



# Next-Gen Solution **ORION - Broker Platform**

## Cutting-Edge Features Revealed

Welcome to our presentation on the modules and features of **ORION - Broker Platform**. In this session, we will take you through the core components and functionalities that make ORION a powerful tool for enhancing productivity and efficiency in the lending industry. Our presentation will cover each module in detail, highlighting their unique capabilities, integration points, and how they collectively contribute to solving real-world challenges. Whether you are looking for robust data management solutions, advanced analytics, or seamless user experiences, ORION is designed to meet diverse needs with precision and flexibility. Join us as we explore the intricacies and advantages of **ORION - Broker Platform**, ensuring you gain a comprehensive understanding of its potential to transform your operations.

## ABOUT OUR Company

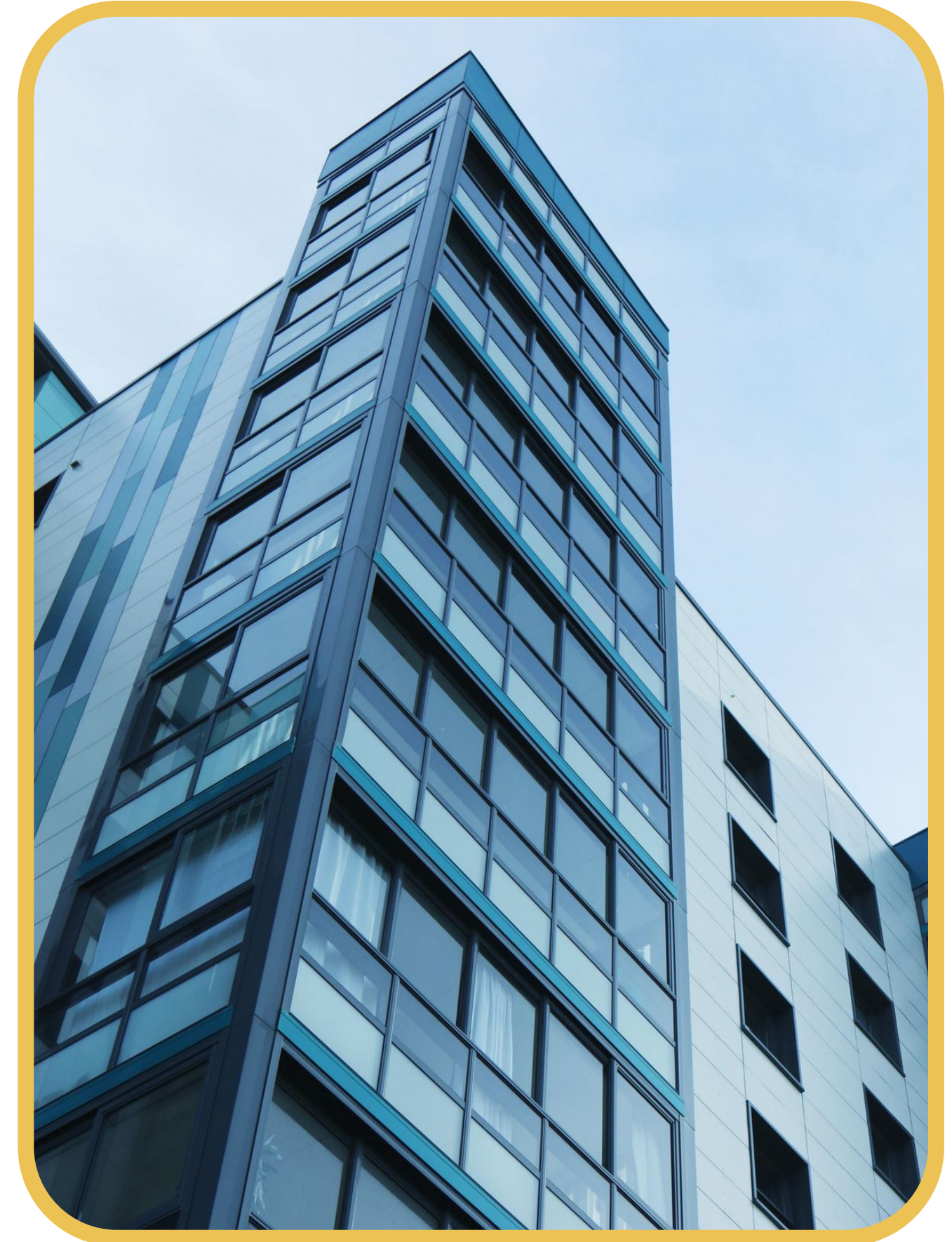
# Credit Objects (Pty) Ltd

Credit Objects PTY LTD is renowned for providing top-notch software for the Asset Finance & Insurance industry. Our mission is to support our clients in achieving substantial growth as lenders, insurers, and finance brokers. We offer comprehensive solutions with a team of highly qualified and experienced experts ready to tackle any challenge. Currently, we are enjoying positive and profitable business relationships with our valued customers.

Credit Objects PTY LTD offers software solutions that deliver exceptional value to our customers. Our solutions are built from the ground up, meticulously considering the intricate and evolving requirements of the asset finance industry driven by regulatory compliance and technological advancements. We provide robust solutions designed to meet and exceed the needs of the asset finance industry, regardless of your role within it.

## CEO Message

At Credit Objects PTY LTD, we are driven by a relentless commitment to delivering unparalleled value to our esteemed customers. Our software solutions are meticulously crafted to not only meet but exceed the dynamic demands of the asset finance industry. Whether navigating regulatory shifts or leveraging the latest technological advancements, our solutions are designed from the ground up to ensure seamless integration and optimal performance. We stand ready to empower every stakeholder within the asset finance sector with innovative tools tailored to their specific needs. Together, let's pave the way to a future of limitless possibilities in asset finance.





## Why Choose Us?

- Operating since 2007 got us aware of all bottlenecks and roadblocks faced by our clients. ORION Application is designed to tackle these bottlenecks and improve operational efficiency.

**Excellent Industry Experience**

- We believe in stable and strong partnership. We have clients that are still operating ORION Application since our company was founded.

**We Deliver Excellence**



- At Credit Objects PTY LTD, we value our clients above all. We make sure our clients can reach us with their queries with utmost ease.

**Accurate & Timely Communication**

- With the ever-advancing Asset Finance Industry, Credit Objects has been in an unending cycle for innovations and 3rd Party integrations for a better client experience.

**Innovation and New Ideas**

- Credit Objects PTY LTD strives to provide the best solutions irrespective of the client's role in the industry. We are keen to meet and exceed the requirements of our clients.

**Exceeding Expectations**

### Generative AI Implementation

Credit Objects Pty Ltd leverages generative AI to streamline and optimize the lending process, ensuring accurate and efficient loan assessments. Our advanced AI technology enhances compliance, reduces risk, and accelerates application processing.

- Credit Objects PTY LTD has developed ORION Application with a strong core software but a fully customizable user interface. We can customize ORION as per the client's requirements

**Customization and Personalization**

- Credit Objects Pty Ltd leverages generative AI to streamline and optimize the lending process, ensuring accurate and efficient loan assessments. Our advanced AI technology enhances compliance, reduces risk, and accelerates application processing..

**Generative AI Implementation**



# ABOUT **ORION – Broker Platform**

Credit Object's Broker Platform is a comprehensive software that streamlines the entire process at a broker by integrating various business processes to enhance efficiency and compliance, including data capturing, loan assessment and customer relationship. Broker Platform is consisted of below modules.

System Administration

Point of Sale

Loan Assessment System

Settlement Management System

Customer Relationship Management







# System Administration Module



In today’s rapidly evolving business landscape, flexibility is a key determinant of success. Companies must adapt to changing market demands, technological advancements, and customer expectations. Credit Object’s Broker Platform is a powerful software solution that enables this adaptability through its robust configuration capabilities. By mastering the power of configuration within ORION – Broker Platform, businesses transform rigid frameworks into dynamic, responsive systems that drive efficiency and innovation.

## System Administration

The core configuration in the system administration module of ORION – Broker Platform is as under:

- ❖ Finance Programs & Products
- ❖ Lenders
- ❖ Sales Channels
- ❖ Users & User Rights
- ❖ Assets
- ❖ General Setup
- ❖ Profile

## Finance Programs & Products

In the ORION - Broker Platform software, the System Administration module provides comprehensive configuration options for Finance Programs & Products. Administrators can define and manage various loan programs, tailoring them to meet specific financial needs. Further, system allows for the detailed setup of individual loan products, including terms, interest rates, and repayment schedules. Additionally, the module supports the Setup & Link functionality, enabling administrators to associate customers, fees, graphical user interfaces (GUI) that includes menu options, forms and fields, insurance policies, and asset details with respective finance programs and products. This ensures a seamless and integrated lending process, enhancing efficiency and user experience.



## Lenders

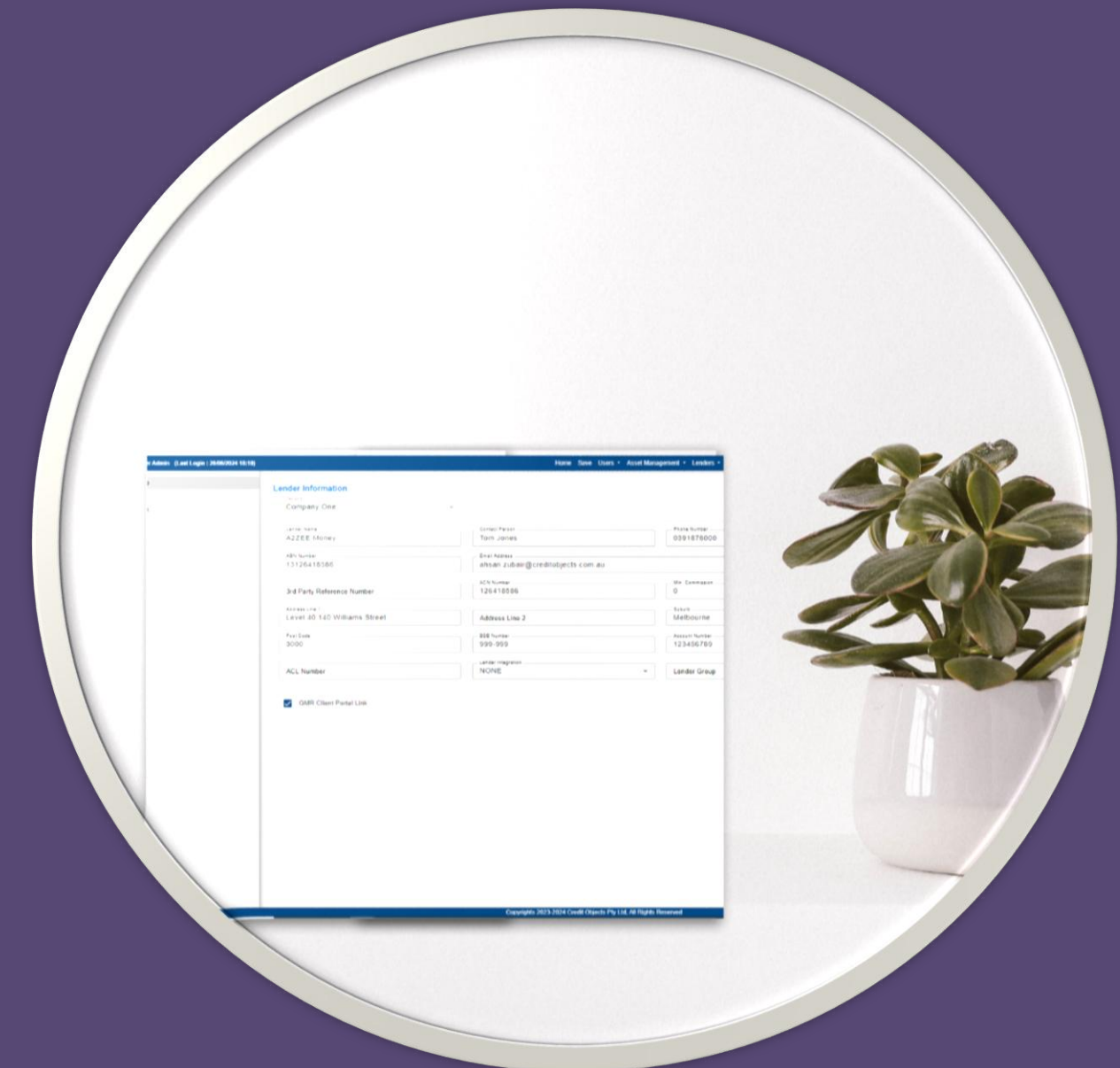
In the ORION - Broker Platform software, the System Administration module also includes robust configuration options for Lenders. Administrators can manage individual lenders and group them for streamlined operations. The Setup & Link functionality allows administrators to connect essential elements such as credit policies, compliance checklists, business development managers, and commission clawback agreements. This integrated setup ensures that business managers of a brokerage operate within defined parameters, adhere to compliance standards, and have access to tailored interfaces, enhancing operational efficiency and regulatory compliance.

## Sales Channels

In the ORION - Broker Platform software, the System Administration module includes detailed configuration options for Sales Channels such as dealers, accountants and referral partners. Administrators can manage individual sale channel and organize them into groups for better coordination and management. The Setup & Link functionality enables the association of commission clawback agreements and Volume Based incentives (VBIs) with specific dealers and their respective groups. This configuration ensures that dealers adhere to performance standards and benefit from incentive programs, ultimately driving sales effectiveness and fostering stronger relationships between the broker and its sales channels.

## Users & User Rights

In the ORION - Broker Platform software, the System Administration module provides extensive configuration options for managing Users & User Rights. Administrators can organize users into groups based on their roles and responsibilities. The User Roles allows for the definition and assignment of specific roles within the platform, detailing the permissions and access levels for each role. Where administrators can add, edit, and remove users as needed. The Setup & Link User Rights functionality enables the precise configuration of access rights, ensuring that users have appropriate permissions aligned with their roles and group memberships. This comprehensive setup enhances security, compliance, and operational efficiency within the platform.





## Assets

In the ORION - Broker Platform software, the System Administration module provides detailed configuration options for managing assets. Administrators can define and categorize various asset types, such as vehicles, real estate, or equipment, ensuring effective collateral handling. The Link GUIs functionality associates specific GUIs including menu options, forms, and fields, with asset types for intuitive user interaction. Individual assets can be added, managed, and tracked, ensuring accurate asset management and streamlined lending operations.

## General Setup

In the ORION - Broker Platform software, the System Administration module includes a General Setup section for configuring foundational elements. Administrators can manage the Message Templates feature allows for creating and customizing communication templates for borrower notifications and reminders, enhancing consistency. Custom Fields enable administrators to add specific fields for flexible data capture and reporting. This setup ensures the platform is adaptable to the unique requirements of the lending operation.

## Profile

In the ORION - Broker Platform software, the System Administration module's Profile section manages user experience and security settings. Administrators can activate Multi-Factor Authentication (MFA) for enhanced security and manage authorized MFA devices. The Themes feature allows customization of the platform's appearance, aligning with organizational branding. This setup enhances security and user experience.





## System Administration as a Whole

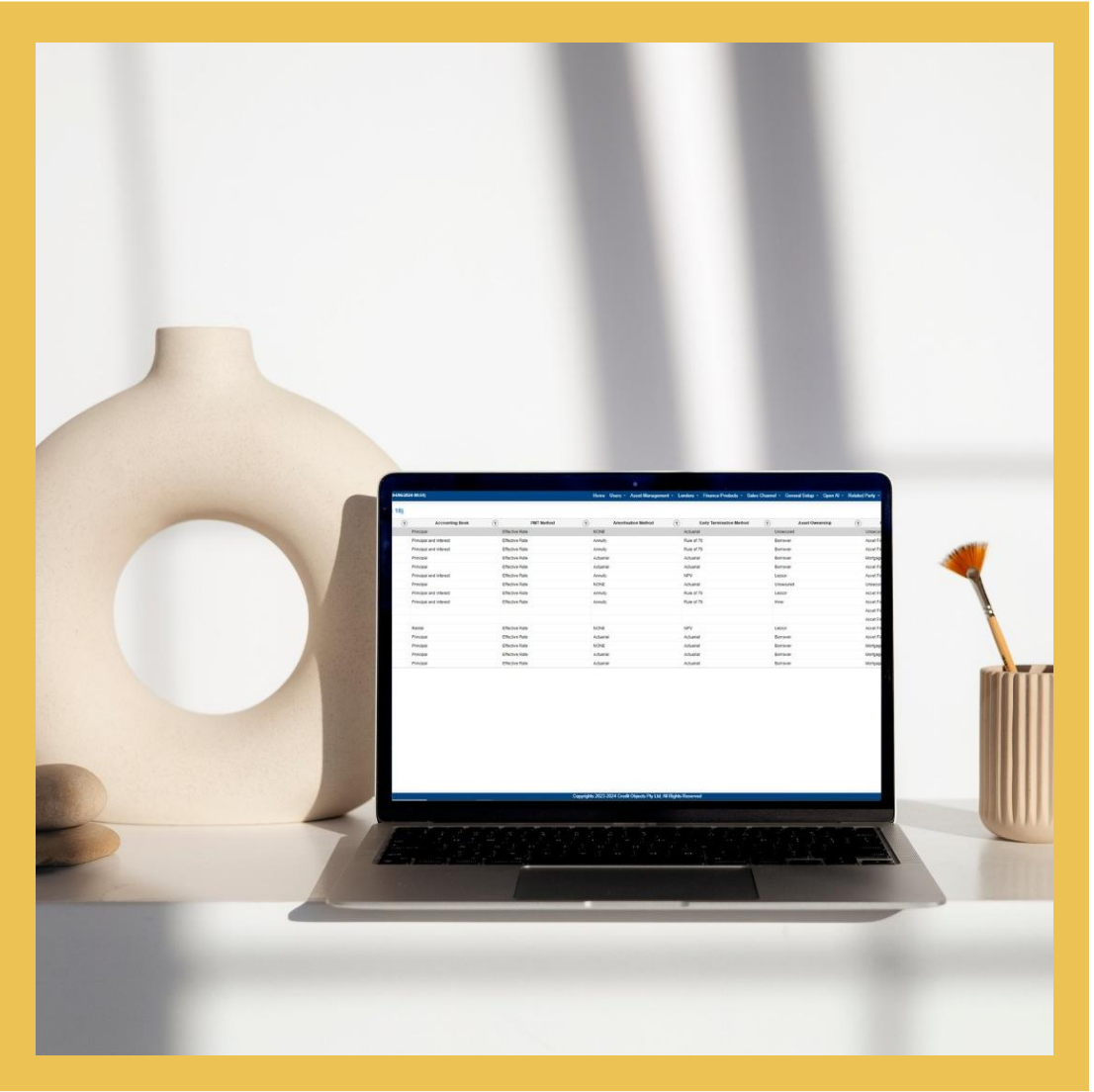
The ORION Broker Platform's System Administration module provides extensive configuration capabilities to enhance various aspects of the lending process:

- ❖ **Finance Programs and Products:** Define and manage tailored financial solutions.
- ❖ **Operational Efficiency and Compliance:** Organize and link credit policies, compliance checklists, and user interfaces with Brokers and sales channels.
- ❖ **Integration and Collaboration:** Manage related parties such as insurers and law firms.
- ❖ **Asset Management:** Categorize and track assets in detail.
- ❖ **General Setup Features:** Secure payment processing, customized communications, and flexible data capture.
- ❖ **Profile Settings:** Enhance security and customize the user experience for specific business needs.





# Common Functionalities





Workbasket

The Workbasket functionality in ORION serves as a centralized task management system. It allows users to organize, prioritize, and track their tasks related to loan processing. With configurable views and filtering options, users are able to customize their workbaskets to align with their workflow, ensuring no tasks are overlooked and improving productivity. Users are able to perform precise and comprehensive searches across multiple data fields, ensuring they can access the necessary information without delay. The workbasket’s data is displayed as per the Access Level of the user. This functionality ensures robust security and control within the ORION platform. Administrators can define and manage user access levels, ensuring that sensitive information is only accessible to authorized personnel. This feature helps maintain data integrity and compliance with regulatory standards.

Finance

The Financial Terms screen in ORION's Broker Platform provides comprehensive details essential for loan agreements. It includes the Finance Amount, specifying the total loan amount provided to the borrower, and the Interest Rate, outlining the cost of borrowing. The module also covers Accessories, listing additional items financed with the loan, and provides a Fee Breakdown, detailing any charges or fees associated with the loan. Additionally, it incorporates Insurances Applied, indicating any insurance products included in the financing, and Trade In, which accounts for the value of any traded-in assets, ensuring a transparent and detailed financial overview for both brokers and borrowers.

DashboardClient PortalActivity Log

ViewsSystem View

Offer Status	Elapsed Time	Finance Program	Fin. Amount	Term	Asset	Dealer	Customer	Dealer User	Finance Co.
	593.19	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	Alfred Anso	Paul Smith	AZEEE Money
	627.5	Consumer Loan	34,160.00	48	Motor Vehicle	Zee Financial Services	Charles M Jones	Paul Smith	AZEEE Money
	9332.54	Consumer Loan	15,160.00	20	Motor Vehicle	Zee Financial Services	Jason Ray	Paul Smith	AZEEE Money
	10544.6	Consumer Loan	24,000.00	36	Motor Vehicle	Zee Financial Services	John Smith	Paul Smith	AZEEE Money
	11830.3	Consumer Loan	2,160.00	0	Motor Vehicle	Zee Financial Services	Smith Frank	Paul Smith	AZEEE Money
	11903.9	Consumer Loan	2,160.00	0	Motor Vehicle	Zee Financial Services	Mark Alex	Paul Smith	AZEEE Money
	11903.11	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	Mark A Miller	Paul Smith	AZEEE Money
	12490.42	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	James Smith	Paul Smith	AZEEE Money
	12490.45	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	James Smith	Paul Smith	AZEEE Money
	12517.56	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	Robert Wilson	Paul Smith	AZEEE Money
	12520.22	Consumer Loan	0.00	0	Motor Vehicle	Zee Financial Services	Sammi Olivia	Paul Smith	AZEEE Money
	12520.25	Consumer Loan	27,660.00	60	Motor Vehicle	Zee Financial Services	James Williams	Paul Smith	AZEEE Money
	12691.58	Consumer Loan	64,760.00	36	Motor Vehicle	Zee Financial Services	James Williams	Paul Smith	AZEEE Money
	12879.58	Commercial Loan	3,100.00	0	Motor Vehicle	Zee Financial Services	Abc Pty Limited	Paul Smith	AZEEE Money
	13434.0	Commercial Loan	53,100.00	60	Motor Vehicle	Zee Financial Services	Julie Amy Armstrong	Paul Smith	AZEEE Money
	13440.1	Commercial Loan	35,600.00	36	Motor Vehicle	Zee Financial Services	Alexa Smith	Paul Smith	AZEEE Money
	13507.19	Consumer Loan	67,160.00	0	Motor Vehicle	Zee Financial Services	Mark James	Paul Smith	AZEEE Money
	13576.8	Consumer Loan	48,300.00	60	Motor Vehicle	Zee Financial Services	Aida Kay	Paul Smith	AZEEE Money
	15290.20	Hire Purchase	62,261.82	0	Motor Vehicle	Zee Financial Services	USA Mills	Paul Smith	AZEEE Money
	15426.10	Consumer Loan	57,160.00	36	Motor Vehicle	Zee Financial Services	Dennis Wilson	Paul Smith	AZEEE Money
	15431.1	Consumer Loan	52,000.00	0	Motor Vehicle	Zee Financial Services	Cannon Howe	Paul Smith	AZEEE Money
	17029.40	Commercial Loan	3,100.00	0	Motor Vehicle	Zee Financial Services	Franklin Dore D	Paul Smith	AZEEE Money
			572,381.82						

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Forms

The Forms functionality within the ORION Broker Platform's offers a comprehensive solution for managing essential documentation processes. Users can effortlessly view forms in PDF format directly within the system, ensuring easy access and review of critical documents. Additionally, the platform enables users to email these forms to multiple recipients simultaneously, streamlining communication and collaboration. Further enhancing operational efficiency, the system provides the capability to send email and SMS notifications to recipients, facilitating the electronic signature process. This integrated approach not only simplifies document handling but also accelerates transaction cycles, ensuring a seamless and efficient user experience.

Supporting Documents

The ORION Broker Platform's includes a powerful "Supporting Documents" functionality that centralizes all documents related to loan processing. This feature allows users to view essential documents, ensuring they have all necessary information at their fingertips. Users can also email these documents directly from the system or send them via SMS to respective recipients for review or further action. Moreover, the platform facilitates the electronic signature (eSign) process, enabling recipients to sign documents digitally, thus expediting the loan processing workflow. This comprehensive document management capability ensures a seamless, efficient, and secure handling of all loan-related documentation.





## Integration

The ORION Broker Platform offers robust third-party integrations across its various modules, enhancing functionality and efficiency:

➤ **LAS Module:**

- **eDoc Services:** Seamless integration for electronic signing and document management.
- **Asset Verification:** Authenticate the value and ownership of collateral.
- **ID Verification:** Quick and secure borrower identity validation.
- **Bank Statement Services:** Automatic retrieval and analysis of bank statements to verify income and financial stability.

➤ **SMS Module:**

- **eDoc Services:** Facilitate electronic signing and document management.
- **Asset Verification:** Upload and attach images of the asset with the loan application.

➤ **CRM Module:**

- **eDoc Services:** Document management.
- **Asset Verification:** Tools to verify collateral.
- **ID Verification:** Secure identity validation.
- **Bank Statement Services:** Verification of financial stability.
- **Credit Report Services:** Access to consumer and commercial credit reports digitally.



## AI Assistant

ORION's AI Assistant uses advanced artificial intelligence to enhance various aspects of the lending process:

- **Generative AI Technology:**
  - Guides clients through data entry.
  - Verifies borrower information with multiple supporting documents from different sources.
  - Matches suitable lender based on borrower's information.
  - Ensures compliance with local legal obligations.
- **Loan Assessment (LAS Module):**
  - Automates analysis of loan applications.
  - Parses and verifies documents to extract relevant data and validate authenticity.
  - Identifies anomalies and potential fraud.
  - Ensures compliance with regulatory standards.
- **Loan Settlement (SMS Module):**
  - Automates verification of settlement conditions.
  - Ensures all checklist items are covered.
  - Detects anomalies and potential fraud.
  - Ensures compliance with regulatory standards.





Action Item

The Action Item functionality helps users manage and track tasks that need attention. It ensures that important tasks are highlighted and followed up on, improving task management and accountability within the lending process.

Notification

The Notification feature ensures timely communication of important updates and alerts. Users receive notifications about critical events, such as application status changes or upcoming deadlines, ensuring they stay informed and can take prompt action.

Communication

ORION's Communication functionality facilitates effective communication between brokers and borrowers. It supports various channels, including email, CRM, and in-platform messaging, ensuring clear and timely interactions throughout the loan process.

Dashboard

The Dashboard provides users with a comprehensive overview of key metrics and activities. It offers real-time insights into loan processing status, performance indicators, and other critical data, helping users make informed decisions and monitor progress effectively.





# Point of Sale System



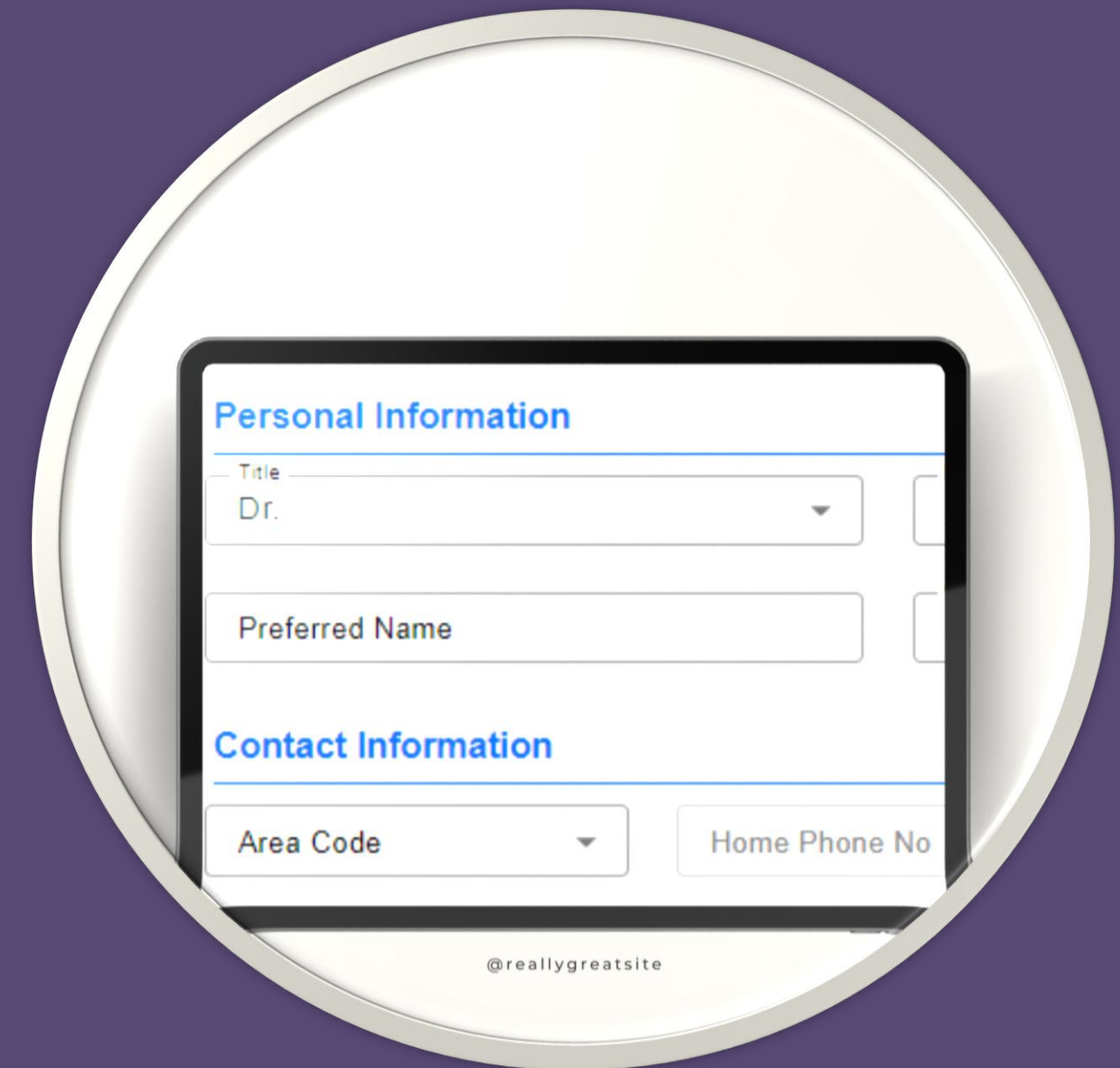
The POS module within the ORION - Broker Platform streamlines the loan origination process, enabling brokers to efficiently manage and process loan applications. It integrates seamlessly with various sales channels, allowing real-time data capture and processing. This module ensures a smooth and user-friendly experience for both Brokers and borrowers, enhancing overall customer satisfaction and operational efficiency.



## Customer Onboarding

Customer Onboarding in the ORION Broker Platform is a comprehensive process designed to gather essential customer information efficiently and flexibly:

- **Multiple Forms and Distribution Channels:**
  - **Data Capture:** Tailored forms capture varying levels of information.
    - Initial forms require minimal details for quick engagement.
    - Subsequent forms gather comprehensive data.
  - **Distribution Channels:** Adapts to Dealer Networks, Referral Partners and Digital Marketing.
    - Ensures onboarding from diverse sources with unique data requirements and workflows.
- **Application Option:**
  - Manages different loan applications involving single or multiple assets.
  - Handles personal and financial information for various borrowing needs.
  - Evaluates a borrower's ability to repay.
  - Analyzes income, expenses, and financial commitments.
  - Helps mitigate risk and ensure responsible lending.
- **Client Portal:**
  - Provides a self-service platform for borrowers.
  - Allows management and tracking of loan applications.
  - Enhances transparency and communication, improving customer experience.
- **Outbound API Functionality:**
  - Integrates with external systems.
  - Facilitates seamless data exchange and enhances interoperability.
  - Creates a connected ecosystem for smooth information flow between platforms and stakeholders.



Quote

The Quote module provides brokers with tools to generate accurate loan quotes based on borrower information and lending criteria. This ensures that potential borrowers receive clear and competitive loan offers, enhancing the likelihood of loan acceptance. The Options feature in ORION allows brokers to offer borrowers various loan options based on their needs and eligibility. This flexibility ensures that borrowers can choose the loan product that best fits their financial situation, improving customer satisfaction and loan conversion rates.

Calculators

ORION’s Broker platform provides multiple types of the calculators that offers various financial calculators to assist brokers and borrowers in evaluating different loan scenarios. This includes repayment calculators, capacity calculators, and income calculators, providing valuable insights that aid in decision-making.

Get My Rate (GMR)

The "Get My Rate" functionality in the ORION Broker Platform provides users with instant access to personalized loan rates tailored to their financial profile. By leveraging advanced algorithms and real-time data analysis, this feature ensures accurate and competitive rate quotes. It streamlines the lending process, offering borrowers a seamless and efficient way to explore their loan options.





## Point of Sale as a Whole

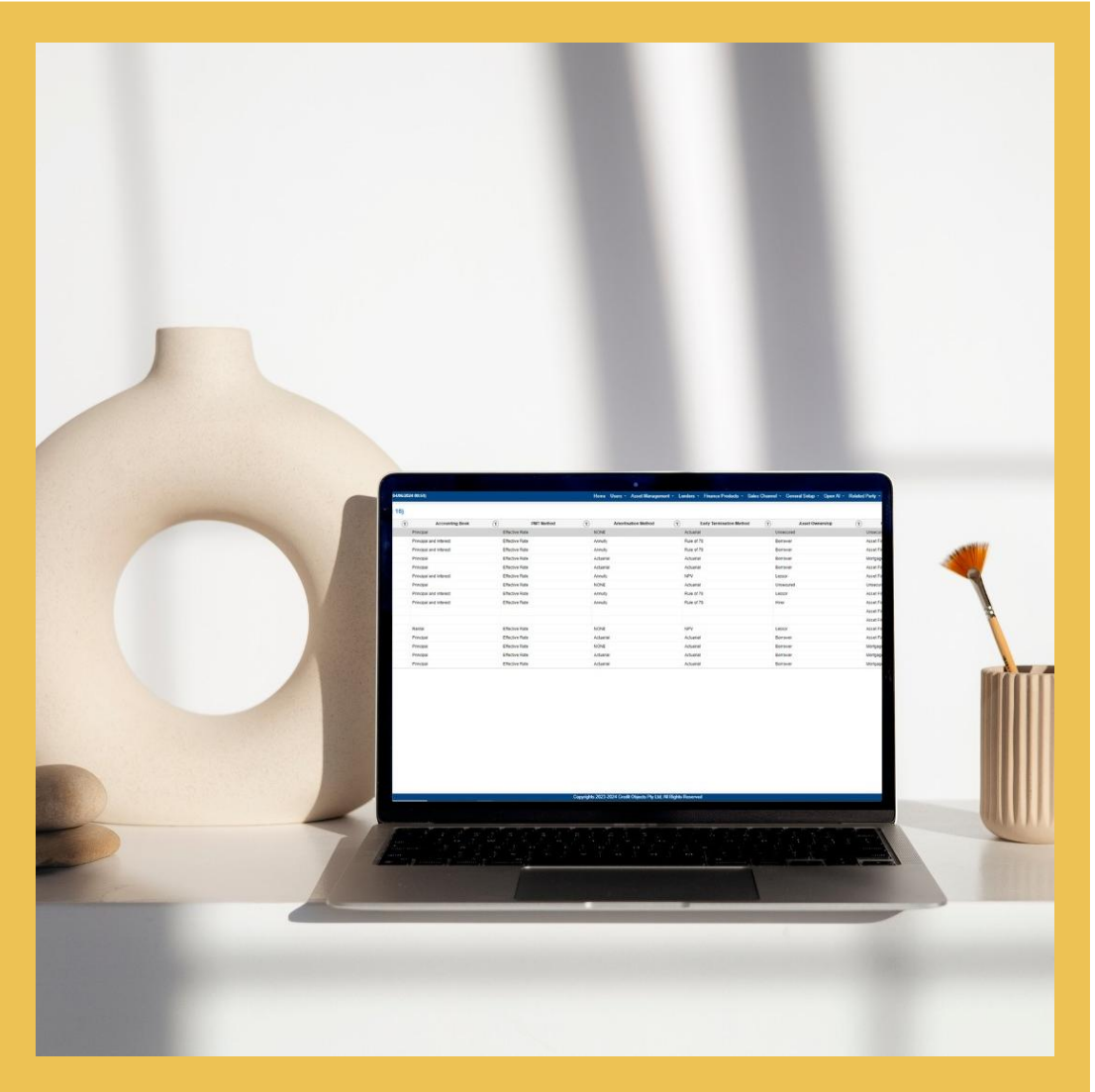
The ORION Broker Platform POS Module excels in efficiency and functionality, making it an indispensable tool for modern Brokers:

- ❖ **Configurable Workbasket:**
  - Ensures streamlined task management.
- ❖ **Comprehensive Customer Information:**
  - Includes personal and financial details.
  - Facilitates thorough borrower assessments.
- ❖ **Capacity Analysis:**
  - Provides accurate evaluations of customer finances.
  - Enhances decision-making.
- ❖ **Customer Onboarding Methods:**
  - Simplify data input with the help of an AI Assistant.
  - Improve user experience.
- ❖ **Seamless Third-Party Integrations:**
  - Enhance verification and processing.
- ❖ **Effective Communication Tools:**
  - Ensure clear, timely interactions.





# Loan Assessment System



The Loan Assessment System is designed to optimize the loan assessment and decision-making process, ensuring precision and efficiency. It facilitates the seamless management of supporting documents, allowing for easy review. Additionally, the system enhances communication by providing effective channels for interaction with both customers and brokers, ensuring that all parties are well-informed and engaged throughout the loan approval process. This comprehensive approach not only improves the accuracy and speed of loan assessment but also enhances the overall user experience.



Lender Matching

The Lender Matching functionality streamlines the process of matching borrower’s credit risk assessment with the credit risk policies of different lenders. ORION’s Lender Matching feature uses sophisticated algorithms to pair best suited lender that matches their loan requirements and risk profiles. This ensures that borrowers receive suitable loan offers optimizing the loan origination process for both parties.

This automated process ensures a precise and efficient matching of customers with a lender, minimizing the time and effort required to find suitable options. By leveraging data-driven insights, the platform fosters a smoother experience for both customers and brokers.

Data Transfer to Lender

The platform enables Data Transfer to Lenders via APIs, facilitating secure and efficient sharing of customer information. The lenders APIs are constantly added / updated as available. If a lender does not have an API available, the data is transferred in accordance with each lender's unique process requirements.



Know Your Customer (KYR)

In the ORION - Broker Loan Assessment System (LAS), integration services streamline the **Know Your Customer (KYC)** process through real-time connectivity with essential verification systems. By interfacing directly with **Credit Bureau** , **Anti-Money Laundering (AML)**, and **Counter-Terrorist Financing (CTF)** services, ORION ensures comprehensive customer vetting.

Quote

The Quote module provides Brokers with tools to generate accurate loan quotes based on borrower information and lending criteria. This ensures that potential borrowers receive clear and competitive loan offers, enhancing the likelihood of loan acceptance. The Options feature in ORION allows Brokers to offer borrowers various loan options based on their needs and eligibility. This flexibility ensures that borrowers can choose the loan product that best fits their financial situation, improving customer satisfaction and loan conversion rates.





## Loan Assessment System as a Whole

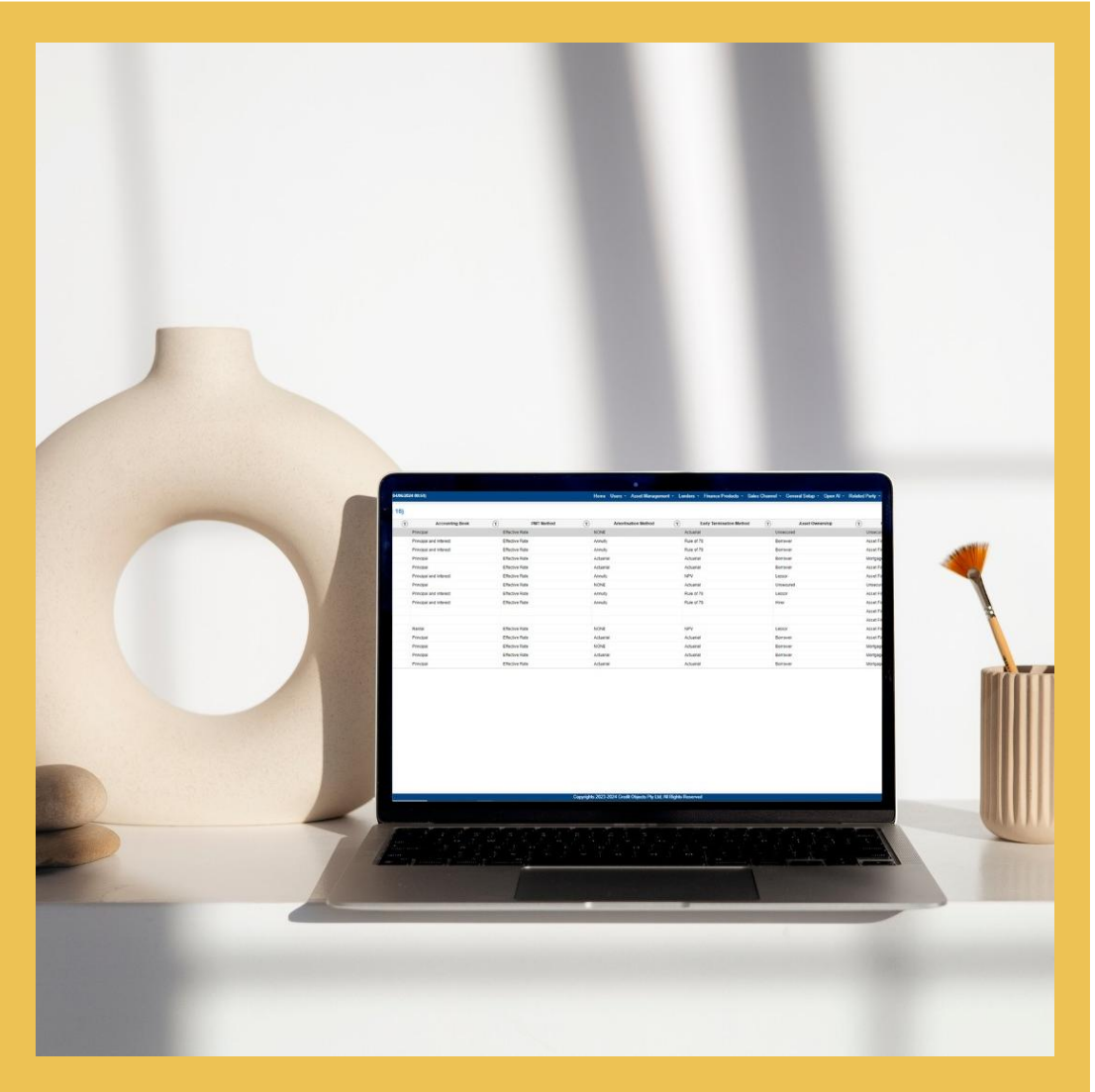
The ORION Broker Platform's LAS Module offers a comprehensive suite of functionalities designed to streamline and enhance the loan processing lifecycle:

- ❖ **Loan Assessment Tools:**
  - Ensures precise and efficient evaluation of applications.
- ❖ **Lender Matching:**
  - Efficient methods to match a lender with the borrower’s requirement
- ❖ **Data Transfers:**
  - Robust integrations via APIs to transfer data to lender
  - Transfer data as per the preferred method of lender if API is not available
- ❖ **Effective Communication:**
  - Facilitates seamless interactions with customers and brokers.
- ❖ **AI Assistance:**
  - Automates decision-making, document parsing, anomaly detection, and compliance checks.
  - Optimizes accuracy and efficiency throughout the lending process.





# Settlement Management System



The ORION - Broker Platform – Settlement Management System, the cutting-edge solution designed to revolutionize the way brokers manage settlements. ORION seamlessly integrates advanced technology with intuitive design to provide a comprehensive platform that streamlines the entire settlement process. From real-time tracking and automated documentation to enhanced compliance and robust reporting, ORION empowers financial institutions to achieve greater efficiency, accuracy, and transparency. Join us in transforming settlement management and experience the future of lending operations today.



Checklist

The Checklist option in the ORION-Broker System SMS Module is an indispensable feature designed to ensure meticulous oversight and compliance throughout the settlement process. Checklist options can be configured in relation with customer type, asset and finance product. The loan settlement status are linked with the checklist option. An approved loan cannot be settled as normal without all mandatory checklist covered. With ORION's Checklist option, brokers can achieve higher levels of accuracy, accountability, and operational efficiency.



### Settlement Management System as a Whole

The ORION-Broker Platform Settlement Management System offers a comprehensive solution that transforms the settlement process through advanced features and seamless integration:

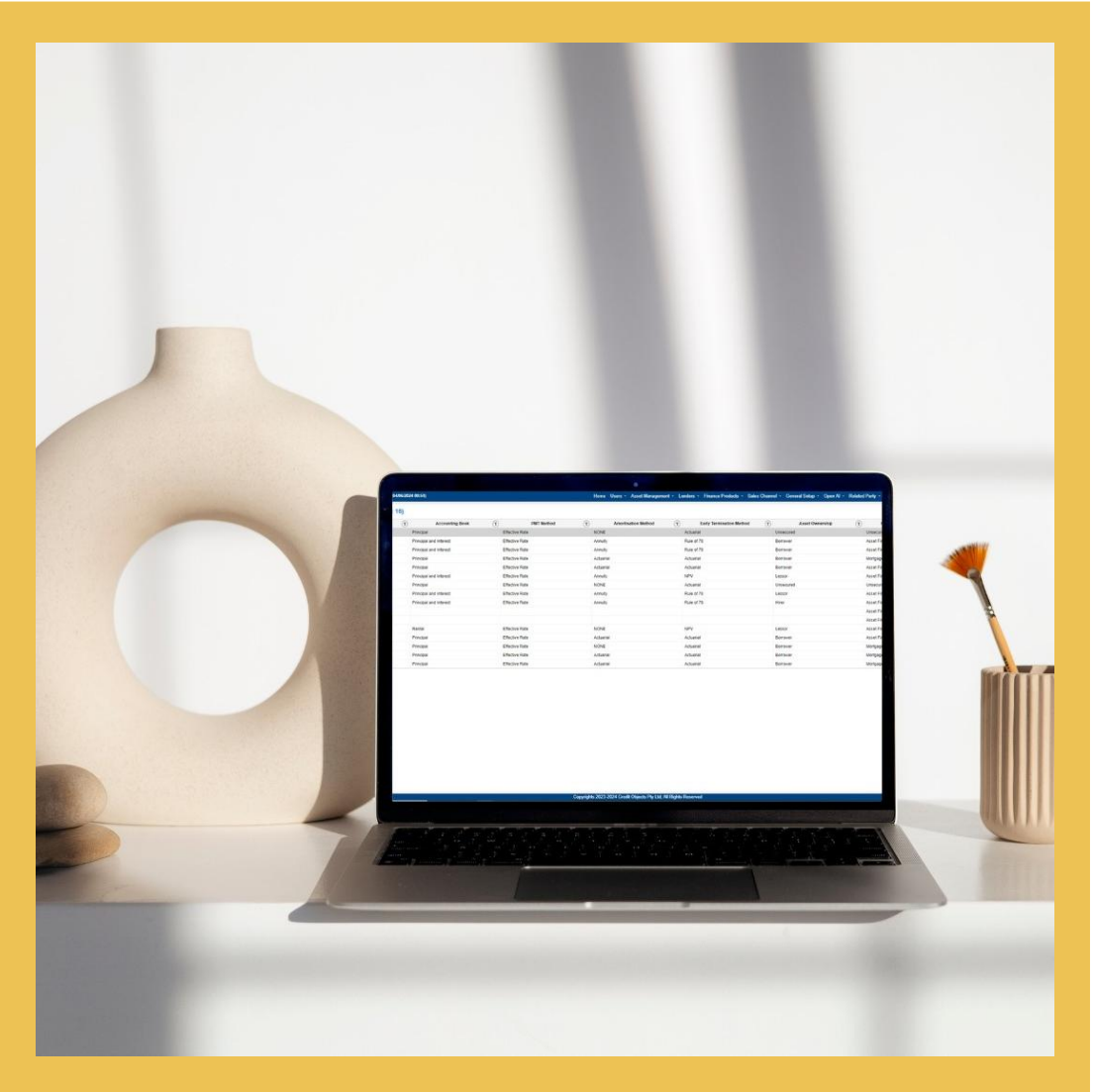
- ❖ **Customizable Checklist:**
  - Provides a structured approach to task management, ensuring no detail is overlooked.
- ❖ **AI Assistant:**
  - Offers intelligent support, streamlining operations and providing insightful recommendations.







# Customer Relationship Management



Welcome to ORION - your advanced Customer Relationship Management (CRM) system designed to revolutionize how businesses manage and optimize customer interactions. ORION offers a comprehensive suite of tools and functionalities meticulously crafted to empower your team and elevate customer engagement to new heights. From intuitive customer profiling and targeted marketing capabilities to seamless relationship management and dynamic customer portfolio tracking, ORION provides a single customer view across all phases of the lending lifecycle, including Loan Origination and Loan Servicing. With ORION, each customer is unique, ensuring personalized and efficient service delivery, driving sustainable growth, and fostering enduring customer loyalty.

## Customer Onboarding

Customer Onboarding in the ORION Broker Platform is designed to efficiently and flexibly gather essential customer information:

- **Multiple Forms and Distribution Channels:**
  - **Data Capture:** Tailored forms capture varying levels of information.
    - Initial forms require minimal details for quick engagement.
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- **Client Portal:**
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  - Allows management and tracking of loan applications.
  - Enhances transparency and communication, improving customer experience.
- **Outbound API Functionality:**
  - Integrates with external systems.
  - Facilitates seamless data exchange and enhances interoperability.
  - Creates a connected ecosystem for smooth information flow between platforms and stakeholders.





Application

The Application Option feature provides flexibility in managing different types of loan applications. Whether dealing with single or multiple assets, personal or financial information, ORION supports various application scenarios, enabling brokers to handle diverse borrowing needs efficiently. Capacity Analysis in ORION evaluates the borrower’s ability to repay the loan. By analyzing income, expenses, and other financial commitments, this feature helps brokers determine the borrower’s repayment capacity, thereby mitigating risk and ensuring responsible lending.



## Customer Relationship Management as a Whole

ORION's Customer Relationship Management System is a robust platform designed to streamline customer interactions and enhance organizational efficiency:

❖ **Comprehensive Functionalities:**

- **Single Customer View:** Covers all phases of the lending lifecycle, including Loan Origination and Loan Servicing.
- **Consumer and Corporate Customers:** Tailored to meet diverse business needs.

❖ **Customer Categorization:**

- **Targeted Marketing Campaigns:** Allows personalized service delivery.
- **Detailed Customer Profiles:** Captures essential information such as contact details, employment history, and financial information.

❖ **Proactive Relationship Management:**

- **Timely Follow-Ups:** Ensures customized communications.
- **Customer Associations Management:** Handles relationships with different loan applications (primary borrower, secondary borrower, guarantor).

❖ **Simplified Loan Application Processes:**

- **Within CRM System:** Allows creation of loan applications and service requests directly.

❖ **Integration with Credit Report Services:**

- **Digital Access:** Enhances accuracy and efficiency of credit assessments for both Consumer and Commercial Credit Reports.

❖ **Intuitive Interface and Powerful Analytics:**

- **Fosters Long-Term Customer Loyalty:** Drives sustainable growth for businesses.





# ORION INTEGRATIONS

**Credit Objects PTY LTD** is keen to save time for each role operating in the Asset Finance Industry integrating various 3rd party services that need to be executed as a part of mandatory practice for Loan Application processing. A wide range of independent services need to be executed to provide relevant data, ORION has all those services available only a click away.

**Amazon Web Services (AWS)** allows quick and secure hosting of application accessible from any part of the world.

**Amazon Connect** is a cloud-based support assistant that relies on contact flows, routing, analytics, and voice interactions to setup natural chatbot experience.

**Amazon Pinpoint** assists in collecting usage attributes and metrics for identifying trends in how customers are interacting with Business.

**Twilio** solutions provides excellent business purpose communications like calls, SMS, buying numbers for different countries, etc.

**GreenID** is an identity verification system that accelerates application processing by providing real-time verification.

**Hubspot** being a comprehensive CRM tool assists in creating a centralized hub for marketing, sales, service, and operations of the business.

**Equifax** provides detailed credit history and credit score for the customer, which assists in decision making process.

**MS SharePoint** provides a rich collaboration environment for its users to come to a common virtual space for discussion and demonstration.

**MS Outlook** is one of the simplest yet powerful email client with integrated calendar to keep track of appointments.
















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-  **Illion** Bank Statement hosts the entire bank information for customers and is accessible to individuals at any time.
-  **Adobe** PDFs have earned the status of corporate filetype for documentation over the years due to its security and encryption.
-  **Glass's Guide** provides all there is regarding vehicle identifications including data and insight.
-  **Mailchimp** is a strong email management tool, which assists in organizing email lists, automating email and email marketing.
-  **Ipstack** offers powerful and real-time IP location data while assessing potential security threats to ensure the business safety.
-  **Lixi** provides standards that enable efficiency in lending and other operations by ensuring compliance and customer experience.
-  **TIBCO Jaspersoft** makes it possible to embed reports and dynamic dashboards within the application.
-  **Addressify** serves as address verification, geocoding, validation and autocomplete for websites, online form or mobile application.
-  **SMTP2Go** allows easy, reliable, and fast tracking of emails without worrying for email delivery status.

























# ORION APIs

ORION - Broker Platform is an innovative event-driven application designed to seamlessly integrate with your existing systems. Security is paramount, and all our APIs are secured and OAuth 2.0 compatible, ensuring robust authorization and protection for your data. With ORION, outside applications can effortlessly capture events and define webhooks tailored to specific triggers. When an event is activated, our robust webhook system ensures that the corresponding webhook is called instantly, enabling real-time data transfer and interaction. ORION boasts a comprehensive suite of outbound APIs, allowing external access to its powerful features. Our platform supports REST APIs and handles inbound and outbound payloads in JSON format, ensuring smooth and efficient data exchange. Experience the future of lending technology with ORION - where integration and automation meet.





# THANK YOU

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