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An End-to-End Lending Solution, Built Around You.

AND Solutions

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Specialized domain expertise in digital lending for both B2C and B2B

Products

looms mindox custom scoring

Investors & Strategic Partners

Marubeni SBI Holdings

Microsoft scventures by Standard Chartered techstars_

11 COUNTRIES

30+ INTERNATIONAL CLIENTS

TOYOTA FINANCIAL SERVICES SBI LH Premium

ESQUIRE AEON CREDIT SERVICE AEON

etomo Affordable Car Loans

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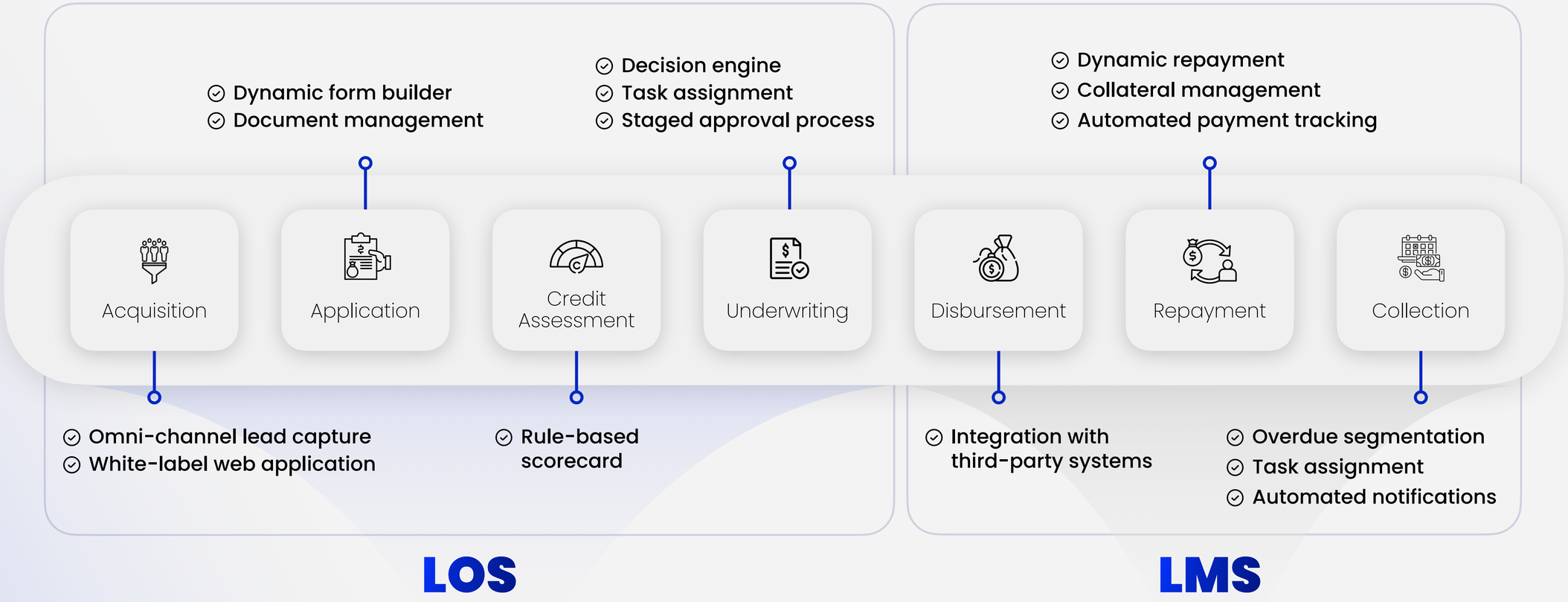
End-to-End Automation of the Entire Lending Lifecycle



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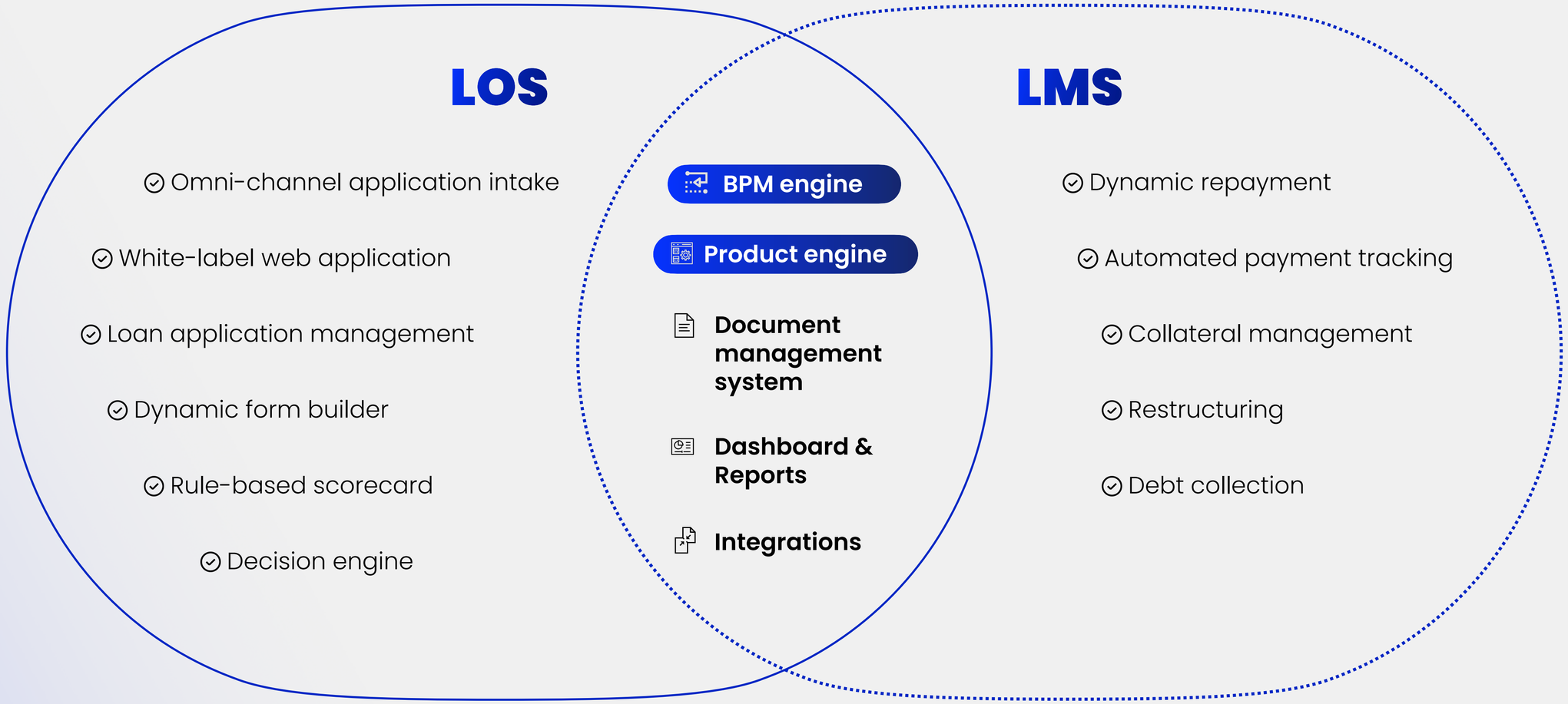
End-to-End Automation of the Entire Lending Lifecycle



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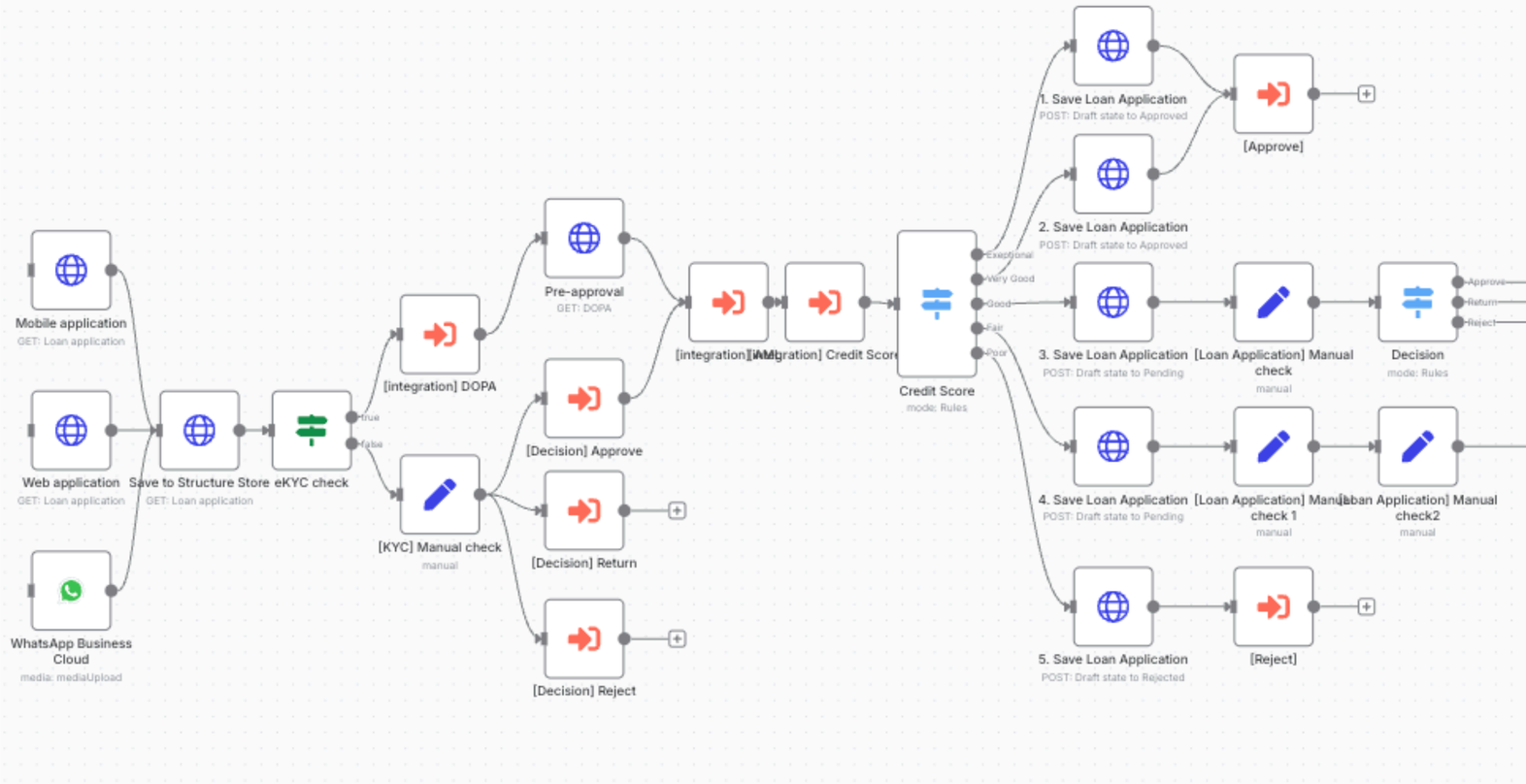
AUTOMATED WORKFLOW:

BPM Engine

- **Customize workflows** to perfectly align with your unique business operations
- Accelerate setup and deployment with a **low-code approach**
- Minimize ongoing maintenance expenses to **maximize cost efficiency**

60+ Pre-Defined Blocks



NEW LOAN PRODUCTS IN 3 MINS:

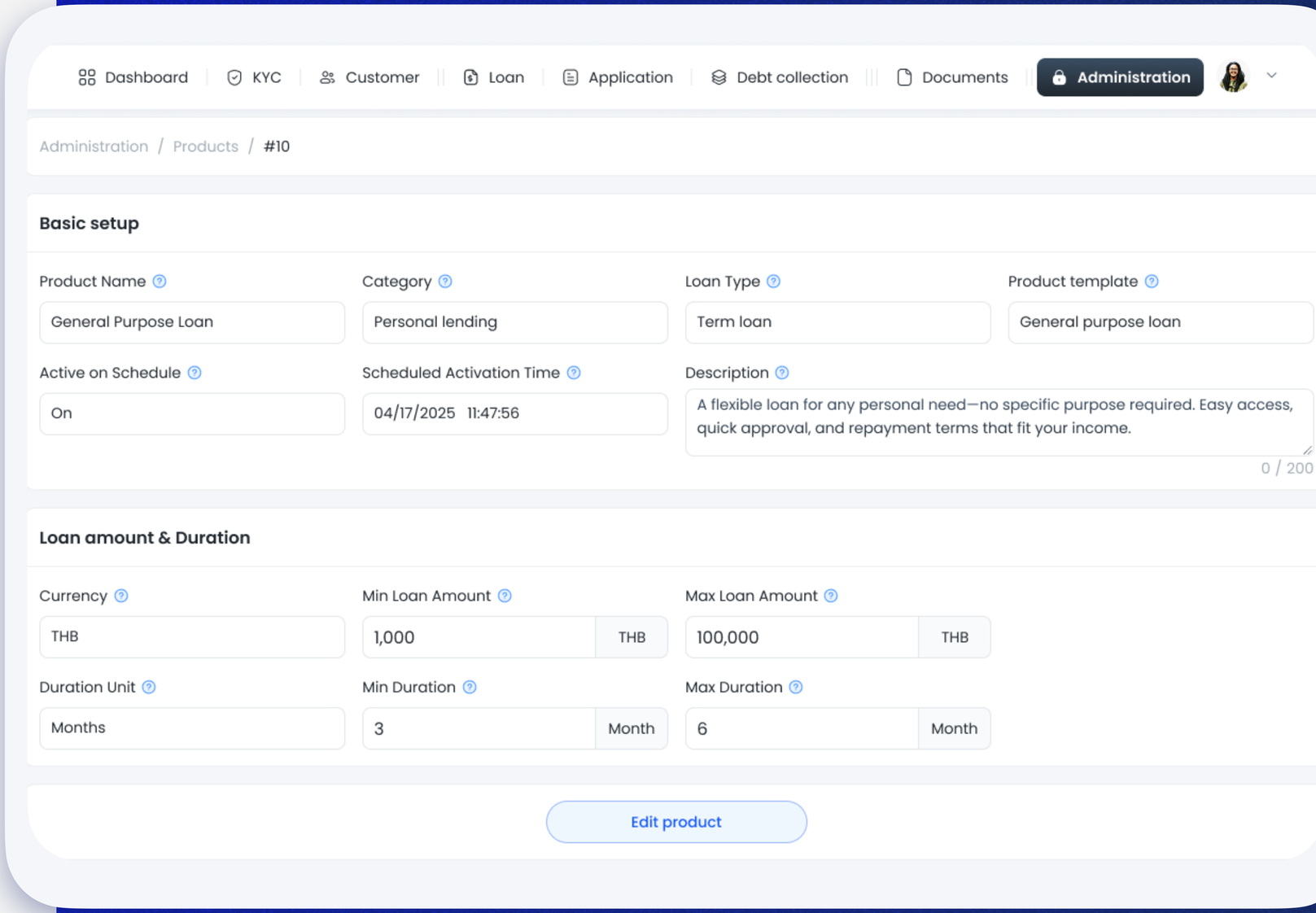
Product Engine

Pre-Built Loan Products

- Fixed Term Loan
- Dynamic Term Loan
- Credit Line
- Leasing
- Secured Loan
- Custom Loan Products

100+ Configurations

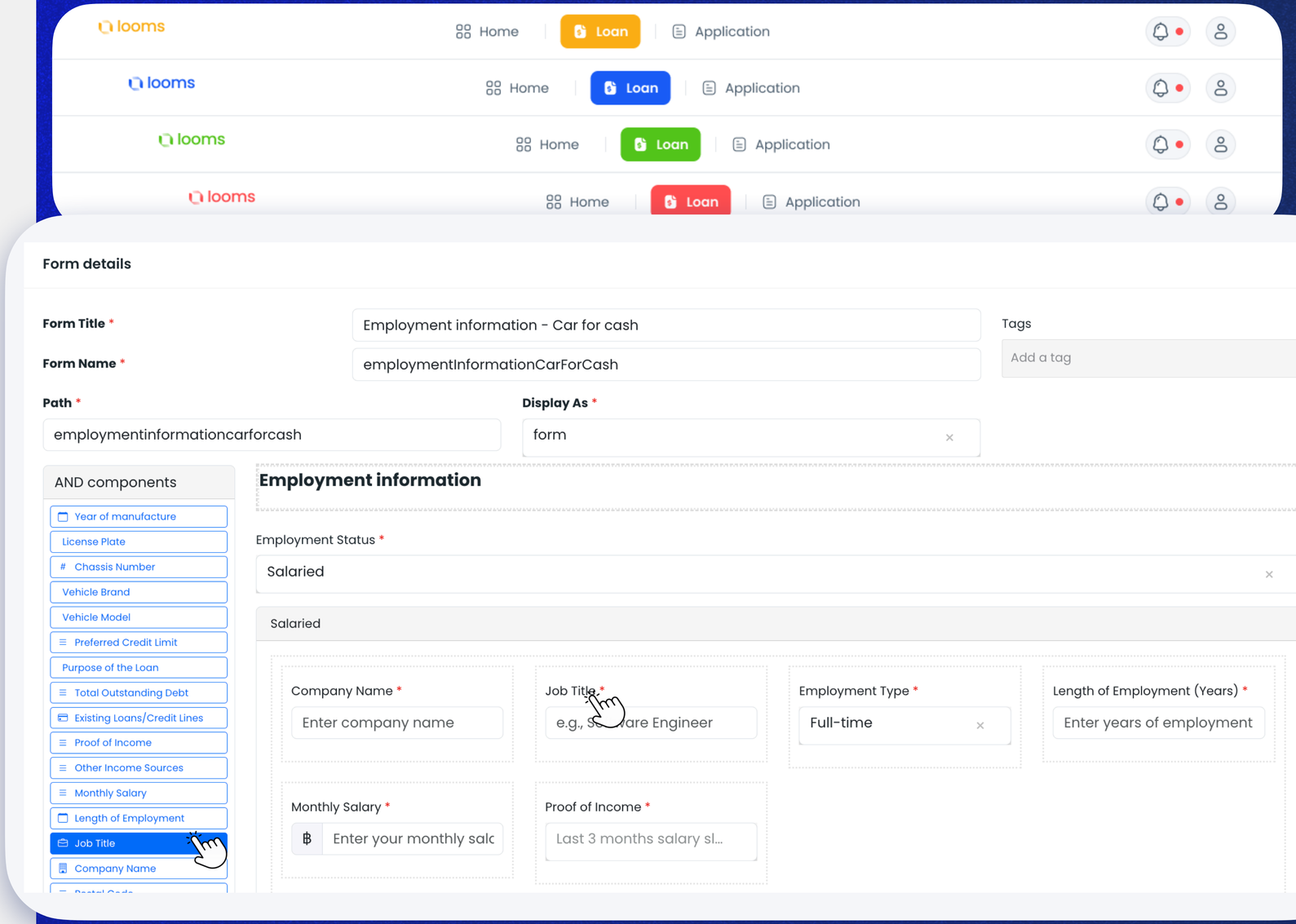
- **Configurable** amount & duration per loan product
- Support for **multiple** interest calculation methods
- **Product-specific** fee setup
- **Flexible** fee collection method & frequency



CUSTOM-BRANDED INTERFACE:

White-Label Web Application

- Launch your **own branded app** with few clicks
- Tailor application forms using the **form generator & renderer**
- **Drag-and-drop** Drag-and-drop interface for building forms (text inputs, checkboxes, conditional logic, etc.)



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REAL-TIME TRACKING | TASK ASSIGNMENT | INSTANT DECISIONS

Loan Application Management

01

Application Submission

02

Application Tracking

Status

- Draft
- In progress
- Approved
- Returned
- Rejected

03

Credit Officer Assignment

Assignee

Assistant Sam Wood Available

Assistant Ava Lee Not available

Assistant Mia Clark Available

Assistant Zoe Hill Available

04

Application Review & Insights

Applications

Key Application Insights

- Summary information
- Customer information
- Loan History
- Income verification
- [Integration] Credit bureau
- [Integration] Credit score
- Collateral
- Documents
- Activity log

05

Decision Making (Auto/Manual)

Approve

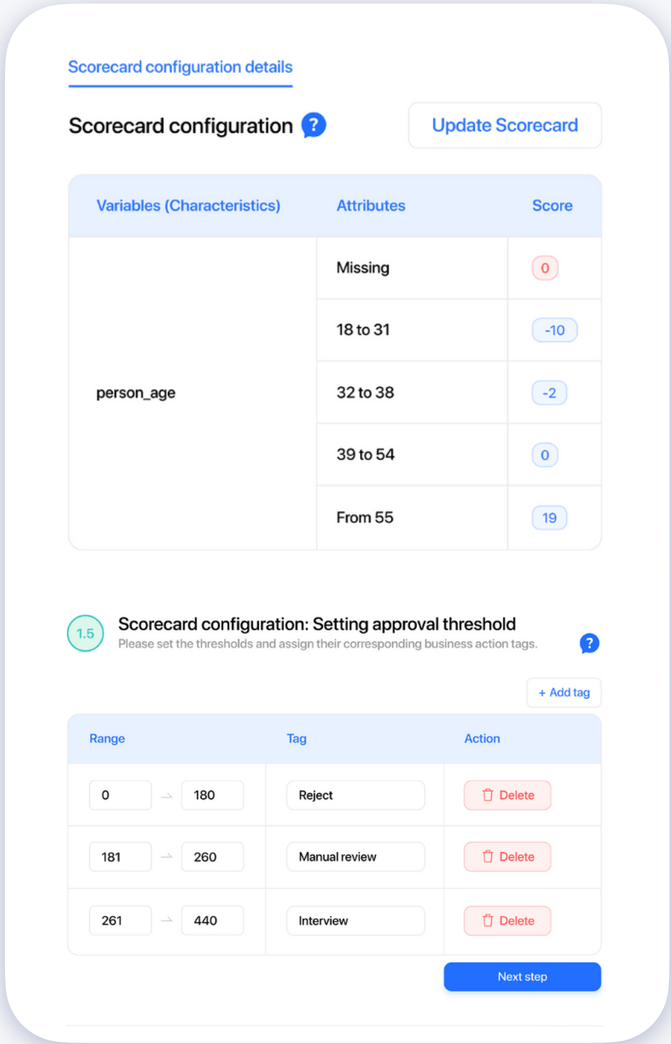
Return

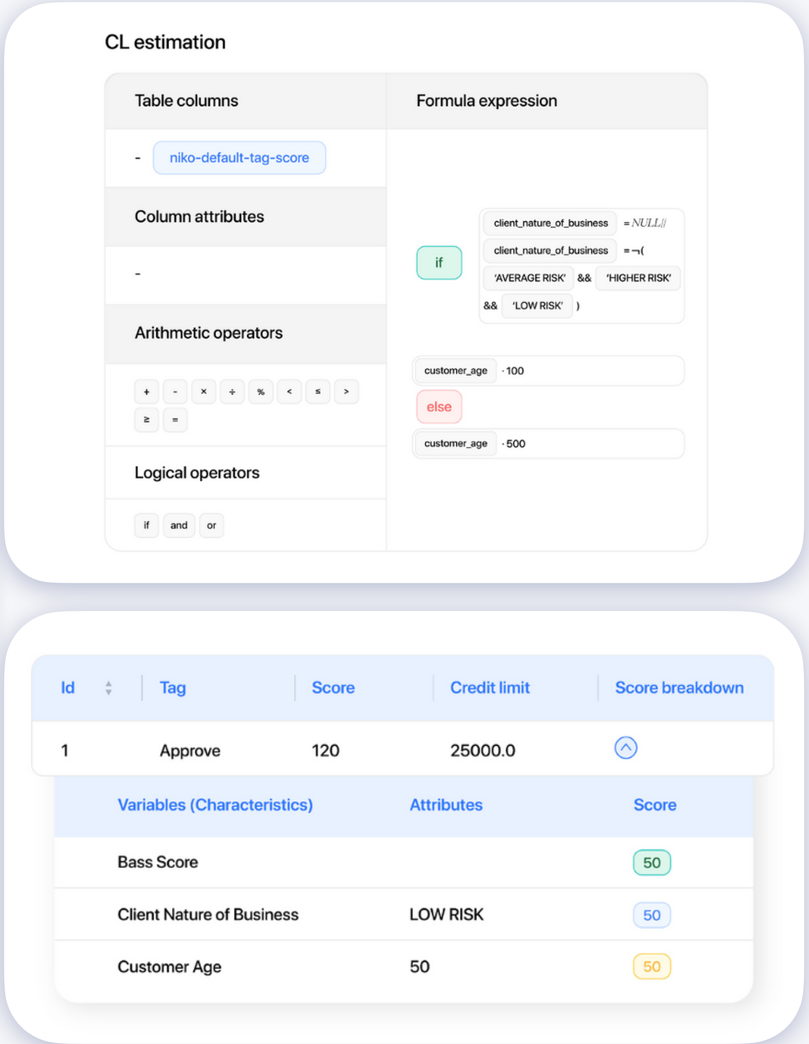
Reject

CONFIGURABLE, NO-CODE:

Rule-Based Scorecard

- **Flexible** scorecard creation
- Define **scorecard threshold** & actions for easy score interpretation
- Flexible **formula builder** for calculating complex credit limits





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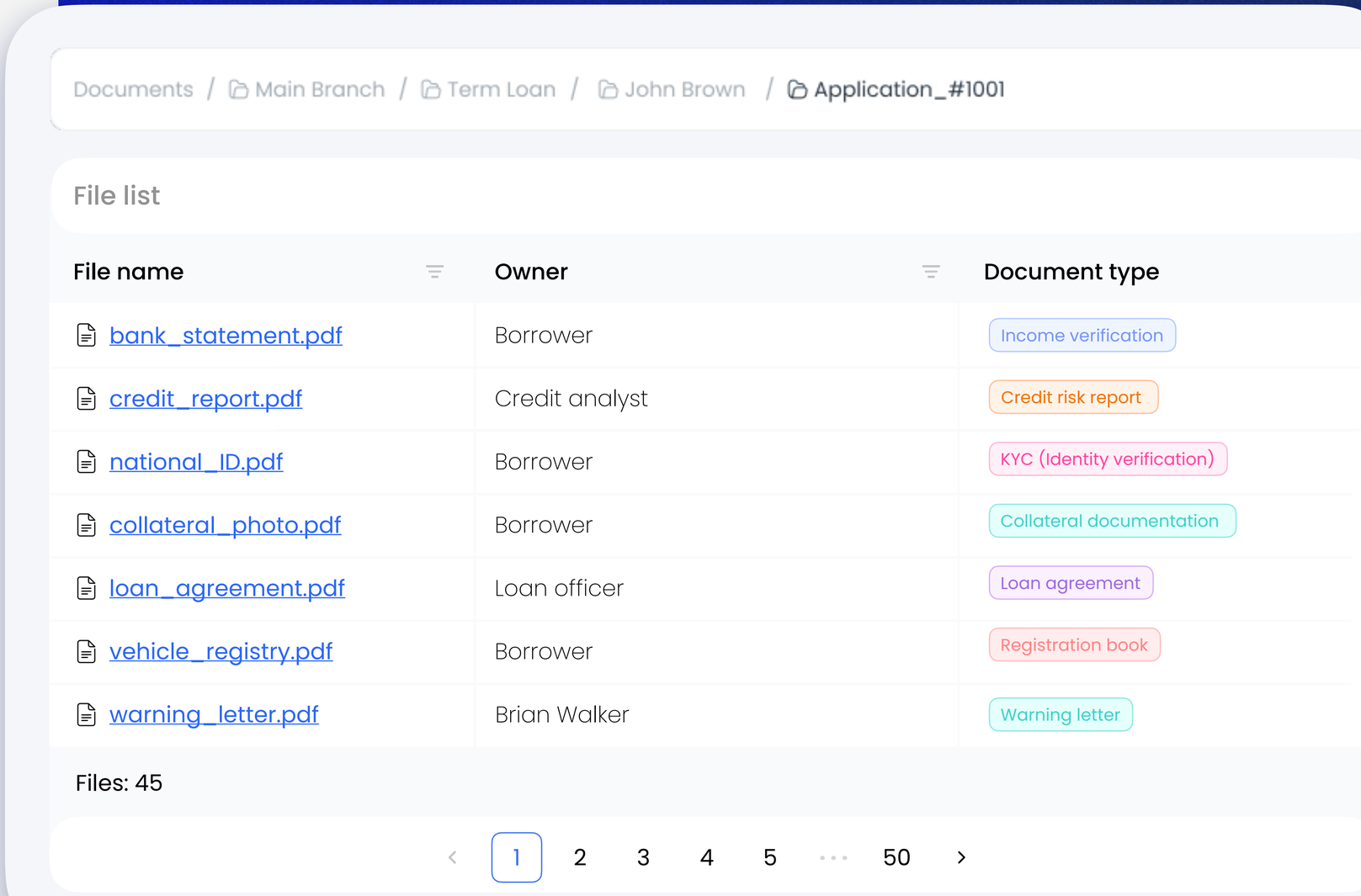
ORGANIZED & SECURE LOAN DOCS:

Document Management System

- Collected and system-generated **document storage**
- **List, filter, preview**, and **download** documents
- Contract **template generation** and management
- Role based access
- Activity logs
- Export options

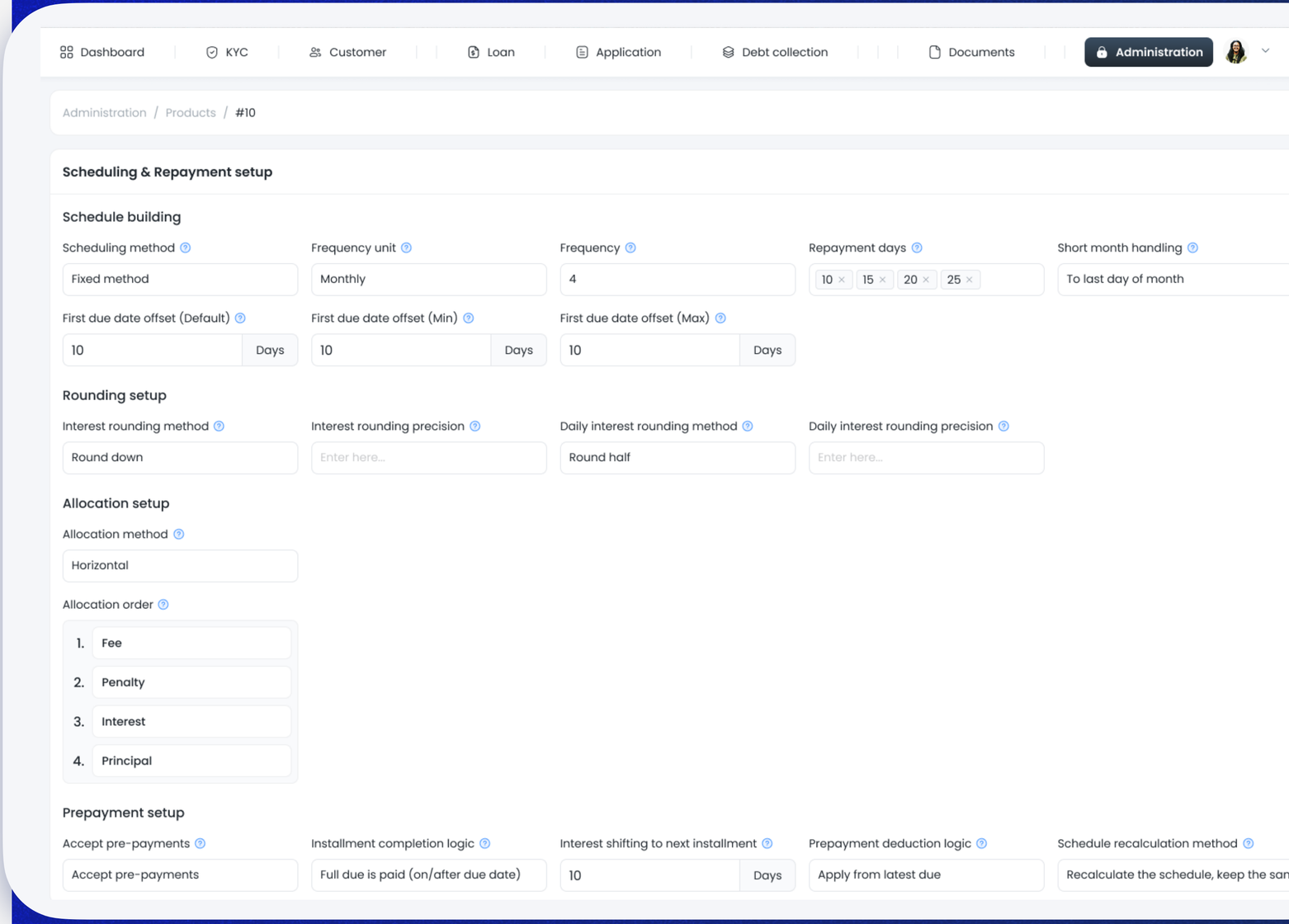


looms LOS features LMS features

PAYMENT TRACKING & SCHEDULING:

Repayment Management

- Flexible **monthly installment options** by
  - Payment amount
  - Term length
  - Step up/ step down plans
- Flexible due date selection
- **Auto-generated** payment schedules
- Partial and early **payments support**
- **Penalty calculation**



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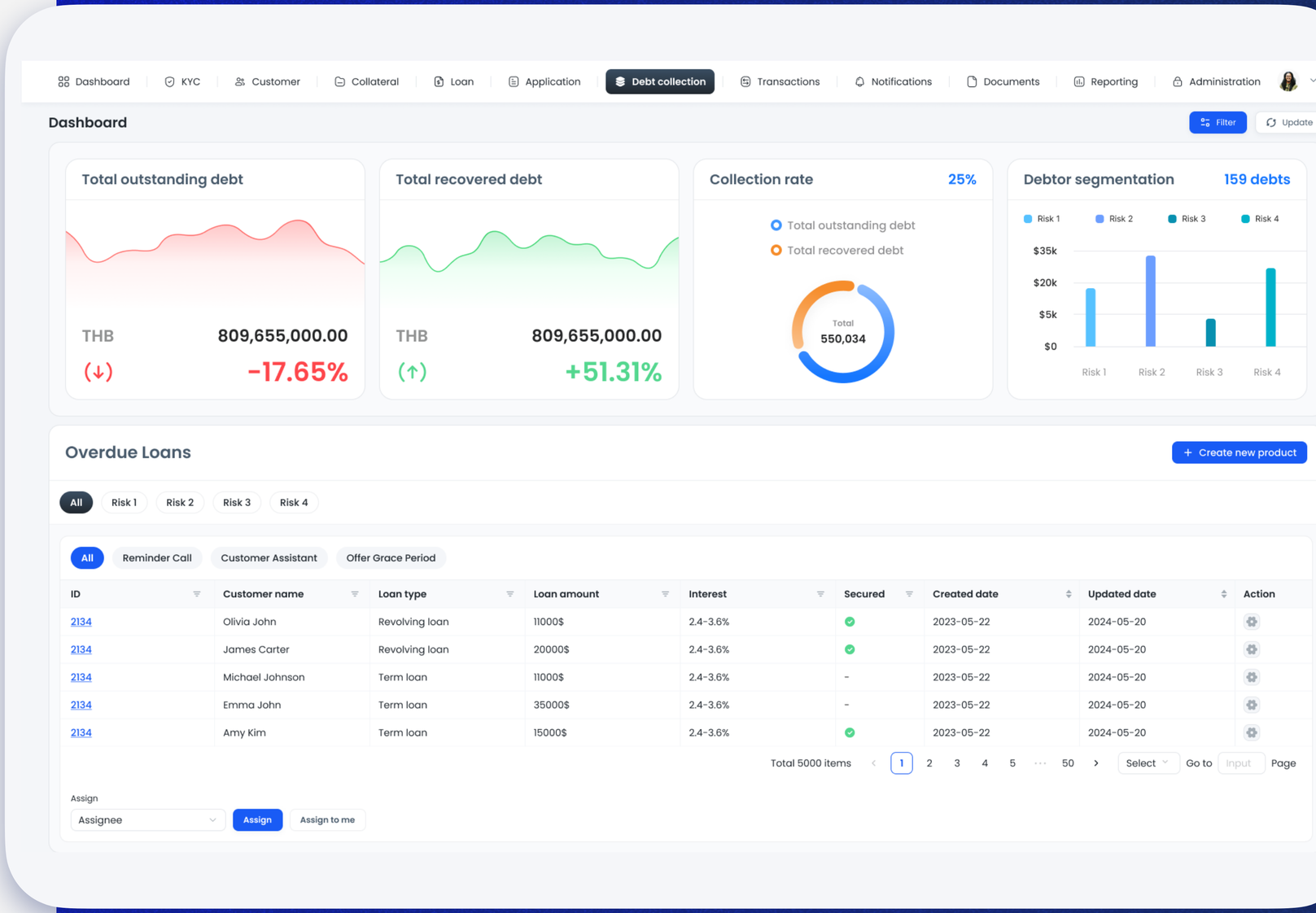
DELINQUENCY MANAGEMENT:

Debt Collection

- General & Collateral Performance Dashboard
- Automated **loan segmentations** based on overdue risk levels
- **Pre-defined tasks** linked to each segment
- Automated and manual **overdue loan assignment**
- Automated **notification** setting
- Memo & Next actions



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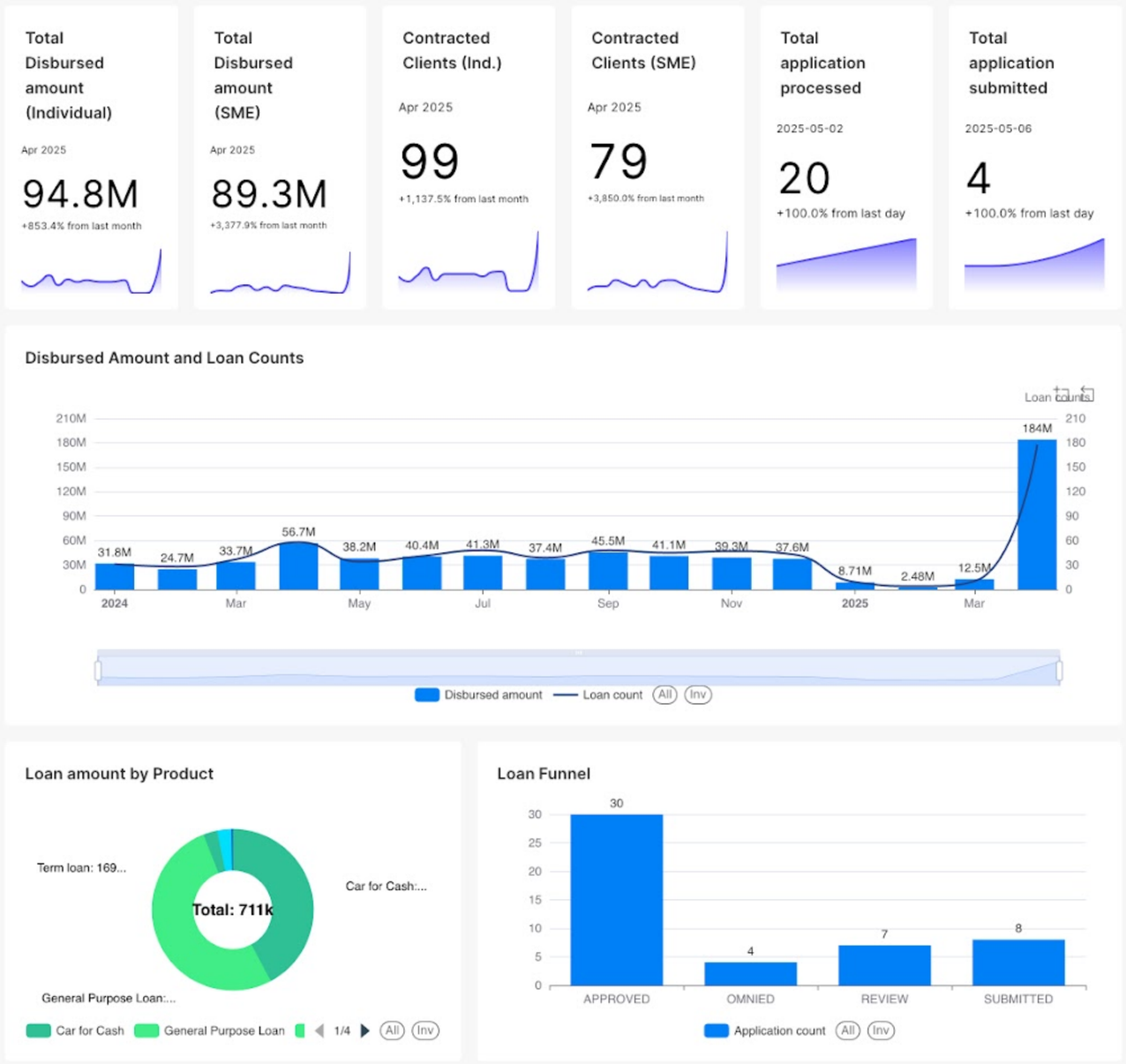
ANALYTICS & INSIGHTS:

Dashboards & Reports

- **Custom-built for You:** Dashboards tailored exactly to your KPIs, workflows, and loan products — no setup needed on your side
- **Real-time Insights** into your loan portfolio, repayments, and risk exposure
- **Drilldowns & Filters**: Easily explore metrics however you want.
- **Exportable charts** by image, csv and excel



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SECURITY

Data Compliance	**GDPR & local data** protection compliant **ISO 27001** certified
Data Security and Privacy	Securely hosted on **AWS & Azure** and Customer data is encrypted in transit **(TLS 1.2+)** and at rest **(AES-256+).**
Access Control	**Role-based access control** ensures least privilege, **LDAP Integration.**
Application Security	**OWASP-based coding,** vulnerability management, input validation & encoding, **RBAC authenticated APIs.**
Infrastructure Security	**WAF, IDS/IPS, DDoS Protection,** Instance Security, and hosted in VPC with controlled traffic via **Security Groups** and **NACLs**.
Logging & Monitoring	Logs securely **stored and retained.** Rules in place to **detect and respond to threats.**
Infrastructure as Code	**Terraform** for secure, repeatable, and consistent resource provisioning.

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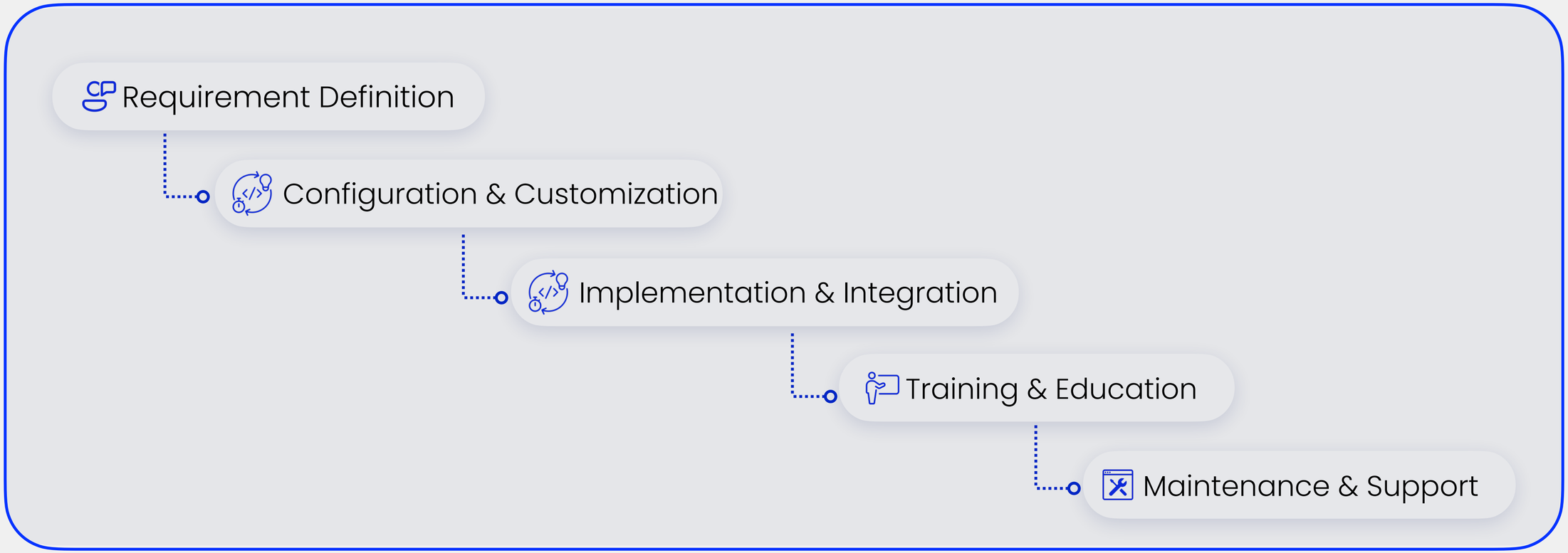
Delivery & Services



10 WEEKS TIME-TO-MARKET

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Commercial Structure

Initial Fee

- Detailed requirement definition
- User acceptance testing
- Customization & configurations
- On-site project management & coordination
- System integration testing
- Development
- On-site training & deployment
- On-site post-go-live support

+

Recurring Fee

- Technical support & maintenance
- Software license
- Future updates

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Our Competitive Edge

Features	looms	US-based vendor	INDIA-based vendor
Loan Application Management	●	●	●
Decision Engine	●	◔	◔
Reporting & Analytics	●	●	◔
Integration capabilities	●	●	◔
BPM Engine *Automated workflow*	●	◑	○
Product Engine *Extensive configuration capabilities*	●	◔	◔
Document Management *& +AI-powered Intelligent Document Processing*	●	○	○
End-to-End Lending Modules *Loan Origination, Loan Management and Debt Collection modules*	●	◔	○
Affordability	●	◔	◔

WHY US?

Our solution is built to deliver maximum flexibility, seamlessly integrating with your existing business processes to adapt to your unique operational and business needs — all with minimal initial cost and setup effort.

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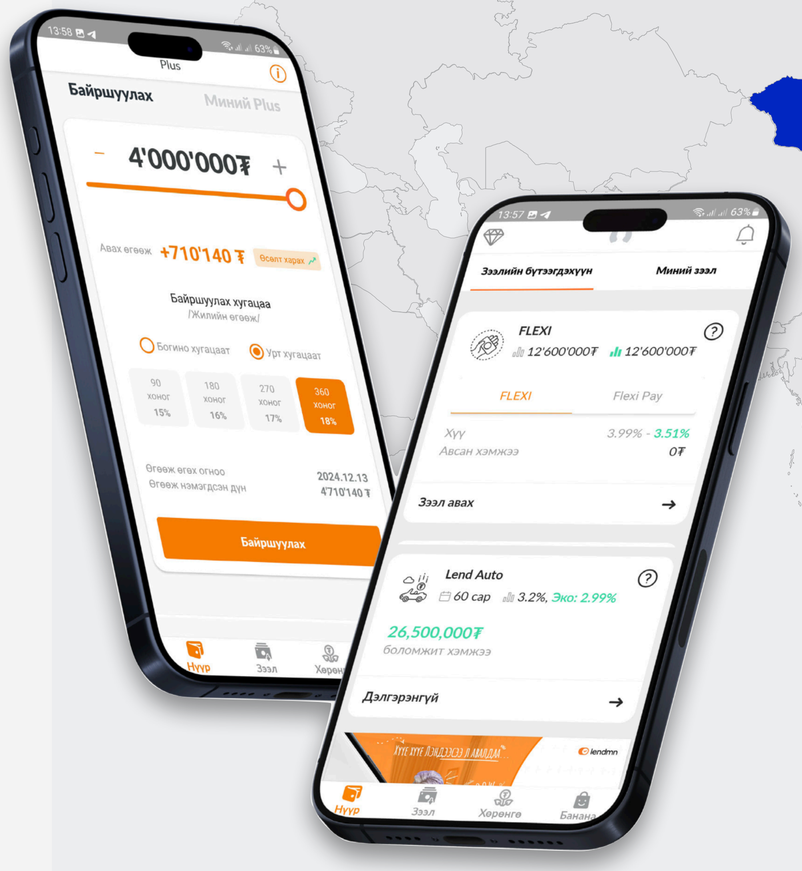
First & Leading Fintech Lender in Mongolia

LendMN disrupted the traditional lending sector in Mongolia through AI powered mobile lending.

- Loan Origination System
- Mobile App
- e-KYC Integration
- ZMS Credit Bureau Integration
- Custom Credit Scoring
- Loan Management System
- Debt Collection System
- Banking Gateway Integrations

Full digitalization for peak operational efficiency and **AI/ML-powered credit decisions in under 3 minutes.**



Daily Disbursement Volume:

30K-50K

User Base:

1.3 million

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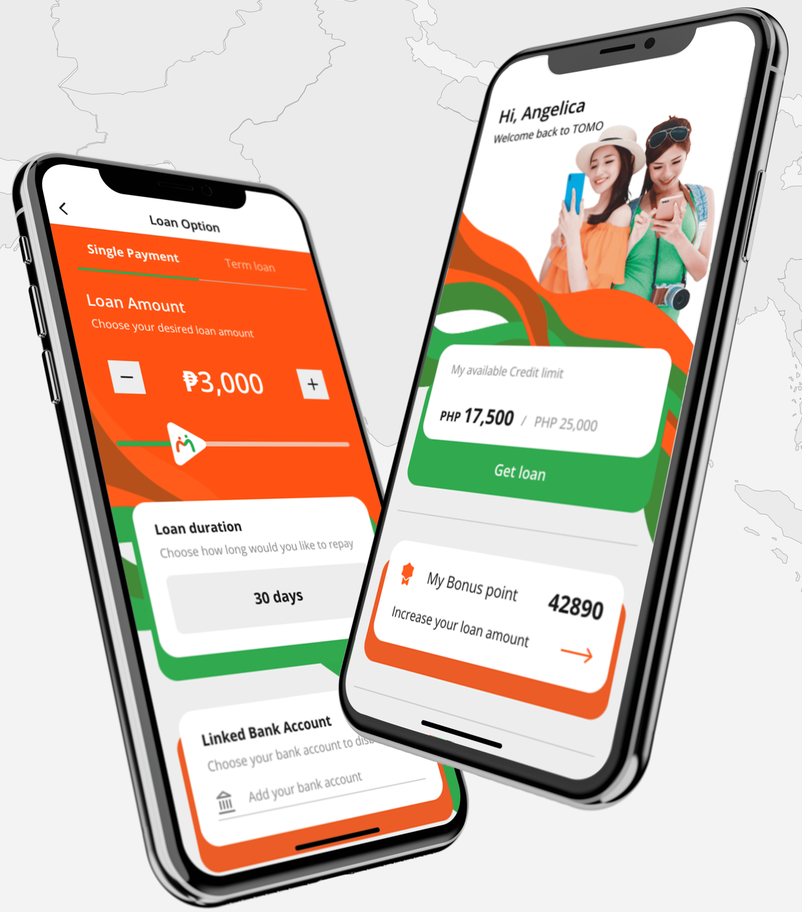
Personal Lending in the Philippines

Multi-purpose personal lending powered by AI/ML, with dynamic credit scoring for optimized credit line adjustments, enhancing profitability while minimizing losses.

- Loan Origination System
- Loan Management System
- Mobile App
- Borrower Portal (Web)
- Credit Scoring System
- Local Integrations (Credit Bureau, Payment Provider, Banking Gateway)
- Revolving Loan
- Term loan



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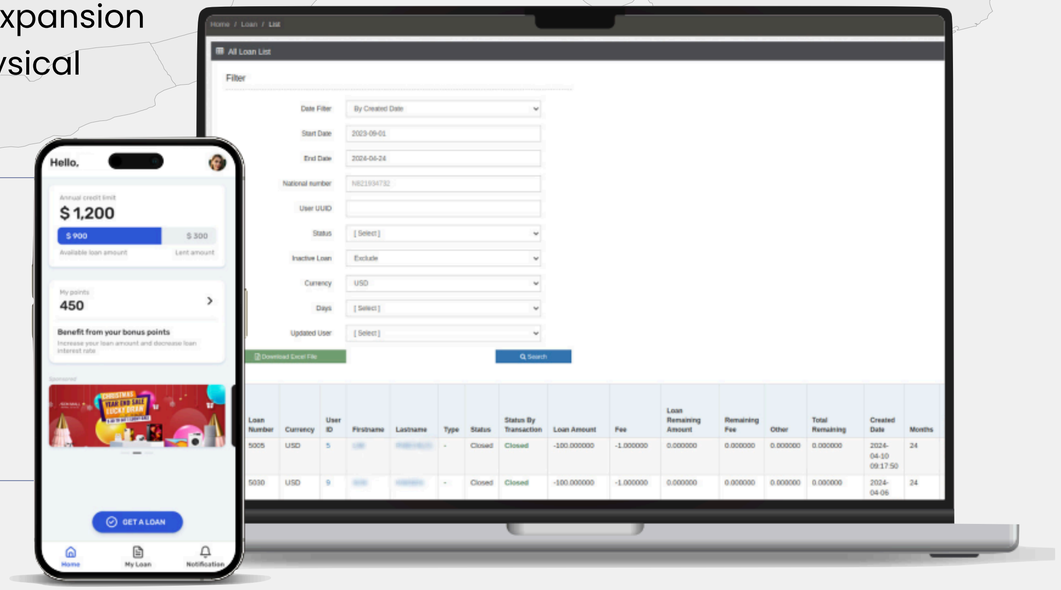
Innovating Digital Lending in Cambodia

Introducing Cambodia’s first non-collateral digital loan service, designed for rapid market expansion and user growth without the need for physical branches.

- Loan Origination System
- Mobile App
- Credit Scoring
- CBS/CBC Integration



TEMENOS kubernetes CBC

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Ongoing Projects

Major Consumer Finance Company in Thailand

Enhance the digital loan service landscape by implementing comprehensive Loan Origination System (LOS).

- Loan Origination System
- Personal loan
- Banking Gateway Integration
- Payment Integration
- NCB Integration
- NDID Integration
- Custom Mobile App

Aiming to boost efficiency, accessibility, and **customer acquisition**, this collaboration leverages advanced technology to streamline loan origination and **enhance the customer journey**.

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Ongoing Projects

Major Vehicle Leasing Company in Thailand

Enhance the digital loan service landscape by implementing comprehensive Loan Origination System (LOS) , Loan Management System (LMS) and Debt Collection System.

- Loan Origination System
- Hire-Purchase, Car for Cash
- Loan Management System
- Debt Collection System
- Banking Gateway Integration
- Payment Integration
- NCB Integration
- NDID Integration
- Custom Mobile App + Custom iPad App

With a focus on enhancing efficiency and accessibility, this partnership endeavors to **streamline processes** and **improve customer experiences** through advanced technological solutions.

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AND Solutions Other Products

mindox

INTELLIGENT DOCUMENT PROCESSING

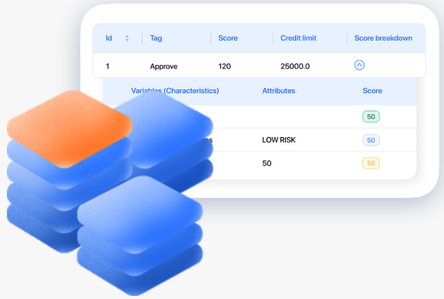
AI-driven cloud platform for document processing

- Omni-Channel Data Collection
- Document Management System
- Intelligent Document Processing

score card builder

RULE-BASED SCORECARD BUILDER

No code/Low code rule-based score card builder



- Customize complex rules
- Deploy scorecards in minutes
- Make confident lending decision

custom scoring

Custom built credit scoring solution

For lenders who offer:

- Unsecured Cash Loan
- Revolving Loan
- Car Loan
- SME Business Loan

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