

# LOAN ORIGINATION ACROSS CREDIT CARDS, AUTO LOAN, HOME LOAN & MORTGAGE

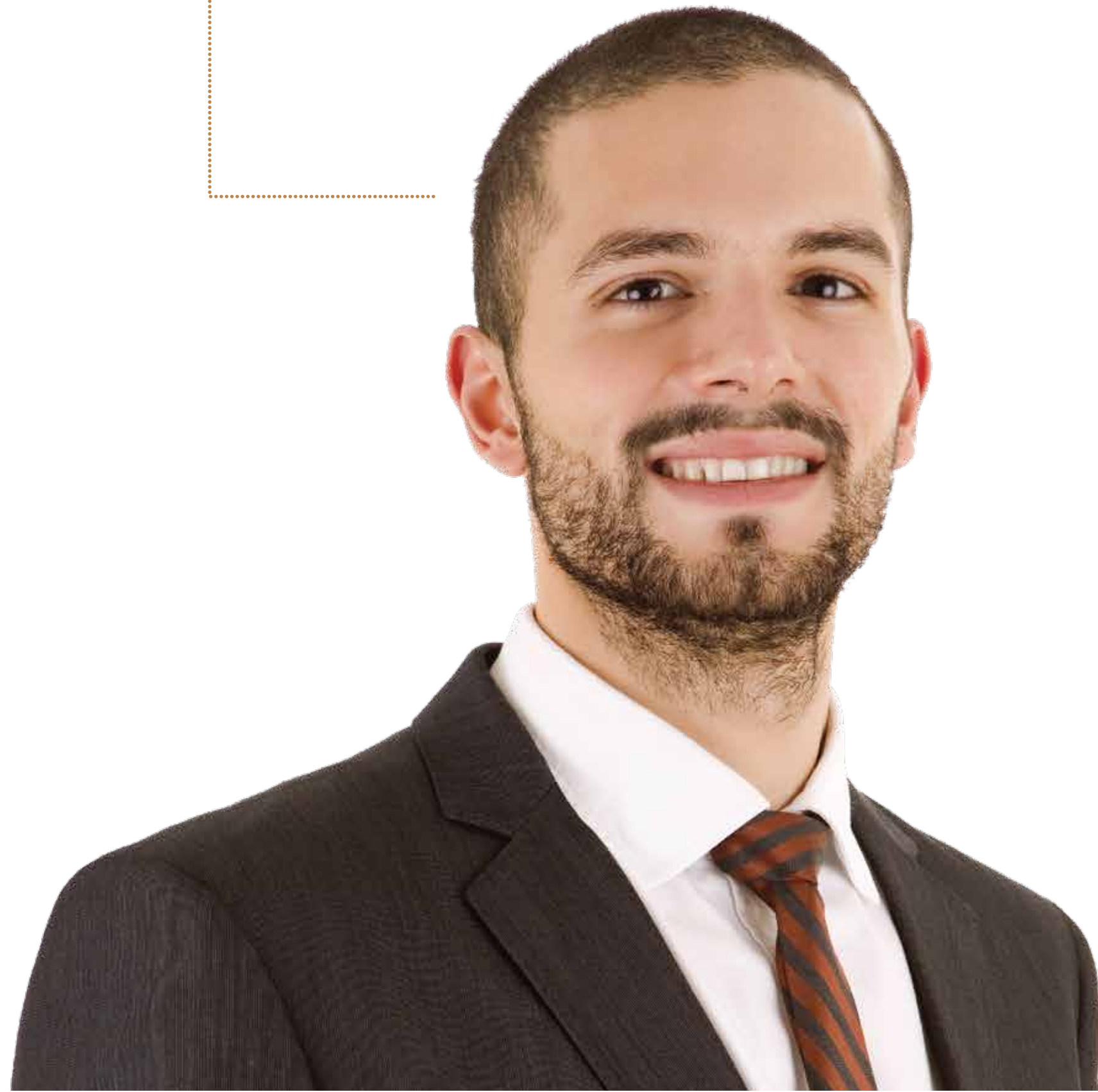


## Persona

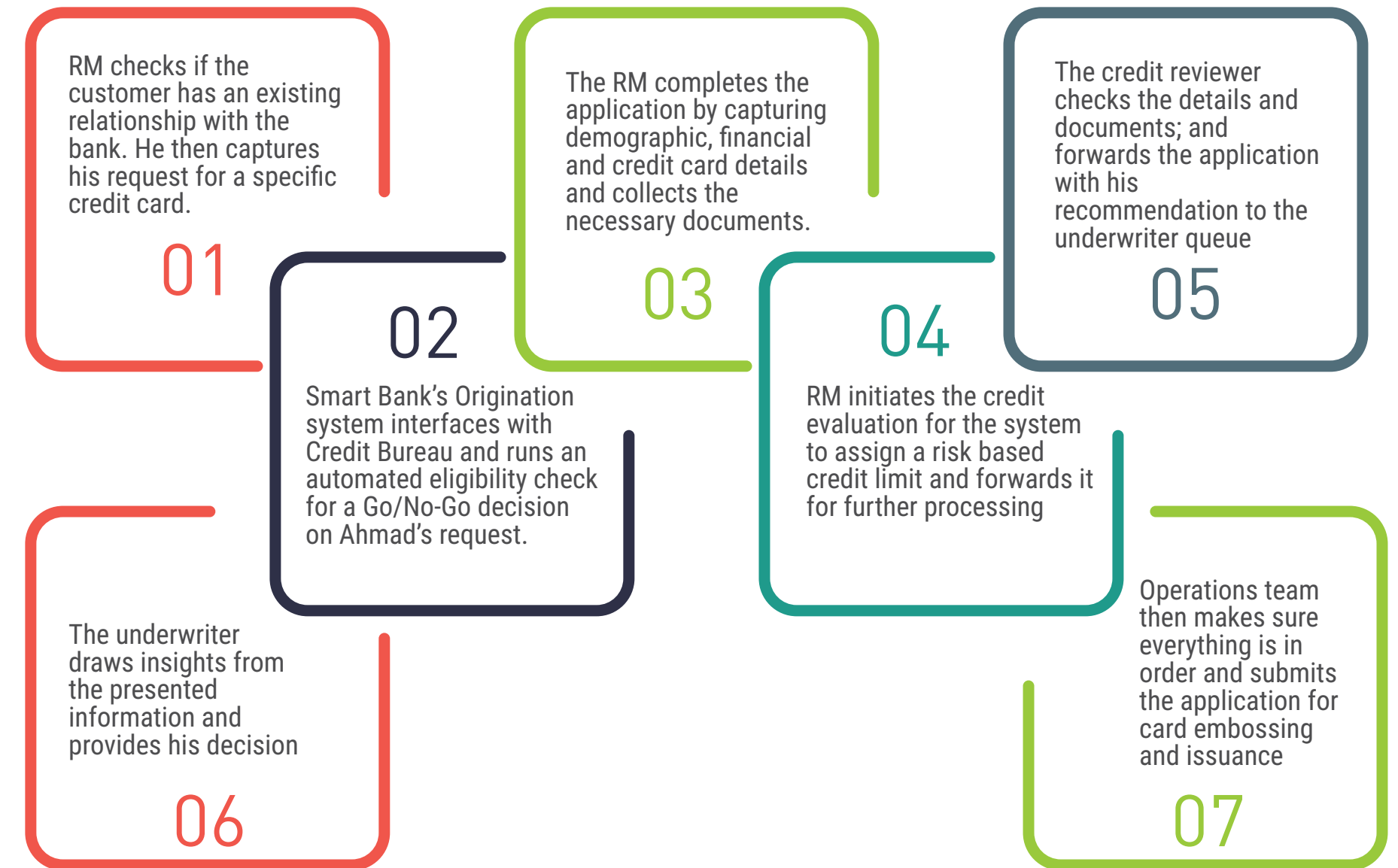
**Ahmad Salah Hassan** is an automobile engineer and has been working for more than 5 years with regular income. He is interested in getting a credit card to plan the expenses for himself and his family.

## Scenario

Ahmad has been a customer with Smart Bank for more than 5 years with a CASA account relationship. He feels a need of Credit Card. He has option to initiate a New Credit Card request through Smart Bank website or through Smart Bank mobile app or through his RM. He chooses to approach his RM at the bank with a request for a credit card.



## PROCESS FLOW STEPS



## KEY TAKEAWAY INSTANT AND INFORMED CREDIT DECISIONS

01	02	03	04	05	06
Faster credit decisioning	Better risk control due to hyper segmentation	Real time interfaces – Zero errors and faster processing	Significant savings in cost with a potential to move towards zero cost of intermediation	Rapid adaptation to changing credit profile/ economic environment	Event based notification to Ahmad

### ADDITIONAL PROCESS FLOW STEPS:

#### Mortgage

- RM creates an Asset and Collateral of the property
- Legal team does an evaluation of the property and captures the details before disbursal

#### Vehicle Loan:

- RM creates asset with the vehicle details and creates collateral from the asset, linking it to the loan.
- For used vehicle, the vehicle inspection details are captured.

### ADDITIONAL TAKEAWAYS:

- EMI simulator
- Asset & Collateral capture



# FLEXIBLE PRODUCT CONFIGURATOR



## Persona

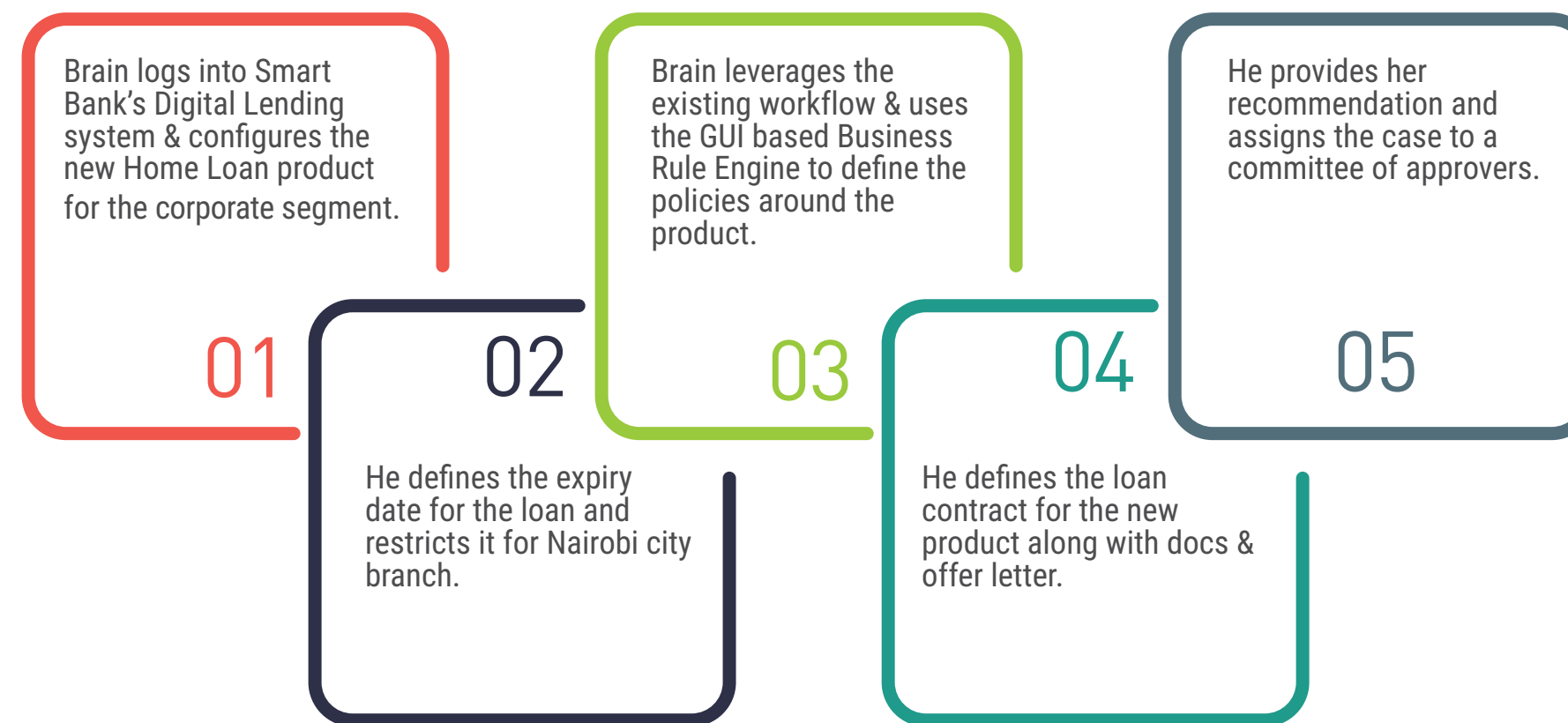
**Brian** is part of the Smart Bank's product research team and is responsible for launching new & innovative loan products as per market requirements.

## Scenario

**Brian** has been studying the home loan market in Nairobi city to designing a product suiting the corporate segment.



## PROCESS FLOW STEPS



## KEY TAKEAWAY

### FLEXIBLE AND HIGHLY TEMPLATISED

<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>
Multi-product support that covers multiple lines of business.	Easy and fast product setup to ensure a quick go-to market.	Template inheritance & reusability of existing parameters to ensure faster product creation.	Validity definition by time & branch applicability for focused product launches.	Configurable Business rule & Workflows.



# PROPOSAL APPROVAL - DEVIATION & DELEGATION MATRIX, MULTI LEVEL APPROVAL



## Persona

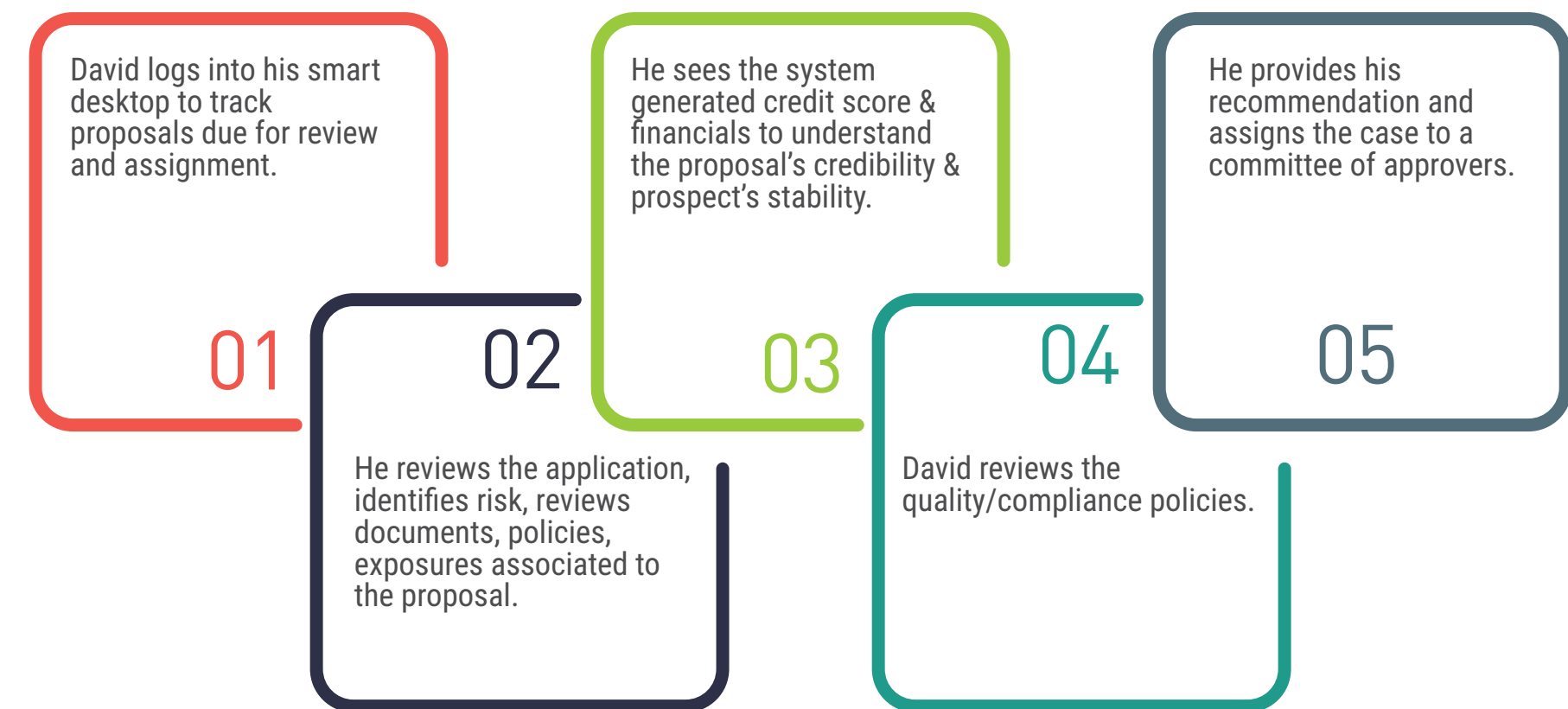
**David** is an aspiring analyst working in Smart Bank's corporate credit team. His work involves detailed analysis and review of credit proposals.

## Scenario

He receives Harambee Sacco's Proposal and performs initial proposal review & application assignment.



## PROCESS FLOW STEPS



## KEY TAKEAWAY

### AUTOMATIC FLOW OF CREDIT PROPOSALS, TEMPLATISED REPORTS

<b>01</b>	<b>02</b>	<b>03</b>
Assignment of application based Approval Delegation matrix.	Dynamic rule evaluation for scorecard, business policies to determine approval roles.	Widget Based UW for informed decision making, Generation of template based Credit / Risk memos.

# CREDIT ADMINISTRATION AND FULFILLMENT

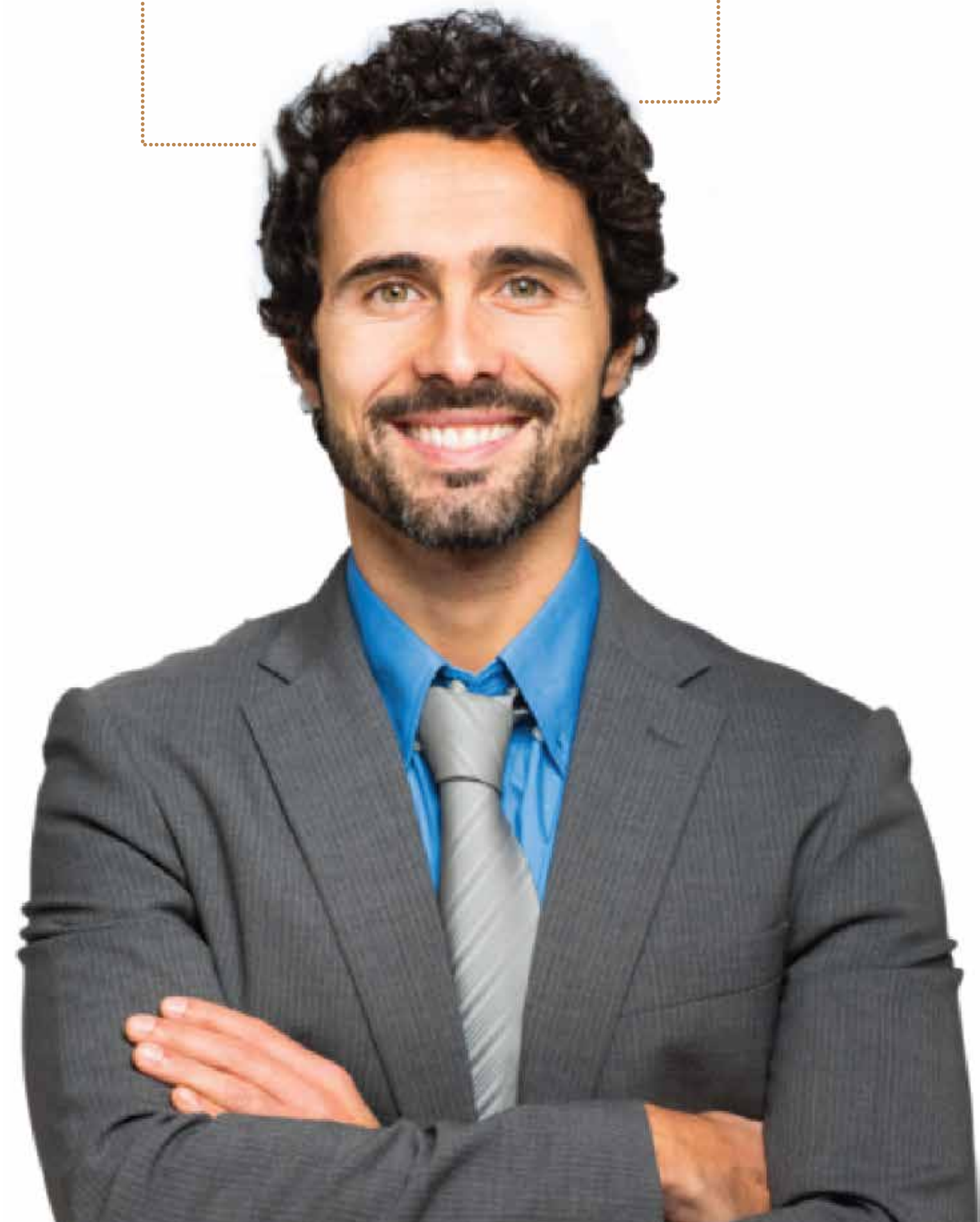


## Persona

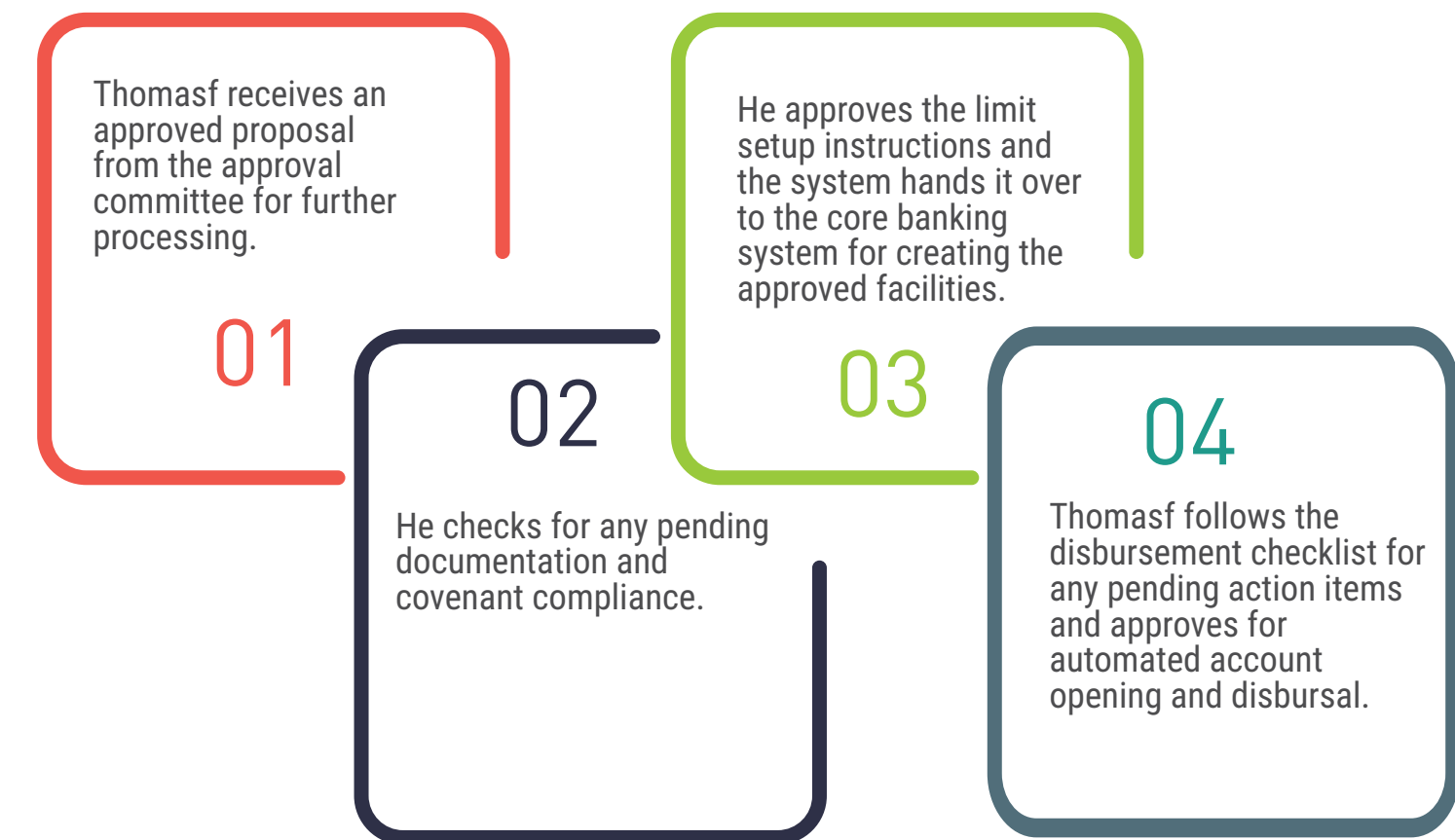
**Thomas** is 51 years old and been with The Bank for over 13 years. He is meticulous and process oriented with a keen eye for detail. Therefore working with the banks digital operations has made his job easier.

## Scenario

Thomas needs to check the proposals in his queue for completeness to verify accuracy of documentation and execute approval instructions.



## PROCESS FLOW STEPS



## KEY TAKEAWAY

## STREAMLINED BACK OFFICE OPERATIONS

<b>01</b>	<b>02</b>	<b>03</b>	<b>04</b>	<b>05</b>
Modular, yet integrated systems	Automated data feed and uploads	Workflow based activity management	Rule based alerts	Role based access & authorization control



# UNDERWRITING A CREDIT PROPOSAL



## Persona

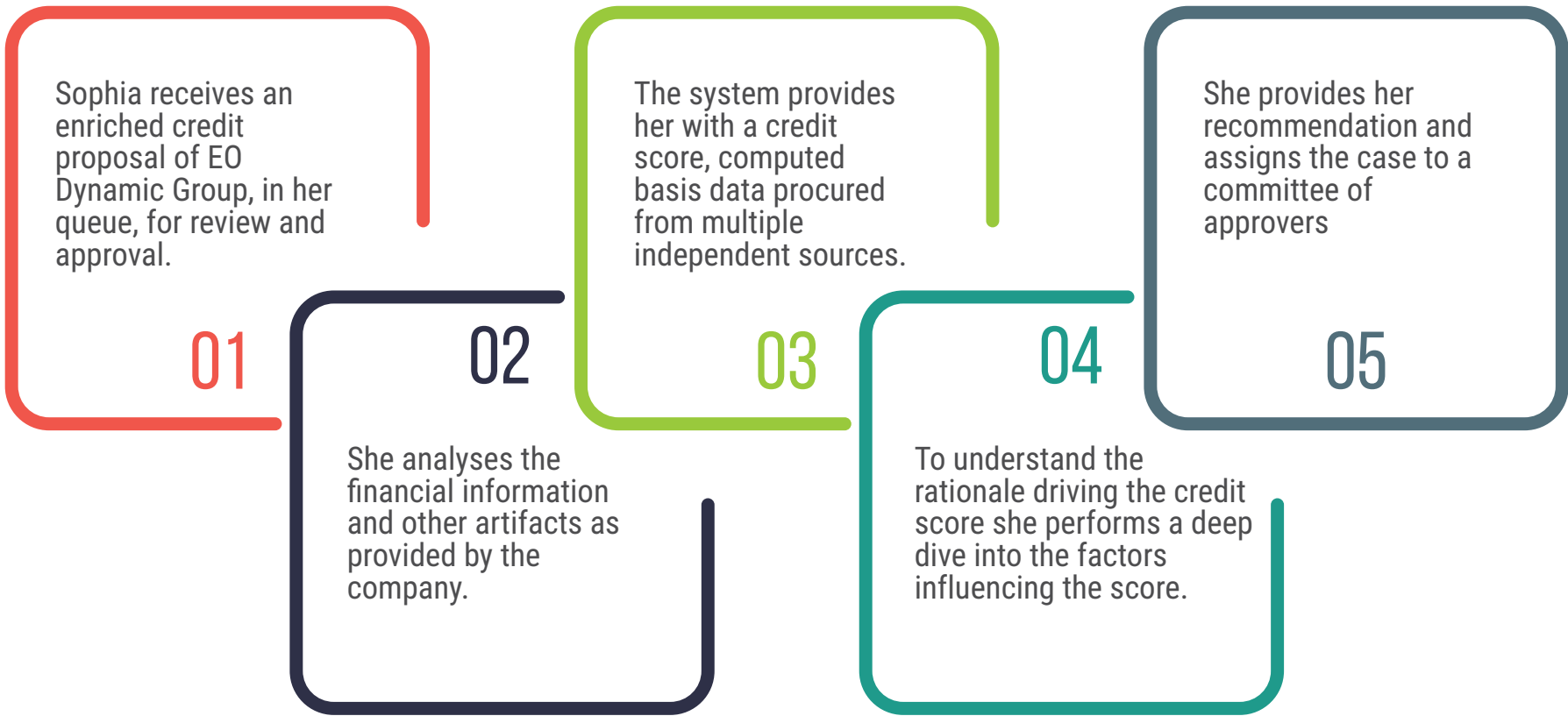
**Sophia Phang** is an Underwriter The Bank for over 8 years. She is 44 and her work involves reviewing the completed documentation for a loan application and giving her recommendation on credit approval.

## Scenario

EO Dynamic Group has approached The Bank for cross border funding and short term liquidity gap funding. The Group has vendors and partners across geographies, therefore deals in multiple currencies. Sophia wants to analyze data from various sources, structured & unstructured, to understand the risks around the Group including those of the Group's counter parties to make an informed decision.



## PROCESS FLOW STEPS



## KEY TAKEAWAY INFORMED & ACCURATE CREDIT DECISION MAKING

