

HUB PAY



Agenda

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What is Hub Pay?

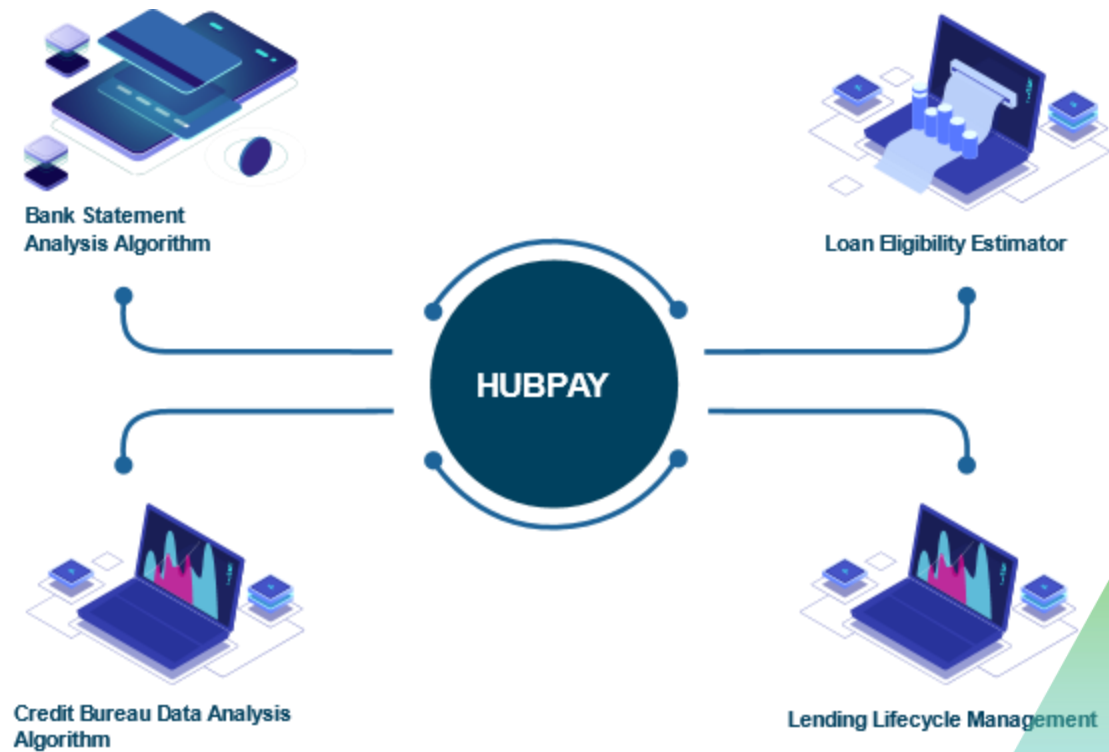
- Hub Pay services play a vital role in managing & processing of loans of large data in less period of time.
- It acts as a mediator or integrator between major financial capitals & destination Banks. It automates the process of lending management without any human intervention.
- With the help of Hub Pay & AWS (Amazon web services) financial services have various options to choose from like transforming business process, rationalize product portfolio, manage risks, and maximize customer satisfaction by implementing Digital transformation.
- It is type of **Loan Management System** (LMS) which provides a robust loan product suite for Agriculture Loans, Retail Loans, MSME loans and Project Finance etc. which delivers end-to-end Loan Management functionality for all types of loans & advances.
- It offers Configurable Product rule engine consisting of Limit Frame Work, Collateral Setup, Recovery Appropriation Policy, Interest & Changes Structure etc.

Benefit of Hub Pay

- It helps in quality improvement, improving turnaround time and better service for customers.
- It helps banks and financial institutions to improve the activity, transparency, competency and efficiency of their lending solutions.
- It also supports multiple facets of Loan portfolio starting from prospecting to closure and monitoring.
- The comprehensive loan management solution facilitates banks and financial institutions to automate the procedures for achieving cost savings and better customer experience.
- It delivers tech enabled lending processes that improve productivity and customer service through the entire loan lifecycle.

Features of HubPay

1. Account Validation / Penny drop Service
2. Loan Eligibility Estimator
3. Customized credit analysis
4. Bank Statement Analysis
5. Lending Management System (LMS)
6. Digitalized Disbursal Service



1. Account Validation / Penny drop Service

- HubPay provides a quick service of digitalized account validation in which account details of the customer is validated just with a click of button.
- It validates large no. of customer details & credits a rupee in their respective banks if details get validated.
- This is entirely automated process without any human intervention.
- Paperless verification and validation of customers' documentation facilitate faster loan processing

2. Loan Eligibility Estimator

- It provides an all-round view of a customer's eligibility for a business loan.
- This service helps blend analysis involving various data points across transactions, bank account statements, financial parameters, GST, IT and Credit Bureau data to create a realistic view of the business / person who is being evaluated for a loan

Future Predictions:

- To look at various options that can be presented to the borrower and use the machine-driven algorithms to reduce human bias and increase business TAT

3. Customized credit analysis

- Based on data from multiple institutions, arriving upon a more dependable credit score to ensure more intelligent decision making.
- It offers a number of reports which evaluate many combinations of various data points that are taken from multiple credit bureaus.
- These reports help the Credit Evaluator visualize and understand the information that is hidden in credit reporting agencies (Credit Bureau reports)

Future Predictions:

- Accurate analysis of an applicant's financial transactions to capture the underlying decisions, thereby arriving upon a more practical index that drastically reduces the possibility of NPAs and bad credit

4. Bank Statement Analysis

- HubPay's this service helps in understanding of the team possesses from the perspective of a credit evaluation or lending decision.
- Along with an understanding of the transactions and the data on a unit basis, the product also creates many visualizations and pertinent reports that aid the Credit Evaluation team to understand and analyze the potential borrower for a potential loan.
- This service's algorithm reduces the turnaround time for a credit decision drastically.

5. Lending Management System (LMS)

- HubPay's LMS service offers an integrated solution that works at all stages of the lending lifecycle.
- Through its omni-channel communication ecosystem, potential customers can approach you across all touch points and channels.
- With the help of our extensive credit assessment tools, we help you analyze the true credit-worthiness of an applicant, allowing you to make decisions faster and, more effectively.
- With optimized disbursement processes and post-loan collection workflows and customer service, HubPay ensures a rapid and insight driven experience for the lenders and consequently, a better experience to their end customers.

6. Digitalized Disbursal Services

- HubPay provides financial capitals with optimized disbursal processes.
- It provides service to disburse large data of customers with help of entire automated process.
- It has provision to register the customer for loan once the details are validated.

Hub Pay

(Account Number Validation)

The screenshot displays the 'HUB PAY Mandate Management System' interface. At the top, there is a navigation menu with the following items: User Master, System Master, System Master2, Mandate, Payment, Account Validation, Download, Upload, Reports, Merge, and Inward-Outward. A 'Logout' link is also present.

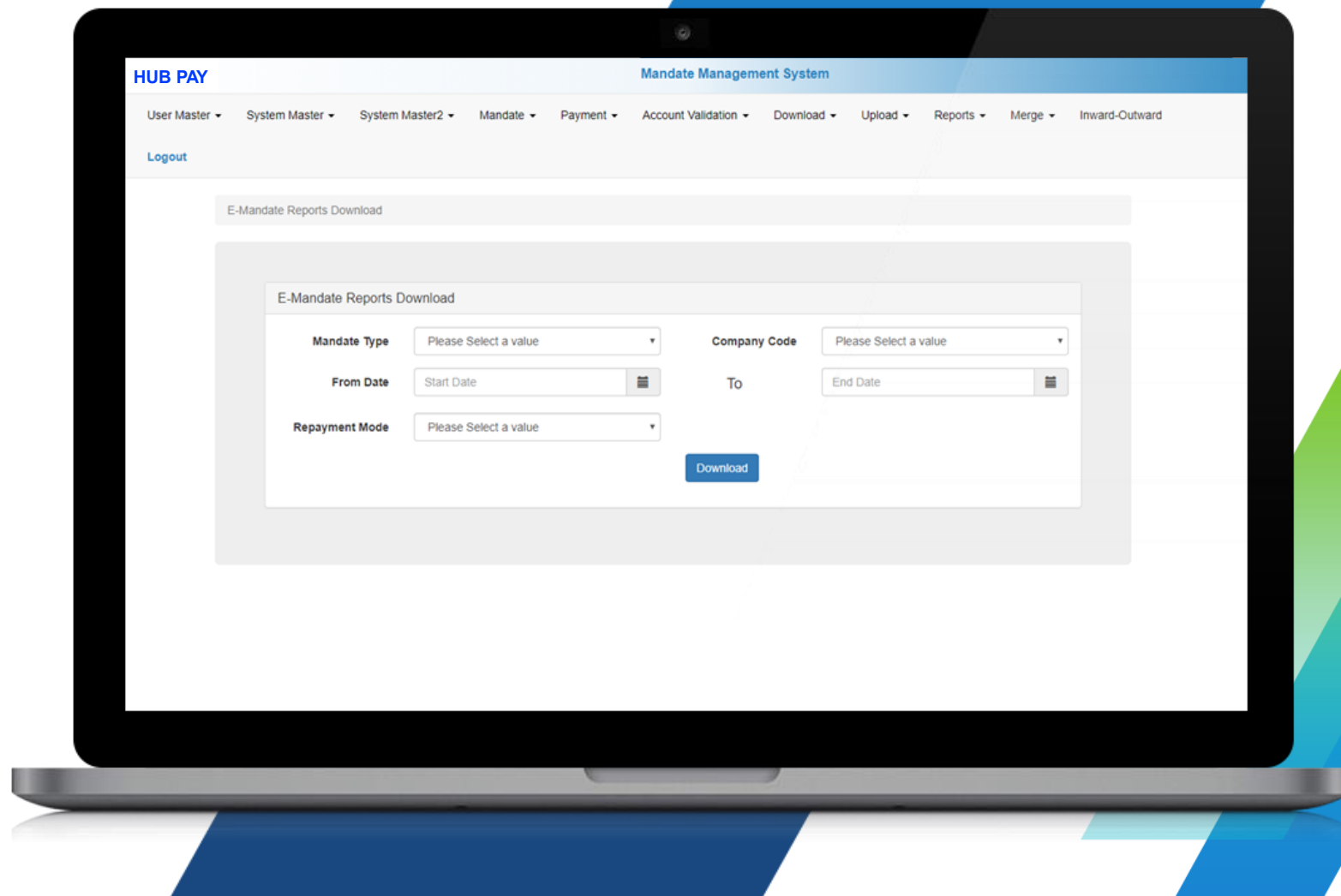
The main content area is titled 'Customer Details' and contains the following form fields:

- Product Type**: A dropdown menu with the placeholder text 'Please Select a value'.
- Company Code**: A dropdown menu with the placeholder text 'Please Select a value'.
- Web Top Id/ CIF No/ Lease Id**: A text input field with the placeholder text 'Please enter a web top number/Cif Number/Lease Id'.
- Loan No**: A text input field with the placeholder text 'Please Enter a loan number'.
- LOS ID/ Application Id**: A text input field with the placeholder text 'Please enter a los id'.
- Customer Name**: A text input field with the placeholder text 'Please enter a customer name'.
- Mobile Number**: A text input field with the placeholder text 'Please enter a mobile number'.
- STD Code**: A text input field with the placeholder text 'Please enter a ST'.
- Board Line No**: A text input field with the placeholder text 'Please enter a board line number'.
- Personal Email**: A text input field with the placeholder text 'Please enter a personal email'.
- Office Email**: A text input field with the placeholder text 'Please enter office email'.

Below the 'Customer Details' section is a 'Bank Details' section, which is currently empty. At the bottom right of the form area, there is a blue 'Validate' button.

Hub Pay

(Reports)





Thanks!

Any Questions?



Mumbai

508/509, New Era Business Park
Road No. 33, Wagle Industrial Estate, Thane, 400604



Nilesh Satpute

(+91) 8655423607
nilesh@acc.ltd

Shubho Pramanik

(+91) 9029720294
shubho@acc.ltd

Gautam Ahuja

(+91) 8600074444
gautam.ahuja@acc.ltd



www.appliedcloudcomputing.com

