



Delivering Value to Your Organisation

Improve customer service and reduce loan approval time

Provide for consistent and reliable credit decision

Optimise use of critical credit evaluation resource on high return or high risk applications

Ensure Basel II, policy and product compliance

Break bottlenecks in sales and processing pipeline

Eliminate documentation errors and re-work



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Theta Service Partner
Credit Workflow Solutions Specialist

Empowering Your Credit Business

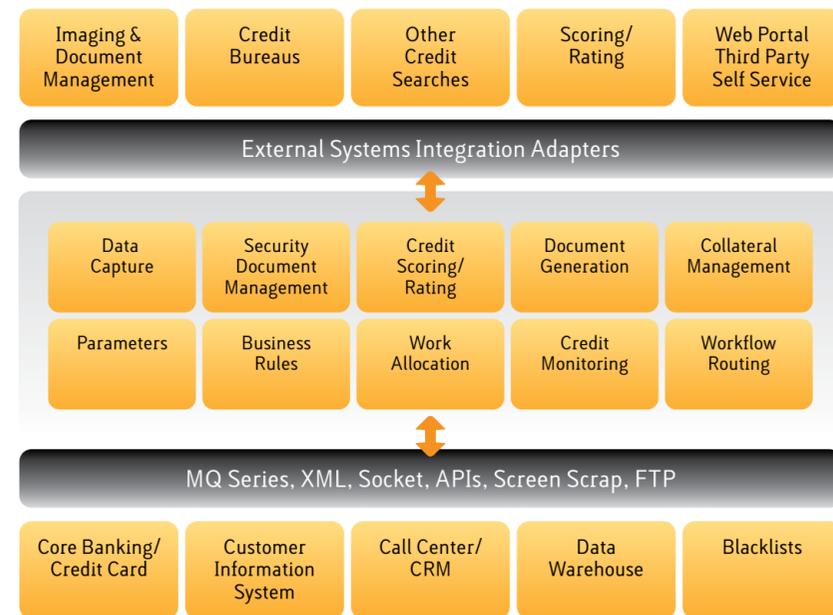
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Theta ORIGINS is a workflow system for re-engineering and automating the entire loan and credit application process with emphasis on quality customer service, efficient credit management and policy compliance.

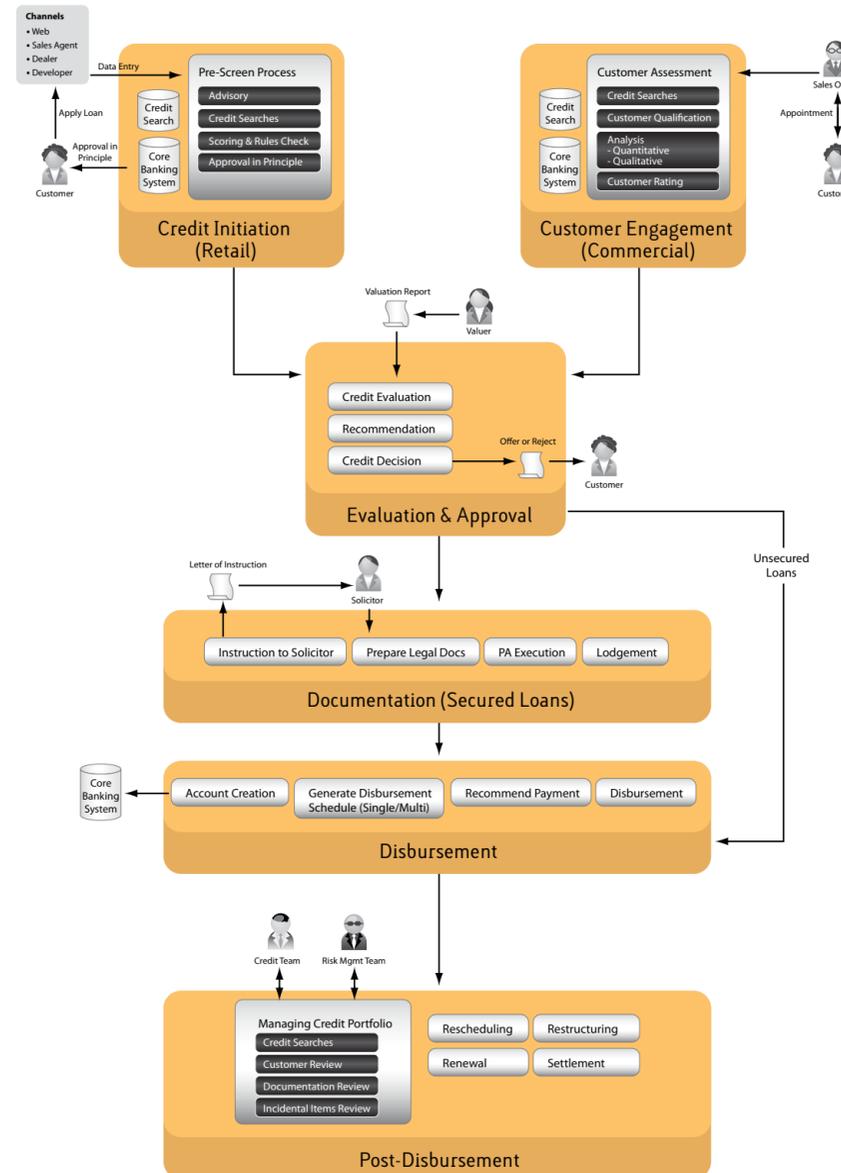
It helps banks to improve the responsiveness of their credit sales and approval and speeds up loan documentation, disbursement and settlement, while protecting the bank's interests.

Components

Theta ORIGINS can be directly integrated with third party applications and tools to provide a seamless straight through end-to-end credit process.



Loan Origination Processes Supported



Features

The rich features and functionalities built into Theta ORIGINS are a reflection of our in-depth knowledge and experience in credit processing. Its comprehensive Out-of-Box features and functions are highly configurable to provide you with the solution to meet the on-going needs of your credit business. Some feature highlights include:

	Commercial Loan	Retail Loan
Micro, Retail, SME and Commercial loans in accordance with conventional or Islamic principles	✦	✦
Multi-Lingual screens, messages and documents with support for double byte characters	✦	✦
Multi-Currency loans and collaterals in one application	✦	✦
Multi-Branding for OEM product processing for third party channel partners	✦	✦
Multi Channel on-line and off-line interactions with customers, employees and third parties	✦	✦
Multi-Product bundling with multiple applicants, multiple products and multiple collateral in one application	✦	✦
Loan Advisory & Loan Calculators		✦
Call Reports, sales management and tracking	✦	
Customer Financial Analysis, Cashflow & Ratios		✦
Customer Qualitative and Quantitative Evaluation and Financial spreading	✦	
Credit scoring or rating and business rules support of approval decisions and Basel II compliance	✦	✦
Concentration risk management limit setting, monitoring and enforcement at approval and disbursement	✦	✦
Multi-level approving authority matrix based on amount, collateral type and margin of financing	✦	✦
Risk adjusted loan pricing based on credit rating, cost of funds and internal transfer pricing	✦	✦
Collateral or security management with cross charging-capability, revaluations and credit risk mitigation tracking	✦	✦
Document checklists and lifecycle tracking of security documents	✦	✦
Integrated document scanning and imaging	✦	✦
Graphical Workflow engine for process automation and workload management	✦	✦
Event driven and template based Document Generation of Contracts, Offer Letters, Credit Memo etc	✦	✦
Email and SMS notifications to users, partners and customers	✦	✦

Features and functions are highly parameterised and configurable by System Administrator.