



# Origination



# Sipod **Banking** Solutions Platform

An advanced solution designed to streamline and automate your key business processes, improving efficiency and decision-making.

# Exploring the Benefits

**Optimized Process Management:** Clearly separate business rules, processes, and data.

**Speed & Automation:** Minimize manual work and accelerate workflows

**Clear and Controlled Role Management:** Define and enforce user roles with precision.

**Seamless Integrations:** Easily connect with external systems and platforms.

**Compliance & Control:** Quickly meet business and regulatory requirements.

**Process Control & Visibility:** Monitor and optimize workflows in real time

**User-Centric Design:** Deliver an intuitive, branded, and data-driven interface tailored to your organization's needs.

**Complete  
Automation**

**Fully  
Integrated**

**Flexible**

## 01

### Process Automation

SBS streamlines banking operations by automating key processes, reducing manual work, and ensuring compliance. From onboarding to credit decisions, it accelerates workflows, minimizes errors, and enables real-time monitoring. Seamlessly integrating with core systems, it enhances efficiency and frees employees to focus on critical tasks, ensuring faster, data-driven decisions with full compliance.

## 02

### Analytics and Reporting

Gain better control over business operations with real-time insights and detailed reports that highlight inefficiencies, trends, and opportunities for optimization. With SBS Platform, powerful analytics streamline workflows and support smarter, data-driven decisions to improve efficiency and drive strategic planning.

## 03

### Adaptability and Flexibility

Our SBS platform adapts to changing business needs, allowing banks to respond quickly to market shifts without major infrastructure changes. With flexible workflows and easy modifications, it ensures seamless updates and process improvements, keeping operations efficient and competitive.

## 04

### User Experience

Designed for ease of use, SBS features a simple, intuitive interface that requires minimal training. With a clean layout and smart navigation, users can quickly access key functions, boosting productivity and adoption across teams. Built on modern design principles, it ensures a seamless and efficient experience.

# Core Capabilities



# Credit Decision Process

# SBS

# Origination



## Integrations & Automation

Processes can be fully or semi-automated, including the Branch Overdraft Process. When integrated into a mobile app, full automation allows customers to initiate the process, with all steps executing automatically to deliver the final result. Internal and external data channels, such as CORE system requests and KB reports, are seamlessly handled through integration services.



## User Experience

Each role sees only the data relevant to their tasks, ensuring a clear and efficient workflow. Information is grouped for easy access, and available actions are tailored to the user's role and the current step in the overdraft request process.



## Process Description

At the bank branch, a new overdraft request is initiated, and SBS Origination manages the entire process. The platform retrieves customer data, generates and prints required documents—from the offer to the contract—and securely stores them in the DMS. A scoring assessment evaluates the customer's credit history, Debt-to-Income (DTI) ratio, and other key factors. Based on the results, the system makes an automatic or semi-automatic decision on overdraft approval, ensuring accuracy and efficiency.



## Role-Based Access & Security

Each role has specific access rights to ensure efficiency and security - HR Officers manage payroll data, while Risk Officers are solely authorized to trigger the scoring step. This structured access keeps operations efficient and data protected.

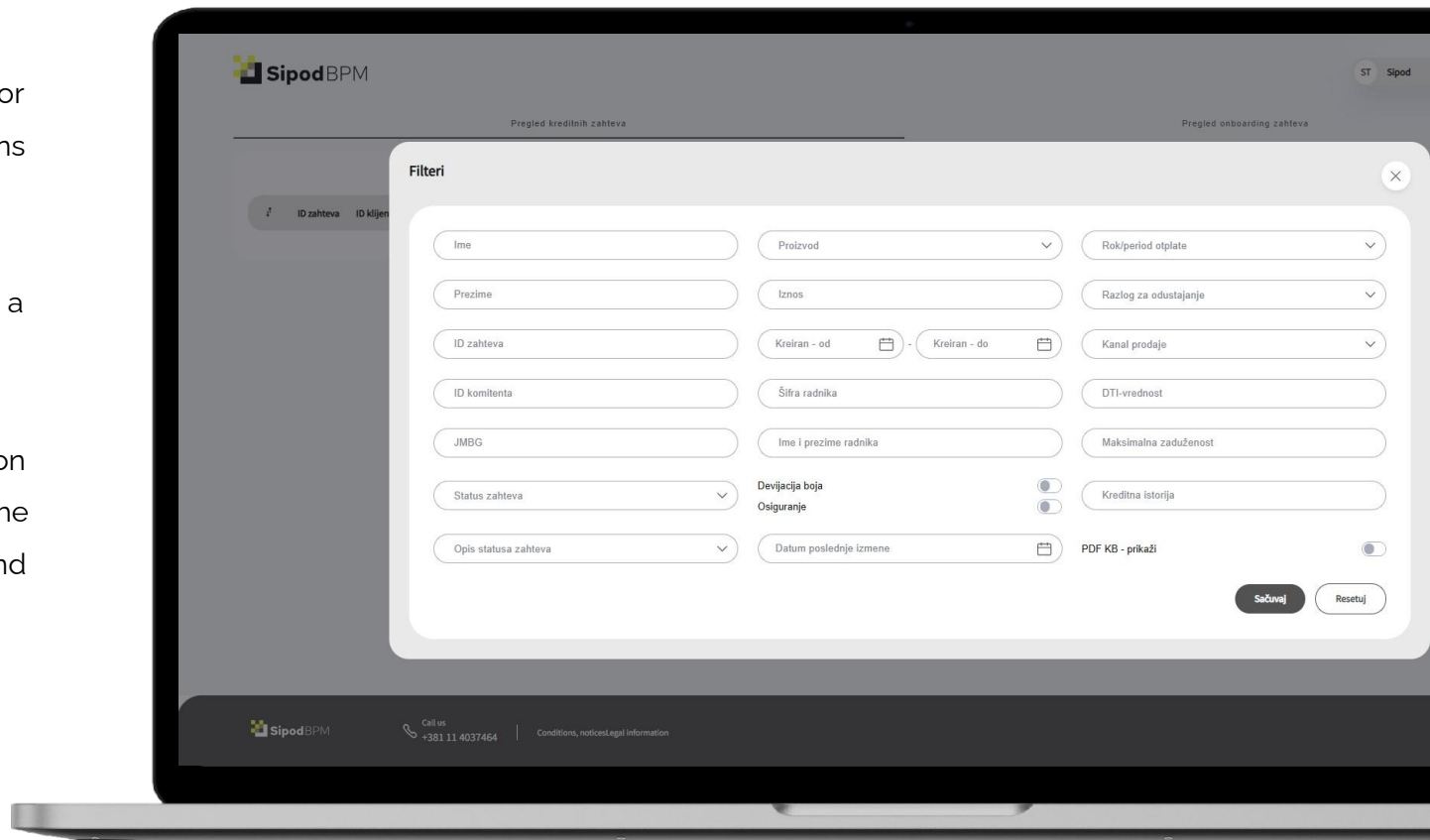
# Credit Application Access & Management



All request types are centralized and clearly categorized by product or process. Users see only their assigned requests, with priority actions highlighted.

Advanced filtering ensures quick searchability, while additional tools like a calendar for onboarding and client chat enhance workflow efficiency.

User actions are dynamically available based on the role of the person handling the request and the specific step in the process, reducing the risk of human error and guiding users through each stage with clarity and control.







# Credit Application

## → Process **Actions**


- ✓ Each step in the process enables different actions. Depending on the role of the logged-in user, only the actions available to that specific role at the given process step are displayed.

Process actions are clearly highlighted and color-coded to minimize errors.



# Credit Application

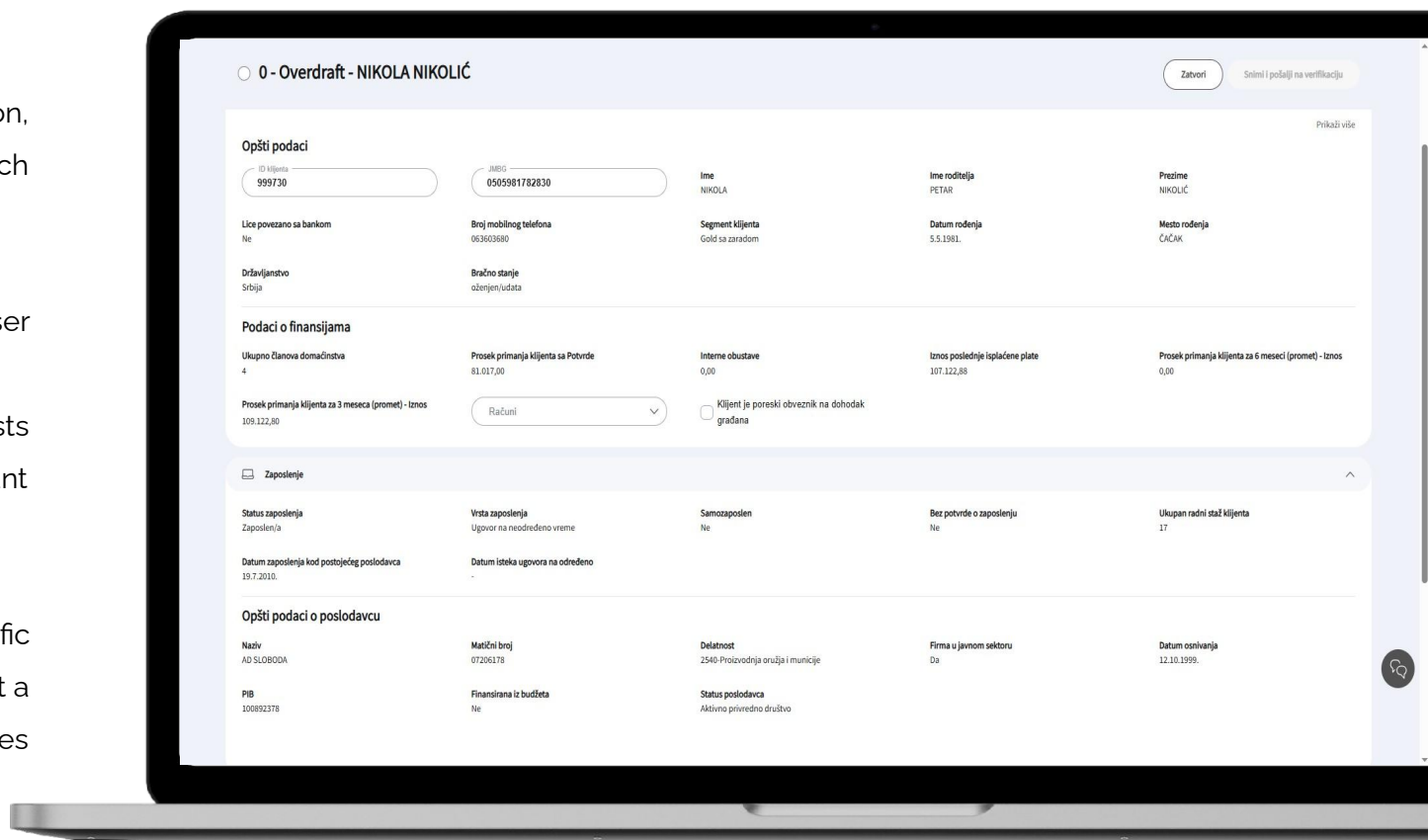
## → Data & Actions

 Request data is structured by category—General Information, Employment Details, Financial Data, and more—ensuring clarity for each role.

A dedicated history section tracks process steps, timestamps, and user actions, providing full transparency and accountability.

The amount and type of data displayed to each user dynamically adjusts based on their role in the process, showing only the information relevant to their responsibilities.

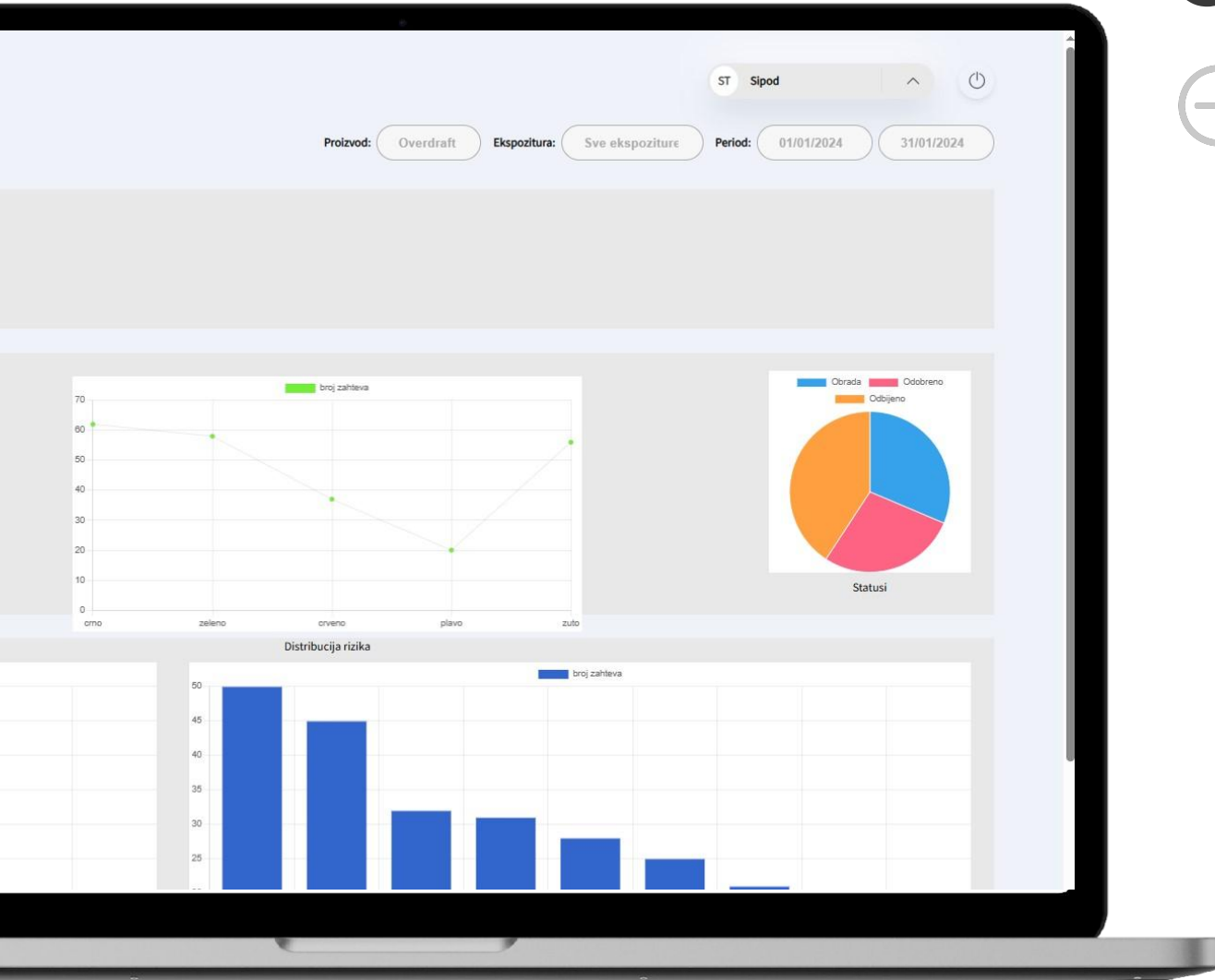
Editing permissions are also role- and step-dependent—only specific fields can be modified, and only by users authorized to make changes at a given stage in the process. This ensures data integrity and enforces process discipline.



The screenshot displays a web application interface for a credit application process. The title bar indicates the current stage is '0 - Overdraft - NIKOLA NIKOLIĆ'. The interface is organized into several sections:

- Opšti podaci (General Information):** Contains fields for ID (999730), JMBG (0505981782830), Ime (NIKOLA), Ime roditelja (PETAR), Prezime (NIKOLIĆ), Lice povezano sa bankom (Ne), Broj mobilnog telefona (063603680), Segment klijenta (Gold sa zaradom), Datum rođenja (5.5.1981.), and Mesto rođenja (ČAČAK).
- Podaci o finansijama (Financial Data):** Includes Ukupno članova domaćinstva (4), Prosek primanja klijenta sa Potvrde (81.017,00), Interne obustave (0,00), Iznos poslednje isplaćene plate (107.122,88), and Prosek primanja klijenta za 6 meseci (promet) - Iznos (0,00). It also features a dropdown for 'Računi' and a checkbox for 'Klijent je poreski obveznik na dohodak građana'.
- Zaposlenje (Employment):** Displays Status zaposlenja (Zaposlen/a), Vrsta zaposlenja (Ugovor na neodređeno vreme), Samozaposlen (Ne), Bez potvrde o zaposlenju (Ne), and Ukupan radni staž klijenta (17).
- Opšti podaci o poslodavcu (General Information about Employer):** Includes Naziv (AD SLOBODA), Matični broj (07206378), Delatnost (2540-Proizvodnja oružja i municije), Firma u javnom sektoru (Da), Datum osnivanja (12.10.1999.), PIB (100892378), Finansirana iz budžeta (Ne), and Status poslodavca (Aktivno privredno društvo).

Navigation buttons at the top right include 'Zatvori' and 'Snimi i pošalji na verifikaciju'. A 'Prikaži više' link is also present in the top right corner of the form area.



# Credit Application

## ➔ Statistics & Dashboards

- ✓ Gain clear insights into system efficiency with real-time statistics at the product, process, and step levels. Identify bottlenecks, optimize workflows, and enhance performance through data-driven analysis and monitoring.

# Thank You



If you have any suggestions or just want to chat with us, please reach out to us

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