



LOS

# LOAN ORIGINATION SYSTEM (LOS)

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TECHNOLOGY



# Loan Origination System (LOS)

A system providing streamlined support to banks and financial institution in automating different loan application processing varying from personal, mortgage, hire purchase to SME loans. It is embedded with a robust yet flexible workflow to control and monitor different work steps in the approval and credit review process.



Excel Loan Origination System (LOS) is an integrated system used for handling loan origination and application processing. It captures data from the application, supporting documents, monitors the application at different processes, and keeps working logs, notepad messages and final results. It also provides on-line enquiry function as well as produces relevant reports to aid management in making evaluation/assessment decision.

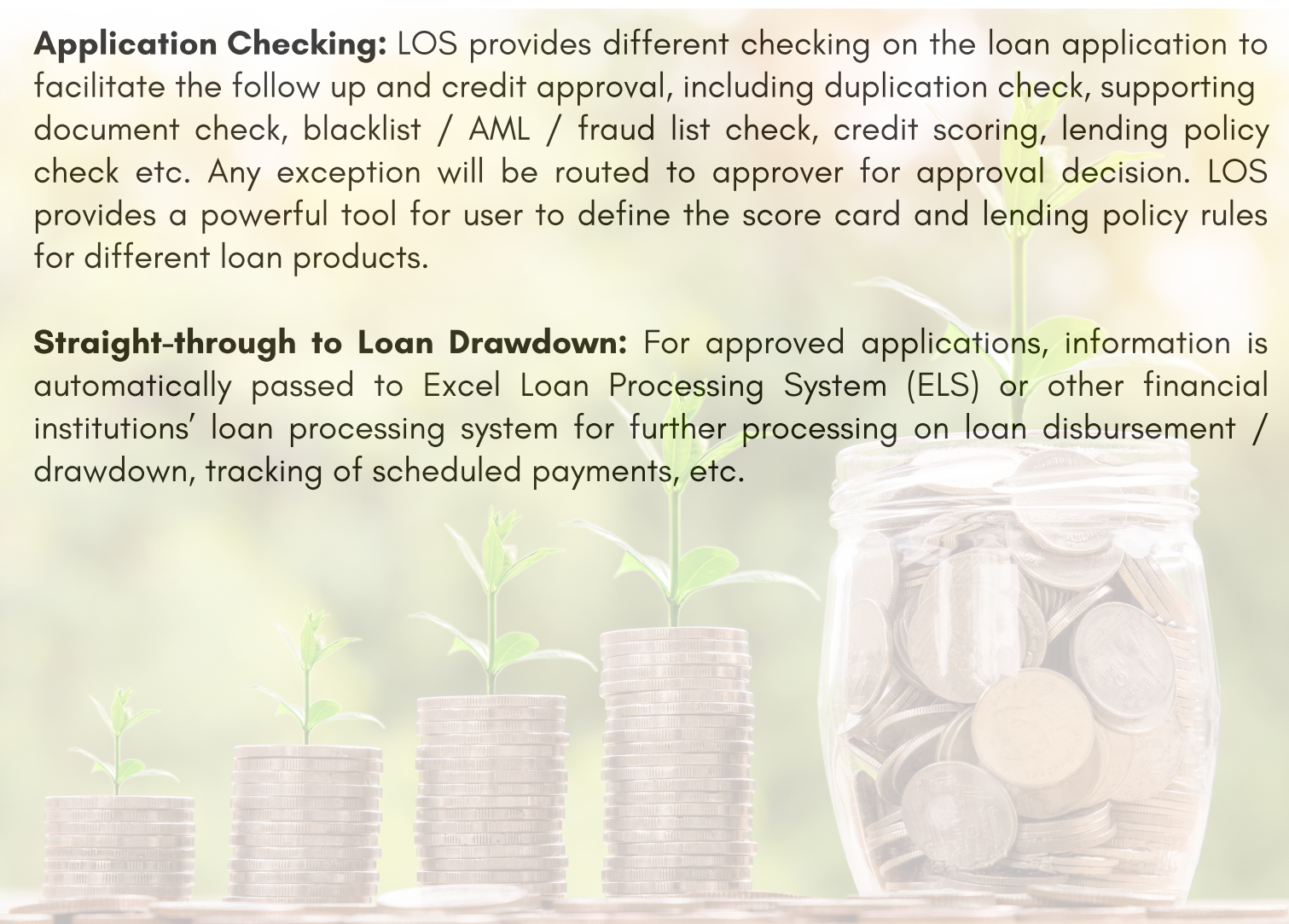
**Multi-Product Support:** LOS supports different loan products including mortgage instalment loan, tax loan, personal loan, hire purchase, leasing, revolving loan and SME loan.

**Application Capture:** Loan applications can be captured through user input or customer input straight-through from electronic channels like internet banking and mobile apps. Details like borrower information, financial data, collateral information and supporting documents will be captured.

**Application Workflow:** Each loan application is monitored from the time entered into LOS, and tracked through various work steps of credit review, approval, and loan confirmation process. User can define the workflow for different loan types and configure available workflow parameters to fit the business flow.

**Application Checking:** LOS provides different checking on the loan application to facilitate the follow up and credit approval, including duplication check, supporting document check, blacklist / AML / fraud list check, credit scoring, lending policy check etc. Any exception will be routed to approver for approval decision. LOS provides a powerful tool for user to define the score card and lending policy rules for different loan products.

**Straight-through to Loan Drawdown:** For approved applications, information is automatically passed to Excel Loan Processing System (ELS) or other financial institutions' loan processing system for further processing on loan disbursement / drawdown, tracking of scheduled payments, etc.





# Technical

LOS employs the latest software development approach of multiple-tier architecture. It supports open platform (Unix, Linux, MS Windows), common application servers (Apache, Websphere, Weblogic) and relational database (Oracle, MySQL).