CREDIT OBJECTS PTY LTD
DIGITALLY YOURS

Introducing **Ai** based lending solution

⦿ ORION
Lender (Ai)
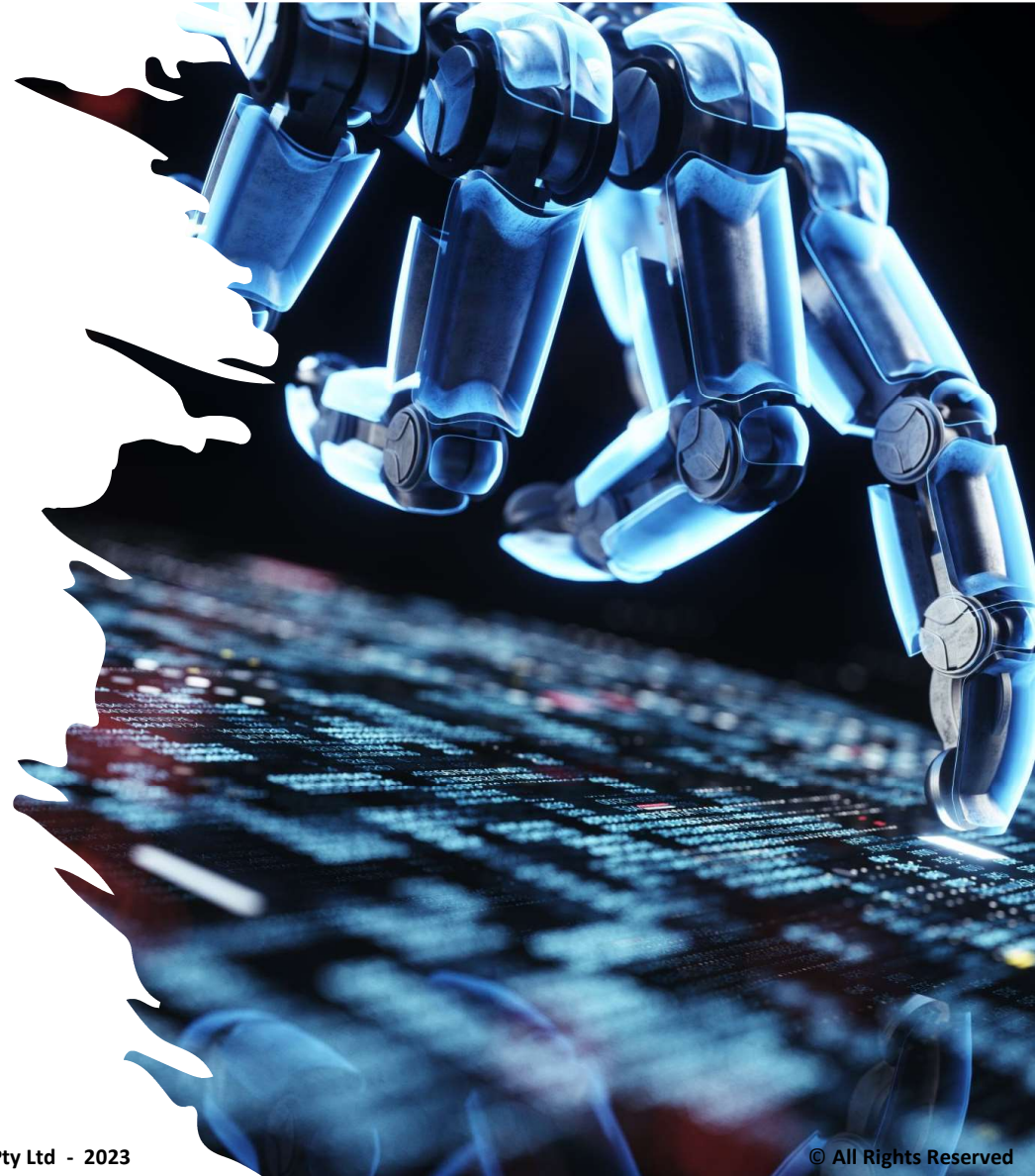
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About Orion Lender (Ai)

ORION, an AI-based and fully automated lending & leasing software, seamlessly manages both customer and lending aspects in the corporate or individual finance sector. Tailored for Assets and Mortgage Finance, its customizable modules ensure a reliable end-to-end loan life cycle from origination to maturity in a Multi-Tenant Environment.

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Goal is to **revolutionize** asset financing and leasing sector through **advanced Ai**.

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Orion Lender Core (Ai)

Orion's core values lie in **revolutionizing asset finance and leasing** sector through cutting-edge **machine learning (Ai)**, offering unparalleled **automation** and precision. We prioritize integrity, innovation, and client success, ensuring a seamless and efficient lending experience.

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ORION Lender (Ai) Products

Orion Industry Platform

- Our Adaptive Platform for the Global Asset Finance & Leasing Industry.

Orion Digital

- Digital Touchpoints for Enhanced Engagement with Your Partners and Customers.

ORION Lender (Ai)

Products

- Delivering a highly agile and user-friendly experience, our cross-channel applications provide intuitive interactions and facilitate swift data capture. Tailor business rules and approval levels to meet your evolving needs.

Front Office

- Empowering your operations with potent, feature-rich applications that seamlessly handle the entire lifecycle of detailed credit contracts. Automate and manage floor planning and wholesale finance with precision and efficiency.

Back Office

- Customer-centric self-service portals offering a fully digital purchasing experience, empowering users to resolve service queries independently on their mobile or web devices.
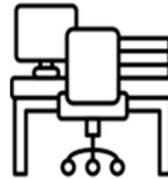
Self Service

ORION Lender (Ai)

Introducing you Ai based automated Orion Apps

Front Office

- Orion Point of Sale
- Web Point of Sale
- Mobile Point of Sale
- Dealers QR Sales Apps
- Referral Sales Apps

(**Ai based sales processing Apps**)

Back Office

- Orion System Admin (**Highly Configurable**)
- Loan Assessment System (**Ai Engine**)
- Loan Settlement System (**Ai Automated**)
- Contract Management System
- Contract Modification System
- Customer Relationship Management System
- Asset Verification
- Loan Calculators
- Loan Options Comparison Engine

Self Service

- Self Point of Sale
- Customer Portals
- Self Loan Comparison App
- Digital Signature
- Digital Documents
- Digital Bank Statement
- Application Tracker

Orion Lender (Ai) Modules

Orion Admin System

Customers & Partners Portals

Point of Sale

Customer Relationship Management System

Loan Assessment System

Loan Modification System

Loan Settlement System

Contract Management System
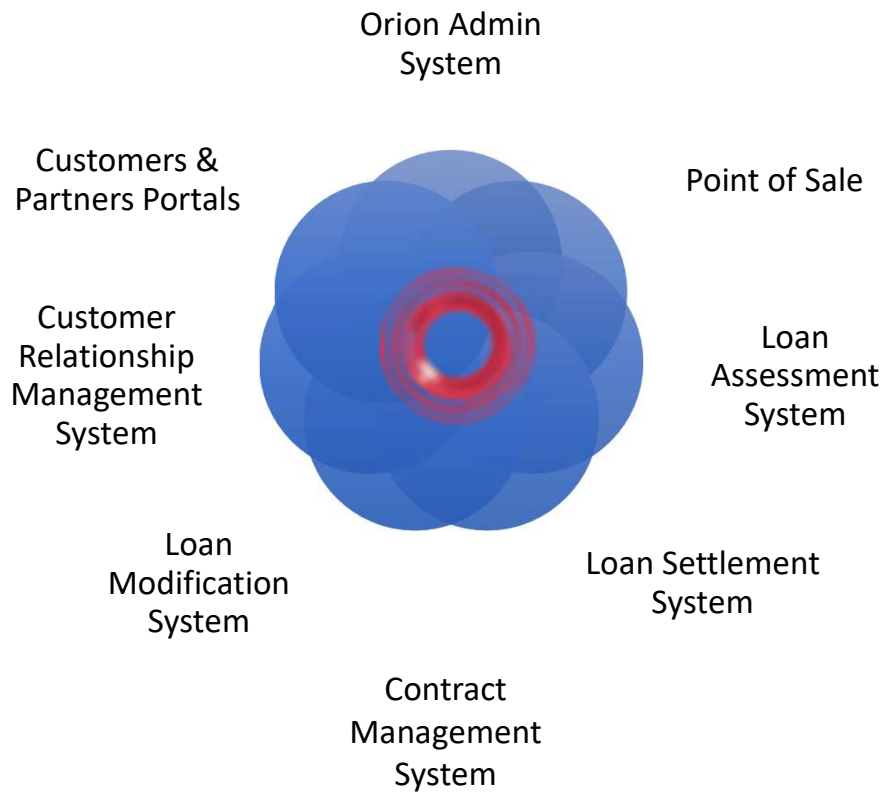
Orion Lender (Ai) Modules

- A highly configurable system admin for a lender's software, a versatile and customizable administrative interface tailored for financial institutions.
- It empowers administrators to easily adapt and modify software settings, rules, and parameters. This flexibility allows seamless adjustments to accommodate diverse lending processes, compliance requirements, and business needs.
- The system admin plays a pivotal role in optimizing the lender's software, ensuring adaptability to evolving industry standards and specific organizational workflows.

Orion Admin System

- An AI-driven system designed for collecting and validating data and documents.
- Targeted towards introducers, brokers, and customers in the credit application process.
- Primary function is to capture comprehensive credit application details.
- Empowers users to submit supporting documentation seamlessly.
- Streamlines the process for efficient onward submission to lenders.
- Enhances user experience in the credit application journey.

Point of Sale

- AI-driven Loan Approval System tailored for lender credit departments.
- Focuses on automating credit decisions for efficient processing.
- Enables swift evaluation of credit applications without manual intervention.
- Primary goal is to determine whether a loan should be granted or declined.
- Optimal loan assessment systems offer automated credit application analysis.
- Streamlines the process, enhancing speed and accuracy in decision-making.

Loan Assessment System

- AI-driven Automated Loan Settlement System designed for lender settlements departments.
- Focuses on authorizing funding by thoroughly reviewing loan documentation.
- Aims to streamline the process of verifying the accuracy of loan documentation.
- Primarily tasked with the automated assessment of whether documentation meets criteria.
- Optimal Settlement Management Systems offer automated validation of loan documentation.
- Enhances efficiency by expediting the review process for accurate funding authorization.

Loan Settlement System

Orion Lender (Ai) Modules

Contract Management

- An Automated Contract Management System tailored for diverse lender departments.
- Main users include customer service, accounts, collection staff, and others.
- Primarily focuses on daily interest calculation, direct debits, and interest posting.
- Features encompass essential tasks like Payout Quotes and Contract Modification Requests.
- Streamlines accounting processes while providing customer service-oriented functionalities.
- Enhances efficiency in managing tasks like changes in direct debits for comprehensive financial services.

Contract Modification

- A Loan Contract Modification System facilitates alterations to existing loan agreements.
- Designed to adapt to changing borrower circumstances or financial terms.
- Enables lenders to modify loan terms, such as interest rates or repayment schedules.
- Streamlines the process for both lenders and borrowers, ensuring clarity and compliance.
- Enhances flexibility in managing loans by accommodating adjustments during the loan tenure.
- Supports efficient and transparent communication between lenders and borrowers for seamless contract modifications.

Customer Relationship

- An Advanced CRM System tailored for the customer service department.
- Primary users are focused on creating new customers and addressing queries.
- Streamlines interactions by managing comprehensive customer data.
- Tracks engagements across channels and automates key processes for efficiency.
- Designed to provide valuable reporting insights for informed decision-making.
- Enhances customer service capabilities by offering a comprehensive and automated solution.

Customer & Partners Portals

- User-Friendly Portals for Customers and Partners, designed for seamless interaction.
- Customers and partners can independently manage contracts, request statements, and review transaction history.
- Empowers users to request payouts, make changes to direct debits, and engage in live chats.
- Aims to enhance user autonomy by minimizing the need to contact customer service.
- Streamlines contract management and facilitates self-service transactions.
- Fosters a user-centric experience for both customers and partners.

3rd Party Integrations

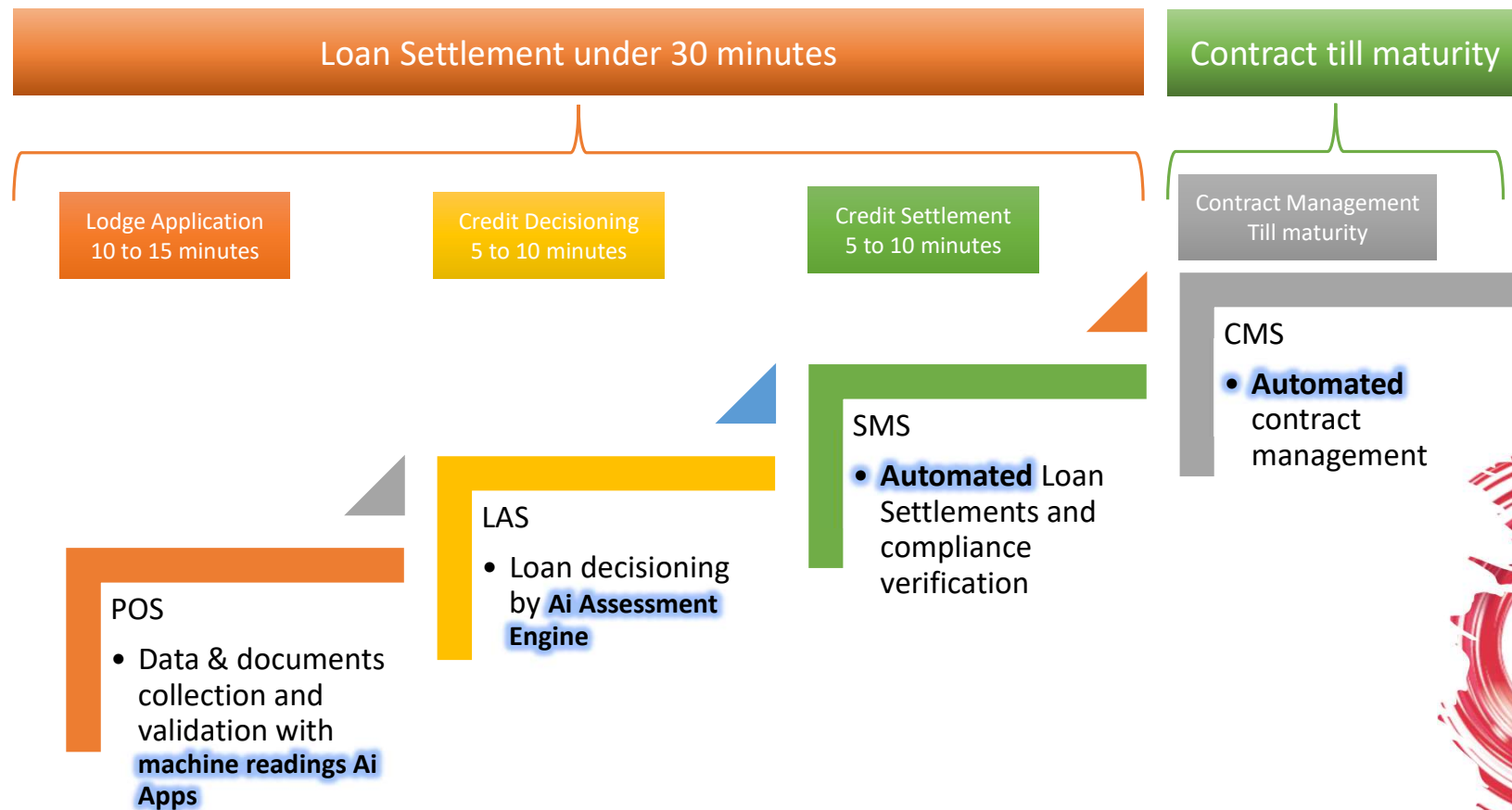**Lender(Ai) Integrated With**

Orion Lender (Ai) Workflows

Orion Lender Ai enriched with **automated workflows** for the entire lending lifecycle in the asset financing and leasing sector, covering processes from **application initiation to application maturity**.

Orion Lender Ai famous for loan settlement under 30 minutes.

How Quick **Orion Lender (Ai)** Works?

| Loan Settlement under 30 minutes | Contract till maturity |

| Lodge Application 10 to 15 minutes | Credit Decisioning 5 to 10 minutes | Credit Settlement 5 to 10 minutes | Contract Management Till maturity |

CMS

- **Automated** contract management

SMS

- **Automated** Loan Settlements and compliance verification

LAS

- Loan decisioning by **Ai Assessment Engine**

POS

- Data & documents collection and validation with **machine readings Ai Apps**

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