



# More Digital - More Human!

Serve your customers like they expect with exceptional digital banking sales and onboarding solution.



# Digital Origination

Digital Origination is a modular solution that creates smooth customer journey through its key features:



## Dynamic calculation of standard price and preferential pricing

Flexible, Transparent, and Dynamic Pricing using:

- Standard conditional price derogations including, but not limited to
  - Channel-based
  - Segment-based
  - Bundle-based
  - Risk-based
- Preapproved discounts
  - Campaigns and promotional codes
- Relationship manager's discounts

## Online onboarding

With frictionless customer journey through:

- Passwordless authentication
- Integration with 3rd party solutions for
  - Document OCR
  - Video Identification
  - Remote Digital Signature
- NO physical effort
- NO application switching
- NO paperwork

## Document Handling

Automated, efficient, flexible, relying on standards offering:

- Documentation Requirements
- Document Composition
- Integration with DMS
- BPM Element templates for working with documents

## Digital product catalog

Configure products as you want to expose them to market featuring:

- Sales product information
- Negotiation ranges
- Documentation requirements
- Collateral requirements
- Pricing
- Smart product recommendation based on predictive analytics

## Underwriting

Maximal decision automation and human decision support:

- Affordability / Limit Calculation with Financial Analysis for PI and LE
- Credit policy rules (KO Criteria)
- Scoring
- Human decision support
- 360 degrees case overview

## Shorter „Time To Yes“ and Reduced Cost per Client Through Unique Benefits:

### BLURRING THE LINES BETWEEN CHANNELS, and not only digital ones!

#### Multiple channels with single back-end

- Agent app for assisted channels
  - Branch
  - Contact center
  - PoS – merchants
- Customer portal [e-Shop], embeddable in
  - e-Banking
  - m-Banking
  - Public web site
  - e-Commerce [partner's site]

...allowing the customer to combine and switch channels in one continuous customer journey



### ONE-STOP-SHOP

#### Enabling offer diversity and composite offerings

- Diverse banking products
  - loans and credit lines, current accounts, cards, and other product and services
- 3rd party products
- Bundles
  - Multiple products in one package
  - Multiple loans approved with single decision

### Customer Segments

- Private individuals
- Legal entities
- Existing
- New to lending
- New to bank

### Product Scope

- Accounts and Bundles
- Unsecured Loans
- Secured Loans
- Trade Finance
- 3<sup>rd</sup> Party Products

### Channels

- Bank site, e-banking, m-banking
- Branch, contact center
- Mobile agents
- Merchants [PoS]

### Business Processes

- Sales
- Underwriting
- Online onboarding
- Post-disbursement monitoring
- Amendments





## Why Digital Origination?

- Cost-effective digitalization
- True omni-channel solution
- Process and decision automation
- High flexibility in implementation and maintenance
- Fast time-to-market for new ideas
- Ability to expand to wide business scope
- Future-proof technologies and cloud native architecture
- Available in on premise and SaaS mode
- Covering both Retail and SME banking
- Proven ready-made solution, fully operational in leading banks of 5 countries

