



NUCLEUS  
SOFTWARE

# FinnOne Neo Customer Acquisition

Enabling growth by making  
better credit decisions faster

→ To drive business growth in an increasingly competitive environment, banks and other lenders are seeking to offer the right customers the right loans at the right price.



Volatile economic conditions, rapid changes in consumer behaviour and expectations make it challenging. Consumers expect loan offers, approvals and disbursements to happen wherever they are and in minutes instead of days. The rise of FinTech companies with agile business models, and the continued evolution of regulatory requirements have further accentuated the need for financial institutions to be flexible, fast and innovative.

#### **FASTER PROCESSING, MORE BUSINESS**

FinnOne Neo Customer Acquisition automates the processes involved in loan origination - streamlining operations, eliminating errors and reducing risk. It provides sophisticated decision support while automating underwriting and verification functions. The solution helps improve customer service by supporting the use of Service Level Agreements - if a step is due to fall outside pre-agreed turn-around times it steps in with automated alerts and reminders. FinnOne Neo enables Straight Through Processing (STP) and end-to-end automation capabilities for reduction in application processing time. The solution is SOA based which facilitates seamless integration with multiple systems. FinnOne Neo is powered by engines covering areas such as rules, policies, fees and charges, which ensures that customers can tailor the system to their exact requirements.

**ABOUT NUCLEUS SOFTWARE**

Nucleus Software is the global leader in advanced digital technology platforms that power Lending and Transaction Banking businesses worldwide. With over three decades of expertise, it supports the mission critical operations of more than 200 financial institutions in 50 countries across Retail and Corporate Lending, Transaction Banking and Cash Management, Automotive Finance and other business areas.

**AWARDS****Celent Model Bank Award For Retail Lending****2020**

RattanIndia Finance, India

**IBS Intelligence FinTech Innovation Award****2019**

Roha Housing Finance, India

**Best Lending Technology Implementation Award****2018**

SPFC, India

**Celent Model Bank Award****2016**

Celent Model Bank Vendor Award

**2014**

ICICI Bank, India

**2013**

Vietnam Prosperity Bank, Vietnam

**2010**

HDFC Bank, India

**2009**

ICICI Bank, India

**IDC Insights Award****2015**

DCB Bank, India

**Asian Banker Technology Implementation Award****2014**








ICICI Bank, India

**RBI Trailblazer Award****2013**

CIMB, Malaysia

**FINNONE NEO**

FinnOne Neo is the next-generation lending solution built on an advanced technology platform, designed to shape the future of lending across Retail, Corporate and Islamic sectors for banks and financial service companies. The multi-channel solution which helps digitize the complete loan lifecycle end to end, supports both cloud and on-premise deployments. The solution handles complete loan lifecycle covering:

-  Customer Acquisition
-  Loan Management
-  Collections
-  Lending Analytics
-  Collateral Management System
-  Digital Channels
-  Enterprise Content Management

**FINNONE NEO DIGITAL CHANNELS**

FinnOne Neo Digital Channels helps banks manage the end to end loan life cycle of their customers on mobile and web portal. Powered by integrated modules that can be deployed separately, the solution helps banks on-board customers faster, deliver better service to customers and simplify collection processes for agents. The solution is made up of the following modules:

- Mobile Customer Acquisition System (mCAS)
- Mobile Loan Self-Sourcing (mApply)
- Mobile Loan Servicing (mServe)
- Mobile Loan Collections (mCollect)
- Mobile Microfinance (mFin)
- Web Portal for Loan Self-Sourcing (eApply)
- Web Portal for Loan Servicing (eServe)
- Web app for agent location tracking (Geo Tracker)
- Web portal for loan sourcing (Sales Assist)
- AI chatbot for loan servicing (myLoan)

**QUALITY CREDIT PORTFOLIO, REDUCED RISK**

The analytics based credit scoring models in FinnOne Neo Customer Acquisition help in maintaining credit quality. It also provides online and automatic credit evaluation by seamlessly integrating with credit bureaus and external scoring engines, thereby generating credit scorecards for individual loan applications. System can also map scoring policies at product and scheme level. With easy definition of the credit and risk policies in one place, FinnOne Neo reduces the time and effort required to make credit decisions for each application.

**REACHING CUSTOMERS WHERE THEY ARE**

To enhance business reach, FinnOne Neo Customer Acquisition supports internet, mobile-based loan origination and integrates leads coming from other sources such as call center and partner sourcing platforms. Company agents can easily manage origination and compare schemes to offer the best product to the borrower, helping extend sales organizations while maintaining centralized control. The customer self service feature with document upload capability not only reduces the cost of origination but also enhances user experience. FinnOne Neo also allows bank users to send emails, letters and messages to customers, partners and internal stakeholders through a responsive query module. The web based loan customer onboarding solution - Sales Assist, also empowers field staff of financial institutions in providing credit facility outside branches at the Point of Sale.

**LAUNCH TARGETED PRODUCTS FASTER**

FinnOne Neo allows new product creation and launch in a matter of minutes using pre-defined rules, policies, pre-configured masters, dynamic forms and configurable workflows.

**LOWER COST, AGILE SETUP**

FinnOne Neo supports both cloud and on-premise deployments. It can be deployed quickly in partnership with leading cloud providers without high upfront capital expenditure. FinnOne Neo is platform agnostic and provides flexibility in scale while optimizing costs by supporting pay-per-use models. FinnOne Neo enables paperless operations with e-application, e-stamping and document upload capabilities.

**LINES OF BUSINESS COVERED**

- Home/Mortgage Loans
- Personal Loans
- Credit Cards
- Commercial/Consumer Vehicle
- Consumer Durable Loans
- Education Loans
- Agriculture Loans
- Microfinance
- Gold Loans
- Value Added Products
- Finance against securities
- Commercial Equipment

**KEY FEATURES**

- Integrated lead management
- Split loans facility
- Instant credit and eligibility check
- Instant loan disbursement/STP
- Configurable workflow
- Faster product launch
- Multi-channel support
- Omni-product in single loan application
- Robust communication engines
- Field verifications
- Cross/Up-sell opportunities
- Dynamic rule engine
- Serviceability computation
- Digital video KYC integration
- Multi property asset
- Financial & operating lease