



ORION - LENDER PLATFORM

CREDIT OBJECT'S ORION - LENDER PLATFORM - CMS

The ORION - Lender Platform – CMS, a comprehensive Contract Management System (CMS) designed to streamline and enhance your financial operations. ORION offers robust customer service capabilities, ensuring seamless interactions and support for your clients. Its advanced Arrears Management feature helps you efficiently track and address overdue payments, minimizing financial risk. Additionally, the platform provides flexible Contract Modification options, allowing you to effortlessly adjust terms to meet evolving customer needs. With ORION, managing your loan servicing processes has never been more efficient or effective.

CREDIT OBJECTS (PTY) LIMITED

DIGITALLY Yours

To request a demo, visit our website

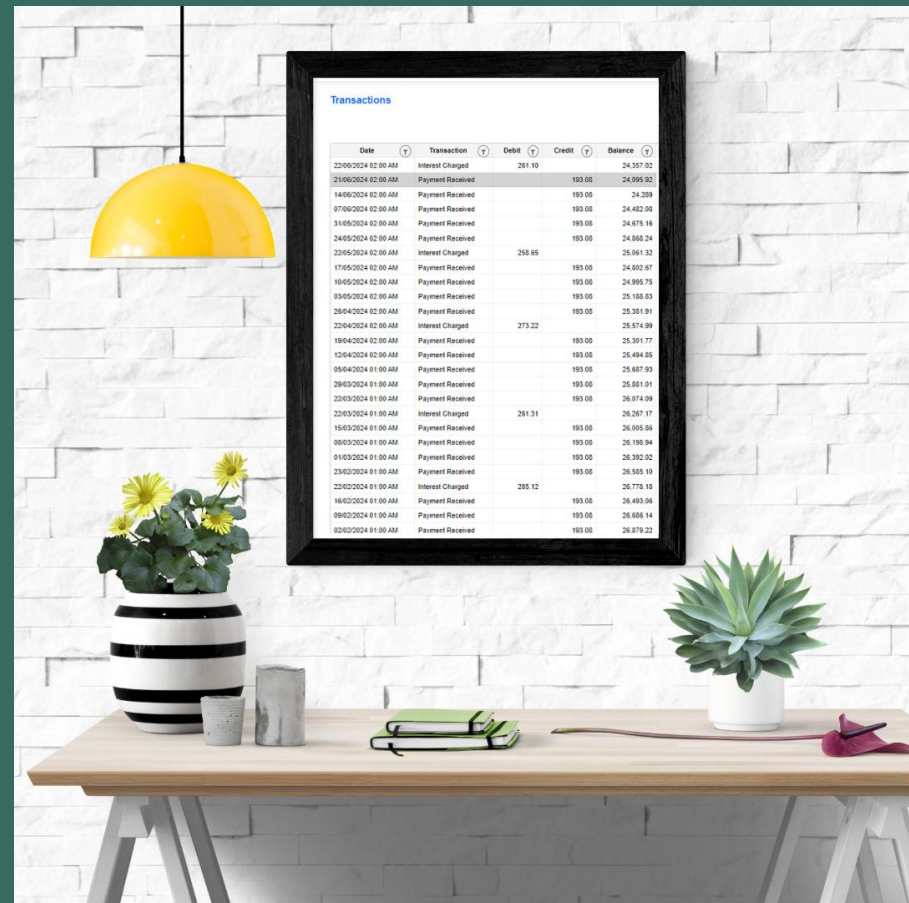
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COMPANY INFO AND VISION

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.

❖ Customer Service

The ORION - Lender Platform – CMS is centered around outstanding customer service, which drives its key functionalities to support and enhance client interactions. Customer service is at the core, ensuring seamless access to comprehensive Loan Information, so customers always have detailed and accurate data about their loans. The robust customer service, makes contract modification easy and borrower-friendly. Additionally, ORION excels in Complaint Handling, utilizing advanced tools to address and resolve customer issues promptly and effectively. These elements create a robust and user-friendly environment for managing loan servicing processes with precision and care.

❖ Integration

Within the ORION Lender Platform's CMS, the integration service for asset finance registration, amendment, and discharge services are integrated. This service enables seamless registration of new asset finance agreements, amendments to existing agreements and the discharge process by automating the necessary steps for closing out finance agreements.

❖ Arrears Management

The ORION Lender Platform's Contract Management System (CMS) includes a comprehensive Arrears Management functionality, designed to efficiently handle overdue payments and ensure smooth financial operations. This functionality features automated notifications to inform borrowers of overdue payments and upcoming due dates, a structured arrears recovery process that ensures future payments continue without interruption, and the development and implementation of personalized recovery plans for past due amounts, along with ongoing monitoring to track progress and ensure compliance. These integrated features work together to minimize financial risk and maintain a healthy portfolio.

❖ Transaction History

The platform keeps a meticulous record of all financial activities, offering transparency and easy access to historical data.

❖ Amortization Schedule

It generates a detailed amortization schedule, clearly outlining the repayment plan over the loan term, including the breakdown of principal and interest.

Rental Amortisation

Customer Name

Ahshan Zubair

Contract Number

70000471

Financial Product

Consumer Sale By Installment Auto

Asset Description

AUDI - A4 - SEDAN

Principal Amount

37190.00

Balance/Principal Amount

0.00

Start Date

23/6/2022

End Date

23/6/2027

Term

60

Payment Mode

ARREAR

Payment Frequency

Monthly

Amortisation Type

Amortisation Schedule

Print

Email

Export

Payment Number	Due Date	Payment Amount	Principal Amount	Interest Amount	Principal	Interest Outstanding
1	25/07/2022	636.70	404.41	262.09	36,779.59	12,026.90
2	25/08/2022	636.70	406.79	300.00	36,382.80	12,239.91
3	25/09/2022	636.70	401.44	305.26	35,987.34	11,854.66
4	25/10/2022	636.70	408.51	300.19	35,588.74	11,690.46
5	25/11/2022	636.70	401.21	315.49	34,907.03	10,110.97
6	25/12/2022	636.70	478.06	308.64	34,428.46	10,752.34
7	25/01/2023	636.70	471.18	305.52	33,950.28	10,368.82
8	25/02/2023	636.70	476.18	300.52	33,482.18	10,026.30
9	25/03/2023	636.70	515.64	321.06	32,966.46	8,709.24
10	25/04/2023	636.70	406.71	340.99	32,479.75	9,350.25
11	25/05/2023	636.70	503.00	333.70	31,976.74	9,021.56
12	25/06/2023	636.70	497.22	339.48	31,479.52	8,682.05
13	25/07/2023	636.70	513.28	323.42	30,966.24	8,350.66
14	25/08/2023	636.70	507.66	328.75	30,468.29	8,029.91
15	25/09/2023	636.70	513.34	323.36	29,944.95	7,706.55
16	25/10/2023	636.70	529.05	307.65	29,415.90	7,388.90
17	25/11/2023	636.70	524.41	312.29	28,891.50	7,068.60
18	25/12/2023	636.70	538.87	306.83	28,391.63	6,766.77
19	25/01/2024	636.70	535.71	300.99	27,815.92	6,468.75
20	25/02/2024	636.70	541.39	295.31	27,274.53	6,193.47

❖ Direct Debit Payment Process

Automated payments are streamlined, ensuring timely collections and reducing the risk of missed payments.

❖ Custom Direct Debit

Flexibility is key, and this feature allows customization of direct debit arrangements to suit customer preferences, enhancing their experience.

❖ Fee & Other Charges

The software automatically calculates and applies necessary fees and charges, ensuring accuracy and compliance with the loan contract terms.

❖ Repossession, Remarketing & Litigation

The ORION Lender Platform's Contract Management System (CMS) also encompasses a robust Repossession and Remarketing functionality. This feature includes a thorough evaluation and bidding process to ensure fair market value is obtained for repossessed assets. It accounts for the cost of sale, providing detailed tracking and reporting to manage expenses effectively. Additionally, the platform offers shortfall repayment plans, helping borrowers manage any remaining debt after the sale of the repossessed asset. The system also includes litigation support, ensuring legal processes are handled efficiently and effectively when necessary. Together, these components streamline the repossession and remarketing process, maximizing recovery and supporting financial stability.

❖ Receipts, Credit Note & Debit Note

In the ORION Lender Platform's CMS module, efficient management of financial transactions is ensured through comprehensive handling of receipts, credit notes, and debit notes. The system seamlessly integrates receipt management, enabling accurate tracking and reconciliation of payments received from borrowers. Additionally, it supports the issuance and management of credit notes, facilitating adjustments for refunds or corrections to invoices with clarity and precision. Similarly, the platform efficiently processes debit notes, allowing for prompt recording and management of additional charges or adjustments to accounts receivable. This robust functionality within the CMS module enhances financial transparency, operational efficiency, and compliance, empowering lenders to maintain meticulous financial records and provide superior service to borrowers.

Current Position

Status	Unpaid Balance
Current	24,289
Accrued Late Payment Charges	Waived Late Payment Charges
0	0

❖ **Contract Modification**

Contract Modification is a pivotal feature of the lender platform, offering unparalleled flexibility and precision in managing loan agreements. This functionality enables lenders to modify the terms of loan contracts effectively, particularly facilitating refinancing processes to address evolving borrower needs, market dynamics, or regulatory adjustments. A robust lender platform ensures these modifications are executed seamlessly, with stringent authorization and comprehensive documentation. By prioritizing the facilitation of smooth contract modifications, the platform not only optimizes operational efficiency but also enhances customer satisfaction, delivering tailored solutions that precisely meet the unique circumstances of each borrower.

❖ **AI Assistant**

The AI Assistant within the ORION Lender Platform's CMS Module leverages generative AI to revolutionize the loan management process. It enhances contract management by automating the analysis of loan contract, arrears deduction and notification as well as enhanced customer support. Additionally, it identifies deduction anomalies and potential fraud by detecting irregularities and inconsistencies, thus safeguarding the integrity of the loan settlement. The AI Assistant also ensures compliance verification, meticulously checking that all procedures adhere to regulatory standards. Overall, this sophisticated AI tool streamlines operations, reduces risks, and accelerates loan servicing, providing a robust solution for modern loan servicing.

❖ **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 loan servicing process.

❖ **Reports**

In the lender platform, robust reporting capabilities are essential for efficient management and strategic decision-making. The platform provides a variety of detailed Contract Operational Reports to keep track of key metrics and financial health. These reports offer insights into all currently active loan agreements, track all incoming payments to ensure accurate reconciliation, calculate the total interest accrued over a period to highlight profitability, and monitor overdue payments to manage and mitigate risks associated with delinquencies. Additionally, these reports list contracts approaching their end date, aiding in proactive customer engagement and retention strategies. These General Contract Operational Reports, among many others, empower lenders with the information needed to optimize operations and make informed financial decisions.

❖ **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.

❖ **Supporting Document**

The ORION Lender Platform's CMS module 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 CMS 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.

❖ **Day End & Month End Processes**

ORION - Lender Platform - CMS system revolutionizes operational efficiency through its advanced automated processes. At DayEnd, ORION seamlessly manages essential tasks such as processing Direct Debit dues, calculating accrued interest with precision, and maintaining accurate GL entries. As the month closes, ORION excels in handling comprehensive accounting-related processing, including posting accrued interest directly to borrowers' accounts. This robust functionality ensures meticulous financial management, enabling lenders to streamline operations and enhance customer satisfaction through timely and accurate financial transactions.

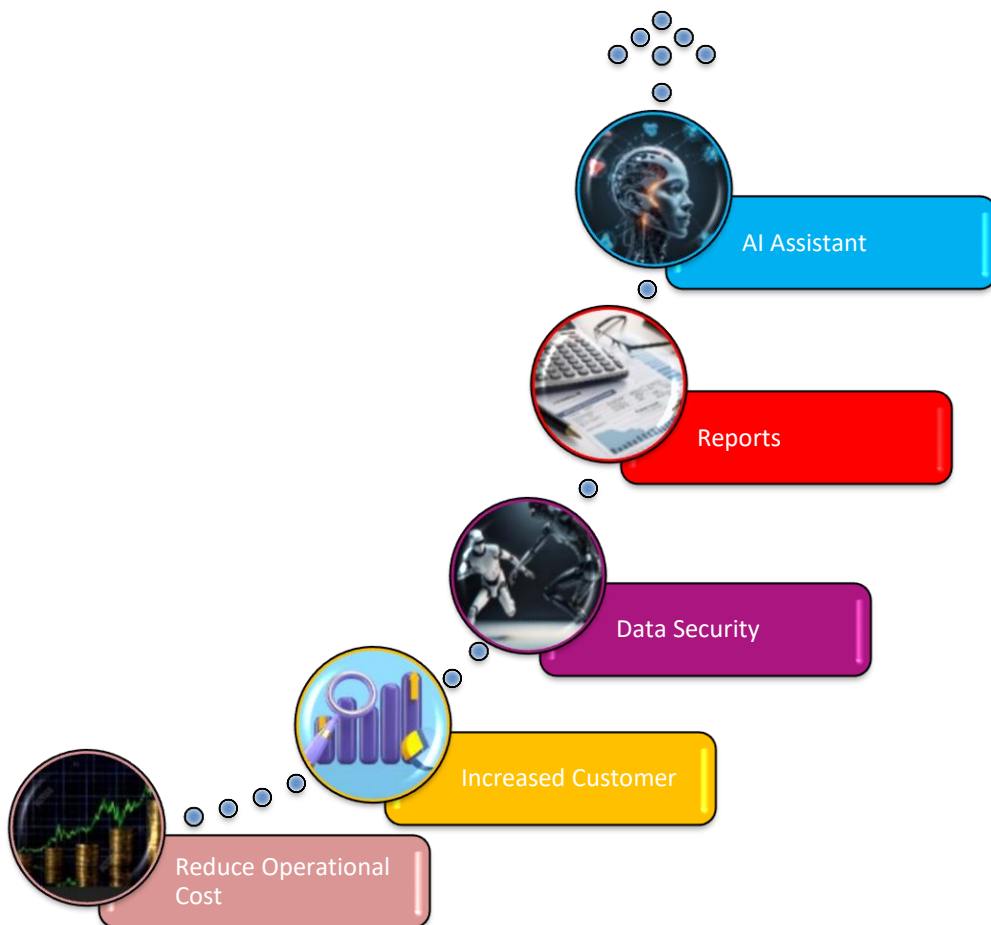
❖ **Contract Closing**

The ORION Lender Platform's Contract Management System (CMS) excels in managing the Discharge and Closure of Contracts, including scenarios involving hardship. It supports the normal contract closing process, ensuring that all standard contractual obligations are fulfilled and finalized seamlessly. The functionality also facilitates smooth early termination processes, allowing borrowers facing hardship to end their contracts ahead of schedule with minimal hassle. Additionally, it efficiently handles write-offs, ensuring that any uncollectible debts are managed and recorded properly. These capabilities streamline the contract closure process, ensuring that all final steps are executed in accordance with regulatory requirements and best practices, while also providing flexibility to accommodate borrowers' financial challenges.

❖ **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.

WHY CHOOSE ORION – LENDER PLATFORM?



CONTRACT MANAGEMENT SYSTEM AT A GLANCE

- ❖ The ORION Lender Platform's Contract Management System is a comprehensive solution for modern financial institutions.
- ❖ Enhances customer service capabilities.
- ❖ Efficient arrears management.
- ❖ Seamless handling of repossession, remarketing, and litigation processes.
- ❖ Thorough and compliant management of every stage of loan servicing.
- ❖ Advanced functionalities for meticulous day-end and month-end processes.
- ❖ Intuitive AI assistant enhances operational efficiency and decision-making.
- ❖ Facilitates contract closing with precision and flexibility.
- ❖ Empowers lenders with seamless contract modifications to adapt to market conditions and borrower needs.
- ❖ Robust reporting capabilities provide valuable insights.
- ❖ Enables informed strategic decisions and ensures regulatory compliance.
- ❖ Integrates cutting-edge technology with operational excellence.
- ❖ Drives efficiency, transparency, and customer satisfaction across the financial ecosystem.