CREDIT OBJECTS

# 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.

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# ORION – LENDER PLATFORM

## Credit Object's ORION – Lender Platform – Point of Sale

The POS module within the ORION - Lender Platform streamlines the loan origination process, enabling lenders 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 lenders and borrowers, enhancing overall customer satisfaction and operational efficiency.


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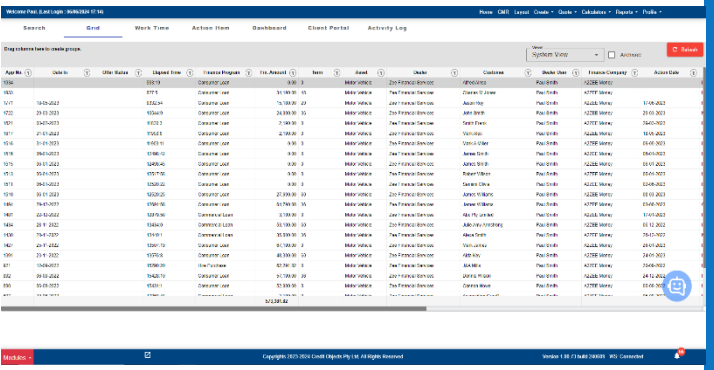
## ❖ Workbasket

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

ORION's AI Assistant leverages artificial intelligence to enhance various aspects of the lending process. AI Assistant, integrated into ORION, employs advanced generative AI technology to guide clients through the data entry process, verifying the information provided by the borrower with multiple supporting documents received from different sources and also matching the suitable lender's product. AI Assistance also helps verifying that application is fully complying with the local legal obligations.

## ❖ Customer Onboarding

Customer Onboarding is a multi-faceted process designed to gather essential customer information efficiently and flexibly. The onboarding process includes a series of data entry forms that are tailored to capture varying levels of information.

**Multiple Forms and Distribution Channels:** The data capture process tailors data entry forms that capture varying levels of information. Initial forms require minimal details for quick customer engagement, while subsequent forms gather more comprehensive data. The platform adapts to various distribution channels, including Dealer Networks, Brokers, and Digital Marketing, ensuring lenders can onboard customers from diverse sources with unique data requirements and workflows.

The **Application** Option offers flexibility in managing different loan applications, whether involving single or multiple assets or personal and financial information. ORION supports various scenarios, allowing lenders to efficiently address diverse borrowing needs. Additionally, the Capacity Analysis feature evaluates a borrower's ability to repay by analyzing their income, expenses, and financial commitments, helping lenders assess repayment capacity, mitigate risk, and ensure responsible lending.

The **Client Portal** offers borrowers a self-service platform where they manage their loan applications, and track the status of their applications. This enhances transparency and communication between lenders and borrowers, improving overall customer experience.

The **Outbound API** functionality allows ORION to integrate with external systems, facilitating seamless data exchange and enhancing interoperability. This feature is crucial for creating a connected ecosystem where information flows smoothly between different platforms and stakeholders.

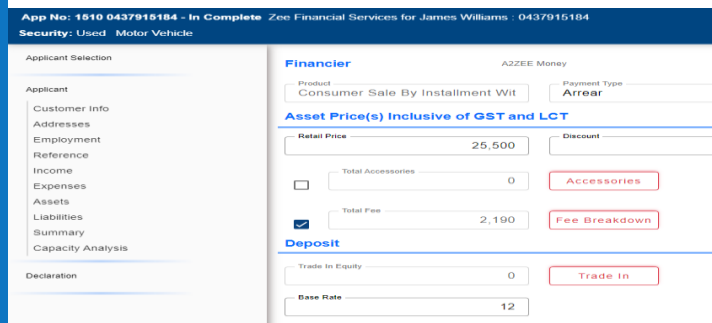
## ❖ Finance

The Financial Terms screen in ORION's Lender Platform POS 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.

## ❖ Product Matching

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

This automated process ensures a precise and efficient matching of customers with lender's products, 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 lenders.

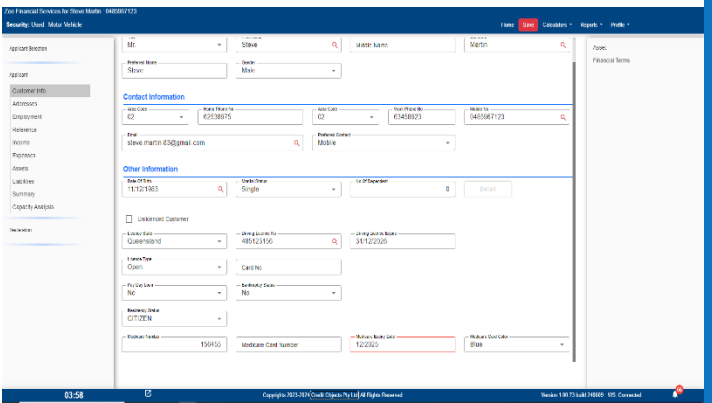


## ❖ Integrations

The ORION - Lender Platform POS 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. Asset Verification tools are integrated to authenticate the value and ownership of collateral assets, ensuring accuracy and reducing risk. ID Verification services are incorporated to validate borrower identities quickly and securely, minimizing fraud. Additionally, the platform connects with Bank Statement services, enabling automatic retrieval and analysis of bank statements to verify income and financial stability. These integrations collectively ensure a smoother, more reliable loan processing experience.

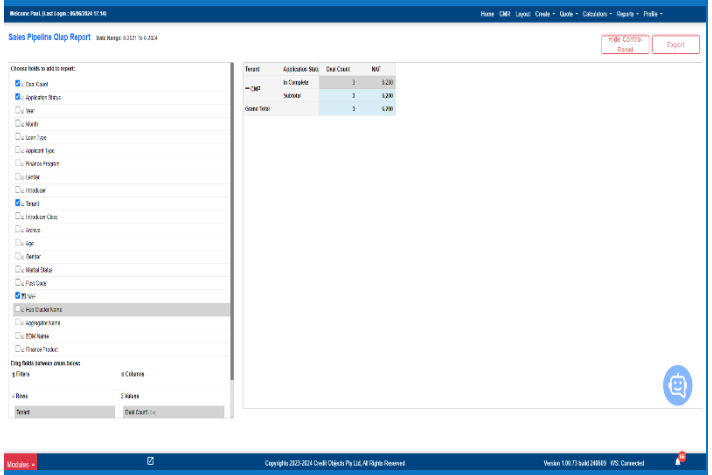
## ❖ Quote

The Quote module provides lenders 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 lenders 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 lending 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.




## ❖ 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.

## ❖ Communication

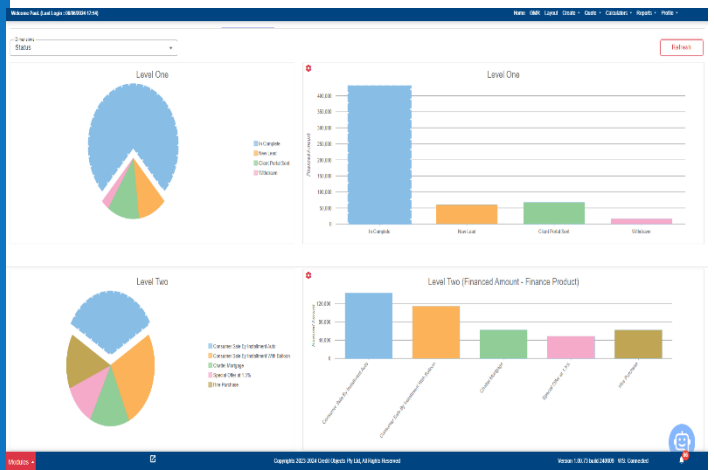
ORION's Communication functionality facilitates effective communication between lenders and borrowers. It supports various channels, including email, SMS, and in-platform messaging, ensuring clear and timely interactions throughout the loan process.

## ❖ Calculators

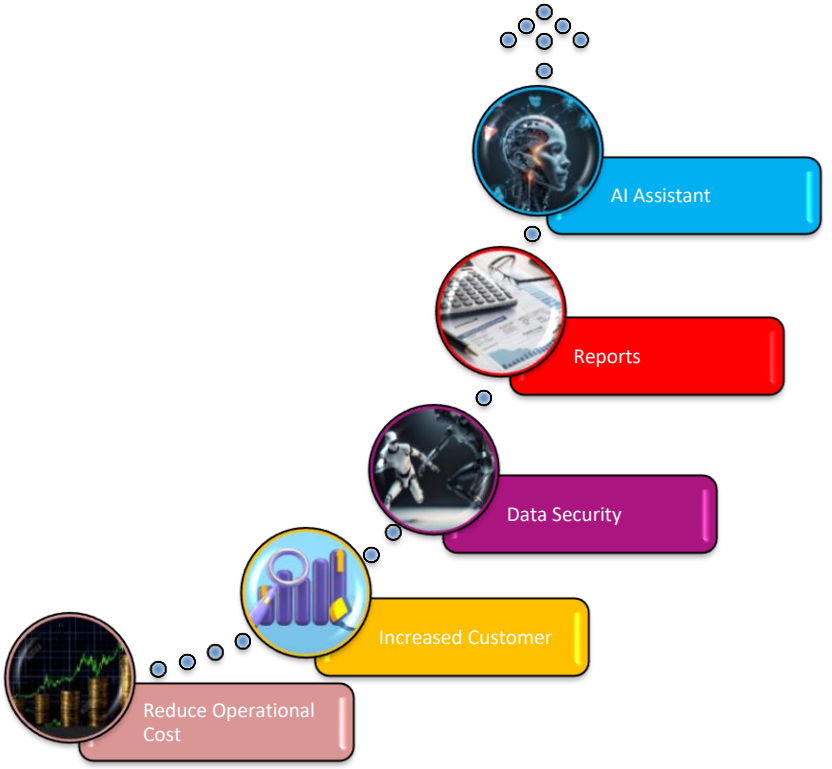
ORION’s Lender platform provides multiple types of the calculators that offers various financial calculators to assist lenders and borrowers in evaluating different loan scenarios. This includes repayment calculators, capacity calculators, and income calculators, providing valuable insights that aid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

## ❖ 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.



# ORION – Point of Sale As Whole

- The ORION - Lender Platform POS Module excels in efficiency and functionality, serving as a crucial tool for modern lenders.
- Configurable Workbasket for streamlined task management.
- Comprehensive customer information includes personal and financial details for thorough borrower assessments.
- Capacity Analysis feature provides accurate evaluations of customer finances to enhance decision-making.
- Well-defined customer onboarding methods and AI Assistant simplify data input and improve user experience.
- Powerful Lender Matching capabilities connect borrowers with suitable lenders.
- Seamless third-party integrations enhance verification and processing.
- Effective communication tools ensure clear, timely interactions for a robust, user-friendly lending platform.

# Why Choose ORION – Lender Platform?