Automation Solutions for small financial services by Genesis Block

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System configuration



Module 1

- Landing page
- Calculator, loan application
- Borrower's personal account
- Voice service
- Administrator's office with viewing of all applications
- Bank service
- Dadata with API for data enrichment and verification
- Personal Information Storage Service



Module 2

- Service for receiving payments from borrowers
- Payment service
- Setting up scoring, checking for stop factors
- Interface of the decision-making system



Module 3

- Gateways with NBKI, FMS, FSSP, Rosfinmonitoring, Central Bank of the Russian Federation organizations
- Integration with 1C and CRM
- Payment hub: a module for organizing incoming and outgoing payments (issuance/repayment of loans to cards and bank accounts)

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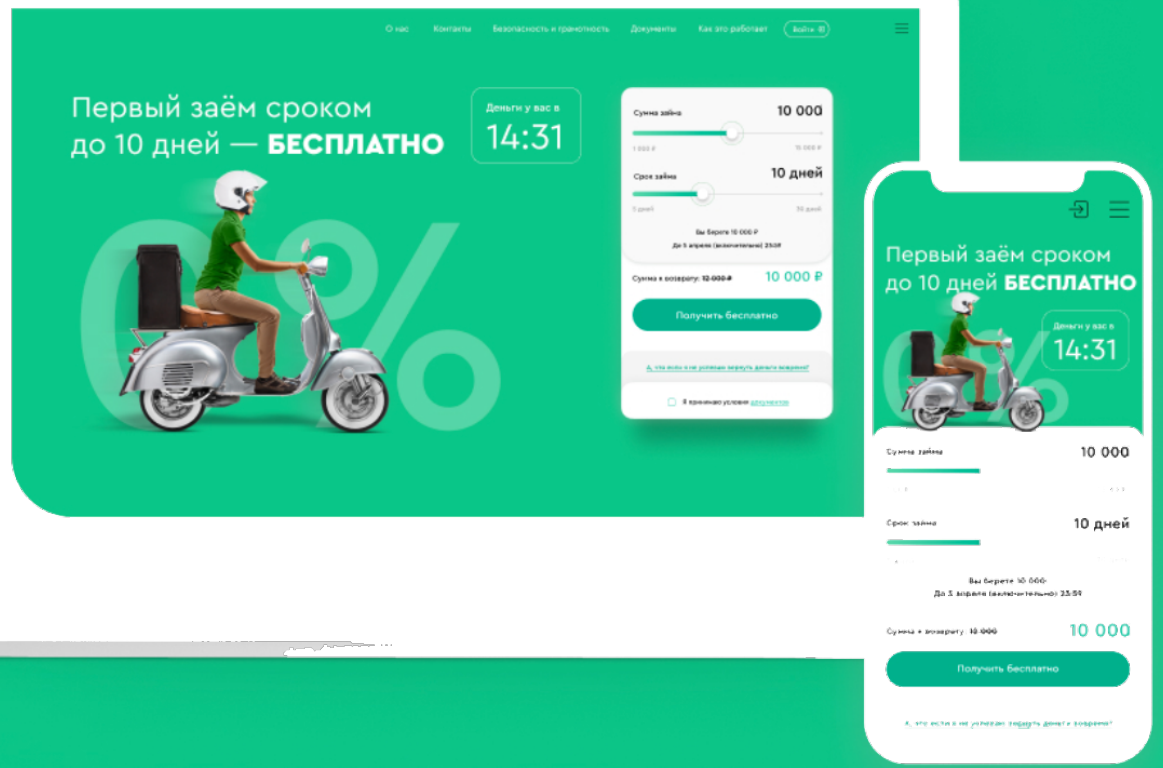
Platform functionality

- Submission of an application from a website, automatic scoring, underwriting of applications, paperless technology of signing a loan agreement using the SMP PEP;
- The admin panel and the client's personal account with the possibility to obtain data on the loan, its repayment and extension;
- Full and partial payment, acceptance of payments via card payments and FPS
- Accrual of interest and fines on a daily basis according to the rules of the Central Bank;
- Enrichment of the borrower's questionnaire through the API with the FSSP, the bankruptcy database, the Federal Migration Service, Rosfinmonitoring (checking according to 115-FZ), API with NBKI, with the UPRID service;
- API with collection and call center, analytics in POWER BI, integration with CRM of the appeals department and 1C for reporting.



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Platform functionality

For new client:
- take a loan;
- prolong the loan;
- repay the loan ahead of schedule;
- partially pay the loan;
- download loan documents (contracts, applications, certificates).

For existing client:
- take out a loan again;
- view the loan history.

For underwriter:
- approve loan application;
- reject the application;
- contact the client on the loan application, clarify the data.

For administrator:
- view the client profile;
- view active loans;
- view loan on payment;
- view the loan card;
- view the application for the issued loan;
- block the account of a technical support employee;
- view statistics on all operations.

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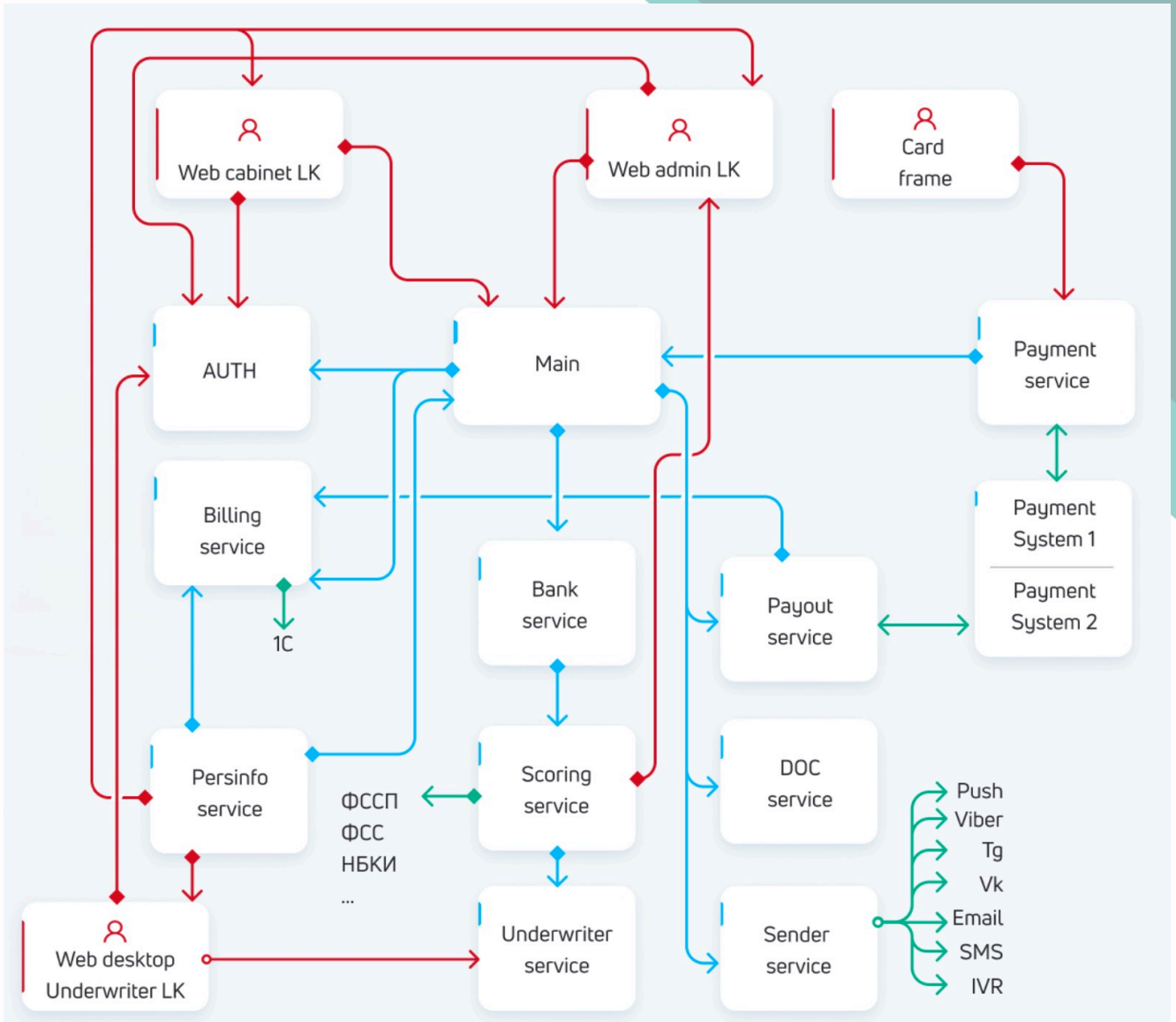
Scheme of the platform's services and connections

- External integration system via API
- Backend application
- Frontend application
- Request to an external subsystem
- Server-to-server channel
- Interaction with user's browser



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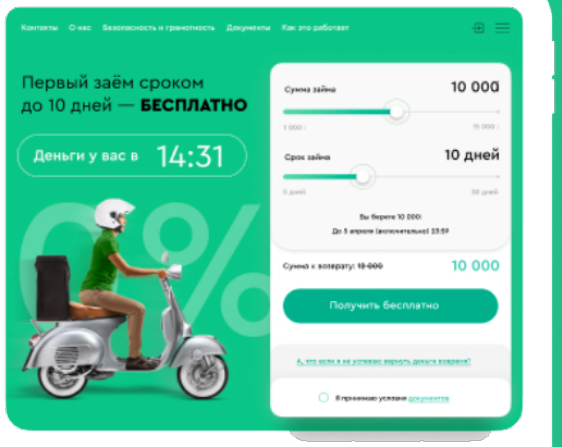
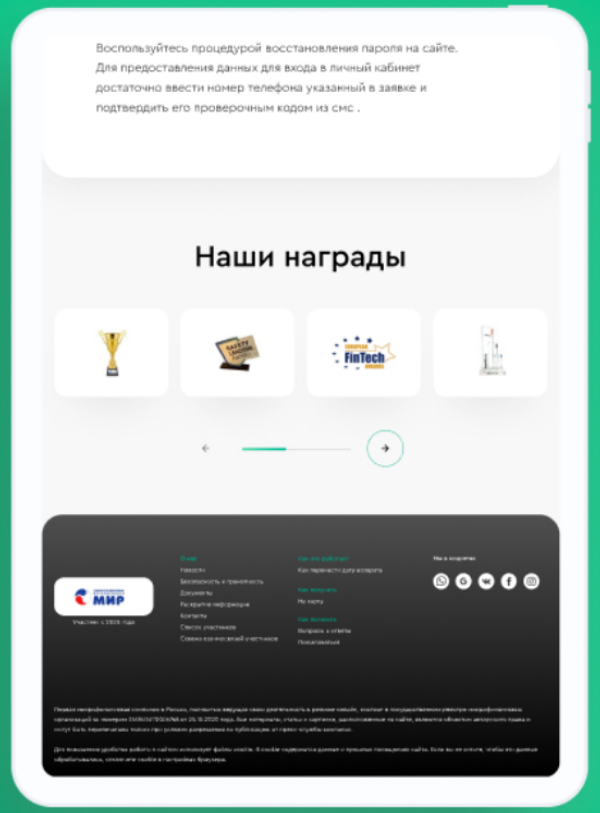
WEB Site

The Main Features:

- Rubricator with navigation on all pages of the site.
- Calculator with loan calculation on the main page.
- Advantages – contains a thesis description of competitive features.
- Loan repayment is an interactive interface with a quick search for a convenient way to pay for a loan.
- Footer – contains information about licenses, awards, etc.







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Payment Hub

A high-tech software package that performs the functions of a payment router and provides an opportunity to make payments at the expense of various sources of funds and payment instruments using payment gateways.

- Combines all payment channels.
- Provides the ability to choose service providers according to certain algorithms.
- The ability to quickly switch payment flows.
- The possibility of expanding the list of payments.



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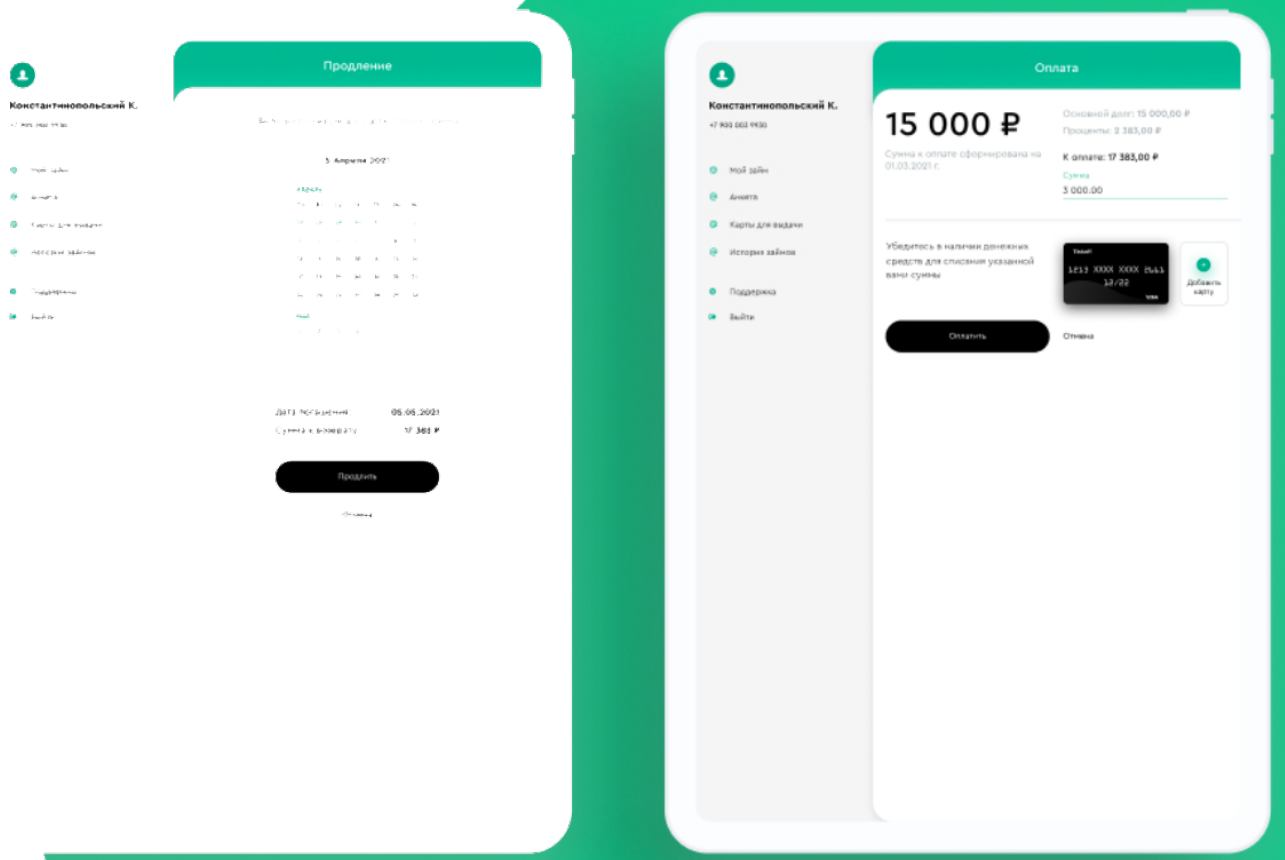
Personal WEB Account

Service for individuals – borrowers under loan agreements.

- Up-to-date information about the contract, payments and account status
- Remote application for early repayment of the loan
- Communication with technical support
- Obtaining certificates of absence of debts



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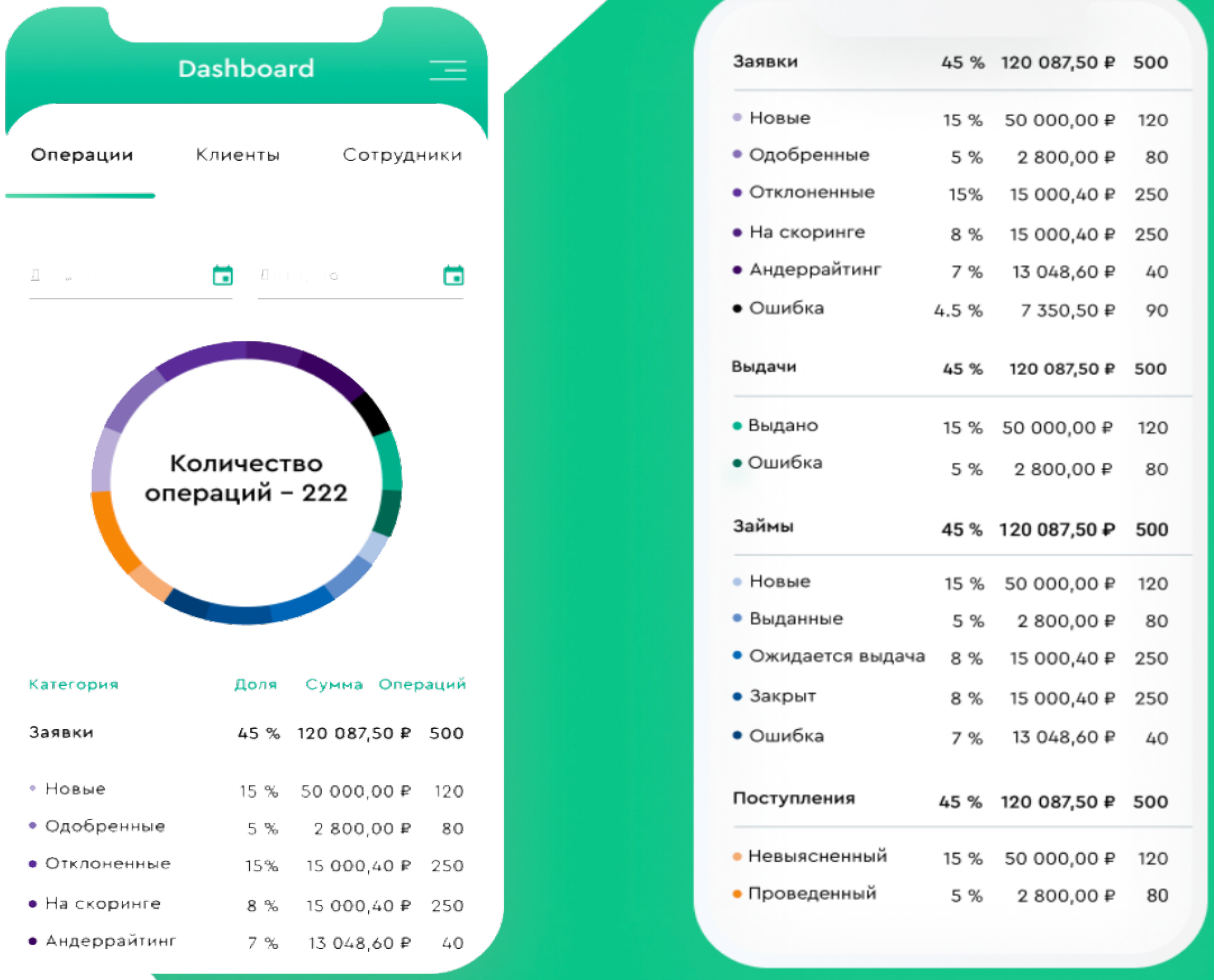
WEB admin

Automated operator's workplace.

- An easy interface for automating the activities of MFOs.
- Adaptive layout, cross-browser compatibility.
- A register of all transactions and customer information.
- List of employees and clients.
- Scoring settings, metrics, etc.



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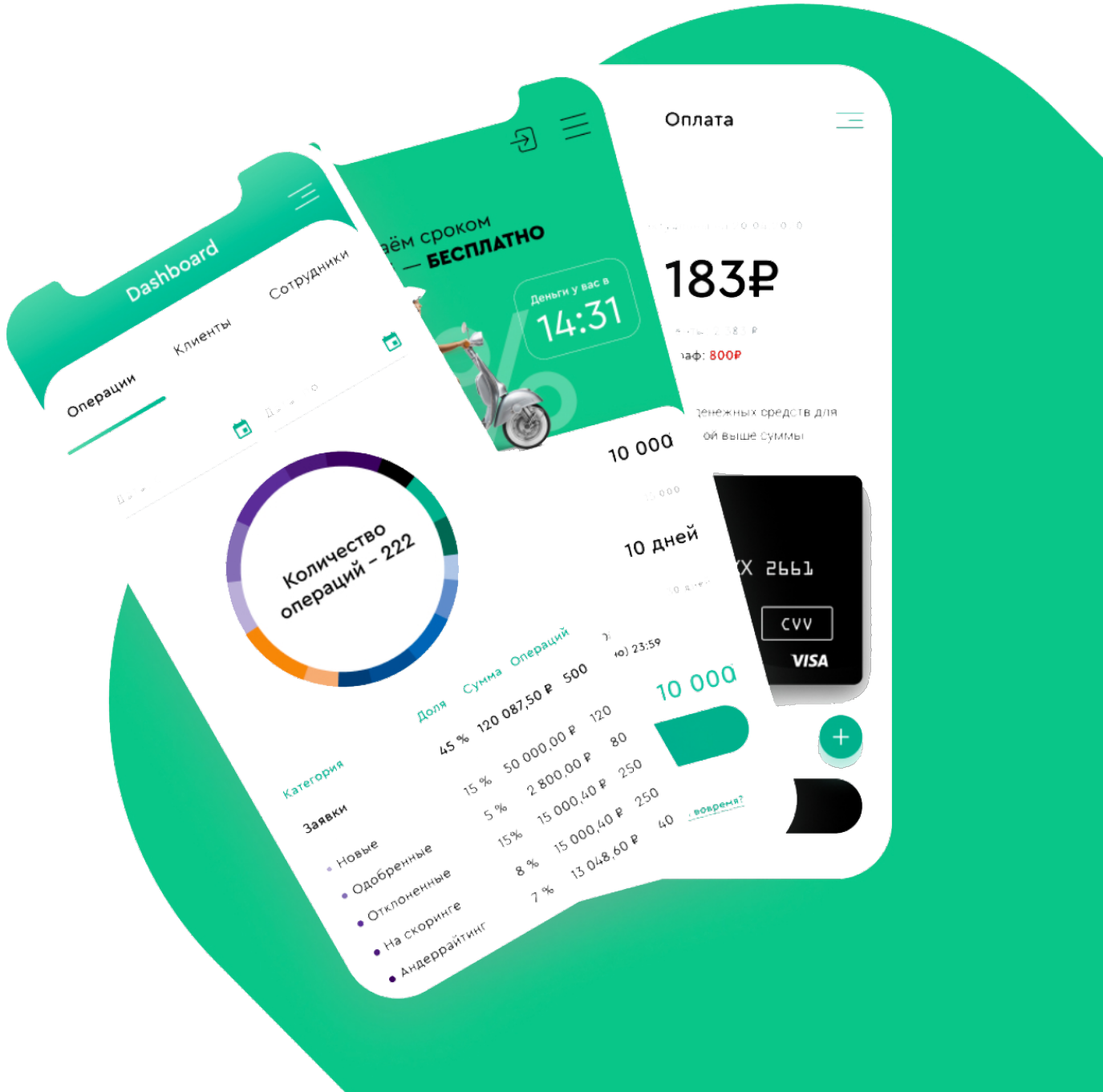
The main service

The main service with the submission of an application from the web interface and the display of status within the Personal Account (for client and administrator).



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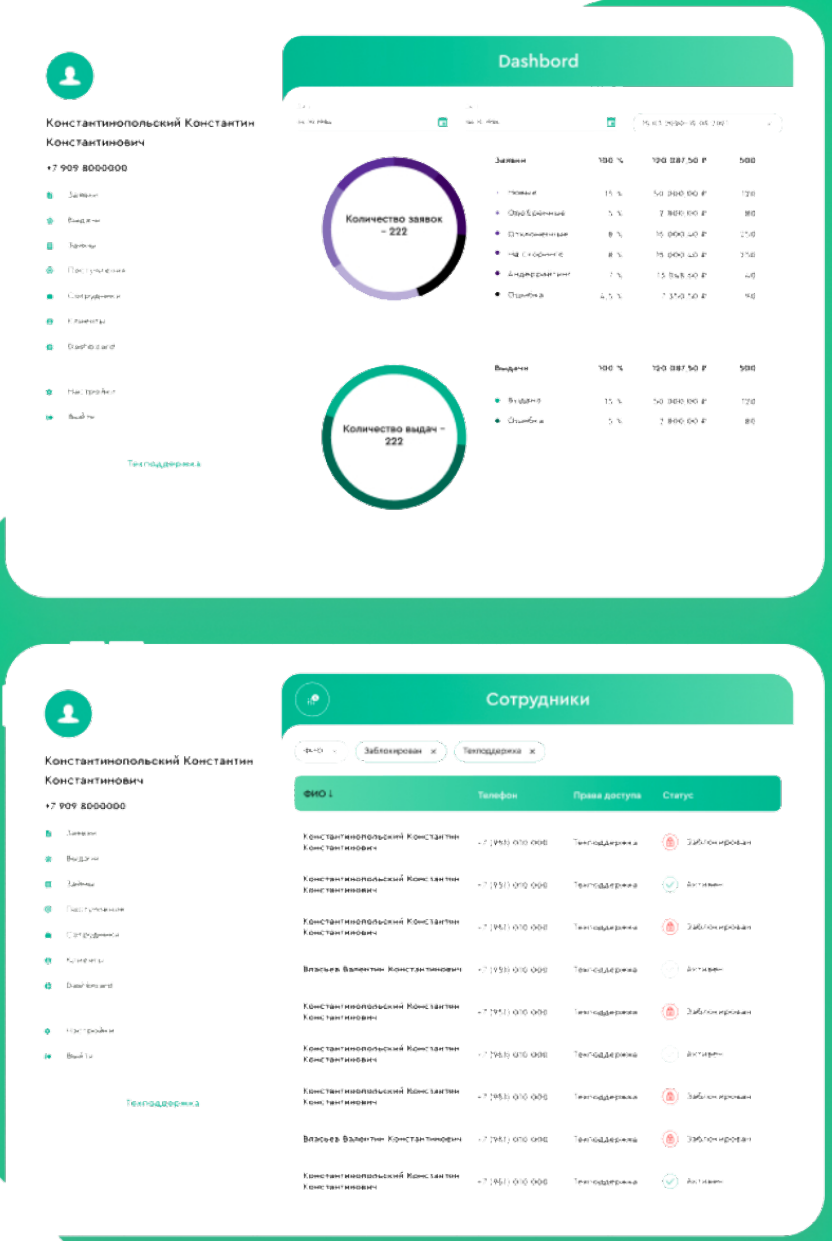
Authorization service

- Storage of authorization data (phone and e-mail to restore access, verification of these data by SMS and e-mail code).
- Storing user databases, password hashes, access verification with the issuance of a JWT bearer token.
- Availability of a role-based access model available for verification by any platform service.



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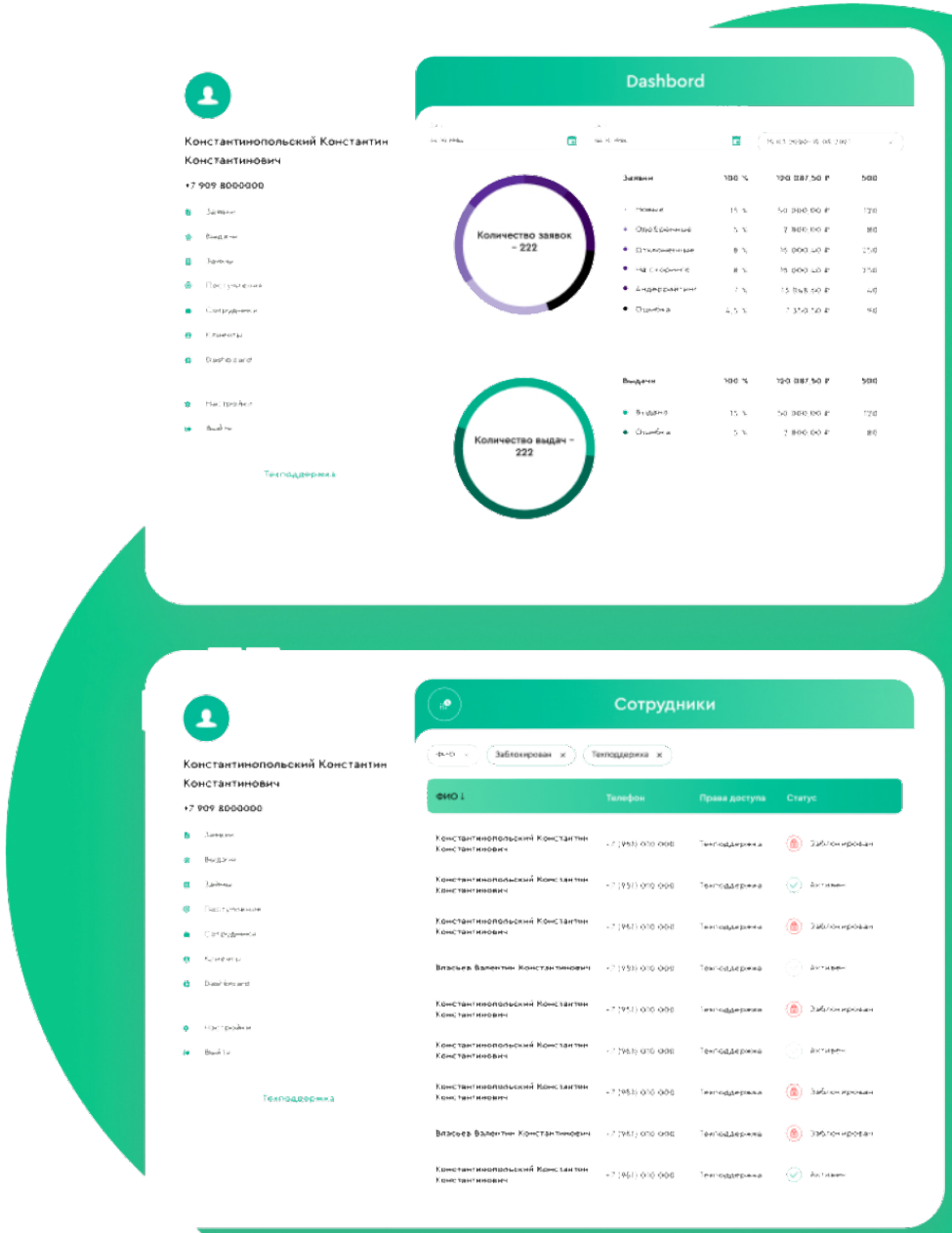
Payment service

Service for receiving payments from borrowers

- Connects payment system and bank statements by file or by API.
- The distribution of received payments according to the unique data of the loan documents.
- Division by loan elements: loan body, interest, penalties.
- Storage of information on overpayments.



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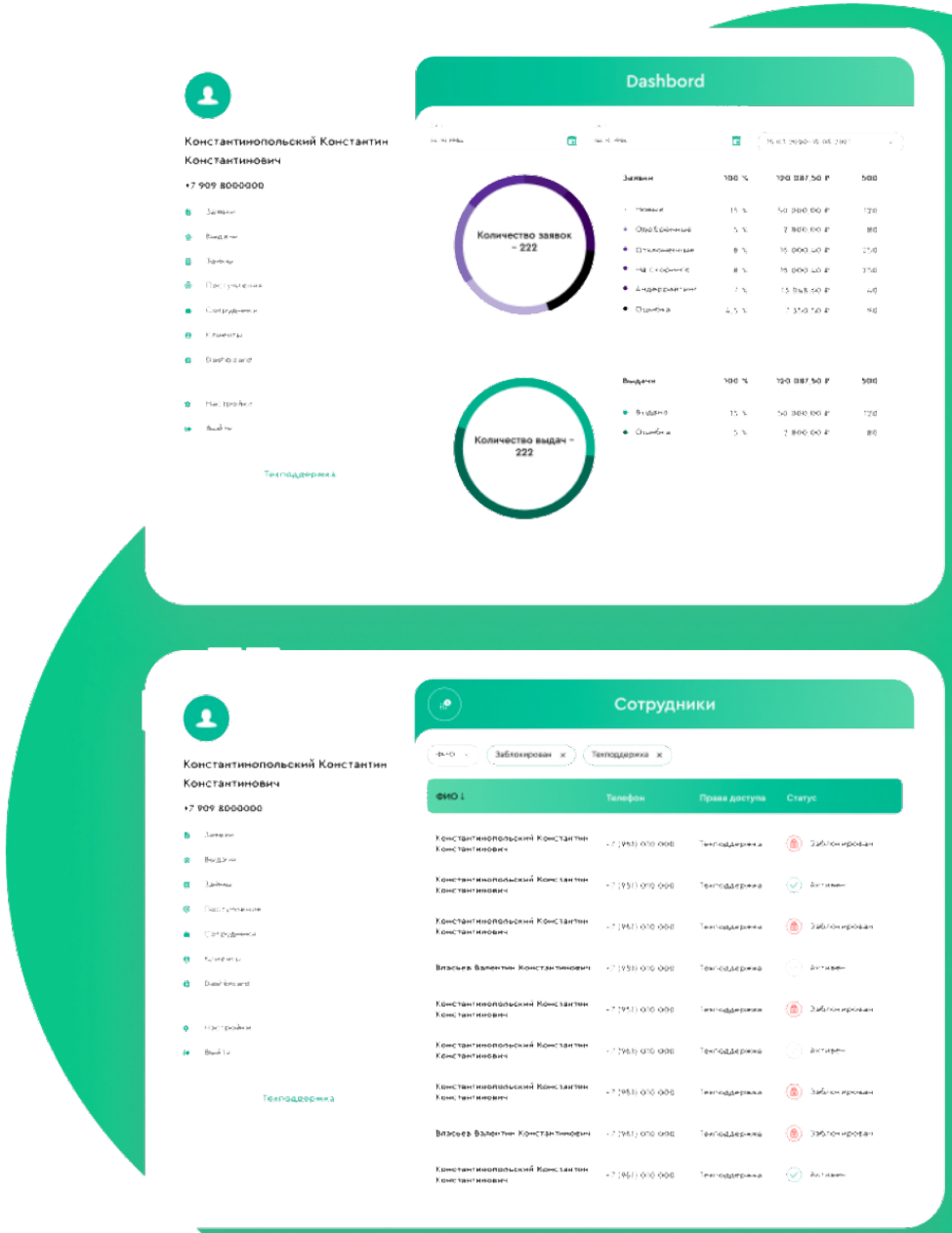
Billing service

- Accrual and settlement within the framework of an active loan.
- Daily accrual of interest, penalties and fines.
- Monitoring of the current situation on repayment of the main debt.



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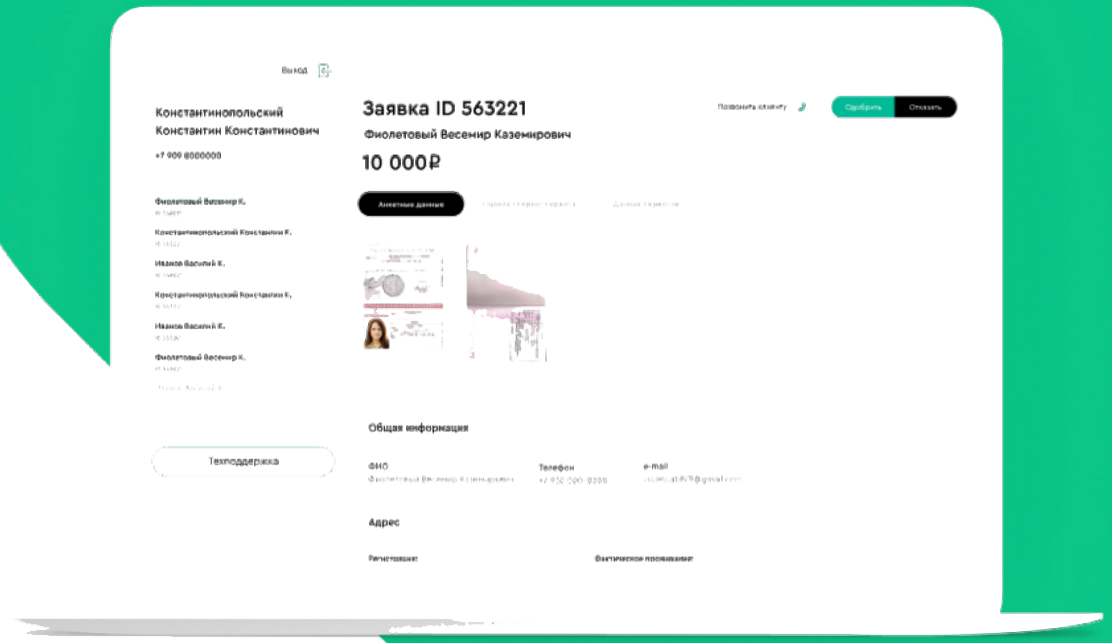
Underwriting Service

Provides an individual approach to the borrowers' questionnaires

- The system finds all applications that have passed the scoring.
- Distributes applications for a free underwriter
- Notifies about negative aspects in the application
- Makes it possible to request missing data.

- **Quick decision-making on controversial questionnaires.**
- **Granting of loans on individual terms.**
- **Additional risk assessment when making a decision on granting a loan.**



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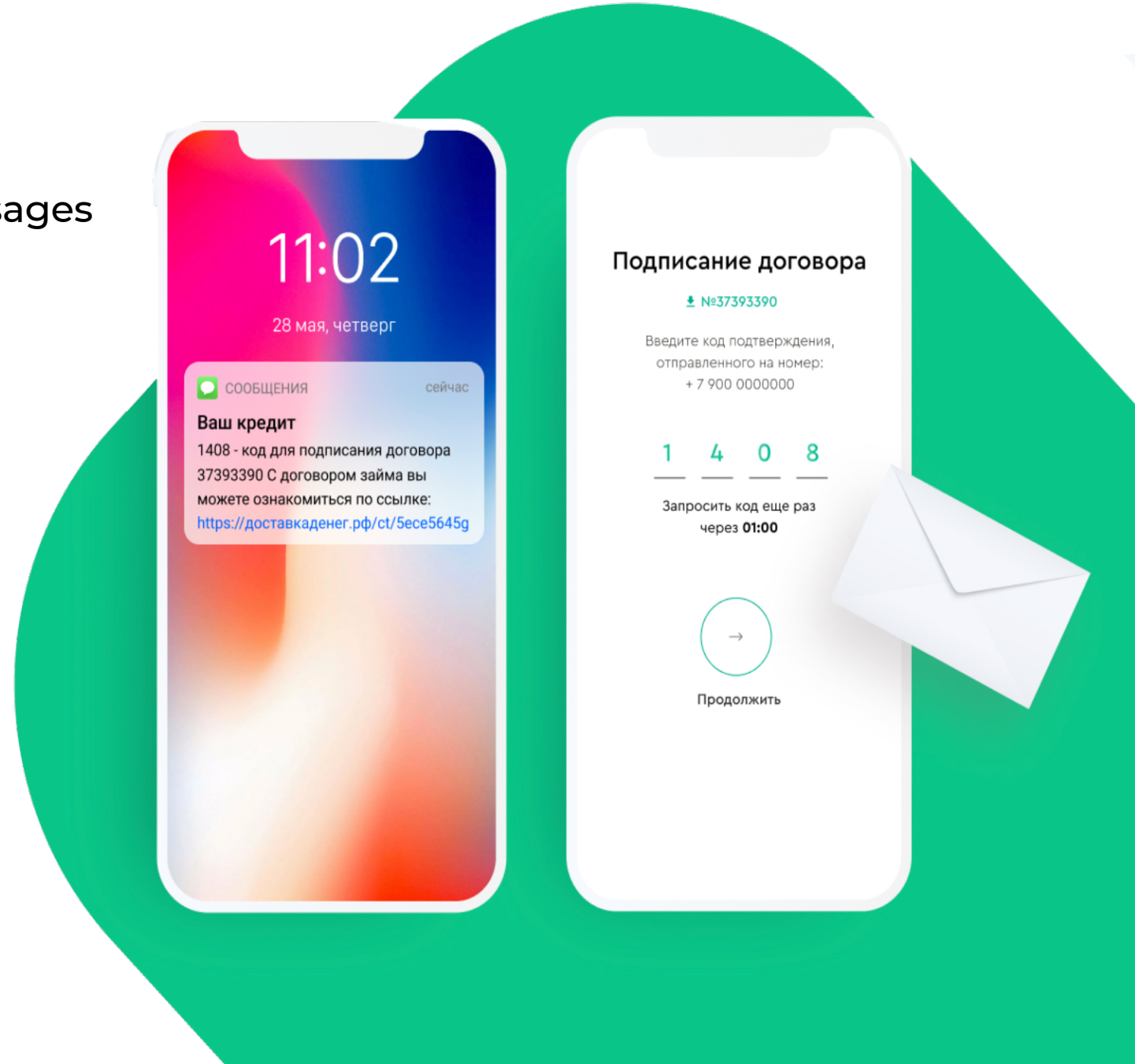
Message sending service

Service for automatic sending of messages via SMS, e-mail, messengers.

Connected and configured gateways:

- SMS
- E-mail
- Push
- VK
- Telegram
- Viber



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External integration system via API

FSSP
API of the BDIP of the FSSP of Russia for obtaining information from the publicly available part of the data bank on enforcement proceedings.

NBKI
Automatically requests the credit history of an individual for scoring. Exports data to the NBCI about the fact of the loan issuance.

FMS
Automates work with the FMS and checks the list of invalid passports.

Rosfinmonitoring and the Central Bank of the Russian Federation
Checks for the presence of the client in the black lists.

1C
API c 1C allows you to transfer data for reporting to the Central Bank, IFNS, Rosfinmonitoring.

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Design Team

- Designs interfaces together with the team;
- Prepares a scheme of customer interaction with the product;
- Creates interactive prototypes;
- Performs author supervision;
- Implements marketing goals on the website.

Frontend Team

- Creates adaptive and scalable websites on the SPA;
- Supports the features of browsers and operating systems.
- Releases a product that corresponds to the idea of the business.
- Implements the high speed of the application

Backend Team

- Writes code that is easy to make changes to;
- Provides performance and reliability of calculations;
- Observes the security of data processing;
- Interacts with other teams to speed up the build and release of the product.

Instruments: Figma, Illustrator, Photoshop, After Effects, Zepelin, Miro, Invision

Instruments : React, Redux, Axios, GraphQL, Appllo, Vue, Vuex

Stack and approaches: PHP, PostgreSQL, MongoDB, RabbitMQ, composer, swagger, TDD, DI

Contact us

Via phone	**8 800 600 73 07**
Via e-mail	**info@genesisblock.ru**

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