



LIGHTBOX

Loan Origination System

www.opus-bd.com

ABOUT OPUS TECHNOLOGY LTD

Opus Technology Limited is a software development firm, experienced in developing custom software, mobile apps, web development, artificial intelligence, games, animation and so. Founded in 2012, Opus Technology Ltd delivers advanced software today that empowers, innovates, and transforms the office completely and digitally for all our clients tomorrow. Collaborating with our clients to establish efficient, unified, and trusted data insights is what we excel at, sharing all of our state-of-the-art technology and unmatched skills. Using years of experience, our range of solutions tackle specific process, planning, consolidation, reporting and analysis challenges with adaptable, out-of-the-box functionality, designed to deliver a faster time to value whilst remaining easy to use.



LIGHTBOX LOAN ORIGINATION SYSTEM

A Loan Origination System (LOS) is a software platform that financial institutions employ to automate and manage loan origination. It simplifies the lending application, credit analysis, documentation, verification, underwriting, compliance, and reporting processes. LOS is a full-featured, 100% cloud-based enterprise LOS that is forward-thinking. It is intended to meet all of your daily origination requirements, such as borrower involvement (Point-of-Sale), team interactions, processing, document management, and connectivity to your preferred service providers. It has been time-tested by hundreds of pleased brokers and lenders in both startups and larger organizations, and it is always evolving to provide you with the most up-to-date technology.



Lightbox is a complete end-to-end digital lending platform that has been happily serving financial institutions for loan products such as personal loans, business loans, vehicle loans, insurance loans, term loans, gold loans, and any customized loans that lenders require. Loan Origination System, Loan Management System, Accounting, and Reports & Dashboards are among the features. It is a digital lending solution that is automated and customizable, with seamless and scalable integrations that meet the demands of every lender.

FEATURES OF LIGHTBOX

Our loan origination software typically includes a variety of features to support the operations and management of your banking institutions. These features can include:

VARIABLE UNDERWRITING CRITERIA

Variable underwriting criteria is important in an automated system because it allows for these uses of discretion to be programmed into the system to ensure that consumers still get the best possible offer in most situations.

SECURITY & CONFIDENTIALITY

In the lending industry, your clients will regularly trust you with highly sensitive information, thus making it your responsibility to protect it at all costs and only share access with key stakeholders.

ONLINE LOAN APPLICATIONS

Consumers value being able to apply for financing on their own time, without having to deal with any pressure from an employee.

HOLISTIC APIS & INTEGRATIONS

every business software we rely on arrive with the ability to not only effectively communicate with the user but also with other applications that is regularly relied on.

COMPREHENSIVE ANALYTICS

LOS solution provides comprehensive analytics to give lenders access to all of their key metrics and preferably a customizable dashboard that makes it easy for each individual lender to see exactly the metrics they want to see the moment they pull it up.

OUR SOFTWARE IS

USER FRIENDLY

Lightbox solution is an easy-to-use loan origination system with seamless data operations, helping you achieve your goals with greater flexibility and accuracy.

COST EFFICIENT

Lightbox solution is the most cost-efficient solution for you encompassing all your business needs in a single solution.

LATEST TECHNOLOGY

Our solution is cloud application built on latest Microsoft .NET (ASP.net core) Framework, C# Programming Language, HTML, CSS and JavaScript for Frontend Design, SQL Server Database, JWT & Microsoft Identity for Authentication. The system is accessible from all currently available operating systems using the latest browsers. Opus Technology Limited mobile application is built in Flutter, Dart as Core Language, .NET Core API, Sqflite, SharedPreferences for Offline Database.

DEDICATED SUPPORT

From complete implementation, training, hand-holding to troubleshooting and upgrades; our dedicated support team ensures smooth running of the system at all times so that you can concentrate on your business goals

DETAIL MODULES

Loan Origination Systems (LOS) typically consist of various modules or components that work together to manage the loan origination process. Here are some common modules found in LOS platforms:

Application Management

This module is in charge of loan application submission, tracking, and management. It allows borrowers to apply online and tracks each application's progress through the origination process.

Credit Analysis

The credit analysis module evaluates the creditworthiness of loan applicants. It may include credit scoring models, risk assessment algorithms, and data integration with credit bureaus to assess the borrower's credit history and determine their eligibility for a loan.

Documentation Management

This module handles the collection, organization, and verification of loan documents. It provides a centralized repository for storing and managing borrower documentation, such as income statements, tax returns, identification proofs, and property-related documents.

Underwriting

The underwriting module assesses the risk associated with a loan application. It analyzes the borrower's financial information, creditworthiness, collateral, and other relevant factors to make an informed decision on loan approval and determine the loan terms and conditions.

Compliance and Regulatory

This module ensures compliance with regulatory requirements and internal policies throughout the loan origination process. It incorporates compliance checks, generates necessary disclosures and documents, and helps lenders stay updated with changing regulations.

Workflow Automation

The workflow automation module automates and streamlines the loan origination process. It defines and manages the tasks, stages, and rules involved in the loan approval workflow, assigns tasks to the appropriate users or departments, and provides notifications and reminders to ensure timely processing.

Integration and Data Exchange

The integration module facilitates data exchange between the LOS and external systems or services. It integrates with credit bureaus, property valuation services, loan servicing platforms, document management systems, and other relevant systems to streamline data flow and reduce manual data entry.

Communication and Collaboration

This module enables communication and collaboration between borrowers, loan officers, underwriters, and other stakeholders. It may include features like email integration, document sharing, secure messaging, and task-based collaboration to improve communication efficiency and enhance collaboration.

Reporting and Analytics

This module generates reports and provides analytical insights to monitor key performance indicators (KPIs) and loan portfolio performance. It helps lenders track loan origination metrics, identify bottlenecks, assess productivity, and make data-driven decisions.

These modules can vary across different LOS platforms, and institutions may choose to customize the system based on their specific needs and requirements. The modules work together to automate and streamline the loan origination process, improving efficiency, accuracy, and compliance.



Security

The primary focus of Opus Technology Limited is to keep your data safe. As the system deals with important user and company information, it should require safety protocol to ensure the safety of the information. The online training portal management system provides security through the ISO standard, GDPR complaint, registered and trademark organization.

ISO standard

The standardization of the online training portal system ensures the safety and quality of operations by providing the guidelines to meet learners' and consumer's expectations. The ISO certification for the system ensures the compliance training more efficiently within the scheduled time automatically with proper system configuration. ISO 9001:2015 is the international standard that specifies requirements for Quality Management System (QMS). Opus Technology Limited is an ISO 9001:2015 certified organization, following their high standards for consistently providing products and services to customers to which other organizations can certify.

GDPR Compliant

The online training portal system has the ethical duty to ensure the safety of the information with the principles of availability, privacy, integrity, and confidentiality. It means safeguarding the information is the responsibility of the system and should be provided to those who can access it. Our system completed the GDPR compliance and it follows the guidelines for the collection and processing of personal information from learners.

Finally, centralized learning is another major benefit provided by Online Training Portal. It allows an organization to safely organize and store all big data in one location. This allows instructors and admins to more easily update and maintain learning materials. It also helps produce effective training that is consistent across the organization. Furthermore, it includes advanced encryption features that help guarantee the data and content remain secure.



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