

LoanBox

The web-based collaborative solution
for Loans Management



LoanBox improves productivity and quality of processes for mortgages, construction funding, personal financing and corporate lending.

It drives the complete management of the loan lifecycle, from the very first customer request through to back office activities, via specialised workflows supporting analysis and approval, redaction and printing of contracts. In addition, LoanBox manages all events following the loan disbursement, like increases, repayments, renewals, change of interest rate or transfers to reserve.

Collaboration, digitisation and real-time supervision

LoanBox is a completely web-based solution for loans management, supported by workflows specific to individual products and processes. LoanBox guides users in their work, providing real-time access to all relevant information. Its completely paperless approach reduces risks associated with manual operations. An automatic supervision system guarantees data quality and reduces effort in document reviews. By integrating business logic with its workflow process and carefully coordinating all activity roles, more loans can be managed with fewer resources, increasing productivity and taking out redundant activities.

Benefits

- **PRODUCTIVITY:** fewer risks and less effort associated with manual operations; no duplicated tasks and re-working; processes optimisation with shorter time and lower costs
- **COLLABORATION:** information shared in real-time; clear delegation and operational processes; parallel threads for independent activities within the same process
- **QUALITY:** fewer mistakes thanks to automatic supervision; immediate integration of new directives and regulations; no redundancies

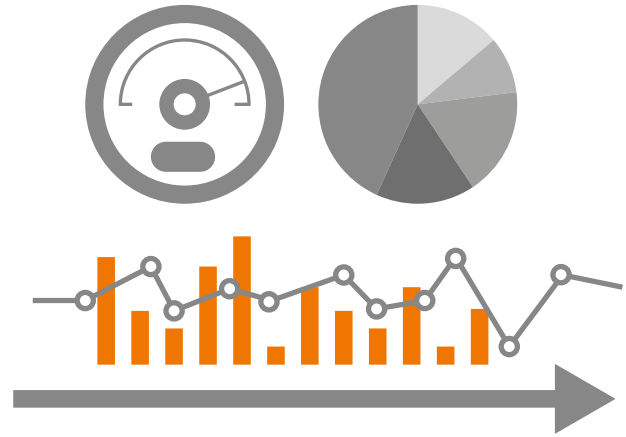
LoanBox in Brief

- Web-based
- Completely paperless
- Collaborative
- Workflow-based, guiding users through the process
- Straight Through Processing
- Pipeline and priority management
- Integrated system for operational and decisional delegations
- Real-time supervision of user performance and SLAs
- Business logic and data supervision integrated with the system and not dependent on users
- Documents automatically redacted, with checking and approval processes, without redundancies

The screenshot displays the LoanBox web application interface. The main window shows a workflow process titled "Real estate's appraisal" with a status of "In progress". The process is managed by "Adriano Dos Santos". The workflow steps include: "Real estate's appraisal", "Approval process of real estate's appraisal", "Verify building / request new appraisal", "Confirmation of date and line for the visit", "Printed file and process", and "Approval process of real estate's appraisal". The interface also shows a "Workflow" section with a diagram of the process flow. A table in the bottom left corner displays financial data:

	Income	Charge	Rate	Residual income
Interest income	729.81			
Points amortization	-4,162.00			
Subsidiary income	45.78			
Other income	40.00			
Other fees	26.00			
Post-issuance commission	2,042.51			
Income	41,188.00	3.00		
Income	41,188.00	11,822.00		
Income	41,188.00	11,822.00		
Income	41,188.00	11,822.00		

LoanBox: main features



Workflow & Collaboration

- Roles, users and activities are determined for every operation through dedicated parameters and workflows
- Independent phases of each process are managed and processed in parallel
- Each user can have different roles in multiple organisational units
- A user can see her current open tasks in real-time, preview and be notified for future ones, and have a complete view of the whole process

Paperless

- Documents are created and preserved in digital format
- Every section of a document is created and managed in the system
- Documents can be viewed and printed in real-time also remotely, through mobile devices
- Document versioning allows analysis of each version through dedicated evaluation models

Business Logic

- Data quality and completeness are automatically supervised
- Interdependencies between different process phases are handled in order to avoid duplicated tasks
- All application conditions are derived from engines creating product definitions, multi level pricing and applicable fees
- A scoring model pre-approves all applications and identifies required decision makers to be involved in the final approval

- Requirements for compliance and covenants are automatically identified and, if necessary, lead to dedicated sections in the digital contract

Business Intelligence & Reporting

- Authorised users can supervise ongoing processes and user performance in real-time
- Elapsed times are measured and verified against SLAs
- Appropriately structured information is available in real-time to feed Business Intelligence

Technology

- Web-based
- Single but modular system, without data redundancy
- Scalable and reliable architecture
- Data protection through Audit trails and Role based security
- Easily interfaceable through web-services, XML / flat files, queueing systems



TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

www.tasgroup.eu
solutions@tasgroup.eu