

# instant credit

- from loan application to payment in a few minutes

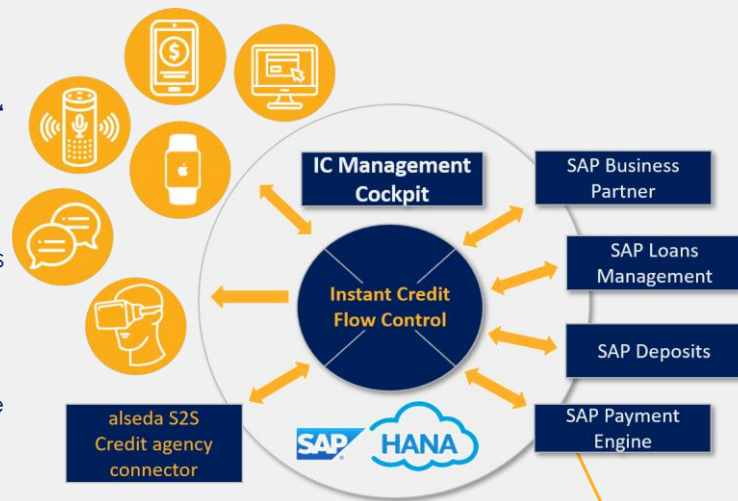
**b<sup>2</sup>tec**  
the core banking specialists

**alseda**  
CONSULTING

Online shopping and short delivery periods less than 24 hours, are already part of our everyday life and the demand for fast consumption and the relating options of financing is constantly increasing. The transformation to an information society has accelerated our society in a wide variety of processes, including the provision of financial resources. On the other hand the requirements for safety-related aspects (Bafin) and the pressure to implement them at low costs are also increasing. Existing options can usually not fulfill all the necessary requirements at the same time. That is why we have developed a digital solution for fast lending and payment process for consumer loans. Instant Credit ensures **automated overall process (straight-thru processing)** in **real-time**. Instant credit can be accessed, via **mobile devices, chatbots, virtual reality glasses or voice assistance**.

## Components

- Acquisition of a consumer loan via **App oder API**
- Management of the Process via „**IC Flow Control**“ App
- Schufa inquiry via **alseda S2S** App
- Credit management with **SAP CML** – Loans Management
- Instant Payment via **SAP PE** –Payment Engine
- Notification about credit payout via App Google Push-Applet
- Management Cockpit on **SAP Fiori-Launchpad**



## Scope of Functions

- Acquisition of the loan application via mobile devices (via app or API)
- Central process control for all transactions via an integrated app
- Automated credit check with external credit agencies (e.g. Schufa)
- Credit-dependent condition design
- Automated credit investment with simultaneous payout
- Immediate initiation of payment using SEPA Instant Payment
- Check of payment against sanction lists
- Management of current accounts and customer information
- Mobile management cockpit to monitor the entire process

