

Product description

LWA - Loan Workflow Application

Retail banking loan system

LWA is a web application designed for handling retail loans (from customer requests to repayment) integrated with other systems and databases used by the banks. It consists of 4 major components: Initial offers, Contracts, Repayments and Loan type administration. **Initial offers** is used for quick and easy creation of offer during a conversation with client. Component called **Contracts** covers processes from loan request to contract creation and loan disbursement while **Repayments** helps monitoring through repayment period. With **Loan type administration** module creation of new, or modification of existing, loan type is plain and simple.

System functionalities:

- Modular application architecture allows swift creation of new loan types / templates with custom parameters.
 - Interest rate
 - Repayment period
 - Currency clause or not
 - Fees
 - Insurance premium
 - Maturity dynamics
 - Scoring and pre-scoring types and many others.
- Keeping all client data
 - Contact and employer data
 - Soft facts
 - Hard facts
 - Warning factors
- Performing of pre-scoring, based on data gained in the sales conversation with the customer and data from existing databases
- All required calculations (annuity, repayment plan, effective interest rate, fee amount, etc.)
- No duplicate data entering eliminates errors and saves time
- Reusing existing client data from other bank systems
- Multilingual
- Electronic loan approval
 - Process – manual, accelerated or automated
 - Departments
 - Loan workflow
 - Electronic signature
 - Bank authorization levels

- Creation and registration of offers (branch level, business partner level)
- Automatic creation of loan application based created offer
- Automatic creation of all documentation
- Attaching scanned documents to the related loan request
- Disbursement of loans
- Automatic notification of loan disbursement to business partner, calculation of fees and calculation notification print out
- Calculation and automatic processing of booking orders
- Automatic account and client opening
- Automatic overdraft calculation and notifications sending
- Loan collection regularity monitoring, automatic past due alerts
- Processing (reminders) and automatic posting of reminder costs
- Constant loan monitoring through repayment period

Integration to other systems:

- MIDAS
- ApPello
- VB.rating – Volksbank's online rating system
- HROK – Croatian Credit Information Registry
- Black lists
- Active Directory
- Exchange rates

Technical background:

- IBM WebSphere application server
- IBM DB/2
- LDAP/Active Directory user directory
- J2EE application platform
- Browser-based user interface (Internet Explorer, Adobe Reader)

The logo for CROZ is displayed in a large, bold, blue font. The letters are three-dimensional and cast a reflection on the surface below them. The background of the entire page features a light blue gradient with a pattern of puzzle pieces, some of which are floating or scattered in the foreground.

User interface example:

THE bank
loan workflow
Log Out

c 16.02.2007, 10:53:09

Client data input

Client information
Data on employer of client
Soft Facts
Hard Facts
Scoring Factors

Client information

Show optional fields

First name:

Last name:

Personal identification number:

Street and house number:

Zip code:

City:

County:

Country:

Phone number:

Additional phone number:

Mobile phone number:

E-mail address:

Alternate address:

Assets:

Date of birth:

Identity card/passport number:

Identity card type: ID Card Passport

CN of User:

Client since:

Rating:

Bank in which current account is held:

Mark if VIP client:

Total seniority:

Number of supported household members:

Retired person

Sailor

Scoring calculation

Scoring output: **71,00 - Creditworthy**

Bridgett Vila Liabilities-income ratio:

Bridgett Vila income minus liabilities:

Archie Sehgal Liabilities-income ratio:

THE bank

OTPLATNA TABLICA ZA IZRAČUN EFEKTIVNE KAMATNE STOPE ZA KREDIT

Kontakt osoba: Loan Officer
Telefon: 01 4801 891
Telefaks:

Broj kredita: 200342

Valuta:	kn s valutnom klauzulom (CHF)	Otplatna rata:	1.394,19	Nominalna kamatna stopa:	6,49% varijabilna
Iznos anuiteta:	1.394,19	Isplatni tečaj:	4,8627	EFEKTIVNA KAMATNA STOPA:	8,46%
Iznos kredita:	92.989,74	Otplatni tečaj:	4,8113		

Razdoblje	Datum dospijeta	Ispлата kredita	Druge isplate	Otplatna rata	Otplatna kvota	Uplata kamate	Druge uplate	Stanje kredita	Tokovi sigurnosnog pologa	Napomena
0.	28.01.2007.	92.989,74	0,00	0,00	0,00	0,00	3.942,88	93.918,79	0,00	Ispлата kredita, administrativna naknada, dodatna premija, osimla osiguranja
1.	28.02.2007.	0,00	0,00	1.394,19	896,26	507,94	0,00	93.032,84	0,00	1. anuitet
2.	28.03.2007.	0,00	0,00	1.394,19	891,04	503,15	0,00	92.141,61	0,00	2. anuitet
3.	28.04.2007.	0,00	0,00	1.394,19	886,86	498,33	0,00	91.245,65	0,00	3. anuitet
4.	28.05.2007.	0,00	0,00	1.394,19	882,70	493,49	0,00	90.344,95	0,00	4. anuitet
5.	28.06.2007.	0,00	0,00	1.394,19	878,57	488,62	0,00	89.439,39	0,00	5. anuitet
6.	28.07.2007.	0,00	0,00	1.394,19	874,47	483,73	0,00	88.529,97	0,00	6. anuitet

CROZ