



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 – LENDER PLATFORM

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DIGITALLY Yours

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Credit Object's ORION – Lender 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 approval process. This comprehensive approach not only improves the accuracy and speed of loan approvals 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 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.

❖ AI Assistant

The AI Assistant within the ORION Lender 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 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 Lender 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 Lender 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 Lender 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 lenders and borrowers.

❖ Score Card

The Score Card functionality in the ORION Lender Platform's LAS Module provides a robust mechanism for evaluating borrower eligibility. It calculates a score for each borrower based on preconfigured rules that take into account various factors. The score is primarily derived from financial information, assessing income, expenses, and credit history to determine financial stability. Additionally, it incorporates the borrower's marital status, recognizing its impact on financial commitments and responsibilities. The Loan-to-Value Ratio (LVR) is also a critical component, measuring the loan amount against the appraised value of the asset to assess risk. This comprehensive scoring system ensures a thorough and balanced evaluation of each borrower, facilitating informed and objective lending decisions.

Score Card					
App No.	Status		Total Score	Created By	Creation Date
1700	AUTO_REFERRED		87	JOHN WATSON	12/16/2024
Key	Description	Value	Score		
No Of Pay Day Loans	Minimum value is 0.0 and Maximum value is 0.0	0.0	2		
No Of Credit Cards & Loans	Minimum value is 1.0 and Maximum value is 1.0	1.0	4		
Surplus Income (Revenue)	Minimum value is 500.0 and Maximum value is 10000.0	\$770.53	6		
On Governments Benefits	Value is NO	NO	5		
Home Phone	Value is YES	YES	1		
Home Ownership (LVR)	Minimum value is 0.0 and Maximum value is 30.0	0.0	4		
Credit Score	Minimum value is 501.0 and Maximum value is 600.0	530.0	2		
LVR (security Vehicle)	Minimum value is 100.0 and Maximum value is 100.0	103.78	5		
Marital Status	Value is MARRIED	MARRIED	2		
Time at Current Employment (Months)	Minimum value is 61.0 and Maximum value is 1000.0	87.0	6		
Solvency (Months) since Discharge	Minimum value is 25.0 and Maximum value is 10000.0	\$4.0	1		
Amount Financed	Minimum value is 5001.0 and Maximum value is 15000.0	\$6190.0	0		
Sale Type	Value is DEALER_WITH_ABN	DEALER_WITH_ABN	3		
Dependents	Minimum value is 1.0 and Maximum value is 1.0	1.0	-1		
Residential Status	Value is OWNED	OWNED	3		
Low Del.	Value is NO	NO	0		

❖ Conditions

The Conditions option in the ORION Lender Platform's LAS Module offers a versatile and efficient way to manage loan conditions. It provides configurable conditions based on product specifications, customer profiles, and asset types, allowing for tailored loan criteria that meet diverse lending requirements. Users can verify that all specified conditions have been fulfilled, ensuring comprehensive compliance before proceeding. Additionally, the platform includes a loan approval status filter based on condition fulfillment, streamlining the review process by highlighting loans that meet all necessary criteria. This functionality enhances precision and efficiency in loan processing, ensuring that approvals are granted only when all conditions are satisfactorily met.

App No: 1687 - CG: John Watson 082332 - New Applications: 2024 Financial Services SA 18816 - 04/27/2024 15:54
Security: Local Admin Vendor: 2024/04/26/1111 - 124 HQAD0311LA

Application Selection									
Conditions									
Company	Company Info	Address	Financial Statements	Condition 1	Condition 2	Condition 3	Condition 4	Condition 5	Condition 6
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ORION – LOAN ASSESSMENT SYSTEM AT A GLANCE

WHY CHOOSE ORION – LENDER PLATFORM?

- ❖ The ORION Lender 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.
- ❖ Score Card Calculation feature provides an objective measure of borrower eligibility based on financial data, marital status, LVR, and other critical factors.
- ❖ Conditions Verification ensures all specified requirements are met before approval.
- ❖ Credit Policy Verification guarantees adherence to lending guidelines and risk management standards.
- ❖ 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 lenders.

