3Q 2024

Loan Origination System (LOS)

New Experience in the loan origination system

PT.NEXT Transformtech Indonesia

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1. Company Profile

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1.1 Company and Partners

Next TI, delivers comprehensive banking solutions to drive your business growth.

Next TI is an IT solution company specializing in banking systems, offering services ranging from core banking systems to loan collection systems.

With our extensive experience and support from Hana TI, a leading IT solutions provider within Hana Financial Group (HFG) in South Korea, we are confident that we can help your business achieve significant growth.

Name	PT Next Transformtech Indonesia
Date of Est.	Feb, 2017
CEO	Hugh Park
Employee	77
Address	Jakarta, Indonesia
Business Fields	Software Development, Sales and Maintenance

Client

Hana Bank · OK!BANK · LINE Bank · Sinarmas Hana Finance · J TRUST BANK Jトラスト銀行 · LOTTE GLOBAL LOGISTICS · Farmsco · Hanwha Life · Hana Asset Management Asia

Partner

LOTTE DATA COMMUNICATION · NICE · COREBANK · knowledge cube · Crinity · WhaTap

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1.2 Products

Leading the future of finance with unwavering commitment and innovative solutions.

1QonCore

A global Enterprise Core banking platform for digital and commercial banks, delivers key business advantages through a systematic system environment.

Management Information System

Auto generate report system to carry out the functions of management.

Internet & Mobile Banking

Provide your individual & business customers with a convenient & reliable digital channel.

Loan Origination System (LOS)

Accelerate your lending process with our LOS system. Seamlessly manage loan applications, reduce processing time, and improve customer experience

Collection System

The system which processes delinquent account data and uses risk segmentation to determine the appropriate collection treatment.

Call Center System

Streamline your operations, increase efficiency, and provide exceptional customer support with our technology.

APIM (TxBroker)

A single platform to create and manage your digital services as APIs in the cloud, on-premises, or hybrid setups, to support your digital transformation goals.

Peta ETL

PetaETL
Peta ETL Solutions

Extract source data in various forms (File, DB). Convert and transform, then load to target (file, DB) easily and quickly.

C-Lounge

LOUNGE

Workgroup management, business system, and e-approval system.

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1.3 Our Journey

Empowering Growth Through Innovation

2017
Convert Banking System from Andara
OK Bank Indonesia

2018
Construct SHF System
Sinarmas Hana Financial

2019
Call Center System
PT Hana Bank

IFRS9 System
PT Hana Bank

Call Center System Phase 2
PT Hana Bank

Construct Collection System
PT Hana Bank

2020
Launch Next TI Groupware System **Clounge**

Enhancement of MIS System **PT Hana Bank**

Construct Retail Loan System **OK Bank**

2021
Collection System Phase 2
PT Hana Bank

Enhancement of MIS System
OK Bank

Launching Next TI New Solution
TxBroker

Open Line Bank System

2022
LOS System **OK Bank**

Conversion of Line Bank **1QonCore Framework**

Collections System **OK Bank**

Call Center System Phase 2 **PT KEB Hana Bank**

2023
Collection System Phase 3
PT Hana Bank

Launching Next TI New Solution
PetaETL Solution

Rebuild Core Banking System
PT Hana Bank

Open New Solution for API Management
APIM

2024
Core Banking Rebuild Project
PT Hana Bank

Application Monitoring Service
PT BankJ-Trust Indonesia

Our journey is a testament to our commitment to innovation, continuous improvement, and unwavering support for our clients. Since 2017, we have consistently delivered cutting-edge solutions that drive success in the ever-evolving financial landscape. As we continue to innovate and expand our capabilities, we invite you to be part of this journey, shaping the future of finance together.

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2. Overview

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2.1 Why need LOS System?

Overview

Accelerate lending process with LOS System

LOS is a web based app that we could access the app on website without complex installation and configuration.

Key Features of LOS:

- **Fast Online Processing:** Very quickly and only a one-day process is approved by the system.
- **Efficient and Low Cost:** No initial cost and reasonable fees charged for low-cost, cloud-based services.
- **Decision Support System:** Simply and best way to filtering data and making decision for calculate loan limit.
- **Flexible Data Handling:** Supports various data formats, simplifying integration with another external services.
- **Customizable:** It can be customize based on business system and customer's requirement.

LOS is an effective and accurate web–based application designed to filter customer data and calculate limit for loan processing without taking a long time.

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2.2 LOS Features

Batch Filter Engine

Manages and filtering incoming application automatically based on specific criteria, such as age, area, working period, job, rejection history, duplicate application, or credit scoring.

Distribution Application

Manages and allocates applications to agents or teams based on specific criteria, such as partnership code or application types

Credit Rating Checking

Manages and checking customer's credit score or personal information data from external services, such as Pefindo, CLIK, ST Score, Crepass, Dukcapil, MidTrans, etc.

Limit Calculation

Manages, and calculate loan limit from existing loan of customer's data based on customer's credit score and loan history.

Approval System

Enables managers to check and decide to approve loan limit before the disbursement process.

Disbursement Process

Manages and monitors disbursement process, which involves tracking status of disbursement application.

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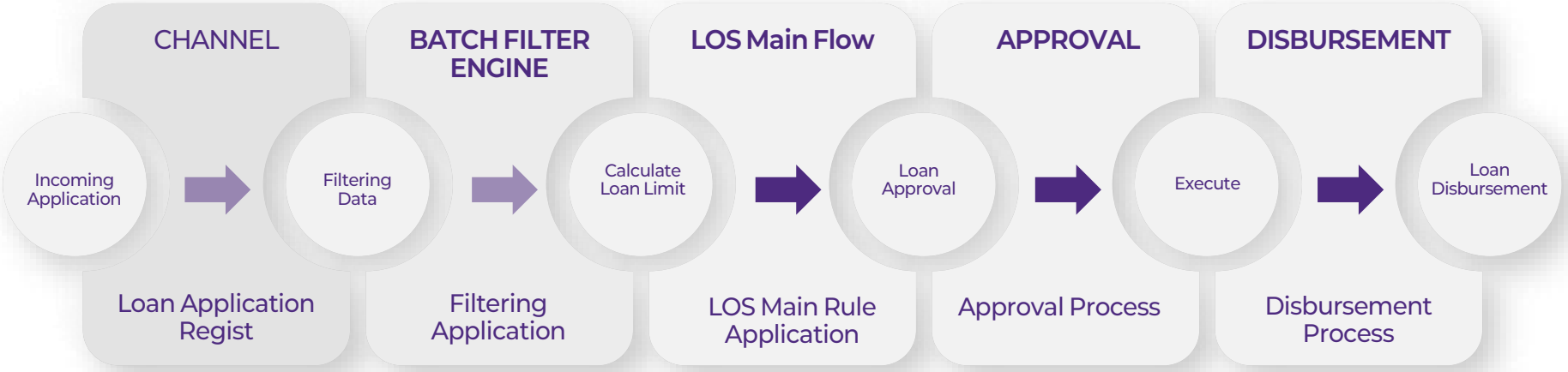
2.3 LOS Business Process (1/2)

Online Process



Gathering Incoming Application From Any Channel	Filtering Incoming Application in Specific Criteria	Allocate, Checking Loan Application and Determine Loan Limit	Ensure the loan limit value that will be received by the prospective debtor	Ensure and Manage Disbursement Process

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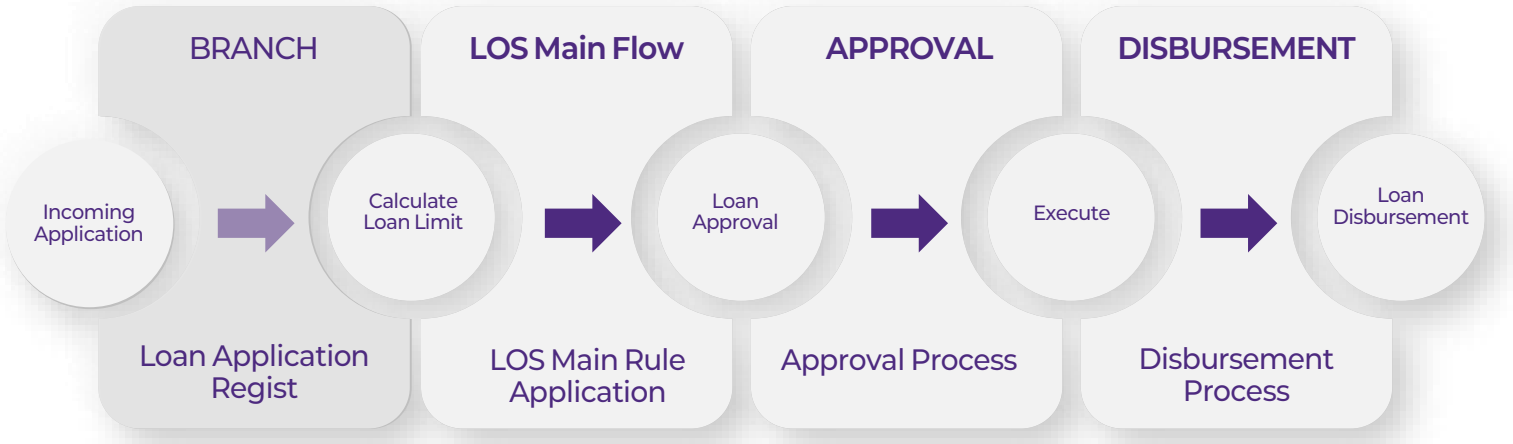
2.3 LOS Business Process (2/2)

Offline Process



Gathering Incoming Application From Branch	Allocate, Checking Loan Application and Determine Loan Limit	Ensure the loan limit value that will be received by the Prospective Debtor	Ensure and Manage Disbursement Process

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3. System Structure

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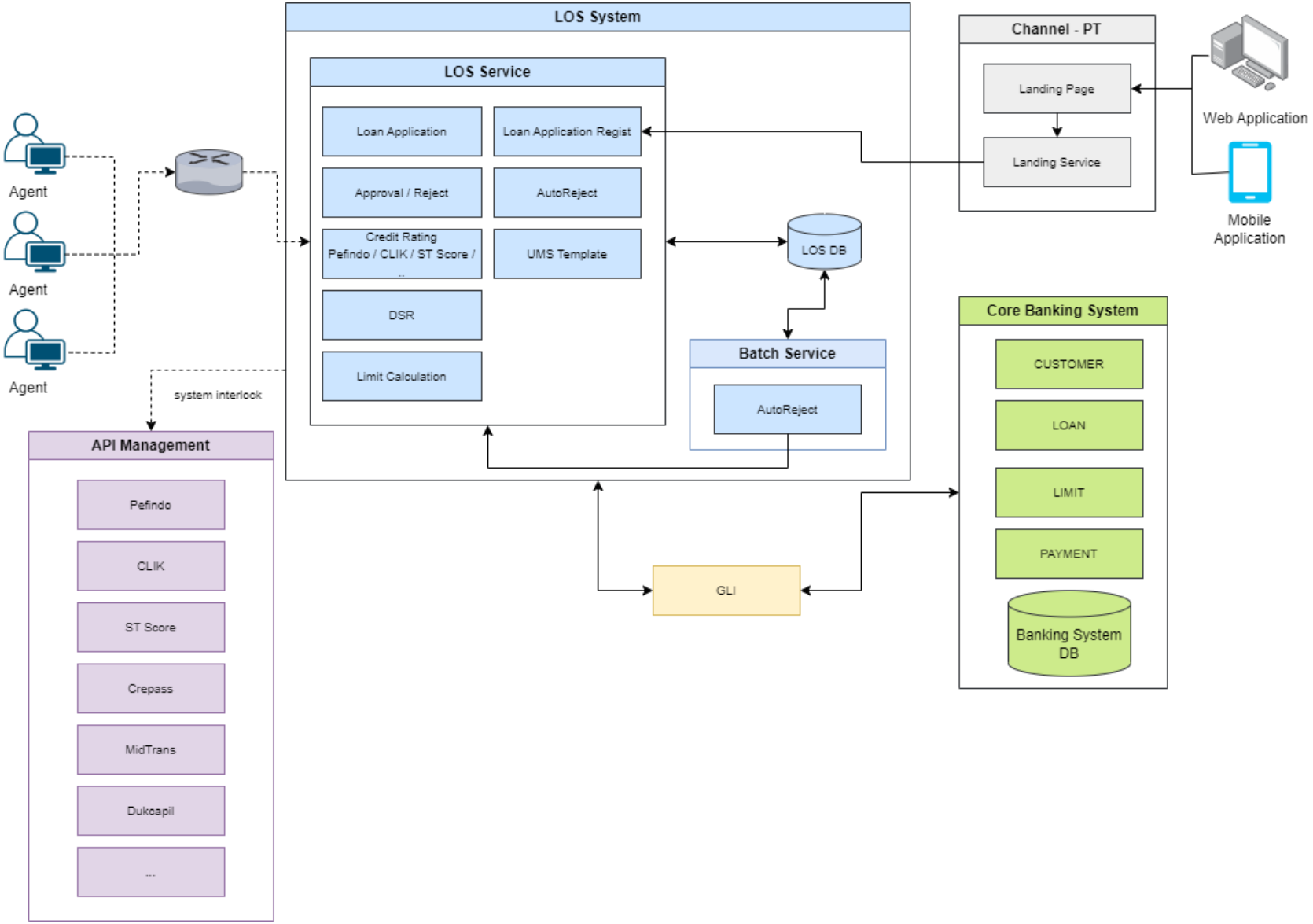
3.1 LOS System Structure



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4. Key Features

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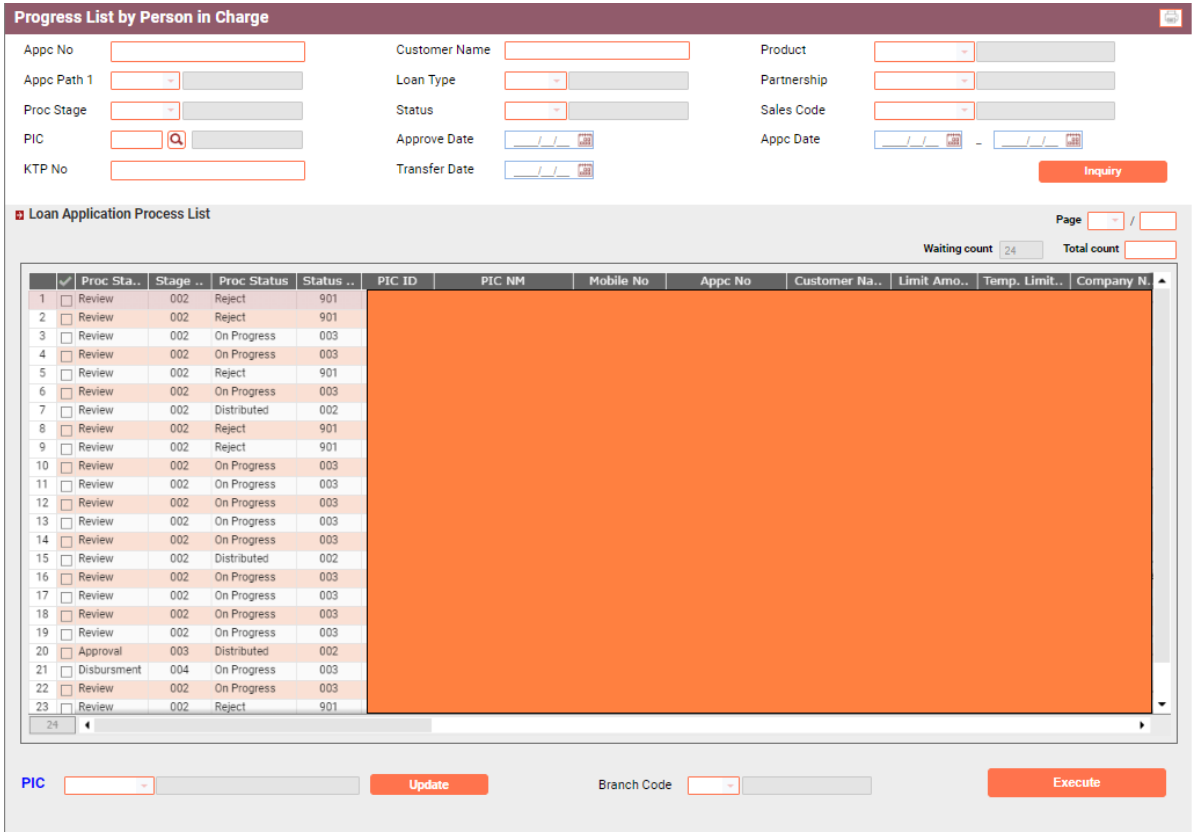
4.1 Progress List by Person in Charge

Key Features



- ✓ Show all details of loan applications based on application date, application number, customer id, etc.
- ✓ Distribute data to PIC according to the application status.

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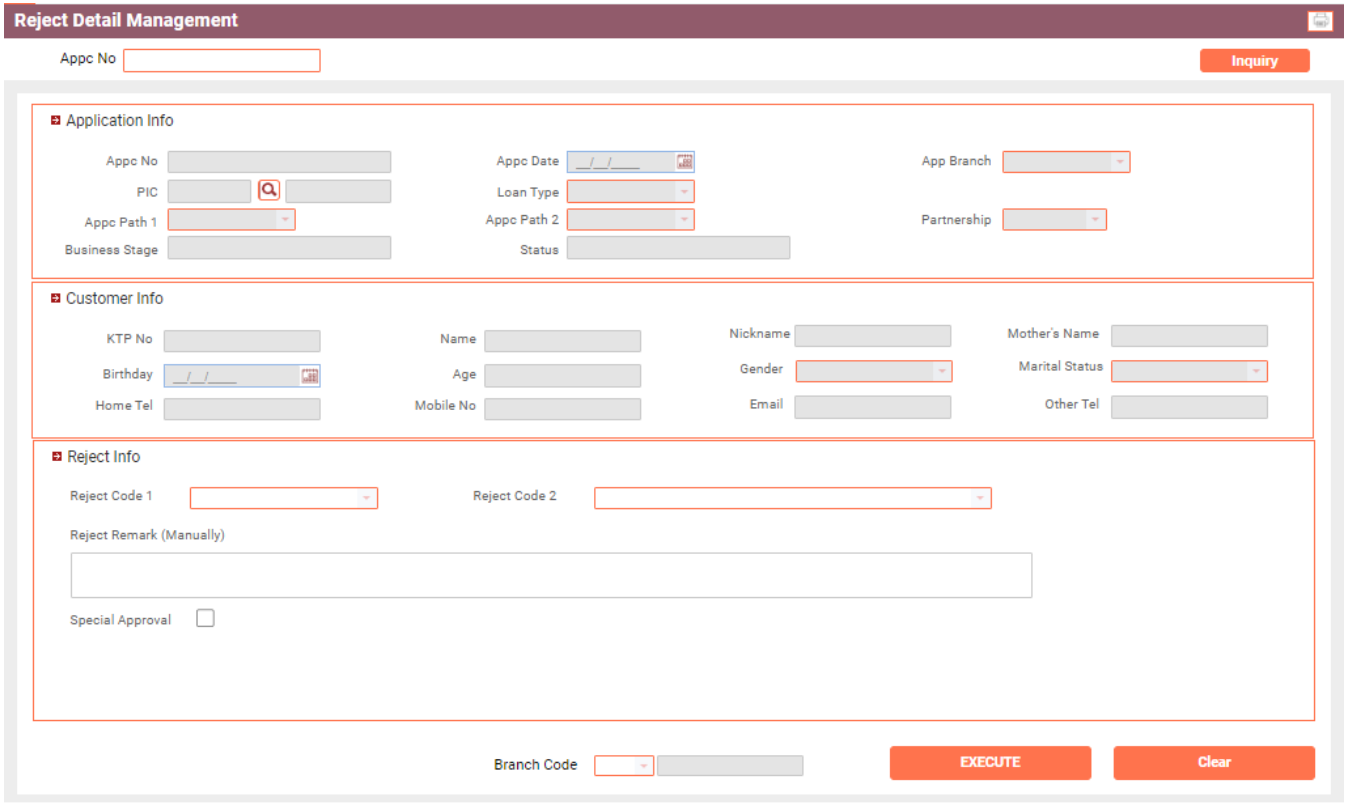
4.2 Detail Reject Management

Key Features



- ✓ Show detail of application rejection reason.
- ✓ Reject application manually.
- ✓ Set special approval for rejected applications.

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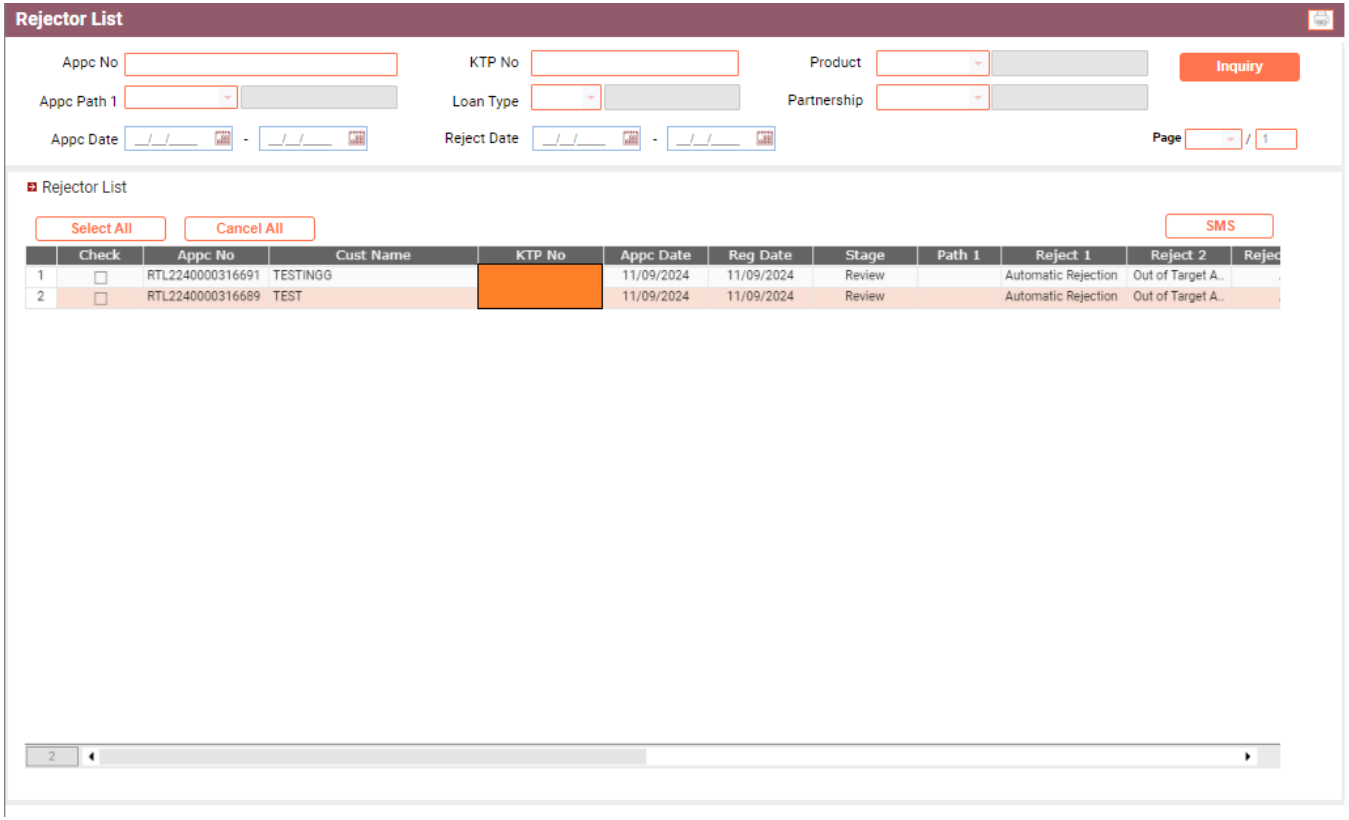
4.3 Rejector List

Key Features



- ✓ Show all list of rejected application.
- ✓ Send SMS manually to customers.

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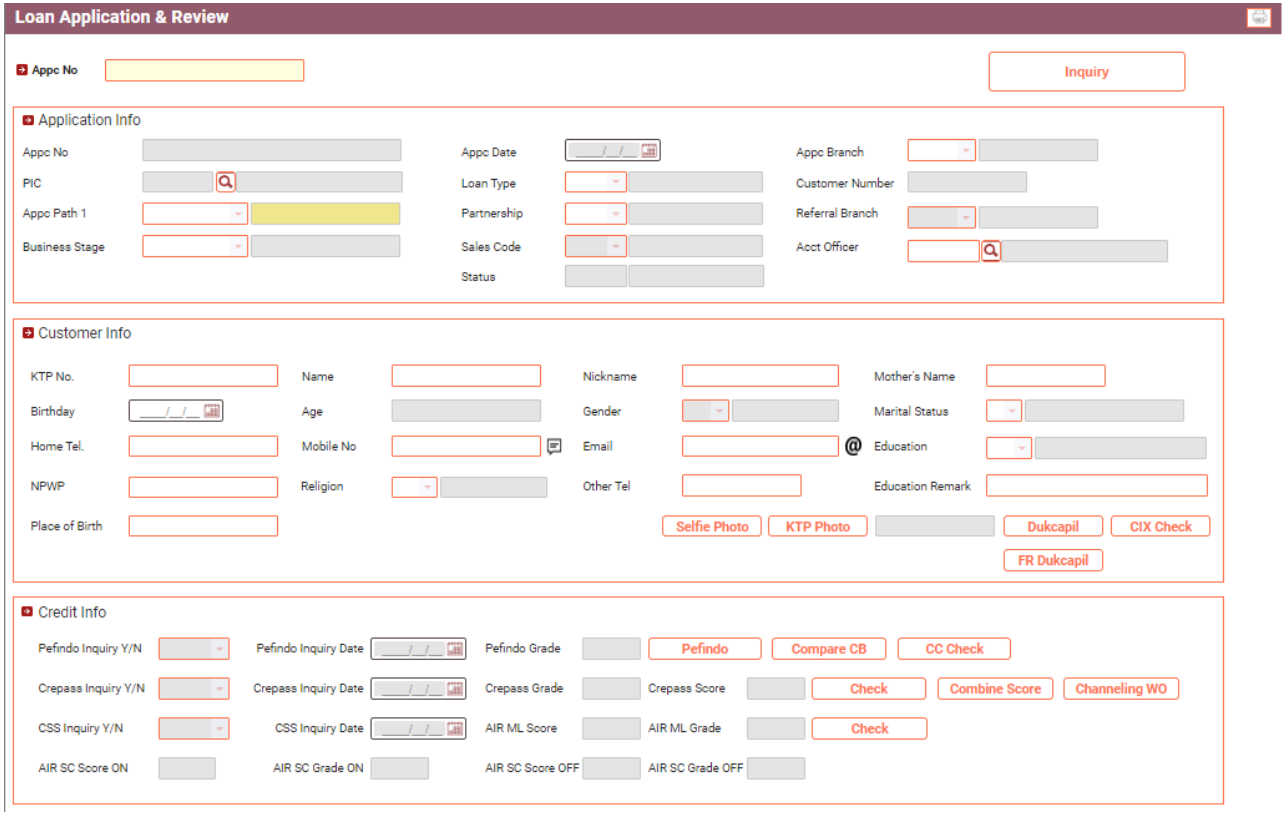
4.4 Loan Application & Review (1/5)

Key Features



- ✓ Review and check application info, customer's identity data, and credit scoring data.

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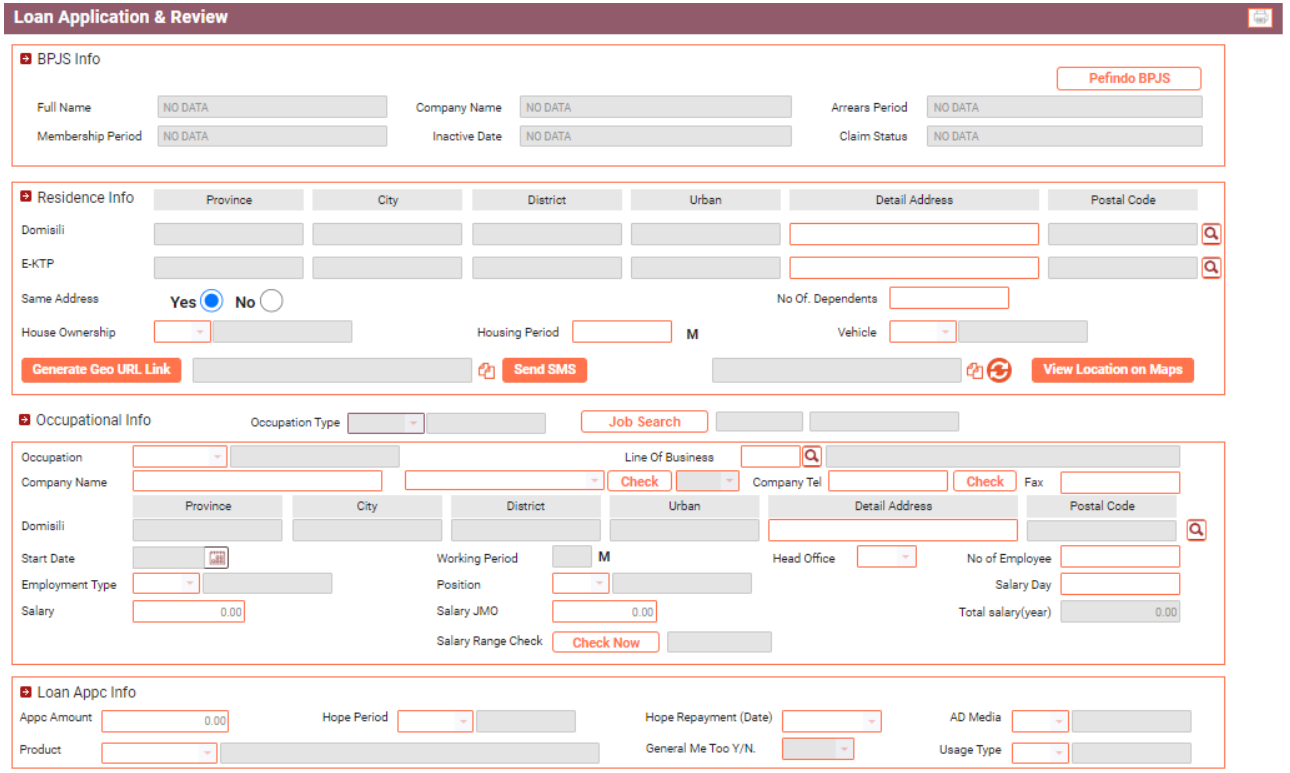
4.4 Loan Application & Review (2/5)

Key Features



- ✓ Review and check customer's personal information, such as bpjs info, residence info, occupational info and loan application info.

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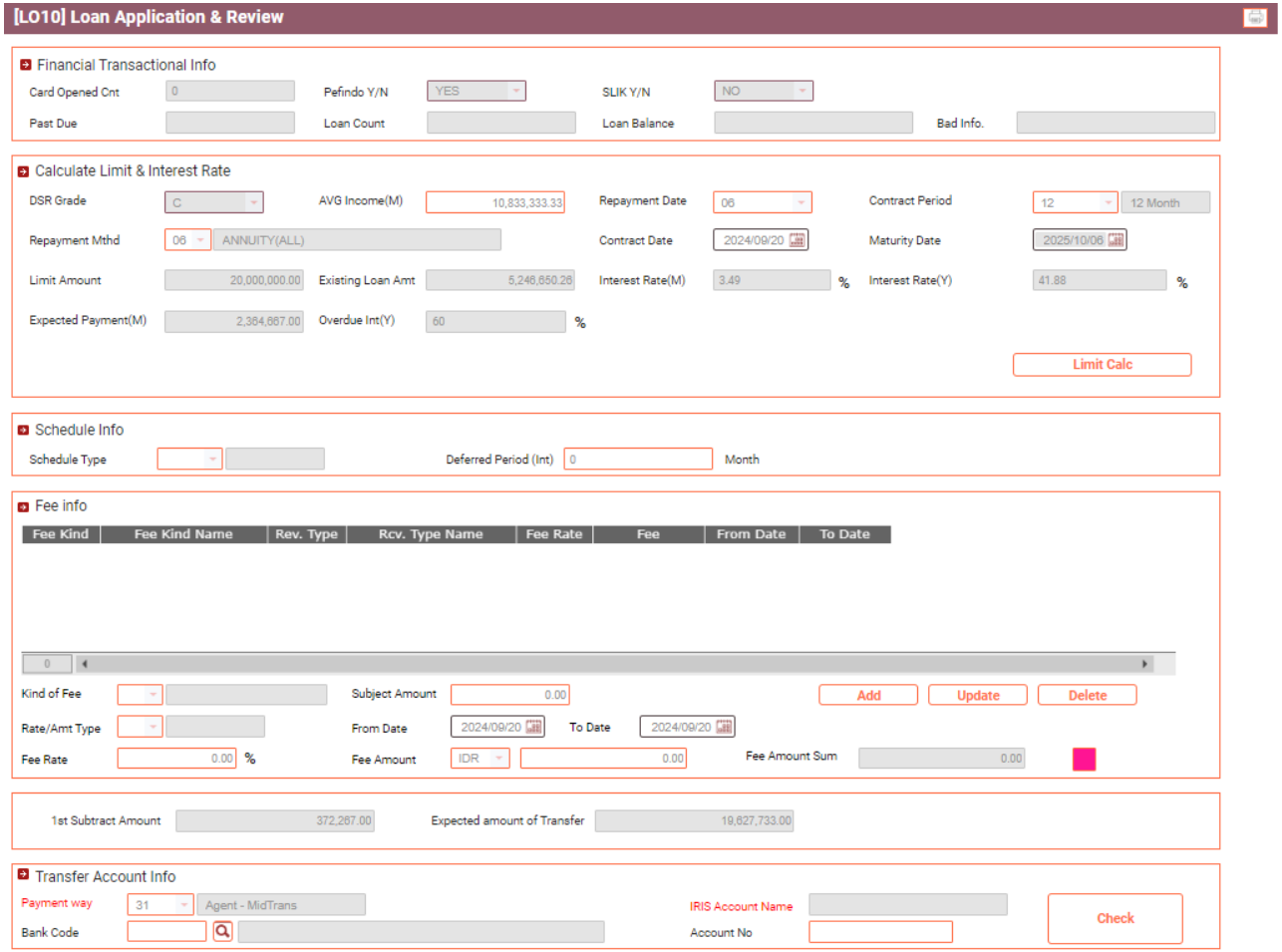
4.4 Loan Application & Review (3/5)

Key Features



- ✓ Calculate and show loan limit that a customer can obtain.
- ✓ Submit fee info,
- ✓ Define and checking customer's bank account number for distribute loan application amount

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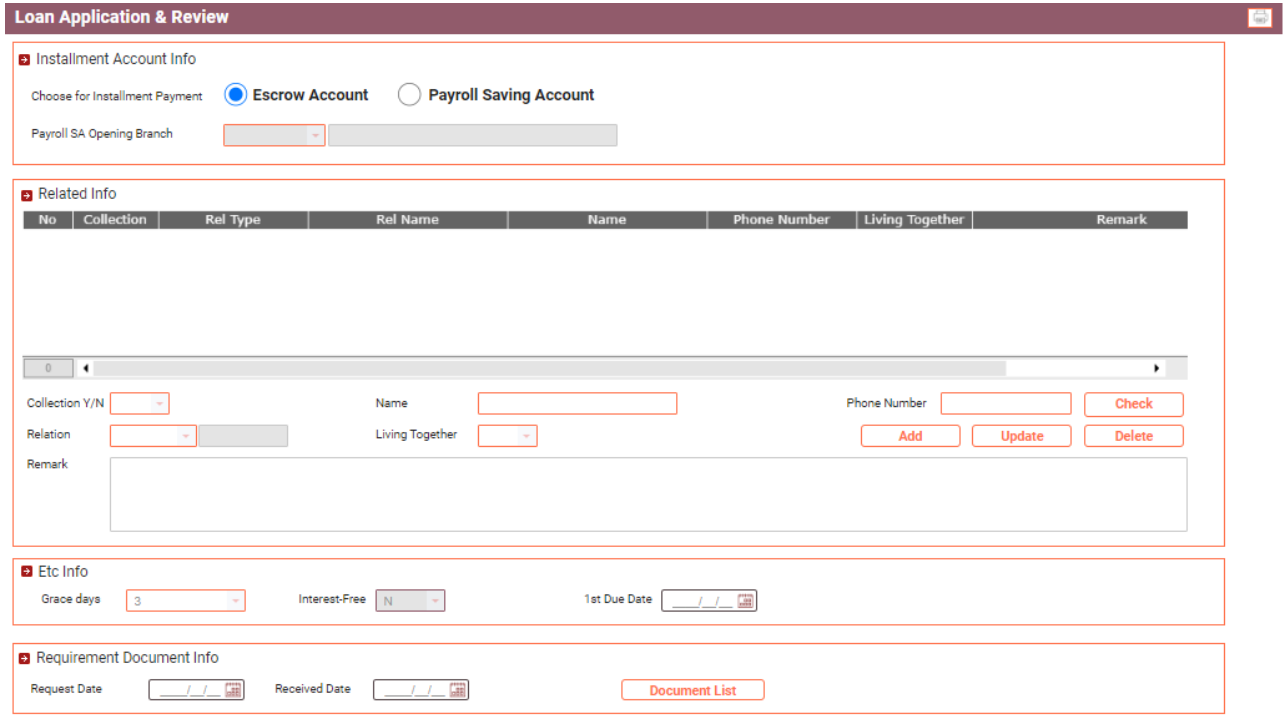
4.4 Loan Application & Review (4/5)

Key Features



- ✓ Define installment payment way.
- ✓ Submit related info.
- ✓ Review and Checking customer's document info, such as OJK Slik, Pefindo Report, KTP, loan application form, etc.

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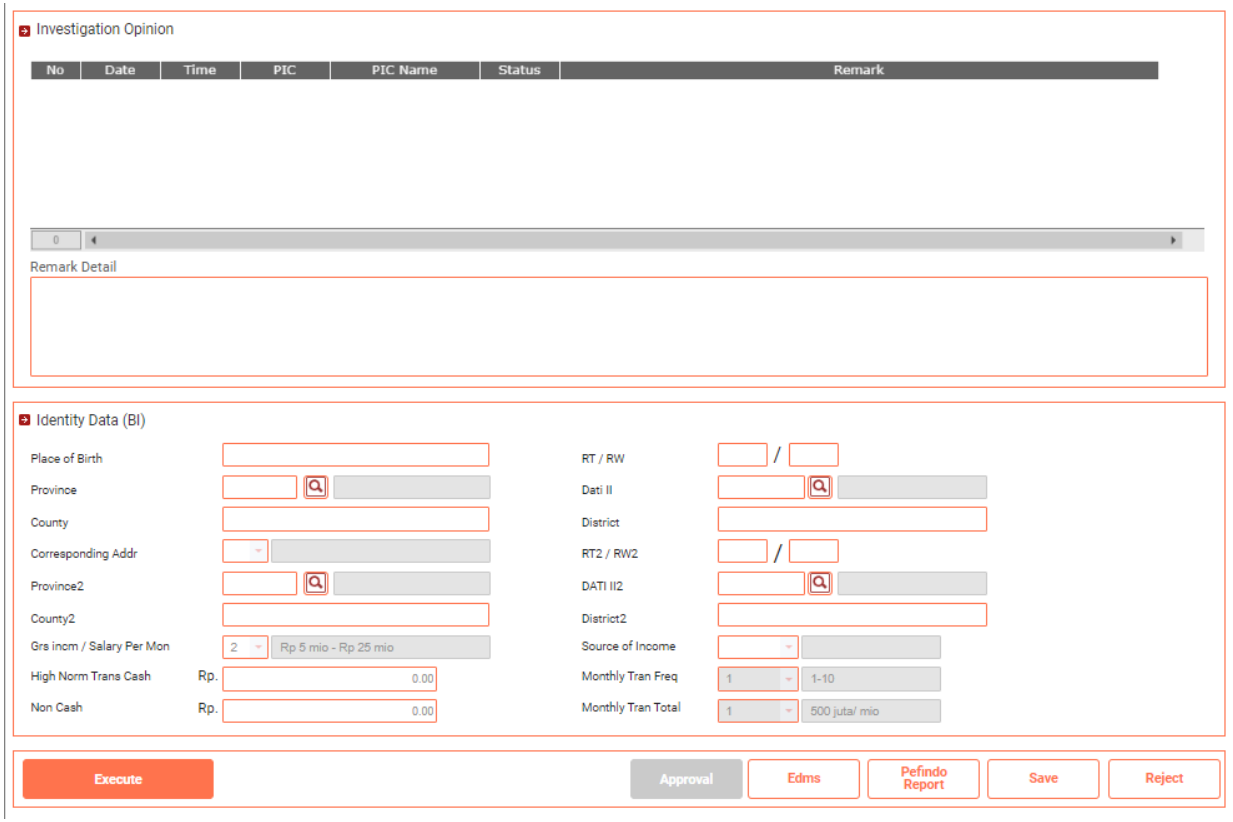
4.4 Loan Application & Review (5/5)

Key Features



- ✓ Submit investigation opinion and customer's Identity data.
- ✓ Check details of pefindo data, such as open loan list, close loan list, pefindo grade, etc

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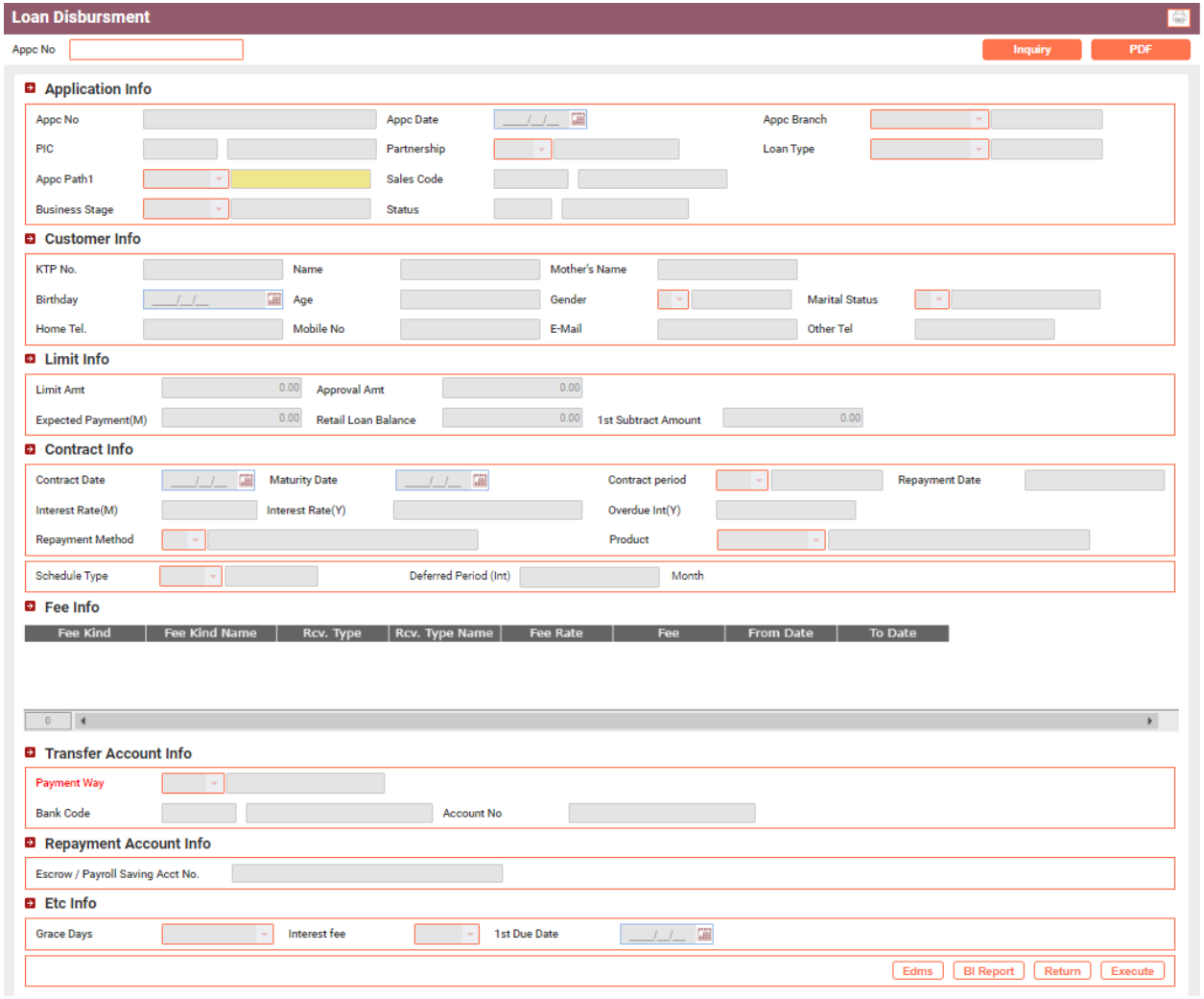
4.5 Loan Disbursement

Key Features



- ✓ Review and check loan application that have been approved by the manager

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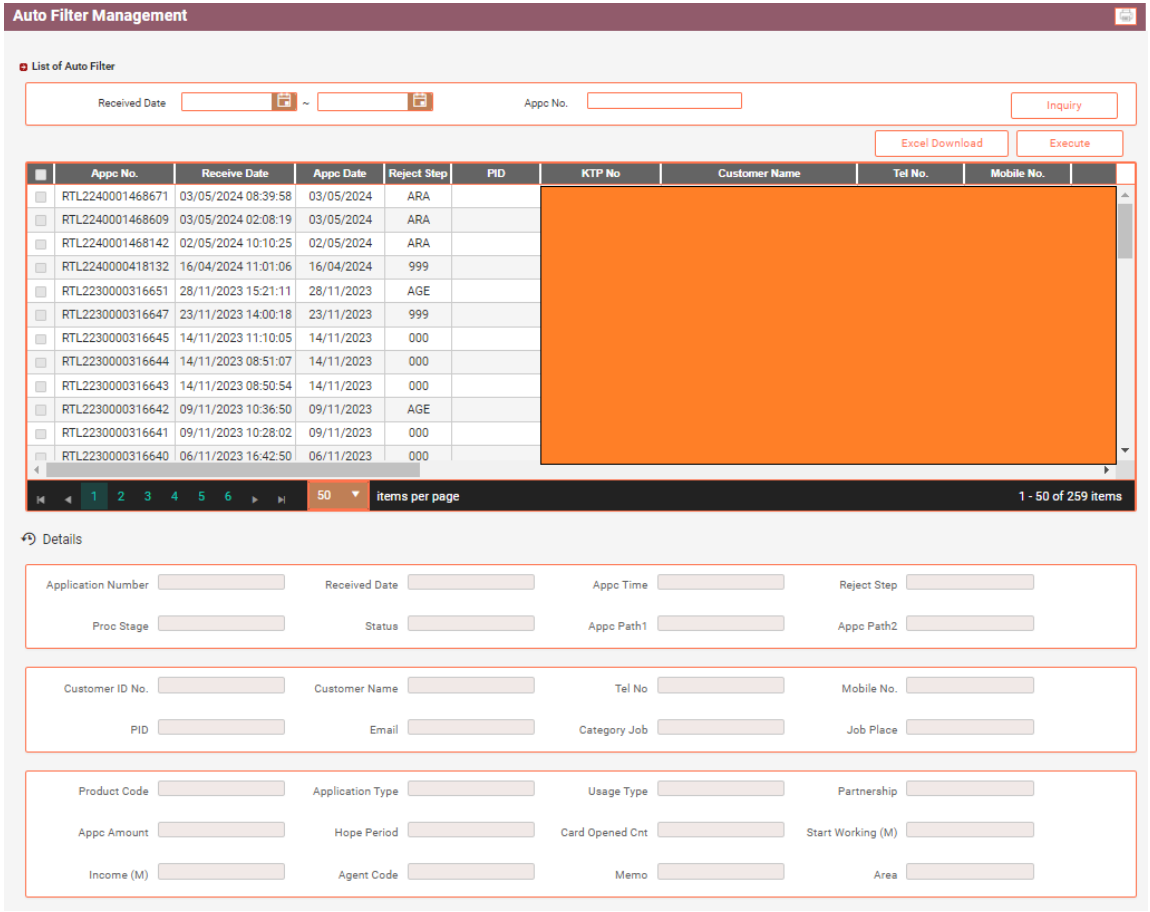
4.6 Auto Filter Management

Key Features



- ✓ Monitor auto filter process of incoming application.
- ✓ Manual execution for unfiltered applications.

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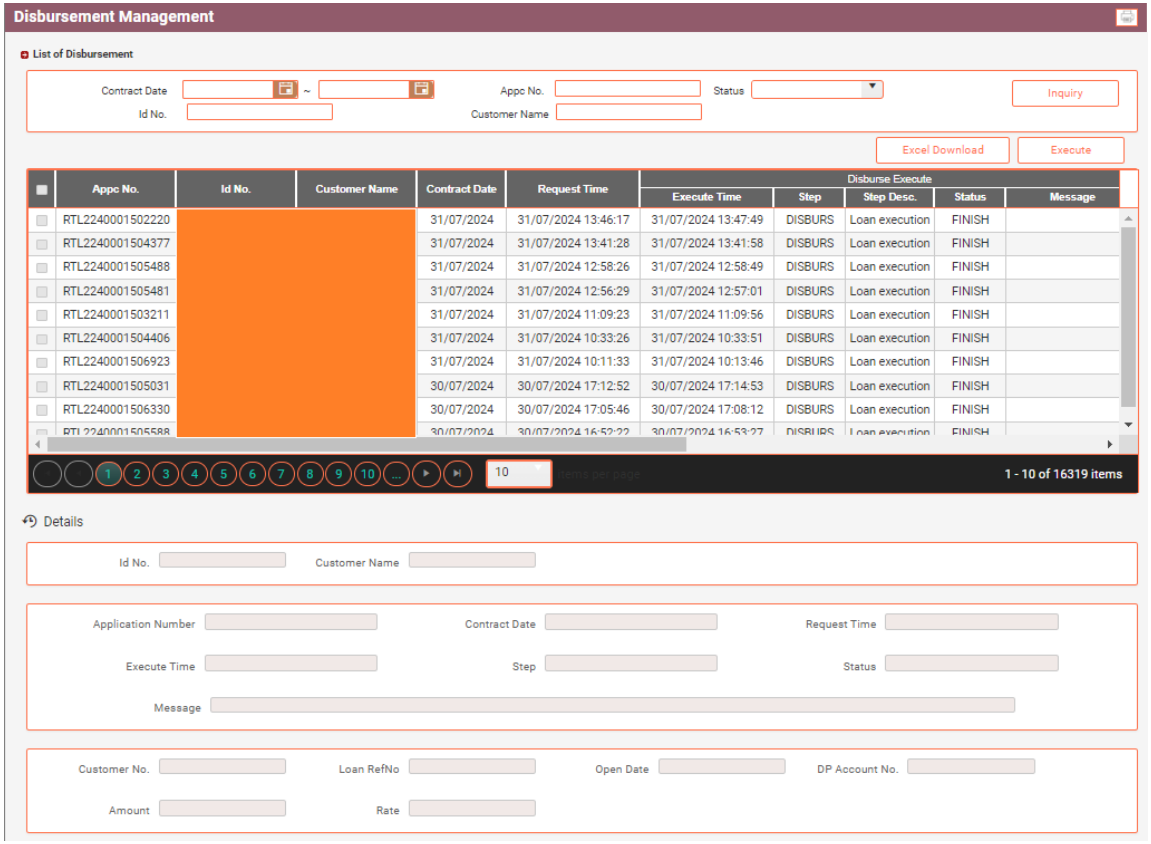
4.7 Disbursement Management

Key Features



- ✓ Monitor disbursement process of loan application.
- ✓ Manual execution for applications that have not been disbursed.

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5. Support

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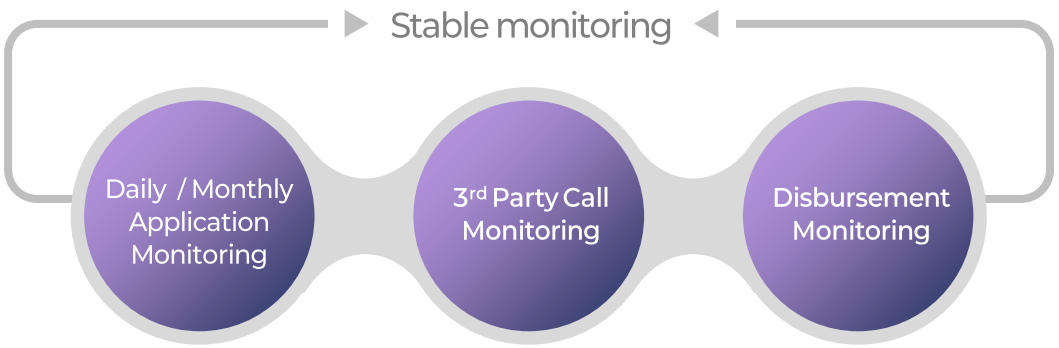
5.1 Monitoring

Maximizing your system's reliability and efficiency through regular monitoring processes.



- ✓ Ensure quick response with dedicated support.
- ✓ Support system for monitoring the applications daily or even monthly for incoming application, rejected application, etc.
- ✓ Minimize failure process when call 3rd party services.
- ✓ Ensure disbursement process runs smoothly without any failures

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