

Rayterton Loan Origination System (LOS) Platform

Rayterton Enterprise Loan Origination System (LOS) is a comprehensive end-to-end platform, purpose built for large commercial banks to seamlessly manage the entire financing lifecycle in a fully digital, controlled, and regulatory compliant manner from loan application through to fund disbursement.

Why Enterprise LOS?

In an environment demanding transparency, speed, and regulatory compliance, banks require more than a credit processing system. Enterprise LOS empowers banks to proactively manage risk, improve business conversion, and provide complete visibility to management across the lending portfolio.

Executive LOS Dashboard

A single, integrated control tower empowers bank management to seamlessly oversee the entire credit pipeline across Retail, Small and Medium Enterprises (SME), and Corporate segments in real time, ensuring visibility, efficiency, and strategic control

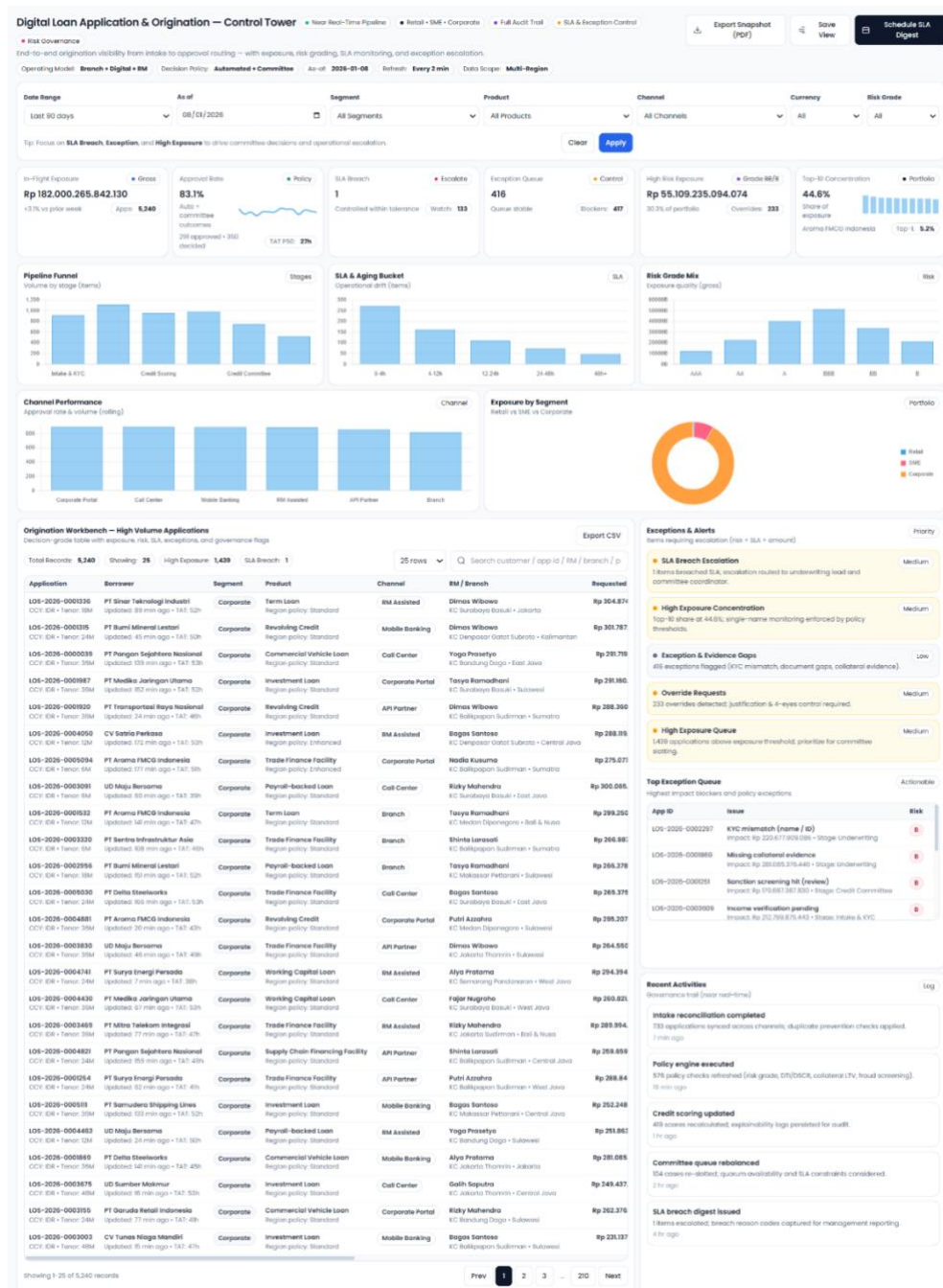
- Realtime loan pipeline visibility
- Approval rate and turnaround time (TAT)
- Risk exposure snapshot
- Service Level Agreement (SLA) and bottleneck monitoring



Digital Loan Application & Origination

A consistent, fast, and paperless digital loan application experience across all channels.

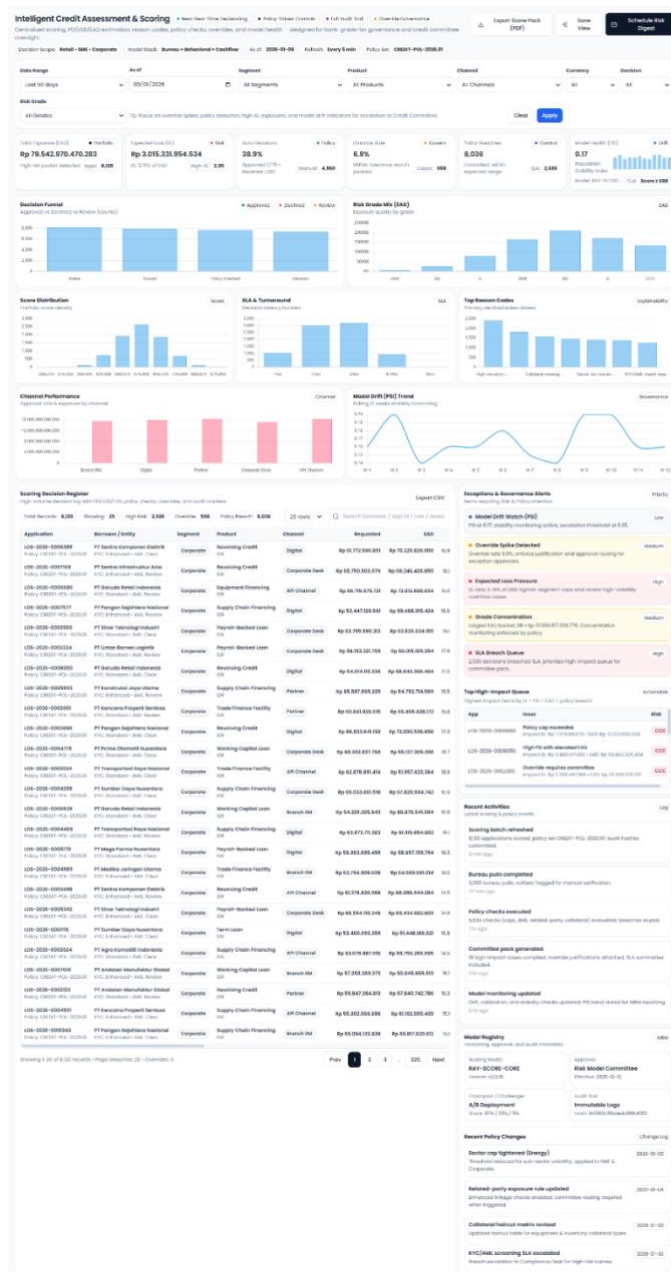
- Single digital application form
- Paperless document upload
- Realtime application status tracking
- Unified workflow for Retail, SME, and Corporate



Intelligent Credit Assessment & Scoring

A policy driven credit decision engine that ensures consistency, transparency, and auditability.

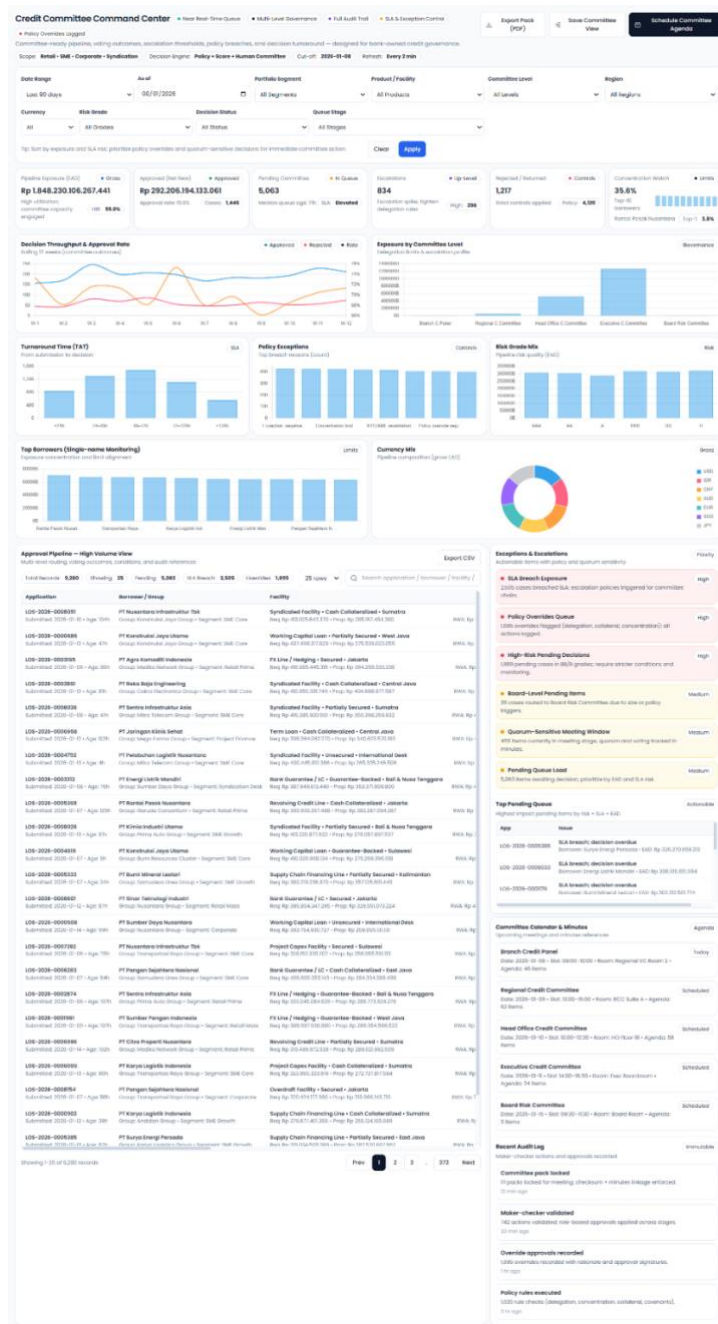
- Configurable credit scoring models
- Policy based automated decisions
- Manual override with mandatory justification
- Risk grading and recommendation engine



Multi-Level Approval & Credit Committee

Enterprise grade credit approval workflows with strict authorization controls.

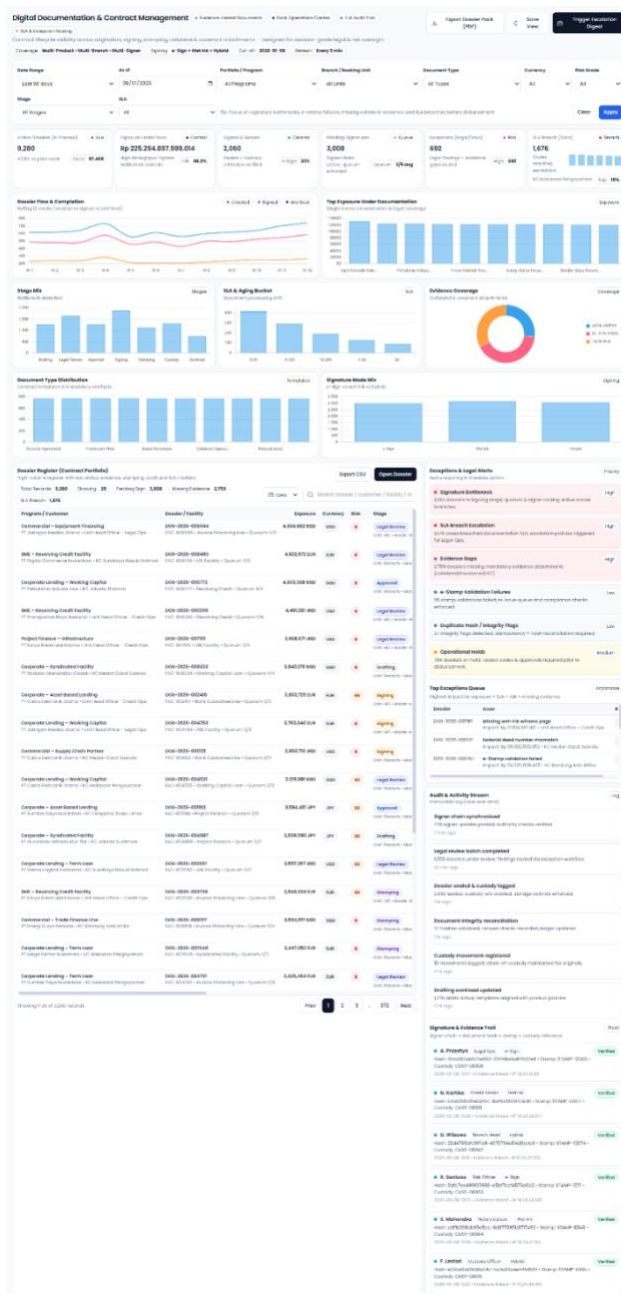
- Configurable approval hierarchy
- Credit committee decision support
- Parallel and serial approval flows
- Complete approval audit trail



Digital Documentation & Contract Management

Automated generation and management of legal credit documents to accelerate processing and minimize operational risk.

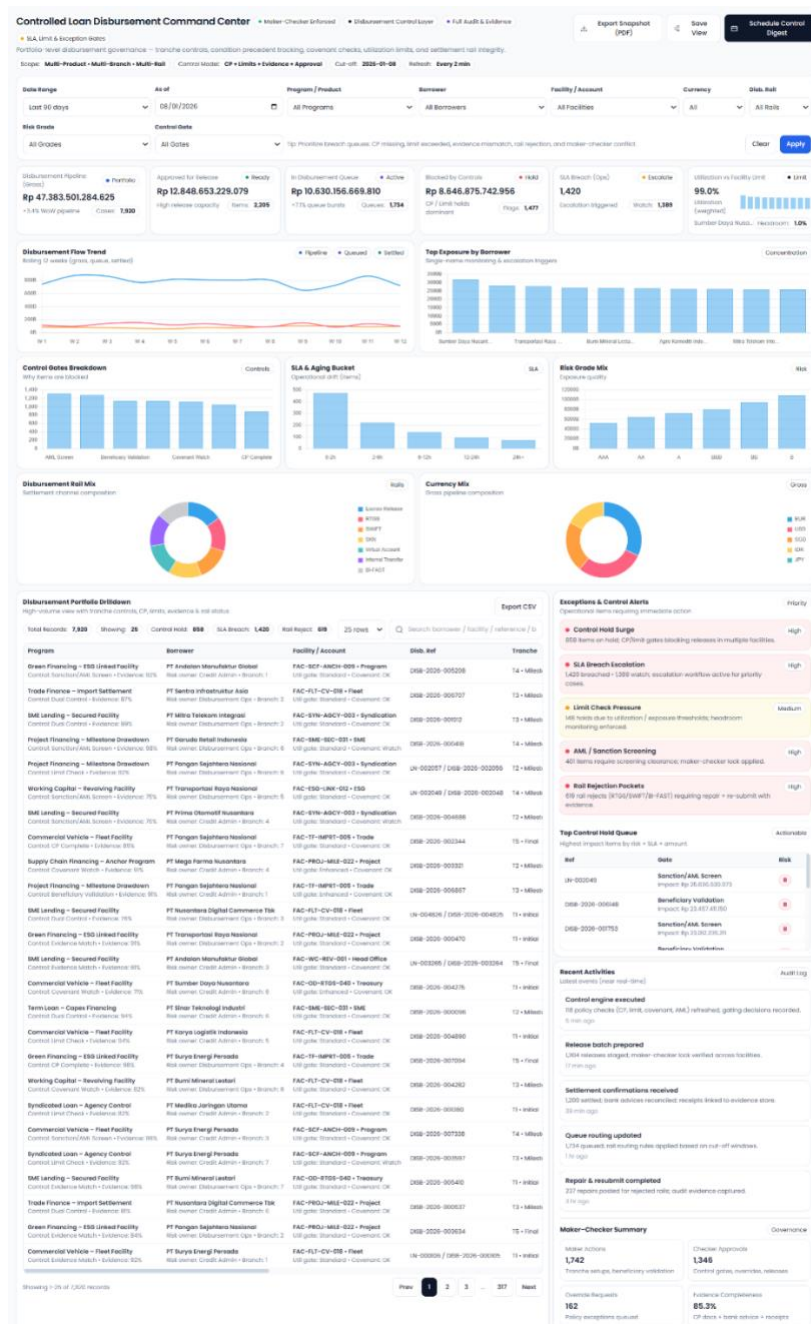
- Autogenerated legal documents
- Product based document templates
- Digital signature ready
- Centralized document repository



Controlled Loan Disbursement

Loan disbursement with full compliance control and a clear audit trail.

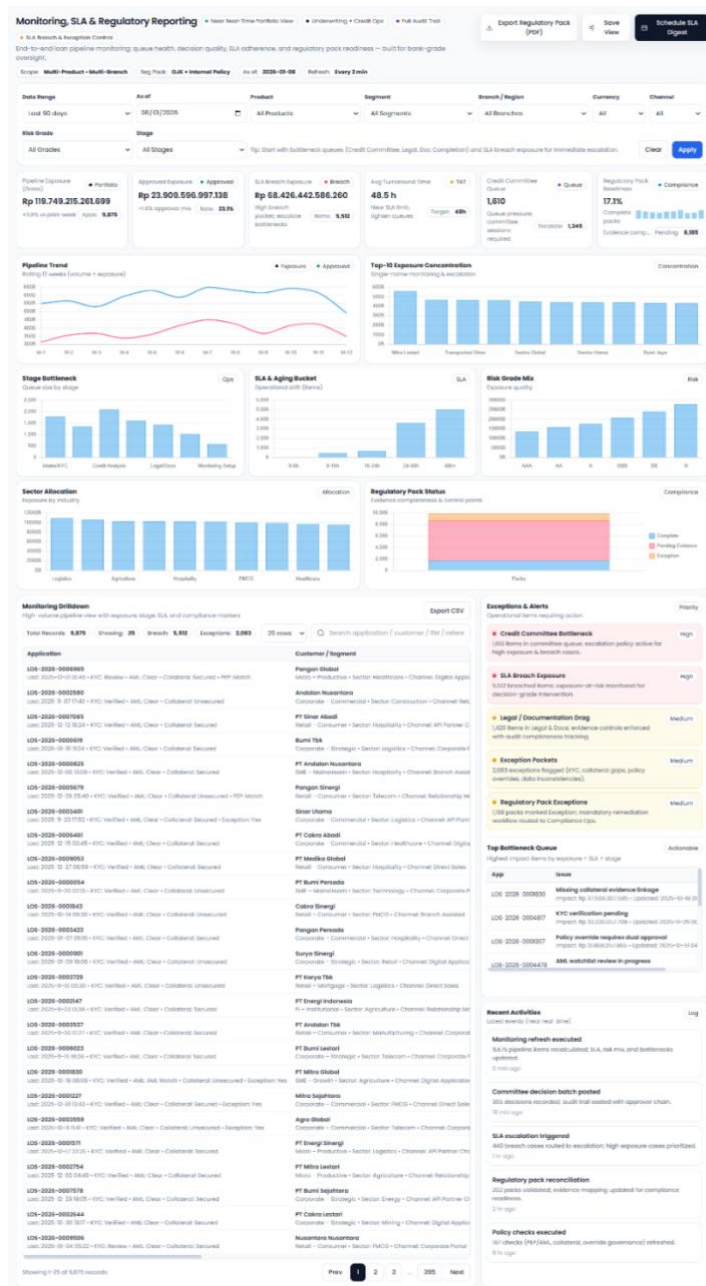
- Pre disbursement compliance checklist
- Controlled disbursement execution
- Audit ready transaction logging
- Core banking integration ready



Monitoring, SLA & Regulatory Reporting

Operational visibility and regulatory compliance consolidated into a single platform.

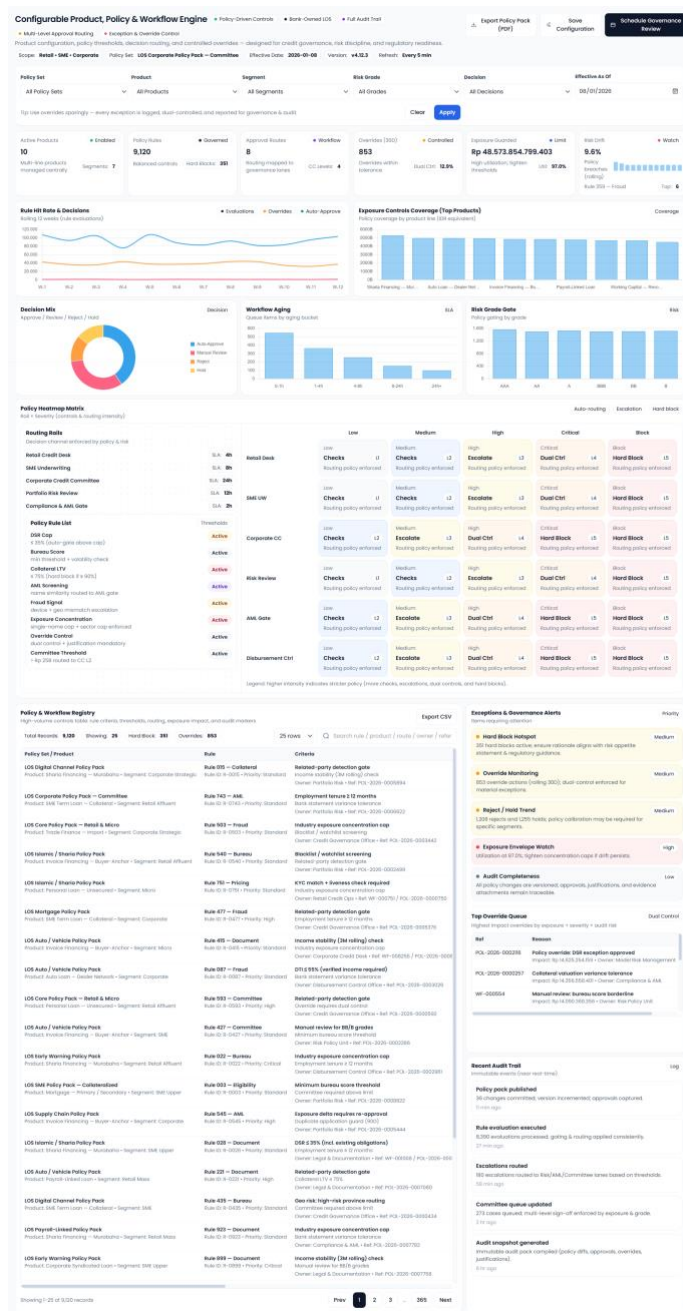
- End-to-end SLA monitoring
- Pipeline and aging analysis
- Management and regulatory reporting
- Data driven performance insights



Configurable Product, Policy & Workflow Engine

A future ready LOS that evolves with the bank's business strategy without vendor dependency.

- Configurable loan product setup
- Credit policy and risk parameter management
- Approval matrix and workflow configuration
- Integration ready architecture



Ready to fully customize LOS System to your needs

Share your lending operating structure, credit policies, and origination pain points. Rayterton will deliver a Loan Origination System (LOS) tailored to your end-to-end credit lifecycle—ensuring standardized origination workflows, accurate borrower and exposure data, and real-time management dashboards that provide full visibility and control from application to disbursement.

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About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free

**Best fit to
client
requirements**

**Easy to
customize**

**Software
ownership**

**No Change
Request (CR)
fees during
maintenance**

For more information, visit rayterton.com