# IND Loan Origination

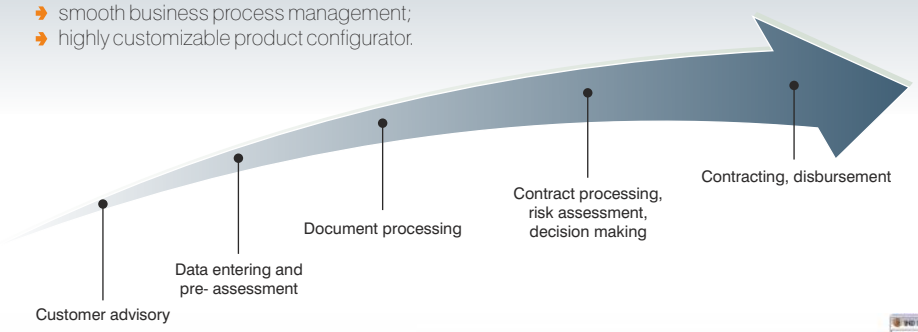
As macroeconomic conditions have hardened, banks have been forced to opt for more expensive resources, lower margins and face increasing regulatory burdens. Risk assessment, advisory and efficiency became more important issues. IND Loan Origination ensures that corresponding regulatory and quality processes are in place efficiently, and allows the bank to maintain sales of loan products with lower risk and less effort.

IND Banking Front-Office (BFO) provides banking services that enable banks to build a comprehensive front-office system. These services, based on industry standards, are available in standard product packages.

IND Loan Origination is a state-of-the-art solution providing a seamless processing of retail banking lending products from enquiry to disbursement.

### Highlights:

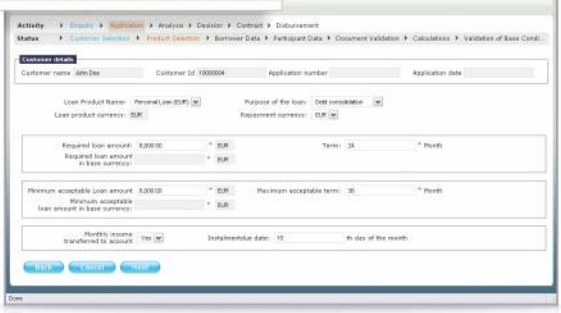
- customer tailored advisory;
- early risk assessment;
- document management;
- smooth business process management;
- highly customizable product configurator.



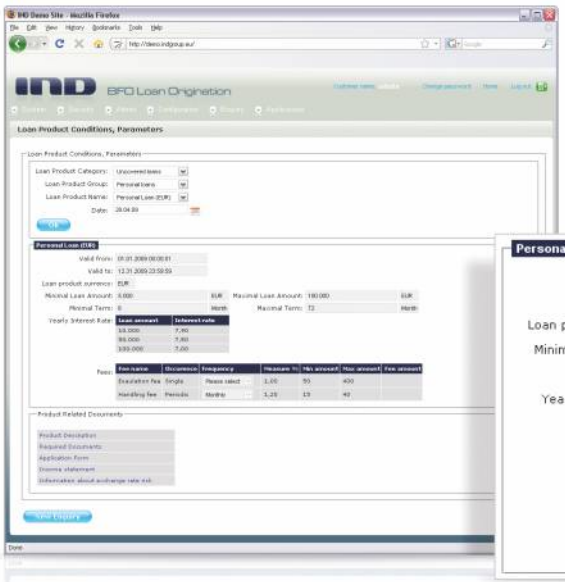

## Overview

- Loan products configuration to shorten time-to-market period;
- Wide range of product parameters to respond quickly to market challenges;
- Overall product information, challenge calculations and advisory process for targeted customer services;
- Process status management and electronic document processing to improve efficiency and productivity;
- Flexible business rule configuration to implement tailored error and condition checks;
- Multi-level decision making process to minimize operational risks;
- Easy-to-configure and transparent authorization and access control settings to improve internal security.

Product Selection, Loan Details



Product Selection Screen




Welcome Screen

Personal Loan

## Functionality

### Product configuration
- Setting up product specific conditions
- Setting up product specific required documents list
- Customizable status management
- Customizable pre-defined calculations
- Customizable e-mail notifications
- Product hierarchy maintenance

### Process support
- Activity and status management of loan applications
- Financial product parameter controlled processes
- Controlled data recording process
- Status linked dynamic condition evaluation
- Financial product and loan application history
- Financial calculations: credit capacity, credit amount, fees and costs, cash-flow, APR
- Foreign currency conversion support
- PDF document generation based on RTF templates

### Administrative functions
- Enhanced authentication settings
- Group based authorization management
- User management
- Multi language support
- Banking calendar
- Menu editor
- Value set management

# IND Loan Origination

IND Loan Origination uses the IND Banking Front-Office framework which enables easy integration with back-office systems and quick customization.

# About IND Group

| OUR KEY CLIENTS: | INTESA SANPAOLO | ERSTE BANK | Raiffeisen BANK |
|---|---|---|---|
| UniCredit Bank | Tejarat Bank بانک تجارت | National Bank of Oman البنك الوطني العماني | ZUNO |

Your IND partner:

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

### Meet your business needs

Working with Business Partners, IND delivers a comprehensive and customizable solution including BFO business components, services and infrastructure. With more than ten years of experience we continuously strive to build a best-in-class loan origination solution to meet your and your clients' needs.


For more information please contact us at: **www.indgroup.eu**
or send e-mail to **sales@indgroup.eu**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IND
The Banking Front-Office Technology