

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.

To request a demo, visit our website

Click <https://creditobjects.com.au> Or Scan



ORION – BROKER PLATFORM

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Credit Object's ORION – Broker Platform – LAS

The Loan Assessment System is designed to optimize the loan assessment and decision-making process, ensuring precision and efficiency. Leveraging advanced AI assistance, the system aids in making informed and accurate decisions by analyzing risk assessment of the borrower. It also 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 assessment process. This comprehensive approach not only improves the accuracy and speed of loan assessment but also enhances the overall user experience.

❖ 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 assessment process. 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.

❖ AI Assistant

The AI Assistant within the ORION Broker Platform's LAS Module leverages generative AI to revolutionize the loan assessment process. It enhances decision-making by automating the analysis of loan applications, ensuring swift and accurate outcomes. This tool excels in document parsing and verification, extracting relevant data from submitted documents and validating their authenticity. Additionally, it identifies deduction anomalies and potential fraud by detecting irregularities and inconsistencies, thus safeguarding the integrity of the loan assessment process. 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 processing, providing a robust solution for modern lending.

❖ Forms

The Forms functionality within the ORION Broker Platform's LAS Module 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.

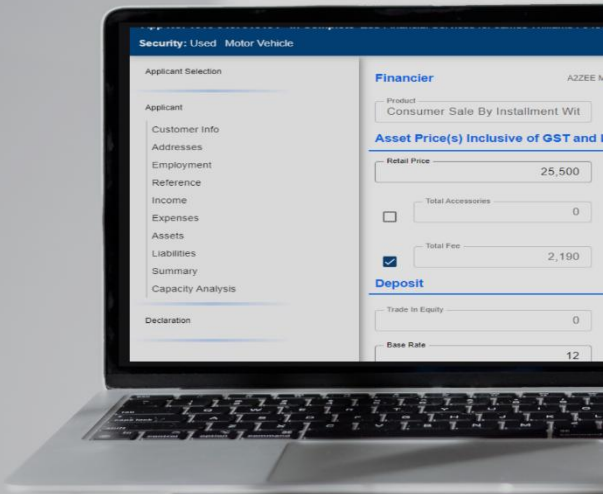


❖ Supporting Documents

The ORION Broker Platform's LAS 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 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.

❖ Finance

The Financial Terms screen in ORION's Broker Platform LAS Module 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.



❖ 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.

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

❖ 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.

❖ Communication

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

❖ 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.

Action Item

Type

Responsible Authority

Follow Up Date

Follow Up Time

Created By

Creation Date

Status

Comment

Link

Notification Type

Save

Close

❖ Integrations

The ORION - Broker Platform LAS module supports robust third-party integrations, enhancing its functionality and efficiency. It seamlessly integrates with eDoc services, allowing for the electronic signing and management of documents, which streamlines the documentation process. This module also supports asset verification process that includes uploading and attaching images of the asset with the loan application.

❖ Know Your Customer (KYC)

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.

❖ Reports

The Reports functionality provides robust reporting tools that help users generate detailed reports on various aspects of the loan assessment process. This includes sales pipeline, statement of account, and workbasket reports. The Sales Pipeline report helps users track and manage their loan application pipeline. The Statement of Account report provides borrowers with detailed statements of their loan accounts.



ORION – LOAN ASSESSMENT SYSTEM AT A GLANCE

- ❖ The ORION Broker Platform's LAS Module offers a comprehensive suite of functionalities for streamlining the loan processing lifecycle.
- ❖ Robust Loan Assessment tools ensure precise and efficient evaluation of loan applications.
- ❖ Powerful Lender Matching capabilities connect borrowers with suitable lenders.
- ❖ Effective Communication capabilities facilitate seamless interactions with customers and brokers.
- ❖ AI Assistance integrates advanced algorithms to automate decision-making, document parsing, anomaly detection, and compliance checks.
- ❖ This holistic approach enhances operational efficiency, risk management, and customer satisfaction, making the ORION LAS Module indispensable for modern brokers.

WHY CHOOSE ORION – BROKER PLATFORM?

