Loan Origination System (LOS)

Digitizing credit operations for financial inclusion — purpose-built for microfinance companies.

Days → Hours
Loan turnaround

End-to-end
Lifecycle automation

API-first
Architecture

THE CONTEXT

Microfinance Needs

Microfinance drives financial inclusion — but manual processes, slow turnaround and compliance burdens hold it back. An LOS automates the entire loan lifecycle end-to-end.

Small-ticket, high-volume

Thousands of low-value loans processed at scale

Group & joint liability

Individual, group and JLG lending models

KYC / AML built-in

Compliance for low-income, thin-file populations

Offline & mobile origination

Agent, branch and mobile field capture

Flexible repayment

Configurable schedules per product and borrower

Easy to use

Simple UX for agents and low-digital users

WHY IT MATTERS

Benefits for Microfinance

Days→Hrs

Reduced processing time

↓ Cost

Automation at lower cost per loan

↑ Book

Loan book growth & reach

Measurable outcomes

- Reduce loan turnaround from days to hours
- Lower operational cost per loan
- Scale operations to underserved regions
- Improve compliance & audit readiness
- Better customer experience & higher retention
- Improved borrower satisfaction

PLATFORM

Technology & Integration

API-first architecture

Modern REST APIs make the LOS integrate cleanly into any ecosystem.

Flexible deployment

Cloud / SaaS or on-premise to match your infrastructure and compliance needs.

Ecosystem integrations

Core Banking / LMS, Payment Switch and Mobile Wallets out of the box.

INTEGRATES WITH

- Core Banking / LMS
- Payment Switch
- Mobile Wallets
- Credit Bureau
- eKYC

HOW IT WORKS

Loan Origination Workflow

A single automated pipeline from application to disbursement.

1. **Loan Application** →
2. **Data Collection & Verification** →
3. **Credit Assessment** ↓
4. **Underwriting** →
5. **Approval / Rejection** →
6. **Processing & Disbursement**

STEP 1 / 6

Loan Application

Capture applications from anywhere — mobile app, branch, or field agent — with paperless onboarding.

01

- ✓ **Multi-channel capture**
  Via mobile app, branch, or agent
- ✓ **All borrower types**
  Individual, group & joint-liability
- ✓ **Paperless eKYC**
  Digital customer onboarding module
- ✓ **Field force enabled**
  Location-based agent mobile app

STEP 2 / 6

Data Collection

Digitize and verify every borrower document with automated identity and authenticity checks.

02

- ✓ **Digitized KYC**
  Borrower documents captured digitally
- ✓ **Automated verification**
  National ID, credit bureau & mobile-money checks
- ✓ **Authenticity signals**
  SIM status & network activity where supported
- ✓ **Geo-tagging**
  Borrower location captured on record

STEP 3 / 6

Credit Assessment

Score creditworthiness using both traditional and alternative data, including location.

03

- ✓ **Hybrid scoring engine**
  Traditional + alternate data sources
- ✓ **Affordability checks**
  Repayment simulations before approval
- ✓ **Bureau integration**
  Central credit bureau / provider
- ✓ **Location as a variable**
  Home location factored into risk

STEP 4 / 6

Underwriting & Decision

Configurable, rules-based approval flows with automated risk detection and real-time decisions.

04

- ✓ **Rules-based workflows**
  Branch → regional → head office
- ✓ **Automated risk flags**
  Early detection of red flags
- ✓ **Real-time decisioning**
  Instant outcomes for smaller loans

STEP 5 / 6

Processing & Disbursement

Approved loans hand off seamlessly to the LMS for account creation and disbursement.

05

- ✓ **Auto handoff to LMS**
  Approved loan & borrower details transferred
- ✓ **Account creation**
  LMS creates loan accounts automatically
- ✓ **Flexible disbursement**
  Cash, wallet, or bank transfer
- ✓ **Repayment & collections**
  Scheduling and collections management

ROLLOUT

Implementation & Support

From deployment to post-go-live — a partnership that keeps your operations running.

01

Flexible deployment

On-premise, cloud, or hybrid to fit your policy.

02

Platform integration

Connects with your existing core systems.

03

Training & onboarding

Hands-on enablement for teams and agents.

04

Post go-live support

Ongoing support & continuous enhancements.

ONE PLATFORM

The complete digital loan origination journey

6 Stages

Fully automated pipeline

Days → Hours

Faster turnaround

Any channel

Mobile · Branch · Agent

NEOXORA · FINTECH

Thank You

Let's digitize your credit operations and connect all of us with the world.

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