

Microsoft Dynamics LOS (Loan Origination System)



Enable your **business** to maintain
the **competitive edge**
In today's **dynamic** market.

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The Leading IT Solutions & Services Company in MENA

Loan Origination System (LOS)

A simplistic but yet a powerful efficient solution, having MS Dynamics as the loan origination system to manage the credit/ loan application creation as well as approvals and deviations.

Also calculating the eligible amount through integration with the decision engine and external systems like SIMAH.

And finally, creating the loan in Loan Management system via integration once the application is approved.

The system covers the loan origination for the below products:

- Personal Finance (Murabha, Share finance and Tawaruq (the customer gets the commodity itself))
- Housing Finance (Mortgage)
- Includes the integration with REDF (Real Estate Development Fund)
- Auto Lease (Car Financing)
- Credit Cards

LOS Capabilities

- Correct decisioning
 - Prescreening
 - Credit Policy
 - Risk Profile
 - Decision Engine
 - Pricing Engine
- Fast decisioning
 - Automatic Decisions
 - Comprehensive Workflow
- Integrated decisioning
 - Credit Bureau Integration
 - Scoring Engine Integration

Decisioning

- Fulfilment Process
 - Comprehensive Workflow
 - Back end integration
- Trading & Stipulation
 - Buy/Sell Integration

Execution

- Centralized system to serve customers via all channels.
- Unified communications with customer
- Unified user experience via all channels.

Omni Channel

- Creating / Modifying decisioning rules
- Creating / modifying pricing rules
- Creating / modifying deviation rules
- Creating / modifying prescreening rules

Time to Market

LOS Vs. LMS

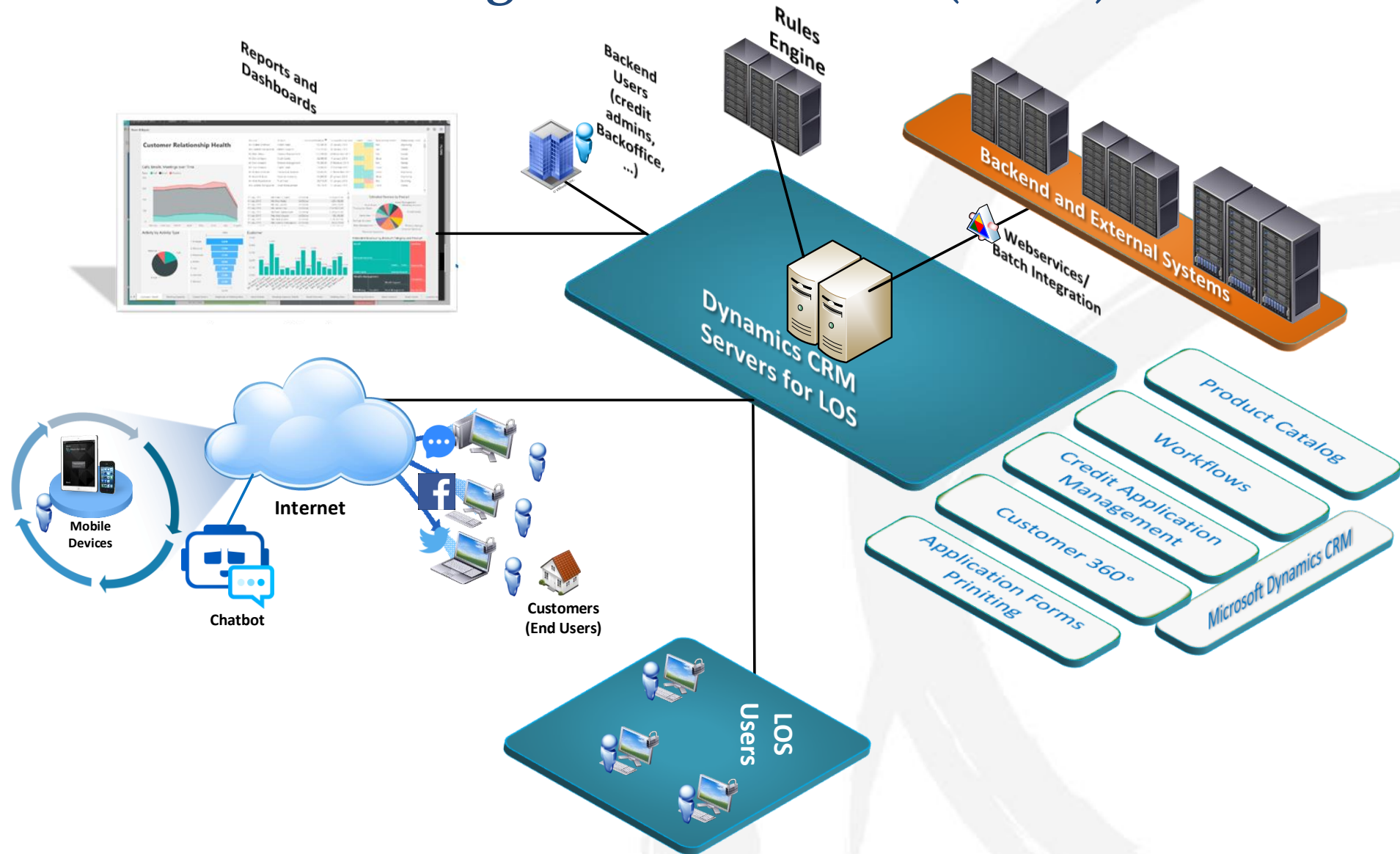
LOS

- The main component of sales process
- Should be available to customers via all possible channels
- Covers screening, simulation, decisioning, credit approval, fulfillment & Trading, stipulation
- Accurate pricing , decisioning engine and scoring

LMS

- Start after Stipulation
- Accounting & Disbursement
- Covers Loan Management services
- Support Omni-channel services

LOS Logical Architecture (1 of 2)



LOS Logical Architecture (2 of 2)

