

A photograph of a business meeting. A woman in a white blouse is pointing at a document on a clipboard. A man in a dark suit and red tie is holding a pen over the document. A laptop is open on the table, and a small red toy car is also visible. The Seyfor logo is in the top left corner.

**Seyfor**

**How can Loan Management system  
boost your business?**

**OneCore** Apps

# 4 main areas where Loan Management System helps you



## **Saving Time and Money**

The use of suitable platforms can eliminate almost all manual work associated with routine agendas, which will allow your employees to focus on more important tasks.



## **Automation and Bulk Operations**

Loan management systems are capable of partially or fully automating several routine operations. For instance, they can do automated book-keeping, invoice generation, bulk changes to contracts, etc.



## **Reducing Error Rate**

Automating your regular procedures helps eliminate human error during manual data input. The system also includes numerous automated checks.



## **Increasing Capacity**

Loan management systems help you process more loans than if everything was done manually. This allows your company to increase profits and free up time to build relationships with customers.

# What are the key benefits of Loan Management System?

01

## Comprehensive Management of Loan Life Cycle

Express Apps can cover the entire agenda of loan management within one application. No need to juggle multiple programs or MS Excel tables.

02

## Quick Calculations Using a Guide and Predefined Settings

Thanks to an intuitive guide, you can create calculations in just 4 steps. Alternatively, you can choose from predefined templates with automatic input of data (duration of the loan, interest, fees, etc.)

03

## Online Interconnection with Accounting and Banking Systems

The system is interlinked with accounting and banking systems, which, among other things, greatly facilitates the pairing of payments.

04

## Simple Tool for Modeling an Instalment Schedule Tailored to the Customer's Needs

The application can easily simulate the customer's demands and create a tailor-made calculation. You can accommodate the client's needs on the go, even in an active loan.

# 05

## **Various Calculation Models – Interest, Annuity, Aliquot Calculation, Daily Interest**

The application offers multiple loan calculation models, which allows it to manage loans with the annuity or interest models, or loans involving daily interest accrual or aliquot calculation.

# 06

## **Optimisation for Mobile Devices for Accessibility from Anywhere**

Express Apps does not restrict you to the confines of your office. You can work with your data anywhere in the world. All you need is an Internet connection and a compatible mobile device.

# 07

## **Supports Legislation and International Accounting Standards**

Regular updates ensure conformity with international standards. Our partners then take care of compliance with local legislative requirements.

# 08

## **Tools for Exporting and Integrating Data Reports into Microsoft Office 365**

All data can be exported/imported in standard formats. Express Apps can also be interconnected with other Microsoft tools such as Power BI, Dynamics 365 for Sales, etc.



# How Do You Choose Your Loan Management System?

The market offers a plethora of loan management solutions covering a wide range of fields and needs. When choosing a suitable solution, it is best to focus primarily on the basic properties that every high-quality loan management system should have.

**These are, for instance:**

## **Affordability:**

not every lending institution can afford its on-site infrastructure. The best compromise in such a case is a cloud platform.

## **Central database:**

storing all customer data in one place significantly simplifies and accelerates your work.

## **Automation and bulk operations:**

leaving routine processes to the system frees up your employees' time to focus on other aspects and helps prevent human error.

## **Sufficient analytical tools:**

the more numerous and advanced data analysis tools a given solution can offer, the more effective your company can improve its services and respond to trends.

## **Security:**

like all other financial software, loan management software works with highly sensitive data, which naturally demands the highest possible level of data security.

## **Solvency verification:**

it is crucial for the everyday running of a lending company to be able to collect data about the solvency of clients and evaluate it.

## **Supporting various types of loans and credit:**

the more types of loans your company can offer, from micro-loans through consumer loans to commercial loans, the more customers will choose to make use of your services.

# OneCore Apps

**Usher your loan agenda into the digital age with Express Apps** – a modern software solution for managing loans and credit, automating routine agenda, and archiving important data.

## Why to choose OneCore Apps

- ✓ Quick loan calculation creation
- ✓ Local adaptation and legislative support
- ✓ Cloud data storage
- ✓ Flexible work with the payment calendar
- ✓ Fast and cheap implementation
- ✓ Export, import to PDF, Word, Excel

# FAQ about Loan Management System

## → What Are the Main Benefits of Loan Management Solutions?

LMS allow users to save a significant amount of time and work by automating routine processes, improving transparency, and eliminating manual input of data. This results in a major increase in the company's capacity and throughput, enabling it to serve more customers than when relying on manual methods.

## → How Do I Recognise a High-Quality Platform?

Key properties are affordability, security, and the ability to cover various forms of loans. Aside from these, a good solution should offer tools for verifying the solvency of clients, a central database for storing data, and a range of analytical tools for improving your services in the future.

## → Is It Better to Choose an On-Site or a Cloud Solution?

Both options have their pros and cons. The final choice depends primarily on the specifics of the given company. Smaller institutions, for which having their on-site network infrastructure would be too costly and impractical, will generally favour solutions in the form of a pre-paid cloud-based web application. These free the user from the extra work needed to manage their own IT infrastructure, though at the cost of higher demand for connectivity and higher expenses in the long term.

An on-site infrastructure, on the other hand, gives the user more peace of mind (everything is under one roof) and makes them independent of suppliers, but at the cost of higher up-front expenses and demanding implementation.

## → What Are the Basic Functions of Loans Management Software?

- **loan creation:** tools for searching out the customer's payment history and solvency, analysing the loan application, and making recommendations on whether the given loan is advantageous for the given customer.
- **loan service:** monitoring of loan parameters (due date, interest rate, etc.), tools for calculating fees, payment gateway for receiving payments, and similar tools.
- **payment of obligations:** notifications regarding due dates and violations of contractual dates, tools for monitoring communication between employees and clients, and payment history overviews.
- **reporting:** cash flow tracking, individual and bulk reports about interactions with clients, analysis of contract profitability, visualisation of the company's growth and projections.

## → Who is Loan Management Software Intended for?

Modern loan management platforms are fully scalable and are just as useful to brand new companies and start-ups as they are to major leasing corporations.

## → How Much Time Is Required to Implement a Loan Management System?

The installation and setup itself can be completed in a matter of hours, while implementation of customised functions can take 5-30 days. The exact time required is dependent on the customer's specific needs, demand for non-standard features, and the solution the company is currently using.