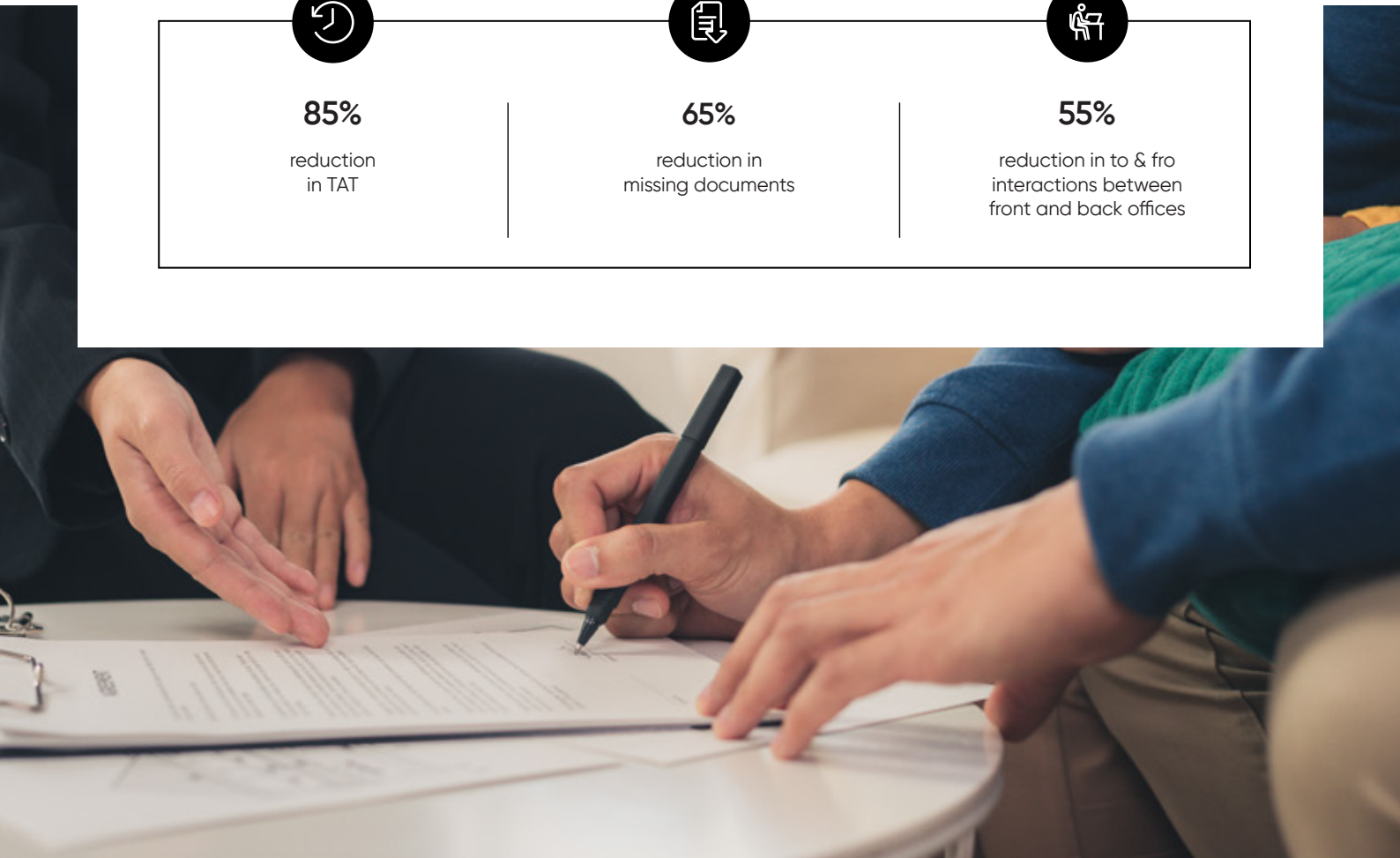
**65%**

reduction in missing documents



**55%**

reduction in to & fro interactions between front and back offices



# KEY AWARDS & RECOGNITIONS



Gold Stevie Award at the American Business Awards® 2019 for TruBot



TruBot recognized in the IBS Intelligence Global FinTech Innovation Awards 2019



Rail Analysis India Award 2020 & 2019 for Automated Fare Collection technology



2019 IBM Asia Pacific excellence Award



TruBot wins the CIO Choice 2019 Recognition for Robotic Process Automation



Datamatics features in the IAOP 2019 Global Outsourcing 100 List of the world's best outsourcing providers

## ABOUT DATAMATICS

Datamatics provides intelligent solutions for data-driven businesses to increase productivity and enhance the customer experience. With a complete digital approach, Datamatics portfolio spans across Information Technology Services, Business Process Management, Engineering Services and Big Data & Analytics all powered by Artificial Intelligence. It has established products in Robotic Process Automation, Intelligent

Document Processing, Business Intelligence and Automated Fare Collection. Datamatics services global customers across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has presence across 4 continents with major delivery centers in the USA, India, and Philippines. To know more about Datamatics, visit [www.datamatics.com](http://www.datamatics.com)

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