





What is CRIF

Loan Origination?

The CRIF Loan Origination system facilitates the flexible creation of preconfigured and customized workflows, enabling reliable, automatic credit decisioning based on qualified traditional and innovative data.

The CRIF Loan Origination solution supports both digital and traditional channels, minimizing manual data input and paper documentation requirements, providing a fast and reliable response.

It comprises building blocks that orchestrate the end-to-end credit journey, from the pre-screening phase to underwriting, decisioning and automatic disbursement.

Main Features of CRIF

Loan Origination?

- *Pre-screening phase:* automatic data retrieval, KYC/AML, traditional data sources and open banking data
- Workflow system: process orchestration with low/ no code, easy integration with external data and backend systems, complex and engaging web interfaces, live document creation, process governance and monitoring
- *Underwriting and decision-making:* decision engine, smart company forecasting, AI/machine learning, risk strategy and policy automation, ESG score
- Disbursement: interface with back-end systems

Key Performance Indicators



RO

3 Month payback period

4x Application processed

+100% au

Increase in automated approvals

Why use CRIF

Loan Origination?



All bank products, all customer segments, in one single system



Increased strategy and rule flexibility



Standardized and centralized governance



IT independent / Low Code



Cloud-ready, fully supporting microservice architecture



Operating cost reduction



Cost of risk kept under control, faster time to yes, faster time to cash