



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

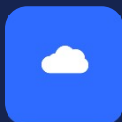
PLATFORM

Technology & Integration



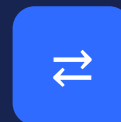
API-first architecture

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.



STEP 1 / 6

Loan Application

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

01

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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

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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

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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

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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

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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

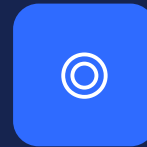
On-premise, cloud, or hybrid to fit your policy.



02

Platform integration

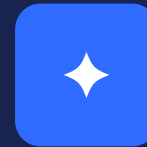
Connects with your existing core systems.



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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