

Function list of Loan Account Management System (LAMS)

Interface communication	<ul style="list-style-type: none"> - Customized API to accept query from TransUnion decision edge about the existence of the loan account in LAMS - Customized API to stimulate repayment schedule based on TransUnion decision Edge information - Customized API to accept approved / rejected loan application from TransUnion 's decision edge and create loan account in LAMS
Frontend Languages	-Support Traditional Chinese in web application
LAMS Application / Acquisition module	<ul style="list-style-type: none"> -Accept approved loan application and create loan account in LAMS -Accept rejected loan application for future use
LAMS Account Management module	-Accept additional information to be filled up / modified on top of the application from TU (up to 10 fields)
LAMS Loan Disbursement	<p>Flow of Loan Disbursement</p> <ul style="list-style-type: none"> - TU sends an application to LAMS - LAMS saves the customer and loan record, and turns all AIP case to "pending drawdown" status - When borrower meet CS to confirm all the details (personal particular, interest rate, drawdown date, initial payment date, monthly repayment date may change at this stage), CS generates a contract for borrower to sign and LAMS will print the repayment schedule and saved the loan record. - When drawdown is ready, LAMS allows CS team to save the drawdown or loan disbursement details into the system, the details includes: <ul style="list-style-type: none"> o -loan amount o -date o -channel of distribution
LAMS Repayment module	<ul style="list-style-type: none"> -Accept Customer service team to input payment record into the system (e.g. cash, cheque no. ,bank no. and other supporting information) - Repayment Management (Pre-defined during the application stage) <ul style="list-style-type: none"> > Standard repayment <ul style="list-style-type: none"> • 息隨本減 – Instalment loan • 先息後本 – Term loan

	<ul style="list-style-type: none"> • 一次清還 – Balloon repayment • 2 / 4 weeks payment term > Support Early / Partial repayment > Interest only repayment (tenor extension – need to manage in account management page)
LAMS Reporting module	<ul style="list-style-type: none"> -Loan Position Report -Income Report -Account Receivable (AR) Report -Drawdown report -Overdue report (aging reports) -Loan repayment schedule for customer service officer -Watch list for high value loans