Swift Loan Processing

Electronic Loan Application And Processing

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What is Swift Loan Processing?

- Semi automated loan processing
- Online process
- Quicker processing
- Background processing

Who is this for?

- Fast paced society
- People who prefer to do banking online

Functional Requirements

- Allow users to register accounts
- Store redundant basic information
- Require secure authentication of users
- Allow users to apply for loans
- First version must allow users to apply for collateralize personal loans and collateralize consumer loans
- Allow users to view existing or previous applications
- Allow users to cancel applications within the first 24 hours

Functional Requirements

- All user interactions will take place in a webpage.
- The user will input data through webpage
- During a single session, the web page will keep forms populated
- To be able to do any interaction, the user must be logged in.
- All completed documents will be provided in the form of PDF documents and will be available via downloads.

Software Architecture

- Django Framework
- MySQL Database
- Two separate applications
- 4-tier Architecture
- TLS/SSL Encryption for end-user security

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- Web Application - Prepares forms, parses input, renders templates
- REST API - Communicates with application server
- Data Processor - Processes applications, retrieves information
- Database - Stores local copy of customer information

Network Topology

- Servers
- Routers
- Misc.

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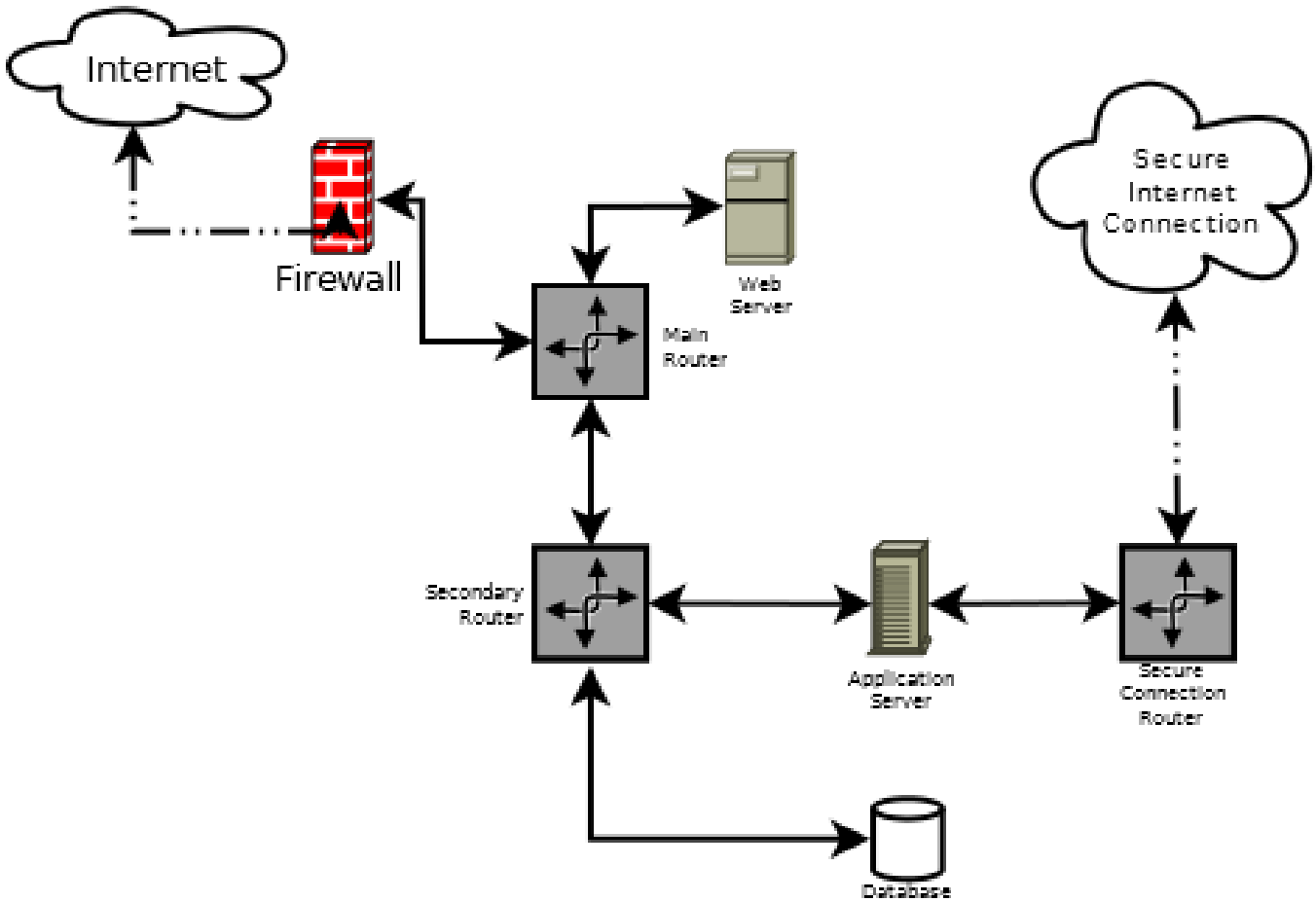
  - Application Server
  - Database
- Routers
  - Main Router
  - Secondary Router
  - Secure Connection Router
- Misc.

Network Topology Cont.



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- Scaleable
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- Maintainable
  - MVC Architecture
  - HTML, CSS, JS are separate from the logic

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  - Easy to implement
  - Already-existing mechanisms for routing, authentication

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  - Separate model, view, controller
  - Different servers for processing and responding to users
    - Allows the server to process multiple applications

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  - Routers
  - iptables
  - Seperate Internet connections
  - Seperation of execution
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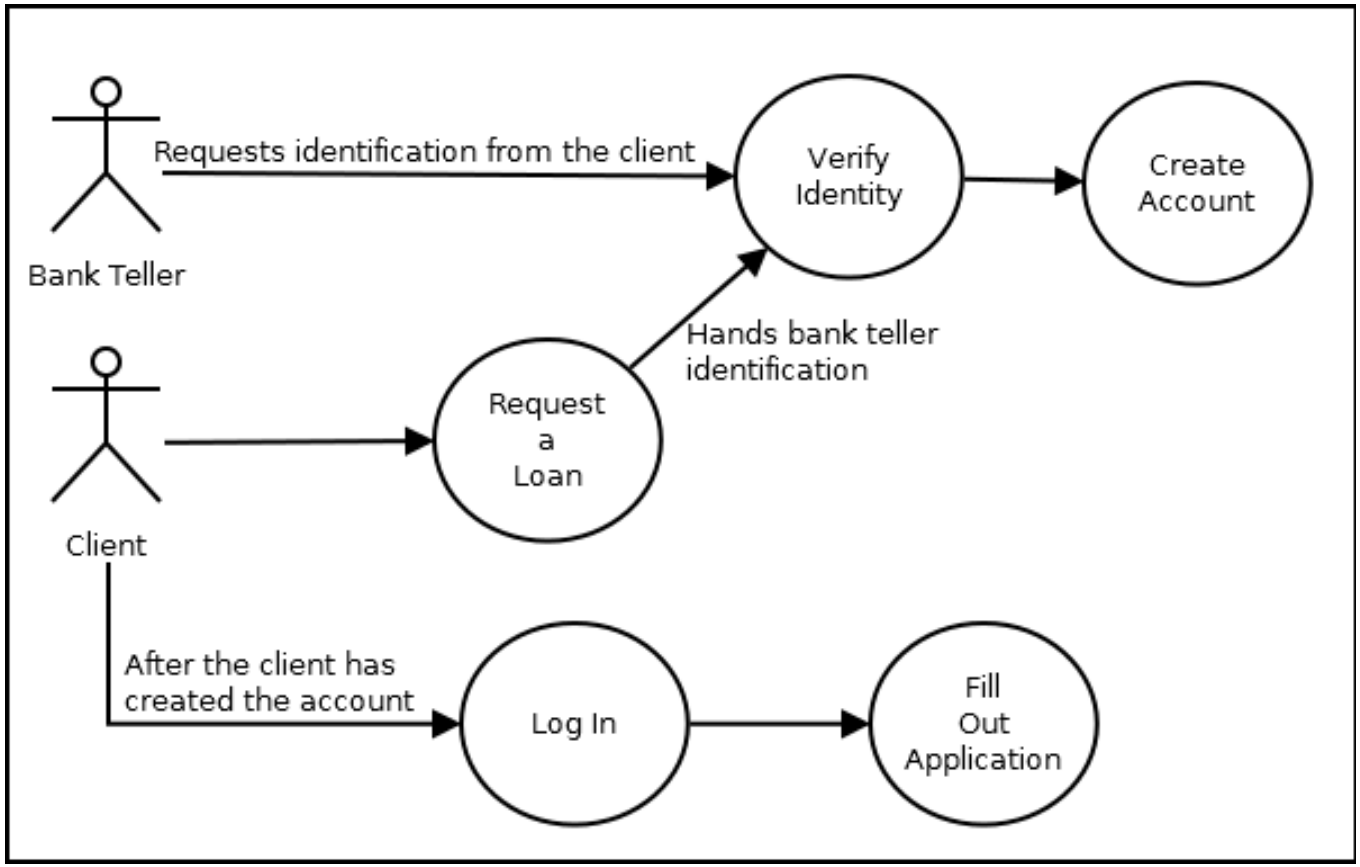
Sample Implementation

Example Use Case: Loan Request as a New Borrower



Questions?