



# OPENCBS

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Adaptive open source technology  
for financial inclusion

[opencbs.com](https://opencbs.com)



# OpenCBS – Loan Origination

[opencbs.com](http://opencbs.com)



# Loan origination – purpose

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- Digitisation of the loan application process
- Automated decision engine based on client's approval workflow
- Integrated task management
- Synchronisation with OpenCBS Core Banking or other CBS
- Can used together with OpenCBS Tablet Application



# Manage profiles and applications






















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- Multi-channel applications: from Client Officer, direct via website etc.
- Create profiles with unlimited data fields
- Edit profiles, create loan applications directly from the list of profiles
- Add attachments like Customer ID, pictures of clients, excel docs...

# Manage profiles and applications

 PROFILES  
Recent Profile List

[+ Add profile](#)

#	FULL NAME	PHONE	EMAIL	DATE CREATED	GENDER	TASKS	ACTION
1	 Noah Robinson	(602)-654-4432	noah.robinson68@example.com	Feb 8, 2017	MALE	<a href="#">+ Create Application</a>	 
2	 Tara Rivera	(429)-358-1119	tara.rivera35@example.com	Feb 8, 2017	FEMALE	<a href="#">+ Create Application</a>	 
3	 Kristin Scott	(656)-178-2013	kristin.scott58@example.com	Feb 8, 2017	FEMALE	<a href="#">+ Create Application</a>	 
4	 Aizada Ismailova	+996555953434	aizada@opencbs.com	Feb 14, 2017	FEMALE	<a href="#">+ Create Application</a>	 
5	 John Duglas	09996986876	john.duglas@gmail.com	Mar 9, 2017	MALE	<a href="#">+ Create Application</a>	 
6	 John Doe	0078792695426	john.doe@gmail.com	Mar 9, 2017	MALE	<a href="#">+ Create Application</a>	 
7	 John Doe	009996658757	jogn@gmail.com	Mar 9, 2017	MALE	<a href="#">+ Create Application</a>	 

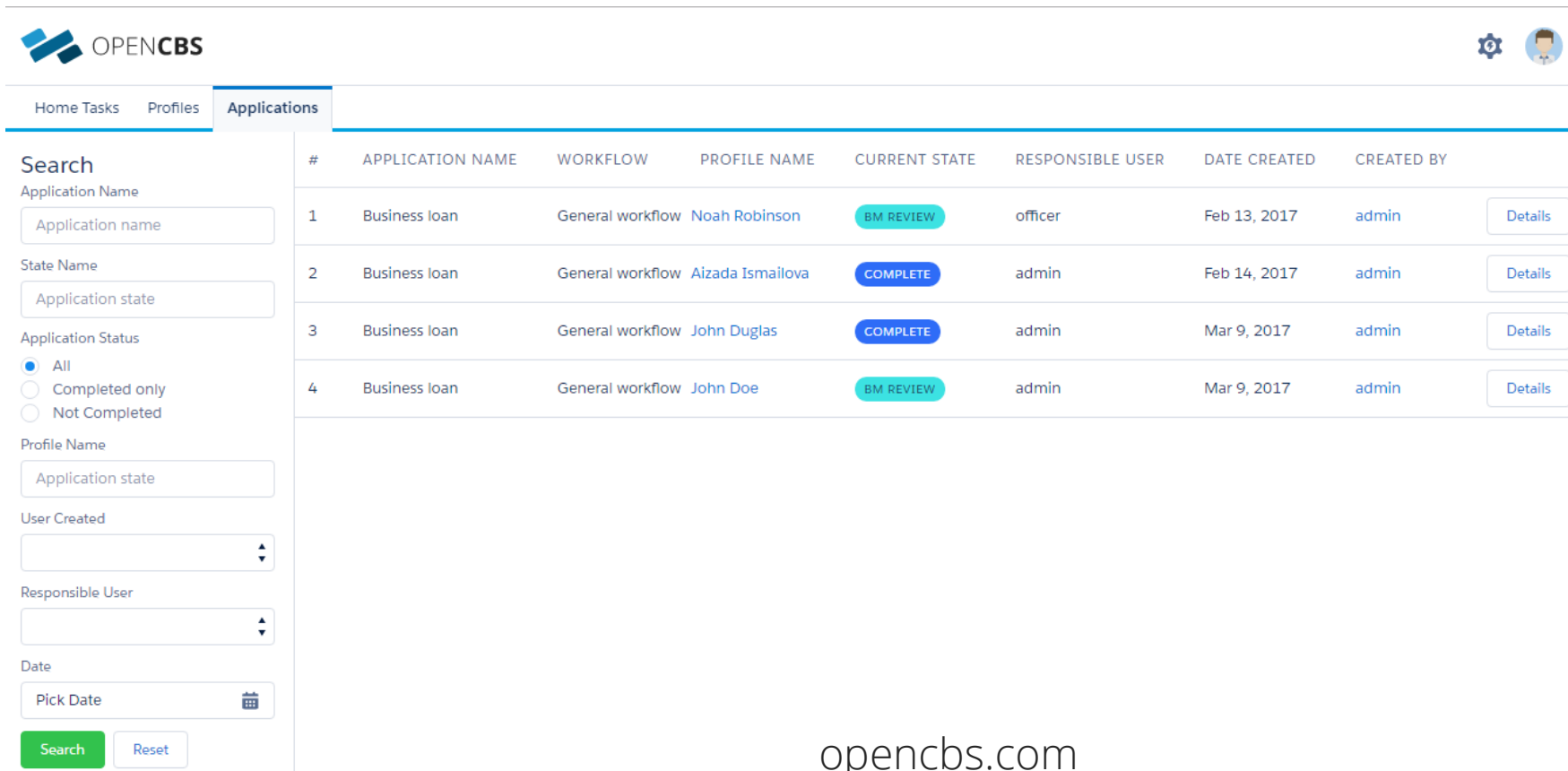


# Use customised approval workflows

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- Appoint responsible people for each step of the appraisal process
- Check external data sources (Credit Bureaus/AML blacklists)
- Link with scoring system
- Review loans, send for re-rework, approve or reject
- Easily track application status
- Conduct digital credit committees with several levels of approval

# Use customised approval workflows



The screenshot displays the OPENCBS web interface. At the top left is the OPENCBS logo. The navigation menu includes 'Home Tasks', 'Profiles', and 'Applications'. On the right, there are icons for settings and a user profile. The main content area features a search sidebar on the left and a table of applications on the right.

**Search Sidebar:**

- Application Name:
- State Name:
- Application Status:
  - All
  - Completed only
  - Not Completed
- Profile Name:
- User Created:
- Responsible User:
- Date:
- 

**Table:**

#	APPLICATION NAME	WORKFLOW	PROFILE NAME	CURRENT STATE	RESPONSIBLE USER	DATE CREATED	CREATED BY	
1	Business loan	General workflow	Noah Robinson	BM REVIEW	officer	Feb 13, 2017	admin	<a href="#">Details</a>
2	Business loan	General workflow	Aizada Ismailova	COMPLETE	admin	Feb 14, 2017	admin	<a href="#">Details</a>
3	Business loan	General workflow	John Duglas	COMPLETE	admin	Mar 9, 2017	admin	<a href="#">Details</a>
4	Business loan	General workflow	John Doe	BM REVIEW	admin	Mar 9, 2017	admin	<a href="#">Details</a>






# Use customised approval workflows

User roles as per the credit procedures of the institution

Authorisations can be set-up by loan amount, product type, or other parameters

Create Application for Kristin Scott

✓ States and Permissions Confirm and Submit

CO Review	Client officer	
BM Review	Branch manager	
GM Review	General manager	
Complete	No permissions defined	
Rejected	No permissions defined	

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# Integrated task management

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- Get tasks in inbox depending on defined roles
- Perform task and submit for approval
- Get response from authoriser
- Get basic statistics on approved loans and performance

# Integrated task management

#	APPLICATION NAME	WORKFLOW	PROFILE NAME	CURRENT STATE	RESPONSIBLE USER	DATE CREATED	CREATED BY	ACTION
1	Business loan	General workflow	Aizada Ismailova	COMPLETE	admin	Feb 14, 2017	admin	 Process
2	Business loan	General workflow	John Duglas	COMPLETE	admin	Mar 9, 2017	admin	 Process
3	Business loan	General workflow	John Doe	BM REVIEW	admin	Mar 9, 2017	admin	 Process



# Loan origination – sync options

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- OpenCBS Tablet Application as a loan application channel
- Synchronisation with OpenCBS Core Banking
- Synchronisation with other CBS with or without API