

INTEGRATED DIGITAL LENDING PLATFORM

IS THE KEY TO MARKET COMPETITION

 **Compassway**

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Introduction

Financial services are evolving as a result of digitization, but there is much more to becoming a digital lender than simply offering goods and services through mobile channels. The process to becoming totally digital, both internally and externally, starts with the very first client engagement and continues throughout the whole loan life cycle.

CompassWay is all-in-one lending platform automates the loan origination process from application to funding, delivering a best-in-class experience for your clients and team - for any loan product, anywhere in the globe.

Compassway has Plug and Play Embedded Financing solutions which helps digital platforms to enable embedded credit options for both buyers and sellers over their platform.

Thanks to the SaaS business model, it can be rolled out quickly. A SaaS lending software provides everything in one solution, allowing the borrower to apply, get evaluated, and receive the funds at once. Easy partner integrations via API process .

That means there are no costly investments upfront and saving the investments already made in developing existing system. Hence, digital platforms can strategically enable embedded financing options with Compassway 's sophisticated solutions.»

In light of the aforementioned information, let's examine how an Compassway 's integrated digital lending platform also gives financial and non-financial companies the ability to go completely digital, improving customer servicing and administration.



What benefits will you get with CompassWay

Lender Platform standard version and Optional

The mission behind Compassway is the global democratization of credit, for both borrowers and lenders alike. And in the effort to make e-lending as easy as modern online commerce.

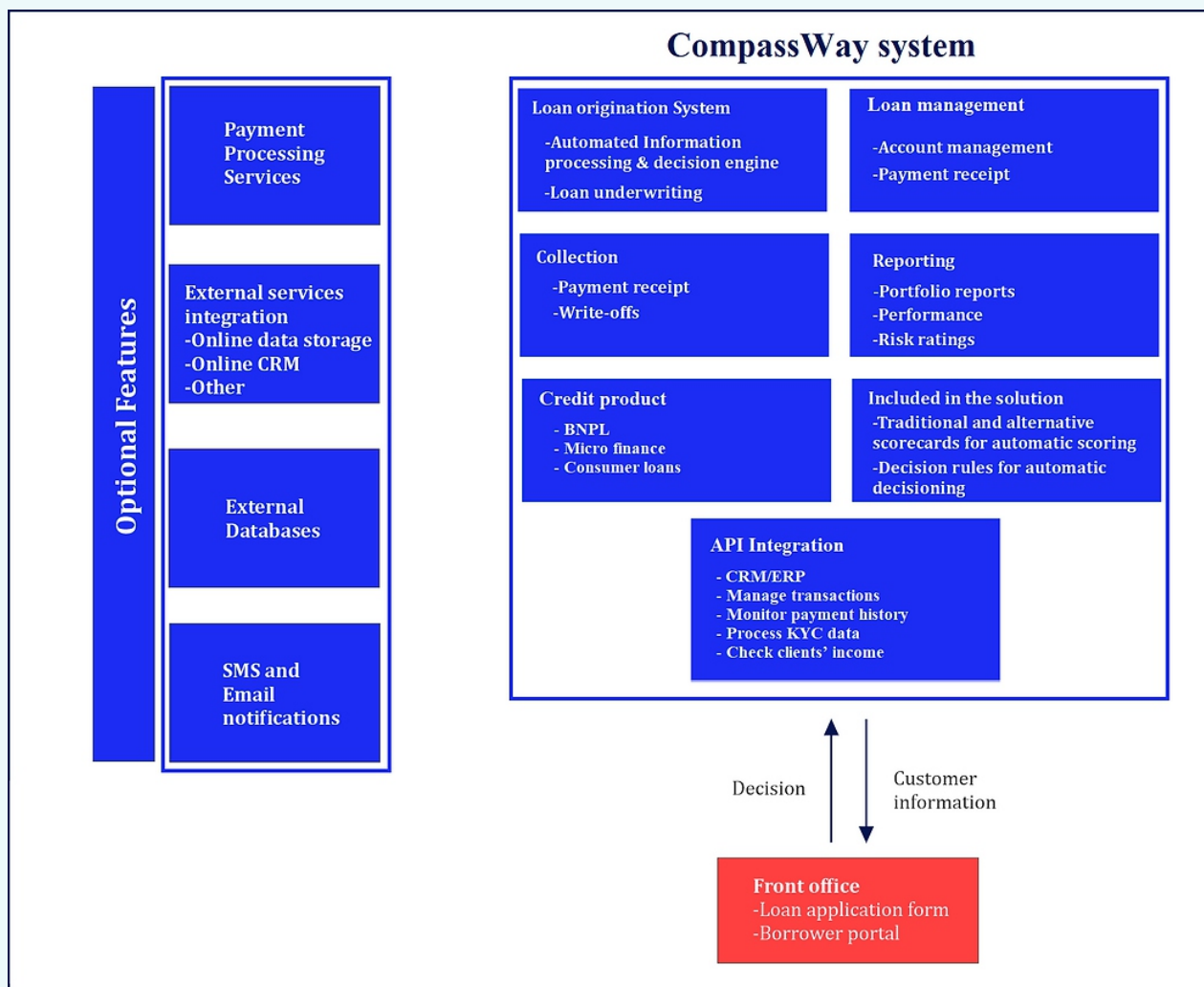
The Standard Edition is an end-to-end lending platform that comes built-in with all the modules, calculations and features most businesses will need to start, run, and scale their lending operations, tailored to the needs of different lenders, including:

For businesses that need custom and unique lending processes automation. Compassway solution is a custom solution with a set of extra flexible and powerful tools capable of automating lending flows and decision logics of any complexity. In this document we will cover what you get with the Compassway.



Framework of CompassWay system

CompassWay Integrated Digital Lending Platform is cutting-edge technology enables you to drive innovation and growth your business. The solution built in advanced web technologies, helps automate front-end and back-end processes in order to achieve centralized and smooth processing.



Working both with individual and corporate loans Provide different credit products for both corporate and individual clients from an all-in-one platform.

- Utilize a user-friendly interface to offer a range of credit products needed for your operation. Employ a number of credit decisioning rules and credit scoring models developed by top lending experts and driven by advanced Compassway AI.

Organized separate workplaces for each team to perfectly suit your business processes, including credit origination, risk assessment, servicing, and data collection.

Highly adjustable business processes, reports, and application forms:

Manage all aspects of the system with no vendor support;

Create new processes, workflows, reports, and application forms;

Introduce changes to workflows, approval procedures, API integrations, and system rules.

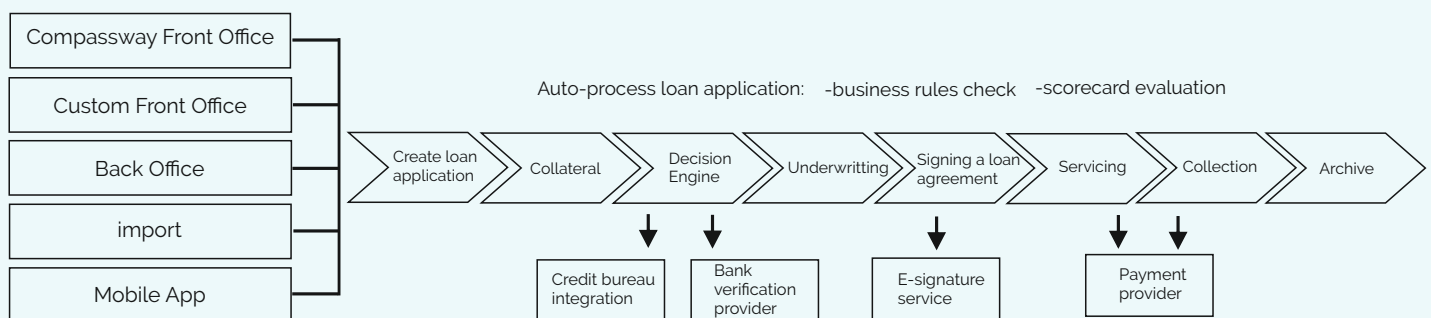
Ultimate lending automation solution with no additional coding:

Compassway force tools are used for all configurations;

Configuration files are automatically updated on a server;

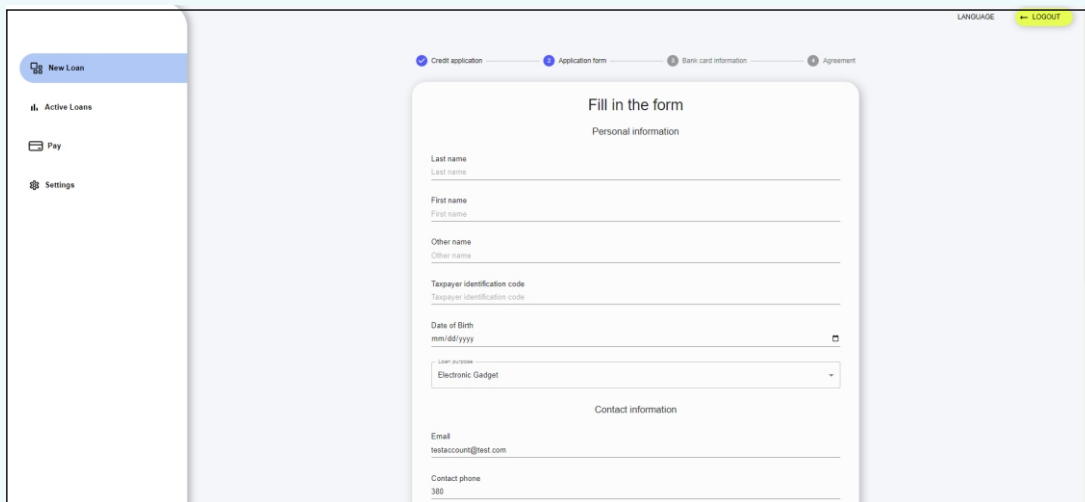
Intuitive version control;

LOAN LIFE CYCLE

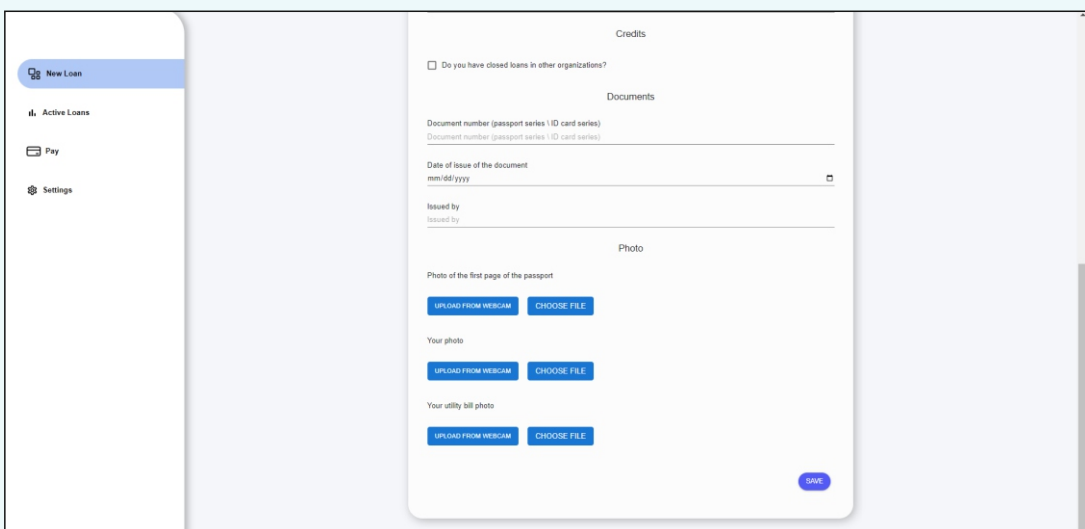


Loan Origination

A well-organized and easy-to-follow application process. Establishing your own parameters for any stage of the lending process. Customizable scorecards and credit decisioning parameters. Applying to the right employee at the right stage of loan origination based on the scope of their duties. Automatic document generation and electronic signature.



The screenshot shows a web application interface for loan origination. On the left is a sidebar with navigation options: 'New Loan', 'Active Loans', 'Pay', and 'Settings'. The main content area displays a progress bar with four steps: 'Credit application' (checked), 'Application form' (active), 'Bank card information', and 'Agreement'. Below the progress bar is a form titled 'Fill in the form' with the sub-heading 'Personal information'. The form fields include: 'Last name', 'First name', 'Other name', 'Taxpayer identification code', 'Date of Birth' (with a calendar icon), a dropdown menu for 'Loan purpose' (currently showing 'Electronic Gadget'), 'Contact information' section with 'Email' (testaccount@test.com) and 'Contact phone' (385).



The screenshot shows the 'Credits' and 'Documents' section of the loan origination process. The sidebar is the same as in the previous screenshot. The main content area shows a 'Credits' section with a checkbox 'Do you have closed loans in other organizations?'. Below this is a 'Documents' section with fields for 'Document number (passport series / ID card series)', 'Date of issue of the document', and 'Issued by'. There are three photo upload sections: 'Photo of the first page of the passport', 'Your photo', and 'Your utility bill photo'. Each section has two buttons: 'UPLOAD FROM WEGICAM' and 'CHOOSE FILE'. A 'SAVE' button is located at the bottom right of the form area.



Loan Servicing/ Management

Automating the entire loan lifecycle is what we do best. Compassway Digital Loan Management system offers you with an effective toolset to serve your clients of all sizes, whether you are just starting your lending business or are already an established loan provider. The system has a very customizable repayment structure generator built in, which includes annuity and other repayment calculations. Also, the loan application can be approved or rejected by the Lender manually.

The screenshot displays the Compassway Digital Loan Management system interface. On the left is a navigation menu with options: Dashboard, Applications, Underwriting (highlighted), Credit Policy, Scoring Model, and Settings. The main content area shows two loan applications, ID-141 and ID-134, both with a status of 'Underwriting'. Below this, there are 'APPROVE' and 'REJECT' buttons. A large user icon is present. Below the icon are input fields for 'APPLICATION FORM' and 'RISK'. The form includes fields for: Last name, First name, Other name, Taxpayer identification code, Date of Birth, Email, Contact phone, and a checkbox for 'Do you have closed loans in other organizations?'. On the right, there is a summary table with the following data:

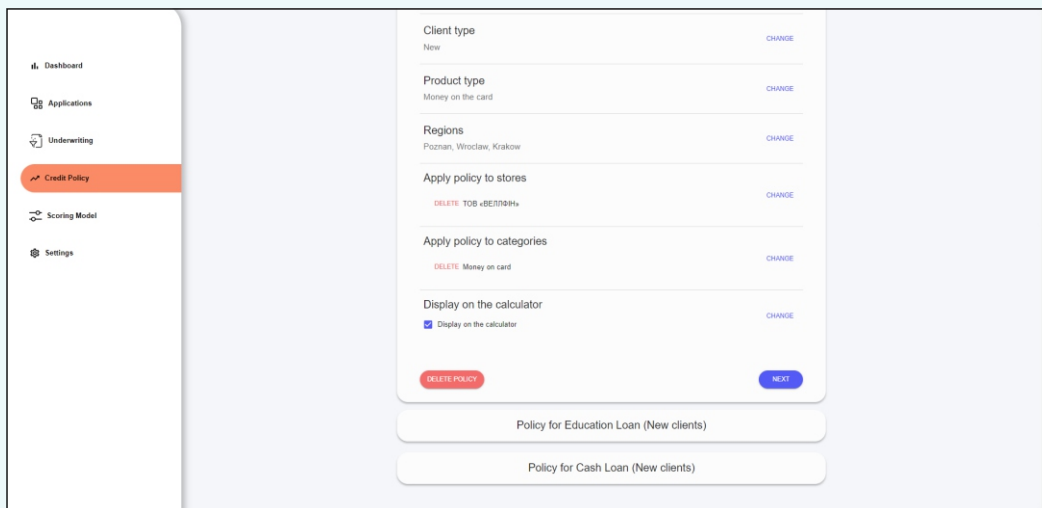
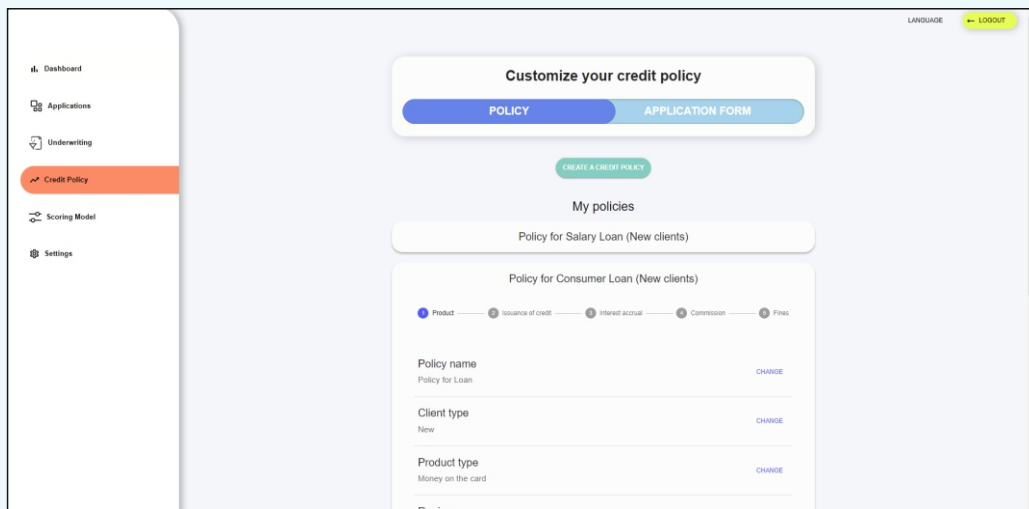
Field	Value
Name	Empty
Amount	1300
Start date	2022-08-06
Ending date	2022-10-05
Status	Underwriting
DPR	0.5

Additional buttons include 'SEND SMS', 'SEND EMAIL', and 'SAVE'. At the top right, there are 'LANGUAGE' and 'LOGOUT' options.



Configurable Loan Application

As a Lender you can quickly change the loan application configurations in a impactful way, adding or removing certain parts of the application process, setting the documents the borrower will be required to attach to the loan application form, etc.

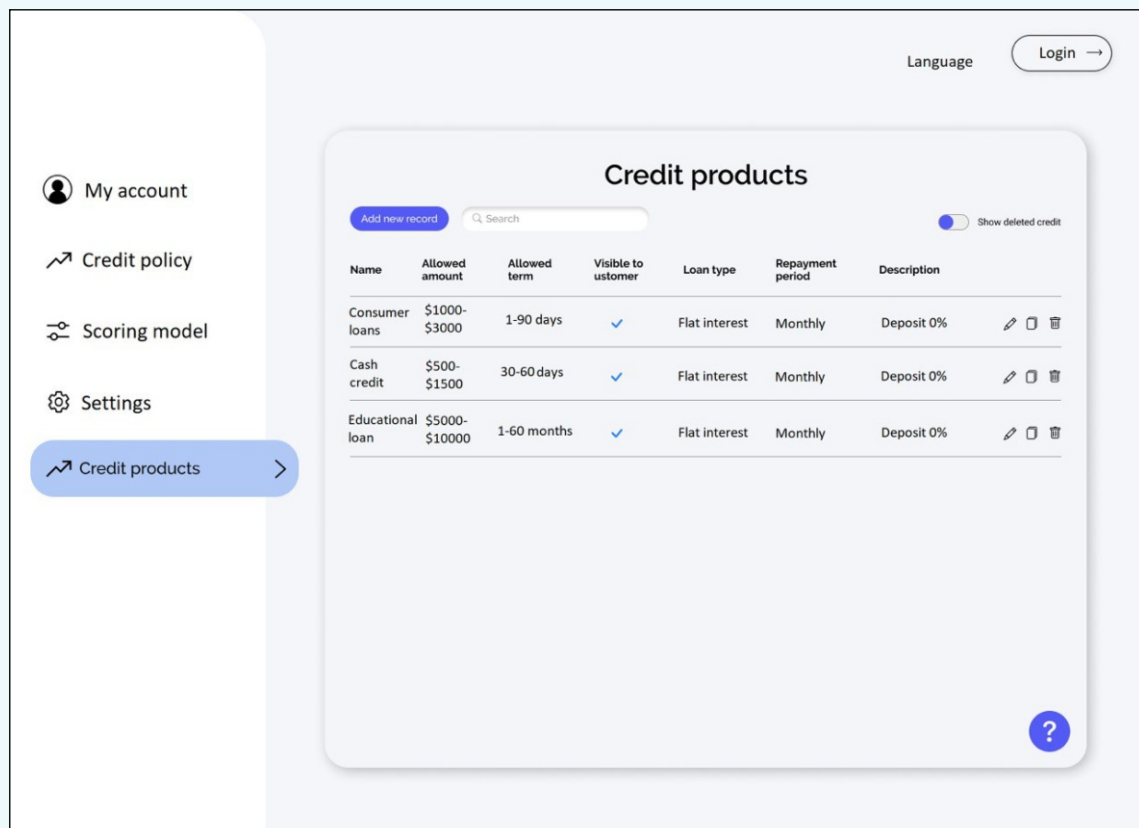


Calculations Engine

There are more than 25+ event types for different use-cases in the system. These events are supported by daily calculation of interest, fees, fee handling, notification creation, and automatic collection at the due date.

Product Engine

Here you can configure a large number of product parameters, from the loan term and payment type to various fees and payment frequency. This list of parameters is not limited and can be modified upon your request.



Credit products

[Add new record](#) Show deleted credit

Name	Allowed amount	Allowed term	Visible to customer	Loan type	Repayment period	Description
Consumer loans	\$1000-\$3000	1-90 days	✓	Flat interest	Monthly	Deposit 0%
Cash credit	\$500-\$1500	30-60 days	✓	Flat interest	Monthly	Deposit 0%
Educational loan	\$5000-\$10000	1-60 months	✓	Flat interest	Monthly	Deposit 0%

AI-Powered Decision Engine

The proprietary AI driven technology deep neural networks and machine learning allow making decision about loans within 30 seconds . Our AI model analyses over 400 variables collected during the application process and sourced from third parties – ranging from credit bureaus to social networks. We use a range of AI technologies, which includes deep learning, natural language processing, image recognition and others. Our model constantly re-trains itself and adjusts to new behaviour patterns of the clients. It also find subtle patterns – such as time of the application or proximity to important dates (e.g. anniversaries) to adjust the prediction of the loan repayment.

Debt Collection

With AI-driven collection priority, delinquent buckets, variable collection techniques, and conversation scripts, you can automate your debt collection activities.

Document Management

All loan documentation and statements are automatically generated and readily managed. Specify detailed standards for borrower and loan document collecting, which will be replicated across the platform immediately.

Borrowers Portal

Borrowers can easily and conveniently manage their data, apply for new loans and repay existing loans. Also, the client can check the balance of the loan debt, find out the amount of the next payment, track recent transactions, and much more.



KYC & ID verification

Adapted KYC/AML and ID checks. Use machine learning and artificial intelligence to better assess creditworthiness and reduce non-performing loans.

Get a guarantee that only verified users can become customers of your company. All of the credit checks, application processing, pre-qualification, KYC, documentation are done on full autopilot with employees nonetheless being able to get involved or change the automatic flow the way they see fit in any given business scenario.

Scoring model

The platform comes pre-configured with scoring models that best reflect local conditions, business vertical requirements and decision rules that allow lenders to make automatic loan decisions.

The screenshot shows a web interface for configuring a scoring model. On the left is a navigation sidebar with options: Dashboard, Applications, Underwriting, Credit Policy, Scoring Model (highlighted), and Settings. The main content area is titled 'Set up the scoring model' with a subtitle 'You can customize the model for each policy separately'. It features a dropdown for 'Policy for Salary Loan' and a card for 'Policy for Consumer Loan'. Inside the card, there is a 'Select scoring model' dropdown set to 'Base Model (New clients)'. Below this are 'Groups 1 to 10' represented by buttons, with 'Default: 0'. A 'Select filter' section includes a dropdown for 'birth_date', a comparison operator '>=' dropdown, and an input field for '23-08-1967'. Action buttons include 'ADD FILTERS', 'DELETE', 'SAVE FILTERS', and 'SAVE'.



Tracking the payments

Track payment of overdue invoices at a convenient time for you and your customers. A convenient notification will always warn you about the date of the upcoming payment and the amount of payment.

Dashboard, Email & SMS Notifications

Our loan software is pre-configured for quick integration with email and SMS services. You can set up notifications for both borrowers and employees to keep track of every step of the loan process.

Automatic extract credit data

Automatic extraction of credit data from global and local credit agencies. Set up automatic data extraction in your preferred currency. The ability to structure and accumulate information for use in the following loans.

Co-applicants

With customers being able to add co-applicants to their loans, digital lending becomes more secure. On the application form, a borrower can add a co-applicant who will act as an added risk-reducing factor for the lender. If this feature is enabled, a block with co-applicants personal details is automatically added to the loan application

API

Compassway api client makes it possible to integrate all major Lender features into your operation's existing infrastructure. Our API covers:

- Front-Office functionality
- Customer's bank payment options management
- External customers and loans management
- External payments management

Integrate API to connect your systems to Compassway platform

Overview Of The Compassway API

API is organized around REST and uses built-in HTTP features, standard response codes, authentication and verbs, allowing for quick implementation with standard HTTP packages used in all languages. The API accepts requests with a JSON body and returns JSON responses.

To authenticate a request, you must include your api-key in the request header for all requests (POST, PUT, GET and DELETE).

The CompasswayAPI prioritizes stability and has safeguards to help ensure that extremely rapid bursts of incoming API requests do not prevent normal API requests from processing.

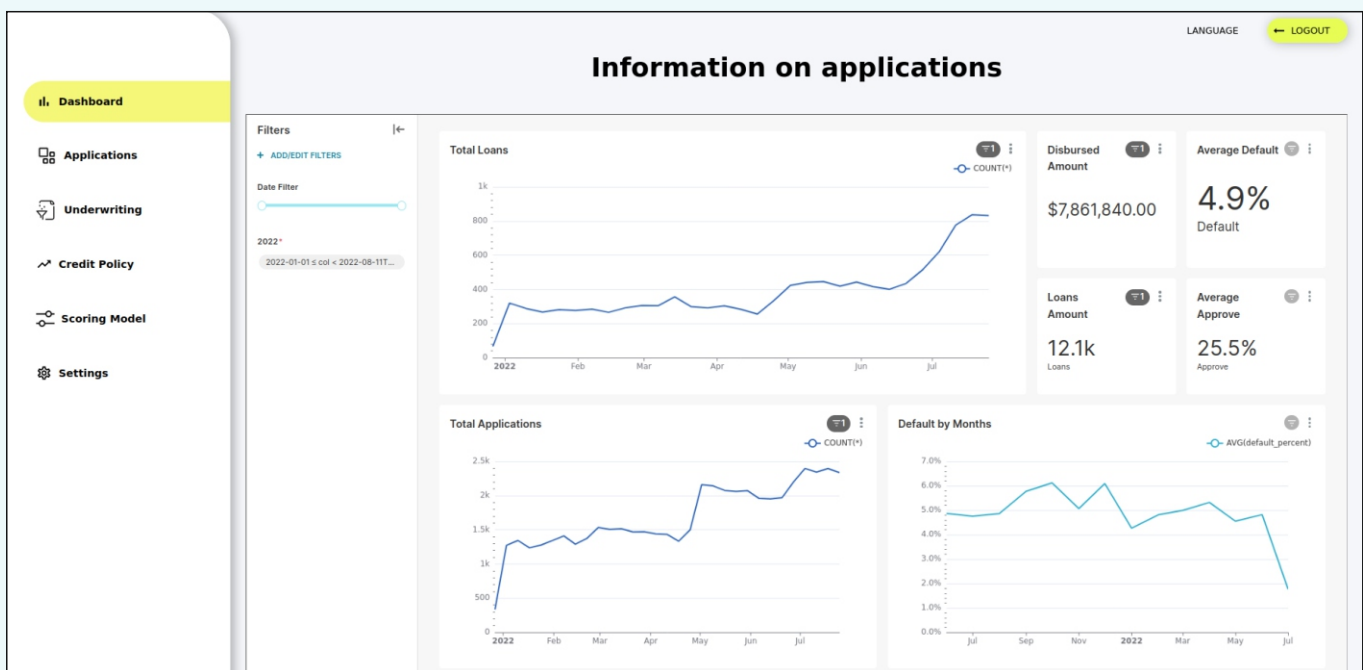
Compassway API supports a maximum of 100 requests per second for each customer.

Filter by tag		
api		
GET	/api/api_integration/calculate_loan_amount/	api_api_integration_calculate_loan_amount_list
GET	/api/api_integration/payment_graphic/	api_api_integration_payment_graphic_list
POST	/api/api_integration/shop_request/	api_api_integration_shop_request_create
GET	/api/api_integration/shop_request/{uuid}/	api_api_integration_shop_request_read
POST	/api/auth/login/	api_auth_login_create
POST	/api/auth/logout/ Durin's Logout View.	api_auth_logout_create



Statistics & Reporting

With custom reports and analytics, you'll be able to track not only overall business performance but dive deeply into the specifics of each metric. A native workplace gathers all the data you need from Compassway portal in one configurable easy-to-read report, including risk assessment, portfolio, and operational information.



Security Features

Compassway has the following certifications and features:

- GDPR (plug in)
- User permission
- Loan assignment
- Adjustable password strength
- Two factor authentication



Our Story

We are team of Ukrainian financial services practitioners, software engineers, data scientists. We know a lot about lending business, risk management, loan servicing, operating procedures that accompany day to day financial transactions and were working in the sector for over 20 years both in large financial organizations and regulatory bodies. For the last 7 years our team devoted efforts to fintech.

We started as a company which aimed at providing lending to people which felt excluded from the traditional finance, due to lack of collateral, informal employment, or short credit history. Our approach to lending utilized advanced AI and was fully automated. We felt there is so much data that exist about our potential customers, but traditional finance cannot use it due to technological limitations and legacy processes.

Our mission is to revolutionize the approach to credit. Our credit decision engine works with a multitude of data and determines patterns that are too subtle for the traditional processes to pick up. This allowed our system to perform well even during downturns in the market. We can efficiently serve demanding prime customers while finding products with correctly priced risk for those that are excluded from the financial services market. We also expanded beyond the lending business just as credit is beyond lending. We help our clients to build loyalty programs built on credit, fuel growth of their business with BNPL, and even operate a market for several lending institutions.

We are looking forward to build more exciting products together with you.
Meet the entire team

Reach out to our team to schedule an intro call and become a lender backed by the most advanced, intelligent, sophisticated, and easy-to-use platform on the market.

