

## Processing applications for credit products

*A well-defined approach to recording financial data and other information supports credit decision-making processes.*

The application form is the entry mask used to register and process all credit products and generate basis for decision taking.

### ***Main features***

- Register, process and update all credit product applications using one easy-to-use form.
- Access the client database using the multi-field search tool to select and assign a client to a specific credit product application.
- Check the black lists provided by credit bureaus and access relevant information about the applicant's payment history, current debt and other available financial information.
- Select from a freely customisable range of credit products offered in different currencies.
- Define which information is mandatory for completion of the application.
- Assign the employee responsible for the applicant (and reassign when necessary).
- Record manually changes of responsible staff member to any part of the client's original request.
- Calculate a repayment plan and refresh it if the parameters of the credit product are modified.
- Record all information needed for the purpose of client analysis such as economic activity, client groups (link to client groups), financial statements, collateral, monitoring conditions, or any other additional information that may be considered relevant to the credit decision.
- Record and store the applicant's financial statements.
- Print the application form of the client.
- Use a template (an already registered application) to register updated data of the client.