

«CrossChecker»

Software system for
Microlending Business

Reasons why you should automate your business process

PRECONDITIONS:



THE NEED FOR A QUICK DECISION ON THE APPLICATION



A LARGE NUMBER OF TYPES OF LOANS TO ACCOUNT



THE NEED FOR SELECTING INDIVIDUAL PARAMETERS OF THE LOAN FOR DIFFERENT CATEGORIES

WHAT YOU NEED TO SOLVE:

THE DECLINE IN THE QUALITY OF DECISION-MAKING IN CONDITIONS OF HASTE

DIFFICULTY IN ADJUSTMENT OF CALCULATIONS TO THE SPECIFICS OF EACH TYPE OF LOAN

HIGH RISK OF INCORRECT ESTIMATION OF SOLVENCY OF THE BORROWER

The purpose of «CrossChecker» software

«CROSSCHECKER» IS DESIGNED TO AUTOMATE THE PROCESS OF MICROLENDING TO INDIVIDUALS AND COMPANIES



APPLY FOR A
MICROLOAN



VERIFICATION
OF THE
BORROWER



RECORDING THE
ISSUANCE OF
CASH OR
ELECTRONIC
TRANSFER



PLANNING THE
MATURITY OF
DEBT

The basic functions of «CrossChecker» software

1 CREATING AND REGISTRATION OF APPLICATIONS

- Format logical control of entered data.
- Attachment and storage of scanned copies of documents and photos.
- Tools automatic preparation of printed forms: a loan contract, the insurance contract, the card act of transfer and the payment schedule.

2 EVALUATION AND VERIFICATION OF BORROWER

- Automatic requests to information resources.
- Analysis and evaluation of the information received.
- Formation of pre-trial detention.
- The formation and operation of the Black list.

3 MAINTENANCE OF CREDIT OPERATIONS

- Tools control process of signing and issuing the loan.
- Formation of the necessary documents for the loan disbursement.
- Loan Calculator.
- Control of receipt of payments.

4 WORKING WITH OVERDUE LOANS

- Control the number of days of overdue;
- Automatic transfer to the collection department;
- Tools recording of the results of telephone calls and visits to the client;
- Prepare portfolio for sale to collectors.

Loan administration and calculations

1

EDIT THE TERMS OF THE LOAN

Editing scoring thresholds and the calculation of loan payments.

2

INTEREST AND PENALTIES

Automatic calculation of interest on the loan and the penalties for violation of terms of return in a special electronic calculator.



3

CREATING AND CONFIGURING

Creating and editing forms of loans, set up automatic client notification via SMS.

Interaction with information resources

«CROSSCHECKER» INTERACTS WITH THE LEADING CREDIT BUREAUS IN RUSSIA: UNITED CREDIT BUREAU, NATIONAL CREDIT BUREAU, EQUIFAX AND RUSSIAN STANDARD.



Интегрум

 **СПАРК**

 **ПРАВО^{RU}**

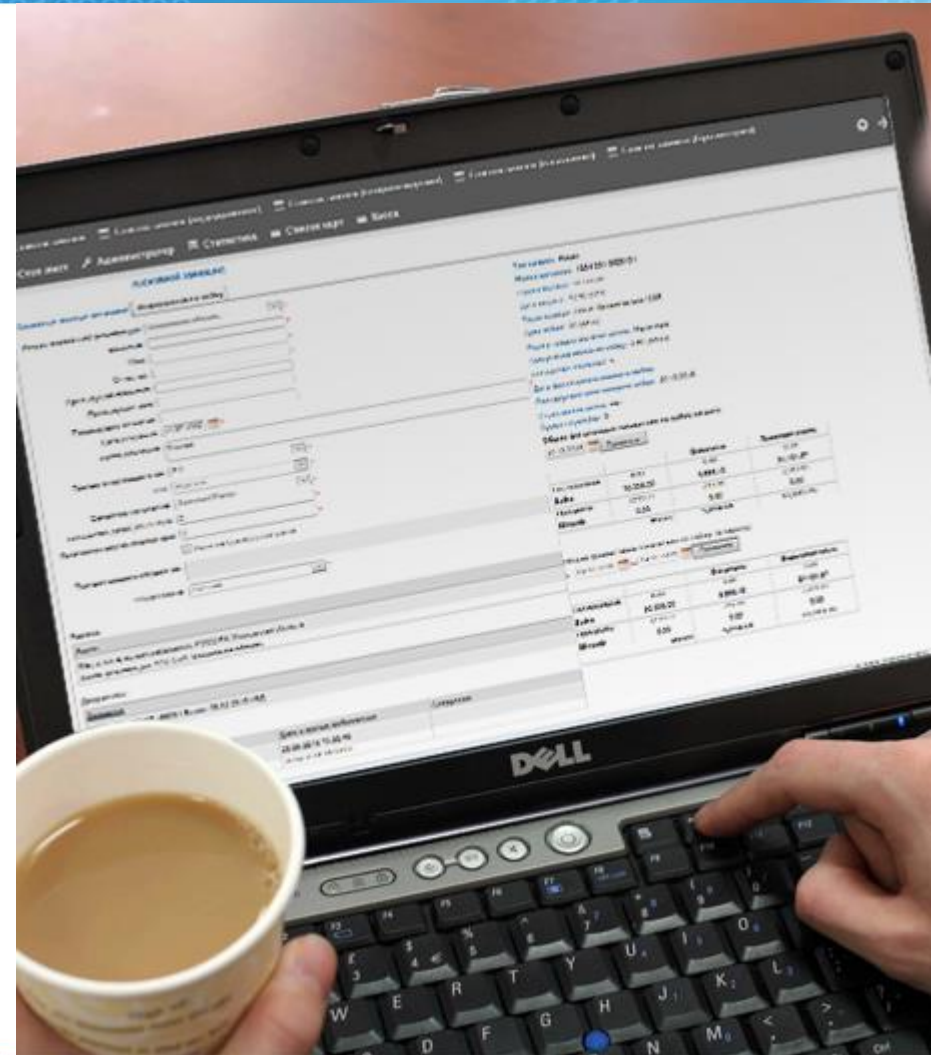
МУЛЬТИСТАТ

ALSO CAN BE CONNECTED TO SUCH SOURCES AS:
THE ПРАВО.RU, SPARK, INTEGRUM,
INTERNAL DATABASE OF YOUR
ORGANIZATION.

Key features of this software

«CROSSCHECKER» IS A WEB-BASED SOLUTION WITH WELL DESIGNED AND EASY TO USE USER INTERFACE

- Flexible configuration of access rights and roles.
- Setting of the loan terms and thresholds of scoring.
- Construction of statistical reports on borrowers and loans.
- SMS-informing about charges, delays and promotions.
- The formation of cash book.
- Mechanisms of prolongation of contracts.



The results of the implementation



REDUCING THE
COMPLEXITY,
PROCESSING TIME
AND DATA ANALYSIS



OPTIMIZATION OF
THE DECISION-
MAKING PROCESS
ON THE
APPLICATION



IMPROVING THE
EFFICIENCY OF
INTERACTION
BETWEEN
DEPARTMENTS AT
ALL STAGES OF
CONSIDERATION OF
THE APPLICATION



REDUCING RISKS
AND
INCREASING
EFFICIENCY

Our experience

WE OFFER READY-MADE STANDARD SOLUTION THAT CAN BE IMPLEMENTED IN
THE SHORTEST POSSIBLE TIME.

WE ARE ALSO READY TO WORK ON THE ADAPTATION OF «CROSSCHECKER» IN
ACCORDANCE WITH YOUR BUSINESS REQUIREMENTS.

CONTACT US TO DISCUSS YOUR NEEDS FOR AUTOMATION
AND TO RECEIVE COMMERCIAL OFFER



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