

INFINITE GZ SDN. BHD.

CreditPilot Smart Loans & CTOS Intelligence System

Automated Analysis · DSR Evaluation · Intelligent Matching Reports

System Overview

CreditPilot is an intelligent credit and loan management system developed by INFINITE GZ SDN. BHD.

Through AI algorithms, CTOS authorization integration, and real-time analytics, the platform provides:

- Accurate loan product matching and recommendation
- Automated DSR (Debt Service Ratio) computation
- One-click report exports (PDF / Excel)
- Bank preference & market sentiment insights
- Enterprise-grade data security and privacy protection

Core Modules

Loans: Smart loan intelligence center displaying real-time product and bank preferences.

Compare: Loan comparison module with automatic ranking and PDF generation.

CTOS: Online authorization and report retrieval module.

Reports: Automated financial and loan analysis report generation.

Dashboard: Complete financial health and scoring overview.

Ranking Algorithm (Top-3 Scoring)

Total Score = (DSR Weight 60%) + (Sentiment Weight 25%) + (Preference Match 15%)

Example: $DSR\ 100 \times 0.6 + Sentiment\ 85 \times 0.25 + Preference\ 100 \times 0.15 = 96.25$

Customer Journey

- 1■■ Visit portal.creditpilot.digital
- 2■■ Explore Top-3 loan recommendations
- 3■■ Add to Compare Basket
- 4■■ Adjust loan amount & tenure → Click “Recalculate”
- 5■■ Save snapshot, copy share link, or export PDF report

Brand Guidelines

Primary Color: Hot Pink #FF007F

Secondary Color: Dark Purple #322446

Background: Deep Black #1A1323

Font: Helvetica (English), HeiseiMin-W3 (Chinese)

Security & Compliance

All personal and company data are encrypted using AES-Fernet.

System runs on HTTPS with dual access keys (PORTAL_KEY / ADMIN_KEY).

Fully compliant with the Malaysian Personal Data Protection Act (PDPA).

Contact Information

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