



Micro-credit Lending

Micro-credit Lending is a configurable, user-friendly Loan Origination Solution designed to process small loans systematically, all while providing quality credit decisions. It provides both customers and lenders with an easy to use application process that supports superior service and improves the quality of the lending portfolio.

Micro-credit Lending contains all the functionality needed to effectively manage loan application processing.

Functionality:

- Application capture
- Multi-product capability
- Multi-currency capability
- Automated document generation
- Document capture, including image capture
- Document library for easy reference
- Support for multiple lines of business, branches and regions
- Credit Bureau interface
- Automated decisioning
- Calculators
- API Interface

- Extensive functionality for collateral documentation
- Support for multiple applicants
- Web interface
- Multiple scorecards
- Management reporting

Micro-credit Lending has been architected to provide support for any or all of;

- Promissory Notes
- Unsecured Loans
- Entrepreneur Loans
- Pay Cheque Loans
- Appliance Loans
- Vacation Loans

It is full-featured and powerful. Micro-credit Lending is not a simple loan origination product, but rather one designed to make complex credit easy.

The Micro-credit Lending user interface is a web service, it is straightforward to implement interfaces to support;

- Branch Operations
- Call Centers
- Retail Locations
- Internet Banking

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The Highgate Micro-credit Lending Process

Lender productivity is important and Micro-credit Lending has been designed to deliver the most efficient application process – one that permits lenders to spend their time on good applications and reduce the time spent on applications that are not likely to be approved.

While the application process can be designed to support any sequence of activities, Micro-credit Lending is able to deliver a process based on progressive “GO/NO GO” decision points e.g.

- Who is the applicant?
- Is the applicant creditworthy?
- Can they afford the loan?

Micro-credit Lending lets you implement one or more scorecards to automate the review and decisioning process. You can use a commercial scorecard, or you can work with Highgate to develop a scorecard that is tailored uniquely for your particular business needs. These scorecards are managed by you, and can be modified as often as necessary to meet changing conditions.

Micro-credit Lending is **fast**. It permits your organization to process credit applications quickly and effectively. The results are reduced delinquency and happy customers whose needs have been met effectively, as well as highly productive organization that can maximize its throughput each and every day.

Call us to see how Highgate’s Micro-credit Lending can help you grow your business.



Scorecards