

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.



ORION - LENDER PLATFORM

CREDIT OBJECT'S ORION - LENDER PLATFORM - SMS

The ORION - Lender Platform – Settlement Management System, the cutting-edge solution designed to revolutionize the way lenders 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.

CREDIT OBJECTS (PTY) LIMITED
DIGITALLY Yours

To request a demo, visit our website

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



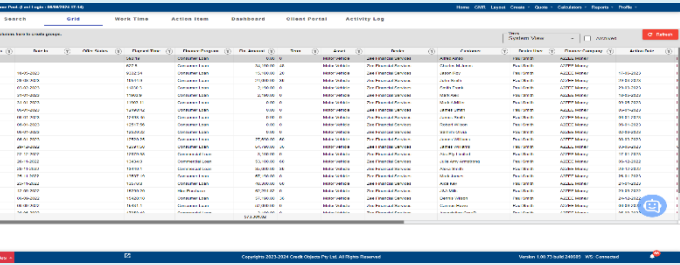
info@creditobjects.com.au

+61 437 915 184

+61 3 9097 1659

❖ 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 Screen

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

❖ Forms

The Forms functionality within the ORION Lender Platform's SMS 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 SMS 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.

❖ Integrations

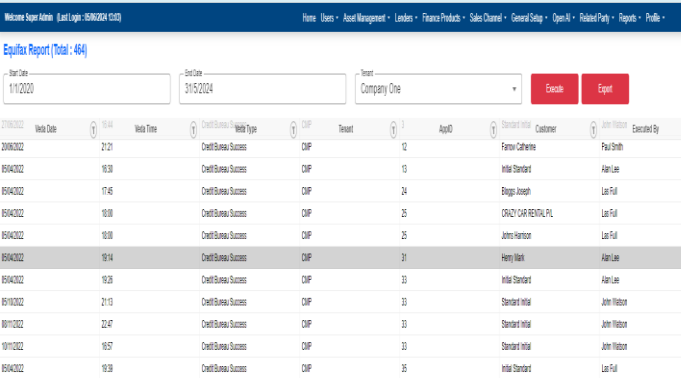
The ORION – Lender Platform SMS module supports robust third-party integrations, enhancing its functionality and efficiency. It seamlessly integrates with eDoc services, allowing for the electronic signing and management of documents, which streamlines the documentation process. This module also supports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

❖ Settlement Verification

The Settlement Verification option in the ORION-Lender System SMS Module is a critical feature that ensures the accuracy and integrity of the settlement process. This tool allows lenders to meticulously verify all aspects of a settlement, including the validation of payment amounts, confirmation of borrower details, and reconciliation of financial records. Through automated checks and real-time data synchronization, the Settlement Verification option minimizes the risk of errors and discrepancies. By utilizing the Settlement Verification option, lenders can achieve higher levels of accuracy, reduce operational risks, and maintain robust oversight of the settlement process.

❖ AI Assistant

The AI Assistant within the ORION Lender Platform's SMS Module leverages generative AI to revolutionize the loan settlement process. It enhances settlement verification by automating the analysis of loan applications, conditions applied are fulfilled, all checklist items have been covered. 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 processing, providing a robust solution for modern lending.



❖ Conditions

The Conditions option in the ORION Lender Platform's SMS 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.

❖ Checklist

The Checklist option in the ORION-Lender 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, lenders can achieve higher levels of accuracy, accountability, and operational efficiency.

Score Card

App No.
1700

Status
AUTO_REFERRED

Total Score
57

Created By
John Watson

Creation Date
12/6/2024

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 (Borrower)	Minimum value is 600.0 and Maximum value is 100000.0	8770.83	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 39.0	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 109.0	103.78	5
Marital Status	Value is MARRIED	MARRIED	2
Time at Current Employment (Months)	Minimum value is 61.0 and Maximum value is 3000.0	87.0	5
Solvency (Months) since Discharge	Minimum value is 25.0 and Maximum value is 10000.0	54.0	1
Amount Financed	Minimum value is 5001.0 and Maximum value is 150000.0	60190.0	0
Site 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 Doc	Value is NO	NO	0

Close

❖ 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.

❖ 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.

❖ Reports

The Reports functionality provides robust reporting tools that help users generate detailed reports on various aspects of the lending process. This includes Settlement log and workbasket reports. The settlement report helps users track and manage their loan settlements.

❖ Direct Debit

The Direct Debit option in the ORION-Lender System SMS Module offers a streamlined, automated solution for handling recurring payments with ease and precision. This feature allows lenders to set up and manage direct debit instructions, ensuring timely and consistent collection of payments from borrowers. Leveraging the Direct Debit option, lenders can improve payment efficiency, minimize administrative workload, and maintain a reliable financial management process.

❖ Account Payable

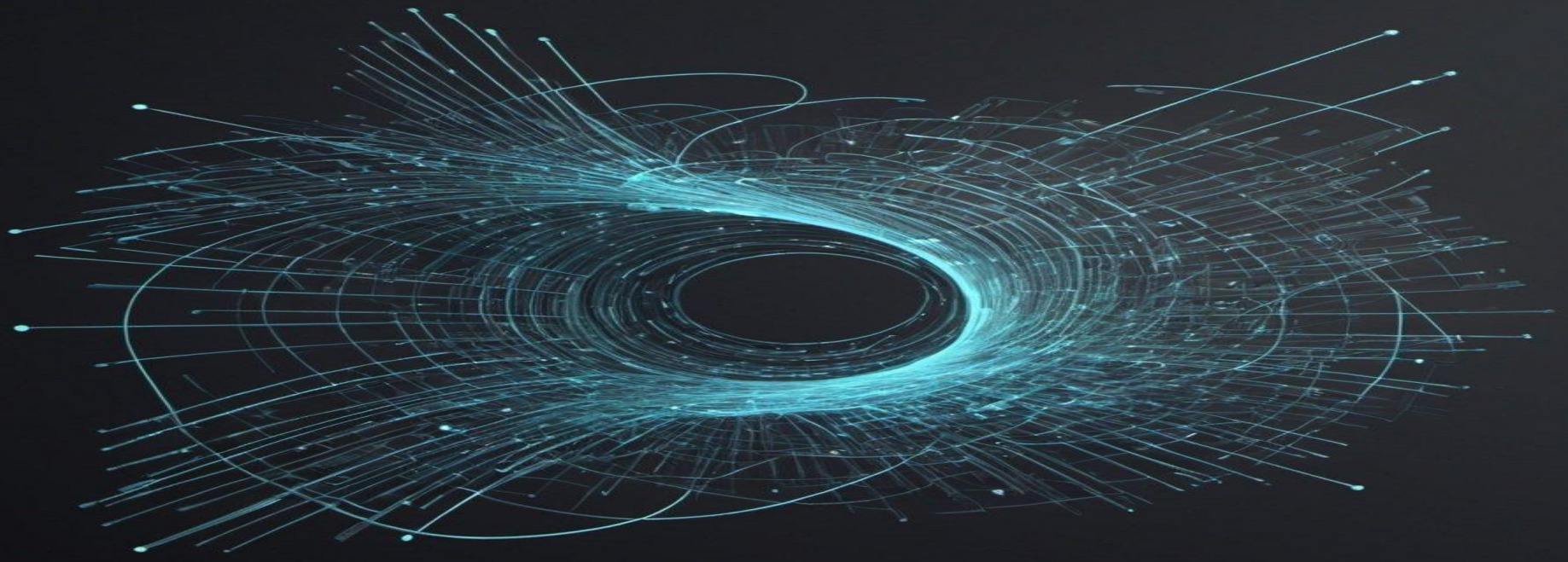
The Accounts Payable option in the ORION-Lender System SMS Module is a robust feature designed to simplify and automate the management of outgoing payments. This option enables lenders to efficiently handle payments to be made to Suppliers, Insurance Companies and Brokers, track due dates, and process payments. By leveraging the Accounts Payable option, lenders can enhance their operational efficiency, maintain strong vendor relationships, and achieve greater financial control and transparency.

❖ Funding

The Settlement Management system in the ORION - Lender Platform offers a streamlined funding option for loan disbursement, allowing borrowers to receive funds quickly and efficiently. This system ensures accurate and secure transactions, enabling lenders to disburse the loan amount directly to the borrower's account.

❖ Accounting Transactions

The Settlement Management system in the ORION - Lender Platform generates precise accounting entries during the funding process to ensure transparent and accurate financial records. When a loan is disbursed, the system automatically creates entries such as debiting the loan account receivable account, Fee Accounts (When applied), Crediting to Dealer/Broker account and the borrower's account. Additionally, This automated approach enhances accuracy, compliance, and efficiency in financial management for lenders.



SETTLEMENT MANAGEMENT SYSTEM AT A GLANCE

- ❖ ORION-Lender Platform Settlement Management System is an all-encompassing solution transforming the settlement process.
- ❖ Settlement Verification ensures meticulous validation of every transaction, enhancing accuracy.
- ❖ The Condition feature allows lenders to set and monitor specific criteria for settlements, ensuring all requirements are met.
- ❖ Customizable Checklist option provides structured task management to prevent oversight of details.
- ❖ AI Assistant offers intelligent support, streamlining operations and providing insightful recommendations.
- ❖ Direct Debit feature automates recurring payments for consistent and timely collections.
- ❖ Accounts Payable option simplifies outgoing payments, maintaining strong vendor relationships and financial control.
- ❖ ORION's comprehensive approach empowers lenders with unparalleled efficiency, accuracy, and compliance in financial operations.

WHY CHOOSE ORION – LENDER PLATFORM?

