QUALCO

Upgrading the Lending Game with **Loan Origination Tech**

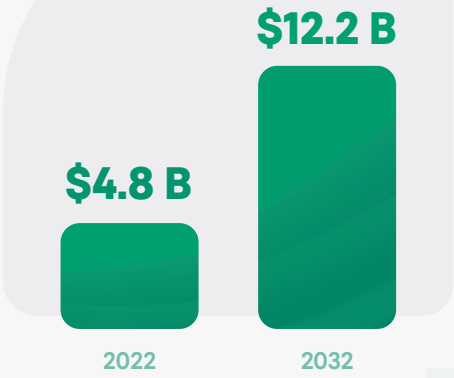
The Banking Edition

USE CASE

An Overview of the Loan Origination Landscape

Loan Origination Systems (LOS) have become an indispensable asset for lenders, providing a robust solution to tackle the complexities of the loan origination process. Implementing sophisticated LOS technology has evolved from a luxury to a strategic imperative for banks and financial institutions navigating the intricate economic landscape.

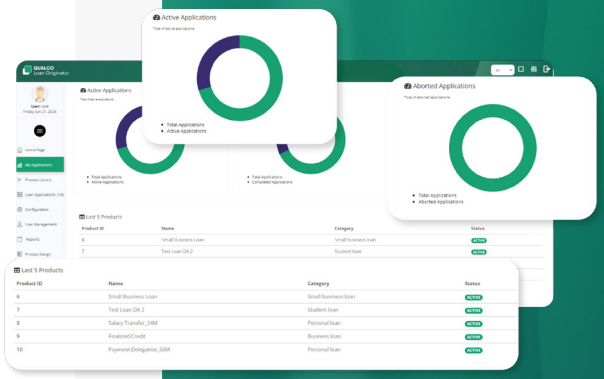
According to a study by Allied Market Research, the global market for loan origination software was valued at **$4.8 billion in 2022** and is projected to reach **$12.2 billion by 2032**, highlighting the growing significance of LOS software within the lending industry.



Projected value of
loan origination global market

The Challenge

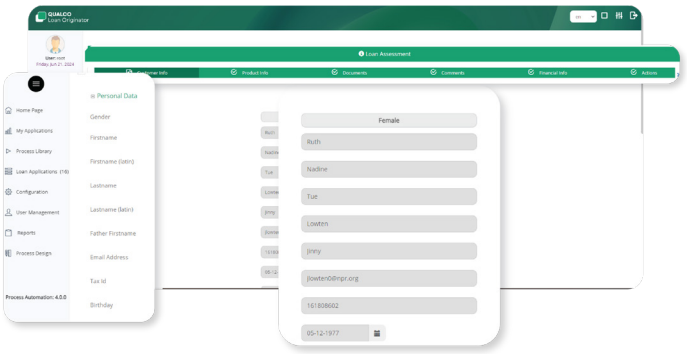
Financial institutions face numerous challenges in the complex world of loan origination. Labor-intensive manual processes and rigorous regulatory frameworks create a high-risk environment prone to significant errors. Complying with diverse lending product specifications, each with its requirements, further intensifies these risks. Integrating digital interfaces and managing multiple data streams introduces added complexity, turning customer satisfaction into an increasingly daunting task.



Our Approach

QUALCO Loan Originator (QLO) is an automated solution that seamlessly manages loan origination complexities. Our robust loan approval system orchestrates the entire loan lifecycle, from application to closure, ensuring seamless integration with various data sources such as credit bureaus for comprehensive risk assessment. Adaptable to mortgages and personal and business loans, our platform empowers lenders to easily unify their loan origination management with digital channels, core banking and credit scoring systems. By delivering accuracy, increased productivity and exceptional customer experience, QLO is the foundation for success for both lenders and customers.

Our Solution in Action



Step 1 Loan Application

Loan applications in QLO may start with a branch user or through integration with a digital channel such as a web banking site.

Step 2 Loan Assessment

Our platform makes loan assessment according to credit policy rules easier through data collection and integration with banking systems and facilitates efficient loan index calculations.

Step 3 Credit Review

QLO leverages comprehensive loan data review results to make informed decisions based on robust credit review business rules, enhancing accuracy in much less time.

Step 4 Loan Disbursement

Our loan application system creates loan accounts within core banking systems and generates essential loan contract documents to complete the process.

What to expect

Increased Accuracy
Minimise errors and fraud, ensuring precise decisions for all stakeholders.

Reduced Credit Risk
Mitigate loan defaults and optimise loan origination with advanced analysis.

Enhanced Customer Experience
Simplify the application process and significantly boost customer satisfaction and loyalty.

Maximised Flexibility
Adapt swiftly to market demands and create quickly new lending products.

Regulatory Compliance
Automate monitoring and reporting to meet industry standards with minimum effort.

About QUALCO Loan Originator

QUALCO Loan Originator (QLO) is an automated loan approval system designed to help creditors and lending institutions stay competitive in the ever-changing market and meet regulatory requirements. Our system streamlines securely and efficiently the origination processes of various financing products, including credit cards, mortgage loans, consumer loans, corporate loans, and instant credit. Loan applications can be accessed online through multiple channels such as bank branches, call centers, merchants, internet banking, and web portals for a simplified and streamlined loan experience.

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