



ENTERPRISE LENDING PLATFORM

**End-to-End Lending Software with an Embedded
Agentic AI Workforce**

Transform lending operations through one intelligent enterprise platform that manages the complete lending lifecycle while embedding specialised AI workers into your day-to-day operations.

**BUILT FOR MODERN LENDERS SEEKING GREATER
EFFICIENCY, GOVERNANCE AND OPERATIONAL SCALE.**





One Platform. Complete Lending Lifecycle.

Credit Objects Enterprise Lending Platform unifies every stage of the lending lifecycle into one connected enterprise ecosystem.

From customer onboarding and loan origination through credit assessment, settlements, contract management and customer servicing, every process operates within a single configurable platform designed to improve operational efficiency, collaboration and control.

Unlike traditional lending software, Credit Objects also embeds an **Agentic AI Workforce** that actively supports operational teams by automating routine tasks, accelerating decisions and improving consistency across lending operations.



COMPLETE ENTERPRISE LENDING PLATFORM

Every operational function is connected through one intelligent platform designed to support the entire lending lifecycle.

ONE CONNECTED PLATFORM.

COMPLETE OPERATIONAL VISIBILITY.

CONSISTENT LENDING PROCESSES.

PLATFORM MODULES



Loan Origination

Capture applications, manage customer onboarding and configure lending products.



Point of Sale (POS)

Customer onboarding, loan applications, lender matching and product selection.



Loan Assessment System (LAS)

Credit assessment, policy validation, document verification and approvals.



Settlement Management System (SMS)

Loan settlements, funding, payment processing and financial reconciliation.



Contract Management System (CMS)

Contract servicing, modifications, arrears management and collections.



Customer Relationship Management (CRM)

Customer profiles, communications, relationship tracking and ongoing servicing.



System Administration Module

Users, permissions, products, workflows, business rules and platform configuration.



EMBEDDED

AGENTIC AI WORKFORCE

Unlike standalone AI tools, **Credit Objects** embeds specialised AI agents directly inside the Enterprise Lending Platform.

Each AI agent understands lending workflows, business policies and governance requirements while assisting your operational teams throughout the lending lifecycle.

**AN INTELLIGENT WORKFORCE THAT EXTENDS YOUR
TEAM'S CAPACITY WHILE KEEPING PEOPLE IN CONTROL.**

AI WORKFORCE



AI Credit Assessor

Analyses applications, validates lending policies and supports faster, more consistent credit decisions.



AI Settlement Officer

Coordinates settlement activities, validates funding requirements and assists with settlement processing.



AI Collections Officer

Monitors arrears, prioritises collection activities and supports customer engagement strategies.



AI Customer Service Agent

Responds to customer enquiries, provides application updates and assists borrowers throughout their lending journey.



AI Executive Analyst

Transforms operational data into actionable insights through intelligent reporting and executive dashboards.



AI Compliance Assistant

Monitors operational activities against business rules and supports consistent compliance practices.

INTELLIGENT PLATFORM CAPABILITIES

Built to Automate, Optimise and Accelerate Lending Operations

The Credit Objects Enterprise Lending Platform combines intelligent automation, configurable workflows and enterprise-grade controls to help lenders improve operational efficiency while maintaining governance across the entire lending lifecycle.



Workflow Automation

Automate repetitive operational tasks through configurable workflows that improve efficiency and consistency.



Intelligent Document Management

Capture, classify and manage documents securely throughout the lending lifecycle.



Reporting & Analytics

Gain real-time operational visibility with dashboards, performance reporting and business insights.



Business Rules Engine

Configure lending policies, approval criteria and decision logic to align with your operational requirements.



Compliance & Governance

Support regulatory compliance through configurable controls, audit trails and approval workflows.



Enterprise Integrations

Connect seamlessly with third-party services, credit bureaus, identity verification providers and enterprise systems through secure APIs.

BUILT FOR EVERY **LENDING MODEL**

Flexible enough to support diverse lending operations through configurable products, workflows and business processes.

Whether you're managing consumer loans, commercial finance or specialised lending products, the Credit Objects Enterprise Lending Platform adapts to your operational requirements while providing a consistent experience across the entire lending lifecycle.

Motor Finance

Support dealer networks, vehicle finance applications, settlements and ongoing customer servicing.

Mortgage Lending

Manage residential mortgage applications from origination through settlement and post-settlement servicing.

Commercial Lending

Handle complex commercial lending with configurable approval workflows and enterprise governance.

Equipment & Asset Finance

Streamline asset finance operations with automated workflows, documentation and settlement management.

Consumer Lending

Deliver efficient digital lending experiences through intelligent automation and configurable lending processes.

Specialised Finance

Configure products, workflows and business rules to support unique lending models and operational requirements.



SEAMLESS INTEGRATIONS

Connect Your Lending Ecosystem

The platform integrates seamlessly with leading third-party services, enabling lenders to connect existing systems while streamlining operations through secure enterprise integrations.

Verification Services

Equifax, GreenID, Addressify

Cloud & Infrastructure

AWS, Amazon Connect

Banking & Statements

Illion Bank Statements

Communication Platforms

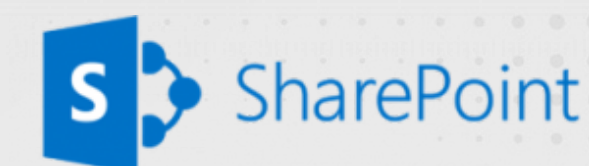
Twilio, Outlook, Mailchimp

Reporting & Analytics

TIBCO Jaspersoft

CRM & Collaboration

HubSpot, SharePoint



SECURE, SCALABLE INTEGRATIONS THAT CONNECT YOUR LENDING ECOSYSTEM WHILE PROTECTING YOUR EXISTING TECHNOLOGY INVESTMENTS.

WHY CREDIT OBJECTS?

Built for Modern Lenders. Designed for Long-Term Success.

Credit Objects delivers more than enterprise lending software. We provide a connected platform that combines intelligent automation, configurable workflows and an **Embedded Agentic AI Workforce** to help lenders improve efficiency, maintain governance and scale with confidence.

Every capability is designed to simplify lending operations while supporting the flexibility and control modern financial institutions require.

End-to-End Lending Platform

Manage the complete lending lifecycle through one connected enterprise platform.

Embedded Agentic AI Workforce

Specialised AI workers automate operational tasks and support lending teams across key business functions.

Enterprise-Grade Security

Protect business operations with role-based access, governance controls and secure enterprise architecture.

Seamless Integrations

Connect existing business systems and third-party services through secure APIs and enterprise integrations.

Scalable Architecture

Support growing lending operations with a platform designed for performance, flexibility and long-term growth.

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POWER YOUR LENDING OPERATIONS WITH AN EMBEDDED AGENTIC AI WORKFORCE

See how the Credit Objects Enterprise Lending Platform can help your organisation streamline lending operations, automate workflows and scale with confidence.



**Book an Executive
Platform Demonstration**



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