

Loan Origination System (LOS)

New Experience in the loan origination system



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1. Company Profile

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



Partner



1.2 Products

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



TQonCore

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

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

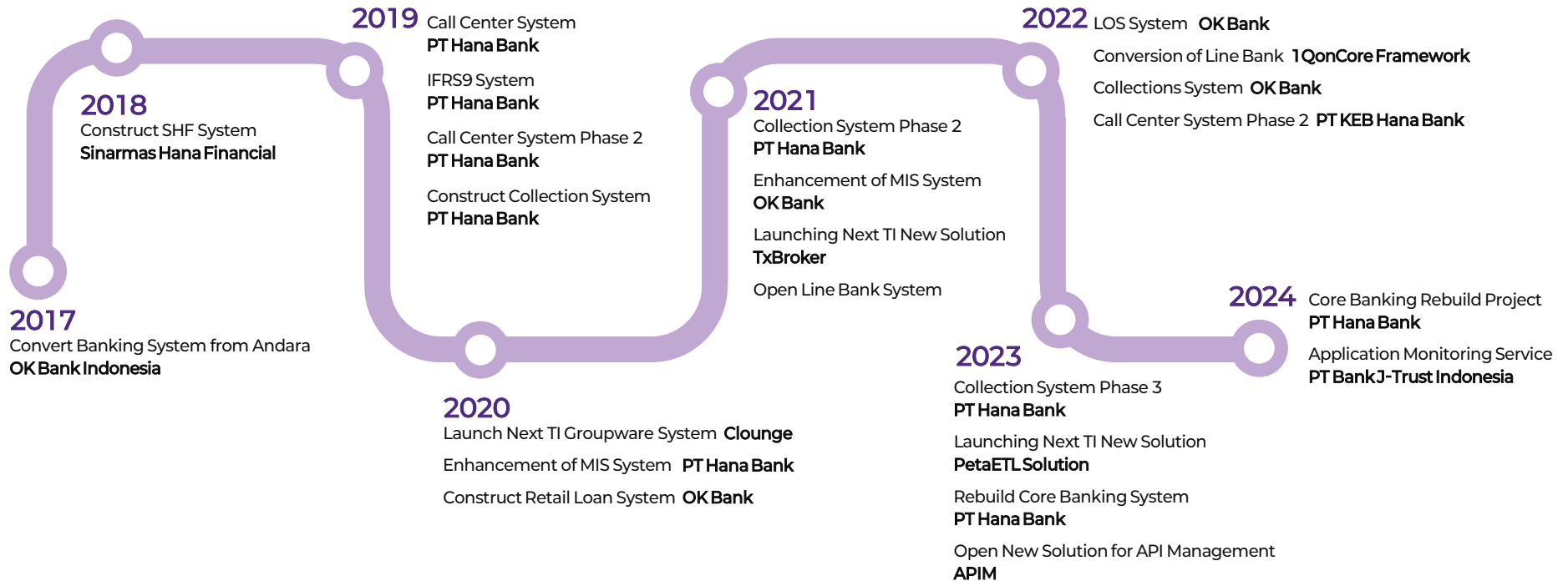


C-Lounge

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

1.3 Our Journey

Empowering Growth Through Innovation



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

2.1 Why need LOS System?

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.

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

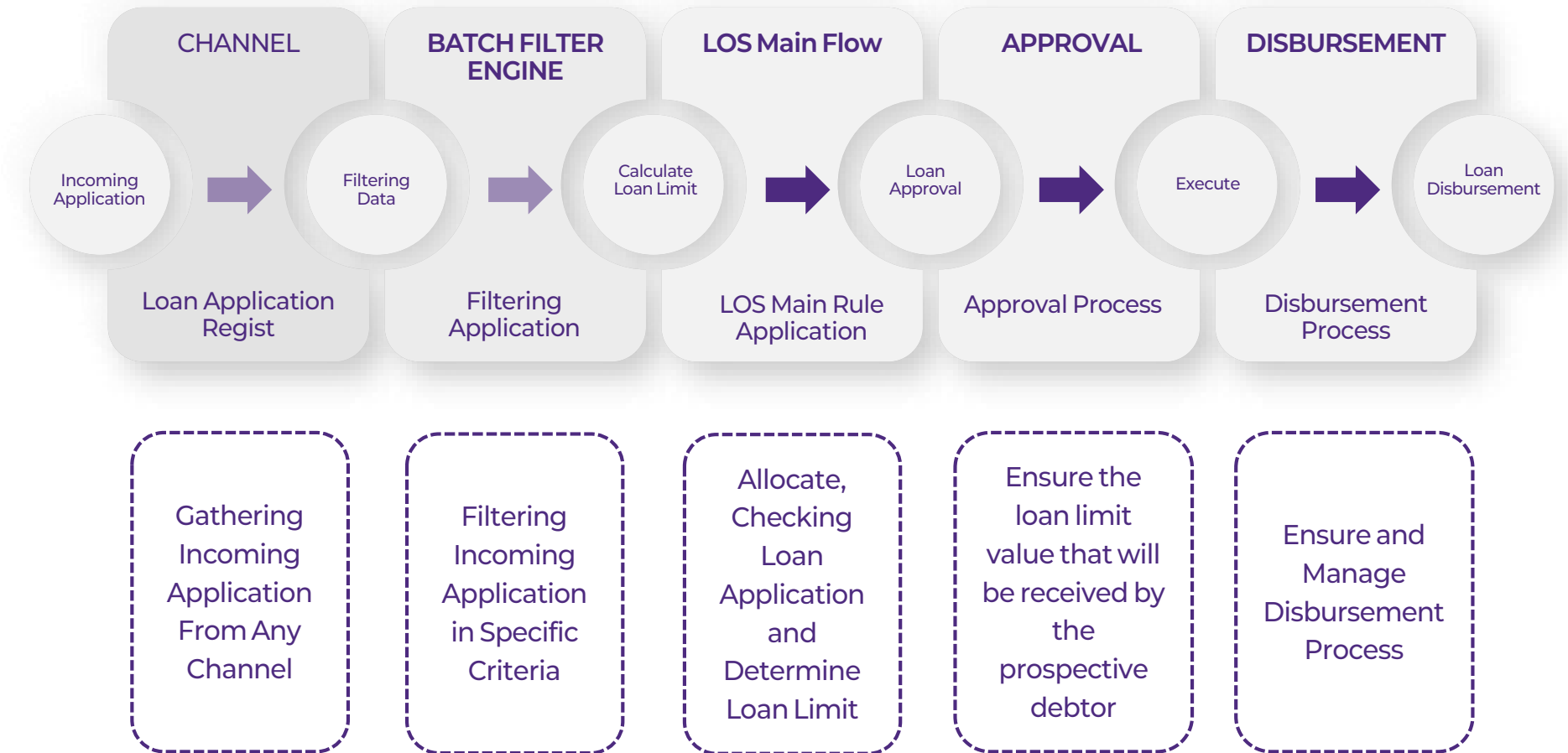
Enables managers to check and decide to approve loan limit before the disbursement process.

Disbursement Process

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

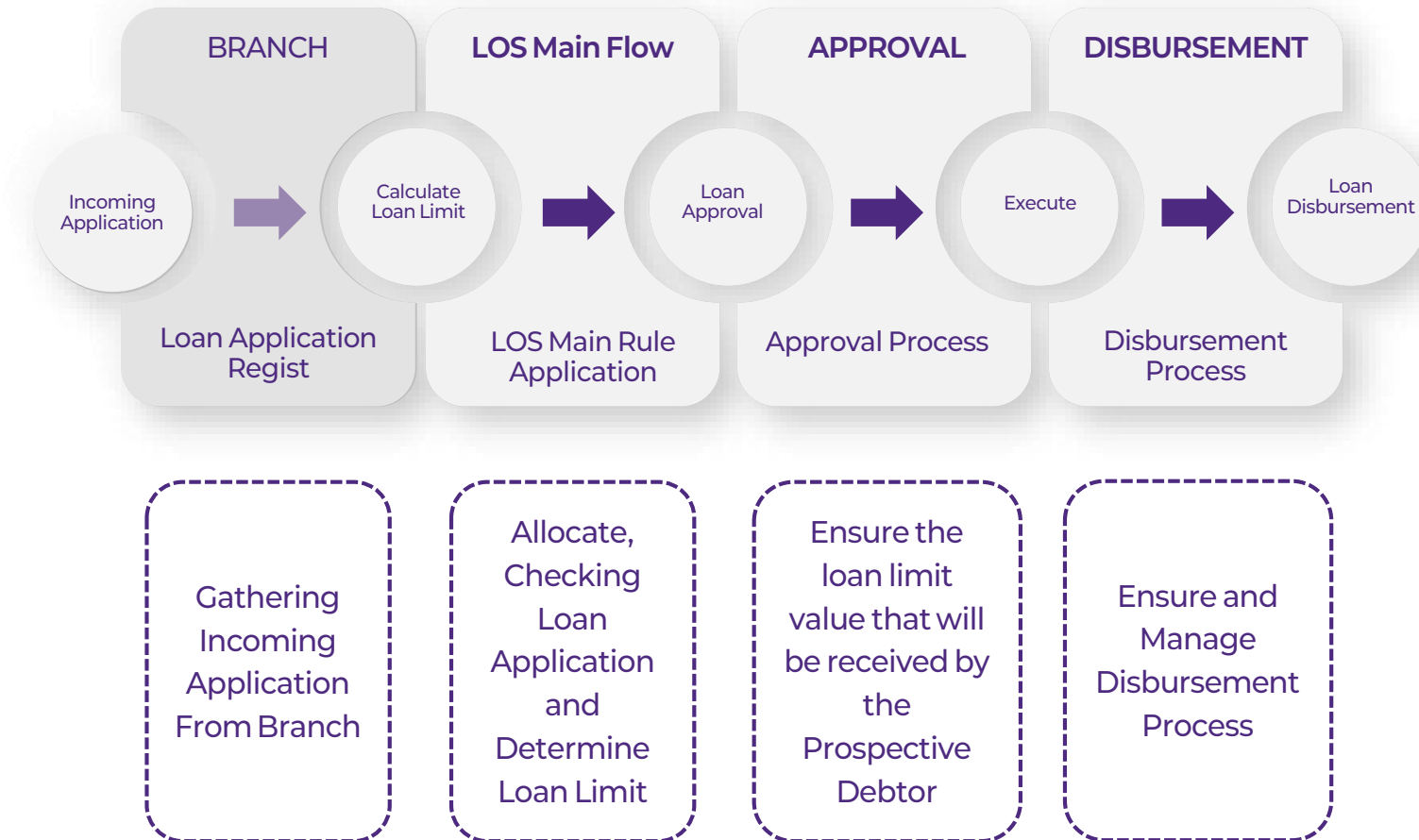
2.3 LOS Business Process (1/2)

Online Process



2.3 LOS Business Process (2/2)

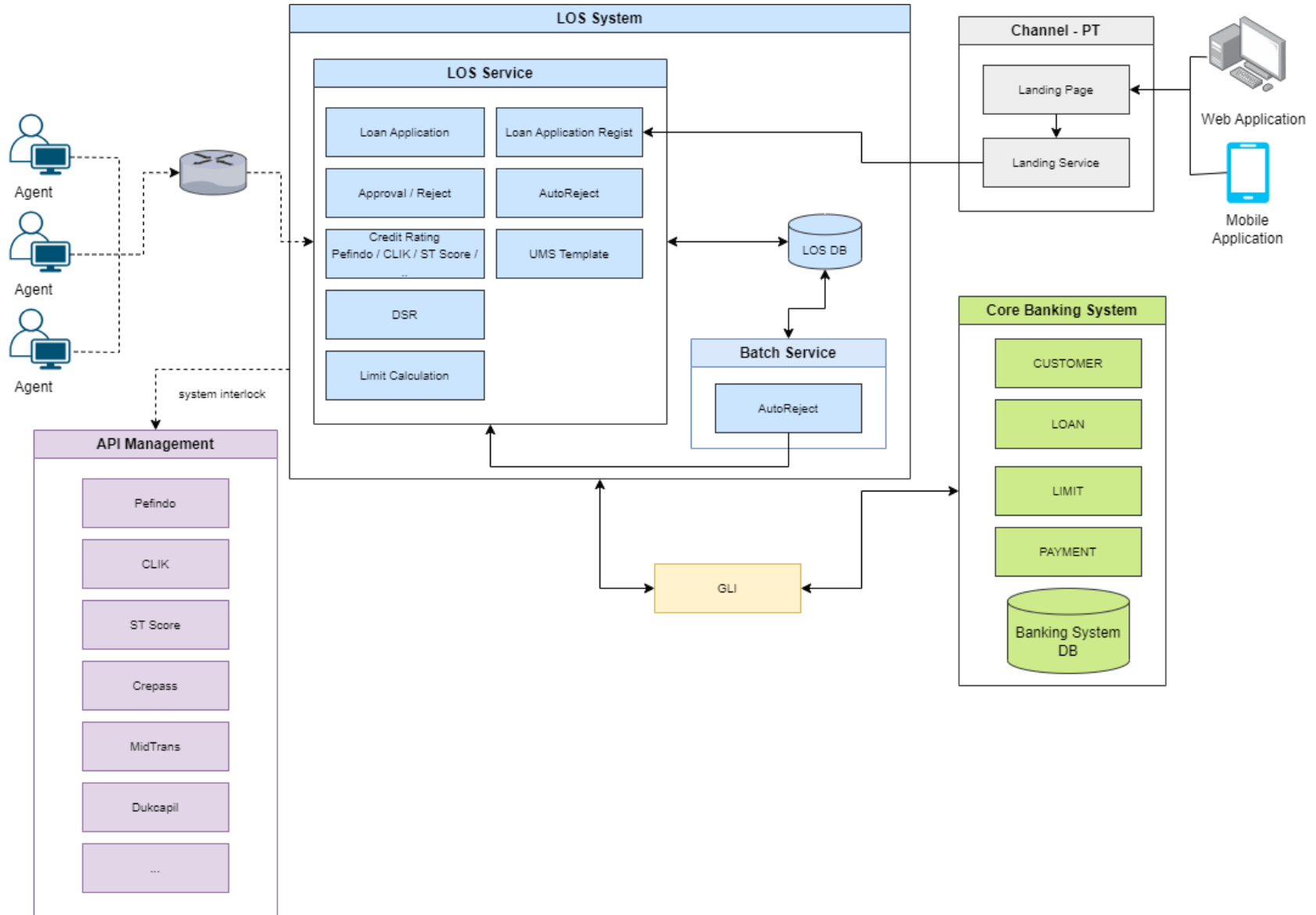
Offline Process



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3. System Structure

3.1 LOS System Structure



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4. Key Features

4.1 Progress List by Person in Charge

Key Features

Progress List by Person in Charge

Appc No Customer Name Product

Appc Path 1 Loan Type Partnership

Proc Stage Status Sales Code

PIC Approve Date Appc Date

KTP No Transfer Date

Loan Application Process List

Page /

Waiting count Total count

	Proc Sta..	Stage ..	Proc Status	Status ..	PIC ID	PIC NM	Mobile No	Appc No	Customer Na..	Limit Amo..	Temp. Limit..	Company N
1	<input type="checkbox"/> Review	002	Reject	901								
2	<input type="checkbox"/> Review	002	Reject	901								
3	<input type="checkbox"/> Review	002	On Progress	003								
4	<input type="checkbox"/> Review	002	On Progress	003								
5	<input type="checkbox"/> Review	002	Reject	901								
6	<input type="checkbox"/> Review	002	On Progress	003								
7	<input type="checkbox"/> Review	002	Distributed	002								
8	<input type="checkbox"/> Review	002	Reject	901								
9	<input type="checkbox"/> Review	002	Reject	901								
10	<input type="checkbox"/> Review	002	On Progress	003								
11	<input type="checkbox"/> Review	002	On Progress	003								
12	<input type="checkbox"/> Review	002	On Progress	003								
13	<input type="checkbox"/> Review	002	On Progress	003								
14	<input type="checkbox"/> Review	002	On Progress	003								
15	<input type="checkbox"/> Review	002	Distributed	002								
16	<input type="checkbox"/> Review	002	On Progress	003								
17	<input type="checkbox"/> Review	002	On Progress	003								
18	<input type="checkbox"/> Review	002	On Progress	003								
19	<input type="checkbox"/> Review	002	On Progress	003								
20	<input type="checkbox"/> Approval	003	Distributed	002								
21	<input type="checkbox"/> Disbursement	004	On Progress	003								
22	<input type="checkbox"/> Review	002	On Progress	003								
23	<input type="checkbox"/> Review	002	Reject	901								

PIC Branch Code

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

4.2 Detail Reject Management

Key Features

Reject Detail Management Inquiry

Appc No

Application Info

Appc No <input type="text"/>	Appc Date <input type="text"/>	App Branch <input type="text"/>
PIC <input type="text"/>	Loan Type <input type="text"/>	
Appc Path 1 <input type="text"/>	Appc Path 2 <input type="text"/>	Partnership <input type="text"/>
Business Stage <input type="text"/>	Status <input type="text"/>	

Customer Info

KTP No <input type="text"/>	Name <input type="text"/>	Nickname <input type="text"/>	Mother's Name <input type="text"/>
Birthday <input type="text"/>	Age <input type="text"/>	Gender <input type="text"/>	Marital Status <input type="text"/>
Home Tel <input type="text"/>	Mobile No <input type="text"/>	Email <input type="text"/>	Other Tel <input type="text"/>

Reject Info

Reject Code 1 <input type="text"/>	Reject Code 2 <input type="text"/>
------------------------------------	------------------------------------

Reject Remark (Manually)

Special Approval

Branch Code

EXECUTE **Clear**

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

4.3 Rejector List

Rejector List

Appc No KTP No Product

Appc Path 1 Loan Type Partnership

Appc Date - Reject Date - Page /

Rejector List

	Check	Appc No	Cust Name	KTP No	Appc Date	Reg Date	Stage	Path 1	Reject 1	Reject 2	Reject
1	<input type="checkbox"/>	RTL2240000316691	TESTINGG		11/09/2024	11/09/2024	Review		Automatic Rejection	Out of Target A..	
2	<input type="checkbox"/>	RTL2240000316689	TEST		11/09/2024	11/09/2024	Review		Automatic Rejection	Out of Target A..	

2

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

4.4 Loan Application & Review (1/5)

Loan Application & Review

App No Inquiry

Application Info

Appc No	<input type="text"/>	Appc Date	<input type="text"/>	Appc Branch	<input type="text"/>
PIC	<input type="text"/>	Loan Type	<input type="text"/>	Customer Number	<input type="text"/>
Appc Path 1	<input type="text"/>	Partnership	<input type="text"/>	Referral Branch	<input type="text"/>
Business Stage	<input type="text"/>	Sales Code	<input type="text"/>	Acct Officer	<input type="text"/>
		Status	<input type="text"/>		

Customer Info

KTP No.	<input type="text"/>	Name	<input type="text"/>	Nickname	<input type="text"/>	Mother's Name	<input type="text"/>
Birthday	<input type="text"/>	Age	<input type="text"/>	Gender	<input type="text"/>	Marital Status	<input type="text"/>
Home Tel.	<input type="text"/>	Mobile No	<input type="text"/>	Email	<input type="text"/>	Education	<input type="text"/>
NPWP	<input type="text"/>	Religion	<input type="text"/>	Other Tel	<input type="text"/>	Education Remark	<input type="text"/>
Place of Birth	<input type="text"/>						

Credit Info

Pefindo Inquiry Y/N	<input type="text"/>	Pefindo Inquiry Date	<input type="text"/>	Pefindo Grade	<input type="text"/>	<input type="button" value="Pefindo"/>	<input type="button" value="Compare CB"/>	<input type="button" value="CC Check"/>
Crepass Inquiry Y/N	<input type="text"/>	Crepass Inquiry Date	<input type="text"/>	Crepass Grade	<input type="text"/>	Crepass Score	<input type="text"/>	<input type="button" value="Check"/> <input type="button" value="Combine Score"/> <input type="button" value="Channeling WO"/>
CSS Inquiry Y/N	<input type="text"/>	CSS Inquiry Date	<input type="text"/>	AIR ML Score	<input type="text"/>	AIR ML Grade	<input type="text"/>	<input type="button" value="Check"/>
AIR SC Score ON	<input type="text"/>	AIR SC Grade ON	<input type="text"/>	AIR SC Score OFF	<input type="text"/>	AIR SC Grade OFF	<input type="text"/>	

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

4.4 Loan Application & Review (2/5)

Loan Application & Review

BPJS Info Pefindo BPJS

Full Name: NO DATA Company Name: NO DATA Arrears Period: NO DATA
Membership Period: NO DATA Inactive Date: NO DATA Claim Status: NO DATA

Residence Info

Province City District Urban Detail Address Postal Code

Domisili
E-KTP
Same Address: Yes No
House Ownership Housing Period: M Vehicle
No Of. Dependents
Generate Geo URL Link Send SMS View Location on Maps

Occupational Info Job Search

Occupation Line Of Business
Company Name: Check Company Tel: Check Fax
Province City District Urban Detail Address Postal Code
Start Date Working Period: M Head Office No of Employee
Employment Type Position Salary Day
Salary: 0.00 Salary JMO: 0.00 Total salary(year): 0.00
Salary Range Check: Check Now

Loan Appc Info

Appc Amount: 0.00 Hope Period Hope Repayment (Date) AD Media
Product General Me Too Y/N. Usage Type

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

4.4 Loan Application & Review (3/5)

[LO10] Loan Application & Review

Financial Transactional Info

Card Opened Cnt: 0 Pefindo Y/N: YES SLIK Y/N: NO

Past Due: Loan Count: Loan Balance: Bad Info:

Calculate Limit & Interest Rate

DSR Grade: C AVG Income(M): 10,833,333.33 Repayment Date: 06 Contract Period: 12 / 12 Month

Repayment Mthd: 06 - ANNUITY(ALL) Contract Date: 2024/09/20 Maturity Date: 2025/10/08

Limit Amount: 20,000,000.00 Existing Loan Amt: 5,246,650.26 Interest Rate(M): 3.49 % Interest Rate(Y): 41.88 %

Expected Payment(M): 2,364,667.00 Overdue Int(Y): 60 %

Limit Calc

Schedule Info

Schedule Type: Deferred Period (Int): 0 Month

Fee info

Fee Kind	Fee Kind Name	Rev. Type	Rcv. Type Name	Fee Rate	Fee	From Date	To Date
0							

Kind of Fee: Subject Amount: 0.00 **Add** **Update** **Delete**

Rate/Amt Type: From Date: 2024/09/20 To Date: 2024/09/20

Fee Rate: 0.00 % Fee Amount: IDR 0.00 Fee Amount Sum: 0.00

1st Subtract Amount: 372,267.00 Expected amount of Transfer: 19,627,733.00

Transfer Account Info

Payment way: 31 - Agent - MidTrans IRIS Account Name: **Check**

Bank Code: Account No: **Check**

- ✓ 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

4.4 Loan Application & Review (4/5)

Loan Application & Review

Installation Account Info

Choose for Installment Payment Escrow Account Payroll Saving Account

Payroll SA Opening Branch

Related Info

No	Collection	Rel Type	Rel Name	Name	Phone Number	Living Together	Remark
----	------------	----------	----------	------	--------------	-----------------	--------

Collection Y/N Name Phone Number

Relation Living Together

Remark

Etc Info

Grace days Interest-Free 1st Due Date

Requirement Document Info

Request Date Received Date

- ✓ 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.

4.4 Loan Application & Review (5/5)

Investigation Opinion

No	Date	Time	PIC	PIC Name	Status	Remark
----	------	------	-----	----------	--------	--------

Remark Detail

Identity Data (BI)

Place of Birth	<input type="text"/>	RT / RW	<input type="text"/> / <input type="text"/>
Province	<input type="text"/> <input type="button" value="Q"/>	Dati II	<input type="text"/> <input type="button" value="Q"/>
County	<input type="text"/>	District	<input type="text"/>
Corresponding Addr	<input type="text"/>	RT2 / RW2	<input type="text"/> / <input type="text"/>
Province2	<input type="text"/> <input type="button" value="Q"/>	DATI II2	<input type="text"/> <input type="button" value="Q"/>
County2	<input type="text"/>	District2	<input type="text"/>
Grs incm / Salary Per Mon	<input type="text"/> Rp 5 mio - Rp 25 mio	Source of Income	<input type="text"/>
High Norm Trans Cash	Rp. <input type="text"/> 0.00	Monthly Tran Freq	<input type="text"/> 1-10
Non Cash	Rp. <input type="text"/> 0.00	Monthly Tran Total	<input type="text"/> 1 500 juta/ mio

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

4.5 Loan Disbursement

Key Features

Loan Disbursement

Appc No Inquiry PDF

Application Info

Appc No Appc Date Appc Branch
PIC Partnership Loan Type
Appc Path1 Sales Code
Business Stage Status

Customer Info

KTP No. Name Mother's Name
Birthday Age Gender Marital Status
Home Tel. Mobile No E-Mail Other Tel

Limit Info

Limit Amt 0.00 Approval Amt 0.00
Expected Payment(M) 0.00 Retail Loan Balance 0.00 1st Subtract Amount 0.00

Contract Info

Contract Date Maturity Date Contract period Repayment Date
Interest Rate(M) Interest Rate(Y) Overdue Int(Y)
Repayment Method Product
Schedule Type Deferred Period (Int) Month

Fee Info

Fee Kind	Fee Kind Name	Rcv. Type	Rcv. Type Name	Fee Rate	Fee	From Date	To Date
----------	---------------	-----------	----------------	----------	-----	-----------	---------

0

Transfer Account Info

Payment Way
Bank Code Account No

Repayment Account Info

Escrow / Payroll Saving Acct No.

Etc Info

Grace Days Interest fee 1st Due Date

Edms BI Report Return Execute

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

4.6 Auto Filter Management

Key Features

Auto Filter Management

List of Auto Filter

Received Date [] ~ [] App No. [] Inquiry

Excel Download Execute

App No.	Receive Date	App Date	Reject Step	PID	KTP No.	Customer Name	Tel No.	Mobile No.
RTL2240001468671	03/05/2024 08:39:58	03/05/2024	ARA					
RTL2240001468609	03/05/2024 02:08:19	03/05/2024	ARA					
RTL2240001468142	02/05/2024 10:10:25	02/05/2024	ARA					
RTL2240000418132	16/04/2024 11:01:06	16/04/2024	999					
RTL2230000316651	28/11/2023 15:21:11	28/11/2023	AGE					
RTL2230000316647	23/11/2023 14:00:18	23/11/2023	999					
RTL2230000316645	14/11/2023 11:10:05	14/11/2023	000					
RTL2230000316644	14/11/2023 08:51:07	14/11/2023	000					
RTL2230000316643	14/11/2023 08:50:54	14/11/2023	000					
RTL2230000316642	09/11/2023 10:36:50	09/11/2023	AGE					
RTL2230000316641	09/11/2023 10:28:02	09/11/2023	000					
RTL2230000316640	06/11/2023 16:42:50	06/11/2023	000					

50 items per page 1 - 50 of 259 items

Details

Application Number [] Received Date [] App Time [] Reject Step []
Proc Stage [] Status [] App Path1 [] App Path2 []

Customer ID No. [] Customer Name [] Tel No. [] Mobile No. []
PID [] Email [] Category Job [] Job Place []

Product Code [] Application Type [] Usage Type [] Partnership []
Appc Amount [] Hope Period [] Card Opened Cnt [] Start Working (M) []
Income (M) [] Agent Code [] Memo [] Area []

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

4.7 Disbursement Management

Key Features

The screenshot displays the 'Disbursement Management' interface. At the top, there is a search bar with fields for 'Contract Date', 'App No.', 'Status', 'Id No.', and 'Customer Name', along with an 'Inquiry' button. Below the search bar are 'Excel Download' and 'Execute' buttons. The main area contains a table with columns: 'App No.', 'Id No.', 'Customer Name', 'Contract Date', 'Request Time', 'Execute Time', 'Step', 'Step Desc.', 'Status', and 'Message'. The table lists several disbursement entries, all with a status of 'FINISH'. Below the table is a pagination control showing '1 - 10 of 16319 items'. At the bottom, there is a 'Details' section with various input fields for 'Id No.', 'Customer Name', 'Application Number', 'Contract Date', 'Request Time', 'Execute Time', 'Step', 'Status', 'Message', 'Customer No.', 'Loan RefNo', 'Open Date', 'DP Account No.', 'Amount', and 'Rate'.

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

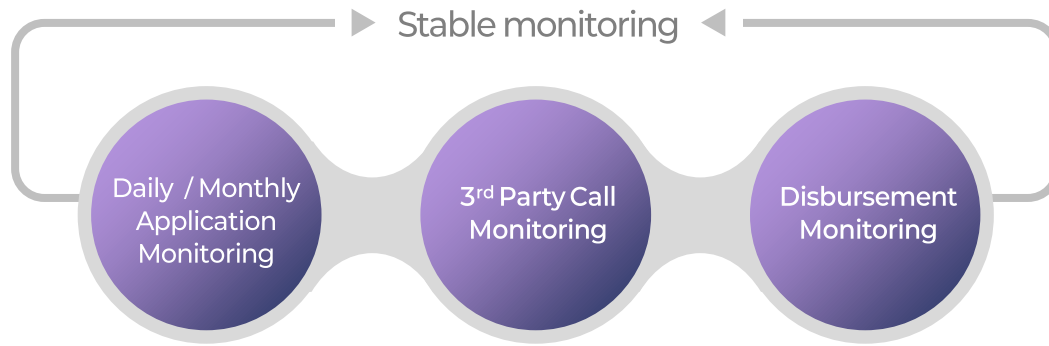
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5. Support

5.1 Monitoring

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

Support



- ✓ 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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