

READY-MADE SOFTWARE FOR DIGITAL LENDING



LoanBox® Loans for students

Company Help 1 800 990 9130 Log in

Online loans designed for you

Loan amount **\$20,000**

Loan term **7 months**

You repay \$20.300 on 10th April '22

[Apply Now](#)

By applying, I agree to [Terms and Conditions](#) and [Privacy Policy](#).

The desktop view of the LoanBox website features a navigation bar with the company name, a tagline, and contact information. The main content area is a white card with a blue 'Apply Now' button. The background is a photograph of two young women sitting outdoors and looking at a document together.

LoanBox®

My loan Active

Original loan amount	Outstanding balance
\$8,000.00	\$2,300.45
Loan term	Next payment by Nov 29
12 months	\$500.00

[Pay off debt](#)

[Transactions history](#) [Payment schedule](#)

The mobile app view shows a 'My loan' screen with a summary of loan details in a table format. It includes a blue 'Pay off debt' button and links to 'Transactions history' and 'Payment schedule'.

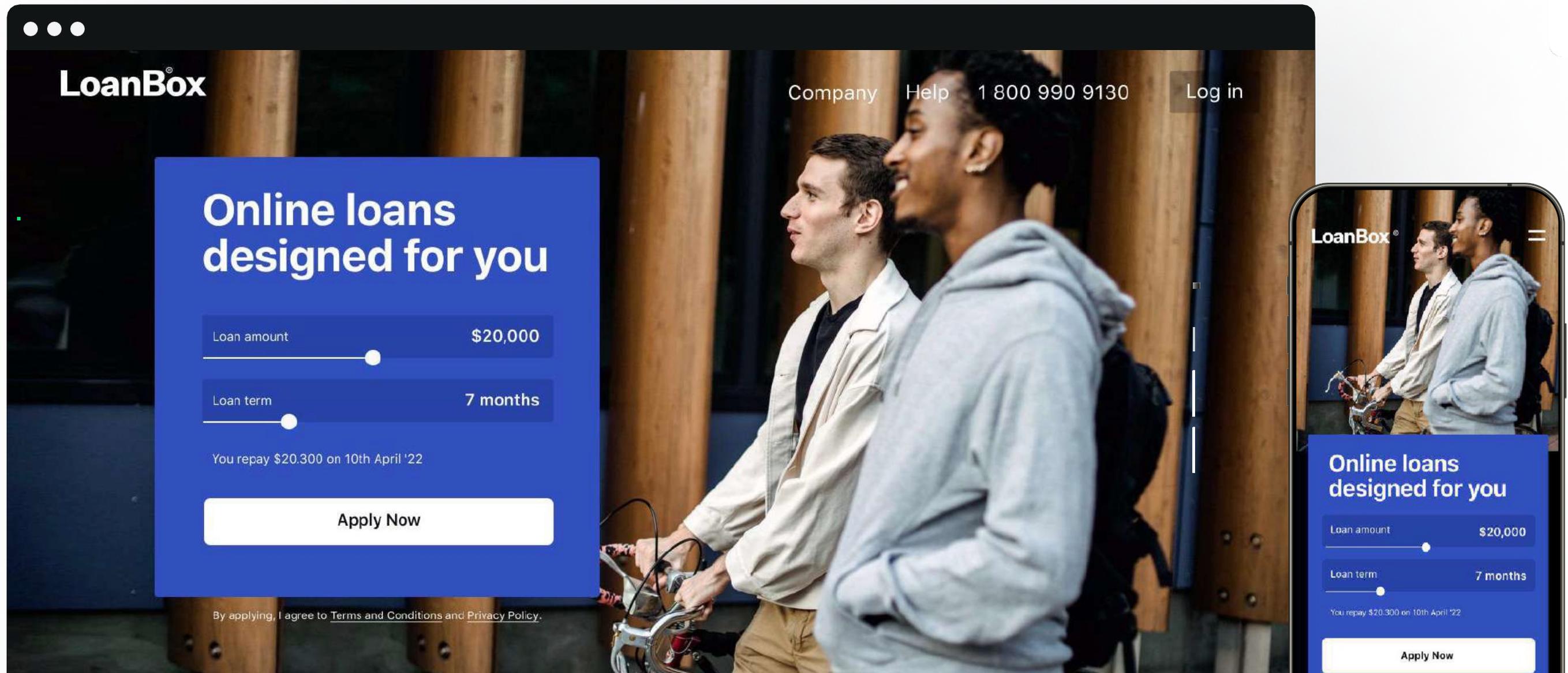
LOANBOX

Explore a preconfigured set of financial software modules for automated origination and loan management. Creditinfo presents end-to-end Lending Automation Software.



DIGITAL ONBOARDING PAGE

LoanBox includes a white-label customer acquisition channel with a well-designed UI/UX. We can add your colors and logo to make the most of this intuitive and tech-advanced way to convert visitors to applicants. The page creates a seamless transit to the loan application, risk assessment, and compliance process to become a vital stage of the customer journey.



BORROWER PORTAL

The solution gives a new digital experience with your financial institution. Users can access their personal space to apply for loans, monitor the application status, track active and repaid loans to have information at their fingertips, and plan payments easily.

The image displays the LoanBox Borrower Portal on both a desktop and a mobile phone. The desktop view shows a navigation bar with 'LoanBox', 'Applications', 'Loans', and 'Activity'. A user profile icon and 'Log out' link are on the right. The main content area is titled 'My loan' with an 'Active' status. A summary card displays: Original loan amount \$8,000.00, Outstanding balance \$2,300.45, Loan term 12 months, and Next payment by Nov 29 \$500.00. A 'Pay off debt' button is present. Below are links for 'Transactions history' and 'Payment schedule'. A 'Loan details' table is shown below.

Original loan amount	Outstanding balance	Loan term	Next payment by Nov 29
\$8,000.00	\$2,300.45	12 months	\$500.00

Transactions history | Payment schedule

Loan details

Original loan amount	\$8,000.00	Loan term	12 months
Interest rate	5%	Issue date	Nov 29, 2020
Principal debt	\$2,000.00	Repayment date	Feb 9, 2020
Overdue principal debt	\$34,98	Maturity date	Nov 29, 2020
Interest accrued	\$14,98	End date	Dec 29, 2020
Overdue interest	\$14,98		
Accrued fines	\$1,98		
Overdue penalties	\$1,98		

The mobile phone view shows the same information in a condensed format, including the 'Pay off debt' button and 'Loan details' section.

BACK OFFICE

Most lending operations can be automated with the help of LoanBox. The back office is equipped with calculation and decision-making engines, loan management features for applications and active loans, as well as virtual document storage spaces to cover the entire lending lifecycle. In addition to that, businesses can apply role management to improve the efficiency and security of their business processes.

The screenshot displays the LoanBox back office interface. At the top, there is a navigation bar with the LoanBox logo and menu items: Applications, Loans, Borrowers, Products, Tasks, and Transactions. A user profile icon with initials 'JH' is visible in the top right corner.

On the left side, there is a search bar and a table listing loans. The table has columns for loan ID, borrower name, and outstanding amount. The loans listed are:

Loan ID	Borrower Name	Outstanding
LN1231	James Ekstrom	\$2,567.66
LN1232	Marcus Vetrovs	\$567.40
LN1233	Kadin Franci	\$1,67.55
LN1234	Ahmad Lipshutz	\$4,667.79
LN1235	Leo Dias	\$1,555.60
LN1236	James Ekstrom	\$1,588.43
LN1237	Cooper Dias	\$5,237.62

The main area shows the details for Loan LN1234, which is active. The borrower is James Ekstrom Bothman. Key details include:

- Original loan amount: \$8,000.00
- Outstanding balance: \$2,300.45
- Loan term: 12 months

Below these details are tabs for General Info, Application, Borrower Info, Amortization Schedule, and Contract. A 'Loan details' table is also present:

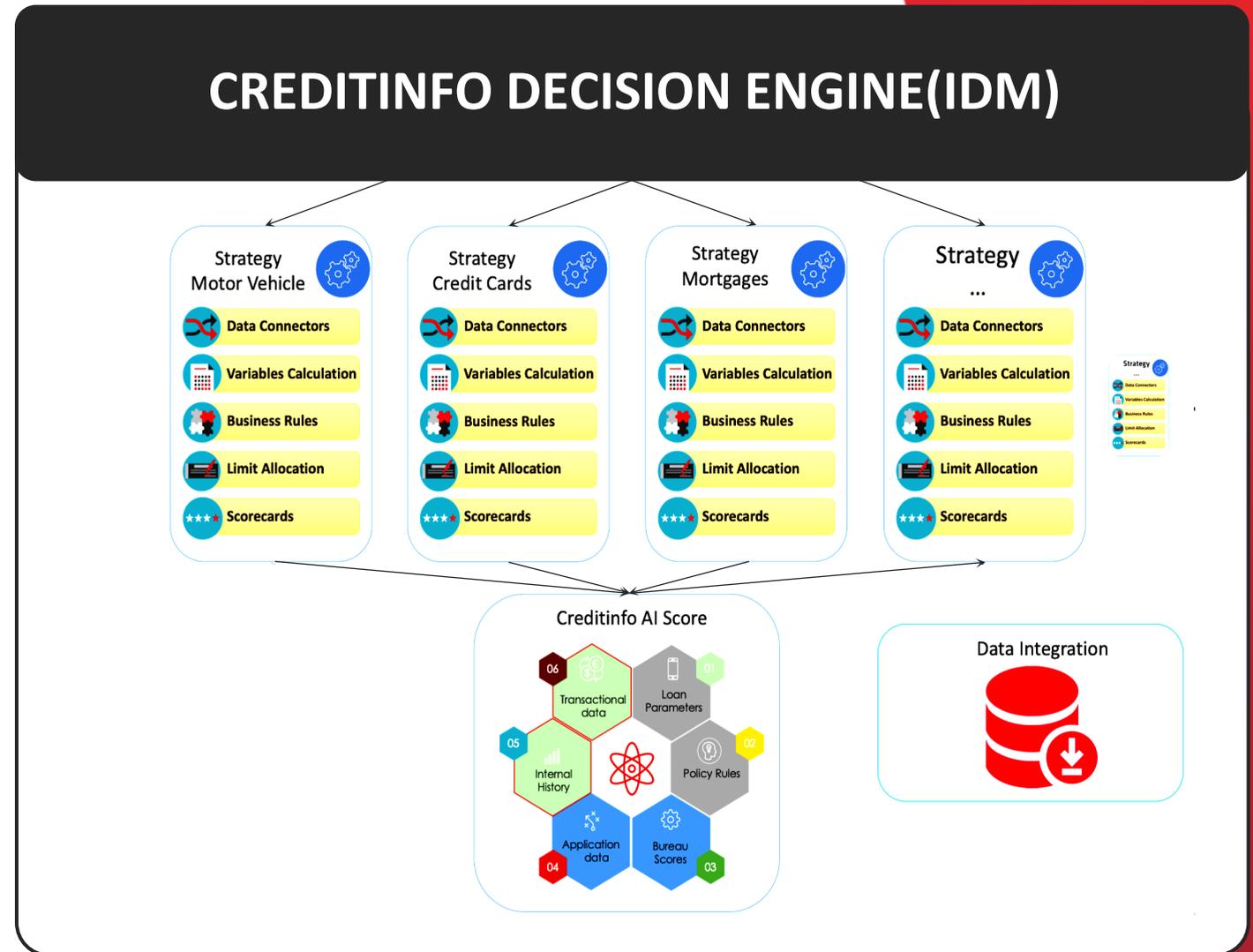
Field	Value	Field	Value
Original loan amount	\$8,000.00	Loan term	12 months
Interest rate	5%	Issue date	13.01.2021
Principal debt	\$2,000.00	Next payment date	13.01.2021
Overdue principal debt	\$34,98	Maturity date	18.01.2021

An 'Actions' dropdown menu is visible in the top right of the loan details view. A modal window titled 'Consumer loan' is open, showing fields for Product name (Consumer loan), Amount (\$1,000.00 to \$5,000.00), and Term (Min to Max). The modal also includes a 'Save' button and a 'Cancel' button.

EveryData

INSTANT DECISION MODULE (IDM)

EveryData’s decision and scoring module works on the background of LoanBox to assess all applications at pre-approval and underwriting stages and assesses risk-factors based on client’s risk strategy.



EveryData

INSTANT DECISION MODULE (IDM)

Comprehensive risk report allows to monitor the scoring and see the main policy rules for the generated decision and results of the scoring analysis.

The screenshot displays the 'New Vehicle' decision interface. At the top, there is a navigation bar with options: 'New Query', 'Bulk query', 'Query history', 'Administration', 'Settings', and 'Reports'. The main content is divided into three sections: 'General information', 'Score', and 'Policy rules'.

General information

Tax Number	123456789	Loan Type	Auto Loan	User Name	John Brown
Full Name	James Smith	Loan Purpose	Auto Loan	Request Date	2022-04-06
Date Of Birth	1984-04-05	Loan Amount	1,500,000	Reference Number	540524-1404964
Preliminary Decision	Approve	Broken Rules	0		

Score

Internal Score	330
CIP score	745
CIP Risk Grade	A1

Policy rules

Rule	Result	Value	Description
Age	Passed	Age: 38	Customer Age 38 is allowed.
Age at maturity	Passed	Age at end of loan: 43	Age at end of loan of 43 is allowed.
Monthly Income	Passed	Monthly Income: 600,000	Sufficient income.
LTV	Passed	LTV: 0.9	0.9 is okay.
Vehicle Valuation	Passed	Vehicle Valuation: 1,500,000	Vehicle valuation of 1,500,000 is more than requested loan amount.
TDSR	Passed	TDSR: 0.214	0.214 TDSR is okay.
Internal Score	Passed	Internal Score: 330	Acceptable Score

5 REASONS TO CHOOSE LOANBOX

