



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



## 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  
CREDIT SERVICE

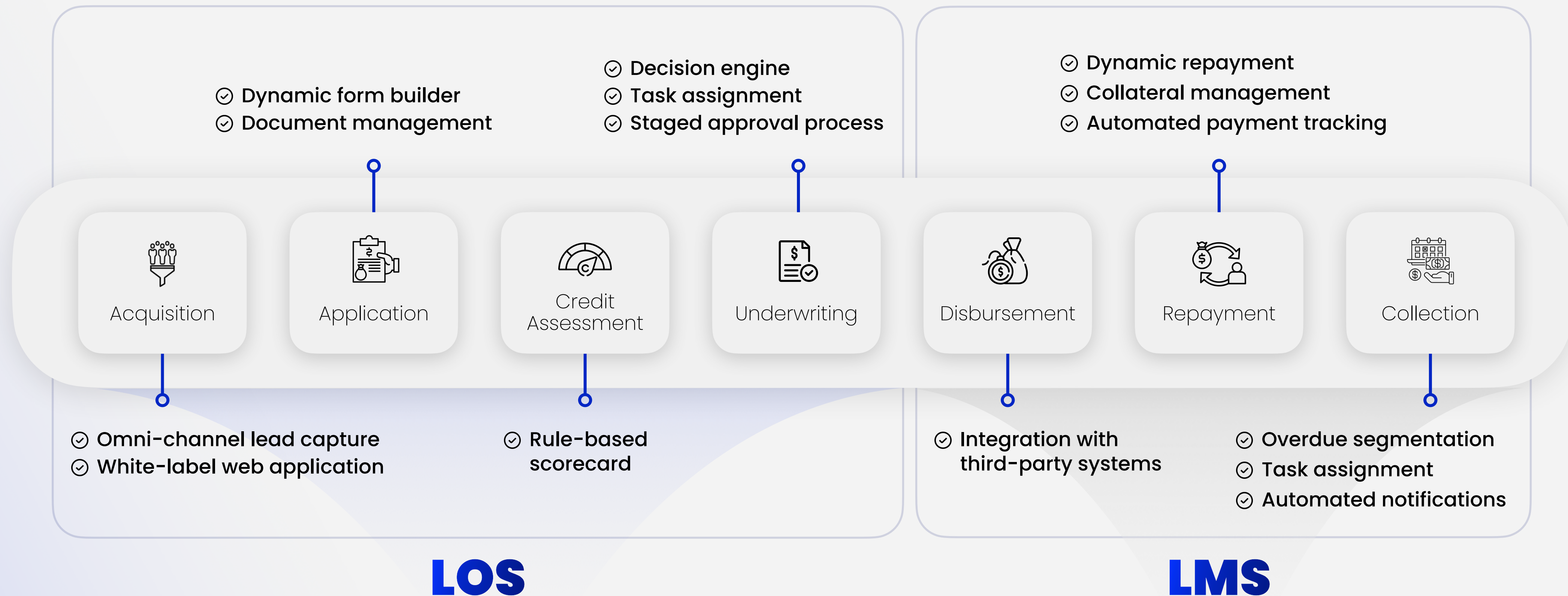
etomo

Affordable  
Car Loans

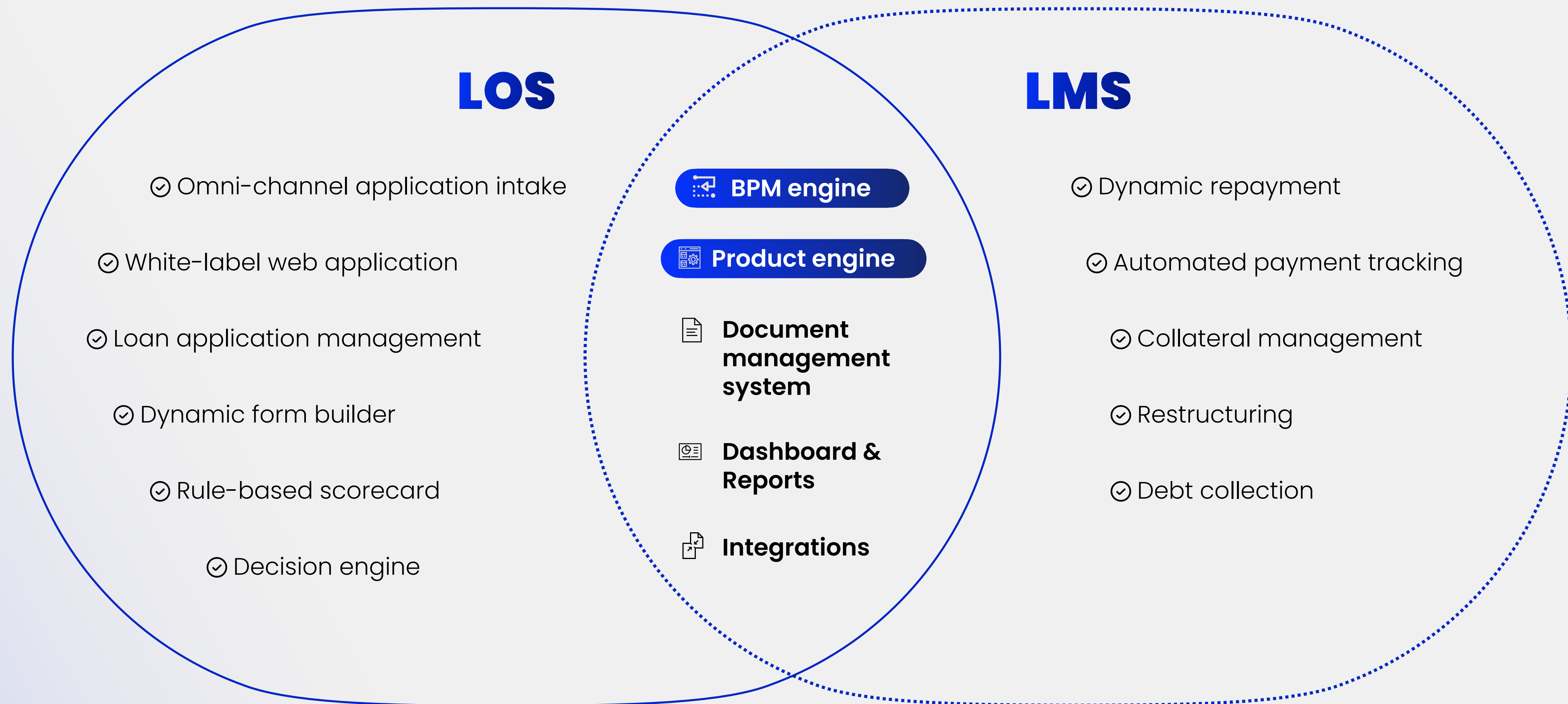




# End-to-End Automation of the Entire Lending Lifecycle



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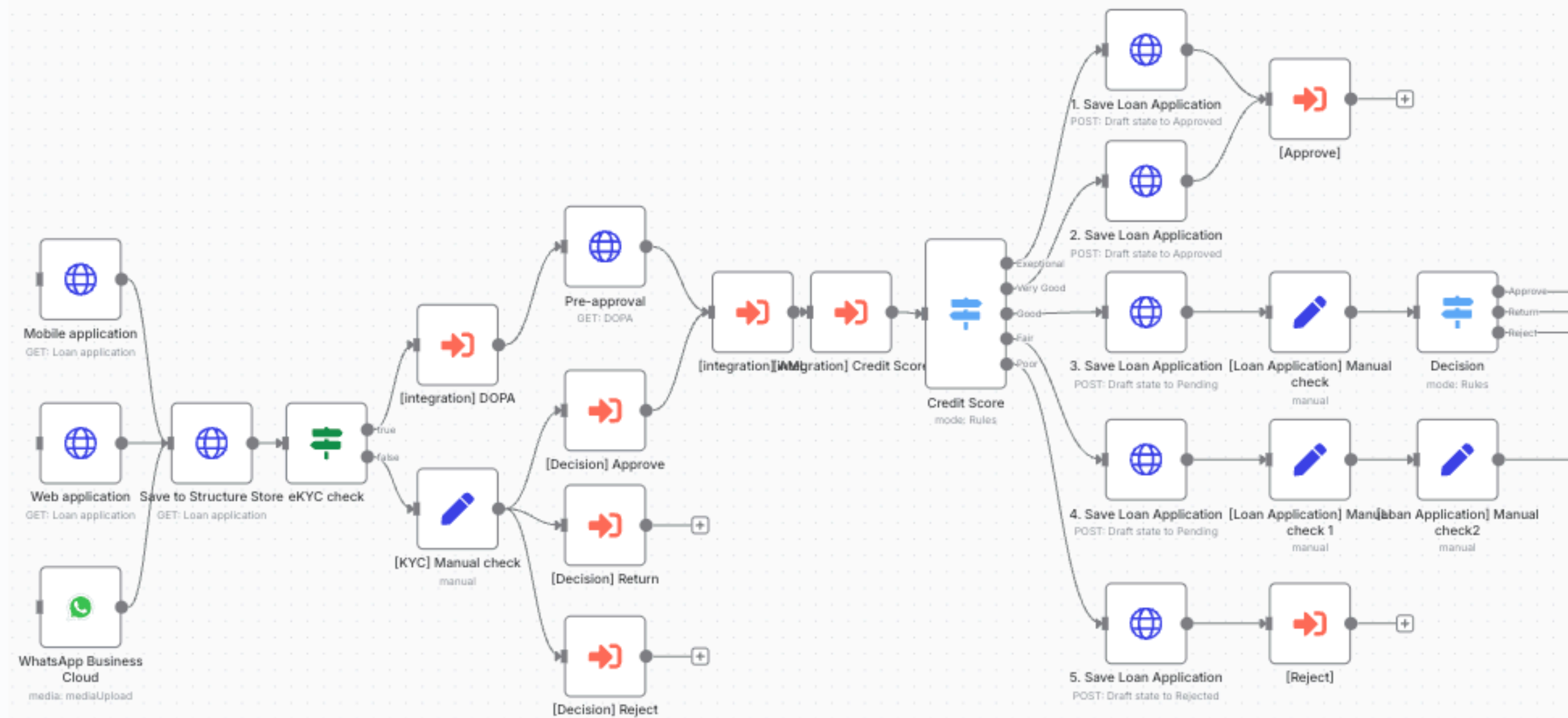




## AUTOMATED WORKFLOW: BPM Engine

- ✓ **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
- ✓ Credit Line
- ✓ Secured Loan
- ✓ Dynamic Term Loan
- ✓ Leasing
- ✓ 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

Dashboard

KYC

Customer

Loan

Application

Debt collection

Documents

Administration

Administration / Products / #10

Basic setup

Product Name

Category

Loan Type

Product template

General Purpose Loan

Personal lending

Term loan

General purpose loan

Active on Schedule

Scheduled Activation Time

Description

On

04/17/2025 11:47:56

A flexible loan for any personal need—no specific purpose required. Easy access, quick approval, and repayment terms that fit your income.

0 / 200

Loan amount & Duration

Currency

Min Loan Amount

Max Loan Amount

THB

1,000

THB

100,000

THB

Duration Unit

Min Duration

Max Duration

Months

3

Month

6

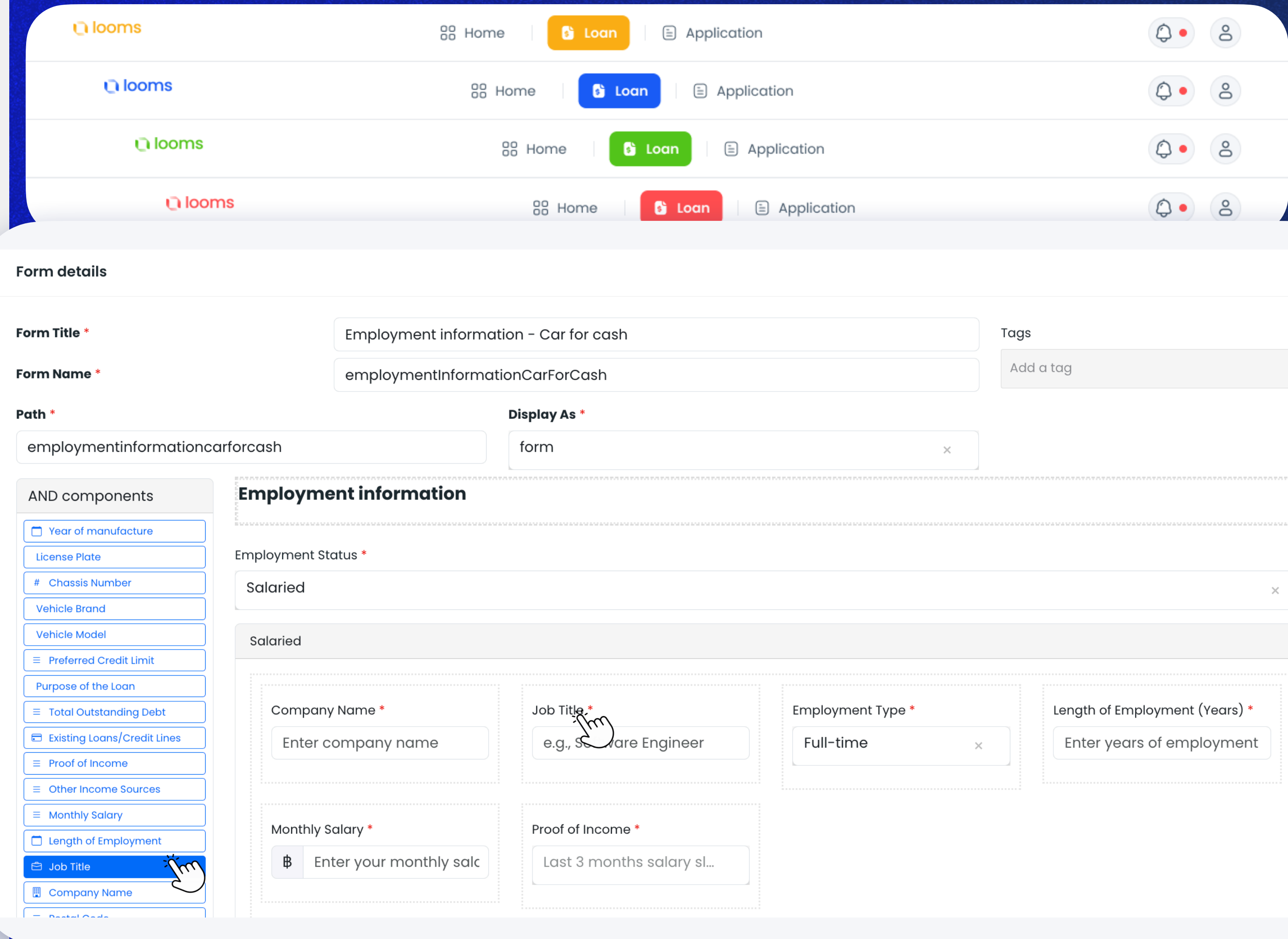
Month

Edit product



## 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.)



The screenshot displays the Looms web application interface, which is a white-label web application. The top navigation bar shows the Looms logo and navigation links for Home, Loan, and Application. Below the navigation bar, there are four stacked panels showing different branded versions of the application (orange, blue, green, and red).

The main content area is divided into two sections:

- Form details:** This section contains fields for:
  - Form Title \***: Employment information - Car for cash
  - Form Name \***: employmentInformationCarForCash
  - Path \***: employmentinformationcarforcash
  - Display As \***: form
  - Tags**: Add a tag
- AND components:** This section lists various components available for building the form:
  - Year of manufacture
  - License Plate
  - # Chassis Number
  - Vehicle Brand
  - Vehicle Model
  - Preferred Credit Limit
  - Purpose of the Loan
  - Total Outstanding Debt
  - Existing Loans/Credit Lines
  - Proof of Income
  - Other Income Sources
  - Monthly Salary
  - Length of Employment
  - Job Title** (highlighted with a hand icon)
  - Company Name
  - Postal Code

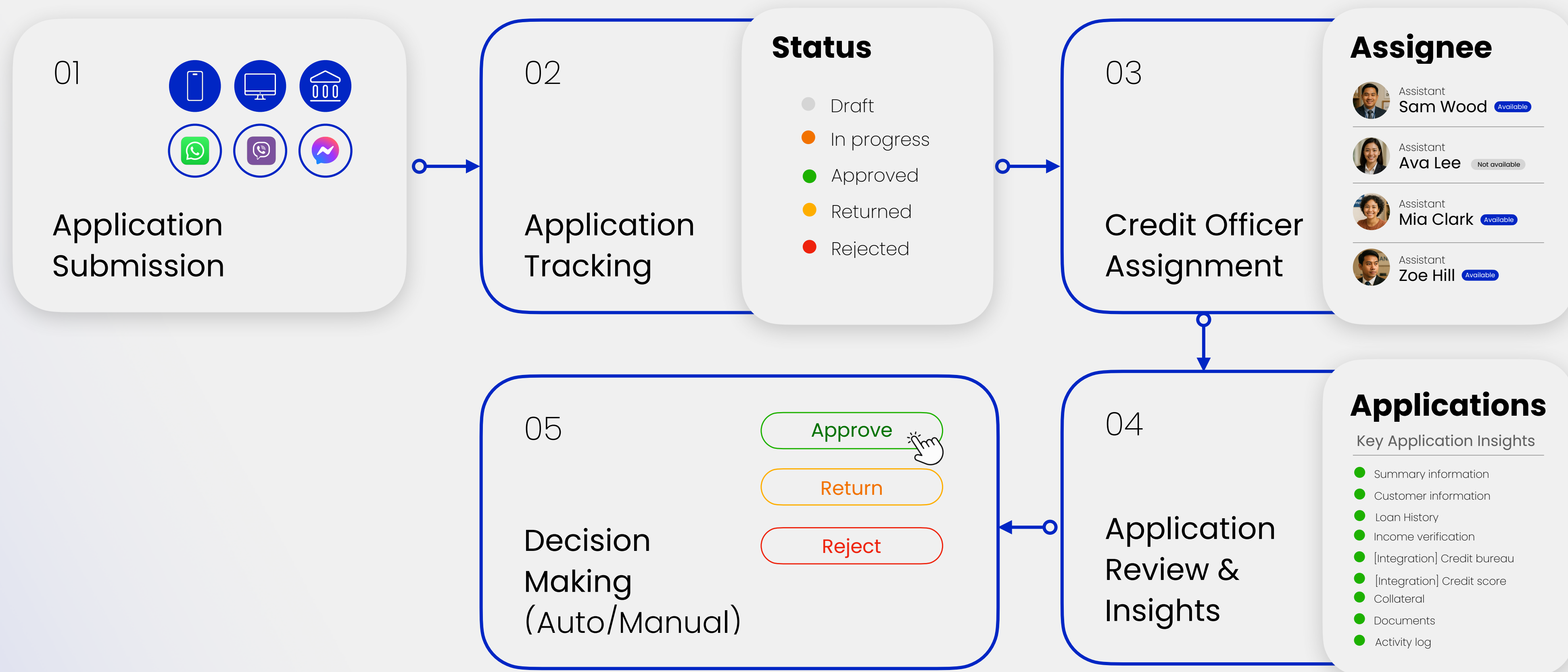
The rendered form, titled **Employment information**, includes the following fields:

- Employment Status \***: Salaried
- Company Name \***: Enter company name
- Job Title \***: e.g., Software Engineer (highlighted with a hand icon)
- Employment Type \***: Full-time
- Length of Employment (Years) \***: Enter years of employment
- Monthly Salary \***: Enter your monthly salary
- Proof of Income \***: Last 3 months salary sl...



REAL-TIME TRACKING | TASK ASSIGNMENT | INSTANT DECISIONS

# Loan Application Management





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

Scorecard configuration details

Scorecard configuration ?

Update Scorecard

| Variables (Characteristics) | Attributes | Score |
|-----------------------------|------------|-------|
| person_age                  | Missing    | 0     |
|                             | 18 to 31   | -10   |
|                             | 32 to 38   | -2    |
|                             | 39 to 54   | 0     |
|                             | From 55    | 19    |

1.5 Scorecard configuration: Setting approval threshold  
Please set the thresholds and assign their corresponding business action tags. ?

+ Add tag

| Range     | Tag           | Action |
|-----------|---------------|--------|
| 0 → 180   | Reject        | Delete |
| 181 → 260 | Manual review | Delete |
| 261 → 440 | Interview     | Delete |
| Next step |               |        |

CL estimation

| Table columns            | Formula expression  |
|--------------------------|---|
| - niko-default-tag-score |   |
| Column attributes        |   |
| -                        | <div>client_nature_of_business = NULL,/<br/>client_nature_of_business = ¬(<br/>if<br/>'AVERAGE RISK' &amp;&amp; 'HIGHER RISK'<br/>&amp;&amp; 'LOW RISK' )</div> |
| Arithmetic operators     |   |
| + - × ÷ % < ≤ > ≥ =      | <div>customer_age · 100<br/>else<br/>customer_age · 500</div>   |
| Logical operators        |   |
| if and or                |   |

| Id                          | Tag     | Score      | Credit limit | Score breakdown |
|-----------------------------|---------|------------|--------------|-----------------|
| 1                           | Approve | 120        | 25000.0      | ⬆               |
| Variables (Characteristics) |         | Attributes | Score        |                 |
| Bass Score                  |         |            |              | 50              |
| Client Nature of Business   |         | LOW RISK   |              | 50              |
| Customer Age                |         | 50         |              | 50              |










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

Documents / Main Branch / Term Loan / John Brown / Application\_#1001

File list

| File name  | Owner          | Document type               |
|--|----------------|-----------------------------|
|  <a href="#">bank_statement.pdf</a>     | Borrower       | Income verification         |
|  <a href="#">credit_report.pdf</a>      | Credit analyst | Credit risk report          |
|  <a href="#">national_ID.pdf</a>        | Borrower       | KYC (Identity verification) |
|  <a href="#">collateral_photo.pdf</a> | Borrower       | Collateral documentation    |
|  <a href="#">loan_agreement.pdf</a>   | Loan officer   | Loan agreement              |
|  <a href="#">vehicle_registry.pdf</a> | Borrower       | Registration book           |
|  <a href="#">warning_letter.pdf</a>   | Brian Walker   | Warning letter              |

Files: 45



## 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**

Dashboard
KYC
Customer
Loan
Application
Debt collection
Documents
Administration

Administration / Products / #10

### Scheduling & Repayment setup

Schedule building

Scheduling method ⓘ  
Fixed method

Frequency unit ⓘ  
Monthly

Frequency ⓘ  
4

Repayment days ⓘ  
10 × 15 × 20 × 25 ×

Short month handling ⓘ  
To last day of month

First due date offset (Default) ⓘ  
10 Days

First due date offset (Min) ⓘ  
10 Days

First due date offset (Max) ⓘ  
10 Days

Rounding setup

Interest rounding method ⓘ  
Round down

Interest rounding precision ⓘ  
Enter here...

Daily interest rounding method ⓘ  
Round half

Daily interest rounding precision ⓘ  
Enter here...

Allocation setup

Allocation method ⓘ  
Horizontal

Allocation order ⓘ

1. Fee

2. Penalty

3. Interest

4. Principal

Prepayment setup

Accept pre-payments ⓘ  
Accept pre-payments

Installment completion logic ⓘ  
Full due is paid (on/after due date)

Interest shifting to next installment ⓘ  
10 Days

Prepayment deduction logic ⓘ  
Apply from latest due

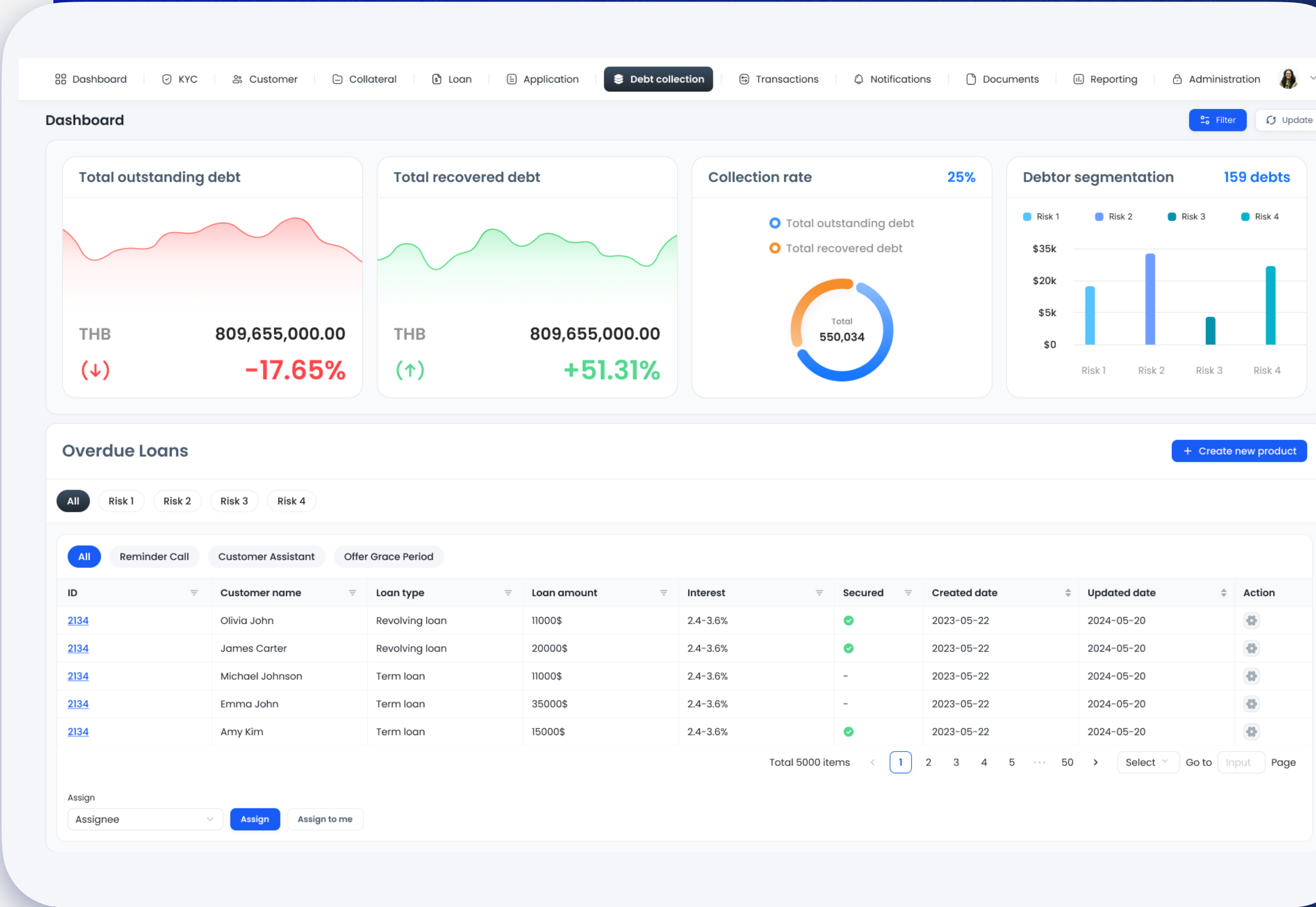
Schedule recalculation method ⓘ  
Recalculate the schedule, keep the san



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

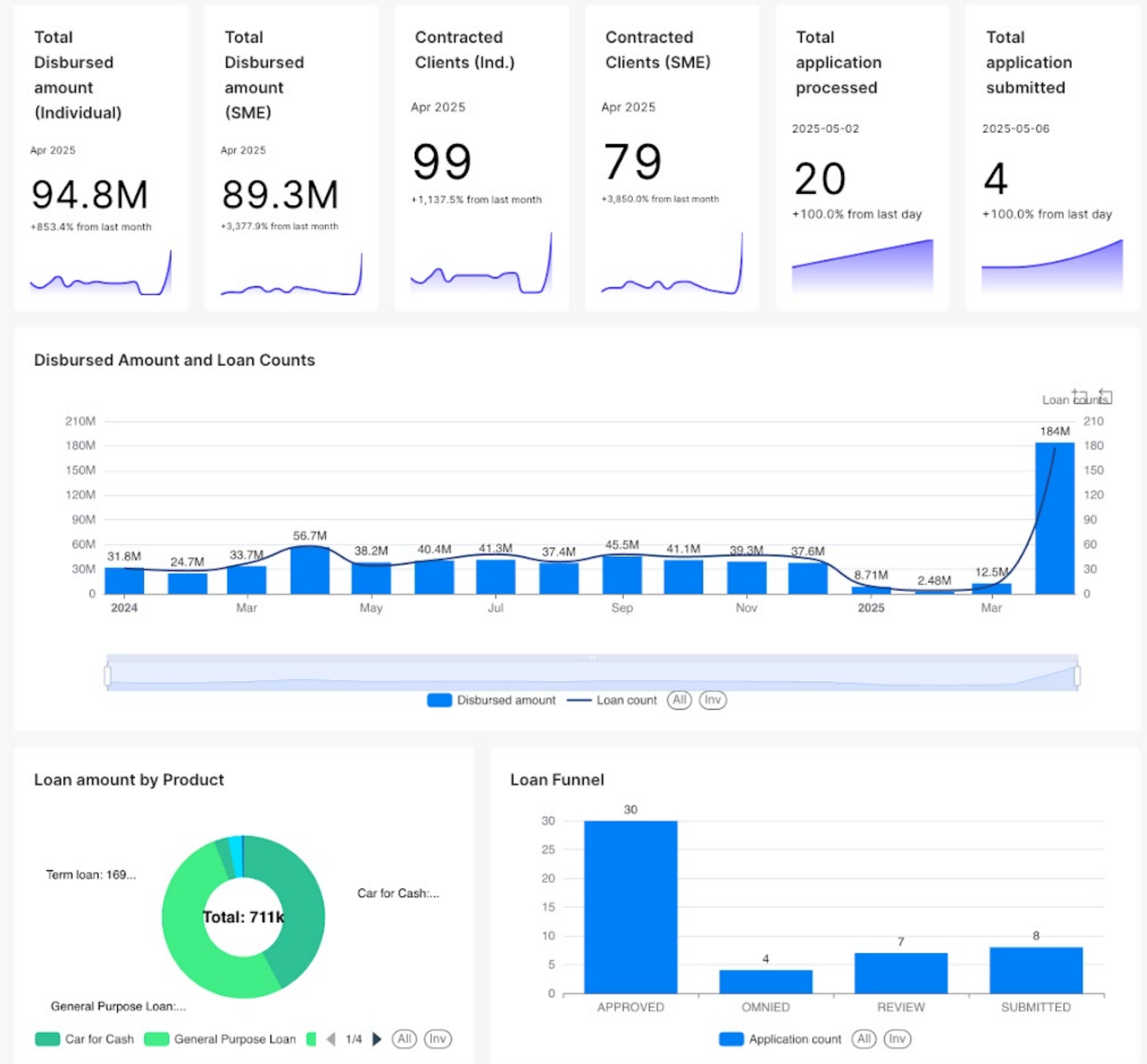




## ANALYTICS & INSIGHTS:

# 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







# 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.




## Delivery & Services

 Requirement Definition

 Configuration & Customization

 Implementation & Integration

 Training & Education









 Maintenance & Support

**10 WEEKS TIME-TO-MARKET**




## 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



# Our Competitive Edge

| Features   | looms   | US-based vendor   | INDIA-based vendor  |
|--|---|---|---|
|  Loan Application Management  |    |    |    |
|  Decision Engine  |    |    |    |
|  Reporting & Analytics  |    |    |    |
|  Integration capabilities   |  |  |  |
|  BPM Engine <i>Automated workflow</i>   |  |  |  |
|  Product Engine <i>Extensive configuration capabilities</i>   |  |  |  |
|  Document Management<br><i>&amp; +AI-powered Intelligent Document Processing</i>                    |  |  |  |
|  End-to-End Lending Modules<br><i>Loan Origination, Loan Management and Debt Collection modules</i> |  |  |  |
|  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**.

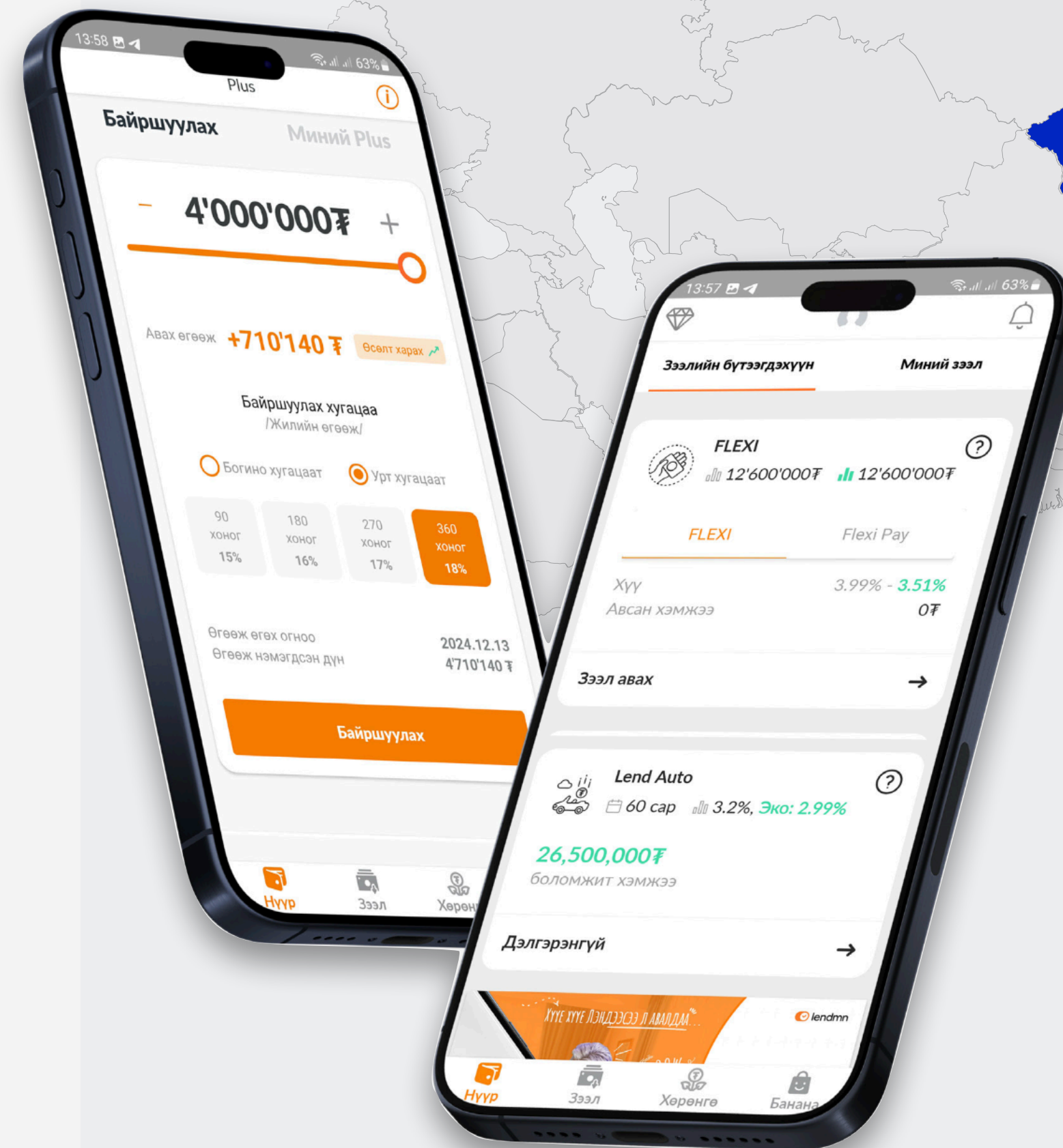


## First & Leading Fintech Lender in Mongolia

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.**



 MONGOLIA

Daily Disbursement Volume:

**30K-50K**

User Base:

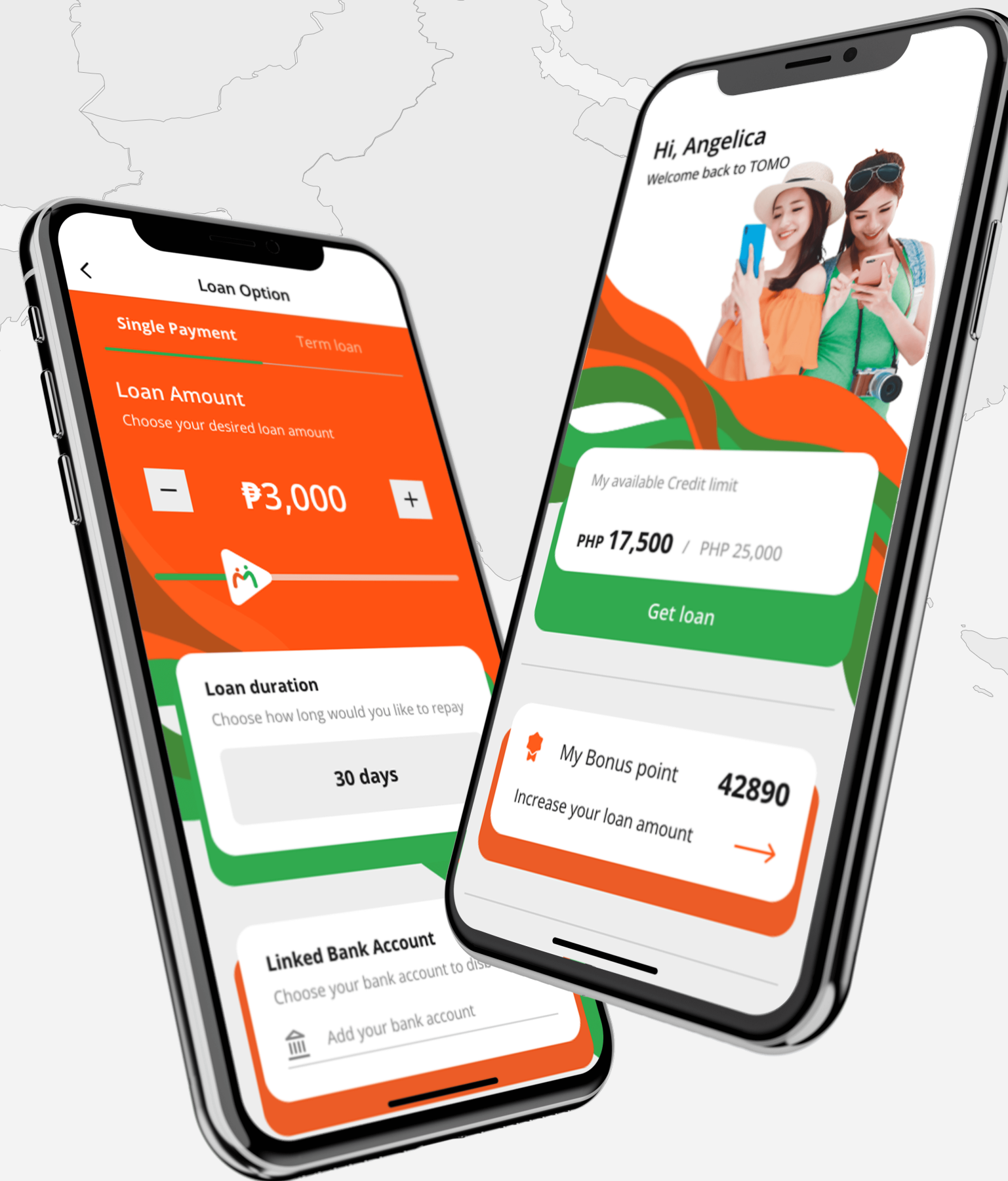
**1.3 million**



## 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



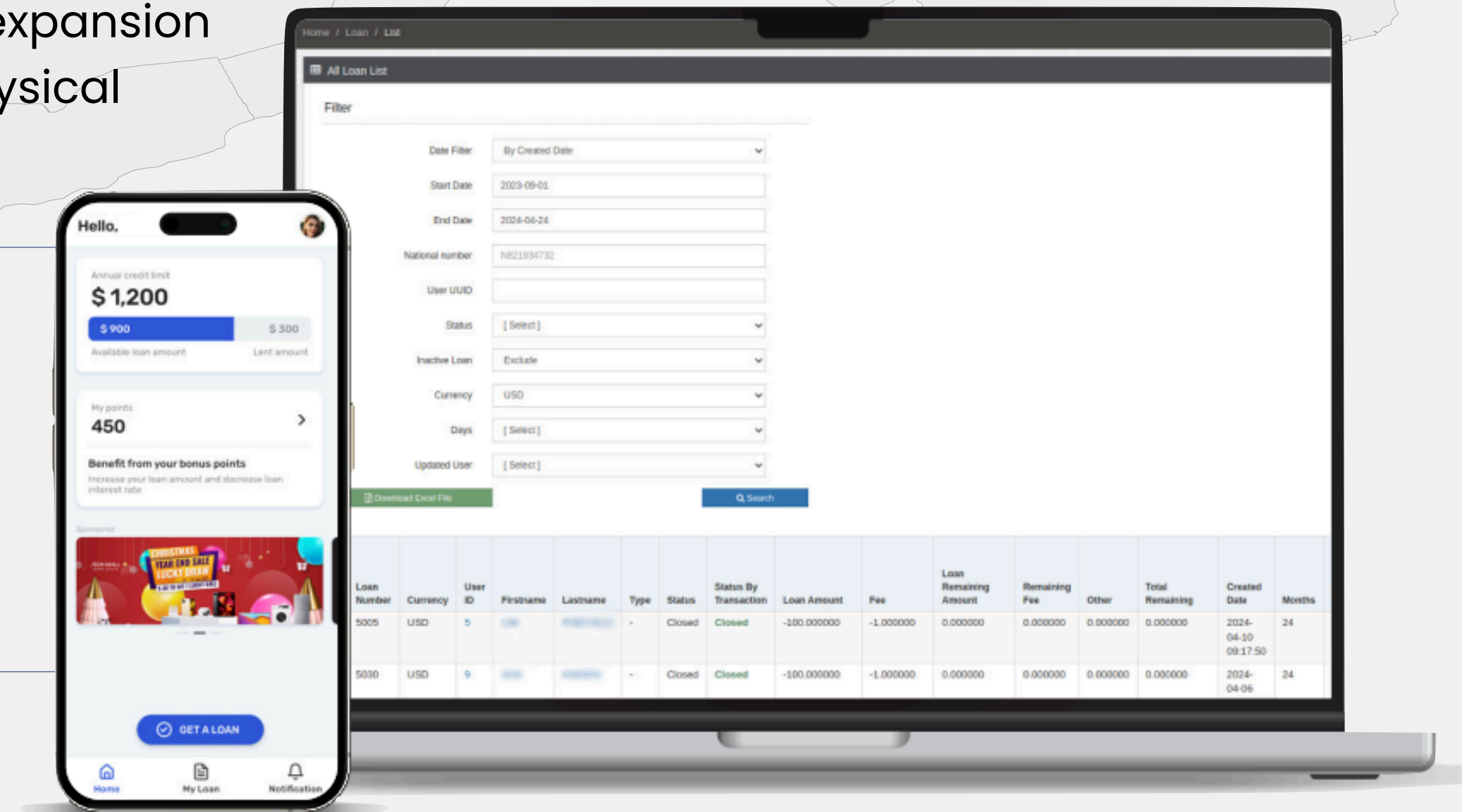
 PHILIPPINES



# 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



 CAMBODIA



## 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**.





## 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.





# AND Solutions Other Products

## mindox

### INTELLIGENT DOCUMENT PROCESSING

*AI-driven cloud platform for document processing*

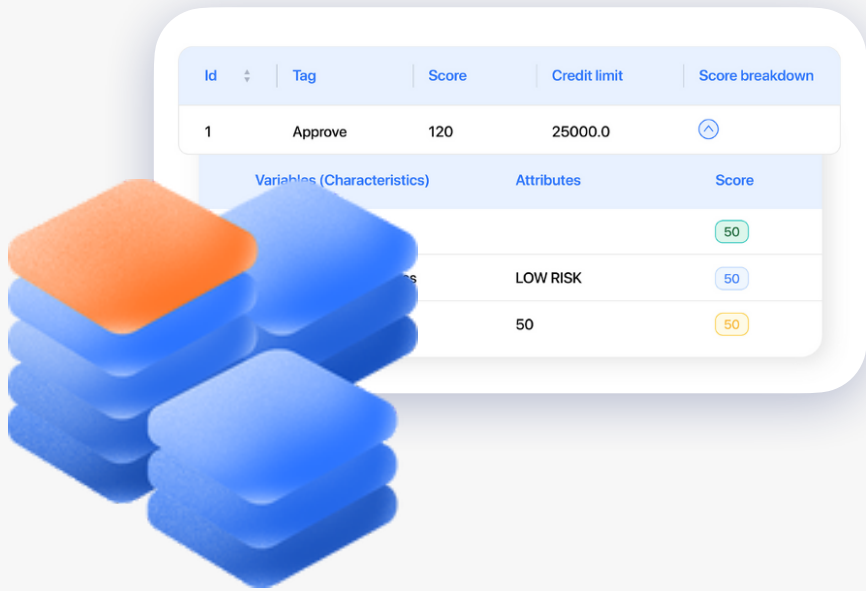


- ✓ Omni-Channel Data Collection
- ✓ Document Management System
- ✓ Intelligent Document Processing

## score card builder

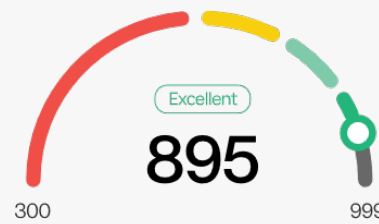
### RULE-BASED SCORECARD BUILDER

*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





# Contact us.



[www.andsolutions.net](http://www.andsolutions.net)  
[contact@andsolutions.net](mailto:contact@andsolutions.net)

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#14-04, Singapore

## Thailand

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33rd Floor Ploenchit, Lumpini,  
Pathumwan, Bangkok 10330

## Philippines

T-2212 to 2213, 22nd Floor, Mega  
Tower, EDSA corner Julia Vargas  
Ave., Mandaluyong City 1550

## Mongolia

1301, Fl3, Altan Joloo Tower, Seoul  
street 13A, 3rd khoroo,  
Sukhbaatar district, Ulaanbaatar