



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

The Retail Edition

USE CASE



An Overview of the Loan Origination Landscape in Retail

In the dynamic retail market, offering flexible financing options at the point of sale (POS) can be a game-changer for retailers. According to [Forrester Research](#), companies **implementing online POS financing solutions** witnessed a remarkable **32% surge in sales**. This underscores the significance of seamless loan origination processes explicitly tailored for retailers.

As consumers increasingly seek convenient credit solutions, effectively integrating POS financing—such as credit cards, unsecured personal loans, and Buy Now, Pay Later (BNPL) schemes—becomes essential for enhanced satisfaction.

The Challenge

As POS financing gains traction in retail, retailers must learn how to navigate loan processing complexities effectively. Challenges such as lengthy paperwork, slow approvals, and unclear application status are common. Retailers frequently handle aspects of the origination process in collaboration with credit providers, highlighting the importance of streamlined workflows and integrated systems. Maintaining a balance between operational efficiency and exceptional service is essential for fostering innovation within the retail sector.



Surge in sales after POS financing implementation

Our Approach

[QUALCO Loan Originator \(QLO\)](#) simplifies loan origination for retailers, managing the entire lifecycle from application to closure. QLO ensures thorough risk assessment by seamlessly integrating with various data sources such as credit bureaus. Versatile across a spectrum of consumer loan types, our solution unifies loan origination management through integration with digital channels, ERP, core banking and credit scoring systems, automated document generation and regulatory reporting. By prioritising an outstanding customer experience, QLO becomes instrumental in driving retail growth.

Our Solution in Action

Step 1 Loan Application

Loan application in QLO may start either from a retail officer or through integration with a retail website or mobile application.

Step 2 Loan Assessment

Our platform enables loan assessment by the retailer or the credit provider (Bank) according to credit policy rules through data collection from banking systems and facilitates efficient loan index calculations.

Step 3 Credit Review

The retailer or the credit provider leverages QLO's comprehensive loan data review results to make informed decisions based on robust credit review business rules.

Step 4 Loan Disbursement

Our loan application system creates loan accounts within core banking systems, generates essential loan contract documents, and facilitates the disbursement of loan amounts from the credit provider to the retailer.

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 retailers stay competitive in a dynamic market while ensuring compliance with 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 offering a simplified and streamlined loan experience.

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