



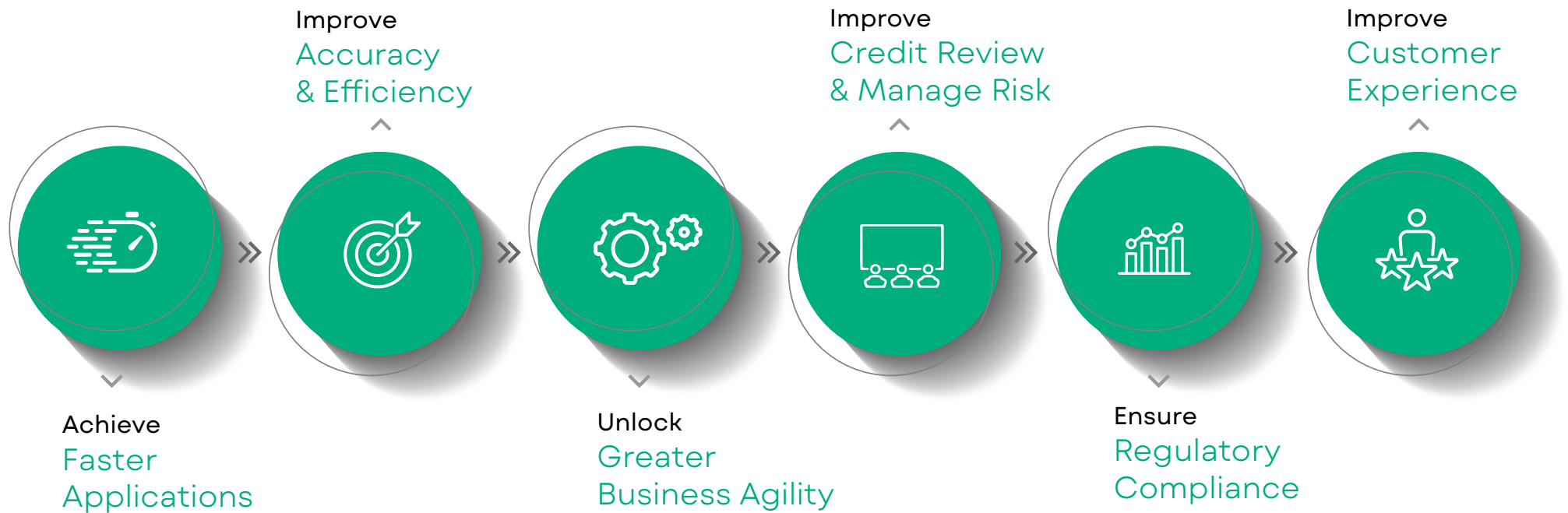
Product Profile

AUTOMATE YOUR LOAN ORIGATION & RESTRUCTURING PROCESSES EFFORTLESSLY

Qualco Loan Originator is an automated loan approval system designed to help creditors and lending institutions stay competitive in the ever-changing market and meet regulatory requirements. Our system streamlines securely and efficiently the origination and restructuring processes of various lending products, including credit cards, mortgage loans, consumer loans, corporate loans, and instant credit. Loan applications can be accessed online through multiple channels such as bank branches, call centres, merchants, internet banking, and web portals for a simplified and streamlined loan experience.



UNLEASH THE FULL POWER OF AUTOMATION





ACHIEVE FASTER LOAN APPROVALS

Simplify and automate the loan origination and restructuring processes from loan application to loan disbursement, making applying for a loan quicker and easier while benefiting from faster processing and reduced approval time.

Empowered by:

Loan Origination & Restructuring Workflows

Design and configure the loan origination workflow easily with the Graphical Workflow Design Tool. Define clear stages, tasks, actions, rules, and logic governing the loan origination and restructuring processes. Optimise the process, ensuring loans are processed efficiently and accurately while minimising risk and maintaining compliance with regulatory requirements.



IMPROVE ACCURACY & EFFICIENCY

Make loan evaluations accurate, reduce errors, and prevent fraud. Streamline loan origination and restructuring processes for efficient execution by stakeholders, from Branch Managers to Credit Officers.

Empowered by:

Automated Document Management

Generate and organise the documents needed for each loan origination and restructuring process more efficiently and with less effort. Automate document generation from application forms and credit reports to loan agreements and closing documents to reduce manual effort and ensure accuracy and efficiency.

Data-Driven Decision Making

Monitor and analyse loan origination and restructuring data to gain valuable insights into key performance indicators (KPIs) and identify process improvement and product innovation areas. Our solution provides lenders with the necessary information to optimise their loan origination and restructuring performance and improve customer satisfaction.



UNLOCK GREATER BUSINESS AGILITY

Respond rapidly to changing demands with tools such as Product Factory, Product Profiler, and workflow design tools. Design and propose new lending products and easily define business workflows per product category.

Empowered by:

Customised Lending Products

Create customised lending products tailored to meet the unique needs of your customers. Easily configure pricing based on creditworthiness, loan term, interest rate, and loan amount. Our solution ensures proper pricing and regulatory compliance, so you can confidently supply customised lending products.



IMPROVE CREDIT REVIEW & MANAGE RISK

Use the right tools for credit analysis and underwriting to reduce the risk of loan defaults and improve overall portfolio performance. Collect data for all customer information through integration with internal and external sources to simplify the loan origination and restructuring processes and allow the implementation of rule-based decisions.

Empowered by:

Seamless Integration & Data Collection

Gain a 360° view of your customer's financial data with real-time information about their account balances, transaction history, credit scores, and other information through integration with internal and external sources. Make informed lending decisions, improve customer service experience, and optimise your products.

Loan Index Calculator

Quickly and accurately calculate standard loan indices, such as interest rates, loan-to-value ratios, debt-to-income ratios, and payment schedules. Using in-depth business rules, you can accurately and efficiently price lending products, assess credit risk, and effectively manage the loan origination and restructuring processes.



ENSURE REGULATORY COMPLIANCE

Automate compliance monitoring and create reporting and audit trails to ensure regulatory requirements and industry standards are met to mitigate risk and avoid costly penalties.

Empowered by:

Loan Activities Tracking

Track and log all activities and changes to loan applications and associated data within the system. With our platform, you can maintain data integrity, follow regulatory requirements, and provide transparency and accountability in the loan origination and restructuring processes.

Enterprise-level Security

Leverage access control features that restrict access to loan origination and restructuring data and functionality to authorised users only. The software meets industry standards such as GDPR to ensure secure and compliant processing of loan origination and restructuring data following regulatory requirements.



IMPROVE CUSTOMER EXPERIENCE

Minimise the time and steps needed to complete a loan application process and benefit from higher customer satisfaction and loyalty.

Empowered by:

Multi-channel Communication

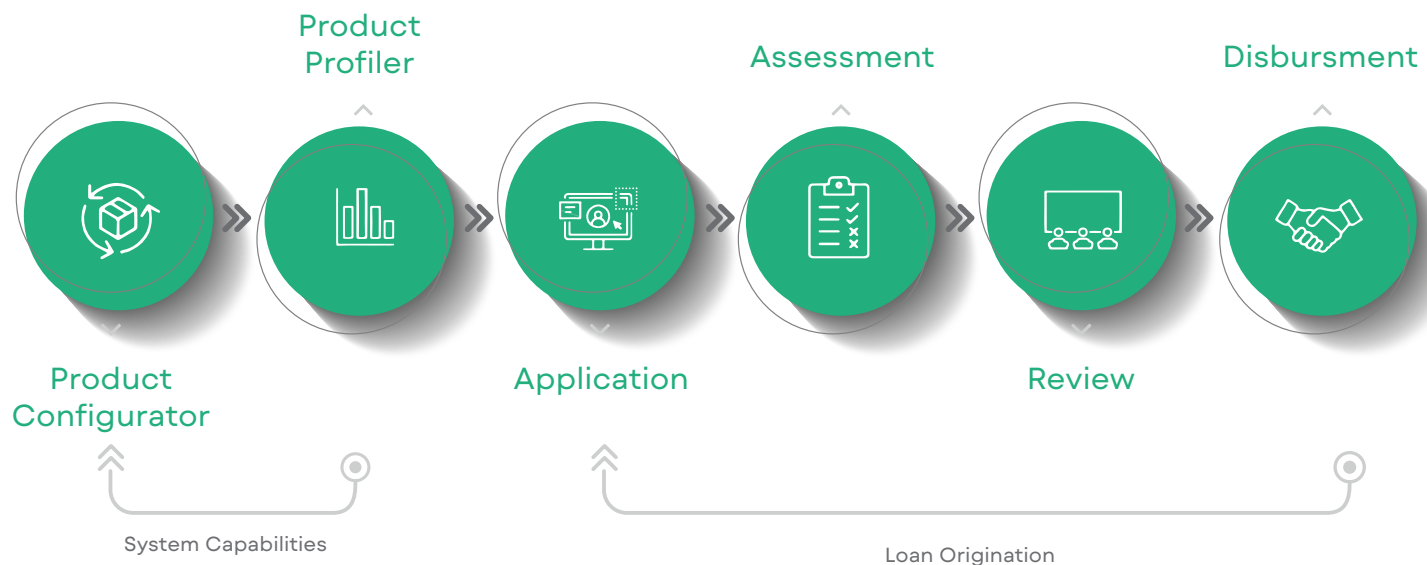
Use our platform for a seamless and consistent user experience across all digital channels and touchpoints, improving the performance of loan origination and restructuring and enhancing customer satisfaction and overall experience.

Real-time Notifications

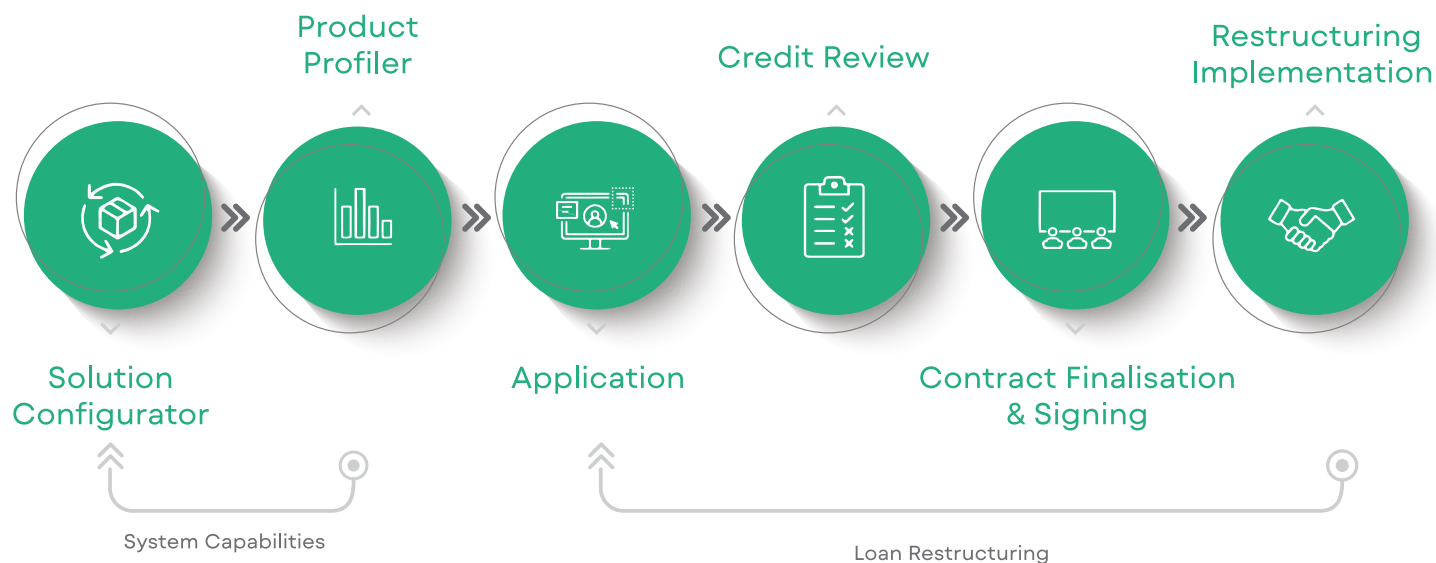
Keep all stakeholders connected and informed efficiently and effectively with event-driven notifications. Prompt and consistent communication ensures that everyone easily stays up to date on the loan origination and restructuring processes.

A PLATFORM THAT COVERS ALL PHASES OF LOAN ORIGINATION & RESTRUCTURING

Loan Origination



Loan Restructuring



USE CASES



BANK CREDIT

Qualco Loan Originator automates approvals for consumer-secured and unsecured loans, credit cards, mortgage loans and corporate loans. Our platform can help you:

- › Streamline data collection
- › Assess credit risk
- › Manage documents efficiently

Banks can quickly and accurately evaluate borrower information using advanced loan application workflow management to determine creditworthiness and ensure regulatory compliance.



USE CASES



MERCHANT CREDIT

**Our software solution
allows merchants to:**

- › **Manage applications**
- › **Assess credit risk**
- › **Make informed decisions**

The platform tracks application processes, generates reports and eases communication with customers. Retailer organisations benefit from reduced processing time, improved efficiency, and better customer experience, leading to increased returns and enhanced customer relationships.

USE CASES



AI - DRIVEN LOAN RESTRUCTURING

Banks, Servicers or DCAs who handle loans and want to restructure an existing loan can benefit from our solution to effectively:

- › **Handle restructuring applications and simulate scenarios**
- › **Evaluate borrower creditworthiness**
- › **Finalise contract and implement restructuring plan**

The platform can generate data insights and predictive analytics through AI, segment borrowers based on credit institution mandate and create sustainable restructuring plans recommendations.



USE CASES



INSTANT LENDING

Our software solution automates the entire loan origination and restructuring processes. It helps you:

- › **Collect & analyse data**
- › **Assess credit**
- › **Approve loans**

Furthermore, it enables digital channels such as a web banking portal or a mobile app to offer instant lending products. The digital journey eliminates the need for customers to visit a branch or meet with a loan officer. This results in a faster, more convenient, cost-effective loan application and approval process for a credit institution.

UNDERLYING TECHNOLOGY

Qualco Loan Originator is a scalable and reliable web-based platform powered by J2EE technologies and built on a multi-tier architecture using open-source technologies such as Tomcat and Apache servers. It can be deployed on-premises or in the cloud and is compatible with Windows and Linux-based infrastructures. The platform is vendor-agnostic and supports all major database systems (e.g., MySQL, Oracle, Postgres, MariaDB).



www.qualco.tech

