

 **CRIF DIGITAL**

Loan Origination

A tailored solution to create, manage
and automate decisioning processes,
workflows and disbursement



What is Loan Origination?

The CRIF Loan Origination system is a fully tailored solution which facilitates the creation of customized workflows in a very flexible way, enabling automatic and reliable credit decision-making 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 and decisioning, to automatic disbursement.

Main features

- **Pre-screening phase:** automatic data retrieval, KYC/AML, traditional data source and open banking data
- **Workflow system:** process orchestration with low / no code, easy integration with external data and back-end 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

4x

ROI

3 months

payback period

4x

applications
processed

+100%

increase in
automated approvals

Why Loan Origination



All bank products, all customer segments, in just one system only



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 under control, faster
time to yes, faster time to cash