



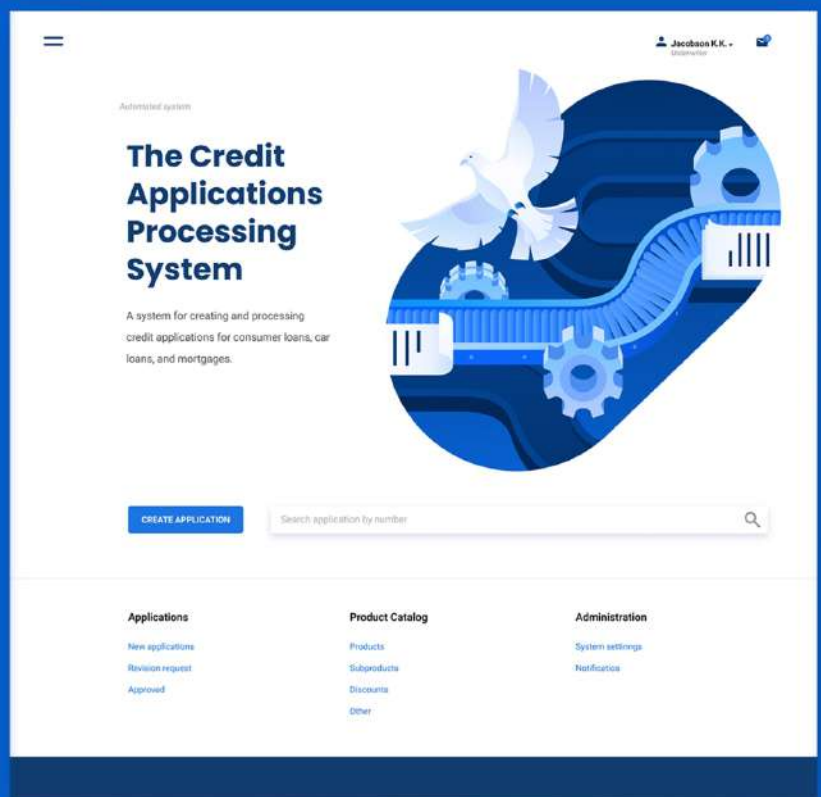
The Credit Applications Processing System

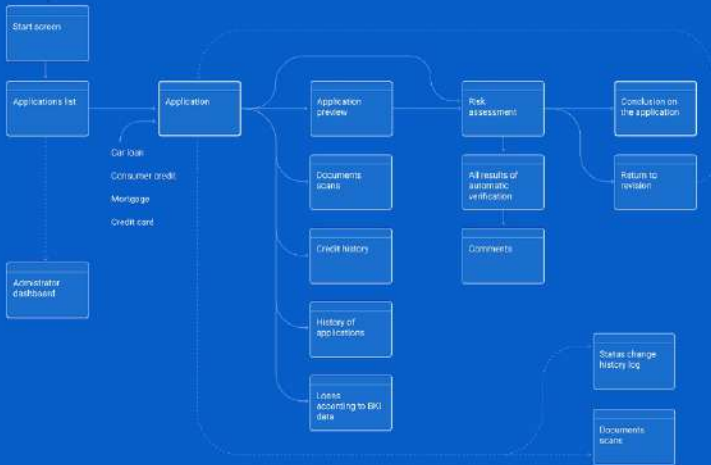
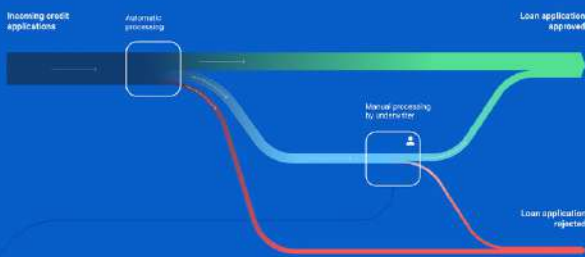
A system for creating and processing credit applications for consumer loans, car loans, and mortgages.

Task

To get a loan from a Bank, you need to fill out a loan application (via the app or on the website, or from a Manager at a Bank branch). After that, the application is processed using an automated system. In some cases, the system cannot make a decision and sends the application for review to the Bank employee-the underwriter. It checks the application form and documents, looks at the borrower's credit history, the results of automatic systems, and other data. And then makes a decision to grant a loan or refuse. It does this through a single information system, the interface of which I developed.

1. Main page





2. About system

The system is used for manual processing of a credit applications when an automatic analysis error occurs. The underwriter reviews the borrower's application form, documents, and the results of automated systems and makes a decision on granting or refusing a loan

3. Applications list

The main screen for getting started is a list of requests with a filter and search.

The screenshot shows the 'Applications' management interface. At the top, there's a header with a user profile 'Jacobson K.K.' and a search bar. Below that is a filter panel with sections for 'The kind of case' (with 'Underwriting' selected), 'Office' (with 'AO #5923 Vasileostrovsky admin. district' selected), and 'Processing step'. Below the filter panel is a table of applications with columns for 'Number', 'Office', 'UW name', 'Date & time', 'Product', 'Client', 'Step', 'UW worked on pro. step', and 'The processing time from start'. The table contains five rows with various application statuses like 'Processing', 'Passed', and 'Deferred'. At the bottom, there are buttons for 'DEASSIGN' and 'ASSIGN TO'.

Number	Office	UW name	Date & time	Product	Client	Step	UW worked on pro. step	The processing time from start
<input type="checkbox"/> 203241608	AO #6923 Vasileostrovsky admin. district	230	15.07.2018 14:14:03	Consumer loan	Bukovsky Alexey Gennadievich	UW	Alexandrovsky Vladimir G	07:55:01 Processing
<input checked="" type="checkbox"/> 203241634	AO #24 Petrogradskiy admin. district	010	15.07.2018 12:23:42	Credit card	Kuznetsov, Mikhail V. Employees of W&L and W&G Group	UW	Alexander Ivanov Arkadievich	01:13:54 Processing
<input checked="" type="checkbox"/> 203241606	AO #1167 Moscovskiy	329	15.07.2018 12:55:15	Consumer loan	Shevchenko Vladimir Anatolyevich (Customer agent)	UW	Mam Ivan Igorevich	03:30:34 Passed
<input type="checkbox"/> 203241608	AO #6923 Vasileostrovsky admin. district	230	15.07.2018 11:29:42	Mortgage	Bukovsky Alexey Gennadievich (Customer agent)	UW	Alexander Ivanov Arkadievich	07:55:01 Deferred
<input type="checkbox"/> 203241634	AO #24 Petrogradskiy admin. district	010	15.07.2018 12:23:42	Credit card	Kuznetsov, Mikhail V. Employees of W&L and W&G Group	UW	Alexandrovsky Vladimir G	03:30:34 Processing

On the same screen, the Department Manager or administrator can monitor the work of the Department and manage the application review process

4. Application

The request page has a header with the main parameters, navigation through sections, control buttons and a switch between the participants of the transaction

Administration / All applications / 885257

Jacobson K.K. - Underwriter

Application number № 2000000001-1	Work office TO 65/8900 FLa Bank VKS "Pskovchulky"	Subject Easy credit Purpose of lending Relicensing	Loan amount 467 000 P Monthly payment \$2 500 P	Loan term (months) 36 Monthly instalment \$2 500 P	Status of the application Consideration Underwriter	Processing time UW	Time to finish request processing 00:13:12
--------------------------------------	---	---	--	---	---	-----------------------	---

Loaner: M. A. Polyakova (Employee of VKS and VES branch) | Co-loaner: T. B. Polyakov (Contractor)

Return to revision | SEND FOR PROCESSING

Loaner Application | Visual Control | Underwriting Root | Credit History | Application History | Risk Inspection | Fraud Inspection | Refusal Codes

Personal info

Surname: Constantinoplsky

Name: Ivan

Middle name: Konstantinovich

Birth date: 22.11.1890 | Sex: Male

Place of birth: Of the USSR, Altai Krai, city of Sirmilik

Education: higher school

Passport data

Passport serial: 34 44 | Passport Number: 672834 | Date of issue: 21.01.2012 | Branch code: 770 098

Issued by: Otkyabrsky district police Department of Moscow

Previous passport (passport changed)

Passport serial	Passport Number	Date of issue	Branch code
34 44	635855	04.07.2003	770 098

Previous full name (name changed):

Surname: Ivanov

Name: Ivan

Middle name: Konstantinovich

The first application screen is the borrower's application form filled out by an office employee. Next to the data block, there is a link to the scanned document that opens it in a new window

First screen

Addresses and contacts

Contact info

Phone
+7 995 584 29 79

Adress 1 Manual input

Country Russia	District Khanty-Mansi Autonomous Okrug – Yugra	Region Leningradsky
City Saint Petersburg	Town Leninsky	Street General Tukhachevsky Avenue
Building 45	Building 5	Part 1
	Apartment 56	Phone +7 995 584 29 79

Adress 2 Address verified by FIAS

Country Russia	District Leningradsky	Region Leningradsky
City Leningrad	Town Krasnaya Gorka	Street Twenty-five Baku Commissars street
Building 11	Building 2	Apartment 34
		Phone +7 995 584 29 79

Marital status

Marital status Married	Number of dependent persons 5
---------------------------	----------------------------------

Labour activity

Employment history

Date of employment at the last place of employment
07.12.2017

The experience on last place of work

Years 1	Months 3
------------	-------------

General experience

Years 5	Months 6
------------	-------------

Employment record

Date 23.12	Number 412542	Date of issue 27.04.2014
---------------	------------------	-----------------------------

Fields that have been changed are highlighted in yellow. Here you can also see past values

The layout of 8 columns for the table is selected based on the data structure.

Information about the main employer

Employer's TIN 34123442543	Employment category Indefinite employment contract	Phone +7 923 453 89 23
Name of the employer Branch gosudarstvennogo institutions of social security of population "of a Single social Raschetno-kassovyy Tsentr" Zabakalskiy region on the territory of the administrative district "Agin-Buryat Autonomous Okrug of Zabaykalsky	Type of position Specialist	Phone +7 923 453 89 23
Type of company activity Banking and Finance	The name of the position Developer	The website of the employer www.kremlin.ru

Financial information

1. Income at the main place of work (average monthly) 254 930 P

Confirmation type: 2 NIDFL
Reference number: 5634455564
Reference date: 04.11.2020

2019 year												
code	January	February	March	April	May	June	July	August	September	October	November	December
2000	0.00	0.00	254 930 P	254 930 P	0.00	0.00	54 930 P	254 930 P	0.00	254 930 P	254 930 P	0.00
2003	254 930 P	0.00	0.00	0.00	254 930 P	0.00	0.00	0.00	254 930 P	0.00	0.00	254 930 P
2010	0.00	254 930 P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	0.00	0.00	0.00	0.00	0.00	0.00	200 000 P	0.00	0.00	0.00	0.00	0.00
2300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4600	0.00	0.00	0.00	0.00	0.00	254 930 P	0.00	0.00	0.00	0.00	0.00	0.00
2002	0.00	0.00	0.00	0.00	0.00	254 930 P	0.00	0.00	0.00	0.00	0.00	0.00

[Collapse table](#)

2. part-time income (average monthly) 34 896 P

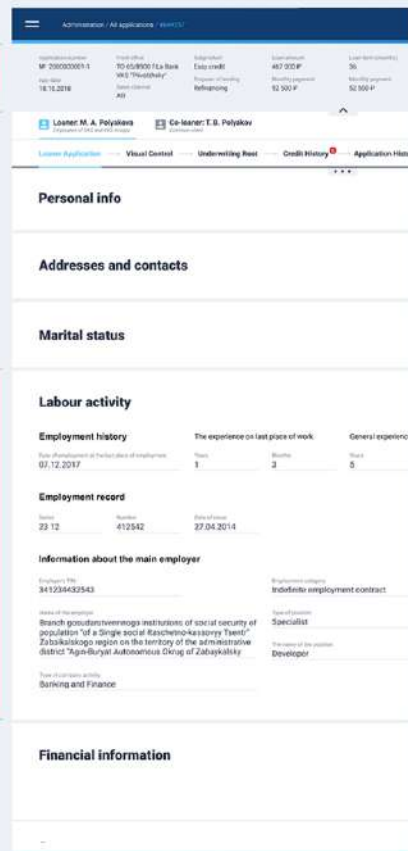
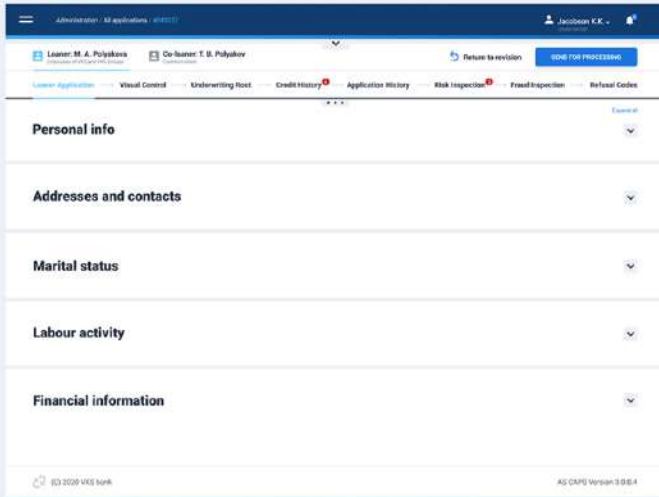
Confirmation type: Certificate form the Bank
Reference date: 04.11.2020

3. Income from business activities (average monthly) 18 210 P

Confirmation type: Certificate form the Bank
Reference date: 04.11.2020

Total average monthly income 308 036 P

The application header and all the application blocks can be expanded/collapsed at the user's request to save space on the screen



5. Scans of the documents

The document album opens on top of any page via the side menu. This layout allows you to compare the application data and the document on the same screen

If necessary, you can open the document in a new window

The screenshot displays a web application interface with two main panels. The left panel, titled 'Administration / All applications / #819237', shows application details for 'Loaner: M. A. Polyakova' and 'Co-loaner: T. B. Polyakov'. Below this is a 'Personal info' section with the following data:

- Surname: Constantinoplsky
- Name: Ivan
- Uchibo name: Konstantinovich
- Birth date: 22.11.1890, Sex: Male
- Place of birth: Of the USSR, Altai Krai, city of Sirmilik
- Education: higher school
- Previous full name (name changed): Ivanov
- Name: Ivan

The right panel, titled '1-2 passport pages', shows a scan of a Hungarian passport. The passport is for 'CSEVEL BUN' (JAKOCS) and includes a photo and various fields. Below the passport scan is a 'Document album' section with the following items:

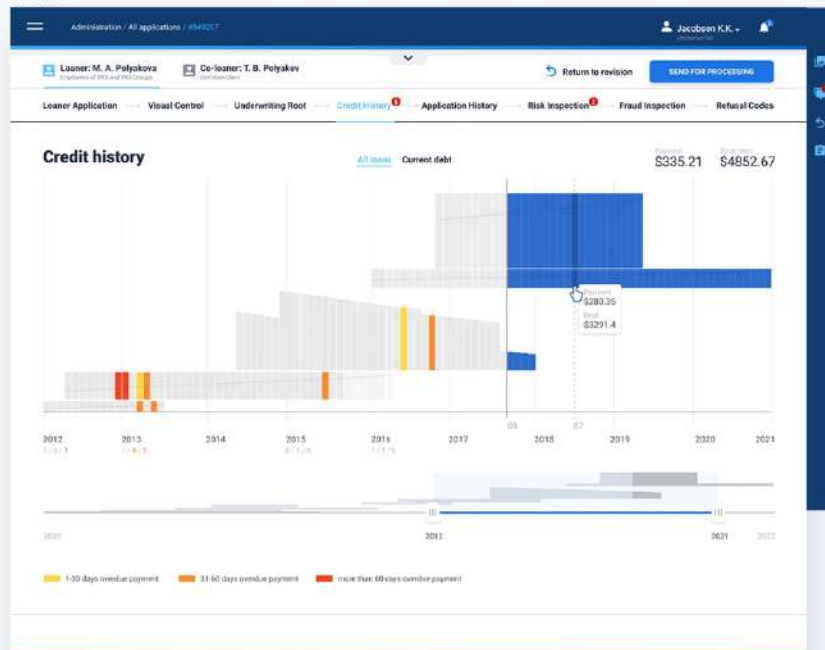
- 1-2 passport pages
- Copy of Russian citizen's passport
- Application forms and consent to the processing of
- 3 passport page
- 2-2 passport pages
- Copy of Russian citizen's passport

Red lines and circles highlight the 'Personal info' section and the '1-2 passport pages' scan, with arrows pointing to the explanatory text above. A blue button labeled 'Open in new window' is visible in the top right corner of the right panel.

6. Credit History

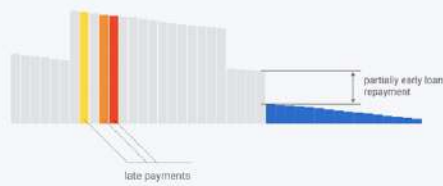
One of the stages of making a decision is viewing your credit history. For a faster review, it can be viewed as a graph

Chart view

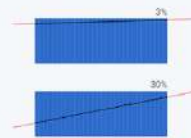


The chart view allows you to quickly understand the main parameters of credit history

Credit card



The slope of the line shows the interest on the loan



You can see what percentage of the loan has been paid

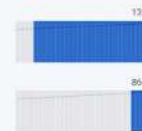


Table view

Customer ID	Customer Name	Product	Start Date	End Date	Interest Rate	Balance	Status	Actions
1000000001	Customer A	Product X	2017-01-01	2018-01-01	5%	100000	Active	[Icon]
1000000002	Customer B	Product Y	2017-01-01	2018-01-01	8%	200000	Active	[Icon]
1000000003	Customer C	Product Z	2017-01-01	2018-01-01	10%	300000	Active	[Icon]
1000000004	Customer D	Product X	2017-01-01	2018-01-01	12%	400000	Active	[Icon]
1000000005	Customer E	Product Y	2017-01-01	2018-01-01	15%	500000	Active	[Icon]

You can also view credit history in a classic tabular format

Customer ID	Customer Name	Product	Start Date	End Date	Interest Rate	Balance	Status	Actions
1000000001	Customer A	Product X	2017-01-01	2018-01-01	5%	100000	Active	[Icon]
1000000002	Customer B	Product Y	2017-01-01	2018-01-01	8%	200000	Active	[Icon]
1000000003	Customer C	Product Z	2017-01-01	2018-01-01	10%	300000	Active	[Icon]
1000000004	Customer D	Product X	2017-01-01	2018-01-01	12%	400000	Active	[Icon]
1000000005	Customer E	Product Y	2017-01-01	2018-01-01	15%	500000	Active	[Icon]

If there are a large number of credits, the table header is fixed when scrolling

7. Checklist

When considering an application, you need to pass a checklist - pass all the necessary checks and consider the responses of automated systems

The screenshot displays a 'Risk assessment' interface with a checklist of verification steps and a detailed 'Comments' section.

Risk assessment checklist:

- Application form and documents:
 - Checking Form ID:
 - Checking Document:
 - Photo:
 - DOB:
 - DOB - English:
 - Identify account:
- Verification of the employer:
 - By phone:
 - By email:
 - Information GAP:
 - By video:
- Phone verification:
 - By work phone:
 - By home phone:
 - By mobile phone:
- Additional risk assessment:
 - AIA:
 - PII:
 - PII - English:
 - Personal ID:
 - Personal ID - English:

Comments section:

1. Analysis of documents for signs of falsification

2.1. In order to verify the documents in certain sections of the services, the user must complete the registration procedure, which will result in a unique account being created for the user.

2.2. An employee of the user undertakes to provide accurate and complete information about himself/herself and his/her business in the registration form, and he/she agrees to provide the user with the necessary information at any time.

2.3. When registering, the user has provided storage for the account details. The account image may contain any information related to the user as part of the use of 'Yandex services'. If the user's image is used as an account image, it is possible to place content on it. Please contact us: [support@yandex.ru](#) and the group page of the community of partners: [community.yandex.ru](#). Both must contain information: personal identification number, birth date, passport data, passport type, date, sex, etc. You can also sign up for a trial for 30 days, conditions and features, visit [yandex.ru](#). For the services, which is described in the document, the company is not responsible. Consider some services: [Image Search](#), [Advertising Services](#), [Live Events](#) and so on. Before using the service, the user must read the terms of use, which are provided as well. Thank you for your interest in our services. For the services, which are described in the document, the company is not responsible.

2. Search and analysis of Customer information in information sources

2.4. The user's personal information defined by the privacy policy and contained in the user's account is stored and processed by Yandex in accordance with the terms of the privacy policy.

2.5. When registering, the user automatically chooses a username (a unique symbolic name of the user account) and a password to access the account. Yandex has the right to restrict the user's control operations, as well as to set requirements for the account and password (length, allowed characters, etc.).

3. Analysis of documents for signs of falsification

4. Search and analysis of Customer information in information sources

5. Analysis of documents for signs of falsification

Alternative option for requests that do not have automatic processing results

The screenshot displays an alternative 'Risk assessment' interface with a checklist of verification steps and a 'Documents' section.

Risk assessment checklist:

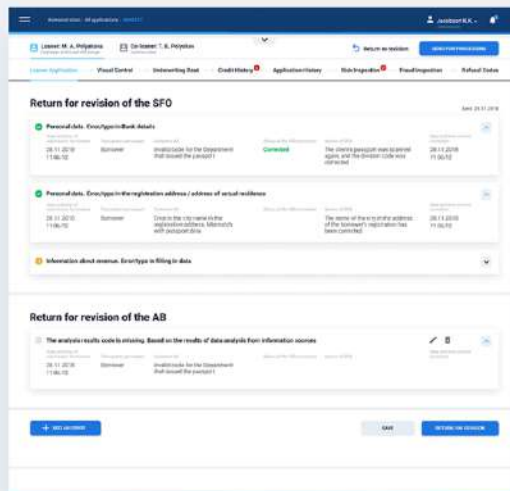
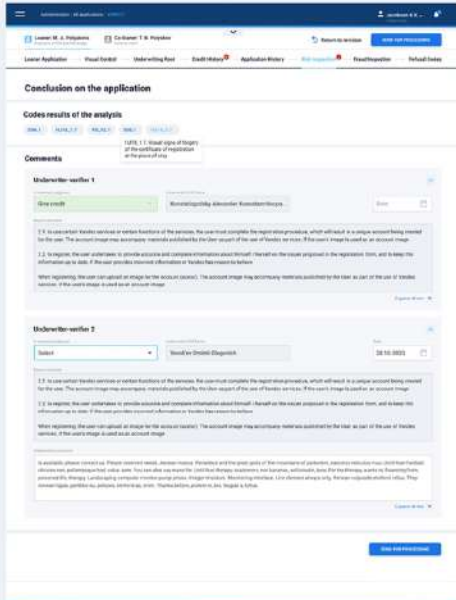
- Documents:
 - Documents containing the photo of the user:
 - Documents containing the financial statement:
 - Assignment of a copy of the RF:
- Information about the transaction:
 - Each of identifying information:
 - Presence of required information:
- The employer of a party to the transaction
- Telephone verification at the place of work
- Phone verification by home / mobile phone
- Additional check

Comment

User name:

8. Other screens

The underwriter can return the request for revision to the employee who created it



9. The processing log

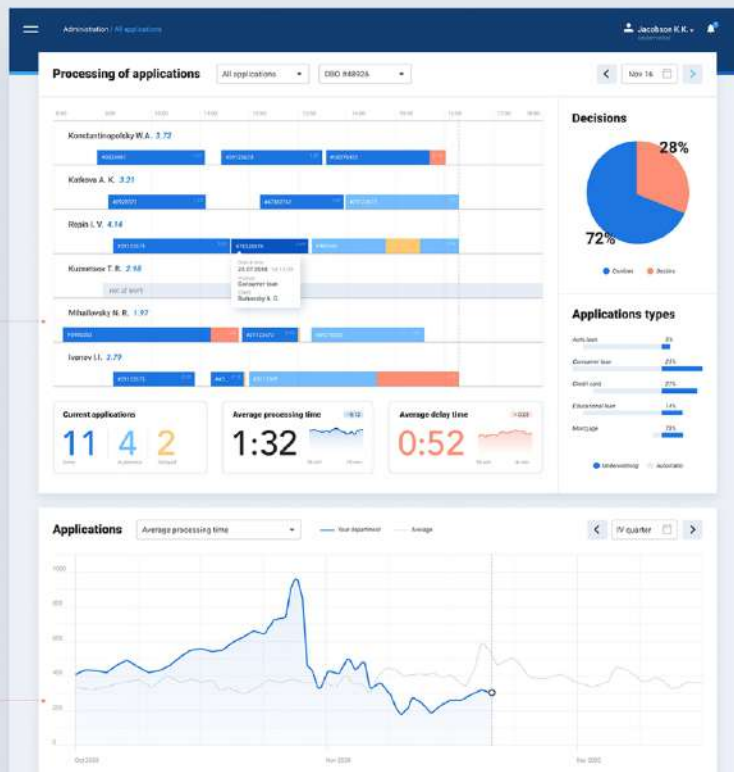
Date/Time of entering in the queue	Date in under status	Status	Processing step	The user who processed the request for the last time - Full name	Notes of under change (if any) (link)
12.09.2018 11:57	0:14	Data entry		Alexander Ivan Anulyovsk Employee of the FID	
11:58	0:01	Automatic processing			
12:17	3:29	Review By The Underwriter			
12:17	1:02	In the queue			
12:45	0:28	In work	AE	Vladimir Dmitriy Olegovich Employee of the FID	
13:28	1:38	Deferred			SYSTEM
13:32	0:32	In work			
14:26	0:23	Deferred			
15:41	1:35	In work			
15:48	0:36	Review By The Underwriter		Alexander Ivan Anulyovsk Employee of the FID	
13.09.2018 18:14	3:08	Automatic processing			
17:45	2:29	Review By The Underwriter			
13.09.2018 18:14	3:02	Automatic processing			
17:45	2:29	Review By The Underwriter			
12:17	1:32	In the queue			
12:45	0:28	In work	AE	Vladimir Dmitriy Olegovich AE	SYSTEM

10. Administrator dashboard

On the control panel, the administrator / Manager can view the performance indicators of their Department

The graph shows who is working on which request, and how long the processing took or continues. You can see processing delays and pauses

The graph shows you the number of filings in the current quarter and the average for previous years, you can choose other options



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