

Modules	Description
I. Application Questionnaire	<ol style="list-style-type: none"> 1. CNP validation 2. Credit requests history 3. Data Dictionaries 4. Data type validations 5. Field constraints
II. Score Calculator	<ol style="list-style-type: none"> 1. Pre-scoring 2. Automated scoring calculation 3. Auto Reject/ Pre-approve Rules
III. Payment Module	<ol style="list-style-type: none"> 1. Monthly Payment System 2. Payment in advance utility 3. Overdue payments calculator 4. Reimbursement Plan recalculation
IV. Reimbursement Plan	<ol style="list-style-type: none"> 1. Annuity calculator 2. Monthly Principal & Interest Calculator 3. Maximum Amount calculator 4. DAE calculator 5. Bank commission calculator
V. Contracts Management	<ol style="list-style-type: none"> 1. Questionnaire 2. Credit contract 3. Credit Bureau verification accord 4. Reimbursement Plan 5. Eligibility form
VI. Company and Institution Search	<ol style="list-style-type: none"> 1. Credit System and Ministry of Finance Database 2. Automate search into the database
VII. Reports and Documents	<ol style="list-style-type: none"> 1. Highly customizable reports 2. Filters 3. Multiple format support 4. Automated generation of reports
VIII. File Upload System	<ol style="list-style-type: none"> 1. Image Processor

	<ol style="list-style-type: none"> 2. Multiple formats 3. Multiple files simultaneous upload
IX. Concurrent Credit Bureau Requests and Negatives Verification	<ol style="list-style-type: none"> 1. Access to sources of Positive or Negative data 2. Possible interrogations to <ol style="list-style-type: none"> 2.1. CreditInfo negatives 2.2. Credit Bureau 2.3. CRB 2.4. Black-lists 3. Retrieving data through different channels: web-services, SQL wrappers, XML data feed
X. Credit Requests Workflow Management	<ol style="list-style-type: none"> 1. Multiple Products 2. Customizable Workflows 3. Application History 4. Advanced Navigation utility
XI. Labels Module	<ol style="list-style-type: none"> 1. Advanced browsing 2. HTML editor 3. Picture support 4. Image processor
XII. Security module	<ol style="list-style-type: none"> 1. Secure internet connection (https) 2. Users accounts 3. Groups management 4. Access rights management per user 5. Logs Module 6. Encrypted accounts information 7. Biometric Access utility 8. Digital Signature Layer
XIII. Automated Checking and Ranking	<ol style="list-style-type: none"> 1. Automated checking into CreditInfo repository 2. Automated data merging 3. Automated Ranking Codes and comments
XIV. Full History for declared data	<ol style="list-style-type: none"> 1. Analysis tool for credit officers 2. Data checking within all sections of the application form 3. Standard tool that can be customized according to the business

	<p>requirements of the Financial Institution</p> <ol style="list-style-type: none">4. Comparison of data with previous declarations5. 'Life' of application
XV. Possible Fraud Analysis	<ol style="list-style-type: none">1. Analysis and comparisons with other credit applications For Guarantors, Addresses, Spouse and much more2. Automate search into CreditInfo database3. Reports with top fraudulent persons and companies4. Warnings for discrepancies declared data against CreditInfo or other third party repository
XVI. Extended Analysis Reports	<ol style="list-style-type: none">1. Business Intelligence reports and data analysis2. Demographic reports3. Fraud reports – based on fraud rules