

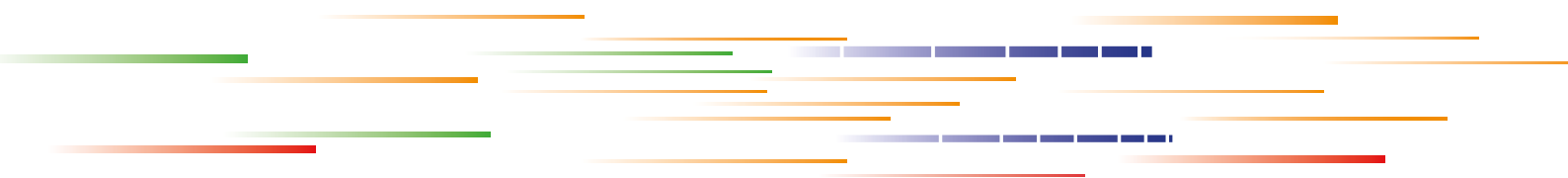
# LoanBox

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

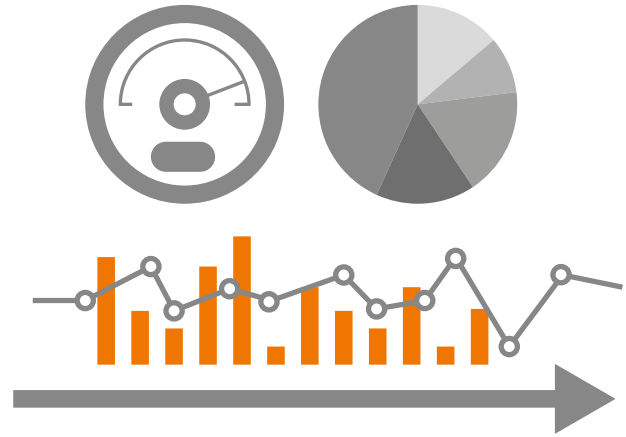
The screenshot displays the LoanBox web application interface. It features a top navigation bar with 'Activity' and 'Details' tabs. The main content area is divided into several sections:

- Activity Log:** A list of tasks with status indicators (e.g., 'Requirements definition and delivery (Completed)', 'Documents analysis (Completed)', 'Real estate's appraisal (In progress)').
- Task List:** A list of tasks with status indicators (e.g., 'Real estate's appraisal', 'Approval process of real estate's appraisal').
- Workflow Diagram:** A complex flowchart showing the sequence of steps in the loan process, including 'Real estate's appraisal', 'Approval process of real estate's appraisal', 'Further logic analysis (In progress)', 'Check of registered role', 'Local formatter approve', 'Contract, maintenance and filing (To be assigned)', and 'Credit activation and money transfer (To be assigned)'. The diagram includes various icons for 'Start', 'End', 'Decision', and 'Task'.

At the bottom left, there is a table with financial data:

Account	Balance	Interest	Charge	Rate	Interest rate
Account 1	123.45	1.23	1.23	1.23	1.23
Account 2	456.78	4.56	4.56	4.56	4.56
Account 3	789.01	7.89	7.89	7.89	7.89
Account 4	101.12	1.01	1.01	1.01	1.01
Account 5	234.56	2.34	2.34	2.34	2.34

# 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



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