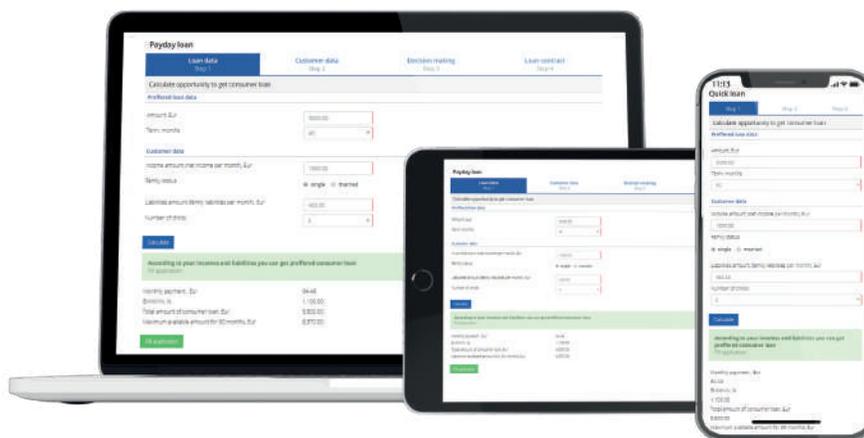


DIGITAL Loans

Winning the lending race



DIGITAL Loans is a platform for SME and Retail loan origination that changes the way your loan origination works, from lending product development to sales and delivery. It helps to increase your loan portfolio in a shorter time frame, keep your costs under control and excel in operational risk management.



“ As a bank, we maintain a strong focus on business and consumer lending, so having innovative tools for quicker and better client assessment and loan origination was crucial for us. With Digital Loans by ETRONIKA, we not only have a tool for risk management but are capable of issuing a personalised Retail and SME loan in a fraction of the time. ”

-Mindaugas Rudys,
Head of Business Development, Šiaulių Bankas



3x faster
SME assessment



4x faster
mortgage origination



0 cost
for staff training



6x faster
credit card issuing

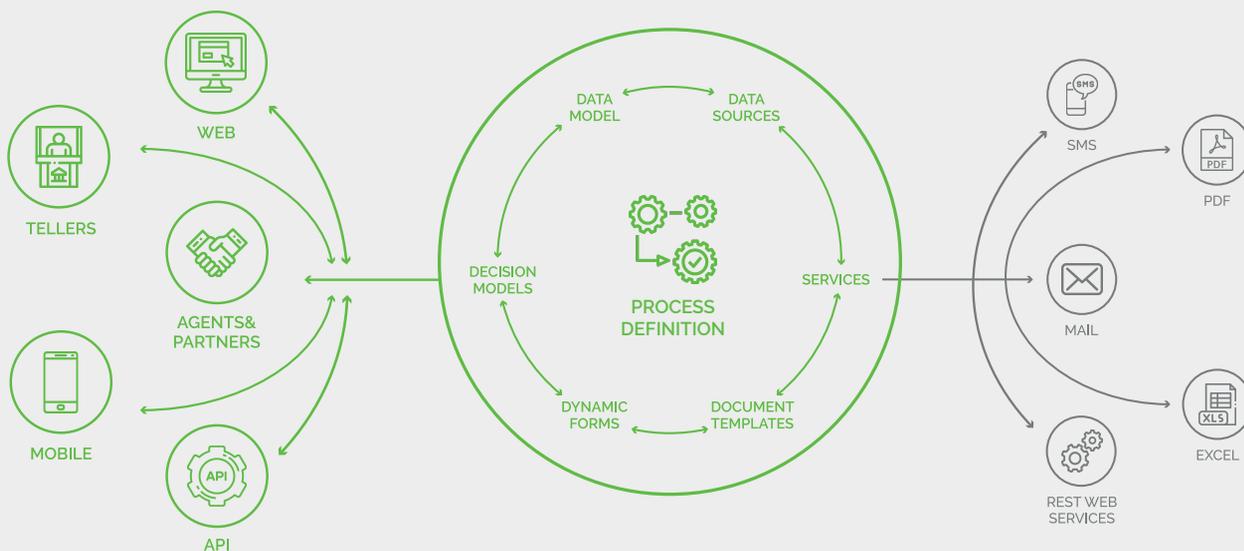


DIGITAL Loans

Winning the lending race



- ✓ Fast implementation
- ✓ BPMN driven workflow engine
- ✓ GDPR compliance
- ✓ Powerful decision-making engine
- ✓ Auto, manual or mixed decision making
- ✓ Omnichannel approach
- ✓ Wizard-based user interface
- ✓ Easy API based integration with other systems
- ✓ Instant lending processes adjustments without downtime
- ✓ Trusted digital-banking security architecture
- ✓ Full audit trail
- ✓ Low code prototyping and modelling without IT skills



ETRONIKA is an award-winning fintech company that provides innovative products and solutions for banks, lending institutions, national posts and retail operators of all sizes throughout the world. We combine 20 years of IT experience with financial business knowledge to deliver revolutionary digital lending, omnichannel banking and innovative retail products to our customers. We build technology that is simple to use, robust, secure and adaptive to a rapidly changing environment. Our customers benefit from a DIGITAL Loans (lending) solution that enables the transformation of SME and retail customer onboarding and lending processes. It enables quicker

decision-making, consistency and seamless monitoring, and ultimately leads to improved profitability.

ETRONIKA is part of NRD Companies – a group of global information technology and consulting companies that specialises in the development of governance and economic digital infrastructure, with its headquarters in Norway.

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